

**INVESTIGATING THE FACTORS ASSOCIATED WITH CONTINUED
URBAN POVERTY IN ZAMBIA: EVIDENCE FROM KALINGALINGA
TOWNSHIP, LUSAKA**

BY

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**A Dissertation submitted to the University of Zambia in partial fulfillment of the
requirements for the award of the Degree of Master of Business Administration
in Finance**

THE UNIVERSITY OF ZAMBIA

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DECLARATION

I, Chiyumuka Makwamba, do hereby declare that this work is my original work achieved through personal reading and research. This work has never been submitted to the University of Zambia or any other universities. All sources of data used and literature on related works previously done by others, used in the production of this dissertation have been duly acknowledged. If any omission has been made is not by choice but by error.

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APPROVAL

This Dissertation by Chiyumuka Makwamba is approved as partial fulfillment of the requirements for the award of the Degree of Master of Business Administration in Finance.

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ABSTRACT

This Study is an inquiry into the factors associated with continued urban poverty in Zambia a case of Kalingalinga Township of Lusaka. Poverty in the context of this study is defined as a circumstance of serious deprivation where a person lacks one or more basic need as opposed to a condition of inequality. A mixed method design was used in carrying out the research with a sample of 40 respondents purposively selected. A self-developed semi-structured questionnaire was used in primary data collection. In analyzing the data, SPSS was used for quantitative data and thematic analysis for qualitative data. The findings indicate that poverty is significantly correlated (all sig. ≤ 0.01) with social factors such as natural causes ($r = 0.365$), bad choices ($r = 0.331$) and enablement ($r = 0.236$). The research further concludes that the poverty in Kalingalinga, was largely associated with psychological and economic factors. The findings also review that the people of Kalingalinga have developed poverty coping mechanisms such getting involved in village banking. For the government interventions, it is revealed that Social Cash Transfer and CDF are the main poverty interventions. The research ends with a recommendation of a policy framework for managing urban house hold poverty in Zambia.

Key words: *Poverty, Urban Poverty, social factors (natural causes, bad choices, enablement), alleviating poverty, government interventions*

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DEDICATION

Firstly, I dedicate this work to my family, for all support and understanding during this journey.

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LIST OF ABBREVIATIONS AND ACRONYMS

CSO	CSO - Central Statistical Office
FNDP	Fifth National Development Plan
LCMS	Living Conditions Monitoring Survey
SCT	Social Cash Transfer
SME	Small and Medium-Sized Enterprise
SPSS	Statistical Package for the Social Sciences

CHAPTER 1

INTRODUCTION

1.0 Introduction

This study is an inquiry into the factors associated with continued urban poverty in Zambia with reference to Kalingalinga Township of Lusaka. Poverty in the context of this study is defined as a circumstance of serious deprivation where a person lacks one or more basic need as opposed to a condition of inequality.

1.1 Research background

In general, most public policy and government spending is aimed, directly or indirectly, at the issue of poverty. To begin, both the federal and provincial governments have several anti-poverty initiatives (with, apparently, more to come). Zambia, like any other country, has a health-care system and a public education system that address the plights of the poor. With the billions of public funds spent on poverty each year, one would assume that the government would have a thorough knowledge of the nature and causes of this plight by now.

Poverty and material deprivation has remained for a long time a subject of major concern among many governmental and non-governmental organizations in both the developed and developing nations. For example, eradication of extreme poverty and hunger is the first goal of the United Nations eight Millennium Development Goals (UN 2016). Poverty is multidimensional, it is conceptualized in different views by different societies and scholars, it involves deprivations in several aspects of life including economic, social, cultural, political and environmental dimensions. It refers to a condition in which one is unable to satisfy basic needs for a healthy functioning, that is people are classified poor when they fall below a certain threshold called poverty line. According to the World Bank (2020) “poverty is pronounced deprivations in wellbeing”. One can think of well-being as command over resources judging from the level of one’s income or consumption expenditure (Haughton and Khandker, 2019).

According to the World Bank (2012), poverty is pronounced deprivation in well-being and comprises many dimensions. It includes low incomes and the inability to acquire the basic goods and services necessary for survival with dignity. Poverty also encompasses low levels of health and education, poor access to clean water and sanitation, inadequate physical security, lack of

voice, and insufficient capacity and opportunity to better one's life. According to Sen (2017) human well-being arises from capacity to function properly in society, people therefore are considered poor if they cannot afford to relieve themselves from key capabilities such as adequate income or education, good health, security, self –confidence, or human rights like freedom of speech.

Statistics show that more than three billion people equivalent to almost half of the world's population live on less than \$2.50 a day and over 80 percent of the world's population live in countries where income gaps are increasing with the poorest 40% of the world's population accounting for 5% of global income while the richest 20% accounts for three quarters of world income (Human Development Report, HDR 2019).The World-Bank report (2012) reveals that an estimated 1.29 billion people in 2008 lived below \$1.25 a day in developing countries. Although there has been some reduction in poverty incidence owing to the various efforts of several organizations both governmental and non-governmental, 22 percent of the population of developing nations still wallows in abject poverty.

Majority of those who live in extreme poverty reside in developing worlds of Africa, Asia, and Latin- America (Gbosi and Omoke 2018). A good example can be drawn from a study by A Tilman Brück (2019) that finds that determinants of poverty are diverse and manifests in different dimensions depending on the country's status, either developed or developing country for example in Ukraine the poverty literature, includes greater poverty among households with children and with less education. In addition, we identify some specific features of household poverty that are mostly associated with the transition process such as the relatively low importance of unemployment and the existence of poverty even among households with employment, especially during the time of economic collapse. Changes of poverty patterns can be attributed to household characteristics.

According to World Bank (2012) several socio-economic problems such hunger, infant immortality, sicknesses and disease outbreak continue to plague many in developing nations due to extreme level of poverty, sadly this deplorable situation is preventable if properly managed. Sub-Saharan Africa as a continent has a tragic record of highest incidence of poverty with about 47 percent of its population reported being poor. Sen (2014) claims that well-being in Sab Sahara Africa arises from capability to function properly in the society, people therefore become poor

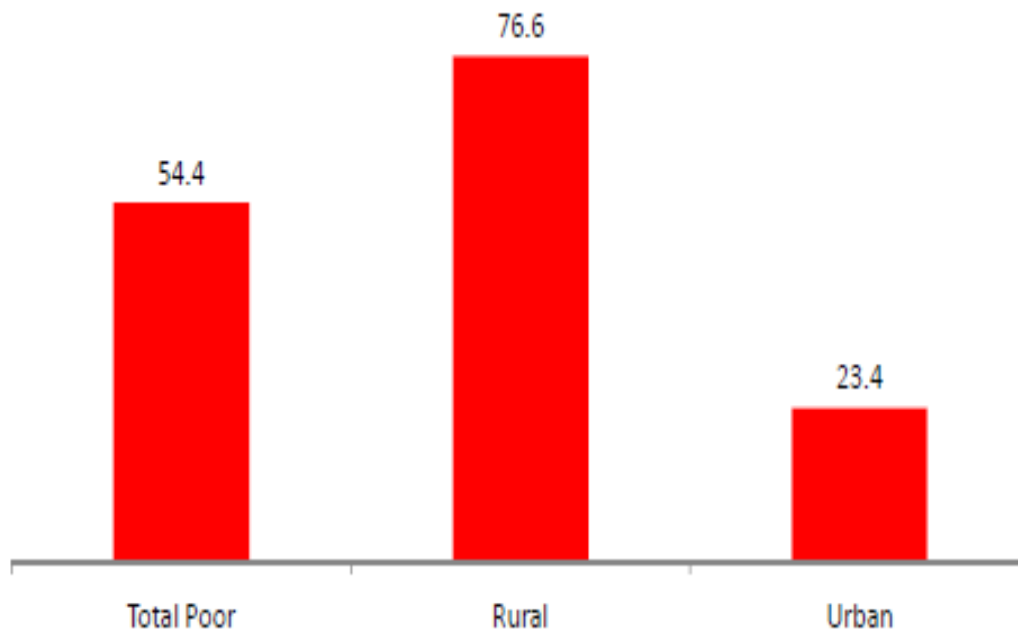
when they lack key capabilities such as adequate income or education, good health, security, self-confidence, or human rights like freedom of speech (Sen, 2014).

Generally poverty can be viewed and understood in four ways: lack of access to basic needs/goods such as covering/housing, water, access to healthcare, access to productive resources including education and so on; lack of or inadequate access to productive resources like agricultural land, physical capital and financial assets; as a result of inefficient use of common resources, for example from weak policy environment, insufficient infrastructure, limited access to technology, and credit; outcome of “exclusive mechanisms” for instance certain group using democratic process to exclude and oppress others in the same society (Ajakaiye and Adeyeye; 2019).

The Zambian economy has experienced economic growth averaging about 7.4 percent for over a decade and Growth Domestic Product of about US \$29 Billion. However, the link between economic growth and its consequent increase in poverty reduction at household level is still a matter that needs great attention. According to Chingunta (2019) the economic growth has led to the increase in household poverty and high levels of inequality. We focus our understanding on household poverty, inequality and economic growth. The relationship between the three variables is of less interest but we study the characteristics of household poverty. Zambia experiences high inequality with a Gini coefficient level of 0.69 for 2015, making it one of the most unequal societies. The overall poverty levels stand at 54.4 percent. In real terms 76.6 percent of the rural population is poor compared to urban poverty at 23.4 percent.

Living Conditions Monitoring Survey (2015) show that in 2015, 40.8 percent of the population was extremely poor while 13.6 percent was moderately poor. Further, the incidence of poverty was at 54.4% meaning that for every 100 Zambians, 54 of them are poor which is a very high proportion. Importantly to note too is the demography surrounding the levels of poverty in Zambia. Poverty is at its highest in the rural areas with the non-poor standing at 76.6% whilst it only stands at 23.4% in the urban areas. There has hardly been any fluctuation in the levels of rural poverty from 2010 where it stood at 76% implying that poverty continues to be a persistent threat to the livelihoods of those in the rural areas in Zambia.

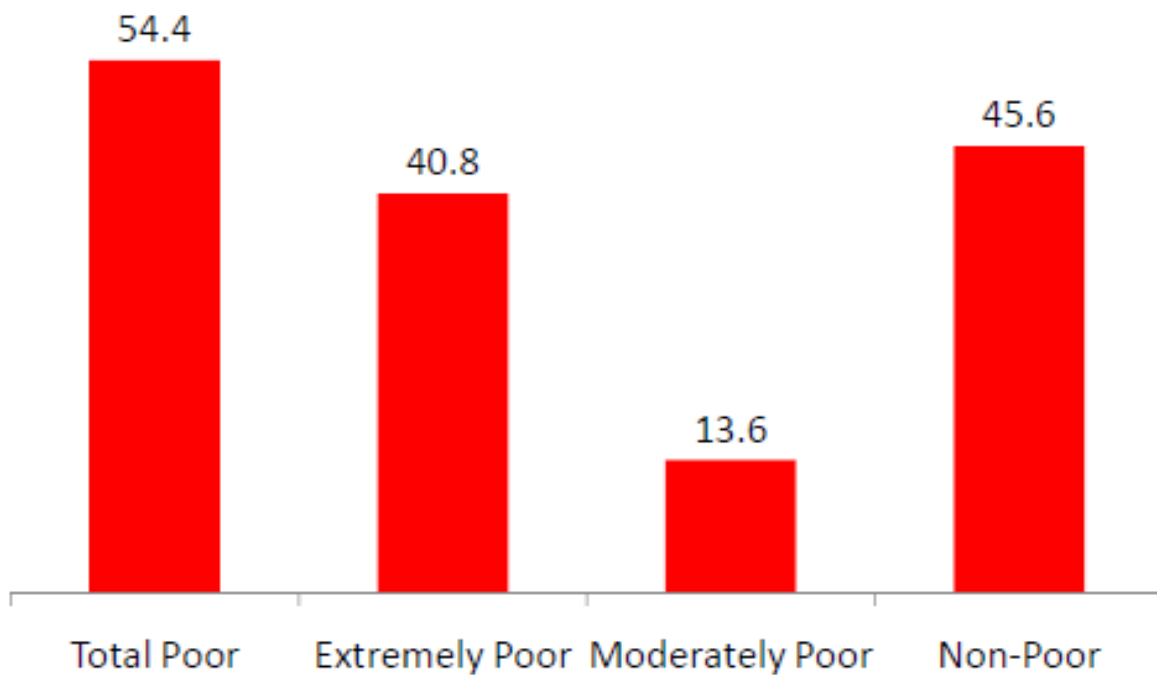
Figure 1.1 Incidence of Poverty by Residence, Zambia, 2015



Source: LCMS (2015)

Figure 2.1 shows the incidence of poverty by Residence. At national level, the incidence of poverty was estimated at 54.4 percent. This implies that 54 out of every 100 Zambians are poor. Analysis of the 2015 LCMS results by rural-urban reveals that poverty in Zambia has continued to be more of a rural than an urban phenomenon. The proportion of the population that is poor in rural areas had almost remained at the 2010 level of about 76 percent. In 2015 rural poverty was estimated at 76.6 percent, which is three times higher than what was obtaining in urban areas, at 23.4 percent.

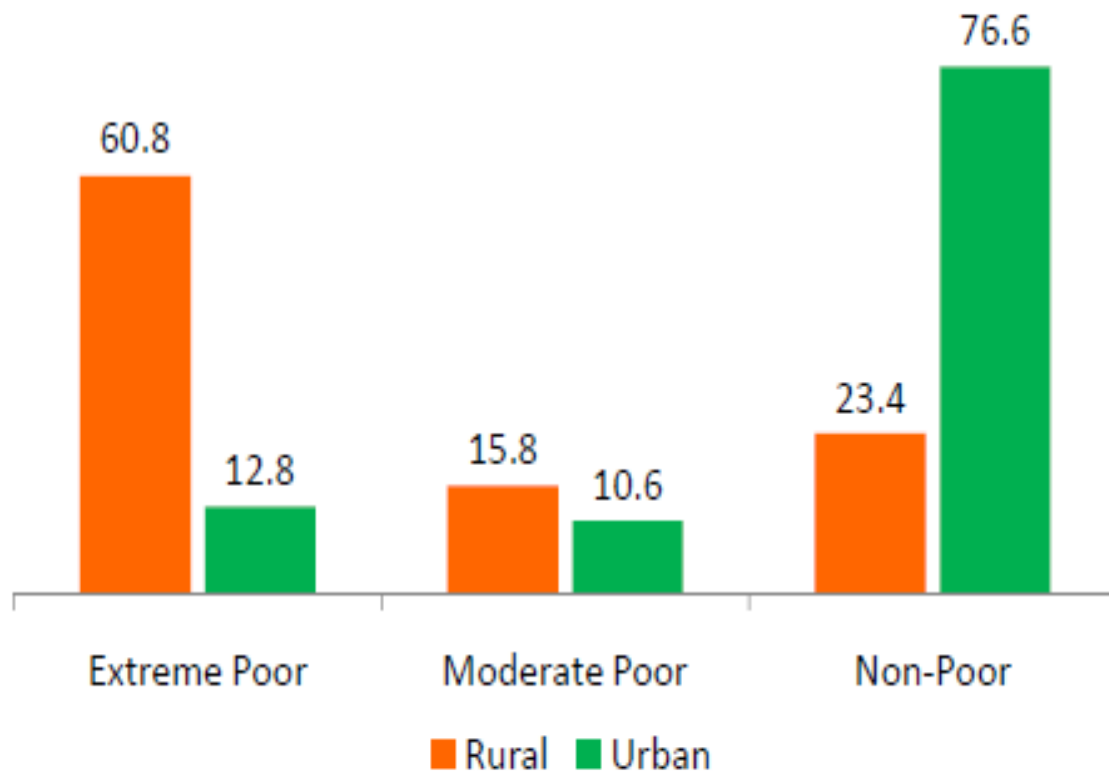
Figure 1.2 Percentage Distribution of the Population by Poverty Status, Zambia, 2015



Source: LCMS (2015)

Figure 1.2 shows the percentage distribution of the population by poverty status. Results show that 40.8 percent of the Zambian population were extremely poor while 13.6 percent were moderately poor. On the other hand, the non-poor accounted for 45.6 percent of the population. The overall poverty rate is therefore obtained by summing up the extreme and moderate poverty rates.

Figure 1.3 Percentage Distribution of the Population by Poverty Status and Residence, Zambia, 2015



Source: LCMS (2015)

Figure 1.3 shows the levels of extreme and moderate poverty in rural and urban areas of Zambia. Results indicate that the majority of the rural poor were afflicted by extreme levels of poverty compared to their urban counterparts. Extreme poverty implies failure to meet the cost of the basic food basket. The incidence of extreme poverty in rural areas, at 60.8 percent was 5 times that obtaining in urban areas, at 12.8 percent. The moderately poor were estimated at 15.8 percent in rural areas and 10.6 percent in urban areas.

Figure 1.4 Poverty Trends, Zambia, 2010 - 2015



Source: LCMS (2015)

Figure 1.4 shows the trend in the poverty status of the population between 2010 and 2015. The proportion of the population considered poor at national level has reduced by 6.1 percentage points from 60.5 in 2010 to 54.4 percent in 2015. Further, between 2010 and 2015, the proportion of the population that was be extremely and moderately poor reduced by 1.5 and 4.6 percentage points, from 42.3 to 40.8 percent and 18.2 to 13.6 percent, respectively. The proportion of the population that was non-poor increased from 39.5 percent in 2010 to 45.6 percent in 2015.

According to (Chingunta 2019) we note changes in poverty levels with a great attention to agriculture. Structural reforms incurred adjustment costs as rural farm households lost access to inputs and output support and shifted production away from maize. However, unlike the urban-based industrial sectors, agriculture has continued growing during the reform period. Furthermore, the removal of the anti-agricultural export bias and the improved investment environment have stimulated cash crop exports and production. However, two constraints have limited poor households' participation in this new agricultural growth. First, poor market access has limited

the ability of smallholders to produce cash crops, leading to a concentration of cash crop production within specific areas of the country. Inaccessible remote rural markets have also limited marketed non-cash-crop production. Secondly, low productivity limits the ability of farmers to respond to the new opportunities arising from structural reforms (UNDP, 2020). This is a result of a labor constraint that is worsened by poor farm capital and low-value inputs, and entrenched by inadequate access to credit.

High poverty incidence in urban Zambia in general and in Kalingalina Township in particular has continued to be an ongoing problem that needs serious considerations at the grass root level. Following Dercon, (2017) understanding poverty profile and its determinants is a fundamental policy tool to the government's undertaking towards designing strategies and programs, which could contribute to poverty reduction and eventual eradication.

According to Sekhampu (2013), poverty is a multi-faceted issue and has many dimensions as such to have a deeper understanding of household poverty at grassroots approach is ideal. The grassroots in this case are said to be the social factors. While some factors exacerbate poverty, there are seven predominant factors associated with household poverty: acts of God, social inequality, conflict and political instabilities, education, debt, environmental conditions and personal decisions. In looking at the work of Sekhampu (2013), De Silva (2018) categorized the seven factors into three i.e., natural causes, enablement and bad decisions. He points out that some people are poor because something natural that could be classified as an act of God happened. For instance, drought, famine and death (among others). For enablement, the government of the day and its systems make poverty possible by making people depend on it so much. The help rendered becomes like a drug addiction, which people will need till death. On the other, the decisions that people make when they are growing influences their poverty status, bad decisions are most likely to lead to poverty and the reverse is also true. For instance, one who is constantly involved in crime will be in trouble with the law, spend a lot of time behind bars and is likely to be poor (De Silva, 2018).

The aforementioned motivated the researcher to conduct study on the incidence of household poverty and its correlates in Kalingalina Township of Lusaka. As such, the profile for Kalingalina Township is outlined as:

Kalingalinga

According to ZDA (2020), East of Lusaka, in Zambia, lies a high-density, low-income community called Kalingalinga. It had between 25,000 and 30,000 inhabitants as of 2013, borders the townships of Mtendere and Kabulonga, and many of its residents were Lusaka natives who were prevented from staying in the city and relocated as squatters to outlying areas of the city.

It was one of the first squatter communities in Lusaka. When Chainama Hills (later renamed "Mtendere") was opened in the late 1960s, many Kalingalinga inhabitants were drawn there by the promises of "water, nice roads, schools, and a clinic." The majority of those who migrated to Chainama Hills were UNIP sympathizers, leaving behind a populace that strongly supported the opposition Northern Rhodesian African National Congress.

By the late 1970s, a major urban upgrading project funded by the Deutsche Gesellschaft für Internationale Zusammenarbeit provided a school, water, street lighting, and other necessities like loans and legal help applying for land ownership. The urban upgrading of Kalingalinga "enabled 4400 low-income squatter households to obtain improved houses, services, and security of tenure" by 1991, according to a report from the United Nations Human Settlements Programme. On the political situation, it said that progress had been slow at first because most people supported the political opposition, but that local organizations had been very good at starting, planning, and doing the improvements. The World Bank Group provides an overview of the project, which was finished in 1987 and supported until 1992.

The far more regular flooding and other weather-related disasters are one of Kalingalinga's challenges. Flooding affects homes particularly; a study revealed that while locals are making adjustments to the new environment, there is little support from the government.

HIV/Aids is another problem. In addition to taking part in research studies on the illness, Our Lady's Hospice in Kalingalinga has got funding from the British High Commission to support peer education and AIDS awareness campaigns. Irish Aid, Contesa Charity, and other donations help to fund the hospice.

Zambia remains one of the least developed countries in Africa, with 48.4 percent of the population living in poverty as of 2019. Early research on the impact of the COVID-19 pandemic on the population shows that it has pushed a substantial number of Zambians further into precarious

circumstances and has increased food insecurity. Zambia ranked 143 out of 189 countries in the 2019 Human Development Index, with 48% of the population unable to meet their minimum calorie requirements and more than one-third of children under five stunted (UNDP, 2022).

In addition, the effects of the pandemic on poverty and vulnerability have continued in 2021. After an estimated 1.5 percentage point increase in the international poverty rate between 2019 and 2020, the poverty headcount is projected to have remained stagnant at 60 percent in 2021, with GDP per capita growth projected to be at only 0.7% in 2021. According to the World Bank (2022), the rise in poverty has been largely driven by falling incomes in urban areas, especially among those relying on employment income from the informal sector.

1.2 Statement of the problem

According to Statistics, 34% of Zambia's 4.3 million urban residents live in extreme poverty, while 18% live in moderate poverty (CSO, 2005). Based on these figures, it is inferred that more than half (i.e. 53 %) of the urban population in Zambia live in poverty (CSO, 2004, 2005). Despite these high levels of urban poverty, Zambia has not established a clear policy framework to address the rise in urban poverty and vulnerability.

Zambia remains one of the least developed countries in Africa, with 48.4 percent of the population living in poverty as of 2019. Early research on the impact of the COVID-19 pandemic on the population shows that it has pushed a substantial number of Zambians further into precarious circumstances and has increased food insecurity. Zambia ranked 143 out of 189 countries in the 2019 Human Development Index, with 48% of the population unable to meet their minimum calorie requirements and more than one-third of children under five stunted (UNDP, 2022).

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In as much as a number of studies have been carried out in Zambia regarding the causes of poverty at household level, the poverty levels in Zambia are still high even when the papers have recommended solutions. From the studies carried out regarding household poverty, Kalilingalinga Township has been the centre for a number of studies in Lusaka. For instance, the study of Sanusi (2021) revealed that Kalingalinga is a space of poverty and basic infrastructure, threatened by demand for its location and the study of Chiwala (2018) indicated that the poor sanitation in Kalingalinga was associated to poverty levels in the township. Also, Sanusi (2021) pointed out that Kalingalinga was a slum settlement that is often reviewed as an urban space of social complexity where people are often ensnared in a poverty trap. Further, the aforementioned studies have indicated the economic and political causes of poverty in the township but yet the poverty levels are still high.

In view of the aforementioned, one would ask, if the political and economic causes of poverty have been identified, what could be the social causes of poverty in the township as the majority of the population in the township is still in poverty (Simatele, 2022). In this regard, the research explored the factors associated with continued urban poverty in Zambia i.e. natural causes, bad choices and enablement

This study therefore, is poised to examine the nature, roots and dynamics of urban poverty and the coping mechanisms employed by residents of Kalingalinga township of Zambia, with a view to recommending a model policy frame work for urban poverty management.

1.3 Aim of the study

The study was primarily aimed at assessing the factors associated with continued urban poverty by examining the social factors associated with poverty and the coping mechanisms employed by residents of Kalingalinga township of Zambia, with a view to recommending a model policy framework for urban poverty management.

1.4 Study Objectives

- i. To determine how social factors contribute to the prevailing household poverty among residents of Kalingalinga township of Lusaka.
- ii. To examine the urban poverty coping mechanisms used by the affected residents of Kalingalinga township.
- iii. To establish the government interventions on alleviating poverty in Kalingalinga township.

- iv. To recommend a policy frame work for management of urban poverty in Zambia.

1.5 Research questions

- i. How do social factors contribute to the prevailing household poverty among residents of Kalingalinga township of Lusaka?
- i. How do the residents of Kalingalinga township cope with poverty?
- ii. What government interventions have been implemented to alleviate poverty in Kalingalinga township?
- iii. What policy framework model can help manage the urban house hold poverty in Zambia?

1.6 Significance of study

The study will be of value to policy makers, the NGOs and other stakeholders by providing insights about the nature and magnitude of urban poverty. In addition, the findings will be ideal to the residents of Kalingalinga and the public in general regarding the causes of poverty and how poverty situations can be dealt with. Furthermore, the study will add to the body of knowledge through providing literature that looks at Zambia.

1.7 Limitations of the study

The study was conducted on Kalingalinga Township and thus the results cannot be generalized to all townships.

1.8 Research outline

Chapter One contains an introduction to this study. It lays out the background of the study and the aims, objectives and research questions of the research at hand. This chapter also introduces the scope and significance of this study.

In Chapter Two the literature on poverty, the focus on defining poverty and three factors of interest that are associated to urban poverty i.e., natural causes, bad choices and enablement. In addition the theories on poverty are outlined and the empirical studies as well.

In Chapter Three, the *Research Methodology* chapter describes the mixed methods approach that was considered appropriate in conducting the primary research of this study. This chapter discusses the research philosophy as well as the practical considerations that were relevant to the research.

Chapter Four, the – *Results and Analysis*, presents the results of the quantitative survey that is conducted covering a total of 40 respondents. Also, the qualitative findings are elaborated.

Chapter Five, the discussion of the findings, an integration of the qualitative and quantitative findings are discussed in order to triangulate an answer to the research questions, and then analyzed from the perspective of the literature.

In Chapter Six, *Conclusions and Recommendations*, the main issues that emerge from the study are discussed. This chapter focuses on the theoretical and practical contributions made by this study.

CHAPTER 2

LITERATURE REVIEW

2.0 Introduction

This chapter presents the literature that was reviewed to establish the levels of knowledge about the topic of study. The chapter is presented in three main sections which include: The overview of the study; the empirical literature and the theoretical framework regarding urban poverty. The chapter begins by presenting the background information required to understand the problem of poverty by giving a number and contexts of poverty definition. Further, the theories of the study are outlined.

2.1 Conceptualizing and Defining Poverty

Poverty and income crisis are in themselves a cause and effect to each other. Whenever, the term poverty arises, it indicates a poor man having no income or other economic resources needed to maintain a quality life. Money metric measures are the founding stones adopted by the economic researchers to establish whether people are experiencing absolute or relative levels of poverty. Although the money metric measures are still widely employed, the poverty researchers have increasingly sought to explore alternative, more innovative approaches to conceptualize and measure poverty. Thus, recognizing the multifaceted character of poverty, there is an urgent need to go beyond the material resources to assess one's ability to achieve a non-poor lifestyle.

