

# Strengthening urban livelihoods, Zambia

## PUSH II and PROSPECT case study

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In many urban settlements in developing countries, securing a livelihood can be complex and confusing. Urban residents live in uncertain environments, with urban growth which outstrips economic opportunities, government services which are often reducing and deteriorating, rapid cultural change and increasing crime. People employ varied strategies, often living on credit and networks of support, undertaking seasonal work, earning incomes in the informal economy, shifting from one temporary household arrangement to another. Strategy outcomes often do not meet even the most basic of households' needs, increasing the vulnerability of those already marginalised.

Within this muddle, livelihoods based approaches provide a map for analysing the problems of the urban poor and developing appropriate interventions. The starting point is vulnerable households (women, men and children) and their livelihood strategies, ie how they secure means of living, what assets they build up, the resources they need and use, and importantly, who controls these resources and how they do it. Since the mid 1990s CARE International has been implementing and refining its own livelihoods approach, household livelihood security (HLS). Born from rural methodologies concerning food security, livelihoods approaches find remarkable resonance in helping to interpret the complexities of urban living. Key aspects that HLS shares with the livelihoods approach applied by DFID and others include:

- Vulnerable women, men and children are the starting point
- The building and enhancement of household level assets (both tangible and intangible) is at the heart of programming activities
- The holistic analysis of programming problems and opportunities, followed by implementing focused intervention strategies that may be single or multi-sectoral
- Interventions addressing different levels, from household level asset building to municipal level control of resources
- Using programming tools at all stages that are participatory and are aimed at empowering those involved
- Programmes require coherent information and learning systems, which implies not only good monitoring and evaluation but also reflective and self-critical practice, feedback among participants, and a knowledge base for the programme, which is consciously evolving.

The following case study from Zambia seeks to illustrate these points. The study describes CARE's experiences of implementing urban livelihoods-based programming in three consecutive projects: PUSH I, PUSH II and PROSPECT.

### TRANSITIONS FROM PUSH TO PUSH II AND PROSPECT

One of CARE Zambia earliest projects was PUSH (Peri-Urban Self-Help), begun in 1990 and funded jointly by the Canadian International Development Agency and the World Food Programme. The two year project involved 2000 of the poorer residents – mainly women – in rehabilitating roads and drains and solid waste removal, in return for which they received food rations. In response to initiatives of the project participants and requests by the Councils, CARE began a second phase in 1994, PUSH II, with funding from the Department for International Development (DFID), to elicit a more sustainable community development focus. PUSH II took place in three settlements or “compounds” in Lusaka and one in Livingstone.

The aim of PUSH II was to reduce poverty by strengthening people's capabilities to initiate and maintain their own development. Key to this was 'ownership' of the prioritisation of needs and the means of achieving improvements, as well as a shared understanding of the situation and nature of the challenge. To these ends PUSH II was designed as a *process project*, wherein specific outputs and activities were defined in consultation with residents. Hence the project began with an extensive “Participatory

Appraisal and Needs Assessment" (PANA), which involved training residents and co-conducting exercises to prioritise and characterise critical issues affecting their livelihoods. Activities included semi-structured interviews, institutional inventories, listening surveys, role play to stimulate discussion and group analysis of key issues.

In 1998, after extensive evaluation and consultation, PUSH II was superseded by PROSPECT (Programme of Support for Poverty Elimination and Community Transformation). PROSPECT maintains the PUSH II focus, but is considerably scaled up to 14 settlements with a population of 600,000, emphasises institutional and policy strengthening and the role of the Council, and includes a new element of environmental health. The following case study refers to PUSH II as well as some innovations within PROSPECT.

## **COMPONENTS OF PUSH II AND PROSPECT: HOLISTIC ANALYSIS, STRATEGIC FOCUS**

Based on the conclusions of the 1994 PANA, PUSH II was structured into three components: personal empowerment (now renamed microfinance to convey the actual strategic focus), social empowerment (or institution building), and infrastructure improvement. The programme interventions all ideally lead to a cycle of livelihood improvement through personal and social empowerment, and they are founded on a base of participation and partnership, gender equity and information and learning systems (including monitoring and evaluation).

