

LANDSCAPE ANALYSIS OF URBANISATION AND POVERTY TRENDS IN ZAMBIA

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EXECUTIVE SUMMARY

Zambia is experiencing one of the most rapid urban transitions in Sub-Saharan Africa. Urban population increased from 20.7 percent in 1963 to 43.3 percent in 2022 and is on track to exceed 60 percent by 2050. However, rapid urban growth has taken place within an extreme context of inequality. More than 70 percent of the urban population lives in informal settlements¹ and suffers from significant infrastructure deficits, inadequate housing, and limited access to critical services. This analysis draws on secondary analysis of national data sets such as the Census, Living Conditions Monitoring Survey and Demographic Health Survey as well as interpretive qualitative analysis of interview data collected through key informant interviews and focus group discussions in Livingstone, Lusaka, Ndola and Kitwe.

FINDINGS AND RECOMMENDATIONS

The analysis identifies stark spatial and social inequalities. Lusaka and the Copperbelt dominate the urban system, attracting most migrants and investment but failing to deliver inclusive development. Livingstone and Ndola as secondary cities are vulnerable to exogenous shocks in tourism and mining respectively, whilst smaller cities attract negligible investment. The population of those migrating is progressively youthful and feminised, while opportunities are restricted by sex, skills and age, where women and youth are largely excluded from secure employment.

The dynamics of poverty show a paradox. While rural poverty continues to be higher, the urban areas have experienced an increase in the absolute number of poor people. National poverty increased from 54.4 percent in 2015 to 60.0 percent in 2022, and households headed by women are disproportionately affected. Vulnerabilities associated with living in informal settlements are still driven by inadequate labour market absorption, limited access to finance, and poor service delivery affecting human capital. Inequities in health further compound these vulnerabilities, as while the majority of the urban population lives within proximity to health care facilities, weak services and drug shortages cause catastrophic out-of-pocket costs.

The results demonstrate that urbanisation in Zambia is not a solely demographic phenomenon, but rather a governance challenge shaped by policy decisions and

¹ (GRZ 2015.; World Bank, 2022)

structural disparities. Making urbanisation work for inclusive and sustainable development will require urgent reforms to:

I. Update and enforce urban planning and building regulations

To strengthen regulatory enforcement, improve urban safety, and promote sustainable and well-managed growth:

- Modernize national building codes through a national review that will integrate mandatory standards for multiple dwellings, green spaces, and climate resilience infrastructure.
- Digitize local council operations to equip local councils with digital permit and inspection systems to streamline tracking and enforcement of regulations.
- Enforce accountability through a public compliance index to benchmark and incentivize council performance.
- Create funding mechanisms to finance infrastructure, industrial diversification, and small business growth in secondary cities. This can use fiscal incentives and serviced land to attract private investment.

II. Strengthen integrated development plans (idps) as local planning tools

To transform Integrated Development Plans (IDPs) from compliance documents into actionable guides for local development, we recommend a three-part strategy:

- Build capacity within local councils to collect, manage, critically analyze and apply local data. This requires equipping the local councils with the requisite research and data management skills and tools to collect and utilise contextual evidence for planning and programming.
- Systematically revise IDPs using robust local data (demographic, socioeconomic, climatic) and inclusive, ward-level community consultations.
- Condition funding on demonstrated evidence and inclusivity, so as to transform IDPs into actionable guides for investment.

Strengthen urban social protection systems

To reduce urban vulnerability and expand economic security:

- Enforce labour market protections by strengthening the labour inspectorate to enforce labour market protections such as minimum wage guarantees as well as expanding social security coverage to the informal sector.
- Address urban youth unemployment by boosting youth employability. This could use existing mechanisms like the Constituency Development Fund to

establish youth centres offering targeted, demand-driven skills training and not generic one size fits all curricula.

- Catalyze entrepreneurship by depoliticising existing entrepreneurship opportunities and increasing microcredit access for young entrepreneurs through targeted government credit guarantees, addressing current gaps in accessibility.

i. Align technical education with labour market demand(s)

To reduce youth unemployment and close the skills gap, training must be linked to high-growth urban sectors:

- Identify high-growth skills using provincial level labour market data to identify demand and link skills development to key sectors such as construction, logistics, renewable energy, and digital services in the local areas.
- Reform and deliver training by updating TEVETA curricula and enhancing access to Constituency Development Fund (CDF) to sponsor training in these accredited, high-demand skills.
- Create mandatory apprenticeship programmes with local employers to ensure practical experience and job placements as well as urban entrepreneurship hubs that can drive employment in urban areas.

ii. Launch a national informal settlements upgrading programme

To transform informal settlements into safe, serviced, and resilient neighborhoods, a phased national programme that:

- iii. Secures tenure and delivers core services by providing legal land tenure and deploys integrated infrastructure for drainage, sanitation, solid waste management, and access to energy.
- iv. Builds climate resilience by prioritising climate-adaptive infrastructure (i.e., flood control, green spaces) to protect communities.
- v. Ensures sustainability by employing community co-financing models to encourage ownership and ensure the long-term maintenance of assets.
- vi. Address cornubation by investing in social services in the greater city areas that are acting as overspill for the urban areas but whose populations largely depend on the services in the centre.

Develop a national urban data and monitoring system

To institutionalize evidence-based policy and transparent governance:

- i. Establish a national urban observatory that formally links the Zambia Statistics Agency, city councils, and line ministries for seamless data sharing.

- ii. Measure *what matters* by mandating the collection of standardized, city-level data on critical issues like migration, housing, and service access.
- iii. Invest and encourage accountability by publicly releasing performance and track progress using such tools as annual urban inclusion scorecards.

Build Financial and Leadership Capacity in Local Authorities

- i. Introduce performance-based grants for councils demonstrating transparent financial management and citizen participation.
- ii. Strengthen local revenue collection through digitization of billing and payment systems, updated property valuation rolls, and enhanced compliance enforcement across all city councils.
- iii. Create certification programmes for council administrators and planners to professionalise leadership and improve accountability

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1. Introduction

Zambia is undergoing a significant demographic transition characterized by accelerated urbanization and concurrent socioeconomic challenges such as poverty. Current evidence indicates that the urban population ratio increased from 20.7 percent in 1963 to 43.3 percent in 2022, representing a fundamental shift in the country's spatial population distribution.² Furthermore, projections suggest an urban demographic dominance of 60 percent by 2050. The contemporary urban population, constituting approximately 40 percent of the national aggregate, exhibits distinct spatial settlement patterns. A significant proportion of this urban population (70 percent)³ is concentrated in informal settlements, characterized by substantial infrastructure deficits and inadequate service delivery. This spatial demographic pattern presents critical implications for urban planning, infrastructure development, and public service provision. These intersections of urbanisation, poverty, and associated socio-economic indicators require rigorous analysis; to inform evidence-based policy formulation and this landscape analysis of urbanisation and poverty trends in Zambia, commissioned by UNICEF's responds to this backdrop. This report was presents the findings of this analysis

1.1. Context

The trajectory of urbanisation in Zambia shows a strong correlation with the spatial distribution of extractive industries and commercial activities, particularly concentrated in Lusaka and the Copperbelt provinces. These urban centres constitute the primary nodes of formal economic activity, accommodating a significant proportion of the formally employed population.⁴ Analysis of intra-urban socioeconomic patterns reveals pronounced spatial disparities: high-income residential zones demonstrate minimal poverty incidence (4.9%), while low-income areas exhibit substantial poverty rates (28.3%), attributable to wage inadequacy, unemployment, and elevated cost-of-living indices.⁵ These disparities highlight the intersection between urbanisation,

² (Zambia Statistics Agency, 2022)

³ (GRZ, 2015.; World Bank, 2022)

⁴ (Diwakar & Bwalya, 2024)

⁵ *Ibid.*

socioeconomic stratification, and poverty while the spatial stratification of poverty itself, is fundamentally linked to historical economic structures and policy interventions.⁶

The implementation of the Structural Adjustment Programmes (SAPs), which started in the 1980s and heightened in the 1990s characterized by market liberalization, the privatisation of state enterprises, and public sector rationalization, has had significant implications for urban poverty dynamics.⁷ While designed to address poverty, the implementation of SAP's generated new vectors of socioeconomic vulnerability among urban populations, particularly affecting infrastructure, formal sector employment as well as service delivery. The massive retrenchment following market liberalization, including the deregulation of local authority planning, became a persistent structural force, contributing to the creation of negative social currents in urban areas.⁸ This widespread reduction of resources; and social support systems triggered a significant breakdown in societal structures, further exacerbating instability and inequality in urban areas. Additionally, institutional failures have exacerbated these challenges. For example, liberalisation of the housing market, alongside government's decision to sell houses to sitting tenants has had negative effects on urban housing and infrastructure development even though it was perceived as progressive decision at the time. These factors combined, have led to a massive explosion of unplanned settlements, some without access to essential services.⁹

Current evidence also indicates heterogeneous patterns of urban economic growth, with persistent poverty clusters despite aggregate developmental gains.¹⁰ Rural areas tend to experience long-term or chronic poverty, while in urban areas people move in and out of poverty more frequently, but few manage to achieve lasting improvements in their living standards.¹¹ The predominantly urbanized provinces of Lusaka and Copperbelt register the highest concentration of consistently non-poor households, though these regions remain vulnerable to macroeconomic problems, including inflationary pressures, energy supply disruptions, and most recently, the COVID-19-induced economic contractions. Contemporary demographic data indicates that population growth vectors and migration patterns have intensified urban infrastructure pressures. Demographic projections

⁶ (C. G. Sambo, 2024b)

⁷ (Kapungwe, 2004)

⁸ (C. Sambo, 2018)

⁹ (UN Zambia, 2015).

¹⁰ (Diwakar & Bwalya, 2024)

¹¹ (Zambia Statistics Agency, 2023b)

suggest a doubling of population in primary urban centres like Lusaka and Kitwe within two decades, while secondary urban areas such as Solwezi exhibit accelerated growth trajectories linked to extractive industry expansion and commercial intensification.¹² The urban service delivery infrastructure demonstrates significant capacity constraints relative to population growth dynamics. The 8th National Development Plan (8NDP) acknowledges the challenges posed by rapid urbanization and emphasizes the need for a National Urbanization Policy. However, there remains a critical gap in understanding the specific drivers of rising urbanisation and poverty and their interplay with geographic and demographic factors.

1.2. Study justification

This study aimed to bridge the knowledge gap articulated above by examining the socio-economic and demographic factors driving urbanization and their impacts on poverty and service delivery. The 2022 Living Conditions Monitoring Survey (LCMS) provided a critical opportunity for examining Zambia's urbanization trajectories and their associated socioeconomic implications. This and related datasets enabled thorough empirical analysis of urban poverty dynamics, demographic transitions, and their correlative effects on service delivery systems.

The research methodology emphasized identification of structural drivers of urbanisation and poverty. This is crucial as it enables interventions that go beyond individual agency and resilience to address structural risk factors and vulnerabilities. Furthermore, this analysis will contribute to the broader literature on urban development in view of the Zambia's commitment to the Sustainable Development Goals (SDGs), specifically SDG 11 on sustainable cities and communities. Overall, these findings will also establish an empirical foundation for developing integrated urban policies that promote inclusive, resilient, and sustainable urban development.

2.0. Objectives of the Assignment

The overall objective of this assignment was to conduct a landscape analysis of urbanisation and poverty in Zambia. In this way, the findings contained in this report provide an overview of the urbanization landscape, including existing evidence and gaps

¹² (GRZ, 2015.)

in policies and interventions, and implications for social sector delivery. The study pursued the following specific objectives:

2.1. Specific Objectives:

- Examine urbanization and de-urbanization trends at national and sub-national levels.
- Explore the interplay between urbanization, poverty, and socio-economic conditions.
- Identify historical and current factors influencing urbanization patterns.
- Assess challenges and opportunities in the current urbanization landscape, including existing policies and interventions.
- Provide actionable recommendations for social sector delivery.

2.1.1. Specific research questions:

The following were the initial study research questions:

1. What are the prevailing urbanization and deurbanization trends on national and subnational levels in Zambia according to current literature and LCMS/Census data? This should be disaggregated by social sector, age, geography, gender, wealth and other relevant factors.
2. What is the interplay between urbanization, poverty and other social and economic conditions?
3. What are the current and historical influencing factors, contributing to these trends?
4. What are the challenges and opportunities presented in the prevailing situation and what interventions/policies are in place? For example, what are the challenges surrounding urban poverty trends, how do they correspond to the survey data and what interventions or policies exist? What mechanisms or policies are government using to respond to these challenges?
5. Are these mechanisms or policies child responsive? What gaps exist?
6. What recommendations can be provided for programming and next steps?
7. What urbanisation findings can be made from secondary data analysis on the Census and LCMS?

Based on the above objectives and the original proposed research question, the study sought to answer the following research questions. These were reframed to make them clear and researchable:

1. What factors influence (de)urbanization trends in Zambia at national and subnational levels, and how do these trends interact with poverty, social and economic indicators across demographics (e.g., social sectors, age groups, gender, wealth) to impact service delivery and access in urban areas?
2. How does the relationship between urbanization, poverty, and various social and economic indicators affect service delivery and access in urban areas?
3. What interventions or policies have been implemented in response to urbanization and poverty trends in Zambia, and how have they affected service delivery and access considering intersectional realities, i.e., gender, disability, age etc? and what gaps remain?
4. What recommendations can be made for future policies and programmes to address the identified challenges and gaps in service delivery and access in Zambia?

2.2. Scope of the Assignment

As specified in the Terms of Reference, this assignment was meant to cover the following scope of deliverables with the specified responsibilities:

2.2.1. Preparing an inception report

An inception report was prepared and presented to UNICEF and reviewed in close consultation. The feedback received provided the bedrock for the proceeding analysis as contained in this report.