Poverty has no social boundaries. It can affect men and women, young and old, and all classes. It can be found in developing and developed countries, and in rural and urban areas. This makes poverty a plague that affects some people all over the world because, by its nature, it is a condition that denies individual's right to exercise their full potential (Aku et al., 2017). However, there is no universal consensus on the definition of poverty as different methods are used for its conceptualization.

The concept of poverty is both vague and complex. Poverty can either be defined in absolute or in relative terms. According to Devas (2014), absolute poverty is associated with those whose income is not sufficient to afford the minimum nutrition and the basic, while relative poverty is judged through the poor's position in relation to the society, and so is an indicator of the degree of inequality. Thus, the measurements operationalize the definition of poverty. An effective

measurement of poverty is one which follows from a rigorous conceptualization and definition of poverty. This chapter is an attempt to describe the various approaches towards defining and measuring poverty. The approaches or frameworks provide the parameters out of which definitions are developed, while the definitions of poverty enable one to distinguish between people who are poor and people who are not poor within a specified framework. The chapter will survey some of the literature related to the concepts of money metric approaches, capability approach and social exclusion, as they apply to poverty and quality of life. The main idea is to highlight the conceptual similarities among these separate but still highly interrelated approaches towards poverty measurement.

2.1.1 Money Metric Approach

Under this approach money is the best parameter to gauge poverty. Less money implies poor and more money means non-poor. To differentiate between poor and non-poor it is important to decide the wage level expected to meet the base needs (van Praag et.al, 2012, Kwadzo, 2020). Under this, one is delegated poor who fails to meet the basic needs as his salary is underneath the edge level. This edge level is known as the poverty datum line. As indicated by van Praag et al. (2012) a poverty datum line is characterized” as a wage level beneath which individuals are called poor, or more which individuals are called non-poor”.But this poverty line excludes the non-economic aspects of welfare or non-physical parts of quality of life from the equation of poverty estimations. However, utilizing income to quantify the levels of well-being has been ingrained to the point that poverty promptly gives the impression of income lack.

Citro and Michael (2015) see, for instance, that poverty “relates to individuals” absence of economic resources (e.g., money or near-money income) for consumption of economic goods and services (e.g., food, housing, clothing, and transportation)”. Despite the fact that these definitions lay on the idea of monetary assets required for utilization, however, does not completely determine the sort and extent of utilization. A genuine pointer of the physical quality of life, for instance, is the status of health wellbeing as it can precisely gage the condition of one’s physical life (Morris, 2019). Most advocates of this methodology typically measure poverty in absolute terms. Here poverty is characterized in terms of essential needs, more often the income required to obtain a base level of food calorie intake (Hagenaars, 2012; Lipton, 2013; MacPherson and Silburn, 2018 and Wodon, 2017).

Lok-Dessalien (2012) described absolute poverty as subsistence beneath least, socially worthy living conditions generally settled taking into account the nutritional requirements and other essential goods. Cutler's (2014) audit of the estimation of poverty inferred that supreme poverty is solely about whether individuals have sufficient sustenance to keep themselves alive and to empower them to gain a living. By partitioning the poverty into extreme poverty (the absence of income required to meet fundamental sustenance needs) and general poverty (the absence of income required to meet both food and non-food needs), however, UNDP (2020) contends just the previous speaks to absolute poverty. Relative poverty is another measurement of economic well-being that falls under the money metric methodology. Under this, individuals are viewed as poor on the off chance that they do not have a specific income in connection to general dispersion in the general public and do not have the capacity to partake in activities and ways of life which are typically regular in the general society they live. Relative deprivation alludes to a great deal more than money wage since other resources such as assets, for example, literacy, education, land and access to services are extremely essential (Golding, 2020). The absolute and relative poverty discussed under the money metric approach is objectively based upon the income, consumption and welfare.

No doubt, income/consumption measures keep on serving as an essential apparatus to assess worldwide poverty, but, side by side it is also perceived that income-generation programs are not sufficient for poverty alleviation (UNDP, 2017). The estimation result utilizing the worldwide poverty lines have not been especially helpful for national governments as their more particular, official poverty lines created altogether different poverty gauges. Developing the poverty line using the basket of food items is not universal when it comes to maintaining the expected diet. Alongside with this, the rampant inflation and price uncertainty makes the determination of poverty line more mind boggling and un-uniform. It is dependably not genuine that on the off chance that one is having a wage, it is utilized astutely towards keeping up a good quality of life. With the increase in housing cost, studies have demonstrated that families spend a progressively larger share of their income after tax on housing thus attenuating the part of the disposable income left for food and other necessities (Pelletiere et al. 2015). In view of this, there are even suggestions to set the poverty line at three times the housing cost. As the contention rolls on regarding the utilization of absolute and relative criteria, it might be vital to utilize a more reconciliatory tone, possibly incorporating the two, for a more far-reaching picture of the capacity ability to secure a

worthy quality of life. Since societies are in various phases of advancement with some offering modern way of life decisions others still with the pre-mechanical decisions, the absolute and relative polarity may not have any significant bearing all around (Wagle, 2018).

2.1.2 Statistical Definitions of Poverty

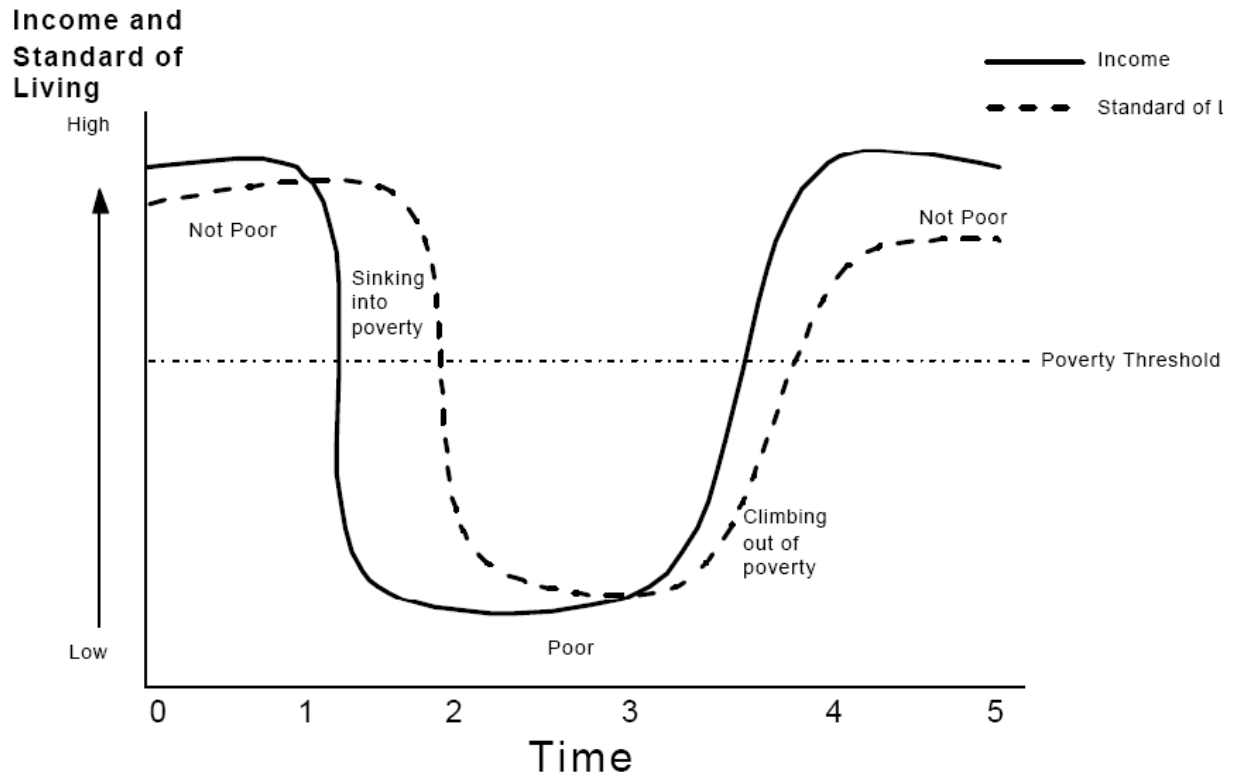
Statistical definitions refer to definitions of poverty that tend to use figures, numbers and percentages to define poverty (Saunders, 2004; Noble, Ratcliffe & Wright, 2014). These statistics could for example, be economic or the lowest stratum of a population or social strata. Examples of statistical definitions of poverty include the definition used by the World Bank. The World Bank defines poverty as any income below US \$1.25 a day for the poorest countries and US \$2 a day for poor developing countries (Ravalion, 2013; UNDP-HDR, 2015; Noble, Ratcliffe & Wright, 2014). This means that the World Bank is bound to use different poverty lines to define poverty depending on country specific contexts. Specific countries also use this approach to define poverty. For example, highly industrialized countries like Japan, the UK and the USA tend to put their poverty line at US \$14 or US \$26.19 a day (Townsend, 2020:5 cited in Ratcliffe, 2027; Thinkquest, 2026). Whilst these examples look at poverty in terms of amount of dollars needed per day there are others that prefer a percentage of the population or social strata. For instance, if one ranks all the income levels of the entire population, it is sometimes deemed that the lowest 10% or 5% is poor (Noble, Ratcliffe & Wright, 2014). In this approach the main focus is not on the amount of dollars available to the individual in a day but rather as long as the person falls within the lowest end of the social strata, they are deemed to be poor.

Influential writers such as Rowntree (1910), Gordon (1989) and Townsend (1979) also define poverty based on one's income and ability to meet a particular standard of living. Rowntree (1910) defined poverty as a "situation where the total earnings of a family are 'insufficient to obtain the minimum necessities for the maintenance of merely physical efficiency'" (cited in Thomas, 2018:3). Perhaps of particular interest are the concepts of income and standard of living as propounded by Gordon (1989), in which he uses these two concepts to demonstrate the dynamicity of poverty (refer to figure 2.1). He argues that caution has to be taken when measuring poverty because some households could be going through a transition phase. He argues that at this transition period, some households may have a high income but a low living standard while others may have a low income but a high living standard. In both cases the status of deprivation or

wellness is a matter of time. This understanding of poverty is important because it demonstrates fully how the dynamicity of poverty could affect its definition and measurement. Gordon (1989) argues that if an individual or household has a higher income than their standard of living and should the income start falling, the standard of living will take longer to start falling. Both will continue to fall until the individual or household gets below the poverty line. When income goes up or increases due to finding employment, the household's or individual's standard of living starts to follow suit.

However there is a lag between the income rise and subsequent increment in the standard of living. Gordon explains that the lag occurs because of "lag between starting work and getting paid" (2019:3). However, it could also be argued that this lag could be viewed in terms of the time it takes to change one's life style. Living standard is a cultural construction which comprises a set of culturally accepted assets, dress code, attitudes and expenditure patterns (Cottam & Mangus, 2012). In some instances it may involve a change of housing or locations altogether. This takes time to build up and manifest, hence the lag between the sudden income increase and the slow rise in standard of living.

Figure 2.1 Relationship between Income and Standard of Living



Source: Gordon (1989; 2012)

However defined, statistical definitions raise some questions because of the arbitrary nature of how these poverty lines are established. For instance, a person making US \$2.20 a day will be deemed as not qualifying to be defined as poor under the “US \$2 or below” a day definition. Some researchers have also observed that at the time when these figures were introduced in 1990, the actual value of the US dollar was \$2.15 but was rounded down to \$2 (Townsend, 2020). Further to this, the value of the dollar has been declining over the years. It is now close to two decades since this value was imputed and therefore the same amount of money may not buy what it used to buy two decades ago. Although there is an attempt to justify economically why US \$1.25 or US \$2 a day, it is important to note that there are double standards being applied here.

Indeed, some people from rich and powerful states have their poverty lines pegged at US \$14 or US \$26.19 a day while those from the poor and weak states have their poverty line pegged at a dollar or two a day (Townsend, 2020). This sort of approach gives a wrong impression that some classes of individuals are deemed to thrive better in poverty than others. Townsend (2020) shared

these sentiments. He argued that the definition used by the World Bank is too narrow and different poverty levels for different states have racist imputations. It can be argued that this observation and others are clear manifestations of unfair power relations within the capitalist system whose agenda is to serve the interests of the powerful states to the detriment of the less powerful and disadvantaged.

2.1.3 Capability Approach

Moving out of the narrow meaning of poverty, capability approach concentrated on the human well-being as opposed to on economic well-being only. It accentuated that human improvement is a procedure to extend freedom and choice and capability is utilized as an optional approach to conceptualize poverty. In this manner, poverty is a state of deprivation of or disappointment where a man cannot accomplish or build up certain essential functionings (or capability), where basic functionings (capabilities) are viewed as a man's accomplished capacities to sufficiently satisfy certain significant parts at least level (Laderich et al., 2013 and Kwadzo, 2012).

The capability approach spearheaded by Amartya Sen contemplated that assets like the wage, education, and literacy don't show what a man will do with these assets. Sen (2013) puts, "The [capability] approach views living as a combination of various 'doings and beings,' where quality of life is assessed in terms of the capability to achieve valuable functionings." Sen (2019) underlines that "a man's quality of life or overall well-being relies upon how competent or unable he or she is of accomplishing objectives, or of achieving the things he or she values". Functionings and capability are two necessary parts of one's quality of life and well-being is what recommended by the capability approach (Sen, 2012, 2013 and 2019).

To begin with, functionings are the closures that connote parts of the condition of a man, as they are the things that the individual can do or be, leading the life that he or she at present has. Capabilities are the way to accomplish functioning. Individuals have a scope of capabilities with some essential abilities, for example, well-nourished, be well-sheltered, avoid curable morbidity, and avoid premature death that is fundamental to achieve basic functionings. Two individuals with indistinguishable arrangements of capabilities may seek after two totally diverse arrangements of functionings, contingent upon what they esteem to be vital. Two individuals with equivalent training and skill and additionally practically identical socio-demographic foundation, for instance, may wind up with various sorts of occupations, profit, and different accomplishments if different

things are valued differently. They may even have distinctive ways of life and social connections relying upon their interest. Here capability demonstrates an alternative combination of functionings. Advanced education, for instance, builds one's flexibility as far as seeking various source of earnings that can fetch different economic payoffs.

Do all individuals with advanced education esteem it the most to seek after occupations that offer vast monetary settlements? The answer is no, as some individuals grasp occupations to serve others as opposed to benefiting for their own particular purpose where as others does as such in light of the fact that it builds their own advancement or serves their individual corner. Sen (2012, 2013, 2019), subsequently, views that while capabilities have instrumental qualities in enhancing adaptability that enable one to finish the things they regard, capacities moreover have inherent values such that they in themselves fill the need of functionings. In this sense, capability and functionings constitute interrelated but distinctive parts of well-being. One may even be more vital than alternate, maybe with functionings representing the ends that are much closer to assessing one's quality of life. What interfaces ability and functionings together, nonetheless, is the opportunity measuring the degree of decision one appreciates in leading the sort of life he or she values and has reason to value (Sen, 2019).

Probably the capability approach has reformed the way individuals consider poverty, yet at the same time needs suitable estimation plans for practical use. Qizilbash (2016) contended, while Sen has succeeded to lift the significance of non-money metric measures in the evaluation of poverty, he neglected to give a sufficient record of development. In Qizilbash's (2016) supposition Sen's methodology did not give a proper record of the upgrades in the quality of life of people since he (Sen) was hesitant to give a rundown of important functionings that could define his understanding of a life that is not "poor" according to his substantive freedom measures. Nussbaum (2012) echoes that the essential driver of the capabilities approach, "in the political enclosure, is that human abilities exert a moral claim that they should be developed." She focuses on that capability and functioning, is the fitting objective for human life (Nussbaum, 2012). It is imperative that once a man has secured a capability to act, it is vital, to set up the material and institutional environment with the goal that individuals are really ready to work (Nussbaum, 2012 and Wagle, 2012).

Social Exclusion Approach The social exclusion methodology was initially spearheaded by the European Governments to broaden the idea of poverty (Wagle, 2012). Social exclusion is the

procedure through which people or gatherings are completely or mostly barred from full support in the general public in which they live (European Foundation, 2015 and Haan and Maxwell, 2018). Chakravarty and D'Ambrosio (2016) considered a man to be socially barred if he is unable to participate in the basic economic and social activities of the society in which he lives.

Social exclusion is a complex and multi-dimensional procedure. It includes the lack or denial of assets, rights, products, administrations and powerlessness to take part in the normal relationships and activities, accessible to a larger part of individuals in a society, whether in social, economic, political or cultural enclosures. It influences both the quality of life of people and the equity and cohesion of society as a whole (Levitas, 2017). Truth be told the social exclusion as an idea that goes beyond the financial and capability clarifications of well-being since it incorporates interest in political, social and community activities which are a vital part of well-being (Wagle, 2012). To this, Du Toit (2014) upheld and contended that social exclusion resonates with different methodologies that expanded the investigation of poverty beyond money-metric measures.

In Zambia poverty seemed, by all accounts, to be a reason for social exclusion, where poverty made people unable to acquire goods and services to become socially included. In Yemen, conversely, poverty and social exclusion appeared to be indistinct that one unavoidably influenced the other. What is clear is that the ideas of social exclusion and poverty juxtapose each other and when one is taken as a method, the other is found to have been created by the first and the other way around (de Haan and Nayak 2015; Figueroa et al. 2016; ILS 2016; Gore and Figueiredo 2017; Gore et al. 2015; Singer 2017).

The idea of social exclusion gives an exhaustive sketch of deprivation (de Haan, 2018). Be that as it may, this social exclusion as a methodology makes a quantitative investigation of poverty all the more difficult on the grounds that the issue now of discovering appropriate indicators and measuring the degrees of social exclusion. As a result of the absence of definitional specificity as well as the qualitative nature of the problem a “scientifically” substantial arrangement of indicators basically sensitive to time, context, salient dimensions, processes, and domains of social relations is yet to be developed (Silver and Miller 2013; Vleminckx and Berghman 2012).

Toye and Infanti (2014), for instance, treat social exclusion an idea that implants poverty and recommends that endeavor to gauge social exclusion should incorporate a far-reaching list of indicators covering such a variety of aspects as cultural, economic, functional, participatory,

physical, political, relational, and structural factors. Actually, there exists no consistency in its application. Some take a gander at it as a cause, others as a result, but others as on mediating or procedural element that clarifies some different results of interest. Notwithstanding for those imagining social inclusion as a result, then again, it didn't give the same importance as they operationalized utilizing diverse indicators. Along these lines, social exclusion should be operationalized as a multi-dimensional build concentrating on a large group of elements focusing on the procedural and result from parts of one's association with society (Wagle, 2012).

Multi- dimensional Approaches Poverty, as ordinarily characterized, implies that the consumption or income level of a person falls beneath a specific limit important to address essential issues. The most as often as possible utilized measure of poverty depends on income or consumption intermediaries. However, "Poverty never comes about because of the absence of one thing, but from numerous interlocking factors that cluster in poor people's experience and definitions of poverty" (Narayan, 2019). In addition, series of studies have recommended that poverty is not just a financial issue but instead a mind boggling social issue with different manifestations (Brady 2013, Lister 2014, Ravallion 2016, Sen 2020).

Ravallion (2016) contended, for instance, endeavors to precisely catch poverty should incorporate both economic (money-metric) and non-economic indicators. Poverty is the consequence of financial, political and social procedures that connect with each other and as often as possible fortify each other in ways that fuel the hardship in which poor individuals live (World Bank, 2015). As relevantly portrayed, "Poverty is hunger. Poverty is the absence of shelter. Poverty is being sick and not having the capacity to consult a doctor. Poverty is not having admittance to school and not knowing how to read and write. Poverty is not having an occupation, is apprehension for the future, living each day at a time. Poverty is losing a child to illness caused by unclean water. Poverty is weakness, absence of representation and flexibility" (World Bank, 2014). Poverty is more than a financial condition, in which the fundamental necessities of life are missing, for example, nourishment, lodging, and apparel (Sen, 2012). Poverty is "not only in the ruined state in which the individual really lives additionally is the absence of real opportunities, because of social constraints as well as personal circumstances, to lead valuable and valued lives" (Glewwe and Gaag, 2020). Thus, poverty is increasingly being comprehended as a multidimensional phenomenon (Sen, 2004). A great many studies have proposed that poverty is not just a monetary

issue but instead a perplexing social issue with different manifestations (Brady 2013; Lister 2014; Ravallion 2016; Sen 2020).

Room (2019), for instance, contended that multidimensional pointers are expected to distinguish the interrelationship that exists, for instance, between financial poverty and poor housing; educational failure and an absence of abilities at work market; and between denied childhoods and consequent examples of wellbeing and sickness. Deutsch and Silber (2015) give a relative investigation of the use of various multidimensional methodologies utilizing living condition and ownership of durable goods. Bourguignon and Chakravarty (2013) give some application to their basically proverbial work on multidimensional methodology utilizing income and education as the measurements of poverty in Brazil. The development of human poverty index (HPI) by the UNDP (2017, 2020a) for its annual reports perhaps constitutes the most influential use of the multidimensional approach worldwide. The UNDP (2017, 2015) gauges human poverty record for every nation with information as an unweighted average of longevity, knowledge, decent standard of living, and social exclusion. However, the Multidimensional Poverty Index (MPI) supplanted Human Poverty Index (HPI). The HPI used country averages to reflect aggregate deprivations in health, education and standard of living. It neglected to recognize specific individuals, households or a large group of people as jointly deprived. However, the MPI addresses these deficiencies. The MPI assesses the nature and force of poverty at the individual level, with poor individuals with various hardships (Alkire and Santos, 2010, UNDP, 2010 and Anand and Sen, 2017). The MPI makes a clear picture of individuals living in poverty. The MPI is a file of poverty multidimensionally. It focuses deprivations not only in education and health outcomes but also in assets and services. The MPI has three dimensions: health, education, and standard of living (Alkire and Foster, 2017, 2019 and Alkire and Santos, 2020). Poor households are recognized and a total measure developed utilizing a methodology proposed by Alkire and Foster (2017, 2019). Every measurement is similarly weighted; every pointer inside a measurement is likewise similarly weighted.

A household is distinguished as multidimensionally poor if and just in the event that it is denied some combination of indicators whose weighted whole surpasses 30% of all deprivations. The indicators and the criteria for someone to be considered deprived in each indicator are presented in 'Inside the MPI' (below).

- i. Education (each indicator is weighted equally at 1/6)
 - a) Years of Schooling: deprived if no household member has completed five years of schooling
 - b) Child Enrolment: deprived if any school-aged child is not attending school in years 1 to 8
- ii. Health (each indicator is weighted equally at 1/6)
 - a) Child Mortality: deprived if any child has died in the family
 - b) Nutrition: deprived if any adult or child for whom there is nutritional information is malnourished. 3.
- iii. Standard of Living (each indicator is weighted equally at 1/18)
 - a) Electricity: deprived if the household has no electricity
 - b) Drinking water: deprived if the household does not have access to clean drinking water or clean water is more than 30 minutes walk from home
 - c) Sanitation: deprived if they do not have an improved toilet or if their toilet is shared
 - o Flooring: deprived if the household has dirt, sand or dung floor
 - d) Cooking Fuel: deprived if they cook with wood, charcoal or dung
 - e) Assets: deprived if the household does not own more than one of: radio, TV, telephone, bike, or motorbike, and do not own a car or tractor.

In this way, the main thrust behind the rising fame of the multi-dimensional methodology is the expansive affirmation that poverty is about more than simply low income. Low consumption and inadequate living standards lie at the heart of what of the vast majority comprehend by “poverty”. Yet, the term additionally incorporates parts of poor health, an abbreviated lifespan, constrained access to education, knowledge and information, and frailty in different spaces. Poor people themselves will often allude to non-income dimensions as crucial to their perception of their own hardships (Ferrari and Lugo, 2012). Presently the researchers have endeavored to expand the idea of poverty by utilizing strategies which are more individuals focused and participatory in nature. In this manner, today a more, encompassing multidimensional way to deal with characterizing and measuring poverty has developed that incorporates numerous parts of prosperity and disparity.

2.1.4 Adopted poverty definition

According to the World Bank (2012), poverty is pronounced deprivation in well-being and comprises many dimensions. It includes low incomes and the inability to acquire the basic goods and services necessary for survival with dignity

2.2 Natural causes and poverty

The first category would find nearly universal acceptance. People caught in the middle of a war zone; people living through extreme weather events (droughts, floods, earthquakes, etc.); and people who live under maniacal autocracies where choice is severely limited or non-existent all could be impoverished as a result of natural causes. In these cases, the cruel vagaries of nature or the actions of other people condemn people to poverty. Some are able, through extraordinary means to escape these situations, but for most, that option is unrealistic (Turcotte, 2014).

In those parts of the world that have relatively stable weather, democracy and the rule of law, and have economies with predominantly free markets and respect for private property, might be seen to be unimportant in explaining poverty. However, natural causes still play a role (if a less visible one) here as well. For example, there are heritable traits that are associated with poverty, not the least of which is intelligence, and that is not something that you choose. As well, abusive and neglectful parenting considerably raises the risk of children falling into poverty once they grow into adulthood. You don't get to choose your parents. Health is more complicated. Serious health issues, severe disability, and mental illness will greatly increase the risk of falling into poverty. The state of our health is partly a function of genetics and partly determined by choices that we make regarding, for example, smoking, alcohol, drug and food consumption, risky activities, personal care, or neglect. There are also aspects of luck involved in coping with economic events and business cycles. But, even there, luck is certainly not fate (Sarlo, 2016).

2.2.1 Disability

According to Sarlo (2013), having a mental or physical disability is an important risk factor for poverty but it should be treated somewhat differently from the other two considerations. Having a severe disability will limit employment opportunities and often reduce the range of occupations that might be available. Depending on the nature of the disability, we normally regard it as a condition over which people have no control. This is true of most of the disabilities that people acquire at birth. However, some disabilities are preventable and tend to be the result of bad choices.

These might include alcohol or drug related accidents, carelessness, risky activities, and some longer-term conditions. For example, a disability advocate maintains that "Lifestyle choices and personal behavior that lead to obesity are becoming major contributing factors" to disability and they provide advice on "how you can reduce your chances of becoming disabled" (Council for Disability Awareness, 2019). Regardless of the source of the disability, one of the great myths of our time is that disabled people cannot work.

The links between poverty and disability

Where does the association between poverty and disability come from? It is often stated that disability is 'both a cause and consequence of poverty' and poverty and disability 'reinforce each other, contributing to increased vulnerability and exclusion' (DFID, 2020, p. 1, 2; Trani & Loeb, 2012, p. S19). However, the dynamics among the causal factors driving this disability–poverty nexus are under-researched (Groce et al., 2012; 1495; Mitra et al., 2013, pp. 1-3; Morgon Banks & Polack, 2014, p. i; Mont, 2014, p. 24). This is partly the result of the lack of a consistent measure of disability (Groce et al., 2012, p. 1494, 1500; Mitra et al., 2013, p. 1).