### **1. Personal Empowerment/ Microfinance (household level assets building and increasing access to credit)**

Personal empowerment focussed initially on the training of the 2000 food-for-work participants. A savings and loan system was designed specifically for income generation needs, emphasising group solidarity and opening savings accounts as a guarantee to the loan. In PUSH II, 900 people formed savings groups and saved \$18,000, while loans were issued to 73 groups for a total value of \$10,000. These were 92% repaid without recourse to drawing on the savings, that was used as a guarantee. Monitoring is done through the composite indicator of "livelihood categories", comprising elements such as number and content of meals and being able to send children to school; over 70% of residents reported having stable or improved livelihoods in contrast to only 11% reported in control groups. Since the prevailing view was that microfinance may be unsustainable for the very poorest, these achievements were encouraging.

In PROSPECT, the component has been revised to have greater emphasis on savings and institutional sustainability, and early pilot results show surprisingly strong capabilities in this regard. While repayments on the PROSPECT loans of \$15,000 are as expected, more notable is the fact that all the financial services societies - with some 1,000 members - have been issuing loans from their own savings worth approximately \$8,000. PROSPECT's focus remains on the lower two of the four livelihood categories, as other microfinance providers (including CARE's PULSE) target the more economically-active and advanced entrepreneurs, although as yet few of the very poorest are participating.

A particular focus of the PUSH II empowerment training was for women, and their ability to retain control over resources. Prior to the training many women stated they did not participate in decision-making on household issues such as family planning or the use of income. Half of these women found a significant improvement following the training. An outgrowth of this activity was the training of groups of voluntary gender facilitators for educating the community. These facilitators also serve as referral agents in cases of property grabbing, a serious problem which occurs frequently following a man's death, in which his relatives seize all the family assets, leaving the widow destitute and having nothing with which to support the children. Currently groups are at work in five compounds, in some cases evolving into universally recognised institutions of conflict resolution.

### **2. Social Empowerment/ Institution Building (neighbourhood level access to resources through institution building and providing support to city councils)**

Social empowerment has concerned working concurrently at two levels: at neighbourhood level through the formation of representative area based organisations (ABOs); and at city council level through

supporting policy reform and improved provision of services. Both activities therefore concern improving the supply of resources; at one end mobilisation and management of primarily internal resources, at the other end access to government resources.

Within neighbourhoods, given the weakness of existing organisations, a democratic process was initiated leading to the election of representative neighbourhood level 'area based organisations' (ABOs). A federal structure combines ABOs into a compound-wide structure. The structure and mode of formation is shown overleaf.