2.2.2. Landscape Analysis Report

The landscape analysis report will include the following:

1. Findings from the desk review and secondary data analysis.
2. Synthesis of urbanization trends, disaggregated by demographics.
3. Policy implications, challenges, and recommendations.

2.2.4. Amended to Scope

Following conversations with UNICEF and the realisation that some of the datasets required for analysis were not accessible from the Zambia Statistics Agency (ZAMSTAT), a strategic decision was made to include interpretive qualitative data from stakeholders such as local authorities, civil society organisations and residents in the selected case study cities of Lusaka, Kitwe, Ndola and Livingstone.

3.0. Review of Literature

Urbanisation has become one of the defining forces shaping development trajectories across the Global South. Once associated with industrialisation and social mobility, it now unfolds amid economic volatility, fiscal constraint, and institutional weakness. Rather than functioning as a pathway to structural transformation, urbanisation increasingly exposes the limits of planning and governance systems designed for rural economies. It is not only a matter of physical expansion but also of social and economic reorganisation of how people work, migrate, access services, and negotiate livelihoods in contexts of persistent informality¹³

Africa is urbanising faster than any other region, at an estimated 3.5 percent annually.¹⁴ Zambia mirrors this trend, with nearly 45 percent of its population now living in urban areas.¹⁵ This demographic shift represents both opportunity for growth and development as well as strain on the national economy. Lusaka and the Copperbelt account for more than half of GDP.¹⁶ yet national prosperity has not followed. The decoupling of urbanisation from economic transformation reflects an broad pattern across most of the Global South in which urbanisation is occurring without industrialisation and the corresponding rapid demographic concentration does not have a corresponding rise in productive capacity or inclusive growth.

Historical data also reveal that Zambia's urban transition has not followed a linear path. In the 1990s, for instance, urban poverty increased while rural poverty declined, following the dismantling of parastatal industries and formal jobs.¹⁷ The concentration of economic activity in a few urban regions has not generated sufficient employment to offset macroeconomic decline. Labour force surveys consistently paint a picture of a dual economy whereby the urban labour market records higher participation rates but precarious and unevenly formalised employment, and a rural economy defined by subsistence and underemployment exist side by side.¹⁸ People in towns and cities are far more likely to be working or looking for work than those in rural areas. Most formal jobs

¹³ (GRZ, 2015)

¹⁴ (World Bank, 2022)

¹⁵ (GRZ, 2015; World Bank, 2022)

¹⁶ (World Bank, 2022)

¹⁷ (Rakner, 2003)

¹⁸ (Zambia Statistics Agency, 2023)

are found in urban areas, while rural workers mainly depend on informal or unpaid family based subsistence farming. Urban workers often have more opportunities but also face job insecurity, especially in informal trading and small businesses.¹⁹ Rural workers, on the other hand, have fewer jobs outside agriculture and face low productivity and income with women are more likely to work in informal or household jobs in both settings. The persistence of poverty highlights the complexity of this problem. Although poverty rates remain higher in rural areas than in urban ones, the national rate rose from 54.4 percent in 2015 to 60.0 percent and with the greatest percentage increase happening in urban areas in 2022.²⁰ Moreover, poverty is profoundly gendered with more women living in poverty showing how gendered divisions of labour and unequal access to resources shape vulnerability.²¹ Bridging this divide requires an integrated approach that ties urban development, rural transformation, and social protection into one coherent employment policy framework. Yet, there remains limited empirical evidence on how these long-term structural changes continue to affect urban livelihoods and the gendered distribution of risk.

Migration patterns complicate this picture. Traditional models of one-way rural-to-urban migration have given way to circular and multi-directional mobility, linking rural areas, small towns, and border economies.²² While Lusaka continues to expand and new hubs such as Solwezi in North Western Province, many Copperbelt towns have stagnated or declined due to mining downturns, while new growth poles have emerged along trade corridors, Kazungula and Chirundu.²³ Despite these shifts, there is limited systematic data on how these newer urban spaces function; how migrants integrate into local economies, what forms of informality arise, or how service delivery adapts. Existing research tends to neglect the geographies of urbanisation. This absence of disaggregated spatial analysis constrains the design of equitable decentralisation and regional planning strategies.

Colonial legacies continue to shape Zambia's urban geography, where informal settlements accommodate about 70 percent of the urban population and most jobs are in low-productivity informal services, while only 11.5 percent of firms have access to credit,

¹⁹ (C. G. Sambo, 2025)

²⁰ (Zambia Statistics Agency, 2023a)

²¹ (C. G. Sambo, 2024a)

²² (Potts, 2016)

²³ (World Bank, 2022)

the lowest rate in Southern Africa.²⁴ These statistics illustrate the enduring inequalities in access to basic infrastructure. Yet, while the physical dimensions of informality are well documented, less is known about its social governance, how informal institutions, community networks, and local authorities interact to deliver services or mediate land use. Equally, the national evidence base on the urban informal economy remains thin, particularly concerning youth and women's participation, earnings, and pathways to formalisation. This lack of disaggregated data limits the capacity of policymakers to integrate informal livelihoods into broader economic strategies or to target social protection effectively. The health sector provides another lens into the contradictions of urban poverty. Although over 90 percent of urban residents live within five kilometres of a facility, about 54 percent of urban residents report in access due to drug shortages as a major barrier to care, forcing households into catastrophic out-of-pocket spending.²⁵ The introduction of the National Health Insurance Scheme (NHIMA) was intended to mitigate these costs, but its reach among informal workers, the majority of whom make the urban labour force remains largely undocumented. There is limited evaluative evidence on how urban health systems perform across different settlement types or how financial protection mechanisms function in informal economies.

The Eighth National Development Plan (8NDP, 2022–2026) offers the overarching policy framework guiding Zambia's response to rapid urbanisation. The plan's theme Socio-Economic Transformation for Improved Livelihoods, anchors development in economic recovery, job creation, and decentralisation. However, urbanisation is treated more as a spatial consequence of growth than as a process requiring deliberate governance. The decentralisation agenda, for instance, is intended to bring decision-making closer to citizens, yet there is little evidence of this with local authorities heavily dependent on central government for finances.²⁶ A complementary policy, the National Housing Policy (NHP, 2020–2024), similarly recognises the scale of the housing deficit, estimated at over 1.5 million units, and the fact that more than 70 percent of the urban population live in informal settlements. The policy's focus on affordable housing finance, improved land administration, and private-sector participation represents progress in acknowledging urban housing challenges. Yet, its framing remains narrowly technocratic, treating housing primarily as a supply and financing issue rather than as a social and governance concern embedded within the broader dynamics of urbanisation. The NHP gives limited

²⁴ (World Bank, 2022)

²⁵ (Zambia Statistics Agency, 2025b)

²⁶ (World Bank, 2022)

attention to how informal settlements function as systems of livelihood and social protection, or to the intersection between housing insecurity, gender inequality, and well-being. This omission mirrors the broader policy fragmentation visible across the 8NDP where in urbanisation continues to be managed through isolated sectoral plans rather than through a coordinated framework that links spatial planning, infrastructure, and social policy. Additionally, the 8NDP's housing and settlement strategies focus on affordability and private investment but provide limited clarity on tenure security or upgrading for informal settlements. The weaknesses observed in the local authorities' ability to complete their own Integrated Development Plans (IDPs) as well as the lack of consolidated urbanisation policy²⁷ point to limited formalised planning mechanisms that constrain the local authorities' capacity to respond to the urbanisation challenge. Most significantly, the growing concentration of built-up areas in flood-prone zones and in informal settlements demonstrates the absence of climate-sensitive planning. Yet, little local research examines the intersection of climate vulnerability, urban poverty, and well-being, even though these factors directly shape health, housing, and livelihood outcomes. Thus, the central evidence gap lies in understanding the dynamics of urbanisation, its drivers, and how it interacts with service delivery, and governance at the local level.

Overall, the literature highlights an urban paradox. Zambia's cities are demographic and economic hubs, yet they remain marked by service delivery failures, entrenched informality, and persistent poverty. The contradictions are further sharpened by gendered inequalities and structural dependence on volatile extractive industries. What remains underexplored are the intersectional dynamics of these processes—how class, gender, and spatial location interact to shape who benefits and who is excluded from Zambia's urban transition. This study addressed precisely that gap.

3.0. Methodology

The analytical framework used to examine urbanisation and poverty trends in this study is based on a differentiated model of urbanisation. This model recognises that urbanisation is not a linear process but involves both concentration and deconcentration in specific areas over time. Socioeconomic factors such as the cost of living, rent, food

²⁷ (World Bank, 2022)

prices, and traffic congestion in urban centres influence these dynamics. The model also considers the proximity of peripheral areas to essential amenities, access to labour markets, and transportation ease. The framework further suggests that cities evolve into multicentric urban structures through the expansion of subareas, incorporating outlying suburbs and adjacent towns. For example, Lusaka's expansion into peri-urban areas demonstrates that urban growth is not only a spatial phenomenon but a complex interaction of social dynamics.

This model also enabled an in-depth analysis of migration patterns, considering variables such as age, gender, skills, and income which enabled the revelation of geographies of urbanization. To implement this framework, we combined a desk review with quantitative data through secondary analysis of national surveys and primary qualitative data collected through key informant interviews and focus group discussions.

3.1. Document Analysis

The desk review involved a content analysis of policy documents and integrated development plans (IDPs), and local government publications concerning urban development and social services in Zambia. The objective was to assess the current understanding of urbanisation and poverty, and to explore how policies shape urbanisation trends and residents' lived experiences. Additionally, the review will identify gaps in service provision that impact urbanisation outcomes.

3.2. Quantitative analysis of secondary data

In accordance with the Terms of Reference (ToRs), our analysis built on the findings of the desk review to conduct a quantitative analysis of secondary data. The corpus for analysis included the National Census of Population and Housing, Living Conditions Monitoring Survey (LMCS) and the Zambia Demographic Health Survey (ZDHS) data.

3.3. Complementary Qualitative Analysis

While quantitative analysis revealed important patterns, the nuanced reasons behind the trends, including the lived experiences of urbanisation and policy gaps could only be drawn from qualitative data. Hence, qualitative data were collected from key informants in local authorities, residents of the case study cities as well as civil society organisations. The qualitative data were analysed using thematic analysis through flexible pattern

matching.²⁸ By integrating qualitative insights with our quantitative analysis, the study has developed a holistic view of urbanization trends in Zambia.

4.0. Ethical considerations

The study did not involve children or individuals unable to provide informed consent. All research practices were governed by the ethical statutes of the University of Zambia Humanities and Social Sciences Research Ethics Committee (HSSREC).

As the investigation primarily relied on secondary data, we abided by the ethical protocols and permissions already secured by the census and Living Conditions Monitoring Survey (LCMS) teams. For qualitative data collection, the study obtained the necessary authorisations from relevant government bodies and instituted appropriate consent procedures. All data were anonymised to protect the privacy and confidentiality of participants.

²⁸ (Bouncken et al., 2021)

5.0. Key Study Findings

5.1. Historical and current urbanisation trajectories: Population Dynamics, 1990-2022

Over the past thirty years, Zambia has undergone a significant demographic shift characterised by accelerated urbanisation and changing rural population dynamics. As indicated in Table 1 below, the total population increased from approximately 7.4 million in the 1990s to 19.7 million in 2022, representing a 166 percent rise.

Table 1 Population Change by Rural-Urban & Zambia 1990-2022

	1990	2000	% Change	2010 Pop	% change	2022 Pop	% change
Total	7,383,097	9,885,591	33.9	13,092,666	32.4	19,693,423	50.4
Rural	4,477,814	6,458,729	44.2	7,919,216	22.6	10,900,054	37.6
Urban	2,905,283	3,426,862	18.0	5,173,450	51.0	8,793,369	70.0

This aggregate figure, however, masks pronounced spatial disparities. Growth has not been evenly distributed but has reflected deeper structural forces in the economy, social change, and the directions set by national policy. Population growth rate slowed to 3 per cent recorded in the 1990-2000 intercensal period to 2.1 per cent in the 2000 to 2010 intercensal period in rural areas, a period heavily influenced by the HIV/AIDS epidemic. During this period, it was estimated that about one million Zambians were living with HIV and annual AIDS-related deaths grew nearly ninefold between 1990 and 2007, increasing from 10594 to 96340.²⁹ The epidemic also reduced adult survival, with life expectancy shortened by an estimated 10-15 years, leading to a diminished share of older adults in the population. Consequently, the proportion of persons aged 65 years and above remained consistently below 3 per cent from 1980 to 2007.