Disability → poverty

Disability accentuates poverty because the systemic institutional, environmental and attitudinal barriers that people with disabilities encounter in their daily lives result in their entrenched social exclusion and lack of participation in society (Groce et al., 2012, p. 1497). This leads to:

- i. Discrimination, social marginalisation and isolation;
- ii. Insufficient access to education, adequate housing, nutritious food, clean water, basic sanitation, healthcare and credit;
- iii. Lack of ability to participate fully in legal and political processes; and
- iv. Lack of preparation for and meaningful inclusion in the workforce (Woodburn, 2013, p. 80; Groce et al., 2012, p. 1497)

Additional costs of disability

Disability can reduce people's earning potential. Yet someone with a disability 'might need a higher income to achieve the same level of functioning as a nondisabled person' to pay for assistive devices or personal support (Groce et al., 2012, p. 1502; Mitra et al., 2013, p. 2; WHO & World

Bank, 2012, p. 10, 43). Very few studies estimate the direct costs of disability. Direct costs may be low due to the unavailability of services and goods (e.g., medical care, assistive devices), which may in turn limit opportunities and well-being. Poor people with disabilities are less likely to earn their way out of poverty as a result of the work and education related barriers they face (Heymann et al., 2014, p. 3).

Poverty → disability

Poverty increases the likelihood of disability: chronically poor people are often at risk of ill health and injuries, which may lead to disability (Groce et al., 2012, p. 1498; Mitra et al., 2013, p. 2). Poverty is associated with malnutrition, inadequate access to public health services (e.g., immunisation), poor living conditions (e.g., lack of safe water), and environmental exposures (e.g. unsafe work environments), which can lead to health conditions which result in disability (Mitra et al., 2013, p. 2). The poor who become disabled are likely to descend further into poverty, with a significant effect on their entire household (Groce et al., 2012, p. 1498).

Diverse economic experiences

People with disabilities live in environments and have individual compounding characteristics that influence their economic experiences (Groce et al., 2012, p. 1502; Mitra et al., 2013, p. 2). Environmental factors Evidence from different countries is diverse, as the particular education facilities, labour market, and social protection available in a given context can influence whether disability leads to poverty (Mitra et al., 2013, p. 2; WHO & World Bank, 2011, p. 40).

Where persons with disabilities face social marginalisation and lack of access to education, employment, healthcare, legal representation and credit, they may be more marginalised if improving economic conditions allow others to improve their quality of life (Groce et al., 2011, p. 1507). One study found that the difference in economic well-being across disability status appears to be more often significant in middle-income than low-income countries (Mitra et al., 2013, p. 7). Another study also found that the disability gap in employment (people with disabilities have lower employment rates than people without disabilities) is more common in middle-income than low-income countries (Mizunoya & Mitra, 2013, p. 38).

Differences can also be found within countries. In Vietnam, ‘districts with better healthcare and infrastructure, such as roads and health services, show less of a link between disability and poverty’

(Mont & Nguyen, 2013). Some argue that the political ideology of a country can affect people with disabilities' experience of poverty (Gill & Schlund-Vials, 2014).

Personal/individual factors

Different types of impairments, age of acquisition, gender, ethnicity and rural or urban location all affect how people with disabilities experience poverty (Groce et al., 2012, pp. 1502-1503). For instance, a study using internationally comparable data of fifteen developing countries found that among people with disabilities, 'persons aged 40 and above and persons with multiple disabilities were more likely to be multi-dimensionally poor' (Mitra et al., 2013, p. 1). Children with disabilities are disproportionately likely to live in poverty (HI & STC, 2011, p. viii; Trani et al., 2013, p. 404; Trani & Cannings, 2013, p. 58). A study in Afghanistan found that girls with disabilities were more deprived on all dimensions of multidimensional poverty than boys with disabilities (Groce et al., 2012, p. 1503). People with mental illness face higher levels and intensity of poverty, partly as a result of stigma and prejudice (CCDRP, 2013, p. 1; Trani & Loeb, 2012, p. S32).

Studies indicate that 'women with disabilities are more likely to be affected by poverty than men with disabilities, and that unmarried women are the most vulnerable to poverty' (Groce et al., 2011a, p. 17). In contrast, in some countries, men who have been disabled by war are considered heroes and 'often escape poverty through privileged access to land, employment and public facilities' (Trani & Loeb, 2012, p. S32).

Family and household poverty

Some studies have found that households with disabled family members had a lower mean income and fewer assets than households without, although the evidence is mixed (Groce et al., 2012, p. 1501, 1503; Mitra et al., 2013, p. 3; Woodburn, 2013, p. 80; WHO & World Bank, 2012, p. 10).

Three types of cost are associated with disability at the household level:

- i. Direct costs – including medical treatment and travel costs;
- ii. Opportunity costs as a result of lost income; and
- iii. Indirect costs relating to the provision of 'care' provided by family or community members (Groce et al., 2012, p. 1503; UNICEF, 2013, p. 14).

Those caring for children or adults with disabilities are generally female, and they often give up income generating activities to do so (Cordier, 2014; Groce & Kett, 2014; ESCAP, 2012, p. 15). A study in Asia and the Pacific also finds that in households where people with disabilities support dependents, they are unable to earn enough to fulfil those support responsibilities (ESCAP, 2012, p. 6). These studies establish that ‘the root cause of the problem is not the person with a disability, but the social marginalisation, and lack of access to basic resources such as education, employment, healthcare and social support systems that link disability and poverty at the household level’ (Groce et al., 2012).

Access to jobs, livelihoods, and social protection programmes

A large majority of people with disabilities are either not employed, under-employed or earn lower wages (Groce et al., 2012; WHO & World Bank, 2012; Heymann et al., 2014; Mitra, 2014). A study of 15 developing countries found that in nine of them there was a statistically significant disability gap showing lower employment rates for people with disabilities (Mizunoya & Mitra, 2013).

- i. Gender: The study of 15 developing countries also found that employment differences across disability status are more pronounced among males than females (Mizunoya & Mitra, 2013). However, other studies suggest that women with disabilities have worse employment rates and wages than men with disabilities (Heymann et al., 2014; ESCAP, 2012; Lamicchane, 2015). A survey of 51 countries found that men with disabilities have an employment rate of 52.8 per cent compared with 64.9 per cent for men without; and for women the figures were 19.6 per cent and 29.9 per cent respectively (Mont, 2014, p. 23).
- ii. Disability type: People with intellectual disabilities, mental illnesses or multiple disabilities have been found to be less likely than people with other disabilities to access the labour market (Groce et al., 2012; Morgon Banks & Polack, 2014; Mizunoya & Mitra, 2013; WHO & World Bank, 2012). A study of Nepal, Cambodia and Bangladesh found that people with physical impairments were less likely to find jobs than people with hearing and visual impairments, even when they had longer periods of schooling (Lamicchane, 2015).

The economic crisis

A study of 55 countries found that during the economic crisis many people with disabilities lost their jobs and funding for employment support was cut, and recent evidence indicates that the disability employment gap has been widening (Fembek et al., 2013; Heymann et al., 2014).

Formal employment

Barriers to participation in education and training place people with disabilities at a disadvantage in the job market (Morgon Banks & Polack, 2014; Fembek et al., 2013; Mont, 2014; Mitra, 2014). In South Africa for example, the formal employment rate for people with disabilities is less than a third of that of people without disabilities (Morgon Banks & Polack, 2014). Young people with disabilities find it particularly hard to get apprenticeships or training (Groce & Kett, 2014).

Even when people with disabilities have the required skills, additional barriers may include: their social isolation limiting the development of networks; discriminatory attitudes and misconceptions by employers; workplace harassment; low expectations of their capabilities by individuals with disabilities and their families; inaccessible work environments and lack of accommodations; and discriminatory legislation (Morgon Banks & Polack, 2014, pp. 36-37; Mizunoya & Mitra, 2013, p. 29; WHO & World Bank, 2011, p.236, 239-240, 250; Heymann et al., 2014, p. 6; Mont, 2014, p. 25; Mitra, 2014, pp. 276-280; ESCAP, 2012, pp. 16-18). A study of disability and equity at work attributes much of the employment and income disadvantages faced by people with disabilities to discrimination, both explicit and implicit (Heymann et al., 2014).

Tackling barriers to employment

Overcoming the labour market barriers experienced by people with disabilities requires a range of approaches, addressing constraints outside and inside the labour market (Heymann et al., 2014; Mitra, 2014). Labour market interventions include: anti-discrimination laws, hiring quotas, wage subsidies, vocational rehabilitation and accommodation in the workplace (Rimmerman, 2013; Fembek et al., 2013; WHO & World Bank, 2012; Mont, 2014; Mitra, 2014). The aim is to change attitudes in the workplace and amongst people with disabilities and their families (WHO & World Bank, 2012; Mont, 2014).

In developed countries, evidence shows that disability discrimination legislation has resulted in the most significant progress in workplace accommodations for people with disabilities, although they continue to experience disproportionately high rates of unemployment (Rimmerman, 2013). The size of the informal economy and limited legal implementation capacity in some developing countries may limit the effectiveness of disability discrimination legislation there (Heymann et al., 2014).

There has been a lack of rigorous impact evaluations of employment programmes for people with disabilities in low- and middle-income countries (Mont, 2014). However, programmes targeting the context-specific employment challenges of people with disabilities are more likely to be successful in improving employment rates (Mitra, 2014). This would include making sure training fulfilled market demands (Mont, 2014). Separate employment programmes for people with disabilities are less efficient and sustainable than including them in mainstream efforts (Mont, 2014). It is recommended that employment policies consider issues such as awareness raising, inclusive education, inclusive healthcare, and accessible transport, and recognise that most livelihood generating activities are not in the formal sector (Mont, 2014; Mitra, 2014). Programmes that address multiple constraints to employment are promising, although there is little available evidence on these (Mitra, 2014). Social assistance can also have positive effects on employment for people with disabilities (WHO & World Bank, 2012).

Informal employment

An estimated 80 per cent of economically active people with disabilities in developing countries are selfemployed, as this is often their only option (Leymat, 2012; Groce et al., 2012; Morgon Banks & Polack, 2014; Mizunoya & Mitra, 2013). Self-employment is associated with job insecurity, and lack of pensions and other welfare benefits, while lack of education, skills training and access to finance schemes creates further challenges (Groce et al., 2012; Morgon Banks & Polack, 2014; Leymat, 2012). In addition, stigma and prejudice towards people with disabilities may prevent customers using their service (e.g. in Southern Africa customers will not buy food from women with epilepsy, fearing that it is an infectious condition) (Groce et al., 2012).

Access to microfinance

Many microfinance institutions (MFIs) avoid clients with disabilities, who constitute less than one per cent of clients for most MFIs (Groce et al., 2012; Leymat, 2012). This is often as a result of incorrect assumptions that people with disabilities will be unable to pay back the money borrowed (Groce et al., 2012; Morgon Banks & Polack, 2014; Leymat, 2012; Mont, 2014). While some organisations of and for people with disabilities provide microfinance, they are often only able to reach relatively small numbers of people, and their programmes are often not self-sustainable (Leymat, 2012). People with disabilities may also feel they lack the financial skills to access these services (Leymat, 2012).

Facilitating access to mainstream financial provision

A global survey looking at access to financial services for people with disabilities found that if they are given the opportunity to access financial services, ‘many are capable of successfully managing loans and businesses’ (Leymat, 2012). It also found that the ‘most cost-efficient and sustainable way of providing financial services for disabled people is to facilitate their access to mainstream financial provision’ (Leymat, 2012).

This has been done by: raising awareness among microfinance staff; establishing partnerships for cooperation between organisations of/for people with disabilities and microfinance institutions; promoting reasonable accommodation by adapting methodologies, product design, and accessibility; or simply by supporting people with disabilities to submit their loan applications (Leymat, 2012). Sensitisation of staff and outreach in a Ugandan microfinance institution doubled the number of clients with disabilities, for example (Heymann et al., 2014). Savings schemes are currently one of the most effective ways people with disabilities can access microfinance (Groce et al., 2012; Leymat, 2012). It should be noted that microfinance is not the only or best solution for all (Leymat, 2012; Burns et al., 2014).

Begging

The strong links between disability and poverty also increase the likelihood of turning to begging, to earn all or part of a living, in urban areas (Groce et al., 2014; Burns et al., 2014). In some cultures begging is often considered ‘an acceptable way, and in some cases the only way, for people with disabilities to make a living outside the home’ (Groce et al., 2014). A literature review found that

people with disabilities decide to beg as a result of a lack of social networks; internalised social stigma; education and skills levels; limited employment prospects; social protection floors; and a downward spiral of poverty (Groce et al., 2014). People with disabilities often contribute to their households by doing unpaid labour (Groce et al., 2012).

Social protection

A growing number of countries have social protection programmes that either target people with disabilities or mainstream disability. Yet statistical and anecdotal evidence shows that many people with disabilities are not reached by social protection programmes, because of varied barriers (Rohwerder, 2014). Much work is needed to address these (Mitra, 2015; Palmer, 2013). Begging by people with disabilities appears to be far less common in countries with established social protection systems (Groce et al., 2014).

Social protection programmes risk strengthening dependency and segregation, and reducing incentives to work (Rimmerman, 2013; WHO & World Bank, 2012), although evidence supporting this in low- and middle-income countries is lacking so far (Mitra, 2019). In addition, social protection programmes on their own will not eliminate the vulnerabilities people with disabilities face: complementary programmes are needed to create an enabling environment (Rohwerder, 2014). Evidence on how safety nets affect people with disabilities is limited: more research is needed (WHO & World Bank, 2012).

Support and participation in society

Children and adults with disabilities are often isolated from mainstream social, cultural, and political opportunities (WHO & World Bank, 2012; HI & STC, 2012; Trani & Cannings, 2013). Stigmatisation can lead to lack of registration of the birth of children with disabilities, which is a fundamental barrier to their participation in society and increases their invisibility and vulnerability to exploitation (UNICEF, 2013). The World Report on Disability finds that people with disabilities often have unmet needs for support services, personal care, access to aids and equipment, participation in education, employment, and social activities, and modifications to the home or workplace (WHO & World Bank, 2012). Lack of support prevents many people with disabilities from achieving a good quality of life and participating in social and economic life on an equal basis with others (WHO & World Bank, 2012).

Provision of assistance and support

People's need for assistance and support will depend on 'environmental factors, the stage of life, the underlying health conditions, and the level of individual functioning' (WHO & World Bank, 2012). Formal services are inadequate (WHO & World Bank, 2012). Due to the lack of investment in rehabilitation, only 5-15 per cent of people with disabilities in low- and middle-income countries receive assistive devices (Morgon Banks & Polack, 2014). In addition, as children and adolescents grow, their assistive devices need to be replaced every year or two (Groce & Kett, 2014). They are often expensive, yet ill-fitting devices reduce the young people's confidence and ability to participate (Groce & Kett, 2014; UNICEF, 2013). People with disabilities often rely on informal care from family and friends, but this is sometimes unavailable, inadequate or insufficient (WHO & World Bank, 2012; Burns et al., 2014).

Barriers to assistance and support include: lack of awareness and funding; lack of adequate human resources; inappropriate policies and institutional frameworks; inadequate and unresponsive services; poor service coordination; and attitudes and abuse (WHO & World Bank, 2012).

Exclusion from society

People with disabilities often encounter negative attitudes held by government officials, policy makers, community members – and even family members – which results in their exclusion from society (Groce et al., 2012; Groce & Kett, 2014; Burns et al., 2014). Negative social attitudes can result in disabled people's families keeping them hidden at home or sending them to institutions (Groce & Kett, 2014). Hundreds of thousands of children with disabilities continue to live in institutions, as do many adults with intellectual disabilities (Groce & Kett, 2014; UNICEF, 2013; Scior et al., 2015). People with disabilities are sometimes denied the right to marry or have families of their own (Groce & Kett, 2014; Ortoleva & Lewis, 2012; Fembek et al., 2013). In addition, a study in Afghanistan and Zambia shows a 'significant relationship between disability, unemployment and being single', which excludes people with disabilities, as marriage is often considered a 'major step in the process of gaining a rightful place within society' (Trani & Loeb, 2012).

Impact on families

Family members can also face discrimination by association (PPUA Penca, 2013; Burns et al., 2014). This sometimes results in them developing a negative attitude towards their relative with disabilities (PPUA Penca, 2013; Burns et al., 2014). Negative attitudes about disability especially disadvantage mothers, who are ‘blamed’ in some cultures for having a child with a disability (Inclusion Intl., 2016). This, combined with mothers generally bearing the majority of the care giving responsibilities, often devalues and isolates them (Inclusion Intl., 2016).

Political participation

People with disabilities have often been excluded from playing an active part in the political process in their own countries and wider international development processes (Groce et al., 2012; Balmas et al., 2015). They face challenges in exercising their fundamental right as a citizen to vote in elections (PPUA Penca, 2013). Existing laws can confuse and discriminate against the political rights of people with disabilities (PPUA Penca, 2013; Balmas et al., 2015; WHO & World Bank, 2012). People with intellectual disabilities are often prevented from voting as they are perceived as having ‘limited capacity to vote’ (Balmas et al., 2015). Polling stations are often located in inaccessible places and their staff do not have training to assist people with disabilities (PPUA Penca, 2013; WHO & World Bank, 2012). People with disabilities also face difficulties in accessing information about voter registration and the candidates, and many are even prevented from registering as voters (PPUA Penca, 2013; WHO & World Bank, 2012).

In addition, people with disabilities may be prevented from standing as candidates (PPUA Penca, 2013). For example, in Indonesia, candidates are required to be literate to stand for legislative election, but it is unclear whether the ability to read braille is acceptable as a test of literacy (PPUA Penca, 2013).

Education

Studies across the world have found that children with disabilities are less likely to go to school than children without disabilities and are more likely to drop out (Groce et al., 2012; Morgon Banks & Polack, 2014; Groce & Kett, 2014; EFA, 2015; WHO & World Bank, 2012; UNICEF, 2013; HRW, 2012; Trani et al., 2012). For example, a study in Afghanistan found that the

proportion of non-disabled children accessing school is almost twice as high as the proportion of children with disabilities (Trani et al., 2012).

- i. Gender: Girls with disabilities are even less likely to receive an education than boys with disabilities (Trani & Loeb, 2012; EFA, 2015; WHO & World Bank, 2012; Trani et al., 2012).
- ii. Disability type: Children with physical impairments are generally more likely to be enrolled than those with intellectual or sensory impairments (WHO & World Bank, 2012; Inclusion Intl., 2016; Trani et al., 2012).

Some parents of children with disabilities say that without school, they have no choice but to lock up or tie up their children while they go to work or complete daily chores (HRW, 2012). Scarce data about children with disabilities means the ‘scale of the challenge is likely underestimated’ (EFA, 2015).

Barriers to education

The reasons for the low educational levels of children with disabilities can include:

- i. limited communication modes (e.g. no materials in Braille);
- ii. inaccessible school buildings (e.g. multi-storey with no lifts, inaccessible toilets);
- iii. location, combined with lack of transport links;
- iv. stigmatisation and bullying;
- v. lack of teacher confidence and training;
- vi. low expectations of children with disabilities;
- vii. prohibitive costs and inadequate resources; and
- viii. policies that prevent inclusive education – e.g. special education is under the jurisdiction of ministries for health or social welfare rather than the ministry of education (Morgon Banks & Polack, 2014; Srivastava et al., 2015; Groce & Kett, 2014; Groce & Bakhshi, 2012; WHO & World Bank, 2012; UNICEF, 2013).

Long-term implications

Lack of access to education for children with disabilities has repercussions throughout their lives. The well-established links between illiteracy or marginal literacy and poverty significantly

increase the likelihood that they will raise their own children in poverty (Groce et al., 2012; Groce & Bakhshi, 2012; WHO & World Bank, 2012; Barron & Ncube, 2012). Some estimate that literacy rates for adults with disabilities in developing countries are possibly as low as three per cent overall and one per cent for women with disabilities, although little attention is paid to this issue in the literature and the methodology is unclear (Groce & Bakhshi, 2012). Fifty per cent of people in India with mild to moderate disabilities are thought to be illiterate, which is still significantly low (Groce & Bakhshi, 2012). Despite these low literacy rates, some experts in development ‘clearly stated that the literacy needs of disabled adults were low priority – to be addressed only after literacy rates in the general population improved’ (Groce & Bakhshi, 2012). These adults with disabilities will find it difficult to break the links between disability and poverty (Groce & Bakhshi, 2012).

In addition, exclusion from schools denies children with disabilities an opportunity for social networking and community participation, as well as all sorts of medical, social, nutritional and developmental resources, which can lead to isolation, decreased autonomy, and lower quality of life (Morgon Banks & Polack, 2014; Trani et al., 2012; WHO & World Bank, 2012). Caregivers have a Disability inclusion: Topic guide, 2015 21 heightened risk of depression and limits on their own independence as a result of the increased dependency burden (Morgon Banks & Polack, 2014). Exclusion from mainstream education also helps propagate discriminatory attitudes at the societal level, creating further barriers to participation in other domains (Morgon Banks & Polack, 2014; UNICEF, 2013).

Inclusive education

Inclusive education has become part of the international agenda, partly running parallel to the objective of Education for All (EFA) (Srivastava et al., 2015). It entails ‘providing meaningful learning opportunities for all students within the regular school system’ (UNICEF, 2013). Strong and continuous leadership at the national and school levels is identified as one of the most important elements in an inclusive education system (WHO & World Bank, 2012). However, there is no universal definition of inclusive education, which causes difficulties in implementing coherent and sustainable programmes (EFA, 2015; Bakhshi et al., 2013; WHO & World Bank, 2012).

Health

Having a disability is not synonymous with having a health problem: many persons with disabilities live healthy lives. People with disabilities often have a diverse range of health needs (WHO & World Bank, 2012).

However, there is some evidence that, collectively, they experience poorer levels of health and require more healthcare than the general population (WHO & World Bank, 2012; Morgon Banks & Polack, 2014). Increasing evidence also indicates that exclusion from care and treatment for both general and disability-specific health needs leads to poorer health outcomes among people with disabilities (WHO & World Bank, 2012; Morgon Banks & Polack, 2014). Mortality rates for children with disabilities are estimated to be as high as 80 per cent in countries where under-five mortality as a whole has decreased to below 20 per cent – this cannot solely be ascribed to genetic or bio-medical factors (Inclusion Intl., 2016).

Healthcare challenges

People with disabilities may face inequities in access, quality and delivery of care in mainstream health services, leading to poorer overall treatment outcomes (Morgon Banks & Polack, 2014). Health facilities are often inaccessible; information is often not communicated appropriately; transport is often not accessible or affordable; health services are often not affordable; misconceptions and stigma around disability may prevent families seeking healthcare; and discrimination by healthcare providers may limit provision of appropriate services (Morgon Banks & Polack, 2014; Fembek et al., 2013; WHO & World Bank, 2012; Burns et al., 2014). For example, the incorrect but common assumption that people with disabilities are sexually inactive limits provision of sexual and reproductive healthcare, and women with disabilities may experience ‘forced and/or coerced sterilisation, forced contraception and/or limited or no contraceptive choices, a focus on menstrual and sexual suppression, poorly managed pregnancy and birth, forced or coerced abortion’ (Frohmader & Ortoleva, 2013; Morgon Banks & Polack, 2014; Ortoleva & Lewis, 2012; HRW, 2012).

In addition, healthcare workers are often unfamiliar with people with disabilities. They hesitate to take on routine care in the mistaken belief that specialist care is always needed (Groce & Kett, 2014; WHO & World Bank, 2012).

Healthcare costs and poverty

A study in Vietnam found that the economic burden of healthcare, especially in relation to medication and travel costs, was greatest for people with disabilities, around 12 per cent of whom experience catastrophic expenditure (40 per cent non-food expenditure) (Palmer, 2014). Such high out-of-pocket medical costs for people with disabilities can exacerbate poverty (Morgon Banks & Polack, 2014).

Lack of access to, or delay in, appropriate healthcare may lead to higher medical and productivity costs in the long term as a result of continuously poor or worsening levels of functioning, with associated costs for wider society (Morgon Banks & Polack, 2014).

2.2.2 Hazards

A natural hazard is a condition that may cause loss of life, injury or other health impacts; property damage; loss of livelihoods and services; social and economic disruption; and/or environmental damage (UNISDR, 2019). It may be of natural origin and may arise from a variety of geological, meteorological, hydrological, oceanic, biological or technological sources, sometimes in combination (table 2.1). Geographic location is an important determinant of the types of natural hazard to which a country is exposed. The characteristics of natural hazards vary considerably in terms of their speed of onset, duration, intensity and warning time. Approaches to reduce the impacts of hazards thus need to be context specific and tailored to each hazard type.

Table 2.1 Types of hazards

Type	Examples
Hydro-meteorological-caused by natural processes or phenomena associated with atmospheric, climatic, oceanographic or hydrological conditions	<ul style="list-style-type: none">• Tropical cyclones, precipitation (rain), storm surges, wind, and other severe storms and lightning• Floods debris and mudflows, and landslides• Drought and desertification

- Wild fires, temperature extremes and sand or dust storms
- Geological—caused by natural earth processes or phenomena
- Earthquakes and associated landslides, and rockslides
 - Tsunami
 - Volcanic activity and emissions
 - Surface collapse and geological fault activity
- Diseases, including epidemics and pandemics—caused by an outbreak of bacterial, viral or other sources
- Water and vector borne diseases following flooding
 - Cholera and other epidemics
- Industrial and other disasters
- Avian flu
 - Fires and oil spills

Benson and Twigg (2017)

2.2.3 Disaster and disaster risk

Disaster is defined as a serious disruption of the functioning of a community or a society, involving widespread human, material, economic and/or environmental losses and impacts that exceed the ability of the affected community or society to cope using its own resources (UNISDR, 2019). Disaster events may be sudden and unexpected, or slow moving in their onset. They share a common characteristic, however, in their potential to cause widespread community disruption, displacement, economic loss, property damage, death and injury, environmental degradation and profound emotional suffering (Peek, 2018). The potential impact of disasters is described by the term 'disaster risk'.

Disaster impacts

Globally, natural disasters have killed more than 1.5 million people in the past two decades and affected 255 million annually. Ninety-seven per cent of disaster related deaths reported globally occurred in developing countries (World Bank, 2020). Economic losses associated with natural

disasters are now estimated to be 15 times higher than they were in the 1950s (adjusting for inflation), and disasters caused approximately US\$67 billion in losses in each year from 2004 to 2013 (Peek 2018; World Bank 2019).

Whatever the origin of disasters, their impacts include loss of life, injury to persons, damage to property, destruction of assets, loss of services, social and economic disruption and or environmental degradation. Disasters often affect water supply and sanitation, adding pressure to already poor health conditions in many communities. Cyclones and floods particularly result in an increased incidence of water and vector borne diseases (Campbell-Lendrum and Woodruff, 2017). such effects also lower economic capacity (Freeman, 2019), causing further medium term economic losses that usually are not captured by impact assessments conducted in the immediate aftermath of disasters.

At the national level, the impacts of natural disasters are not merely a social and humanitarian issue. They are economically significant, affecting national macroeconomic and the national fiscal environment (Benson and Clay, 2014). Disasters usually mean higher government expenditure and/or part reallocation of already committed financial resources (usually from the capital budget), to meet the costs of disaster relief and the costs of repair and rehabilitation of public property, and to provide support to victims. Disasters also mean a fall in government revenue because they cause a reduced level of economic activity, including possible net falls in imports and exports. Reduced economic activity implies reduced direct and indirect tax revenue, and thus increased budgetary pressures, which may result in governments borrowing more, placing inflationary pressures on the economy. International modeling results also suggest disasters can dampen investment and reduce long term economic growth, through their negative effect on a country's credit rating and an increase in interest rates for external borrowing (Benson and Clay 2014; Cochran 2014). Ultimately, such effects manifest themselves at the household level.