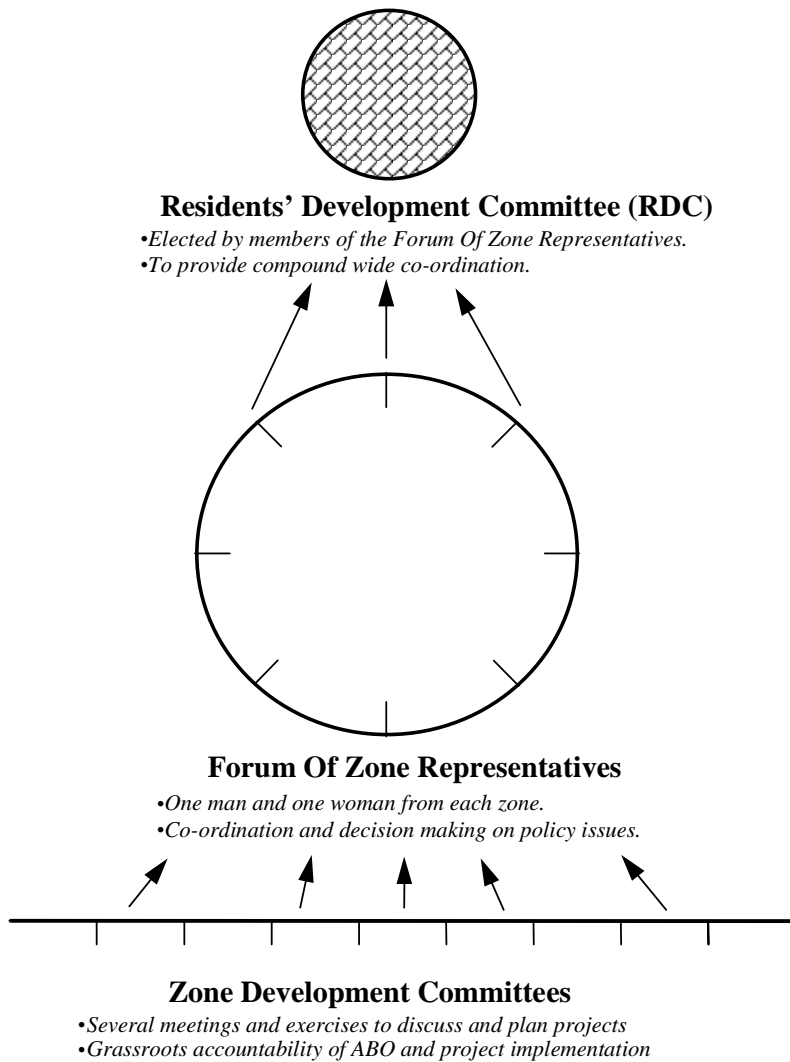
Approximately 2000 members of area-based organisations have received training in leadership of community development, with topics such as participation and self-help, consultation and conflict resolution, planning and evaluation. People are encouraged to participate in ways they find familiar and culturally appropriate, such as with local proverbs, to help people find a deeper resonance with some of the ideas discussed. For example: *Uwawa, taimina* (Bemba) – He who falls does not rise on his own, *Kupa nkwaanzika* (Tonga) - To give is to store – giving is a form of savings, since the people you give things to will come to your aid in time of need.

The ABOs provide several functions. The most obvious is the organisation of services, in particular water supply. However their impact has been far greater. The process of neighbourhood organisation has given a platform on which residents can engage with Lusaka and Livingstone City Councils. Project activities have focused on improving city councils' ability to work with ABOs. These efforts include direct training and collaboration of Council staff in project work in each settlement, regular meetings of ABOs and Councillors, as well as the formation of a steering committee which oversees a number of issues such as the ABO legal framework.

Lusaka City Council (LCC) has been responsive to this approach, and has requested CARE to continue this support and also to assist in strengthening relations between Council staff and existing neighbourhood organisations (known as Residents Development Committees) in all of Lusaka's compounds. Interest has also been shown by national government. Several ministers have visited neighbourhood initiatives, whilst the Vice-President officially opened one of the water projects.

### **3. Water supply and infrastructure improvement (improved resources)**

The third major area of PUSH II was the implementation of projects to provide services, ranging from supporting pre-schools and gender educators to building bridges. The major priority of residents however was to have available a piped water supply. To these ends, CARE collaborated on a Japanese-funded project in George compound, and from 1996-7 implemented the Chipata water project.



The water scheme is managed and owned by the Residents' Development Committee in the name of the residents of Chipata, with support from CARE and Lusaka City Council. The project involved extensive involvement of ABOs who organised and educated residents. ABOs were key in the planning of the scheme, deciding the location and design of communal water points, the level of service required, and the residents monthly fees and capital contributions. Community participation was such that an estimated 70% of the families contributed 5 days labour in laying pipes.

Fees for using the water supply are paid to trained local residents who are employed by the scheme. By mid-1999 over 4,000 families had subscribed the scheme. All operating costs are paid from these fees, and the scheme already has \$13,000 banked towards capital replacements. In addition to the CARE's support services, financial management support has been provided from the Council, and operations assistance from Lusaka Water and Sewerage Company (LWSC).