²⁹ (Mulenga et al., 2024)

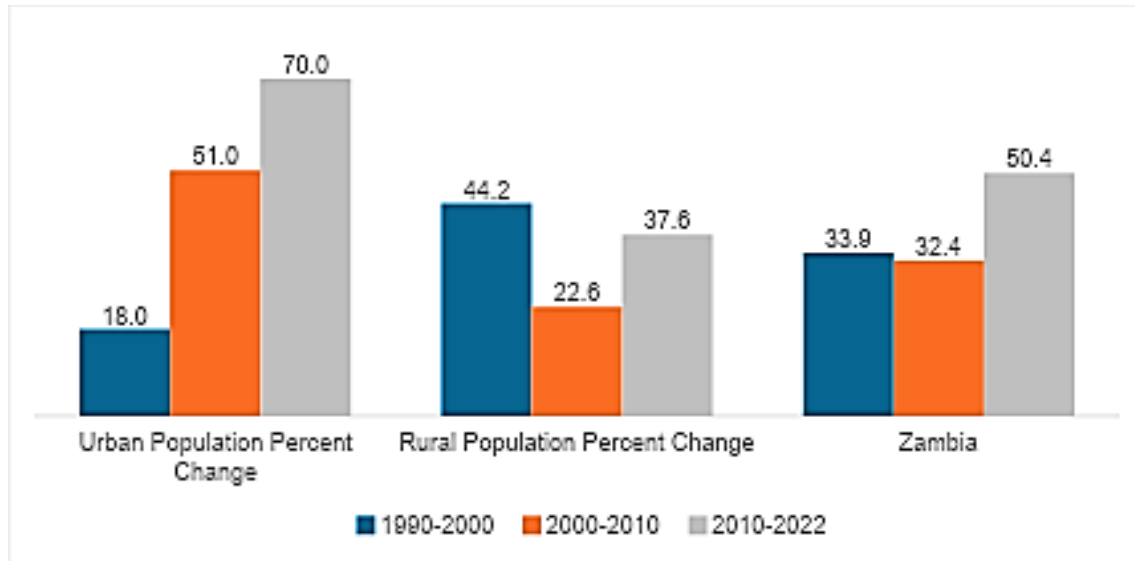


Figure 1: Trends in Population percent change by Rural-Urban and Zambia 1990 - 2022

In contrast, as shown in Figure 2 below, urban areas registered far higher growth, reflecting both rapid urbanisation and structural economic change. During the 1990s the urban population grew by 18 per cent, followed by a sharp increase of 51 per cent between 2000 and 2010. Growth accelerated further between 2010 and 2022, reaching 70 per cent and bringing the total urban population to 8.8 million. This expansion was largely shaped by rural-to-urban migration as well as the reclassification of some rural areas into urban settlements during the intercensal period.³⁰ Additionally, the concentration of economic activities and the clustering of infrastructure and social-economic services in urban areas, as well as growth in the mining sectors, further reinforced the observed pattern.

The effects of these demographic shifts are most visible in Lusaka and the Copperbelt, which together accommodate the largest share of Zambia's urban population. Lusaka, as the capital, has undergone particularly rapid expansion, with population density rising from 63.5 persons per square kilometre in 2000 to 100.1 in 2010 and reaching 141.2 in 2022³¹. The Copperbelt has likewise remained a major migration hub, although its trajectory has been more closely tied to the fortunes of the mining economy. Here, population density increased from 50.5 persons per square kilometre in 2000 to 63.0 in

³⁰ (Zambia Statistics Agency 2025)

³¹ (Zambia Statistics Agency 2025.)

2010 and to 88.3 in 2022, which demonstrates the persistent demographic weight of Zambia’s industrial heartland.

As the city case study analysis shows, other contributing factors include the expansion of higher education institutions. Universities in particular have become important drivers of urban economic and structural development: they attract large numbers of young people from rural areas, generate demand for housing and services, and foster innovation and knowledge-based forms of economic activity.³² The presence of universities is therefore closely correlated with urbanisation, as seen in Lusaka, the Copperbelt, and more recently in provincial capitals such as Livingstone, where new public universities have been established. Figure 2 below illustrates these trends, showing diverging annual growth rates: urban expansion accelerates sharply after 2000, while rural growth remains steady but slower.

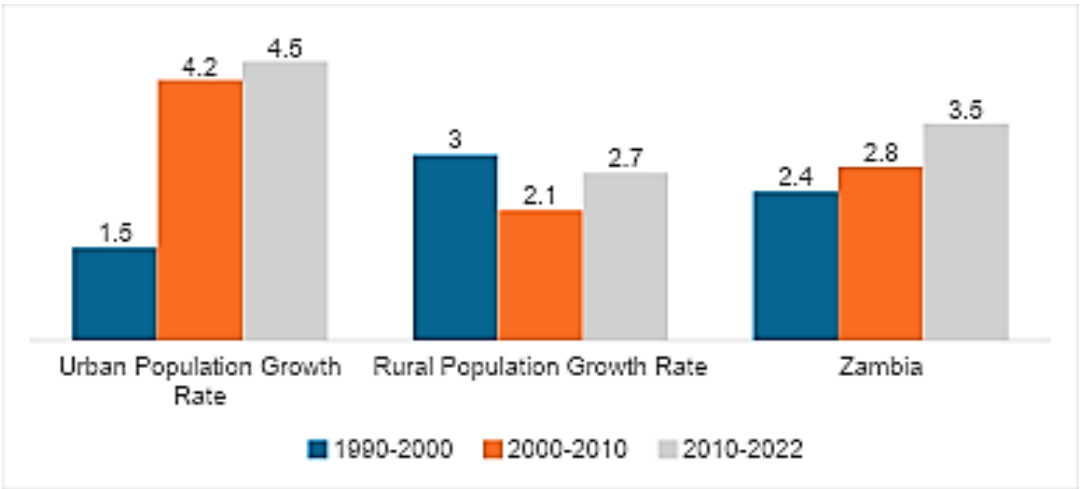


Figure 2: Trends in Average Annual Population Growth Rate by Rural-Urban, Zambia 1990 - 2022

Rural Zambia, historically the demographic heart of the country, experienced steady though uneven growth. During the 1990s, rural populations increased by about 44 per cent, reflecting entrenched patterns of high fertility and relatively low spatial mobility. In 1992, the rural total fertility rate stood at 7.1 children per woman, compared with 5.8 in urban areas, and rural fertility remained above six children per woman well into the early

³² (Rahman et al., 2024)

2000s³³. In contrast, urban fertility declined more rapidly, falling below five children per woman by the late 1990s. Figure 3 below presents fertility trends in Zambia between 1992 and 2024.

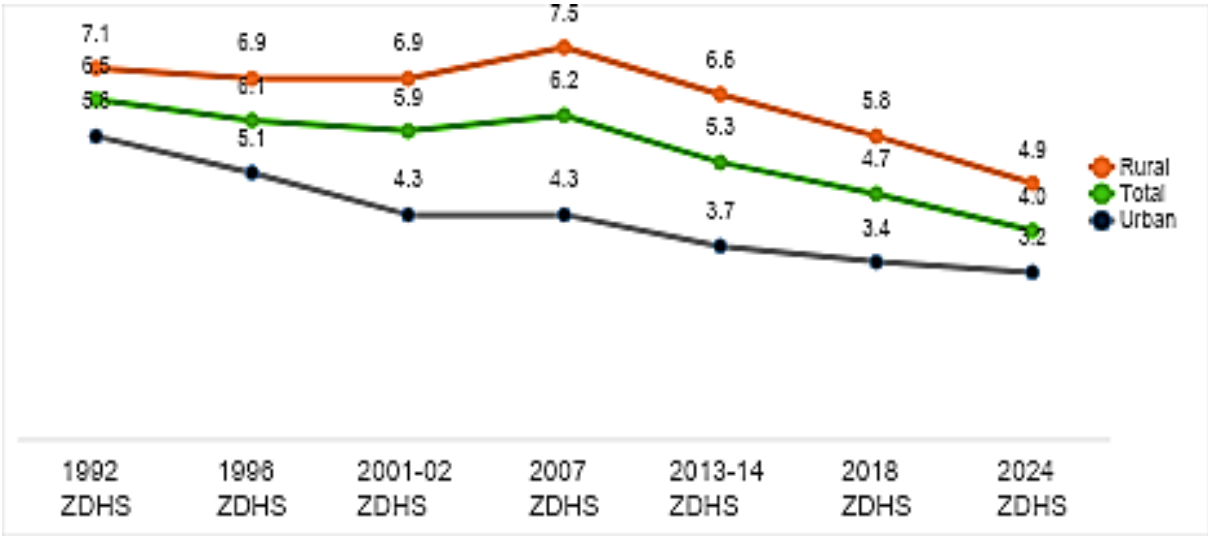


Figure 3: Total Fertility Rate Trends for Women Aged 15 to 49

Figure 3 shows a steady decline in Zambia’s total fertility rate over the past three decades, falling from more than seven children per woman in 1992 to around 4.7 in 2022. This trend signals a demographic transition characterised by a gradual shift from high to moderate fertility and mortality rates, reflecting changes in education, health, livelihoods, and social norms. The first transition is structural. Expanding access to education, particularly for girls, has delayed marriage and child-bearing, while urbanisation and diversification of household livelihoods have increased the direct and opportunity costs of large families. Improvements in maternal and child health services, including wider contraceptive access and reductions in infant mortality, have also encouraged smaller desired family sizes. The second transition is behavioural. Fertility preferences are shifting as families increasingly value investing more in fewer children. Contraceptive use has risen, and the average age at first birth has increased, especially among urban and educated women. These behavioural adjustments mirror broader social change as economic insecurity and rising living costs reshape reproductive choices. The third transition concerns spatial and socioeconomic disparities. Urban areas have seen faster fertility decline because of better access to health and education services, greater female employment, and

³³ (Zambia Statistics Agency, 2025b)

changing aspirations. In contrast, rural fertility remains high, sustained by limited service provision, entrenched gender inequalities, and the continuing economic value attached to larger households for labour and old-age support. Together, these transitions illustrate the unevenness of Zambia’s ongoing demographic shift.

While fertility decline offers long-term potential for a demographic dividend, its benefits depend on sustained investment in education, reproductive health, and economic opportunities for young people. Rapid urbanisation increases pressure on housing, transport, education, health, and other public services, which demonstrates the need for strategic urban planning and investment. Rural areas face challenges in sustaining agricultural productivity and retaining younger populations, with potential consequences for livelihoods, social cohesion, and food security. Based on this analysis, a central question arises: what are the geographies of urbanisation? In other words, who constitutes the flow of urban migrants, and what are their educational and socio-economic profiles? Equally important, what do these patterns mean for the receiving urban areas in terms of labour markets, service provision, and social integration? The following section addresses these questions directly.

5.2. The geographies of urbanisation

The analysis of migration flows from the 2022 Living Conditions Monitoring Survey (LCMS) was conducted at two levels. The first was rural-to-urban and urban-to-urban, capturing both the traditional migration pathways and the newer circulation patterns emerging within Zambia’s expanding urban system.

5.2.1. Young People as Drivers of Urban Migration

To gain insight into the geographies of urbanisation, we analysed the most recent national migration patterns, which reveal that young people aged 15 to 24 are slightly more mobile (3.35 percent) than adults aged 25 and above (3.19 percent).

Table 2: Summary of National Level Migration

Age Band (Years)	Migrants	Total Population	Migration (%)
15 to 24	29,463	879,926	3.35
Above 24	52,056	1,629,309	3.19

While the numerical difference in migration rates may appear modest, it is analytically significant. The evidence shows that migration is most intense at the life stage when young people are transitioning from school into work or marriage, and the evidence shows that they are the main drivers of Zambia's urbanisation. This pattern is not simply a demographic fact but an expression of structural pressures: rural livelihoods are increasingly under strain, while urban opportunities remain unevenly distributed. As one key informant from Ndola City Council explained,

“Young people are moving into the city in the hope of finding employment. Most of those leaving the villages come here straight after school, but they find that there are few formal jobs waiting for them.”
[KII, Ndola City Council]

The quotation above highlights a key factor in youth migration; it is driven less by secure prospects than by aspiration and necessity a dynamic that exposes young people to both the opportunities and the vulnerabilities embedded in Zambia's urban economy.

5.2.2. Patterns of Internal Migration Across Provinces

Disaggregating the data by province shows regional contrasts that demonstrate Zambia's spatial inequalities. The distribution of migration across provinces reveals a geography of uneven urbanisation pool. Lusaka is the most dominant migration destination, particularly for the 15 to 24 years age group, which demonstrates its continued monopolising of opportunities in education, employment, and services – a structural imbalance, where state and private investment continues to privilege the capital. This uneven geography shows how migration both reflects and reinforces disparities between core provinces that accumulate labour and capital, and the peripheral regions that lose human resources without equivalent returns.

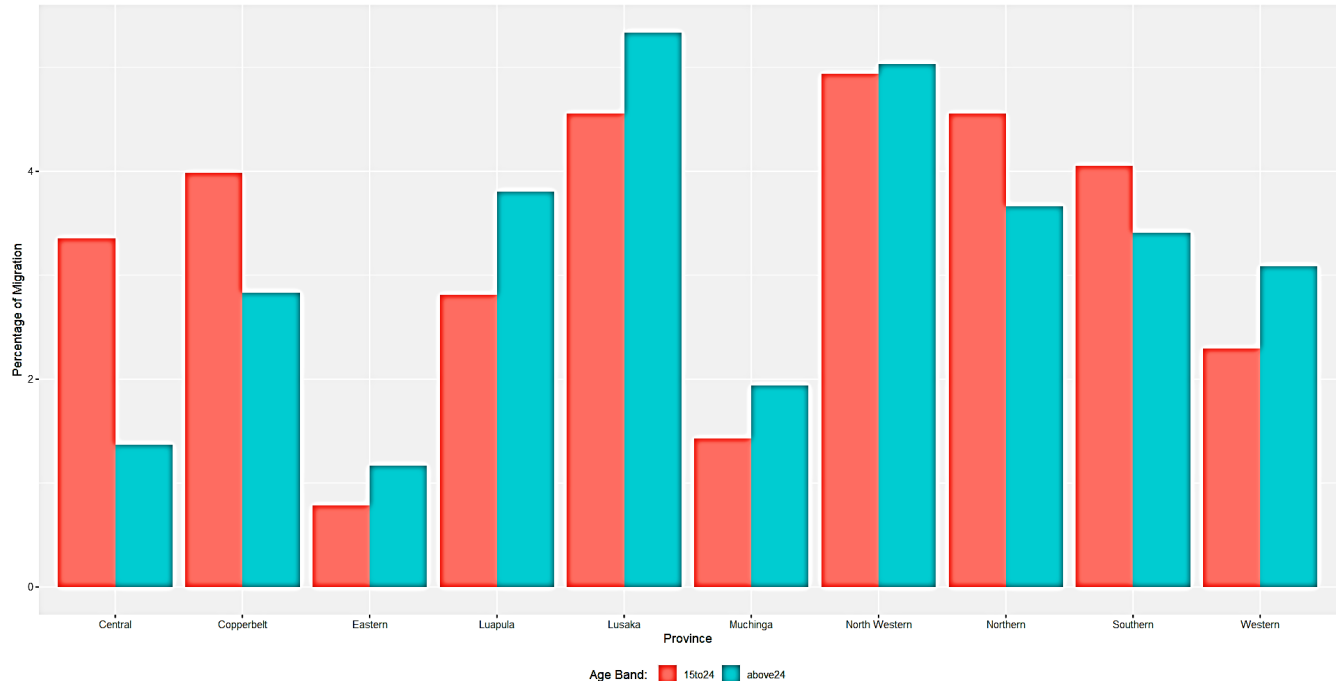


Figure 4 Patterns of Internal Migration Across Provinces

The Copperbelt and North Western provinces also emerge as key destinations, but with a distinct profile. Migration to these provinces is skewed towards those above 24 years showing, how the mining economy pulls in older, more experienced labour. The persistence of this pattern demonstrates how Zambia's resource-dependent economy shapes demographic flows. Specifically, it shows that adult migrants are bound to extractive enclaves that remain vulnerable to global commodity cycles.