Sensitivity and disaster risk

Disaster impacts are determined not only by the nature of the hazard, but also by the society's vulnerability. Vulnerability is defined as the characteristics and circumstances of a community, system or asset that make it susceptible to the damaging effects of a hazard (UNDP, 2019). These circumstances can be linked to the structure and the status of the national economy, the condition of physical infrastructure (including access to water and sanitation) and the socioeconomic

characteristics of households (including income, health and education). Vulnerability is thus the concept that explains why, with a given level of physical exposure, people are more or less at risk (UNDP, 2019).

Vulnerability has three component elements: the sensitivity of households and communities to hazards; the ability to respond to disasters; and the ability to cope with the immediate effects of disasters. (The term ‘sensitivity’ is used in this report to emphasise individuals’ and communities’ conditions that particularly have the potential to magnify the effect of disaster.) Vulnerability is high in many areas as a result of poor infrastructure, which is often perceived as a key component of a country’s economic status. Freeman (2019) demonstrated a direct link between vulnerability to natural disasters and poor infrastructure. Poor infrastructure affects people’s ability to engage in income generating activities, as well as their ability to respond to disasters. Poor infrastructure standards, weak government regulations (such as the absence of building codes) and weak regulatory enforcement also increase disaster risks.

Countries that heavily rely on the primary sector are also generally found to be more sensitive to the effects of natural disasters (Benson 2017), particularly disasters of hydro-meteorological origin. At the same time, the process of development adopted and the development choices made in many countries affect those countries’ vulnerability to disasters—for example, environmentally unsustainable development practices, such logging in areas prone to landslides, increase disaster risks.

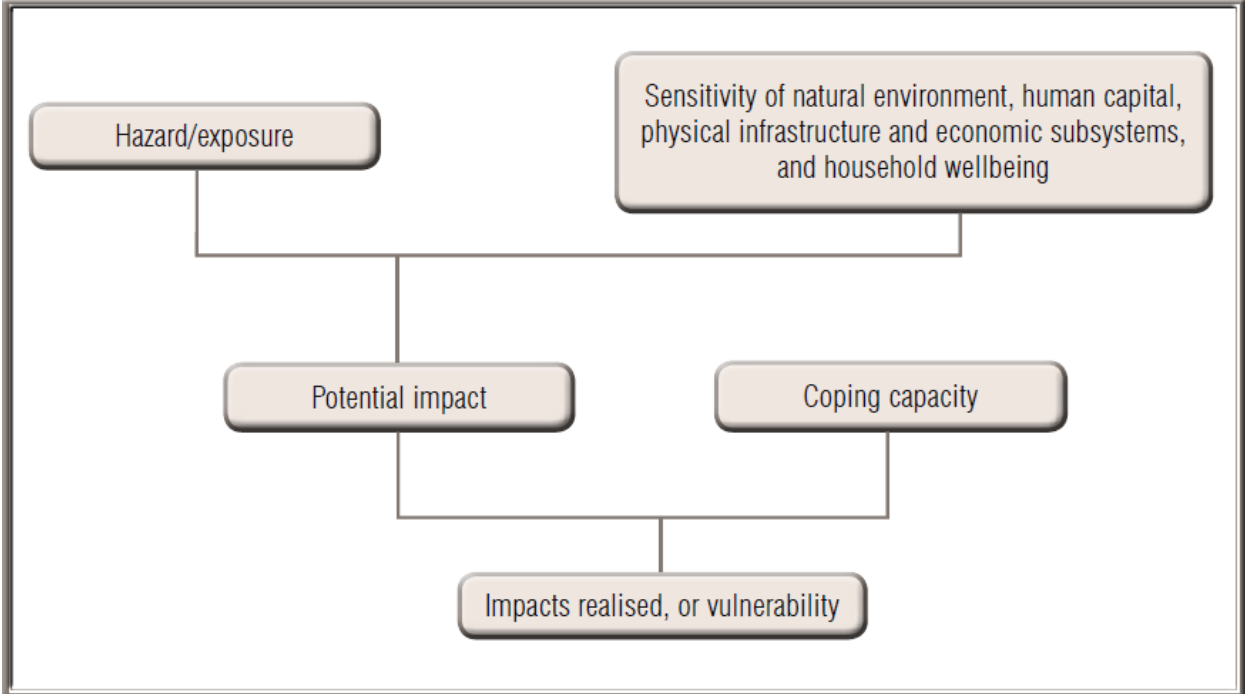
Human vulnerability is exacerbated by weak end-to-end disaster warning systems and the ability of people to manage disaster. Disaster management constitutes having emergency plans, equipment, and trained and knowledgeable people to help monitor hazards, operate end-to-end early warning systems and manage emergency responses. The nature and frequency of awareness programs, the strength of the media in reaching every part of the country, past experiences of the public and cultural beliefs also determine the community's vulnerability.

At the household level, sensitivity to external shocks can be viewed in terms of livelihoods and food and nutritional status. The former also depends on human development conditions, such as household income, access to water and sanitation, maternal and child mortality, and education. The poorer the economic and social wellbeing at the household level, the more sensitive the household is to the impact of hazards (primarily because it has a low threshold for withstanding

external shocks) and the less able it is to respond to, cope with and adapt to disasters (because it does not have much, if any, capital reserve on which to draw).

The vulnerability of communities, economies and countries is thus a result of the interaction of hazards exposure, the economic status of households, the sensitivity of the environment and economy to hazards, the state of infrastructure, and the ability to respond to and cope with disaster events (figure 2.1).

Figure 2.1 Factors determining vulnerability to natural disasters



Source: Schroeter and ATEAM Consortium (2014)

Unfortunately, no single measure adequately captures the vulnerability of people and economies to external shocks (Eriksen and Kelly, 2017).

2.2.4 The link between disaster risk and poverty

There is considerable anecdotal evidence of a link between disaster risk and poverty. Findings from worldwide consultations with the poor (World Bank 2020), the UNDP's (2019) report on mutual links between disaster and development, and the UK Department for International Development's (Department for International Development, 2019) explanation of the links

between development and disasters in view of the long term impacts on poverty trends have all pointed to a relationship between disasters and poverty.

It is widely acknowledged that the poor often live on marginal lands and in poorly constructed houses, and often have poor access to water and sanitation for example, 80 per cent of the poor in Latin America, 60 per cent of the poor in Asia, and 50 per cent of the poor in Africa live on marginal lands characterised by poor productivity (World Bank, 2019). According to White et al. (2019), people living in such conditions generate a range of immediate 'unsafe conditions'. Such conditions make the poor more sensitive to disasters and exacerbate their poor economic status. While those better-off may choose to live in higher risk areas, the poor often have no other choice. Poor thus live in poorly constructed houses, have poor access to water and sanitation, and often do not have food and nutritional security. Living in poverty thus increases their sensitivity to disaster. Given limited income and limited financial savings (if any), the ability of the poor to respond to and recover from disaster is limited at best. Further, the poor cannot easily adapt to disaster by investing in options such as disaster-proof technology, relocating to less hazardous areas, replacing lost items or even taking out insurance (World Bank, 2017).

It has been noted that disasters can even induce poverty, especially among those living near the poverty line. The World Bank (2020) also noted disasters and the destruction of assets of the poor can trap families in chronic poverty because they will not have the necessary income to rebuild their homes, replace assets and meet basic needs. In other words, disasters can be a source of poverty (Intergovernmental Panel on Climate Change, 2019).

At the national level, the ability of a community to cope with and recover from external shocks also depends on the health of natural resources and supporting ecosystems (natural capital asset), human health (human capital asset), physical infrastructure (physical asset) and financial resources (financial asset) available to people (Carney, 2018). It is often stated that recurring disasters can hold back development and progress towards national development goals, including the millennium development goals (MDGs) (Intergovernmental Panel on Climate Change, 2017, UNDP, 2019). Many countries report this problem in their national MDG progress reports.

The impacts of natural disasters at the national level are, however, not merely a matter of social and humanitarian importance; they are of economic importance too. They manifest in households' socioeconomic status, and the cumulative effects will be experienced across sectors and through

government finances. The impact of disaster at household, communities and national levels limits their ability to respond to and recover and rehabilitate from external shocks, influencing economic productivity, economic growth and the status of economic development. There is, however, little quantitative empirical evidence of the long term impact of disasters on the lives and livelihoods of people, and on national development prospects (UNISDR, 2017).

2.3 Bad choices and poverty

Sarlo (2018) contends that it is likely that there will be considerable resistance, especially from those in the social justice community, to accepting that people have any choice at all when it comes to misfortunes like poverty. After all, no one would rationally choose to live in poverty. (Of course, a small number do choose poverty for example, people in religious orders, ascetics, back-to-nature types, etc. They choose to reject all but the most essential material goods for loftier objectives. However, they are likely to be at or just above the poverty line, as defined here, once all factors are included.) Ignoring that small group, we have a much larger group of people who find themselves at or below the poverty line. And, almost certainly, it is a condition that they never would have chosen.

In life, as we all appreciate, we never get a chance to "choose" exactly where we end up. We simply make a series of choices along the way and if we make enough good choices and avoid some really bad ones, we will typically end up in a reasonably comfortable situation. There is never a guarantee, but that pattern tends to work most of the time for most people. When we speak of "choice," it is important to underline that we refer to the perspective of the poor person him or herself rather than that of the external observer. What each of us will find is that the consequences of our choices will tend to nudge us onto the path we wish to pursue. So, for example, the student whose goal is a university degree will find that poor grades that are the result of skipping classes and not doing the assigned readings will be a wake-up call and will push her to make a better effort. On the flip side, the young worker who distinguishes himself with an outstanding effort and is rewarded with a promotion will find his good choices rewarded and reinforced. Consequences, therefore, serve a valuable function in helping us craft the kind of life we want.

But there are still some who would argue that our choices are so determined by our genetics, our culture, and especially by outside influences that we can scarcely be held responsible for the choices we make. We should reject that view. It is not what most of us believe, and it is certainly

not what the legal system believes. If you steal someone's property or assault someone, you are considered fully responsible for your actions. Although considerations that might help explain the criminal act may be taken into account in sentencing, the actual conviction and assignment of responsibility for a criminal act is based on the fact you did indeed commit the act. There is a general expectation in society that adults are responsible for the decisions that they make and are accountable for any harmful consequences to others (or to themselves) (Salro, 2016).

So, what kinds of choices might increase someone's risk for falling into poverty? An economist would tend to focus on decisions that make one a less attractive candidate in the labour market. Consider the following list:

- i. **Inability to complete high school:** This suggests that you may not have the writing, numeracy, or communication skills required for even the most basic jobs. Education level is often used as a preliminary filter to whittle down an application pool. People with low levels of formal education are less attractive candidates for employment and are more likely to end up poor.
- ii. **Having a criminal record:** This makes employers less likely to hire one because they are concerned that the individual is not trust worthy. This makes it more difficult to find a job and increases the likelihood of poverty.
- iii. **Crime and incarceration**
Another important risk factor is incarceration. Being charged with a crime is, on its own, stressful, disruptive, and costly. However, a conviction with jail time raises the risk for poverty to a whole new level. Serving time in jail leads to time away from the labour market and, likely, skill erosion. Once the jail sentence has been served and the perpetrator released, he or she will often face discrimination and rejection. Not everyone is prepared to give a convicted criminal a second chance. If the crimes involve violence or theft, many firms would understandably be reluctant to hire the convicted person for full-time work. The legal system holds people accountable for any crimes they commit and exacts an appropriate penalty. We consider that someone guilty of a crime has made a choice and, more likely, have made a long series of choices that have led them to where they are. And those choices have led to a significantly elevated risk

of being poor. Regrettably, no data are available that allow us to quantify the increased likelihood of falling into poverty for those released from incarceration.

- iv. Having addiction issues: Being addicted to drugs or alcohol presents a significant risk to one's continued employment. Many addicts simply cannot function in an employment situation. They are more likely to be terminated, which increases the risk of poverty. Those who have been out of the labour market for some time because of their addiction find it very difficult to get back in.

Addiction is one such consideration. There is no question that addiction seriously raises the probability of poverty. While there are some "functioning" alcohol and drug addicts, it is likely that a person who has developed a physical or psychological dependency on a substance that impairs reason, judgment, and self-control will have great difficulty in a work environment. And, if they cannot work, they will most likely have no source of market income and this inevitably means poverty unless they can beat their addiction.

Addiction is a complicated problem with aspects that are connected to heritable traits as well as depression. Nevertheless, addiction happens after a series of choices related to a drug or alcohol. Those choices always have consequences. There are bad reactions, bad behaviour, risks involving vehicles, the cost of the drugs, loss of control, and, not least, impacts on others, especially spouses and family members. Unless an addict is enabled, he or she will make healthier choices once the costs outweigh the benefits of the habit.

- v. Being a single parent with a child. This is a special risk for women and is a very complicated issue. Due to a combination of tradition, choice, and the current state of family law, women are the overwhelming majority of poor single parents, most of whom have never been married. If single female parents are on welfare, they are not expected to work. This effectively traps them in a poor or near-poor situation. The causal connection between single parenthood and poverty is very complex and is likely to run both ways (i.e., if one is a single parent, the individual is more likely to be poor, and if they are poor, they are more likely to be a single parent).

- vi. Having a very spotty or non-existent job history. If the past employers for an individual have great difficulty giving one a positive recommendation, potential current employers will be hesitant to take a chance on that particular individual.

The degree of personal responsibility varies from person to person in each of these cases. For example, someone may drop out of school at 16 because they are tired of the academic requirements and regimentation. On the other hand, some may leave school early simply because their cognitive capacity does not allow them to keep up. While some jurisdictions have programs for "special" students, not all do. With respect to single parents, while having a child is the single most important decision a couple will ever make, the choice is not always well thought out. As well, the enabling environment will be an important consideration influencing such decisions.

2.4 Enablement and poverty

AEI/Brookings Working Group on Poverty and Opportunity (2015) point out that enablement has to do with the systems and mechanisms in place that reduce or eliminate the consequences of bad choices thereby making them more likely. We are all familiar with addiction enablement. It is very similar to the economic problem of "moral hazard." Enablement happens when friends and family members give or lend money to the addict (to be used for drugs or alcohol), cover up for them, make excuses for their bad behaviour, refuse to confront the addict, or continue to give them aid. This enablement only makes the problem worse.

Poverty enablement is similar, but here we have a very important distinction to make. A mechanism or scheme that helps a poor person lift him or herself out of poverty and on to become a full, independent, self-supporting person (with all of the positive features that come with that) is not enablement. Such a scheme would likely involve some combination of insurance and compassion. On the other hand, a mechanism that assumes that poor people are incapable and irredeemable, pays them a regular cheque and little else, and puts in place barriers to the achievement of independence, enables poverty. Structured properly, such a mechanism works amazingly well to keep people living in poverty; it leaves them totally dependent on others for their existence and ultimately grinds down their self-worth and self-respect so that recipients begin to believe that they themselves are useless. Such systems serve the interests of people who work in the poverty "industry" but, sadly, not the poor (Sarlo, 2014).

The idea of poverty enablement requires some development and a few specific examples. The primary program that most governments have in place to "help" poor people is welfare. Welfare programs vary jurisdiction by jurisdiction; however, they all provide, on a last-resort basis, a basic income for people who state that they have no other resources on which to live. In Zambia, such programs are referred to as social assistance i.e social cash transfer (SCT). Beneficiary households are entitled to 200 Kwacha per month which they receive every two months as a sum of 400 Kwacha. Beneficiary households with a member with severe disability receive double the amount, i.e., 400 Kwacha per month and 800 Kwacha every two months (UNICEF, 2022). But one would ask, how is family going to meet its basic needs in K200 when the cost of living is way above K1,000?

On the surface, such programs appear to be very much like insurance protecting people against catastrophic loss of income. In fact, though, welfare programs lack some of the most important components of insurance. There are no premiums; there is no risk assessment; there is no behavioural requirement on the part of "customers"; and policies cannot be cancelled for cause.

According to Stapleton (2013), welfare programs are bureaucracy-heavy, expensive schemes that maintain people in poverty rather than helping them move up and out of poverty. The most destructive feature of such programs is that the incentive structure is geared to ensure continued dependency. For someone whose life is in disarray and who has little to offer an employer in terms of skills, attitude, and experience, or for someone who may be struggling with substance abuse, domestic violence, or depression, the financial benefits provided by the welfare system (as modest as it is) may be far preferable to any of the other options they have. Once they are in the "system", however, any additional amounts they might earn face very high effective marginal tax rates. Any job they might wish to take becomes a huge risk for them because they would lose the cash benefits provided by welfare as well as the non-cash benefits (like dental, medications, vision care, etc.). And the longer they are in the system, the more difficult it will be to leave the assurance of a regular income and benefits and venture out into an uncertain job market.

It is no longer controversial to state that there are very strong vested interests in maintaining as many people as possible on welfare. But how could this be? Who could possibly benefit from having more poverty and more welfare recipients? Well, firstly, the tens of thousands of bureaucrats, policy analysts, social and case workers, administrators, and clerical staff who work

in the relevant government programs and agencies clearly benefit from more poverty. Their jobs and rich pensions depend vitally on a large and growing cohort of people classified as poor. In addition, an assortment of activists, NGO administrators, politicians, and journalists are intensely invested in the idea that poverty is out of control and that ever more redistribution is required. Finally, social justice advocates (mostly teachers and professors) want to impose a socialist system on our economy. For them, poverty is a defining issue. If they are able to convince enough people that poverty is high and rising, they can blame it on the existing structures and presumably make an easier case for the fundamental change they desire.

Of course, a "compassionate" definition of poverty (i.e., relative poverty) serves their purpose very well. It allows them to inflate the numbers, create a crisis, and manufacture the obvious need for radical change. This is in no way to malign the genuine sentiments of some who truly want poverty eliminated. However, we do have to appreciate the incentive structure and the power of special interests here. There is simply lot of rent-seeking behaviour within the state. So, despite their stated goal, few in the poverty industry actually want to reduce poverty. They have every incentive to keep it high and growing.

How exactly can poverty be "enabled"? And why would any person or institution want to enable a condition that is so depressing and inhumane? Enablement starts with attitudes that are all too common. If people believe that the poor are not able to solve their own problems, that they need others to intervene and make the most basic decisions about living for them, that they cannot speak for themselves but require an activist to speak for them, and that they cannot be expected to abide by the same rules and norms as the rest of society because they are victims, then we are on the path to enabling poverty. The enabler robs poor people of their personhood, of their ability to exercise personal autonomy. To the enabler, the poor are incapable of getting out of poverty by themselves. The enabler has effectively given up on the poor and so it is not surprising that the poor begin to give up on themselves. First and foremost, enabling poverty involves infantilizing the poor, treating them like children and not expecting much from them (Riley, 2014).

The enabler may be well-meaning. They may genuinely want to help. But they may also not appreciate the detrimental unintended consequences of that help. More often, however, the enabler is motivated by ideology. If the goal is to radically reconfigure society and impose on us all an egalitarian paradise, then poverty is an effective political weapon in the process. The more poverty

the better. If it can be shown that poverty is high and rising, then it is much easier to make the case politically for more programs and for more aggressive redistribution of income. However, those government programs do not solve poverty. They actually pull more people into poverty. They make the problem worse. How, exactly, do government redistribution programs work to enable poverty?

Susan (2017) adds on that by far the biggest redistribution program in developed countries like Canada that purports to help the poor is "social assistance," often referred to as welfare. Most western nations have elaborate schemes that provide, on a last resort basis, a minimal income that just covers people's basic needs. Program details vary by country, by region in the case of Canada and the US. If we look at the social assistance plan in Ontario, we find a system much like many others in North America. The cash benefits are very modest and barely cover the basic needs of recipients. However, included in the program are non-cash benefits such as prescription drug coverage and dental and vision care coverage for minors (children of recipients). So, welfare is not going to be an attractive option for most people who regard themselves as middle- class or above. However, for people at the margin, it does represent a decent fallback position. They know that if they do make some bad decisions related to drugs, crime, having children without a partner, quitting school, quitting a job, etc., welfare will be there as a backstop. With welfare, there is an inescapable moral hazard issue that tends to increase the likelihood of risky behaviour.

In Ontario, there are two programs within the welfare system. One is for people classified as non-disabled. These recipients get a lower cash allowance, fewer non-cash benefits, and are nominally expected to find employment. The other program is for people classified as disabled. Here, cash benefits are about 50 to 60 percent higher (depending on the family composition) than for non-disabled recipients. Drug, dental, and vision care benefits are all covered, and there is no requirement to work or to look for work although the program will assist with employment opportunities if a recipient wishes (Lankin and Munir, 2012).

Beyond the cash benefit fallback, the welfare system in Ontario has three critical components that have especially served to enable poverty. The first is the non-cash benefits the drug, dental, and vision care coverage that most low-income working people do not get. The second is the \$200 monthly earnings exemption for recipients of both programs. This means that any amounts earned beyond the exemption are subject to an effective marginal tax rate of 50 percent a significant

disincentive for a recipient to accept employment. The third is the expansion of the definition of "disability" to include stress and anxiety disorders. This change resulted in a significant increase in disability caseloads and a decline in the non-disability caseloads. This is a predictable (and, for recipients, a rational) response to the change in definition. It provided a strong incentive for people at the margin to want to be so classified because of the much higher cash benefits and the extended health coverage. Each of these components has the effect of drawing people near the margins into the program and retaining more of those already in. As people find it more difficult to get off of welfare, the system traps more of them for longer periods and thereby enables poverty.

Poverty enablement is poverty in a broad sense. People may be at or just above the actual basic needs poverty threshold, but if they are trapped, demoralized, and unable to ever imagine a better life, they are, in this broader sense, "poor." Enablement insidiously and effectively imposes a growing sense of dependency on recipients. They are increasingly dependent on others for their survival. People in this situation may be covering their basic needs, yet their outlook, bleak future, and likely psychological disposition renders them poor in a fundamental way that goes beyond the numerical measurement (Susan, 2017).

Frances Lankin, a former minister in Ontario's NDP government (1990-95) was asked, in 2010, to co-chair a review of the social assistance program in Ontario. In that review, *Brighter Prospects: Transforming Social Assistance in Ontario* (2012), Lankin and her co-author noted with some concern that the disability program caseload had grown very rapidly and that costs were escalating. They argued that the welfare system in Ontario was inefficient, bureaucratically heavy, and ineffective in helping people move towards employment and self-sufficiency: "Some people are able to exit social assistance for employment fairly quickly and with minimal support. Too many others get trapped in the system and face diminishing opportunities the longer they are out of the workforce. This is especially true for people with disabilities and others who face multiple barriers to employment" (Lankin and Sheikh, 2012: 10). The authors recommended sweeping changes to the province's welfare system with "pathways to employment" at the foundation of a new plan. They acknowledged throughout their report that employment, not welfare, is the solution to poverty.

An OECD report on the Ontario Disability Support Program argued that "Once receiving disability benefits, recipients may find themselves ... trapped because they lose supports and benefits if they

take on employment" (OECD, 2012). The issue of the welfare trap has been discussed in many articles and reports over the years. Exactly 25 years before the Brighter Prospects report, Ontario commissioned the Transitions report, which also recommended changes to the province's welfare system. That report noted that "Many thousands live in poverty but feel powerless to escape it, because they lack the tools to make the transition from the programs that marginalize or trap them" (Ontario, 2018: 3). The authors of the Transitions report noted that welfare caseloads continued to rise despite strong economy and labour market at the time. They felt confident that Ontario could break the cycle of poverty, "including the growing dependence upon social assistance despite improvements in the province's economy" (Ontario, 2018: 7). While the authors did put forward some guiding principles for a new system, including the principle of personal responsibility, they regarded other principles such as adequacy, accessibility, and social justice to be more important.

While there seems to be broad public support for some kind of last resort income support "insurance" for people who, despite their best efforts, have encountered unexpected misfortune, there is also serious disappointment and frustration with the particular plans established by governments. The critiques are familiar regardless of political perspective. Welfare does not help people become independent; it is bureaucratic and inefficient. It traps people into dependency and enables poverty. It serves the interests of those in the poverty industry and not the poor. It puts in place perverse incentives that discourage work and marriage, and it lacks accountability. Canadians can be forgiven for their cynicism and incredulity when they think that there has got to be a better way to help people. Besides the criticisms of economists and conservative pundits, there have been comprehensive reviews of social assistance and related programs. These reviews have pointed to real issues with dependency, perverse incentives, detrimental impacts of marriage and the family, the failure to foster personal responsibility, and the escalation of costs for all Canadians to bear. Yet there has been no foundational change to address and correct these problems. The welfare system continues to be a major enabler of poverty.

According to Riley (2014), the intentions behind welfare programs, for example, may be noble. But in practice they have slowed the self-development that proved necessary for other groups to advance. Minimum-wage laws might lift earnings for people who are already employed, but they also have a long history of pricing blacks out of the labor force.

Can "help" end up causing harm?

This kind of frustration with a program or public policy is part of a larger concern about efforts to "help" people that can end up harming them. Charles Murray has emphasized the damage done to poor people, especially minorities, by programs and policies specifically aimed at helping them. Riley (2014) has written about the damage done to blacks and their opportunities by well-meaning policies that are intended to differentially benefit them. His book, *"Please Stop Helping Us"*, outlines in detail how these policies are making it harder for blacks to succeed. In Canada, Calvin Helin, a lawyer and aboriginal Canadian, has presented a devastating critique of the Canadian welfare system and its adverse impact on aboriginal people (Helin, 2016). His book, *Dances with Dependency*, provides evidence and examples of the harm done to aboriginal people by supposedly well-meaning policies. Perhaps the message in these and others critiques is this: Leave us alone and let us find our own way in the world. Your help and your compassion are killing us.

Cash benefits versus employment

Isabel Sawhill, the widely respected American poverty researcher, scholar, and writer for the Urban Institute and the Brookings Institution, has thought deeply about poverty policy for several decades. Her joint research with Ron Haskins has been referenced above. She wrote a policy paper jointly with Haskins in 2013: *Work and Marriage: The Way to End Poverty and Welfare*. The paper emphasizes the importance of behaviour changes that the poor could make that would have a really significant impact on the rate of poverty. Changes with respect to work, marriage, number of children, and education, all combined, would profoundly reduce poverty from 13 to 3.7 percent for their 2003 simulations. But, they ask, would a big increase in welfare cash benefits do the same? They tested that assumption and found that even a doubling of welfare cash benefits would have a lower impact on the rate of poverty than any one of the four single behavioural changes. They state, in summary, that "work, marriage, education, and family size are all more powerful determinants of the incidence of poverty than the amount of cash assistance received from the government" (Sawhill and Haskins, 2013). The authors consider whether there should be a work requirement for benefit programs.

The data reviewed above suggest that work is a powerful antidote to poverty. Moreover, the expectation of work has implications for education, marriage, and family size. Young people who know that they are going to have to work would be more likely to finish school. Those who aspire

to be stay-at-home mothers for an extended period would be more likely to delay having children until they are married since the government would no longer subsidize them to be full-time mothers. And those required to work would have less time to care for additional children and might plan their families accordingly. Indeed, serious work requirements may be more of an incentive to finish school, delay childbearing until marriage, and limit the size of one's family than all the combined government programs directly aimed at these objectives. (Sawhill and Haskins, 2013: 7).

.A vision for the future leads us to suggest a comprehensive, behavior-based strategy for reducing poverty. The strategy is based on a set of normative expectations for the youngest generation. They would be expected to stay in school at least through high school, delay childbearing until marriage, work full-time to support any children they chose to bear outside marriage, and limit the size of their families to what they could afford to support. This policy would not deny people the right to have more children, but it would require that they do so at their own expense (Sawhill and Haskins, 2013: 6).