After the Chipata scheme had been operational for 2 years, a major review was conducted by CARE, LCC, LWSC, and the government's Water Supply Reform Support Unit. PricewaterhouseCoopers was contracted by these institutions to conduct extensive consultations and survey, make recommendations for improvement of the scheme, and facilitate a discussion among all stakeholders about the optimum future management system. The scheme assets will be handed over to LCC, and leased for a long term to a Trust with a comprising members from the ABO, other community members, LCC, LWSC and CARE,

## Overview of ABO Formation within an Appraisal Process

The model of moving into a new compound and starting work is to work in very close partnership with Council in a combined PANA and ABO formation process. In reality, the various parts of the process do not often follow a straight line, but the following are the steps taken:

### *Surveillance (intelligence gathering)*

CARE and Council officials begin to discuss what is known about the community, consulting with other agencies which may have worked in it. The council officer then calls together some community-based organisations and other leaders to introduce PROSPECT. They discuss the major needs felt by the community, the number of CBOs and the relationships, the history of the compound and types of activities done in the past, and their willingness to work with CARE, and to plan the next steps, including the eventual formation of a full ABO. Mapping, Venn diagramming, and historical time line are some of participatory tools used. At this stage, the concern is to understand some of the issues which will be faced in the process, but to avoid raising expectations too early, and thereby running the risk of setting in motion distortions and biases.

### *Compound-Wide Rapid Appraisal*

The existing RDC (or other CBOs) mobilise a group of general residents to meet at a central point. The purpose of the meetings is explained to them after which they are divided (disaggregated) into three groups, male, female and mixed group, to confirm the issues discussed at the surveillance stage, expand the analysis and obtain more information. A number of participatory tools are used such as causality analysis, problem ranking, activity profile, seasonality calendar, historical time line. Residents are also asked about their knowledge of the existing RDC, to get more perspectives on their representativeness.

### *Area Wide Appraisal*

At a certain stage, when we are sure that we are in a position to reasonably soon begin operations in a compound, we move into a more intensive PANA phase. The compound is divided into two or more areas depending on its size, and meetings are held in each area facilitated by Council and PROSPECT staff, and some community leaders. In addition to the procedure of the compound-wide meetings, residents arrive at a consensus on zone demarcations. From this meeting, a group of people volunteer to assist with the ABO formation process

### *Zone-Level Meetings and Elections*

Zoning volunteers undergo a weeklong training in nonpartisan community participation, the role of ABO and its structure, and how to facilitate discussions on the qualities of people to be elected to the ABO. After trial run meetings to build the confidence of the volunteers, a series of three meetings are held in each zone, with an agenda for each, including election of the ZDC in the third meeting. Council officials facilitate the elections, and generally residents nominate about 15 people who qualify to be in the ZDCs. Out of these, each person secretly writes 10 names on a ballot sheet, all of which are counted in full view of everyone. Issues which come forward from the meeting are recorded for future reference.

## KEY COMPONENTS OF LIVELIHOOD PROGRAMMING

The livelihoods approach provides a framework with which to map out factors which affect peoples lives. These range from everyday relationships to achieve a common goal, to the influences which governments and other organisations (ie transforming structures and processes) of those lives. The tools of livelihood programming therefore seek to build household assets, improve resources access and control, reduce vulnerability and improve shared control over resources by making structures and processes more equitable.

Within PUSH II, components for implementing livelihoods programming were experimented with and refined. These components – participation, enablement, developing capabilities, building links between sectors - are already within the mainstream of development thinking, and are by no means unique to livelihoods thinking. This illustrates an important point: that livelihoods as yet does not necessarily offer new tools for implementation; rather it provides a fresh perspective on existing problems.

## Participation

PUSH has been noted in evaluations for the high degree of participation of residents. Key lessons learned in refining this process, includes:

- ***Guided Participation, not Participationism:*** participation fundamentally involves “handing over the stick”, letting residents take an increasing leadership role. It is however easy to fall into the trap of ‘participationism’, seeing development as a simplistic process of asking the community to ‘identify the project they want to implement’, or taking the opinion of a small group as being that of “the community”. The key to meaningful participation is to establish respectful but honest relationships and equitable consultation
- ***Taking Time to Avoid a Disempowering Charity Approach:*** the fundamental question is always: how can residents be assisted to do this themselves in the long-term, when outside agencies are not around? If the community avoids taking responsibility for what it can and should do, asking the project to pay them to participate, that must be challenged in a way that they realise this would be in no one’s long-term interest. Poor urban dwellers are sitting on a huge renewable resource, their own human resources, development projects must tap that and use limited project resources well.