In provinces such as Central, Northern, and Southern, the picture is more balanced. Here, inflows of both young and older migrants suggest more diversified economies, with tourism in Southern (notably Livingstone) and agriculture in Central providing a spread of opportunities. However, these provinces remain secondary to the gravitational pull of Lusaka and the mining provinces, reflecting their subordinate position in the national political economy. In support of this conclusion, by contrast, Eastern, Muchinga, and Western provinces record very low levels of in-migration. Their weak pull exposes the marginalisation of peripheral provinces, which have underdeveloped urban areas and whose economies are largely dependent on agriculture. Yet even in these areas, youth flows to Luapula and Western are visible, pointing to localised economies and cross-border dynamics that sustain limited pockets of attraction.

5.2.3. Intra-migration flows/types

While it is traditionally assumed that provincial migration flows are structured by rural to urban transitions, analysis of the 2022 LMCS data shows a pattern of more circulation of people between urban areas. In the three provinces from which we draw the case study analysis, this pattern is most visible in Lusaka, where urban–urban migration overwhelms other categories, reaching over 12,000 for migrants above 24 years and nearly 5,000 for those aged 15–24. This continues to confirm the picture of Lusaka’s dominance in the concentration of economic, educational, and administrative opportunities. However, what stands out in this analysis is not merely the magnitude but the profile of these flows. While younger migrants were seen to move from rural to urban, here older migrants are far more represented in urban–urban movements, suggesting that established workers with experience and resources are better able to navigate Zambia’s segmented urban economy.

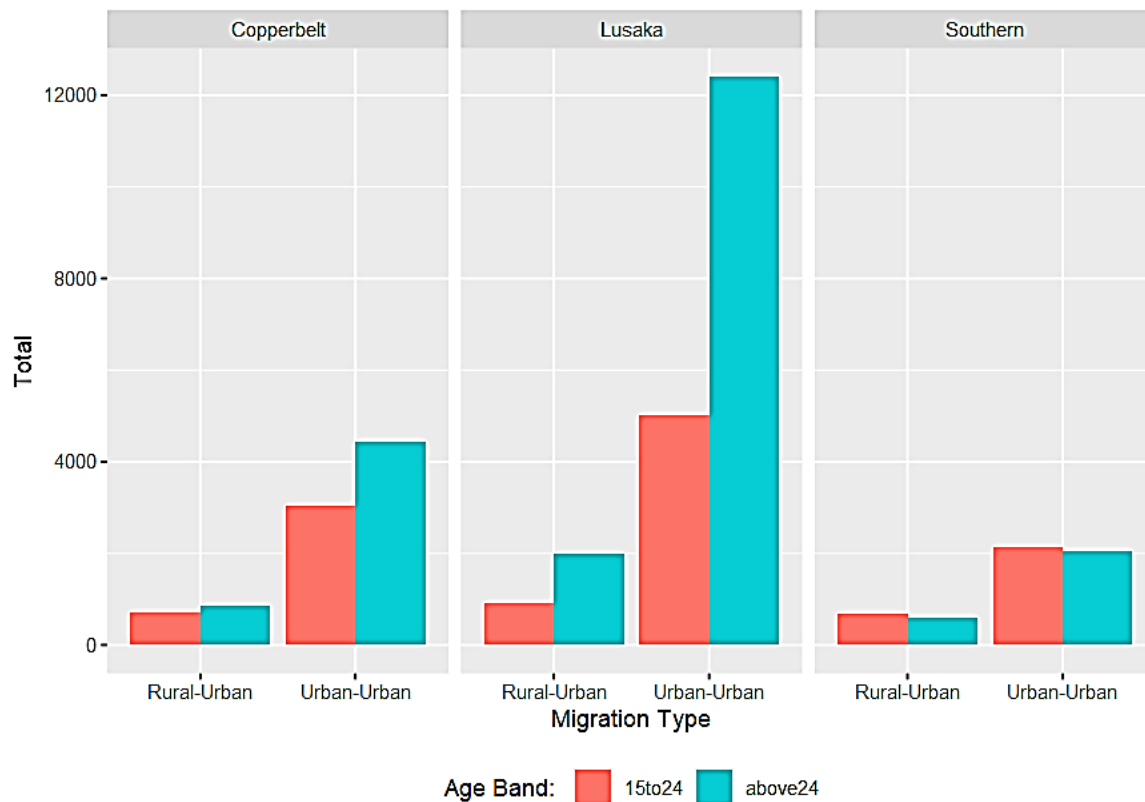


Figure 5 Intra Urban Migration as Dominant Urbanisation Pathways

Copperbelt also exhibits a strong bias toward urban–urban migration, though on a smaller scale than Lusaka. This is consistent with its historical and contemporary identity of the copperbelt as a mining province, where labour demand continues to draw individuals with

prior urban exposure. Here, the older cohort again dominates, revealing how the extractive economy favours skilled and semi-skilled workers who migrate later in their careers. Rural–urban migration into the Copperbelt is modest, confirming the narrowing pathways for rural entrants in a context where mining towns require networks and qualifications that are not easily accessible to rural youth.

The Southern Province, however, presents a contrasting picture. Here, migration levels are lower overall, but the flows are more balanced between rural–urban and urban–urban, and between age groups. This points to a different provincial economy, where tourism and agriculture sustain mixed opportunities that appeal to both young people seeking entry-level positions and older individuals seeking more stable livelihoods. The balance also reflects the fact that Southern, unlike Lusaka or Copperbelt, does not monopolise urban-based opportunities but maintains linkages with rural production systems. Here we observe the important role of rural–urban productive linkages.

Key informant interviews with civic leaders and focus group discussions with residents in the three cities reveal how these movements translate into lived realities. Migrants arrive in Lusaka and other urban centres with expectations of formal employment but are absorbed into informal livelihoods such as street vending, casual work, or daily wage labour. The quotation below from a key informant interview illustrates this by showing how urban areas attract both skilled and unskilled migrants into the same saturated labour market, reinforcing the idea that Lusaka's expansion is not driven by agrarian exodus alone but by circulation within and between towns, funnelling people into a constrained and overstretched urban economy:

“Well for Lusaka it is really high in terms of unemployment levels. What makes it high is because we have both the educated and uneducated unable to find jobs. People come to Lusaka with hope, so you will find that people with high qualified papers or skills are also looking for the same job market as the people that have not gone to school...” [KII, Civil Society for Poverty Reduction]

Equally, councillors from the Lusaka City Council confirmed this dynamic, emphasising that the challenge is not only about unemployment but about a systemic mismatch between educational attainment, labour market absorption, and economic planning. Skilled and unskilled migrants alike compete for scarce opportunities, driving many into informal and insecure livelihoods.

However, the economic allure of peripheral cities such as Livingstone is inseparable from their vulnerability, a dynamic felt most acutely by young people. Focus group discussions revealed that youth rely heavily on seasonal opportunities in the tourism sector, migrating to the city in anticipation of peak visitor periods. Yet this livelihood strategy is precarious.

External shocks, including the COVID-19 pandemic and successive droughts, have repeatedly destabilised the tourism economy, exposing the fragility of peripheral urban centres and their limited capacity to sustain stable employment.

Local authorities confirmed this vulnerability, noting that the city experienced a marked exodus of young people during what they termed as the ‘decompression’ period resulting from COVID-19, with return migration only resuming alongside the post-pandemic recovery. This cyclical pattern underscores the lack of economic diversification in secondary cities and the extent to which their fortunes remain contingent on volatile sectors. As one young taxi driver in Livingstone explained, they had to move out to secure livelihoods:

“When tourism is at its peak, then there is business. For example, even taxi drivers like me, you make a lot in a day. But with the drought and during COVID-19, things were very tough, so you must go elsewhere.”
[Taxi Driver, FGD Participant, Livingstone]

5.2.4. Gendered dimensions of urbanisation

The analysis also demonstrates that migration is not a gender-neutral process. Gender is shown to be a critical determinant of mobility patterns and outcomes across Lusaka, Copperbelt, and Southern Province. In Lusaka, for example, women form the largest share of migrants, particularly among those above 24 years. Younger women between the ages of 15 and 24 are also strongly represented, pointing to a feminisation of migration into the capital, where their mobility is tied to informal work, caregiving, or family-related migration. This reflects Lusaka’s economic profile, where the service and informal sectors absorb large numbers of female workers in vending, domestic labour, and retail.

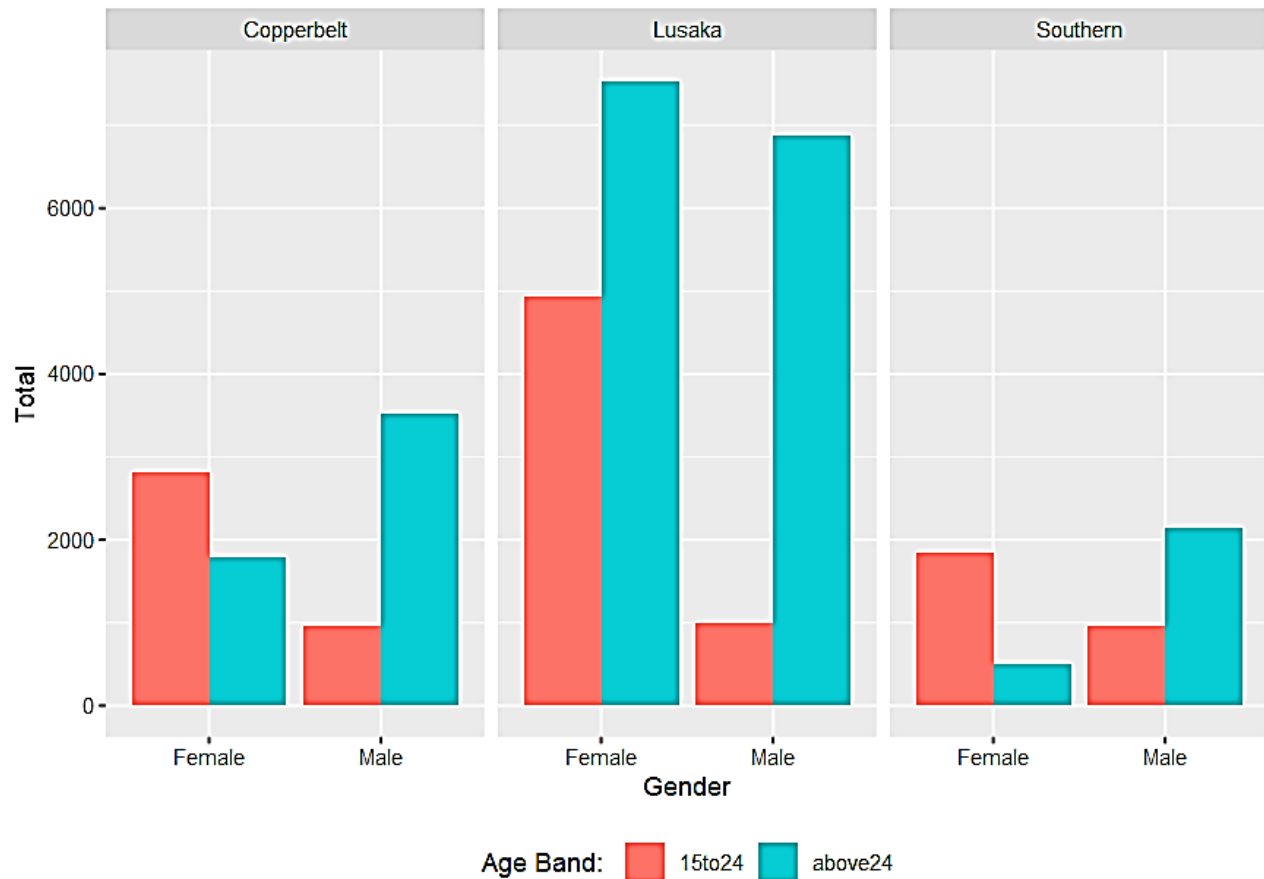


Figure 6 Gender Based Urbanisation Flows

However, the evidence from focus group discussions shows that this absorption rarely translates into secure or upwardly mobile livelihoods, with the majority experiencing income insecurity, insecure employment and access to labour market protections.

By contrast, the Copperbelt shows a male-dominated migration profile, particularly among older people. This aligns with the province's extractive economy, where mining and industrial jobs remain heavily gendered in favour of men. Female migration into the Copperbelt is comparatively low, pointing to persistent structural barriers that limit women's access to resource-based employment opportunities, but with similar profiles as the challenges experienced by women in Lusaka.