Advocates for the poor have too long argued that welfare was the solution to poverty. Yet most evidence points in a different direction. The reform of welfare in 1996 has had far more positive effects on employment, earnings, and poverty rates than almost anyone anticipated. The data summarized in this brief suggest this is because work is a powerful antidote to poverty and that, in its absence, no politically feasible amount of welfare can fill the gap as effectively. (Sawhill and Haskins, 2013: 8)

Charles Murray is less sanguine about the prospects of reforming welfare and making it work better. His view is that once political considerations are involved, the state simply cannot do what is needed to have an efficient and effective poverty reduction strategy. He favours local, communitarian action to assist people who are not able to make it on their own. This is a far more radical solution that places the state outside of the helping circle and places responsibility for help on individuals and communities.

It should be made clear that welfare is not the only system or policy in place that enables poverty. However, in modern economies, it is the main one. Clearly, any other government policy, regulation, or law that discourages employment, erects barriers to job creation in the private sector, and reduces the incentives and rewards for hard work, is also an enabler of poverty.

2.5 Poverty coping mechanisms

Households are subject to two types of shocks or adverse events: covariate shocks that affect the whole community and idiosyncratic shocks that affect a particular household or individual. While covariate and idiosyncratic shocks have a substantial impact on both urban and rural households' vulnerability, idiosyncratic shocks have a relatively higher impact on urban households' vulnerability or probability to fall into poverty (Abuya et al., 2012). The literature indicates that while households use various risk-coping strategies, those are not equally accessible to all. For instance, poorer households may be less able to use mechanisms that rely on prior savings, or assets as collateral (Guñther and Harttgen, 2019). Shocks and their coping mechanisms may generate poverty and/or cause its persistence (Skoufias and Quisumbing, 2015) through the destruction or the reduction of the production capital of the household or by a negative behavioral change. Indeed, a household affected by a shock may change its behavior, by subsequently choosing low risk activities and asset portfolios resulting in lower mean returns and incomes. Thus, a better understanding of shocks and coping mechanisms may provide useful insights in designing poverty reduction policies.

Coping strategies can be divided into ex-ante and ex-post strategies (Dercon, 2012). Ex-ante strategies are protective risk-management actions by households before an eventual shock. These strategies usually take the form of insurance; self-insurance like precautionary savings and assets accumulation or community-based formal or informal insurance. Several studies have documented substantial heterogeneity in household saving behavior (Browning and Lusardi, 2016). Ex-post strategies are actions taken by households to mitigate the consequences of an adverse event. Example of these strategies are reducing expenditures, increasing home production or diversifying sources increasing of income (Aquiari and Hurst, 2015). Such strategies may have short-term or long-term impacts. Usually, households first implement coping mechanisms with short-term effect such as using up savings or selling assets, and when those mechanisms fall short, households may resort to other strategies with more long term effects such as withdrawing children from schools.

2.6 Government interventions on alleviating poverty

Over the past decade, Zambia has experienced a marginal decline in poverty levels. However, the poverty rates remain high due to the limited participation of working-age people in growth sectors which have the potential for job creation (Kampamba et al. 2019). In addition, developmental

challenges such as the lack of diversification of the economy, dampened economic growth, and the negative impacts of climate change have had a negative bearing on poverty. According to the Living Conditions Monitoring Survey (LCMS) of 2015, 54.4 per cent of the population live below the national poverty line (76.6 per cent in rural areas, 23.4 per cent in urban areas) and 40.8 per cent of the population are extremely poor (60.8 per cent in rural areas, 12.8 per cent in urban areas).¹ The survey further showed that income inequality was high, measured by the Gini coefficient to be 0.69 (CSO 2016).

In a bid to strengthen the implementation of social protection programmes, the government began to introduce reforms through the National Social Protection Policy (NSPP 2015–19). This was to be achieved through the promotion and provision of sustainable mitigation of deprivation and extreme vulnerability. Further, Zambia's Seventh National Development Plan (7NDP 2017–21) reaffirms the inherent potential of social protection in reducing poverty and vulnerability and emphasizes a commitment to the extension of social protection, including the expansion of Social Cash Transfer (SCT) coverage. In addition, the 7NDP aimed to expand and integrate social protection programmes to achieve a 20 per cent reduction in national poverty before 2021, but this target was not achieved. An integrated approach to social protection as espoused in the Integrated Framework of Basic Social Protection Programmes 2018 (IFBSPP) will be used to increase effectiveness and ensure that a comprehensive and complementary package of social protection programmes is delivered.

Zambia has several social protection programmes targeted at ultra-poor and vulnerable individuals. The SCT Programme is Zambia's flagship social protection programme, reaching over 700,000 households as of 2020 (MOF 2020). Evaluations of the SCT programme reveal the programme's positive impact on poverty reduction and decreasing inequality (AIR 2016). These evaluations report improved food security, a reduction in the number of households living below the poverty line, dietary diversity, and increased school attendance among children of school-going age.

Despite evidence of the positive impact of SCT on certain indicators, other research suggests that provision of cash transfers alone is insufficient to achieve longer-term, sustainable impacts on poverty (The Tanzania Cash Plus Evaluation Team 2018). This has led to the exploration of an approach referred to as Cash Plus, whereby households receive other social protection programmes in addition to a cash transfer.

Social Cash Transfer (SCT)

The SCT started in 2003 as a response by the government to the persistently high levels of poverty. The SCT was intended to target the extremely poor, who were estimated at 40.8 per cent in 2015, the equivalent of nearly 6 million people in that year. Since its inception, the SCT has expanded from 3,500 beneficiary households, when it was piloted in Kalomo District in 2003, to 700,000 nationwide as of 2020 (MOF 2020). The SCT uses the harmonized approach, a criterion which includes disability, gender, elderly-headed households, destitution, incapacitation, and presence of children under the age of five to identify beneficiaries. Importantly, the SCT is given per household independent of household size and even if one household has several people who meet the criteria for inclusion (ZIPAR 2020).

Supporting Women's Livelihoods (SWL)

The SWL is a programme under the Girls Education and Women Empowerment and Livelihoods (GEWEL) project which builds on existing government structures to support women's livelihood productivity and economic empowerment. Under this project, the government provides support in the form of a comprehensive package of activities for beneficiaries, including context-specific training in business and life skills, productivity grants, mentoring and peer support, and facilitation of saving groups (GRZ 2019).

Home-grown School Feeding Programme (HGSF)

This is a district-based programme administered by Zambia's Ministry of General Education covering 22 districts selected using a food security measure and education test scores of a particular district. All public schools in the eligible district provide learners with daily free school meals which are prepared using maize meal, pulses, and oil. The main objective of this programme is to improve attendance, especially for learners from vulnerable and food-insecure households. The HGSF took over from an earlier supported feeding programme in which food commodities for school feeding were procured from outside the country. The HGSF is required to use only locally produced food—hence, the name of the programme (GRZ 2019).

Food Security Pack (FSP)

The FSP is a social safety net programme targeting vulnerable and small-scale farming households. The aim of the programme is to ensure the food security of vulnerable but viable farmers through an input grant. The programme is administered by the Ministry for Community Development and Social Services (MCDSS) as well as by the Ministry of Fisheries and Livestock in respect of the alternative livelihood component and is available in all districts. It was implemented in November 2000 and designed to target about 20 per cent of those living in extreme poverty. The current (2020) case load is 36,300 households (GRZ 2019).

Electronic Farmer Input Support Programme (E-FISP)

The E-FISP is administered by the Ministry of Agriculture and Livestock and is intended to benefit smallholder farmers in order to promote household and national food security by providing access to agricultural inputs. It is paid to farmers in the form of an e-voucher. The Farmer Input Support Programme (FISP) consists of the E-FISP and direct distribution channels where the e-voucher is too difficult to be organized. Our analysis assumes that E-FISP was rolled out nationwide and it simulated E-FISP rather than the direct distribution support in all districts. E-FISP and FISP are used synonymously in this paper.

Keeping Girls in School (KGS)

The KGS programme is a component under the GEWEL project which aims to increase access to secondary education for disadvantaged adolescent girls between the ages of 14 and 21 in extremely poor households in 27 selected districts. All beneficiaries under the KGS are drawn from SCT households. There are currently 13,514 beneficiaries of the KGS programme, through which the government has paid schools fees for girls, and this is being administered by the Ministry of General Education (GRZ 2019).

Community Skills Development and Training (CST)

The CST programme provides an opportunity for beneficiaries to acquire the certified trade test level 3. This enables them to acquire trade-tested skills for them to be engaged in an income-generating activity such as bricklaying, tailoring, and others. The programme is administered by the MCDSS and the training is provided by the 11 skills training centres of the ministry (provincial centres). It is a six-month programme that is currently implemented in the Mansa, Mungwi, Kabwe, Masaiti, Mongu (Namushekende), Lundazi, Katete, Solwezi, Monze, Gwembe, and

Livingstone districts. The programme benefitted over 900 individuals in 2020. The overall target is 1,000 beneficiaries per year (GRZ 2019).

The simulation of the programmes includes the cash or quasi-cash component only as other forms of support (such as training and capacity building) cannot be considered in the model. Thus, other envisaged impacts of the programmes, such as improving education, health, and food, are not part of this analysis

The simulations were guided by official documentation and supplemental advice from experts within the MCDSS, other government ministries, and UN organizations. Detailed descriptions of the programmes and Micro ZAMOD-specific assumptions are documented in the Appendix. The results on the total impact of programmes also include pensions. The information on pensions is not simulated but is included as provided in the LCMS data.

Constituency Development Fund

According to Nakamba-Kabaso et al., (2020), The Constituency Development Fund (CDF) in Zambia is a government-led initiative that seeks to empower Members of Parliament (MPs) to allocate funds towards community-based projects in their respective constituencies. The CDF is aimed at enhancing the capacity of communities to identify and implement their own development initiatives, and it is expected to contribute to poverty reduction in Zambia in various ways.

Firstly, the CDF is expected to promote local economic development by supporting income-generating activities such as small-scale agriculture, trade, and entrepreneurship. This can create employment opportunities and help to increase household income, which can contribute to poverty reduction.

Secondly, the CDF can be used to support social services such as healthcare, education, and housing. By providing resources for these essential services, the CDF can improve the overall well-being of community members, particularly those who are vulnerable or living in poverty.

Thirdly, the CDF can be used to support infrastructure development such as roads, water and sanitation facilities, and energy. This can enhance access to basic services and economic opportunities, particularly in rural areas where poverty is more prevalent.

All in all, the CDF plays an important role in poverty reduction in Zambia by empowering communities to identify and implement their own development initiatives. By providing resources for income-generating activities, social services, and infrastructure development, the CDF can contribute to the economic and social empowerment of communities and ultimately help to reduce poverty.

2.7 Empirical review

2.7.1 Global

In his 2014 review article "The Causes of Poverty Cultural vs Structural: Can There Be a Synthesis?" Jordan (2014) attempts to identify proxies for both behavioural or cultural influences and structural influences in order to estimate their relative importance on the rate of poverty in the US. In this study, 300 household heads were involved in the study. The findings indicate that government welfare programs simply perpetuate poverty by creating dependency (as people at the margins of society rationally determine that, all things equal, welfare cash benefits are better than the alternative) and perverse incentives (such as making single parenthood more attractive and marriage less attractive).

More recently, Haskins and Sawhill writing for the Brookings Institution (2019) have taken up the question of the causes of poverty and have provided a surprising and quite remarkable conclusion. They argue that poverty is largely the result of cultural and behavioural causes and they emphasize the critical importance of helping to change behaviours and expecting people to exhibit personal responsibility as the solution to most poverty in America. The evidence they present suggests that much US anti-poverty policy can be said to be wrong-headed and wasteful. In their view, the remedy for poverty is not welfare. Indeed, cash benefits to the poor represent exactly the wrong incentives, drive people away from the labour market, and most often make people worse off. This kind of thoughtful critique of an important and longstanding US social policy is noteworthy because it emanates from Brookings, often regarded as a relatively centrist if not liberal think tank.

2.7.2 Regional

The objective of the thesis by Napier (2022) was to find out the factors associated with poverty in housing settlements in South Africa and the consolidation processes which take place after residents have occupied the housing. Two case studies were chosen which represented the delivery

of core housing at scale, one being Inanda Newtown in Durban (about 4000 houses occupied from 2011), and the other being Khayelitsha in Cape Town (about 5000 houses occupied in 2015). Some 444 respondent households were interviewed in 2016 using a mainly quantitative method, as were stakeholders involved in the initial production and ongoing support of the areas. The study reveals that 88% of the population were in poverty due to bad choices and 12% were in poverty due to enablement. The research concludes that crime and laziness contributed to the poverty status of the people in South Africa,

In D'Souza (2020), the linkages between poverty and death in the family in a sector of the city of Kinshasa, capital of the Democratic Republic of Congo (previously Zaire) were studied. The poor people have been identified using 3 convergent norms, described in the Methods of Materials section, based on total expenditure, calorie consumption in food, and proportion of expenditure for food. Family histories were recorded to understand the difficult situation of widow-headed households identified within the sample area. The relationship between death in the family and poverty was bi-directional: on the one hand, death of the breadwinner can accelerate the level of poverty; and on the other, poverty conditions can result in further deaths in the family.

The study by Addae-Korankye (2014) analysed and reviewed the causes of poverty in urban Kenya. Using a descriptive survey, 1200 households were randomly sampled. The theory of cultural belief was incorporated in the study. The study found that poverty in urban Kenya is caused by a number of factors including corruption and poor governance, limited employment opportunities, poor infrastructure, enablement, poor resource usage, wars, bad choices and unending conflicts, poor World Bank and IMF policies, among others. Poverty the study revealed is also caused by cultural and structural factors. The poor lacks the capacity to influence social processes, public policy, and resources allocation. Poor people are also said to lack access to relevant skills and knowledge, education and personal development that could improve their livelihoods. The study concluded that poverty can only be fought in the presence of strong institutions, and equitable distribution of resources. This requires a non-corrupt government. However, in Africa, programmes designed to fight poverty are not fully implemented because the funds end up in the hands of corrupt individuals, who pocket the majority.

Bogale (2015) carried out a study entitled as “Determinants of Poverty in urban Ethiopia” in three purposely selected administrative districts of Ethiopia (Alemaya, Hitosa and Merhabete) using a

one year (1999/2000 cropping season) with three round household survey of 149 randomly selected sample households. They found that poverty rate of sample was 38% and 43% using per capita household calorie consumption, 2,300 kcal and per capita household expenditure (average price of food bundles to attain 2,300 kcal respectively. Their study reveals that overall poverty depth in the study areas was 0.0466, which indicates that a resource which accounts 4.66% of the poverty line for each individual and distributed to the poor as per their need in order to come up each individual up to poverty line can lead to say at least poverty could be eliminated theoretically. The study realized that, if the bottom 30% of the poorest households are correctly addressed, the severity of poverty will be declined by 78.65%, while the severity of poverty will decrease only by 1% if the top 30% of the poor are to benefit from poverty reduction programs. This indicates that, poverty has become sever for the poorest of the poor, which has a remarkable importance during target selection for development programs intended to reduce poverty

2.7.3 Local

Nyambe (2013) carried out a study “Why do we continue to be poor? Analysis of poverty support programs. In this study stratified random sampling was used to select 260 households in Ndola (Masala and Twapya). Correlation design was used. The findings indicated that when people were assisted once, they they would need aid every time and such not do anything to help themselves. In addition, Social Cash Transfers ($r = 0.77$) and people’s laziness ($r = 0.69$) was found to be significantly and positively correlated with urban poverty.

In a study by Lingunja (2018), it was found that the communities demonstrated a clear understanding of their own environment and were able to define factors which make them vulnerable to poverty and inversely to poor health. The study communities were able to distinctly define their own poverty levels and identify the categories of community members into the poverty status that is: managing poor, moderately poor and the extremely poor according to their local conditions and in their own local language. In this study the participatory action research (PAR) was conducted in Mpika incorporating 920 households. The study investigated the relationship between poverty and ill-health and how the urban poor respond to this discourse.

2.8 Theoretical framework and conceptual framework

2.8.1 The theory of Individual Deficiencies

This theory of poverty asserts that the individual is responsible for their own poverty situation. Gans, (2015) and cited by Sameti et al (2012) believe that the individual factors that cause or fuel poverty include individual attitude, human capital, and welfare participation. Bradshaw (2016) blame the poor for creating their own problems arguing that with hard work and better choices the poor could have avoided and solved their problems. He further explained that poverty is caused by lack of genetic qualities such as intelligence that are not so easily reversed.

This theory has got its root in American values and belief in the free market system, a system thought to provide opportunity for all. Rank (2014) and cited by Sameti et, al.(2012) asserted that the belief in individualism places much emphasis on individual hard work, and responsibility to acquire basic needs including food, shelter and health care services. Further, the theory based on the premise of American values and belief emphasises that talent, virtue and hard work can lead to success and that individual poverty is an individual failing due to lack of motivation.

The individual theory of poverty is criticised on the grounds that with the emergence of the concept of inherited intelligence in the nineteenth century, the eugenics movement went on to rationalise poverty and even sterilised those who appear to have limited abilities (Bradshaw, 2016). Secondly, Rainwater, (2020) and cited by Bradshaw (2016) believes that the poor are afflicted by the mark of Cain; they are meant to suffer, indeed must suffer because of their moral failings.

In the third place a study conducted by Schwartz (2020) and cited by Sameti, et, al. (2012) found that the poor emphasise hard work, dislike welfare system, and personal responsibility. This finding refutes the societal belief that poverty is caused by individual's negative attitude. It is asserted by Asen (2012), and Bradshaw (2016) that any individual can succeed by the application of skills and hard work, and that motivation and persistence are all that is required to achieve success.

2.8.2 The theory of Cultural Belief

Systems that Support Sub-Cultures of Poverty This theory focuses on the belief that poverty is created or caused by the transmission over generations of a set of beliefs, values, and skills that are socially generated but individually held (Bradshaw, 2016). Bradshaw (2016) further asserts

that individuals are to blame because they are victims of their dysfunctional subculture or culture. It should be noted that this theory has its root in the “Culture of Poverty”. The concepts of culture of poverty and social isolation or exclusion provide frameworks that explain how poverty is created and maintained in some neighbourhoods or among some groups. The cultural and environmental factors relate to the influence of people’s residential environment that tends to shape poverty or success.

The theory of culture of poverty coined by Lewis (1966; 2012) is built on the assumption that both the poor and the rich have different pattern of values, beliefs, and behavioural norms. This theory argues that the poor are poor because they learn certain psychological behaviours associated with poverty. Lewis (2012) opined that the poor do not learn to study hard, plan the future, have protected sex, or to spend money wisely (Samati et al, 2012). According to Lewis, (2012) and cited by Samati et al.(2012), poverty is transmitted from generation to generation because children are socialised with values and goals associated with poverty. The culture of poverty as asserted by McIntyre (2012) holds that the poor could fight and break away from poverty. Technically according to Bradshaw (2016), the culture of poverty is a subculture of poor people in ghettos, poor regions, or social contexts where they develop a shared set of beliefs, values and norms for behaviour that are separate from but embedded in the culture of the main society.

This theory is criticised by holding the poor responsible for their situation rather than social forces associated with poverty. As argued by Rank (2014), the blame-the –victim ideology used by politicians often focuses on character defects of the poor rather than the primary cause of poverty. Rank (2014) and Darling (2012) believe that human capital can have significant effects on an individual’s risk of poverty or success. They further argue that human capital significantly affects people’s earnings, and consequently lack of human capital can place an individual at risk of poverty. According to Rank (2014), and Darling (2012) therefore, individuals with greater human capital are more likely to be competitive in the labour market than those who lack human capital. Again, the theory of poverty based on perpetuation of cultural values is criticised on the grounds that no one disagrees that the poor have subcultures or that those subcultures of the poor are distinctive and perhaps detrimental. Rather the concern is over the causes and constituents of subculture of poverty (Bradshaw, 2016).

According to Davis and Sanchez-Martinez (2014), the theory is also criticised on the following grounds:

- i. There is bias in interpretation of observed common attitudes and patterns among groups of poor individuals. This is arguably the principal objection made against this view and rests in the argument that many of the criteria normally used to distinguish the culture of poverty are formulated in terms of western, middle-class values.
- ii. Uncontrolled, individual-oriented research methodology. In empirical studies, the influence upon individuals of values, beliefs and institutions is largely unexamined and even unremarked.
- iii. Inexactness: the boundaries between the sub-culturally poor and the rest of the poor are generally not duly specified, let alone quantified.
- iv. Inconsistency. The concept of sub-culture of poverty cannot be applied when the values and attitudes that are supposed to be inherently possessed by the poor are not accepted by the poor people themselves. By counterargument, the observed attitudes and conditions may well be the result of external causes rather than internal values.
- v. It is worthy of note that empirical evidence to point to attitudes surrounding education and work as the main drivers behind the choice of going on welfare is still scarce. External factors (environmental and structural) are still believed to play a larger role (Jung and Smith, 2017).

Finally, a significant policy conclusion that applies to classical theories of poverty as Blank (2020) argues, is the result of inherent personal weaknesses or the lack of appropriate behaviour that can be imitated (i.e., poor role models), any policy initiative should always aim at generating a constructive shift in individuals' behaviour. This may involve either supporting activities, ranging from personal counselling and drug rehabilitation to support groups, or threats, in the form of criminal sanctions and punishments. General poverty alleviation (e.g., cash transfers) is again, not recommended since it is thought to give rise to incentive problems, thereby encouraging the deleterious habits and dysfunctional behaviour of poor individuals in the first place (Blank, 2020).

2.8.3 The theory of Economic, Political, and Social Distortions or Discrimination

To the structural theorists, poverty is due to the structure of the larger socioeconomic order Abdulai and Shirmshiry, (2014). Those who believe in this theory attribute the source of poverty to

economic, political, and social system which cause people to have limited opportunities and resources with which to achieve income and well-being (Bradshaw, 2016). The same view is expressed by Samati et, al.(2012) who believe that larger economic and social structures is a cause of poverty. They argue that capitalism creates conditions that promote poverty, and that irrespective of individuals' effort; (hard work, skills and competencies); the structure of some economies, for instance the economy of United States of America ensures that millions of people are poor. In other words, a greater number of literatures suggest that the economic system is structured in such a way that the poor fall behind regardless of how competent they may be (Bradshaw, 2016). The theory also asserts that within a market-based competitive economic system, unequal initial endowments of talents, skills and capital which determine productivity of an individual cause poverty Davis and Sanchez-Martinez (2014).

According to Davis and Moore (2015) and cited by Sameti, et, al.(2012) certain positions in society require special and at times unique talents, skills and knowledge. They further argue that conversion of one's talent into such special skills and knowledge requires a training period during which the individuals undergoing such training must sacrifice their time, money and other resources. People should therefore be motivated accordingly to sacrifice to undergo such training with reward such as higher wages and privileges, otherwise society will suffer. Hurst (2004) cited by Sameti, et, al.2012) opined that the labour-market theories focus on income and earning disparities to explain the major causes of poverty.

The neoclassical labour-market theory assumes that there is relatively free and open market in which the individual can compete for positions and those positions depend on individual's ability, effort and training. According to Grusky (2012) and cited by Sameti, et, al.(2012) the neoclassical labour-market theorists argue that people are rewarded in proportion to what they contribute in society. In addition, they argued that one's education, training, skill and intelligence are very crucial components of productivity in free market society, and that the more a person offers in the free market the greater will be his reward. The neoclassical labour-market theory has been criticised by the dual labour-market theory. The dual labour-market theorists argued that the free market does not work perfectly as proposed by the neoclassical theorists. The dual-market theorists pointed out that other factors in a competitive society tend to determine individual positions and earnings in society. They point out that education and training programmes often fail to reduce

inequality and for that matter poverty. Furthermore, it is argued that discrimination against minorities in the labour market works against the effective operation of the free market. The dual-market-theorists also hold the assertion that extensive alienation among workers suggests that the free-market model does not work.

Figart and Power (2012), and Blau and Kahn (2020) pointed out that certain features have been identified in the labour market that account for deviation from the general law of labour price determination. One important consideration is the influence of gender and race on labour price. Hurst (2014) documented variations in individual earnings and claimed that these differences are due to social factors such as gender and race. Alkire (2017) supported that view when he noted that differences in human capital accounts partly for the differences in the earning. However, the differential earnings are due to some social factors such as gender and race. There is a connection between labour wage and gender or race, and this is socially constructed. Social constructionist such as Fischer stated that inequality is the result of an intentional construct, created and maintained by social institutions and policies (Sameti, et, al.2012).

Furthermore, certain demographic characteristics including race, gender, work disability, family size and structure, residence, and age are important factors that can increase or decrease the risk of poverty. Generally, poverty rates are higher among single parent household, women, minority groups, households with large number of children, and families (Rank, 2014).

With particular reference to rural poverty, Richardson and London (2017) posited that the relationship between poverty and structural inequities is not accidental or incidental but structural and causal. To solve the problem Richardson and London (2017) strongly suggested that the first thing to be done is to break these barriers to be followed by building rural economies. However, Abdulai and Shamshiry (2014) have made it clear that fighting structural poverty seeks to only strengthen the capacity of the poor to cater for their livelihoods, but not to turn people into passive and permanent beneficiaries of assistance programmes. Abdulai and Shamshiry (2014) believe that the structural theory of poverty has its roots in the Marxist doctrine in which the argument that the existence of low-income class is the creation of the capitalist economic system, or the bourgeoisie, as a strategy for dominance. In assessing this perspective from Islamic perspective, it needs to be clarified that private ownership of property is permissible in Islam. However, such properties must be acquired genuinely. This calls for the interventions of governments largely to provide a level

playing ground for the equitable and justifiable wealth acquisition and redistribution (Abdulai and Shamshiry, 2014).

2.8.4 The theory of Geographical Disparities

This is poverty caused by geographical disparities. Attempts to theorise poverty along the line of geographical disparities led to the emergence of geography of poverty (Abdulai and Shamshiry, (2014). According to Bradshaw (2016), this cause of poverty represents rural poverty, ghetto poverty, urban disinvestment, southern poverty, third –world poverty, and others that exist separate from other theories. This theory of poverty calls attention to the fact that people, institutions, and cultures in certain areas lack the objective resources needed to generate well-being and income, and that they lack the power to claim redistribution.

According to Abdulai and Shamshiry (2014) the use of geographical disparities in poverty analysis presupposes the concentration of poverty in some particular areas, communities, localities within countries and among regions in the world. Some explanations given about the factors responsible for poverty include disinvestment, proximity to natural resources, density, diffusion of innovation and other factors. It has long since become a conventional belief that advantaged areas stand to grow more than disadvantaged areas even in periods of general economic growth. Solutions suggested to deal with poverty associated with geographical disparities favoured tackling the main factors that precipitate decline in depressed areas (Abdulai and Shamshiry, 2014).

Abdulai and Shamshiry (2014) opined that the proximity of poverty conditions creates widespread poverty. The attraction of businesses and firms away from other locations to particular locations presupposes the likely impoverishment of the ‘other locations. For example, low housing prices in such impoverished locations may attract more poor people, thereby leading to housing disinvestment by building owners. Bradshaw (2016) asserts that the fact that poverty is more intense in certain places than others is old, and explanations abound in the development literature about why some regions lack economic resources to compete. Some of the reasons he gave for the disparities in poverty include disinvestment, proximity to natural resources, density, diffusion of innovation, amongst others.

According to Bradshaw (2016), there are three perspectives of this theory. One theoretical perspective on spatial concentrations of poverty comes from economic agglomeration theory, the second from central place theory, and last but not the least involves selective out-migration.