## Developing capabilities

Capabilities can be thought of as the ability to do something – for example, the capability to work in teams, the capability to consult equitably or the capability to take leadership. Part of the project is analyzing that capability in terms of what concepts, skills, attitudes and qualities are needed. In training these capabilities, respect and support is needed in the way that residents understand them – for example, they commonly include love and prayer among the ingredients of leadership, or of conflict resolution. Traditional proverbs and stories need to be drawn on, powerful images and metaphors, songs and dances to help people develop capabilities.

## Building links

CARE sees its role partly as working to strengthen the three sectors of society – public, private, and civil society. PUSH has focussed somewhat more on the third sector, developing grassroots capabilities and institutions. PROSPECT is expanding that focus to achieve a more effective coordination and policy impact with Councils and Government, as seen in the work on community management of water supplies.

### Participation in community development work

Noah and his family members said they were very active in the implementation of the water project in Chipata compound. He had come to appreciate the need for the water project in large part due to the education that was provided with the project on the need for clean and safe water. The rest of the family members said they were motivated to work as the water they drank before was from shallow wells and unclean, the source was very far and they paid a lot of money for it. They also said some people died in search of water whilst others spent sleepless nights in long queues trying to get water. All of them had to get involved as it was too far, but this is no longer so. Everyone felt the impact and was motivated to work. Noah was very involved in mobilizing people to work and would wake up his family early, leave them working on site and go to mobilise other people. His children participated in digging trenches, concrete laying and plastering. Agnes dug trenches and poured water on the concrete. They said they volunteered their services because they were convinced the project was going to bring them good.

*Excerpt from ‘life story’ of Noah and Agnes Musanshiko and Family, Chipata Compound, Lusaka*

## SUMMARY OF LIVELIHOOD ASPECTS OF PUSH II

**Building household level assets.** The project seeks to build assets in several ways:

- Through the promotion of income-generating activities and the development of savings and loans services to improve financial status (financial assets)
- Through personal empowerment and livelihood improvement training to increase knowledge and skills (human assets)
- Through involvement in ABOs and gender groups which builds community relationships for better group based activities (social assets).

The building of assets is intended to lead to more sustainable livelihoods, eg through increased ability to access resources, more available income to eat better or pay for education; or better resilience to shocks and stresses, eg increased quality and quantity of water leading to less water related disease. For the long term, the building of household assets and community owned structures and processes strengthens both households and communities for longer term possibilities for addressing other problems without outside interventions.

**Using social capital:** We have seen the presence of many capable, enthusiastic residents who are willing to participate for the benefit of themselves and their community. They have shown that they can relatively independently construct and manage complicated water supply systems, bridges, intervene in cases of gender abuse, save money and manage loans, etc. Women and the poor are among the best participators, which makes it even more important to ensure that they reap the benefits and are not subsequently marginalised from a newly established service.

**Challenging structures and processes:** Council staff have enthusiastically taken on ABO formation and support as a legitimate role for themselves, and are beginning to gain credibility and the trust of residents. They have spearheaded the formation of 12 ABOs in Lusaka following the ABO model, have a Task Force which can assist in resolving conflicts, and are providing invaluable financial management training and auditing services. Some Mayors and Councilors have been very cooperative and played strategic roles in facilitating projects, while other politicians continue to make moves to control community participation for their own benefit. In addition to the established agreement with stakeholders on community management of water supplies, PROSPECT is now working to stimulate greater recognition among political leaders of the benefit of autonomous community-based development organisations.

**Infrastructure development as the vehicle to promoting livelihoods.** Water supply development is seen from the eyes of household members – and in particular, women and children – as providing services which directly increase their livelihood security. The poorest save up to one third of their income previously spent at makeshift and inadequate water sources, and improved health means reduced stresses, medical expenses, and increased time available for productive work. It is also crucial that the *process* of infrastructure development and its subsequent management, combined with training and access to income-generating activities, strengthen capabilities for sustainable livelihoods.