Southern Province presents a more balanced gender pattern, although at much smaller volumes overall. Here, men and women participate in migration flows shaped by the twin economies of agriculture and tourism. Women are visible in younger age cohorts, drawn into tourism-related work, while older men are more present in agricultural and trade-related activities. This balance, however, does not mean equality of outcomes, as women's participation is often tied to low-wage, insecure positions within these sectors.

5.2.5. Skills and education

Migration into Zambia's urban centres is sharply stratified by educational attainment, revealing a critical disconnect between the aspirations that drive mobility and the limited capacity of urban economies to provide secure livelihoods. Lusaka still emerges as the dominant magnet for secondary and tertiary-educated migrants seeking to leverage their qualifications in the capital's concentrated white-collar labour market.

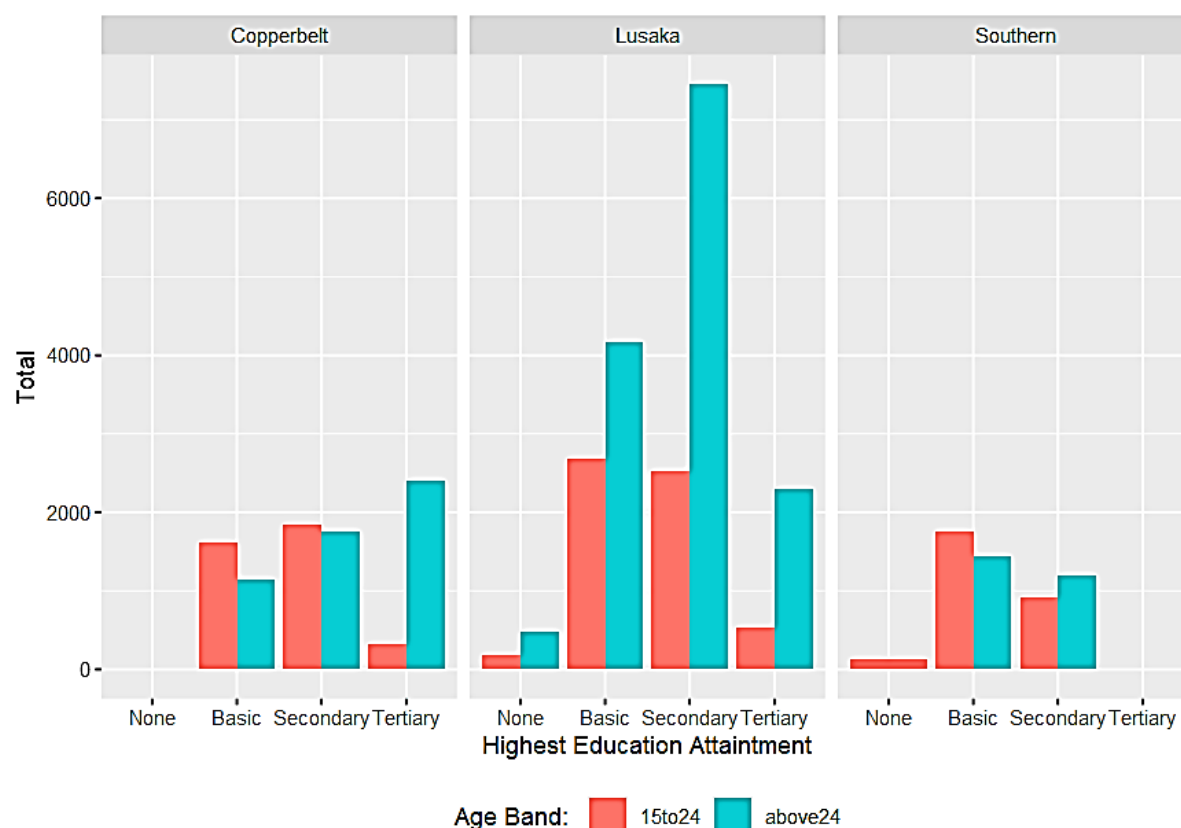


Figure 7 Education and Migration Flows

Similarly, the Copperbelt attracts significant numbers of educated migrants, a reflection of its historical reliance on skilled and semi-skilled labour in mining and industry. In contrast, Southern Province draws migrants primarily with basic and secondary education, consistent with its agricultural and tourism-based economy, which offers fewer high-skilled pathways. As Figure 7 shows, there were no tertiary-educated migrants who moved to Southern Province in the period prior to the survey. A key informant in Livingstone observed that, while the city is experiencing signs of post-COVID-19 recovery, much of the recent in-migration has been linked to short-term opportunities. Migrants are drawn to construction projects, skills training centres funded through the

Constituency Development Fund, the establishment of a Mulungushi University campus, and postings of government employees.

‘In our case, even when you look at the plots that were allocated to people prior to COVID – 19, were largely undeveloped. But we have now seen movement on those. Equally, there are construction projects in the city, plus the Mulungushi University campus that was opened as well as the people coming to our skills training centres. Some are coming from as far as Western province. These are signs of inflows into Livingstone.’ [KII, Planner Livingstone CC]

These participant accounts align with the quantitative data but also highlight the temporality of these flows. These migrants will leave once their training, studies, or contracts end, underscoring how Livingstone’s current migration profile is shaped less by long-term structural opportunities than by project-based and time-bound activities.

Analysis of economic activities in the seven days prior to the LCMS of 2022 shows that while Lusaka attracts the largest numbers, it has the highest unemployment, particularly among migrants above 24 years. The Copperbelt offers more formal employment opportunities linked to mining and industry, even though unemployment, especially among young people, remains high. Southern Province, in contrast, presents an more nuanced picture, with migrants more likely to find work in agriculture, tourism, or small-scale enterprises.

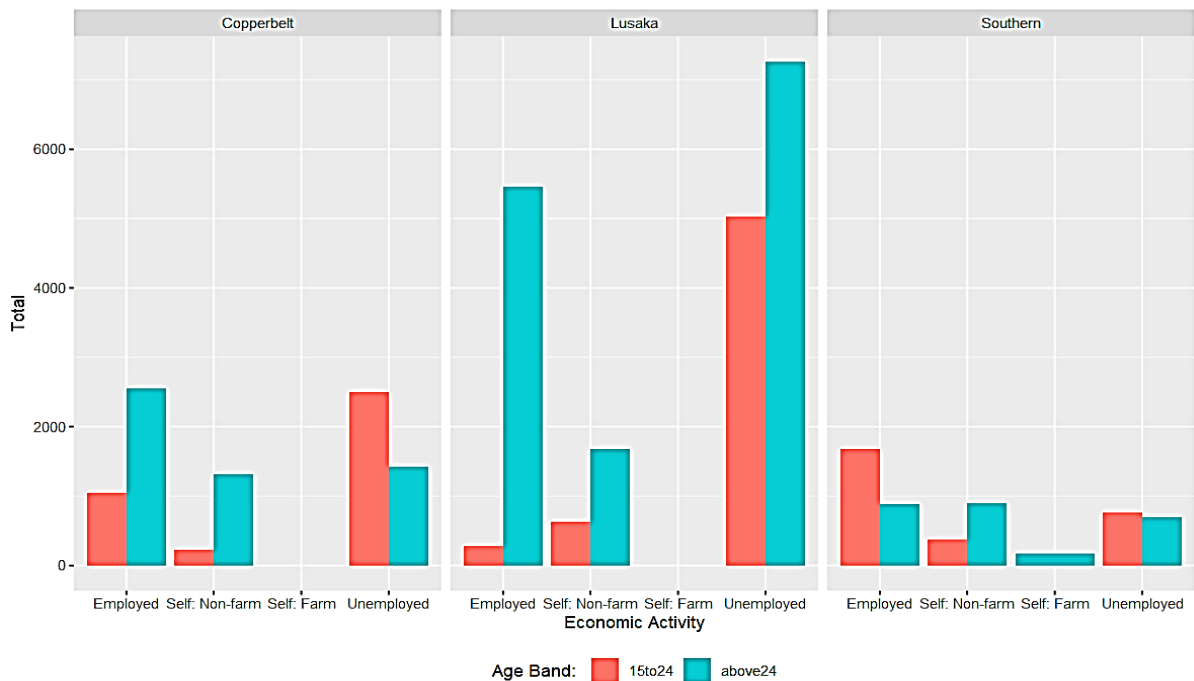


Figure 8 Migrant Economic Activity

This uneven geography of skills entrenches regional disparities. Overall, the evidence points to a structural contradiction: while migration is driven by the pursuit of livelihoods, evidence suggests that Zambia's urban labour markets cannot fully absorb new arrivals, pushing many into unemployment or precarious self-employment. These skill and education patterns shape not only migration outcomes but also the spatial distribution of opportunity within cities. The next subsection turns to informal settlements, which represent the most visible concentration of these inequalities.

5.2.6 Informal Settlements: Spatial Concentration of Vulnerability

Local authorities face significant obstacles in delivering services and enforcing planning standards. Fiscal and human resource constraints, coupled with politicised land allocation, have allowed unplanned settlements to proliferate. Informal settlements repeatedly came up as zones of concentration of spatial and economic marginalisation where vulnerabilities intersect and accumulate, as explained below by a social and economic planner from Kitwe City Council:

“The highest concentrations of poverty are in the informal/ unplanned settlements. There has been an increase in the demand for housing which has resulted in formal/planned housing being very expensive. With this most migrants find affordable shelter in unplanned settlements. And if you review Kitwe’s IDP our informal settlements host 70 percent of our population but these unplanned settlements usually lack social amenities like connection to a water and sewage system and there is no health care infrastructure to accommodate the ever-growing population” [Planner Kitwe City Council]

Equally, a planner from Ndola summarised the dilemma that they face in undertaking their work arguing that plans exist on paper but not in practice:

“We have plans on paper, but implementation stops at the budget. The settlements keep expanding faster than our capacity to regulate.” [KII, Kitwe City Council].

Although some cities have drafted upgrading plans, these remain underfunded and poorly coordinated, leaving settlements outside formal service and infrastructure systems. Overall, informal settlements concentrate multiple and overlapping deprivations; poor housing, weak infrastructure, insecure livelihoods, and exclusion from basic services. These conditions make them epicentres of urban vulnerability.

As shown in earlier, informal settlements accommodate about 70% of rapid and uneven urbanisation but with limited access to amenities, particularly in the major cities such as

Lusaka, Kitwe, and Ndola, where population growth has far outpaced planning and infrastructure investment. Expansion has largely occurred through unregulated land allocation and self-construction, often on marginal or hazard-prone land such as floodplains and steep slopes. Planners participating in the study observed that unplanned growth has led to expanded establishment of illegal settlement areas where there are no services and inhabitants draw on the services of the main city:

‘Almost all new settlements are informal by default because the councils cannot keep up with demand. People build before plans are approved, and by the time we reach them, whole communities already exist.’ [KII, Lusaka City Council].

Service delivery in informal settlements is chronically inadequate. For example, while most residents live within proximity to a health facility, many face shortages of essential drugs and limited staff deter access to care. Poor sanitation infrastructure further compounds public health risks. Only a small proportion of households have piped water; most rely on shallow wells and communal pit latrines that expose communities to cholera and diarrhoeal outbreaks. A female resident of Mapalo settlement in Ndola explained the dual risk of inadequate access to health care and poor WASH facilities as a self-reinforcing cycle:

‘Even when there is a clinic nearby, we go home without medicine. The water we drink makes our children sick, and we have to buy from vendors when the wells dry’ [FGD, Mapalo].

Education access reflects and reinforces these broader inequalities in access to services. Focus group discussions revealed that most informal settlements are served mainly by private, community, or faith-based schools, many of which operate with limited resources and rely on volunteer teachers. Even where public schools exist, participants noted that the government’s free education policy has resulted in severe overcrowding. As one respondent explained, parents often see little value in sending their children to such schools because teachers are overwhelmed and individual attention is minimal.

In Ipusukilo, Kitwe, a volunteer teacher highlighted the connection between poor education services and weak child wellbeing outcomes, observing that overcrowded classrooms, lack of progression, and the prevalence of teenage pregnancy and early marriage are closely linked. The absence of affordable and accessible secondary education continues to entrench intergenerational poverty and undermine human capital development.

“Dropout rates are high, especially among girls. Most children stop school after grade seven because of problems of access to secondary schools. For girls, early marriage or pregnancy ends everything.” [Key informant, Kitwe]

Livelihoods in informal settlements are dominated by precarious forms of work such as vending, domestic labour, construction, and small-scale trading. While these activities help households survive, they offer neither stability nor upward mobility. As one young woman from Livingstone’s Maramba compound explained,

“Every day you must start from zero. If you don’t sell, you don’t eat. There is no safety net.” [FGD, Livingstone].

Women are disproportionately engaged in these sectors, juggling long working hours with unpaid care responsibilities, yet remain largely excluded from access to formal credit, insurance, or social security. The persistence and expansion of informal settlements highlight how spatial exclusion reinforces urban poverty. These areas combine low and unstable incomes, limited access to health and education, and lack of social protection, trapping residents in cycles of insecurity. The following section examines how these settlement patterns shape the broader poverty dynamics in Zambia’s urban areas, particularly the uneven distribution of opportunity and vulnerability across different socioeconomic strata as shown in the section below.

5.3. Poverty Dynamics 1998-2022

The Living Conditions Monitoring Survey (LCMS) provide a robust basis for assessing how poverty in Zambia has shifted over time. Analysis shows that while national poverty levels between 1998 and 2022 show a gradual downward trend, this progress has been uneven and fragile. Largely, improvements in household income, the expansion of social protection, and broader development investments have contributed to this decline. However, the national picture masks significant disparities. The trajectory of change has been marked by modest reductions punctuated by periods of stagnation and reversal. Gains made in the 2000s were not sustained, with more recent years shaped by external pressures such as climate variability, fluctuating commodity prices, and macroeconomic instability. This underlines both the progress achieved and the challenges that remain.