Economic agglomeration theory explains how proximity or concentration of similar firms attracts supportive services and markets, which further attracts more firms. Conversely, where there is poverty and poverty conditions it generates more poverty. Central place theory asserts that advantaged areas tend to grow faster than disadvantage areas even in periods of general economic growth and that there will be multiplier effect but not equalising according to classical economists. Selective outmigration perspective according to Wilson (2013) and cited by Bradshaw (2016) holds that the people from ghetto areas with the highest levels of education, the greatest skills, widest world view, and most extensive opportunities were the ones who migrated out of the central city locations to other places. In addition he argued that these departing people also were the community's best role model and were often civic leaders. Rural poverty according to Bradshaw (2016) is similar to selective out-migration.

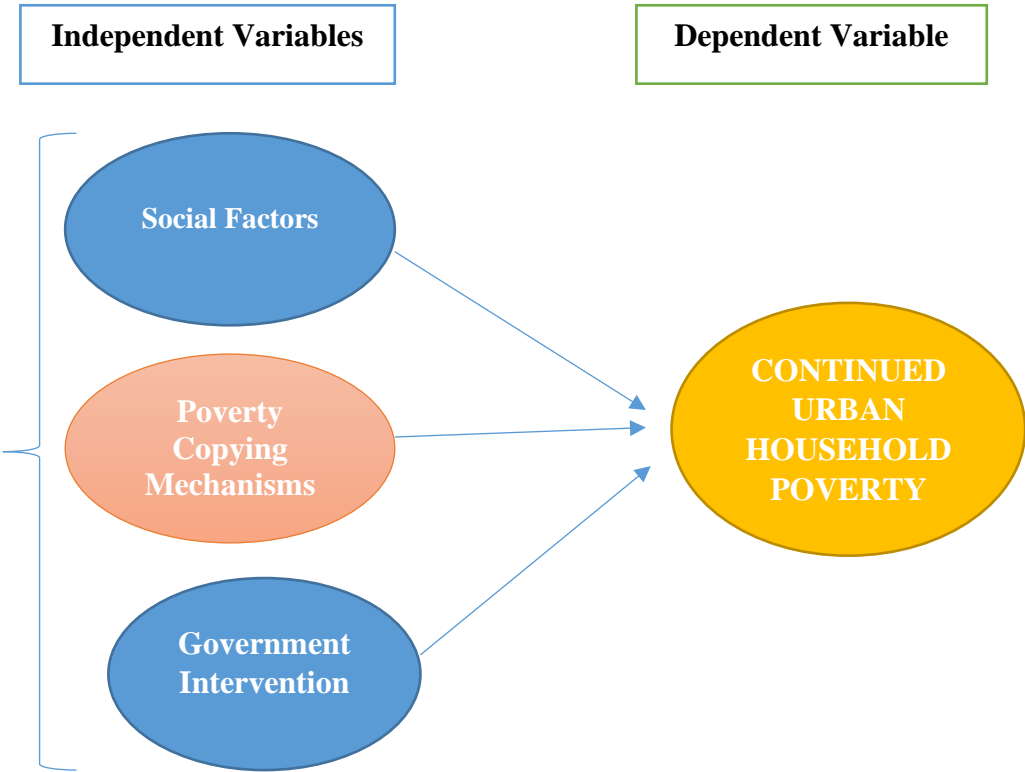
The theory of Cumulative and Cyclical Interdependencies According to Abdulai and Shamshiry, (2014) this theory of poverty is also called the Cyclical Theory of Poverty. This kind of poverty occurs when individuals or households are suddenly unable to provide for their necessities due to unforeseen circumstances, like natural disasters. The cyclical explanation clearly looks at individual situations and community resources as mutually dependent, with faltering economy, for example, creating individuals who lack resources to participate in the economy, which makes economic survival even harder for the community since people pay fewer taxes (Bradshaw, 2016). He continues to explain that inadequate employment leads to inadequate income causing inadequate spending, consumption, and savings. This presupposes that individuals cannot invest in training, businesses or start their own businesses; which further means that there will be no expansion, market will dwindle, people will disinvest, leading to lack of opportunities in the community.

The second level of the cycle has to do with health challenges. There will also be health issues or challenges, due to inability to afford preventive medicine, a good diet, and a healthy living environment. All these are some of the reasons why the poor falls behind. Further, the cycle of poverty also means that due to inadequate income the poor fail to invest in their children's education, the children learn in poor quality schools and fall further behind when they go to the job market. They are also vulnerable to illness and poor medical care.

The third level of the cycle of poverty is due to the lack of jobs and incomes, there will be worsening self-confidence, weak motivation, and depression. The psychological problems of individuals are aggravated by their association with other individuals, leading to a culture of despair. In the rural areas this culture of despair affects leaders as well, leading to a sense of hopelessness and fatalism among community leaders (Bradshaw, 2016).

2.8.5 Conceptual framework

Figure 2.2 Conceptual model



Source: Authors construct (2022)

2.9 List of empirical studies reviewed on factors influencing urban poverty

Table 2.2 Empirical review table

#	Author/s	Approach	Focus of the study	Analyzed sample	Findings	Theory used	Gap identified
1.	Jordan (2014)	Descriptive	The Causes of Poverty Cultural vs Structural: Can There Be a Synthesis	300 household heads in Chicago	The findings indicate that government welfare programs simply perpetuate poverty by creating dependency	Not indicated	The research did not indicate how the sample of 300 household heads was arrived at and no theories were incorporated in the study.
2.	Haskins and Sawhill (2019)	Not stated	causes of poverty	Not stated	poverty is largely the result of cultural and behavioural causes	Not indicated	Sampling frame not defined

#	Author/s	Approach	Focus of the study	Analyzed sample	Findings	Theory used	Gap identified
3.	Napier, M. (2022).	Survey and case study	Acceptance of M-Pesa Service and its Effect on Performance of Small and Micro-Businesses in Kenya	about 4000 houses occupied from 2011), and the other being Khayelitsha in Cape Town (about 5000 houses occupied in 2015	The study reveals that 88% of the population were in poverty due to bad choices and 12% were in poverty due to enablement	critical realist framework	The research did not elaborate how the selected theory was of use to the research and if the findings corroborated or did not corroborate with the theory
4.	D'Souza (2020),	Survey	The linkages between poverty and death in the family in a sector of the	Not stated	The relationship between death in the family and poverty was bi-directional: on the one hand, death of the breadwinner can accelerate the level of poverty; and on the other, poverty conditions can	Not stated	Sampling frame not defined

#	Author/s	Approach	Focus of the study	Analyzed sample	Findings	Theory used	Gap identified
5.	Addae-Korankye (2014)	Descriptive survey	causes of poverty in urban Kenya	1200 households	The study found that poverty in urban Kenya is caused by a number of factors including corruption and poor governance, limited employment opportunities, poor infrastructure, enablement, poor resource usage, wars, bad choices and unending conflicts, poor World Bank and IMF policies, among others	theory of cultural belief	The specific place where the study was carried out is not specified

#	Author/s	Approach	Focus of the study	Analyzed sample	Findings	Theory used	Gap identified
6.	Bogale (2015)	Survey	Determinants of Poverty in urban Ethiopia” in three purposely selected administrative districts of Ethiopia	149 randomly selected sample households	They found that poverty rate of sample was 38% and 43% using per capita household calorie consumption	theory of Individual Deficiencies	Inference of findings to other countries can be difficult.
7.	Nyambe, F. (2013)	Correlational design	Why do we continue to be poor? Analysis of poverty support programs	260 households in Ndola (Masala and Twapya)	Social Cash Transfers ($r = 0.77$) and peoples laziness ($r = 0.69$) was found to be significantly and positively correlated with urban poverty	The theory of Economic, Political, and Social Distortions or Discrimination	Sampling frame not outlined
8.	Lingunja (2018)	participatory action	the relationship between	920 households in Mpika	it was found that the communities demonstrated a clear understanding of	The theory of Cultural Belief	Limited variables were used to

		research (PAR)	poverty and ill-health and how the urban poor respond to this discourse		their own environment and were able to define factors which make them vulnerable to poverty and inversely to poor health. The study communities were able to distinctly define their own poverty levels and identify the categories of community members into the poverty status that is: managing poor, moderately poor and the extremely poor according to their local conditions and in their own local language.		ascertain the relationship
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CHAPTER 3

METHODOLOGY

3.0 Introduction

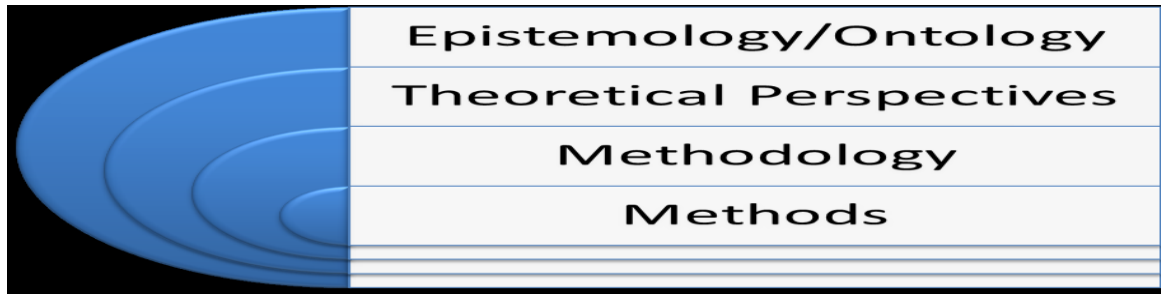
This chapter discusses the ontological and epistemological positions, methodology and methods used in the research design of this study. Ontology addresses the nature of being and reality, defining what is real in the world. The ontological position of constructionism was adopted for this study. This research further used a theoretical perspective that combined a positivist and interpretivist research philosophy in order to come to conclusions about the research topic. Subsequently, the research design made use of qualitative and quantitative methods of a questionnaire and interviews in order to examine the research questions. This chapter attempts to justify the methods applied in the research. The research methodology is focused on addressing the following research questions:

- ii. How do social factors contribute to the prevailing household poverty among residents of Kalingalinga township of Lusaka?
- iv. How do the residents of Kalingalinga township cope with poverty?
- v. What government interventions have been implemented to alleviate poverty in Kalingalinga township?
- vi. What policy framework model can help manage the urban house hold poverty in Zambia?

3.1 Research Approach

Justification of the choice and use of specific methodology and methods is not only based on the research questions of the study but on the assumptions that we make about reality, our theoretical perspectives. Theoretical perspectives lie behind the choice of methodology and reflect the philosophical stance that informs this choice. Our theoretical assumptions reflect what we understand about human knowledge and what it entails. Theoretical perspectives on the other hand are informed by epistemology and ontology (Crotty, 2018). Therefore as shown by Figure 3.1 the methods proposed to be used in this study are governed by the methodology which in turn is influenced by the theoretical perspectives which are subsequently informed by the epistemology or ontology.

Figure 3.1 Four Elements of the Research Process



Source: Crotty (2018)

3.1.1 Epistemological and Ontological Position

According to Crotty (2018, p.10) “each theoretical perspective embodies a certain way of understanding *what is* (ontology) as well as a certain way of understanding *what it means to know* (epistemology).” Ontology is concerned with the nature of existence, the structure of reality. Epistemology deals with the nature, possibility, scope and general basis of knowledge (Hamlyn, 2015) and “is concerned with providing a philosophical grounding for deciding what kinds of knowledge are possible and how we can ensure that they are both adequate and legitimate” (Maynard, 2014, p.10). Even though a fine line is drawn between epistemology and ontology the two concepts tend to be spoken of inter-changeably by several authors. This is because epistemological and ontological issues tend to emerge simultaneously. In order to construct meaningful reality there must be meaning and there must be meaningful reality to create meaning. Due to this confluence, writers have a problem in separating these two concepts (Guba and Lincoln, 2014; Crotty, 2018). Therefore, in the research approach adopted for this study the terms epistemology and ontology will be used inter-changeably.

There are several possible epistemological/ontological stances that can be used in research. However, the three main epistemological positions are: objectivism, constructivism and subjectivism. Objectivist epistemology sustains that things exist as meaningful entities independently of consciousness and experiences. In other words, truth and meaning reside within and are found in the objects. Thus, “meaningful reality exists as such apart from any consciousness” (Crotty, 2018, p.8) and as illustrated by Crotty (2018) a tree in the forest is a tree irrespective of whether any one knows about its existence. When people recognize the tree, they merely discover a meaning that was waiting to be discovered all along. Just like the source of the

Zambezi River is Kalene Hills, even upon its discovery, Zambezi River (object) had been lying there all the time waiting to be 'discovered'. Therefore, under this ontological position, the objective truth can be uncovered because understandings and values are objectified in the people being studied.

The second epistemological/ontological position, constructionism, rejects the objectivists' view of human knowledge positing that there is no objective truth out there waiting for us to discover it. Therefore, meaning is not discovered, but constructed (Crotty, 2018). As meaning is constructed and not discovered then different people construct meaning in different ways in relation to the same phenomena. This can be seen as you move from one generation to another, one culture to another, one time period to another. Thus, the constructionist view is that the subject and object emerge together in the generation of meaning, which is a consequence of the mind and cannot exist without it.

The third epistemological/ontological stance is subjectivism, a variant of constructionism which is the view that meaning is created out of nothing, which is difficult considering that few human beings are creative enough, though it can be argued that we can learn from others' created meaning. Even in subjectivism, meaning must come from something, a dream, a religious belief or a voice in the subconscious. The point here being that meaning is imported from somewhere else and literally imposed onto the object by the subject rather than coming from an interaction between subject and object as in constructivism. In other words, the object does not contribute at all in creating meaning (Crotty, 2018).

This study seeks to understand the nature and characteristics of poverty with regards to natural causes, bad choices and enablement. Different respondents will hold different perceptions of poverty and will construct different meanings of the same phenomenon that is, factors associated poverty, based on their poverty experiences. Their perceptions of the poverty factors may be dependent on but distinct from these factors. Therefore, the ontological position chosen for this research is that of constructionism. As such, and as discussed above, this research cannot expose an objective truth independent to any consciousness, as would strictly happen under positivism, but it will explore a way of seeing things through the human eye of understanding as would occur under interpretivism (Crotty, 2018).

However, if the researcher were to treat epistemology and ontology on a separate footing then the epistemology of the study would be constructionism while realism would be adopted as the ontological position. Realism is an ontological notion asserting that reality exists outside the mind implying that the world and things in it exist independently of our consciousness of them. In this study it means that poverty exists whether we are conscious of it or not.

It is important to point out that some authors (Guba and Lincoln, 2014; Macquarrie, 2013) link realism as an ontological approach with objectivism in epistemology, an incompatible link. Crotty (2018, p.11) challenges this traditional link and observes that “realism in ontology and constructionism in epistemology turn out to be quite compatible”. While agreeing that there is a world independent of the consciousness Crotty (2018) contends that the world without a mind is inconceivable and meaning without a mind is not meaning. This research can therefore comfortably adopt realism in ontology and constructionism in epistemology and remain compatible.

3.1.2 Theoretical Perspectives

As discussed at the beginning of Section 3.1 the theoretical perspective is the philosophical stance that informs the methodology chosen for a piece of research. The theoretical perspective provides grounding of the logic and criteria behind the methodology. Therefore, the theoretical perspective or research philosophy adopted will give rise to a number of assumptions that will subsequently influence the methodology (Crotty, 2018).

The research philosophy is important because it provides a foundation for the selection of research approach and design as well as a means to interpret or view the findings in regard to their context in the world.

There is a long- standing ontological and epistemological discussion on the best approach to adopt when conducting research. At the center of this discussion are two different research inquiry approaches, namely the positivist inquiry, which typically employs experimental and quantitative approaches and the interpretive inquiry, which usually makes use of naturalistic and qualitative approaches to inductively and holistically understand human experience in context-specific settings (Patton, 2020). Even though a number of authors have engaged in the discussion and review of this debate (Cook and Reichardt, 2019; Patton, 2016; Fetterman, 2018) there still remains a significant blur between the two research styles.

Rather than choosing one style of inquiry over the other Patton (2020) is in favour of a paradigm of choices. A paradigm is a worldview or “a cluster of beliefs and dictates which for scientists in a particular discipline influence what should be studied, how research should be done, how results should be interpreted, and so on” (Bryman, 2018, p.4). Patton (2020) argues that a paradigm of choices rejects methodological orthodoxy in favour of methodological appropriateness as the primary criterion for judging methodological quality. The issue therefore is not whether one has uniformly adhered to logical-positivist or interpretative canons but whether one has made a sensible methodological decision given the purpose of the inquiry and the research questions being investigated.

Bryman (2019, p.248) says that the “distinction between quantitative and qualitative research is not simply a matter of different approaches to the research process, each with its own cluster of research methods, but it concerns antagonistic views about more fundamental issues to do with the nature of one’s subject matter.” Therefore, instead of viewing the interpretivist inquiry and positivist inquiry as competing approaches one should draw from both of them depending on the nature of the study. This research was conducted from a dual research philosophy of positivism and interpretivism, with each philosophy playing an important role in the outcomes of the research as well as its design. The next four sections discuss the theoretical perspectives and the mixed approach adopted in this study.

Positivist research inquiry

The first research approach that has been selected is positivism, most specifically the post-positivist approach of critical realism. Positivism is the foundational theory of the scientific method. It holds that the physical world and world of perception can be objectively measured and cause and effect can be described and identified with certainty (Schutt, 2013). This philosophy is foundational in quantitative research particularly, which focuses on the use of statistical connections between phenomena as measured and observed. The positivist philosophy requires careful and consistent research design based on logical assumptions and the use of valid statistical measurement and comparison in order to lead to thoughtful and careful conclusions (Trochim & O'Donnelly, 2016). Positivists seek to explain the world by developing general laws that arise from what can be observed as facts (Henn, Weinstein and Foard, 2019). Thus, the positivist philosophy

is highly suitable for statistical research work, as well as for the determination of cause and effect relationships.

Under the positivist inquiry the phenomena being studied is first observed, then theories are developed based on these observations. Through a continuous process of verification and observations of similar phenomena, positivists will develop a theory that later becomes a law which can be generalized to similar phenomena. Ironically the continuous verification-observation process that defines the positivist inquiry is also its drawback as it limits the progress of knowledge and there could be limitations based on observation. Thus Popper (1959, as cited by Henn, Weinstein and Foard, 2019, p.13) states the solution to these two problems lies “*not in attempting to verify what we already know, but in trying to falsify it.*” In so doing theories can be tested against new data and should the data refute the established theory its general application can be challenged. Nonetheless, in this research what can be tested could be limited considering that poverty is a complex problem and it is elusive by nature. It can be difficult to accurately test aspects of poverty.

However, the positivist approach eschews any possibility that the researcher or respondents may introduce bias into the research (Schutt, 2013). This assumption is highly unlikely, in the view of this researcher, especially in regard to the controversial issue of urban poverty. Thus, a post-positivist approach was selected in order to allow for the possibility of researcher and response bias (Trochim & O'Donnely, 2016). In this perspective, it is acknowledged that there are objective, external facts that can be observed and measured, and that these objective, external facts lend themselves to the methods of scientific inquiry (Grix, 2014). However, there is also an acknowledgement that in any form of social inquiry, the existence of objective facts does not preclude the potential that human interactions and interpretations play a significant role in constructing subjective truth (Grix, 2014). Thus, in this theoretical perspective, there is no conflict between acknowledging the existence of objective facts and considering the potential for social construction of knowledge and reality.

The specific approach that was selected was critical realism, which philosophizes that it is not possible for human research to be completely free of bias; instead, the potential sources of bias must be carefully examined and isolated, as well as controlled in as much detail as possible (Fleetwood, 2019). The role of critical realism is to state that all theory can be revised, based on new research or new findings, and that the researcher will be inherently biased based on their

interest in the subject (Trochim & O'Donnely, 2016). Thus, the critical realism philosophy allows for the use of positivist rigor in the research while still allowing for the potential of human bias and the potential that previous research is flawed (Trochim & O'Donnely, 2016). This demands re-examination of the research material based on new findings and outcomes. This approach is widely used in the field of economics, in which purely financial or statistical information must be combined with information regarding the motivations of the researcher and the participants (Fleetwood, 2019).

Unlike the qualitative approach that works best with small samples, is relatively unstructured and based upon descriptions, the quantitative approach is suited for a study that has a relatively large sample, is highly structured and based on statistics. Qualitative researchers believe that rich descriptions of the social world are valuable whereas quantitative researchers' believe that such detail interrupts the process of developing generalizations (Denzin & Lincoln, 2013, p.16). For the positivist precision, objectivity and rigor replace hunches, experience and intuition as the means of investigating research problems, and consequently social science is based on the approach used in the natural sciences. (Colins and Hussey, 2013, p.52) Even though the use of quantitative tools, like the questionnaire, under the positivist approach restricts participants to only what has been asked, greatly limiting their views and opinions, it still has its benefits. One benefit of using quantitative data is that it can measure the reaction of many people to a restricted set of questions facilitating comparisons and allowing for findings to be generalized (Patton, 2020).

Interpretive research inquiry

The goal of the researcher was not merely to explain the specific relationships between variables studied, but to consider what these relationships *meant* in the context of the Zambian poverty scenario as a whole. However, positivist philosophy does not allow for the kind of interpretation required to support the research demands. Thus, the researcher used a dual research philosophy, including interpretivism in the research philosophy in order to provide a more balanced design. Interpretivism is a wide-ranging group of research philosophies, which is often viewed as the opposite or antithesis of the positivist approach. Interpretivist approaches are useful in the social world, and are based in the assumption that humans, and research derived from them, is inherently subjective (Grix, 2014).

Qualitative data provide an avenue to establish well grounded, rich descriptions and fruitful explanations of processes in identifiable local contexts. Such data can also give rise to unexpected findings and new relationships useful in confirming or revising conceptual frameworks (Miles and Huberman, 2014). Interpretive research inquiry emphasises an attempt to understand social phenomena by constructing meaning from actual lived experiences of participants in the research. Hence an individual's experience is best explained and understood from their own perspective or world view. Interpretivists seek to understand how people attribute meaning to their circumstances. In the words of Denzin and Lincoln (2013, p.13) qualitative researchers' stress the socially constructed nature of reality, the intimate relationship between the researcher and what is studied – they seek answers to questions that stress how social experience is created and given meaning.

In this research using qualitative inquiry allows the interview participants to present their opinions and views on urban poverty, allowing their views to take precedence over those of the researcher. By listening to their poverty experiences the researcher is able to pick out the key words in the comments and responses made by the participants. Words, as described by Miles and Huberman (2014), *“especially organized into incidents or stories, have a concrete, vivid, meaningful flavour that often proves far more convincing to a reader – another researcher, a policymaker, a practitioner – than pages of summarized numbers.”* In the interpretative inquiry participants are allowed to explain their world in their own words and as Henn, Weinstein and Foard (2019, p.16) suggest “Language is considered a tool with which we make meanings.”

Thus, in an interpretive research approach the participants are active, portraying inner capabilities which allow for individual perceptions and judgements, and are not merely passive vehicles in the matter under research. They can influence, change and contribute to meanings. Blumer (2019) suggests that a distinct feature of human reaction is that it is not based on people reacting to each other rather it is based on people interpreting each other's actions. Therefore, interpretive research involves researching ‘with’ and not ‘on’ people. Henn, Weinstein and Foard (2019, p.15) state that “human action can only be understood by relating it to the conscious intentions, motives, and purposes and ultimately the values of the agent that performs it.”

Thus, interpretivists argue that social realities lie in what people do, say and think, rather than the kind of abstract system that is somewhat greater than the sum of its parts as advocated under the positivist inquiry (Garrick, 2019). How a researcher carries out their research is influenced by the

general interpretivist assumptions and the philosophical issues underpinning the study and by weaving together an understanding we are finally able to build rather than test a theory (Henn, Weinstein and Foard, 2019).

According to those who support the interpretivist inquiry there are no absolute answers (Candy, 2012; Mezirow, 2016) as there are alternative ways of understanding social phenomena. Thus they also argue that due to the diversity of social reality, how it is known, experienced and constructed, social theories cannot be generalized universally as they are specific to given cultural and historic set ups (Denzin and Lincoln, 2014). Given that interpretivists regard the research process as an interaction between two or more people the researcher and the participant become players. According to Patton (2020, p.14) “in qualitative inquiry, the researcher is the instrument.” This is supported by Brannen (2014), who says that researchers must use themselves as the instrument.

This makes the interpretivist inquiry appropriate for some of the issues being studied in this research. An interpretive approach considers and acknowledges the processes by which the individual makes sense of their world. It also allows for the researcher’s role in knowledge construction to become more explicit. Given the sensitive, broad and complex nature of poverty issues interpretive research inquiry is relevant and suitable for this study.

The mixed approach

Interpretivism is based on a number of specific differences from positivism, including a belief in the social construction of views by people, and the role of the social world in influencing human action. In direct contrast to the positivist approach, the interpretivist approach does not assume the existence of a social world independent of the observation of its participants (Grix, 2014). The ultimate conclusion of this position is that value-free or objective research is simply *not possible* in the social world, and as such is inappropriate for social research in general and perhaps no less in poverty studies.

3.2 Research Design

The research design can be summarized as a mixed methods approach. The mixed methods approach to research examines a research problem from both a qualitative and a quantitative perspective, integrating findings from both approaches in order to arrive at a highly robust approach (Creswell & Clark, 2017).

The mixed methods approach is intended to provide a robust research process that mitigates the weaknesses of qualitative and quantitative research individually. Qualitative research is often thought to be prone to bias, difficulty in interpretation, and difficulty in limitation of the findings (Creswell, 2009). On the other hand, quantitative research can be unnecessarily limited and may miss important issues in the research due to the perceptions of the researcher, as it does not allow for any additional input to be found. Thus, the combination of qualitative and quantitative research can provide substantially improved research due to the integration of both perspectives, allowing for the researcher to consider additional information while at the same time maintaining the statistical rigor of the quantitative approach (Creswell & Clark, 2017). This allows for a more comprehensive research process.

Mixed methods research is not without its own weaknesses, although it does provide some balance for the weaknesses of each of the two combined methods. One weakness is the difficulty involved in integrating the research findings of both the qualitative and quantitative study. Another issue is how to identify the findings that are relevant to the specific research questions (Creswell & Clark, 2017). Qualitative and quantitative research can both be used to generate substantial findings that are not strictly defined within the auspices of the research findings. However, by maintaining careful control of the research design, the researcher can reduce the potential that irrelevant findings will be included in the research. Finally, the mixed methods approach can at times be complex and require more resources and time to complete the research effectively.

The mixed methods approach was chosen as a means to provide both the statistical balance of the quantitative approach and the breadth and increased understanding of the research subject. It was also selected in order to overcome the difficulties involved in both the qualitative and quantitative research approaches. Neither of the two approaches was considered to be adequate for full consideration of the research questions, and thus the research would be most appropriately conducted under the mixed methods approach.

3.3 Population

Kalingalina is one of the high-density areas in Lusaka. The area has a population of about 39,139.38 and Population Density of km^2 Area $3,771/\text{km}^2$. The research targeted household heads in Kalingalina Township in Lusaka.

3.4 Sampling and sample size

There are two types of sampling techniques, namely probability sampling and non-probability sampling. There is no hard and fast rule regarding when probability sampling can be employed. However, if it is important for the researcher to be able to generalize to a wider population then probability sampling would be the most appropriate sampling approach. Non-probability sampling would be suitable for a study whose research questions do not specify the unit of analysis, such as a particular category of people, that should be sampled (Bryman, 2014).

