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Assessing the Effects of Urbanization on Household Living Standards: A Case Study of Kabwata Constituency, Lusaka

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Abstract

This study explores the relationship between urbanization and income inequality in Kabwata Constituency, Lusaka. Urbanization, driven by rural-to-urban migration, has been a key trend, particularly in developing countries. While urbanization can bring economic growth and improved living standards, it also exacerbates income inequality, the uneven distribution of income within a population, with significant social, economic, and political consequences. The research examines how urbanization affects income distribution in Kabwata, analyzing various socio-economic factors and policy frameworks. A mixed-method approach is used, combining quantitative data from surveys and qualitative insights from interviews and focus groups, with a diverse sample of Kabwata residents. Statistical and thematic analyses are employed to interpret the data. The

findings show that urbanization has spurred economic growth in Kabwata but has also increased income inequality. Contributing factors include unequal access to education, employment, housing, and essential services. The study also evaluates government policies and community initiatives aimed at reducing inequality, highlighting areas that need improvement. The research underscores the importance of inclusive urban development policies to tackle the root causes of income inequality. Recommendations include expanding education and employment opportunities, improving affordable housing access, and strengthening community support systems. Addressing these challenges can help policymakers manage urbanization's impact and promote equitable economic growth.

Keywords: Urbanization, Income Inequality, Kabwata Constituency, Lusaka, Socio-Economic Factors, Policy Recommendations

1. Introduction

1.1 Background

De Brauw and Mueller (2018) argue that urbanization the growing share of populations residing in urban areas has become a defining trend of the past century, especially in developing countries. As cities expand, they attract migrants seeking improved economic prospects, better services, and higher living standards. Yet, this rapid growth often coincides with deepening income disparities within urban centres. Income inequality, defined as the unequal distribution of income among individuals or households, remains a complex issue with extensive social and economic consequences. Milanovic (2016) and Haacker (2016) note that inequality affects access to essential services such as education, healthcare, housing, and overall quality of life.

A World Bank (2021) study shows a strong association between urbanization and rising income inequality, reporting a Pearson correlation coefficient of 0.955. In Zambia, where the urbanization rate is approximately 43%, urban areas contribute nearly 83% of national GDP, underscoring the concentration of economic activity in major cities. These patterns have reinforced persistent disparities both between and within urban areas (Central Statistical Office, 2020; World Bank, 2022). Similar trends appear globally. In the United States, income inequality has intensified alongside metropolitan expansion. The top 1% increased their income share from 9.6% in 1979 to 20.7% in 2007, driven largely by high-skill economic clustering in large cities. Within-county inequality also rose significantly between 1970 and 2016 (Autor, 2019; Chetty *et al.*, 2020).

German research reveals that 95–97% of inequality occurs within municipalities, reflecting a predominantly urban phenomenon. Housing costs have surged, with rents increasing by roughly 50% between 2010 and 2022, disproportionately affecting low-income urban residents (Fuchs & Höfler, 2021; DIW Berlin, 2023). In Canada, metropolitan economic structures

continue to shape inequality. The top 40% of earners hold 64.8% of disposable income, while the bottom 40% hold just 18.8%, a pattern especially visible in major cities such as Toronto and Vancouver (Statistics Canada, 2023; Green & Townsend, 2022).

1.2 Statement of the Problem

Urbanization is one of the most significant demographic shifts of the 21st century, particularly in developing countries such as Zambia. While it offers opportunities for economic growth, innovation, and improved service delivery, it has also intensified socioeconomic disparities within urban areas. Lusaka, the fastest-growing city in Zambia, is experiencing widening gaps between high- and low-income groups, with Kabwata Constituency facing growing pressures on housing, infrastructure, and employment (UN-Habitat, 2020). When rapid population growth is not matched by proportional economic and social development, unequal access to jobs, essential services, and decent living conditions becomes inevitable (World Bank, 2022). As a result, income inequality deepens, with the benefits of urbanization accruing mainly to a small segment of the population.