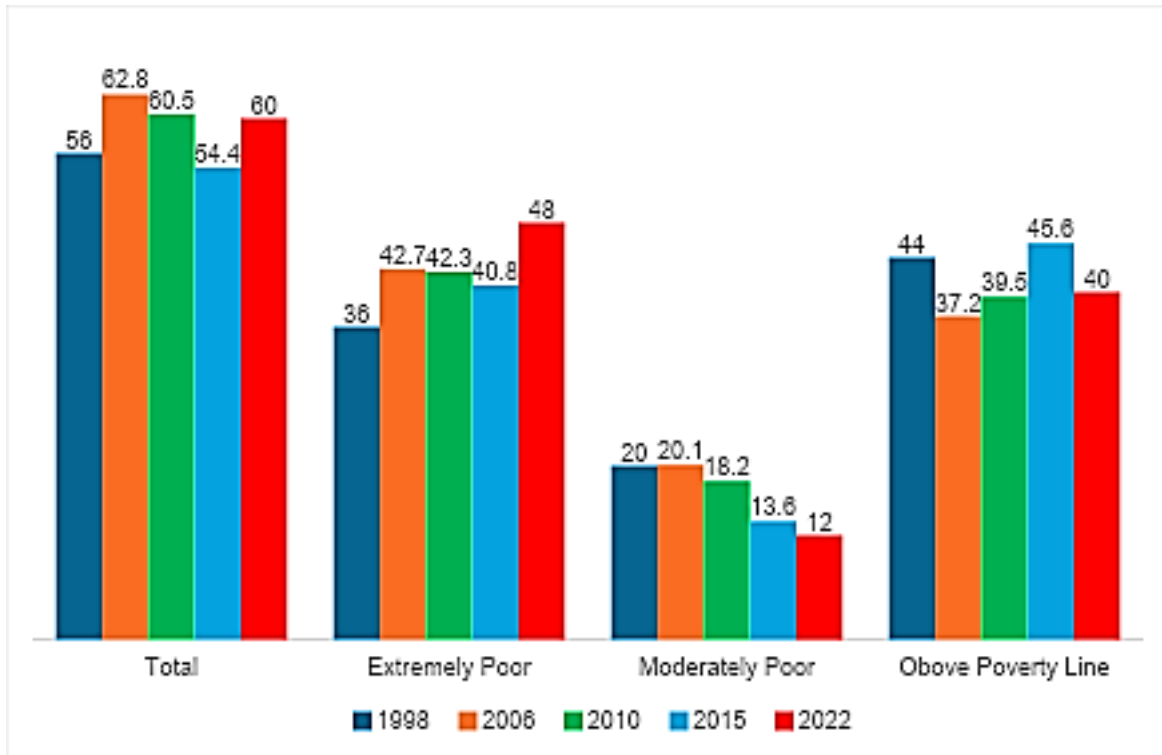


Figure 9 Changes in Poverty Dynamics 1998 - 2022

As shown, the late 1990s marked a particularly difficult period for Zambia. Structural adjustment programmes, volatility in global commodity markets, and declining agricultural productivity combined to deepen deprivation.³⁴ The impact was most severe in rural areas where households depended heavily on rain-fed subsistence farming and faced limited access to markets and services. While urban poverty was also significant, it tended to be concentrated in informal settlements.

During the 2000s, Zambia's poverty profile reflected both progress and setbacks. Rising copper prices and increased foreign investment generated new opportunities, particularly in urban mining towns, and contributed to relatively faster poverty reduction in these centres.³⁵ Rural areas, however, remained exposed to recurrent vulnerabilities. Subsistence farming was repeatedly undermined by climatic shocks, persistent constraints on access to agricultural inputs, and the continued effects of the HIV/AIDS

³⁴ (Kapungwe, 2004; C. G. Sambo et al., 2024)

³⁵ (Cheelo et al., 2022)

epidemic, which eroded household incomes and labour productivity across both rural and urban settings. As a result, poverty reduction during this period was unevenly distributed. Between 2010 and 2022, the trajectory became more complex. Economic growth slowed after 2015 as copper prices declined and fiscal pressures mounted, eroding the foundations of earlier gains. The COVID-19 pandemic then placed additional stress on households, with urban poverty rising sharply among informal workers whose livelihoods were disrupted by restrictions on movement and reduced economic activity.³⁶ Rural households were less directly exposed to these effects, but long-standing structural challenges persisted. Limited access to quality education, health care, financial services, and infrastructure continued to lock many rural communities into cycles of chronic poverty.

5.3.1. The Rural-Urban duality

Rural poverty remains entrenched, rooted in limited livelihood opportunities outside agriculture and long-standing structural disadvantages. Urban poverty, although declining in relative terms, is heavily concentrated in informal settlements where rapid urbanisation, low wages, and inadequate service provision continue to constrain living conditions. Episodes of modest national progress have been offset by periods of stagnation or reversal, underlining the vulnerability of households to both macroeconomic shocks and persistent inequalities. Qualitative evidence from the focus group discussions and key informant interviews provides important context for understanding these trends. For example, participants who were recent migrants to Ndola reported moving from rural areas of the district in search of employment and better opportunities, citing difficulties with livelihoods due to, among other things, limited returns from agricultural activities.

³⁶ (Saasa & James, 2020)

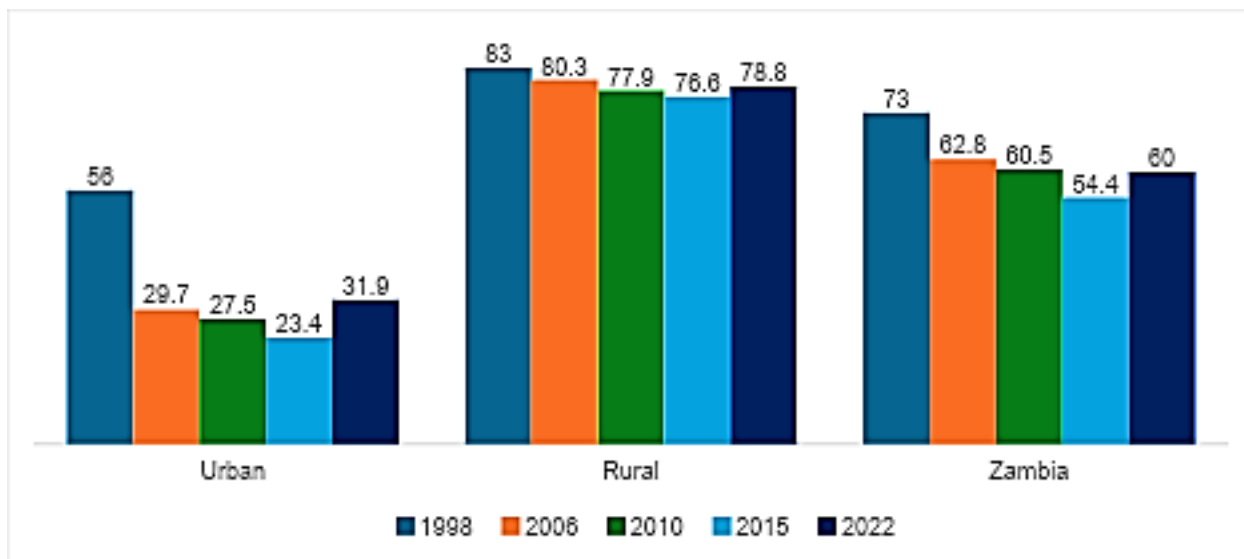


Figure 10 Incidence of Poverty by Residence 1998 - 2022

5.3.2. Intra-urban disparities

As discussed in Section 5.2.6, informal settlements remain the epicentres of deprivation in Zambia's cities. Within these areas, poverty is shaped by limited access to secure housing, poor service delivery, and highly precarious livelihoods. Quantitative data confirm that households in low-cost and unplanned zones have experienced slower poverty reduction, and in some cases deterioration, compared to residents of medium- and high-cost areas showing an stratified urban experience following spatial dimensions of deprivation. Residents of high-cost neighbourhoods reported the greatest levels of optimism, with "better off" responses at 42.8 percent in 2015, though this fell to 34.8 percent by 2022. Medium-cost areas showed a similar but less pronounced decline, with "better off" responses dropping from 39.6 to 26.5 percent. Low-cost areas, however, recorded the steepest deterioration: "worse off" responses rose from 19.1 percent in 2015 to 33.5 percent in 2022.

These patterns demonstrate that Zambia's urban poor bore a disproportionate share of hardship during this period. The findings highlight the fragility of informal livelihoods, the uneven distribution of urban services, and the vulnerability of low-income households to external shocks. This points to the need for targeted urban policy responses that address the differentiated realities across income strata, with a particular focus on protecting the most vulnerable households.

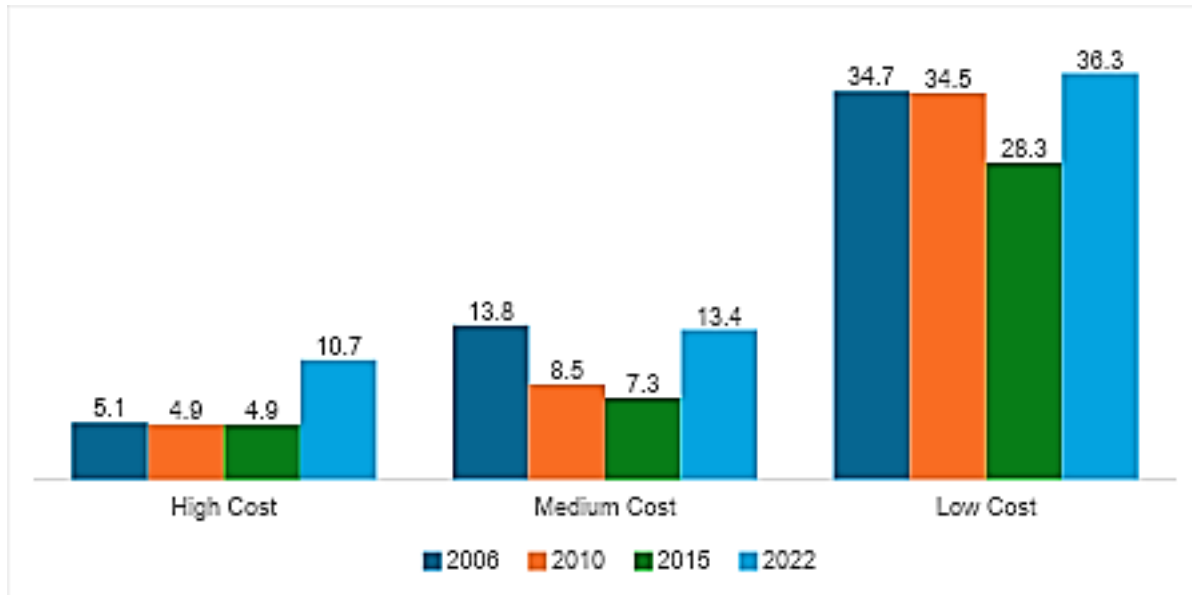


Figure 11 Changes in Overall Urban Poverty Strata 2006 - 2022

The reasons for this are varied. Key informant interviews point to disparities in access to secure employment, adequate housing, and reliable municipal services within the cities – an indication that even within urban areas, the “urban poor” cannot be understood as a homogenous group. The discussions also drew attention to the shifting dynamics of urban poverty in 2022, when poverty levels in cities rose sharply.³⁷ Participants attributed this to the combined effects of the COVID-19 pandemic, which disrupted the informal economy, and the spatial transformation of urban areas. More affluent households have increasingly relocated to the outskirts, while rural migrants have moved into inner-city neighbourhoods in search of work and services. This process of decompression has created new challenges. Many of the emerging settlement areas are unplanned, lack adequate infrastructure and services, and are therefore becoming new sites of vulnerability within the urban landscape.

³⁷ (Zambia Statistics Agency, 2023a)

5.3.3. Gendered Poverty

As shown in the figure below, urban poverty is deeply gendered. Female-headed households face higher poverty rates due to structural barriers in labour markets, limited asset ownership, and weak access to social protection.

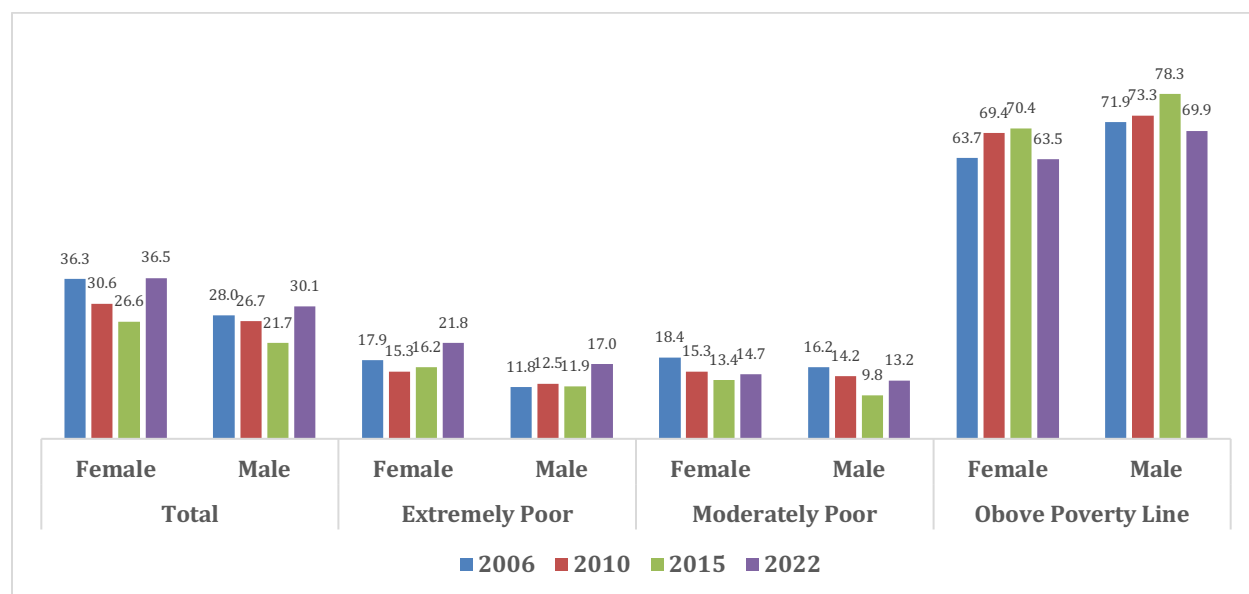


Figure 12 Changes in Poverty Distribution by Sex

Women's disproportionate share of unpaid care work constrains their ability to engage in secure income-generating activities, while discriminatory norms restrict access to credit, property, and productive resources. Focus group discussions confirmed these patterns: women were concentrated in domestic work and market trading, often under insecure or exploitative conditions, while men dominated more protected forms of self-employment, such as carpentry and trades. These intersecting disadvantages entrench women's economic vulnerability and sustain persistent gendered poverty in urban areas.