Thus in probability sampling the people or units chosen as the sample will be representative of the whole population under study allowing generalizations to be made while in non-probability sampling the chosen sample may or may not be well representative of the wider population. Due care should therefore be made when selecting a sample for use with a non-probability sampling method to enhance the chances that the selected sample will be representative of the other units in the study. There is a greater preference by researchers to use probability sampling as it is deemed to yield verifiable accurate results compared to non-probability sampling. Probability sampling is also often more favoured under positivism. However, there are areas of study where it may not be practical or possible to use probability sampling. Lincoln and Guba (2015) describe non-probability sampling as being emergent and sequential. This arises from the nature of the research process, which depicts a journey of discovery as opposed to hypothesis testing.

In this study non-probability sampling, specifically purposive sampling was used to identify the initial respondents. Most qualitative samples tend to be purposive, rather than random (Miles and Hubermann, 2014). As the title implies purposive sampling is sampling with a *purpose* in mind. In this case specific pre-defined groups are usually identified at the beginning of the study as part of the sample. Non-probability sampling enables the researcher to select research participants that have the experiences necessary to understand the phenomena in question, which in the case of this study is poverty. By so doing it is possible to get the views and opinions of the target group, which are valuable. For the sample, 40 respondents were selected for the study.

Table 3.1 Inclusion and Exclusion criteria

Type of participant	Inclusion criteria	Exclusion Criteria
----------------------------	---------------------------	---------------------------

- Household head
 - Income less than K900
 - 18 years and above
- Income above K900
- Holder of postgraduate degree
-

3.5 Quantitative Research Process

Primary data was collected by the use of a questionnaire and interviews. The reason for using these different tools lies in the fact that they are able to capture and verify sensitive issues (Mintzberg, 2013; Patton, 2020). This following section discusses the data collection and analysis in two parts to capture both the quantitative and qualitative approaches used.

The quantitative research process was based on a questionnaire distributed to the participants in the survey. The questionnaire contained structured questions with options for “other” to capture any new or unique information.

3.5.1 Instrument Design

The survey used a questionnaire consisting of 34 questions focusing on three different areas of concern; Social Factors (natural causes, bad choices, enablement), Urban Poverty Copying Mechanisms and Government Interventions in alleviating poverty. The item categories are indicated in table 3.2 below:

Table 3.2 Questionnaire items

Item	No. of items
Respondents profile	3
Natural Causes	8
Bad Choices	10
Enablement	5
Factors contributing to poverty	3
Urban Poverty Copying Mechanisms	4
Government Interventions	1
Total	34

3.5.2 Data Collection

The data collection process involved personal visits to the participants. For the illiterate respondents, the questions were interpreted in Nyanja being the common language in the area.

3.5.3 Data Preparation

The data preparation process involved the creation of an SPSS data set from the responses of the survey. A data set was created from the final tested instrument in preparation for the research. As each response was collected, the researcher entered the responses to each item into the data set, including participant number in order to be able to double-check the responses. The researcher then had a second individual double-check the accuracy of the responses entered into the data set, in order to ensure accuracy. Any errors that were found were rectified and then double-checked. This preparation structure was intended so that the analysis could begin immediately on completion of the data collection process.

3.5.4 Data Analysis

The data analysis process was performed in SPSS. The data analysis included descriptive statistics created in SPSS for each variable. This was performed for two reasons. First, a respondent profile was created in order to describe the conditions under which the survey was constructed. Second, a complete descriptive statistical run was performed in order to understand the relative commonality of the responses. The analysis then used inferential statistics to test the direction and strength of the relationship. The specific statistical technique used in establishing relationships in each hypothesis is discussed in the next chapter. The confidence level used for analysis was 95% ($p < .05$). This allowed for 5% or less chance of Type I error.

3.6 Qualitative Research Process

The interviews were carried out side by side with the survey by using a semi-structured questionnaire.

3.6.1 Instrument Design

The interview guide was made up of 5 questions and the responses were recorded in the provided spaces.

3.6.2 Data Collection

The data collection process involved personal visits to the participants. For the illiterate respondents, the questions were interpreted in Nyanja being the common language in the area.

3.6.3 Data Preparation

Following each interview, the researcher transcribed the interviews as conducted, including research questions and the responses to these questions.

3.6.4 Data Analysis

The data analysis process used an open coding process first, in order to create all possible codes for analysis. Saldana (2019, p.3) explains a code as “a word or short phrase that symbolically assigns a summative, salient, essence-capturing and/or evocative attribute for a portion of language-based or visual data.”

Coding was based on content analysis, with the meanings of comments and answers rather than the specific words being used as the basis for the coding process in most cases. Focusing on each question, the researcher then identified the most common codes from each of the participants. These common codes were examined in light of the research questions, and were then constructed into a narrative framework that examined these questions in detail. Coding was performed manually, due to familiarity with data and the relatively small size of the sample.

In discussing qualitative analysis, Miles and Huberman (2014) explained that in analysing data three stages are important; namely, data reduction, data display and conclusion drawing and verifying. Data reduction gives rise to three levels or categories of information: text driven categories, coherence-driven categories and theory driven categories. The interview data was transcribed and significant segments of texts and themes that relate to the conceptual framework were drawn out from the transcribed interviews. Text-driven categories were then formed with themes being extracted. An effort was then made to conceptualize logical links and relationships between the themes, giving rise to coherence-driven categories. Finally, a link was established between the coherence-driven categories and literature gathered to develop theory-driven constructs.

3.7 Reliability

3.7.1 Reliability

Scale reliability in quantitative-based studies is defined as the degree to which scale items are free from random error (McDaniel and Gates, 2017). It expresses the “ratio of the variance of the true score to the variance of the observed score” (Netemeyer et al, 2013, p. 42). Kerlinger (2013) argues that concepts that may be synonymous to reliability often demonstrate characteristics of “dependability, stability, consistency, predictability, and accuracy” (p. 442). Thus, reliable scales are those that can be depended on and that show consistency over time.

The particular concern for reliability in this instrument is internal consistency reliability, or the ability to ensure that items within the test are reflecting the same constructs (Trochim, 2016). There are different methods for assessing the reliability of a construct. However, a common research practice is to report coefficient alpha of all multi-item scales, whether these scales are borrowed from existing batteries or are newly developed or both.

Reliability in qualitative research is not based on the ability to re-measure results. Instead, this concept in critical research is based on issues like ontological appropriateness, multiple perceptions of participants and other researchers, and methodological trustworthiness (Healy & Perry, 2020). Although some researchers argue that reliability is a purely quantitative concept and there are no applications to qualitative research, this is not a general position, and most researchers feel that the issue of reliability is based in trustworthiness of the design process (Golafshani, 2013). For example, trustworthiness of information can be achieved by collecting data through multiple key informants (Bonoma, 2015). In order to ensure that this research was conducted in a reliable manner, multiple informants were identified from the different locations in Kalingalinga township and information collected from them. This reduces the risk of unbiased views being collected.

3.7.2 Validity

Validity in quantitative research is related to the concept of reliability. A construct that meets validity requirements must by default be reliable, but not vice versa. This means that a construct may be reliable but not valid (Netemeyer et al., 2013). The main issues in quantitative validity in this research include construct validity and measurement validity. Construct validity refers to the ability of the identified items in the instrument to reflect the underlying constructs (Trochim & O'Donnely, 2016). Construct validity was ensured in the pilot testing process, which included an

analysis in order to examine whether the constructs being discussed in the research were those that were being perceived by the participants. This was also ensured in the qualitative research, by comparing the findings of the research to participant feedback in this area.

As with reliability, validity in qualitative research is a divergent concept from that of validity in quantitative research. Validity in qualitative research can encompass issues of construct validity, contingent validity, and analytical generalization, as well as rigor in the analysis process (Golafshani, 2013; Healy & Perry, 2020). These issues have been protected using careful analysis of the findings in order to ensure construct validity, including analysis by others (participants and other readers) as well as the researcher. The issue of contingent validity has been examined in the same way.

3.7.3 Generalization of Findings

One of the weaknesses of the qualitative approach which was intended to be compensated for by the mixed methods research approach is the inability to generalize findings of the research (Creswell & Clark, 2017). However, the quantitative research process has direct implications for generalization of findings. The quantitative results can be generalized with caution to the general urban population with similar challenges.

3.8 Ethical considerations of the research

Ethical considerations were important in this study. Research ethics in this study has been guided by the University of Zambia Ethics Committee. Throughout the duration of the research due care and attention was paid to protect all persons involved in giving information. The background and aims of the study were explained to the participants in a participants' information sheet attached to the questionnaire to ensure they understood the research. Issues of confidentiality, privacy, anonymity and informed consent were also outlined in the information sheet. Ensuring informed consent and giving a clear explanation about the nature of the research is useful in creating solid communication grounds from the start, can reduce attrition rates and increase the quality of data gathered.

An assurance that the data collected would remain anonymous and all data will be based on aggregates was given to the research participants. The questionnaire did not ask for personal data such as name of the respondent or the house number. Those being interviewed were also informed about the nature of the research in advance. Respondents being interviewed were given code

numbers so that their identity was concealed to avoid traceability in the research report. All participants were informed that they had the right to opt out of the research at any time before the final publication of the thesis or to decline from divulging information they were not comfortable about. None of the participants have so far sought to withdraw their participation.

CHAPTER 4

DATA ANALYSIS AND FINDINGS

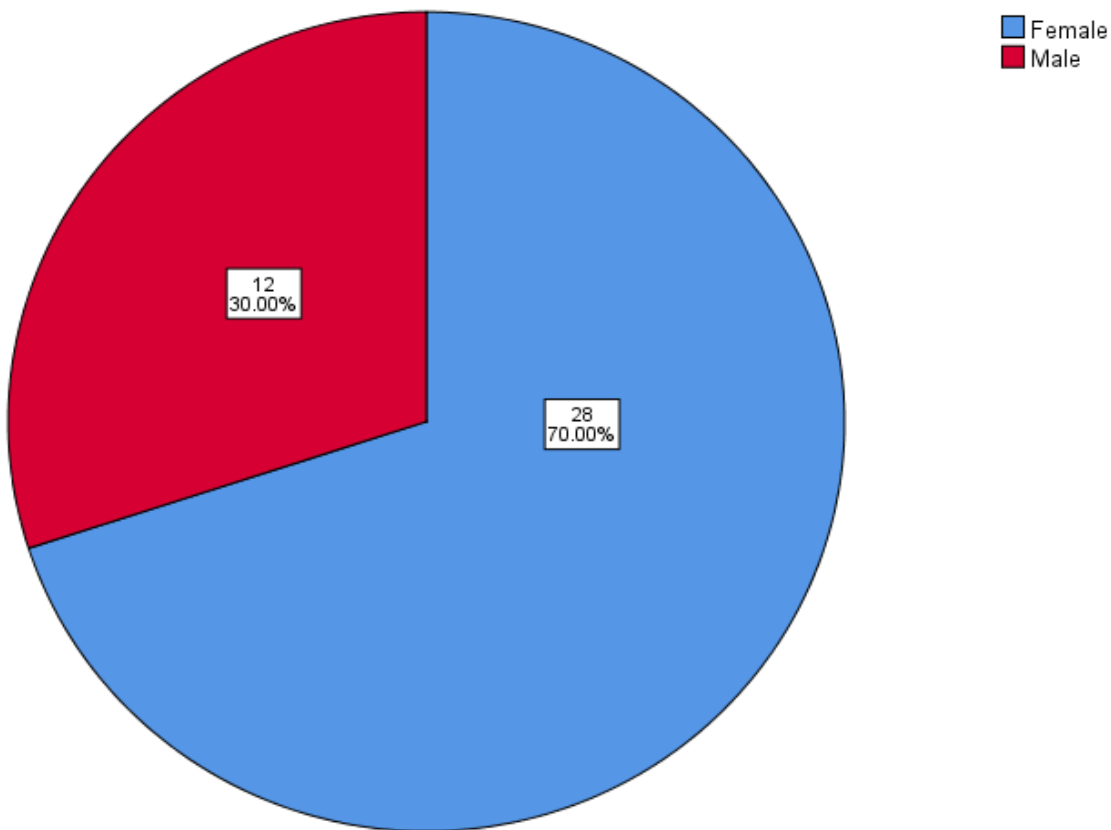
4.0 Introduction

The preceding chapter explored the research methodology. It discussed the possible approaches undertaken to carry out the study. Thus, the main purpose of this chapter is to present the findings of the research by giving an analysis of the data collected.

4.1 Quantitative findings

4.1.1 Respondents' profile

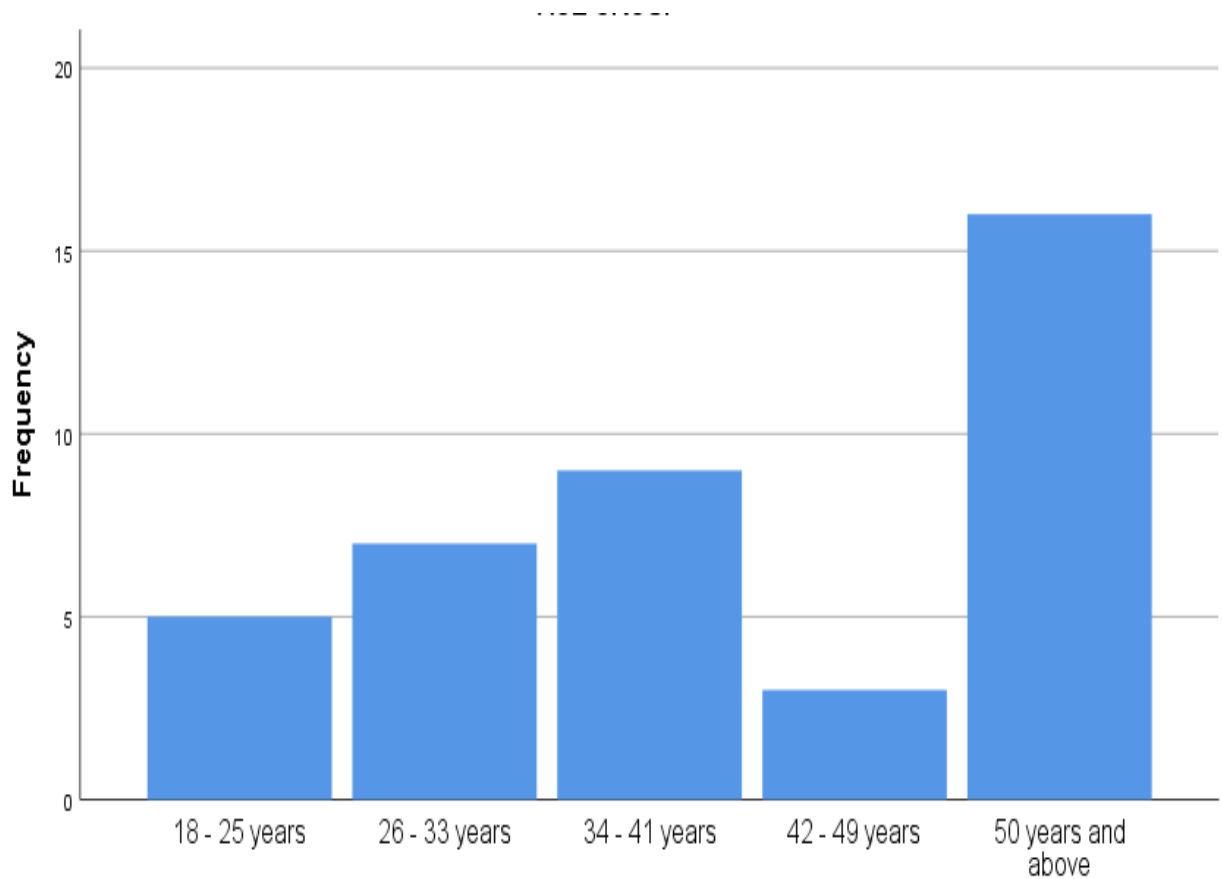
Figure 4.1 Gender



Source: Field data (2022)

The gender of the respondents is depicted in figure 4.1 that shows that 12 (30.00 percent) were male and 28 (70.00 percent) were female. The female respondents formed the majority.

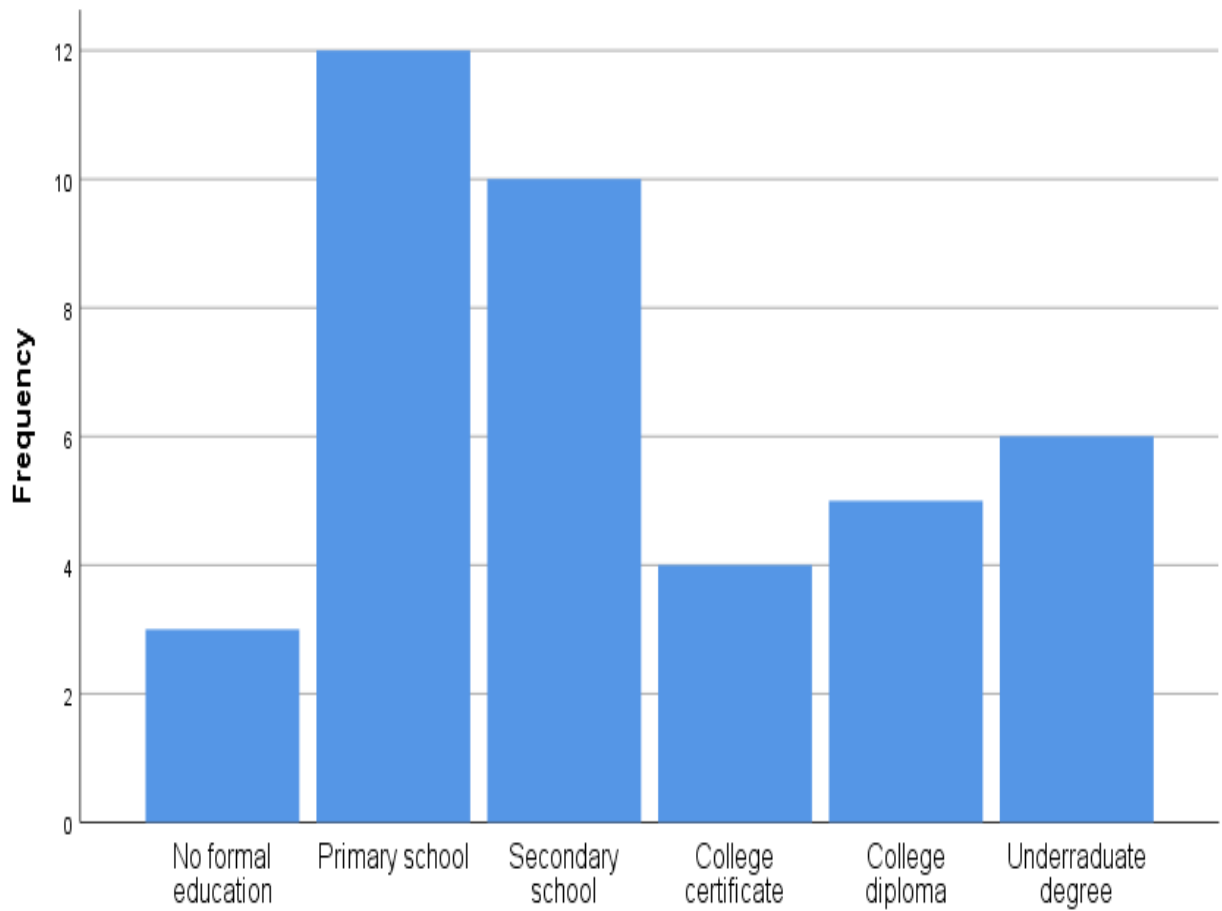
Figure 4.2 Age group



Source: Field data (2022)

The gender of the respondents is depicted in figure 4.2 which shows that 5 (12.5 percent) were of the age group 18-25 years, 7 (17.5 percent) were of the age group 26-33 years and 9 (22.5 percent) were of the age group 34-41 years. In addition, 3 (7.5 percent) were of the age group 42-49 years and 16 (40.0 percent) were of the age group 50 years and above.

Figure 4.3 Education level



Source: Field data (2022)

The education level of the respondents is illustrated in figure 4.3 which shows that 3 (7.5 percent) had no formal education, 12 (30.0 percent) had attained primary school, 10 (25.0 percent) had attained secondary school and 4 (10.0 percent) had college certificates. In addition, 5 (12.5 percent) had college diploma and 6 (15.0 percent) had undergraduate degrees. The respondents who attained primary school had the highest frequency.

4.1.2 Correlations

Table 4.1 Variable Correlations Analysis

	1	2	3	4
1. POVERTY	1			
2. NATURAL CAUSES	0.365*	1		
3. BAD CHOICES	0.331*	0.214	1	
4. ENABLEMENT	0.236*	0.380*	0.299	1

*. Correlation is significant at the 0.05 level (2-tailed).

Pearson correlation analysis was performed to assess the direction and strengthen of relationships among the variables. Table 4.1 presents the correlations of the dependent variables (poverty), independent variables (natural causes, bad choices and enablement). The results in Table 4.1 show relatively low correlations among variables (all of them below 0.8). This entails that multicollinearity is not a problem (Tabachnik et al., 2017).

Secondly, Table 4.1 indicates that poverty is positively significantly correlated (all sig. ≤ 0.01) with each independent variable i.e. natural causes ($r = 0.365$), bad choices ($r = 0.331$) and enablement ($r = 0.236$). The effect sizes are generally medium based on Cohen's criteria i.e. small = 0.10 to 0.29, medium .30 to 0.49 and large = 0.50 to 1.00 (Cohen, 2018). Thirdly, the significant positive correlations indicate that the more natural causes occur, the more people make bad choices, the more poverty is enabled, the more people will be poor.

4.1.3 Hierarchical Regression analyses

After adjusting for gender and education, hierarchical regression analysis was done to assess the multiple regression model's capacity to predict poverty (the outcome variable) using natural causes, bad choices and enablement as the explanatory factors. Poverty is the dependent variable used to present the findings in Table 4.2. Table 4.2s preliminary checks show that multicollinearity is not a concern because both the independent and control variables' variance inflation factor (VIF) values were less than 5. (Koe, 2016; Pallant, 2016). Additionally, all regression coefficients point towards the anticipated upward direction.

Model 1 shows the base model with control variables only i.e. gender, education and age. The control variables make a combined significant contribution of adjusted multiple coefficient of

determination (R-Square) of 1.7% and multiple correlation coefficient of (R) 0.141, representing a combined small effect size.

Table 4.2 Hierarchical regression analyses.

Variable	Model 1	Model 2	Model 3	Model 4	VIF
	Beta, t	Beta, t,	Beta, t,	Beta, t,	VIF
Control Variables					
Age	0.140***, 3.495	0.072, 1.818	0.047, 1.173	0.040, 1.002	1.112
Gender	0.015, 0.713	0.016, 0.411	0.032, 0.827	0.037, 0.827	1.025
Education	0.151**, 0.021	0.103, 0.639	0.044, 0.305	0.043, 0.298	1.105
Independent Variables					
Natural causes		0.273***, 6.888	0.161***, 3.245	0.115*, 2.136	2.364
Bad choices			0.186***, 3.712	0.119*, 2.005	2.503
Enablement				0.133*, 2.137	2.822
R	0.141	0.300	0.332	0.341	
R Square	0.020	0.090	0.110	0.117	
Adjusted R Square	0.017	0.086	0.104	0.109	
F-statistic	6.303**	20.333***	19.01***	16.209***	

***sig < 0.001 (0.1 percent); **sig < 0.01 (1 percent); *sig < 0.05 (5 percent); VIF = Variance Inflation factor

In model 2, in addition to control variables, natural causes is introduced and a significant combined effect occurs (adjusted $R^2 = 8.6\%$ from 1.7%), with $R = 0.300$ representing a combined medium effect size. Individually, only natural causes makes a significant contribution. This entails that natural calamities such as diseases, being disabled, death, floods, droughts have the capabilities of destabilizing ones income sources which in turn makes them not to have finances to meet up the daily needs. Natural causes are hard to deal with as the people involved tend not to have any choice but to endure in their current situation. As such, it is evident that natural causes contribute to urban poverty.

In model 3, in addition to control variables and natural causes, bad choices is introduced and a significant combined effect occurs (adjusted R^2 of 10.4% from 8.6%), with $R = 0.332$ representing a combined medium effect size. This entail that as individuals we are partly to blame for our

poverty situation because of the bad choices that we make. For instance, our parents take us to college and resort skipping classes, indulging in the life of parting and drinking then later we fail and drop out of school without graduating. Also, one might be in stable employment now but don't make any investments later when they get dismissed from work they have no capital to help start a business that will be generating income, as such poverty will catch up with them. as such this gives an indication that bad choices contribute to urban poverty.

In model 4, in addition to control variables, natural causes and bad choices, another variable i.e. enablement is introduced and a significant combined effect occurs (adjusted $R^2 = 10.9\%$ from 10.4%), with $R = 0.341$ representing a combined medium effect size. This entails that poverty can be enabled. Enabling poverty entails encouraging people to be over dependent and not giving them opportunities to think outside the box to come out of the poverty situation or prepare them to face a poverty situation in the event that they encounter it in future. For instance, pampering children is a form of enablement as the children will be over dependent on the guardian/parent without having any skills of survival. This gives an indication that poverty is enabled.

4.2 Qualitative findings

4.2.1 Natural causes

The respondents were asked to recall natural causes that they think are responsible for their current situation i.e. being in poverty. The majority of the factors recalled by the respondents regarding their poverty situation included disability and death of a bread winner.

As one interviewee conceded "I used to work for a certain milling firm as fork lift driver but then I had an accident and broke my all my legs. I was given K6000 as compensation and dismissed from my job. This all happened in the year 2012. Since then I haven't been able to provide for my family as the K6000 I was given was all used to pay medical bills. My life ever since has been difficult, moving from one place to another, begging in the streets, selling plastic bags in the streets. In short, I do what I can to earn a living just to afford meali-meal for K10, relish, cooking oil by the end of the day".

Respondent 38 also added that *"I was bashed a car some time back which left me bed ridden. Before that I used to sell beans, kapenta, rice and other dry food stuffs in Soweto market. From*

the sales I was able to feed my children as my husband had left my three children very small the time he died. But after I was involved in an accident, I can't work anymore and I have to depend on the K200 from the social welfare to buy household requirements.” She further added that “Being crippled here in Kalingalinga is strait ticket to poverty”

This illustrates how people who are disabled find it hard to earn a living especially if they don't have support from relatives or friends. In most of the situations, the disabled have been left alone to fend for themselves and in most of the times they are segregated from the society. Disability is not easy to deal with. For instance, respondent 2 had indicated that:

“I am blind and all my children have abandoned me, they bring me their children to take care of them but do not bring support. So I resort to begging in the streets to earn a living. Some days are good, some are bad. Am lucky I stay in the house we build together with my wife before she died. However, am tired of earning a living through begging on the streets.”

The evidence indicates that the blind find it hard to earn a living, worst off if they are not educated. For instance, an educated blind person may find employment in schools or in the communities to help out with special education projects. However, being blind, uneducated and no skills is a very big challenge to earn an income.

The other poverty contributing factors were noted to be death of a spouse, parent or in general a bread winner. For instance, respondent 1 stated that:

“I used to stay in Riverside in Kitwe and my husband used to work for reputable mine firm in Kitwe. He died in the 1998 at work. The mine compensated us but the relatives got all the money, sold the house and all the belongings he had. We were forced out of the house and my friend offered to that I can stay with her and the children here in Kalingalinga. Since then, have doing side sales business, selling water, chicken pieces, fish and basically any food stuffs I can sell. But life has never improved for me. I have never had the life I had with my husband, havin everything I needed and taking my children to private schools.”

In another instance, the brother and a sister who were taking care of their siblings pointed out that *“Our parents died in a road accident early in 2021. They were business people and always provided for us. After they died, we could not afford to pay rent in Rhodes pack, we had to move here in Kalingalinga were there is cheap accommodation. We rent a one roomed house, my sister*

and I didn't complete school and we do almost anything to earn some money to take care of our two younger brothers."