5.3.4. Population Dynamics Across Livingstone, Ndola, Kitwe, and Lusaka, 1969–2022

Lusaka emerges as the dominant urban centre, with its population rising from just over 83,000 in 1969 to more than 2.2 million in 2022. Equally, as Figure 8 shows, this has meant a higher population density. This growth reflects Lusaka's consolidation as both the administrative capital and the country's primary economic hub, drawing migrants from across all provinces in search of services and employment. Kitwe and Ndola have expanded at a steadier rate, shaped by the volatility of the Copperbelt economy and its

dependence on mining. Livingstone, in contrast, remains the smallest of the four, growing from about 46,000 in 1969 to 178,000 in 2022.

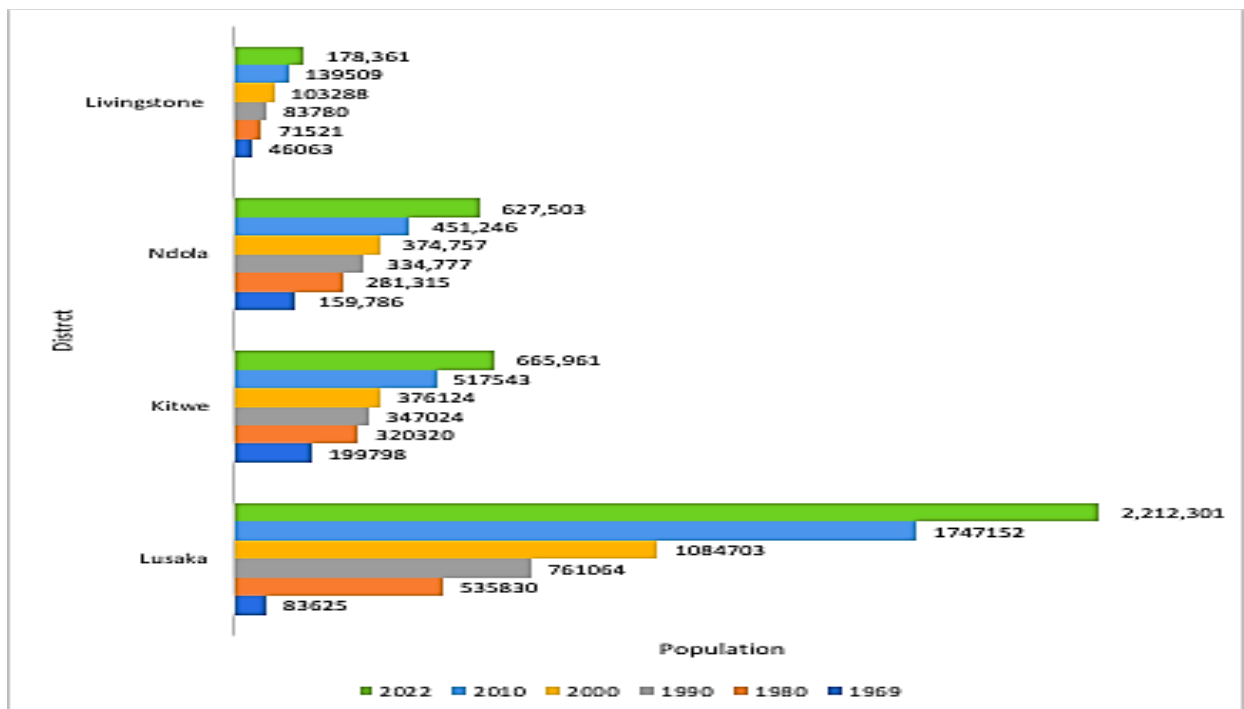


Figure 13 Absolute Population Counts by District

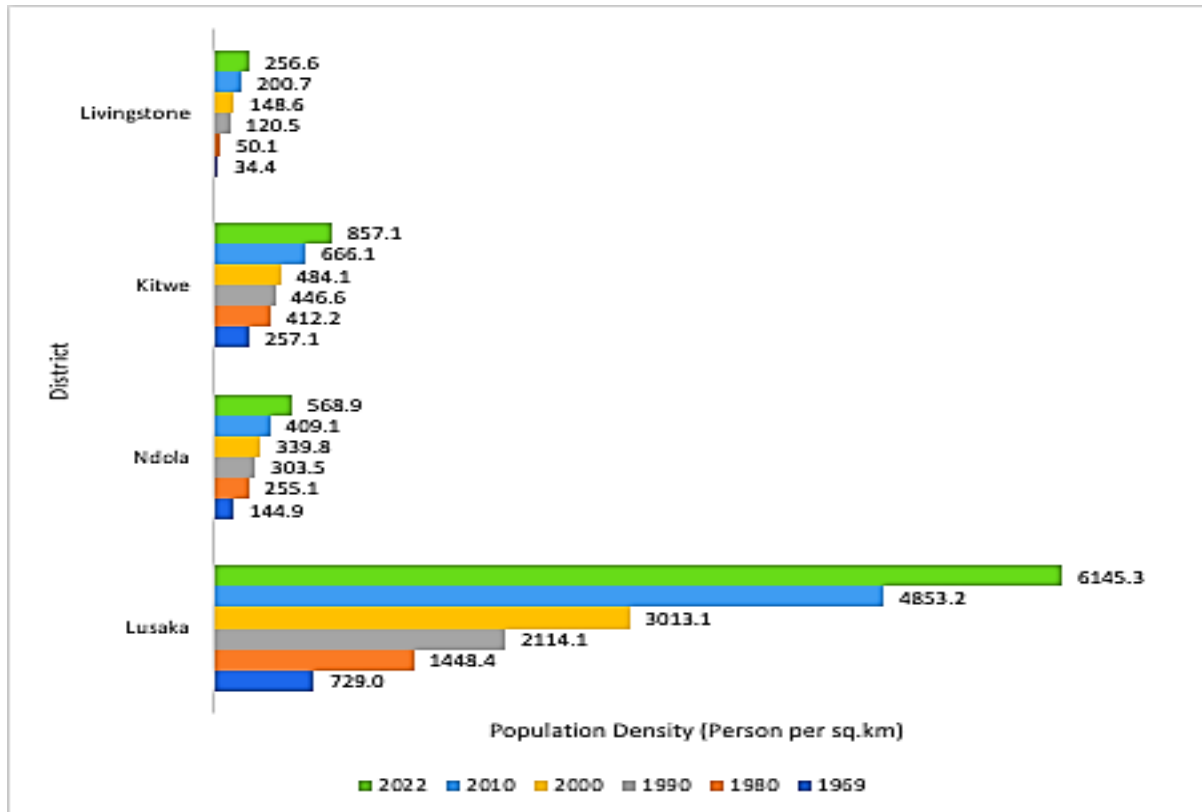


Figure 14 Population Density by District

In terms of growth rates, the four districts have experienced divergent demographic trajectories. Lusaka has experienced the most rapid growth rate, while Kitwe and Ndola have grown moderately, and Livingstone has recorded the slowest growth. Taken together, these patterns show the varied urbanisation trends demonstrating its unevenness.

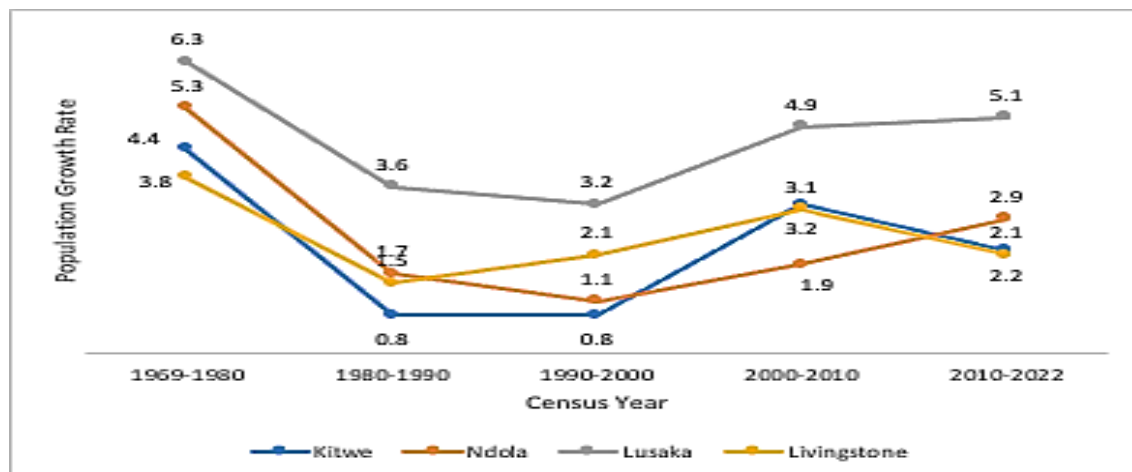


Figure 15 Population Growth Rates by District 1969 - 2022

Several factors account for these patterns. Both the quantitative analysis and insights from key informant interviews with local authority planners and elected officials identify migration as the principal driver of urban growth. In Livingstone, officials noted that the city continues to record the highest in-migration rates in Southern Province, reflecting its enduring role as a labour magnet. Although Livingstone lost its status as the provincial capital in 2014, it emphasised that it retains strong appeal due to its concentration of tourism enterprises, which offer non-farm employment:

“Even if we had lost the provincial capital status, Livingstone still remains the most economically active district in Southern Province because here people can earn non-farm employment. So, people still migrate to Livingstone,” (Planner, LCC).

Informants explained that the COVID-19 pandemic temporarily slowed this momentum, producing what they described as a “decompression period” caused by the collapse of international travel and limited policy support for the tourism sector. Yet they also stressed that the post-pandemic recovery has reversed this decline. Tourism has begun to regain traction. Similar observations were made in Ndola and Kitwe, where mining and industry were consistently identified as the main pull factors. In Ndola, however, key informants emphasised that the post-industrial downturn following privatisation has left the city unable to absorb the scale of in-migration it continues to attract. Many migrants, they noted, still view Ndola as a city of opportunity, even as its economic base has eroded.

“Ndola is a shell, a shadow of what it once was. We have cement factories and so on but most of the industries closed and then we have these transport businesses that are largely foreign owned, so they externalise profits. People are migrating from around the city hoping to find employment, but the city is dead. There is nothing,” (Civic Leader, NCC).

5.4. Embedded narratives: Stakeholder and resident perspectives on Urban Planning Failures and the Policy – Practice Gaps

The case analysis of the urban planning in Zambia’s major cities is formally anchored in the Urban and Regional Planning Act, supported in Lusaka by the National Urban Policy and the National Housing Policy. On paper, these frameworks promise bottom-up, participatory planning that engages stakeholders, enhances land governance, strengthens climate resilience, and promotes sustainable development. However, across all four cities, the findings show a consistent failure to translate these policy commitments into meaningful practice.

5.4.1. Weak Enforcement and Politicised Planning

As highlighted in Section 5.2.6, the expansion of informal settlements has been fuelled by unregulated land allocation, weak enforcement, and limited institutional capacity. Civic leaders across all four cities emphasised that planning regulations are frequently ignored or undermined by political interference. Reports of illegal construction are repeatedly submitted to councils, yet action is seldom taken, allowing unregulated development to proliferate. A civic leader in Ndola argued for example that people in the city ignore planning authority and even argued that there is a collusion of planning authorities and citizens, which enables citizens to circumvent planning regulations allowing the well-designed colonial grid is slowly being eroded by modern sprawl and lax enforcement.

“people ignore planning regulations and build anywhere, while law enforcement is weak. Sometimes, you wonder how the planners approved these buildings” [KII Civic Leader, Ndola]

However, a key informant from Livingstone City Council contracted this narrative arguing that enforcement is poor; the problems stem from operational challenges within the local authority which include insufficient staff, inadequate resources including transport to conduct inspections. Importantly, the informant argued that Integrated Development Plans (IDPs) as “mere reflections of national plans” rather than strategies tailored to local contexts while regulations such as building regulations have not been revised to address such issues as the construction of multiple dwellings, which leaves approvals regarding such decisions to personal discretion.

‘regarding housing challenges for example, our planning regulations do not reflect the current situation. For example, with multiple dwellings, there is no guidance so officers use their discretion, but this may introduce perceptions of bias even when it is not there’ [KII Planner Livingstone CC]

The absence of updated building regulations has enabled the proliferation of multiple dwellings on small plots, creating unmanaged and hazardous growth.

5.4.2. Politicised Resource Allocation

Urban management is further compromised by the politicisation of development resources, particularly the Constituency Development Fund (CDF). Civic leaders across cities described the fund as poorly targeted and lacking measurable impact. In Ndola, a civic leader observed

“I don’t even know how it works; some people just buy vehicles, it is partisan, “CDF is political” [KII Civic Leader, Ndola]
“CDF is a conduit of criminality and division, if you don’t support the local MP, forget about the funds” (KII Civic Leader, Ndola).

Equally, participants in the focus groups expressed frustration with its modalities pointing out that political affiliation is a key determinant.

“We submitted a proposal but received nothing because I am PF, but those for the UPND, we hear they never struggle at all” (FGD Participant, Male Ndola).

By contrast, some participants from Lusaka adopted a more cautious stance. While acknowledging the CDF’s teething problems, they argued that it was not a bad programme but rather hampered by weak oversight, noting that reports of misuse were often amplified by social media narratives. Still, across all cities, fragmented governance and untrained leadership were identified as central challenges.

“Government departments compete rather than collaborate and one of the biggest challenges our people have is leadership... we depend on leaders who themselves lack training” (KII, Civic Leader, Kitwe).

5.4.3. Divergent Local Perspectives

The perspectives of city planners across the four councils highlight both common constraints and distinctive emphases. Lusaka framed urban planning within a broad, multi-layered policy environment, but acknowledged that unclear implementation plans and poor inter-departmental coordination undermine progress. Ndola sharpened this critique by emphasising “limited financing, weak enforcement, and inadequate monitoring systems.” Kitwe went further still, suggesting that poverty reduction is conceptualised too narrowly as infrastructure provision, with little attention to whether roads, water reticulation, or housing upgrades genuinely improve livelihoods. Livingstone added a unique layer of critique, stressing that weak enforcement is compounded by regulatory irrelevance. IDPs, as the planner quoted above argued, “read like national development plans” and fail to reflect local realities.

5.4.4. Reform and Financing

Proposed solutions were divergent. Participants in Lusaka advocated incremental reforms as the only politically and financially viable route. Those in Ndola called for a dual approach of incremental improvements and systemic overhauls. Kitwe prioritised upgrading informal settlements and improving access to water and sanitation, while

Livingstone argued that reforms must begin with updating building regulations and strengthening basic institutional capacity.

On financing, all four cities acknowledged that local resources are inadequate. Lusaka and Ndola placed their hopes in external partnerships and public–private models, although Lusaka pointed out that investor interest has repeatedly “never materialized.” Kitwe highlighted the prohibitive costs of servicing sprawling peri-urban settlements, while Livingstone warned that without stronger local capacity, even external funding risks being misaligned with actual needs.

6.0. Discussion

Zambia's urban transformation is marked not by uniform growth but by deep spatial and social inequality. Evidence shows that these dynamics are less the product of spontaneous demographic pressure than of political and economic choices that have concentrated opportunity in specific hubs. The resulting patterns of migration, informal labour, and stratified poverty expose the limits of growth without inclusive governance and highlight the urgent need for reforms in urban management, governance, and social protection.

6.1. Historical and Current Urbanisation Trajectories: A Governance Phenomenon

Over the past three decades, Zambia's population has increased threefold. However, the most striking feature of this growth is its spatial unevenness. For example, urban areas expanded by 70 percent between 2010 and 2022, significantly outpacing rural growth, which slowed sharply after the HIV/AIDS crisis. This divergence shows a classic demographic transition³⁸, but the underlying drivers are structural. Urbanisation is heavily concentrated in Lusaka and the Copperbelt, with the recent inclusion of North Western Province as the 'new copperbelt', reflecting decades of state and market investment in administration, mining, and higher education. Universities, for instance, emerge from this analysis as both educational institutions and engines of expansion, attracting youth migrants and stimulating knowledge-based services.

Secondary cities such as Livingstone show more fragile trajectories, with their growth tied to tourism and agriculture, and are therefore highly vulnerable to shocks such as COVID-19 and climatic conditions such as prolonged drought.³⁹ Overall, however, the analysis shows that Zambia's urbanisation must be understood as a governance phenomenon: where infrastructure, capital, and services are clustered by policy and political economy, people inevitably follow the same path.

³⁸ (Johnson-Hanks, 2008)

³⁹ (Shepherd et al., 2025)

6.2. Geographies of Migration: Aspiration, Circulation, and Stratified City Systems

Evidence from LCMS data reveals that migration is a key mechanism of urban stratification. Young people (15–24 years) were shown to be the most mobile cohort, often moving in a state of “waithood” whereby they navigate the transition from school to work or marriage without secure opportunities.

Contrary to the dominant rural-urban narrative, urban-urban circulation is strong, especially within Lusaka and Copperbelt. Older and more experienced migrants dominate these flows, using established networks to reposition themselves within Zambia’s stratified system. This creates a layered process of urbanisation: initial youth inflows from rural areas are followed by intra-urban sorting of workers with skills and capital.

Provincial contrasts reinforce this perspective. Lusaka monopolises high-skill opportunities, the Copperbelt continues to attract industrial labour despite employment volatility, while peripheral provinces record minimal in-migration, which demonstrates their economic marginalisation and status as peripheral cities. Thus, migration emerges as both a symptom and driver of spatial inequality.

6.3. Gendered Dimensions of Mobility and Work: Reinforcing Structural Inequalities

Migration patterns were profoundly gendered, reinforcing rather than dismantling structural inequalities and traditional gender roles. Women now constitute the largest share of migrants to Lusaka, particularly in the age group of those over 24, aligning with the feminisation of informal economies such as domestic work, vending, and low-wage retail employment. However, this visibility is tied to insecurity. Participants repeatedly cited income volatility, lack of labour protections, barriers to property ownership, and lack of access to social protection mechanisms such as labour market protections. These experiences demonstrate the entrenched nature of structural inequalities.⁴⁰

In the Copperbelt, male-dominated inflows reflect the gendered nature of mining employment, whereas in the Southern Province, women are concentrated in precarious tourism roles. These patterns echo feminist political economy arguments that women’s

⁴⁰ (De La Fuente et al., 2017; Fuente et al., 2015)

mobility often reproduces their concentration in low-wage and insecure sectors.⁴¹ For social protection, this shows the urgency of the need to design interventions, such as childcare support, access to credit, and labour market protections, that address the gendered realities of urban informal economies.

6.4. Education, Skills, and the Urban Labour Market Paradox

A central paradox of Zambia's urban transition is that migrants are increasingly educated, yet urban labour markets cannot absorb them due to a lack of jobs. Lusaka attracts the highest number of skilled migrants and records the highest unemployment rate among adults over 24 years of age. This mismatch shows that educational expansion has far outpaced job creation, pushing both graduates and less-educated migrants into informal and precarious self-employment. This evidence is reflected in other studies that show the burgeoning of the informal sector, which covers over 73% of the Zambian economy compared to the formal sector⁴² over the last decade, with the rise of in work poverty.⁴³

In the Copperbelt, skilled labour is still in demand, but absorption is limited by mining's volatility. In the Southern Province, opportunities for higher-skilled migrants remain minimal. Migration is, therefore, propelled by the promise of livelihoods but delivers widespread underemployment, undermining education's role as a pathway to upward social mobility in the long run. This labour market paradox poses a direct challenge to social protection systems that remain weakly aligned with the realities of informal and underemployed workers.

6.5. Poverty Dynamics: National Progress Masks Urban Fragility

National poverty has declined since the late 1990s, supported by social protection expansion and commodity-driven growth. However, the trend is unstable and vulnerable to shocks. Urban poverty fell in relative terms but remains concentrated in informal settlements, where rapid population growth outstrips service provision. Informants reported soaring housing costs, mushrooming settlements, and inadequate water, sanitation, and health facilities. These conditions magnify exposure to epidemics and

⁴¹ (Peterson, 2018)

⁴² (Simuchimba et al., 2024)

⁴³ (C. G. Sambo, 2025)

climate-related hazards. Increasingly, a new phenomenon of circulation is being observed in which relatively better-off urban residents are moving out of the city, creating unplanned settlements that are relatively affluent, while relatively worse off migrants move into the inner city, creating a different poverty profile, as articulated in a recent World Bank analysis.⁴⁴

These disparities are deeply gendered in nature. Female-headed households consistently report higher poverty rates, reflecting the intersection of unpaid care burdens, restricted asset ownership, and labour market discrimination.⁴⁵ Women's livelihoods cluster in informal retail and domestic service – precisely the sectors most vulnerable to pandemic restrictions and economic volatility, as was well demonstrated during the COVID – 19 pandemic when the country instituted lockdowns. These findings highlight the need for gender-sensitive policies to address urban renewal.

6.6. Synthesis from City Case Studies: Differentiated Trajectories, Shared Challenges

The four-city case studies crystallise these dynamics. Lusaka epitomises primate city growth, with a tripling population density and a saturated labour market. Kitwe and Ndola remain tethered to mining's boom-and-bust cycles, which participants described as living in the 'shadows of their industrial past.' Livingstone demonstrates the fragility of mono-sectoral economies: tourism draws seasonal, particularly youth, labour but collapses during external shocks, prompting out-migration.

These trajectories show that Zambia's urbanisation is best understood as a network of differentiated city regions, each shaped by distinct economic bases and governance capacities. A one-size-fits-all approach to planning and social protection would fail to address these diverse realities of the poor.

6.7. Conclusion

Zambia's urbanisation is rapid but uneven, youthful yet increasingly gendered, and aspirational but economically constrained. Spatially skewed investment, a mismatched

⁴⁴ (World Bank, 2025)

⁴⁵ (C. G. Sambo et al., 2024)

labour market, and entrenched gender inequalities combine to produce urban poverty that is spatially and socially stratified. Unless urban planning and social protection reforms are recalibrated to reflect these differentiated vulnerabilities, particularly the gendered burdens of informality, urban growth will remain exclusionary and inequitable. Policy Recommendations for Inclusive and Sustainable Urban Development

7.0. Recommendations

As shown, Zambia's urban transition is rapid but uneven, shaped by structural inequalities, weak planning enforcement, and gendered poverty in the informal economy. To address these challenges, coordinated reforms in governance, planning, and social protection are required. These are discussed below.

7.1. Update and enforce urban planning and building regulations

Following the reflections on the inadequacies of urban planning regulations, this study recommends that the Ministry of Local Government and Rural Development, working with city councils, strengthens regulatory enforcement, improve urban safety, and promote sustainable and well-managed city growth:

- Revise planning regulations such as the Urban and Regional Planning Act to modernise national building codes through a national review that will integrate mandatory standards for multiple dwellings, green spaces, and climate resilience infrastructure.
- Digitize local council operations to equip local councils with digital permit and inspection systems to streamline tracking and enforcement of regulations.
- Enforce accountability through a public compliance index to benchmark and incentivize council performance.
- Create funding mechanisms to finance infrastructure, industrial diversification, and small business growth in secondary cities. This can use fiscal incentives and serviced land to attract private investment.

7.2. Strengthen integrated development plans (idps) as local planning tools

To transform Integrated Development Plans (IDPs) from compliance documents into actionable guides for local development, we recommend a three-part strategy:

- Build capacity within local councils to collect, manage, critically analyze and apply local data. This requires equipping the local councils with the requisite research and

data management skills and tools to collect and utilise contextual evidence for planning and programming.

- Systematically revise IDPs using robust local data (demographic, socioeconomic, climatic) and inclusive, ward-level community consultations.
- Condition funding on demonstrated evidence and inclusivity, so as to transform IDPs into actionable guides for investment.

7.3. Strengthen urban social protection systems

To reduce urban vulnerability and expand economic security:

- Enforce labour market protections by strengthening the labour inspectorate to enforce labour market protections such as minimum wage guarantees as well as expanding social security coverage to the informal sector.
- Address urban youth unemployment by booting youth employability. This could use existing mechanisms like the Constituency Development Fund to establish youth centres offering targeted, demand-driven skills training and not generic one size fits all curricula.
- Catalyze entrepreneurship by depoliticising existing entrepreneurship opportunities and increasing microcredit access for young entrepreneurs through targeted government credit guarantees, addressing current gaps in accessibility.

7.4. Align technical education with labour market demand(s)

To reduce youth unemployment and close the skills gap, training must be linked to high-growth urban sectors:

- Identify high-growth skills using provincial level labour market data to identify demand and link skills development to key sectors such as construction, logistics, renewable energy, and digital services in the local areas.
- Reform and deliver training by updating TEVETA curricula and enhancing access to Constituency Development Fund (CDF) to sponsor training in these accredited, high-demand skills.
- Create mandatory apprenticeship programmes with local employers to ensure practical experience and job placements as well as urban entrepreneurship hubs.

7.5. Launch a national informal settlements upgrading programme

To transform informal settlements into safe, serviced, and resilient neighborhoods, a phased national programme that:

- Secures tenure and delivers core services by providing legal land tenure and deploys integrated infrastructure for drainage, sanitation, solid waste management, and electrification.
- Builds climate resilience by prioritising climate-adaptive infrastructure (i.e., flood control, green spaces) to protect communities.
- Ensures sustainability by employing community co-financing models to encourage ownership and ensure the long-term maintenance of assets.
- Address cornubation by investing in social services in the greater city areas that are acting as overspill for the urban areas but whose populations largely depend on the services in the centre.

7.6. Develop a national urban data and monitoring system

To institutionalize evidence-based policy and transparent governance:

- Establish a national urban observatory that formally links the Zambia Statistics Agency, city councils, and line ministries for seamless data sharing.
- Measure *what matters* by mandating the collection of standardized, city-level data on critical issues like migration, housing, and service access.
- Invest and encourage ccountability by publicly releasing performance and track progress using such tools as annual urban inclusion scorecards.

7.7. Build Financial and Leadership Capacity in Local Authorities

- Introduce performance-based grants for councils demonstrating transparent financial management and citizen participation.
- Strengthen local revenue collection through digitization of billing and payment systems, updated property valuation rolls, and enhanced compliance enforcement across all city councils.
- Create certification programmes for council administrators and planners to professionalise leadership and improve accountability.

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