The outlined ordeals give an indication that people become subjected to poverty when the person or people who used to provide for them dies. This can be attributed to a number of factors such that the people left behind are not able to continue with the business ventures the provider was in or that the relatives of the deceased grabbed property and assets which puts the people left behind in vulnerable situation.

Some of the respondents had indicated that they were in the current situation because they had lost their businesses or capital through accidents and theft. For instance, respondent 40 stated that *"I used to own a boutique along Cairo Road and rented a 3 bedrooomed apartment in Northmead just here in Lusaka. On a fateful day I lost my capital and the clothes I ordered when I was involved in an accident on my way Zambia in Botswana from South Africa. Ever since, no one has been willing to help me with capital hence my situation."*

Another respondent said that *"I used to go to Kasumbalesa to take various food stuffs ranging from vegetables to meat. Early last year, I got a loan from a named bank and invested all my money and the loan in goats and village chickens. On my way to Kasumbalesa, we had an accident and that is how I lost out on my money and the house which I used as collateral for the loan. From then, it has been hard to get up. Hence, I resort to stay in a cheap 2 roomed house here in Kalingalinga."*

Respondent 20 also gave an indication that *"I used to work as revenue collector for a certain firm, on a fateful day from field collections I was sent with K1m home for the reason that the banks were closed. However, on my way home I was attacked by robbers. I explained at the firm what happened but all they said was that I was an accomplice to the theft and somehow had to pay back the money. Investigations were instituted and no arrests were made. To recover the money had to sell my house and my car. To make matters worse, my practicing license was suspended for three years. Up to date haven't found a stable job and as you can see am staying in a two roomed house and I can barely afford three meals a day. Have sent my children to stay with their grandmother."*

She narrated

The indicated evidence posits that theft contributes to poverty of individuals. When a person is stolen from and the money or goods stolen are all that they depend on, they will have difficulties in earning a living.

Other respondents had indicated that suffering from chronic illnesses made it difficult for them to perform any kind of work that can make them earn an income. For instance, heart disease, cancer, diabetes, stroke, and arthritis (among others).

4.2.2 Bad choices

Following up on the quantitative study the interviewees were asked about the bad choices they have had made which they think have contributed to their current poverty state. Often times people make bad choices which make them fall into poverty and end up failing coming out of poverty. For instance, respondent 3 attested that *“If I listened to my parents and completed school, I wouldn’t have been poor. Most of the times at school, I used to sneak out to o and drink and get involved in other vices like crime. For the love of quick cash, I dropped out of school in grade. My parents forced me to go back to school but I just didn’t want to. With time I got involved in petty theft and as we were growing, my friends started getting arrested and facing jail. I was once convicted for 6 months for stealing a solar panel. After jail, my parents couldn’t welcome me in their home and had to face life on my own. Today I live not knowing what I and my wife will eat, I depend on piece works. The house I stay in, am just a care taker and am in no position to pay rent. In my view, a made a bad choice to quit school half way.”*

The foregoing perspectives are further clarified by respondent 7, 10 and 22 who suggest that dropping out of school on own accord contributes to one being poor. An uneducated individual in most of the cases will only be ideal for handy jobs as professional firms require qualifications. Nowadays even for welding, one needs a craft certificate. Respondent 22 narrated her ordeal that she dropped out school in grade 9 when she got pregnant by the boyfriend who later agreed to marry her. After she delivered, the husband became abusive and after having 3 children, she was chased from the marriage. Now she works at restaurant in Kalingalinga earning K15 a day.

In addition, respondent 36 explains that dropping out of school makes one vulnerable to abuse and mistreatment when given work. Such an individual will care less about the working conditions as long as they are getting paid, whatever little it can be.

Other respondents also indicated that dropping out of secondary school is not the only bad choice that a person can make but also skipping classes in college. In skipping classes, one tends to have bad grades then they end up not completing college or university. For example, respondent 19 stated that *“I was at UNZA pursuing BSc in Development studies, but when I reached my third year I started drinking heavily, missing classes and in the end I was excluded from school. After being readmitted, I was told that the government loan does not cater for a repeat year, I had to pay for myself the third year. I couldn’t afford the university fees and no one in the family was willing to help. That is how I lost my place at UNZA. For now, I do piece works with Lusaka City Council not earning enough to sustain me and my family for the whole month.”*

The interviewees also pointed out that being involved in crime contributes to poverty. For example, the people involved in crime end up being poorer after serving their jail sentence. When they return to their homes, they find that everything they left was destroyed. Waste off now that they have a criminal record, it is difficult for them to get employment. Crime is the cause of poverty in urban areas in that individuals and communities victimized by crime have more difficulty breaking out of poverty.

Respondent 8, 18 and 19 talked about drug addictions being a contributor to poverty. For example, respondent 19 explained that she is a Copperbelt University graduate of the class of 2014 but is frustrated on the way due to unemployment and resorted to the life of drugs and alcohol. With time, she started taking strong drugs. Also started abusing medicines like Benylin. In no time she became an addict. To keep up with addition she could prostitute herself and use the money to buy drugs and the trend continued.

Other respondents have indicated that premarital sex contributes to poverty. For one who gets involved in premarital sex faces high chances of getting pregnant. If one can’t take care of himself, how is he going to manage to take care of the new born? Worse off if one is a single parent without a stable income. Being a parent at a tender age is demanding, one has to divide time for work and for the baby, and one without a stable income, it just makes the situation worse especially for women.

Also, the interviewees posited that people not poor now end up making bad decisions that end up haunting them for the rest of their lives. For instance, the working class tend not take on investment opportunities. As such when they are dismissed, they end up being poor. Further, over dependence

on the working spouse is another contributor to poverty. For instance, a wife of rich or medium income person will be comfortable being a house wife and not be bothered to work or do any form of business.

For instance, respondent 25 recounted that *“I used to work as a prison wader, when I got my pension, I abandoned my life long wife and children and eloped with another woman. We ot married, we were happy for a short while but we started having problems immediately my money for pension got finished. Eventually she run away from me. For me I say, am poor because I made a very bad decision of enjoying life with another woman instead of putting my head together with my life long wife to use our last money wisely.”*

From the statement, it is evident that there is a thinner line between poverty and a stable life. One can be earning a middle income or can be rich but may become poor when they over borrow from the banks or colleagues. Borrowing to live a lavish life, borrowing to keep up appearances.

The poor are not always those without employment but even those working. For instance, some civil servants are highly indebted in such a way that, they will be deprived. Their incomes are so low such that they are not able to acquire the basic goods and services necessary for their survival with dignity.

4.2.3 Enablement

Considering ways in which poverty is enabled respondent 5 illustrated that *“for me, am poor because I never learnt anything from my parents. My parents used to work for a reputable company in Ndola, from my childhood, my parents could literally provide anything I needed. The same thing happened even when I was at the university. However, my parents passed on when I was in my second year at CBU. We received the benefits and the assets but we were not able to manage the finances well. In no time, everything was gone, I dropped out of school. The next thing I know, am in Kalingalinga staying with my brothers and sisters.”*

In view of the above, some interviewees pointed out that some parents have a habit of pampering their children. As such when they pass on, the children fail to make it in life. They literally can't do anything to earn an income, they end up selling off everything their parents or guardians gave them and when there is nothing else to sell, they end up on the streets.

Other forms of enablement were identified to be Social Cash Transfer. For instance respondent 19 stated that *“ever since I lost my husband in 2011 have been on the social welfare program for the monthly payment. In as much as the money is not enough, am afraid of losing it. From time and again the social welfare enumerators remind us that we cease to be on the program when I the receiver starts working.”*

The above gives an indication that people would rather continue receiving K200 a month other than them finding employment or engage in business to earn a stable income.

Poverty is also enabled by the attitudes that people have towards poverty itself and the people. In most t of the situations, poverty is enabled by people looking down on themselves. Further, discrimination is also an enabling factor. The people that is discriminated for instance the disabled, the chronically ill end up being poorer when discriminated.

4.2.4 Future view

To find out if the respondents see themselves coming out of poverty or not, they were asked “How do you see yourself in the next 5 years?”

For instance, respondent 38, 2, 6, 16, 20, 28, 30 and 37 indicated that they do not see themselves improving in any way. They had further pointed out that they are dependent on the Social Cash Transfer.

However, the rest of the respondnets were determined to better their lives and come out of the poverty situation. They had hope for the future as most of them hope to leave Kalingalinga for better places. For instance, respondent 40 was optimistic in starting her boutique business again.

4.2.5 Urban poverty coping mechanisms

The respondents were asked “What do you think can be an ideal solution to your current situation?”

The respondents who had dropped out of school pointed out that their situation can be improved by going back to school. For instance, respondent 5 pointed out that his poverty situation would improve if he was sponsored back to CBU to continue his program.

Other respondents stated that having access to CDF would improve their situation as the funds would be used to startup businesses. In addition, some respondents indicated that they were willing

to form cooperatives that would then be funded by NGOs like World Vision, PUSH (among others) to give them a head start in finances. Then after they will be able to stand on their own.

Some respondents had also indicated that educating the parents and the guardians on the disabilities. As some disabilities are curable. People also need how to manage disabilities, the disabled.

Other coping mechanisms

- i. Households reported using various coping strategies in the weeks preceding the interview. The most frequently used strategies include:
- ii. Accessing credit: most of the respondents indicated that in most of the cases they accessed household requirements such as groceries and food on credit.
- iii. Village banking: another group pointed out that they have formed VB groups that help them with capital requirements for their businesses.
- iv. Engaging in any work: respondents engaged in petty work in order to gain a simple income to buy the little necessities they can.
- v. Dependency on relatives: it was indicated by most of the respondents that they usually depend on relatives to help them financially. From time to time they ask for financial help to buy household necessities and paying rent. Most of them could ask from their parents, uncles, aunties, brothers (among others).
- vi. Long-term apprenticeship: Some of them have engaged themselves in a long-term apprenticeship as a way of saving themselves from idleness and poverty.
- vii. Petty trading: most of the respondents were engaged in petty trading, street “tamanga”, street hawking, and general piece works.

4.2.6 Government interventions on alleviating poverty in Kalingalinga township

Social Cash Transfers: The notable interventions have been Social Cash Transfers for legible. Beneficiary criteria includes: Residency criterion; Households with an elderly person; Households with members with severe disability; Households with members who are chronically ill and on palliative care; Child-headed households & Female-headed households with at least three children below the age of 19.

Community Development Fund: The community is helped through CDF which is funneled to various developmental and empowerment projects. CDF caters for:

- i. Community Projects
- ii. Disaster Contingency
- iii. Youth and Women Empowerment
- iv. Grants
- v. Soft Loans
- vi. Secondary School (Boarding) & Skills Development Bursaries

CHAPTER FIVE

DISCUSSION OF THE FINDINGS

5.0 Introduction

The just ended chapter i.e., chapter four presented the analysis of the primary data and the findings. This chapter discusses the findings from the previous chapter.

5.1 Factors associated with the prevailing household poverty among residents of Kalingalinga

5.1.1 Natural causes that contribute to household poverty

The findings indicated that natural causes is significantly and positively correlated with poverty ($r = 0.365$). The findings also indicate that being physically handicapped, chronic illness, accidents, death of a bread winner and theft are contributors to poverty. These findings resonate with those of Groce et al., 2012; WHO 2012 and DFID, 2020 who had indicated that disability is associated with poverty. Poverty is both a cause and consequence of disability. Poverty and disability reinforce each other, contributing to increased vulnerability and exclusion.

The majority of people with disabilities find their situation affects their chances of going to school, working for a living, enjoying family life, and participating as equals in social life. It is estimated that only 2% of people with disabilities in developing countries have access to rehabilitation and appropriate basic services. In turn, disability exacerbates poverty, by increasing isolation and economic strain, not just for the individual but often for the affected family as well. Children with disabilities are more likely to die young, or be neglected, malnourished and poor. People with disabilities who are denied education are then unable to find employment, driving them more deeply into poverty. Breaking out of the vicious cycle of poverty and disability becomes more and more difficult.

The result of the cycle of poverty and disability is that people with disabilities are usually amongst the poorest of the poor and their literacy rates are considerably lower than the rest of the population. Women with disabilities suffer a double discrimination, both on the grounds of gender and of impairment; their literacy rates are lower than their male counterparts.

Death of a bread winner was another notable factor which resonates with the findings of D'Souza (2020), who indicated death of the breadwinner can accelerate the level of poverty as the family is

left vulnerable with no one to take care of it especially if the deceased did not leave behind any finances or assets or that what was left was grabbed by the husbands' relatives.

5.1.2 Bad choices that contribute to household poverty

The findings point that bad choices are significantly and positively correlated with poverty ($r = 0.331$). None of us get to choose exactly where we end up in life. As we move out of childhood and begin to assume more autonomy over our own lives, we make thousands of decisions. These choices are always made without perfect information and with a variety of constraints and restrictions, most of which are inherent in the human condition. If we make enough good choices and avoid some really bad ones, we end up living in relative comfort and safety. By the time we enter adulthood, we recognize that making bad choices ("bad" as defined by the decisionmaker himself either at the time of the decision or subsequently) involves negative consequences. Those bad outcomes hurt. They make us worse off. But, in the process, they help us make better decisions in the future. The findings resonate with those of Sarlo (2016) who had indicated that bad decisions was one of the contributors to the poverty in Canada.

People living in poverty might be more likely to have low self-esteem and be more fatalistic about the future, which will increase the likelihood of their making bad choices. And those bad choices will simply perpetuate their poverty. None of this is precluded by a theory that affirms that bad choices cause poverty. So, whether you are non-poor or are already poor, bad choices are causal factors for either falling into poverty or deepening the existing level of poverty.

The findings also resonate with those of Haskins and Sawhill, (2019) who found that poverty is largely the result of cultural or behavioural factors. They outline three key social rules that are widely accepted by mainstream society and that represent a kind of insurance policy against ending up in poverty. Those social norms are: 1) the head of the family has a full-time job or earning a stable income; 2) the head of the family has completed their high school education; 3) the family has had their children within the context of marriage adhering to all three norms.

While acknowledging that it is not always easy to make the right choices in life, Haskins and Sawhill (2019) stand pretty firmly on the side of personal responsibility and against the idea that people (especially the poor) are helpless in the face of structural forces. This means that the state, to the extent that it has a role in poverty alleviation, should provide incentives, encouragement, and "nudging" to reward good choices.

Addiction was noted to be one of the bad choice contributors to poverty. Sarlo (2016) contends that addicts may not be "employment-ready" unless their addiction issues are first resolved. People who face serious discrimination (ex-convicts, for example) might have great difficulty finding a job. And those with a very limited education (less than high school) face a job market that increasingly prizes skilled labour. Finally, there are some cultural and attitudinal issues that pose a significant barrier to labour market attachment. These situations help explain, why many unattached individuals are in poverty longer than couples, especially when more than one of these issues are present at the same time. But there is more to it than that. The nature and effectiveness of our helping institutions play a critical role in the pathway out of poverty.

5.1.3 Enablement as a contribute to household poverty

With regards to the relationship between enablement and poverty, the correlation was found to be ($r = 0.236$). We can say that poverty is "enabled" when systems and structures are in place to discourage the kinds of efforts that people would normally make to avoid poverty, i.e., find employment, find a partner (especially if children are present), improve one's education and skill set, have a positive outlook, and take personal responsibility for your own actions. Ironically, it is government programs (welfare, in particular the Social Cash Transfer) that are intended to help the poor but end up actually enabling poverty (Sarlo, 2016).

Social assistance programmes are often criticised on the grounds that they create 'moral hazard' – where individuals who are 'insured' change their behaviour in adverse ways in response to incentives offered by insurance. A common argument against social assistance, generally put forward by elite and some middle-class circles, is that it breeds 'dependency' among beneficiaries, undermining people's self-sufficiency and motivation to climb out of poverty through their own efforts. Some neo-liberal economists argue that recipients of predictable, free social transfers are discouraged from working. Opponents of social assistance claim that beneficiaries will lose the incentive to save, accumulate assets, invest in diversification and business development, and to participate in the labour-force. In other words, it is assumed that social assistance breeds 'laziness' and a permanent 'dependency' on 'handouts. There is also an associated assumption that if poor people are given social assistance particularly cash transfers they will inevitably 'waste' it on alcohol or spend it in other unproductive ways, as opposed to using it constructively.

5.2 Urban poverty coping mechanisms used by the affected residents of Kalingalinga township

The poverty level of the urban poor can be attributed to the type of work they do, bad choices, enablement and natural causes. Most of them are operating their own small businesses and usually faced with many challenges that constrain their growth. In a related study of Ghana, Adams et al. (2019) noted that most of the urban poor are living in difficult conditions, basically from hand to mouth. It affirms the assertion by Danquah and Iddrisu (2016) that a lack of managerial skills is one of the main constraints to successful entrepreneurship in Africa. An observation made is that although respondents were not earning much from their paid job, most of them were engaged in only one job. Their poverty level makes them adopt coping strategies that deepen their vulnerability. This is consistent with Begum and Moinuddin's (2018) finding that lack of education limits the ability of the poor to mitigate the risks they face. They usually adopt strategies including living in uncompleted buildings where they do not have to pay rent, do petty trading, minimal spending, and seek support from family and friends.

Similarly, Maja and Oluwatayo (2018), in a study of South Africa, demonstrate that people with tertiary education are able to get better opportunities for their livelihoods. Adams et al. (2019) however, show that there are many graduates in Ghana today who are not employed and therefore it can be argued that many of the highly educated do not have skills for the modern economy and this is what promotes the informality. This view is consistent with suggestions made by Orzan, Delcea, Ioanas, and Mihai (2015) that education and training have a direct impact on what people can and cannot do.

5.3 Establishing the government interventions in alleviating poverty in Kalingalinga township

The findings indicate that Social Cash Transfer and CDF are the main government interventions in alleviating poverty as outlined by (GoZ, 2019). These findings resonate with those of UNICEF (2022) who found that a large share of the population in Zambia is living below the national poverty line. To reduce poverty, in 2019, the government initiated the Cash Plus reform, which aims to build on the existing Social Cash Transfer as a floor benefit with additional benefits to take account of the multidimensionality of poverty.

In theory, the Cash Plus reform offers the potential to achieve a greater poverty impact through multiple support. However, the simulations of the potential reform scenarios show that this requires more than the proposed Cash Plus design

CHAPTER 6

CONCLUSIONS AND RECOMMENDATIONS

6.0 Introduction

The study was aimed at assessing the factors associated with continued urban poverty in Zambia with reference to Kalingalinga Township of Lusaka. The previous chapter discussed the findings in line with the research objectives. As such this chapter outlines the conclusions and the recommendations on the basis of the outlined findings.

6.1 Conclusion

This research creates a straightforward framework for comprehending poverty, mostly based on psychology and economics. It implies that a combination of natural factors, poor decisions, and enabling are what lead to poverty in the beginning. A child's start in life is significantly influenced by parenting and nurturing, two factors over which the child has little control. Exogenous events (such as sicknesses, accidents, and opportunities) are also significant and mostly the result of natural causes, especially in early life.

As young individuals grow older, they make an increasing number of choices that either perpetuate harmful early influences or seek to counteract those downsides. But we do have free will. We all make decisions amidst incomplete knowledge and uncertainty. Everyone makes errors. However, we grow from them. Most of the time, our missteps teach us how to make better choices. We are all responsible for some of our own poverty. Anybody can make poor decisions. However, there are several crucial decisions we can make that will significantly lower our likelihood of being impoverished.

Enablement effectively reduces the cost of bad choices and makes them more likely. Bad choices can be enabled in a number of ways. With the condition of poverty, the existing welfare system, undoubtedly developed with good intentions to help the poor, turns out to be the key enabler. In practice, a system that has no employment strategy for clients, has no requirements of them, and expects nothing of them, is counterproductive. Such a system slowly traps some people, especially those with low self-esteem and little confidence, into a child-like state of dependency and permanent low income.

The research partially supports the theories such as “The theory of Individual Deficiencies” which is depicted that bad choices and enablement are contributing factors to poverty which are individual factors. As such the individual is partly responsible for their own poverty situation and wholly responsible as stated by the theory of Individual Deficiencies. Also, bad choices can be associated to the theory of Cultural Belief as some people are negligent on their behaviour.

It identified that majority of unemployed youth in the urban poor communities are living in extreme poverty. It also identified that a low level of education is the major factor that limits their employability, and the rural urban drift has worsened the unemployment situation in the country. Most of the people migrate to the cities due to ‘push and pull factors. They are pushed out of the rural areas because the rural areas are underdeveloped, and there are no jobs and are pulled by the development taking place in the cities where they expect to get better opportunities. They experience problems with shelter and most of them live in illegal settlement and slums where they live in constant threat of eviction. They, therefore, develop several survival strategies to be able to cope with their new environments. Majority of them take part in the informal activities, including street hawking, petty trading and general works. Some also get involved in illegal and immoral activities such as theft (in the case of males) and prostitution (in the case of the females).

6.2 Recommendations

Based on the findings, the following recommendations are outlined:

- i. Natural causes, bad choices and enablement. This paper argues that these are the dominant considerations in understanding poverty. The latter two are particularly important in explaining longer duration, persistent poverty. While this study is not the place for comprehensive solutions, the analysis in this paper suggests that what is needed are efforts to 1) reduce the bad luck that can cause poverty (the poor parenting, the genetic transmission of diseases, the negative cultural influences, and other hazards affecting children and, equally important, to foster opportunity and quality education), 2) promote good choices and allow people to learn from their inevitable bad choices, and 3) eliminate, as far as possible, negative enablers.
- ii. Disability comprehensive inclusion: The inclusion of people with disabilities in work/employment can lead to greater economic self-sufficiency, which decreases

- demands on social assistance, although evidence from low- and middle-income countries is lacking.
- iii. Disability education: education on disability should be incorporated in the community health projects to teach the general public on the disabilities that can be healed before they reach an advanced stage. The same applies to illnesses so that the people seek medical attention before becoming bed ridden.
 - iv. Increased education programs under CDF: Education can provide individuals with the skills, experience and empowerment to vocalise their opinions, and therefore 'inclusion in education can be a first step towards increasing political participation and social justice for people with d
 - v. Community-based Rehabilitation (CBR) is an approach which has grown out of the debate between the so-called medical and social models of disability. Its supporters believe that it can meet the basic rehabilitation needs of four out of five people with a disability. CBR attempts to combine physical rehabilitation through medical care with empowerment and social inclusion through the participation of both the individual with a disability and the community in the process of rehabilitation.
 - vi. Improved social welfare programs: The SCT should introduce ways of making the recipients independent by providing avenues for entrepreneurship. In addition, the social welfare programs should be encouraging people to complete school and take up entrepreneurial activities. It will be ideal for the SCT to have a period of when one can be a beneficiary and not for life.
 - vii. As per the findings of the study, it is recommended that diversification of livelihood strategies need to be strengthened among rural households, even as investment in formal and informal training as well as vocational training is intensified to increase rural household's participation in more viable livelihood options in the study area.
 - viii. Future research can look at other additional factors such as government policies in order to provide a wide ranging view of poverty.

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APPENDICES

Appendix 1: Questionnaire



THE UNIVERSITY OF ZAMBIA

SCHOOL OF GRADUATE STUDIES

Dear Respondent, my name is CHIYUMUKA MAKWAMBA , I am a final stage student at The University of Zambia pursuing a Master’s degree in Business Administration-Finance under the Graduate School of Business. I am currently conducting a research on **“Factors associated with continued urban poverty in Zambia: Evidence from Kalingalinga Township of Lusaka”** I am kindly asking for a few minutes of your time to answer this questionnaire. The information obtained is purely for academic purposes and will help make this project a success. Please note that your identity will be kept confidential. For further clarification you can contact me on:

CELL: +260 978 990 988

Email: makwambac@gmail.com

INSTRUCTIONS

- 1) Tick (✓) the appropriate answer. 2) Where comments are required, please be brief and to the point. 3) Do not indicate your name in this questionnaire.

SECTION A: RESPONDENTS PROFILE

ITEM		
1) Gender	Male <input type="radio"/>	Female <input type="radio"/>
2) Age	18-25 years <input type="radio"/>	34-41 years <input type="radio"/>
	26-33 years <input type="radio"/>	42-49 years <input type="radio"/>
		50 and above <input type="radio"/>
3) Current education level	No formal education <input type="radio"/>	College certificate <input type="radio"/>
	Primary school <input type="radio"/>	College diploma <input type="radio"/>
	Sec. Sch Certificate <input type="radio"/>	Undergraduate degree <input type="radio"/>

SECTION B: SOCIAL FACTORS (NATURAL CAUSES)

Please indicate the extent to which you agree with the statements on a scale of 1 to 5 where 1= strongly disagree, 2= disagree, 3= Not sure, 4= agree and 5= strongly

No.	ITEM	5	4	3	2	1
1.	Being disabled makes it difficult for one to earn a living					
2.	Because of discrimination, the disabled find it hard to earn income.					
3.	Because of social marginalization, the disabled find it hard to earn income					
4.	Some people who are disabled find it difficult to earn a living due to isolation					
5.	People who suffer from chronic illnesses find it hard to work to earn income					

6.	Theft i.e. being stolen from contributes to one being poor.					
7.	Death of a bread winner contributes to the people left behind being poor.					

What natural causes do you think have contributed to your current situation?

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SECTION C: SOCIAL FACTORS (BAD CHOICES)

Please indicate the extent to which you agree with the statements on a scale of 1 to 5 where 1= strongly disagree, 2= disagree, 3= Not sure, 4= agree and 5= strongly

No.	ITEM	5	4	3	2	1
1.	Dropping out of school contributes to poverty					
2.	Dropping out of college contributes to poverty					
3.	Involving in crime risks one of being poor					
4.	Drug abuse is a contributor to poverty					
5.	Alcohol addiction is a contributor to poverty					
6.	Being in incarceration contributes to one being poor					
7.	Having addiction issues is a contributor to poverty					

8.	Inability to invest contributes to poverty					
9.	Over dependency on the working spouse contributes to poverty					

Tell me of some of the choices you have made that you think have contributed to your current situation.

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SECTION D: SOCIAL FACTORS (ENABLEMENT)

Please indicate the extent to which you agree with the statements on a scale of 1 to 5 where 1= strongly disagree, 2= disagree, 3= Not sure, 4= agree and 5= strongly

No.	ITEM	5	4	3	2	1
1.	Am of the view that to some extent Social Cash Transfer enables poverty					
2.	The pampering of children by parents/guardians contributes to poverty					
3.	Covering up for bad behaviour such as drug addiction enables poverty					
4.	Discrimination against the marginalized is a poverty enabler					

What factors do you think enable poverty?

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SECTION E: FACTORS CONTRIBUTING TO POVERTY

Please indicate the extent to which you agree with the statements on a scale of 1 to 5 where 1= strongly disagree, 2= disagree, 3= Not sure, 4= agree and 5= strongly

No.	ITEM	5	4	3	2	1
1.	Natural causes such as death of bread winner, disability and chronic illness contribute to poverty					
2.	Bad choices are a contributor to poverty					
3.	Enablement contributes to poverty					

SECTION F: URBAN POVERTY COPING MECHANISMS

1. What do you think can be an ideal solution to your current situation?

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2. What are doing to make your situation better?

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3. How do you see yourself in the next 5 years?

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4. What do you think can be an ideal solution to your current situation?

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SECTION G: GOVERNMENT INTERVENTIONS ON ALLEVIATING POVERTY IN KALINGALINGA TOWNSHIP

1. In your view, what do you think the government is doing about the poverty situation in Kalingalinga?

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