Despite existing policy frameworks promoting inclusive urban development, structural inequalities continue to hinder equitable distribution of economic gains. Lower-income urban households remain marginalized due to limited employment opportunities, high living costs, and reliance on unstable informal livelihoods (Central Statistical Office, 2021). In Kabwata, these challenges manifest as socio-spatial disparities that restrict access to quality housing, education, and social services, reinforcing intergenerational poverty. Yet empirical evidence on how urbanization patterns shape income inequality in Kabwata remains limited, constraining effective policy responses. This study therefore seeks to assess the relationship between urbanization and income inequality in Kabwata Constituency to inform targeted, evidence-based planning.

1.3 Objectives of the Study

Following were the objectives of the research:

1. To analyze the demographic characteristics of urbanization in Kabwata Constituency, Lusaka.
2. To analyze the economic characteristics of urbanization in Kabwata Constituency, Lusaka.
3. To identify the key determinants of income inequality within households in Kabwata Constituency, Lusaka.

1.4 Research Questions

The following were the questions guiding the study:

1. What are the demographic characteristics of urbanization in Kabwata Constituency, Lusaka?
2. How do the economic characteristics of urbanization in Kabwata Constituency, Lusaka?
3. What are the key determinants of income inequality within households in Kabwata Constituency, Lusaka?

1.5 Conceptual Framework

The research explored the intricate relationship between urbanization dynamics and household welfare, drawing from urban development theories. Urbanization, as the independent variable, encompassed population density, infrastructure development, spatial expansion, and migration patterns in Kabwata constituency (Tacoli, 2017) [30]. These

processes reshaped the socioeconomic landscape, creating opportunities and challenges for living standards.

Household living standards were operationalized through multidimensional indicators capturing economic, social, and quality of life dimensions. These included household income levels, basic service access, housing quality, education opportunities, healthcare accessibility, and economic resilience (UN-Habitat, 2014). The research unpacked the nuanced relationship between urban transformation and household well-being.

Mediating variables were critical in understanding urbanization's influence on living standards. Key mediating factors included human capital development, employment opportunities, social networks, and institutional infrastructure (Cheru, 2011) [6]. These mediators acted as intermediate channels that amplified or mitigated urbanization's direct effects on household welfare.

The theoretical framework integrated sustainable livelihoods approach, urban political ecology, and structural transformation theories. This approach provided a holistic understanding of how urbanization processes in Kabwata constituency interacted with household living standards (McGranahan & Satterthwaite, 2014) [18].

The research employed a mixed-methods approach, combining quantitative survey data with qualitative insights to develop a comprehensive narrative of urban change and its household welfare implications (Satterthwaite & Tacoli, 2003) [28].

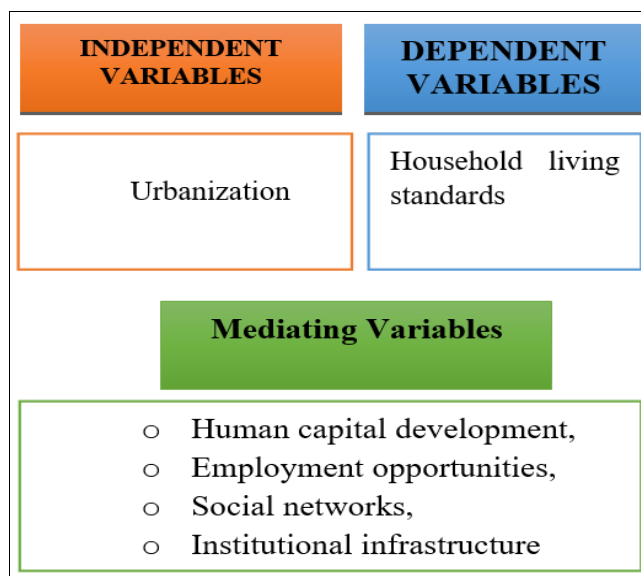


Fig 1: Diagrammatic representation of the Conceptual framework

1.6 Literature Review

1.6.1 Demographic and economic characteristics of urbanization

This study conducted by Smith *et al.* (2020) [29] investigated the demographic and economic characteristics of urbanization across developed countries. The research focused on analyzing key indicators such as population density, migration patterns, income distribution, and employment trends in urban areas. By examining data from countries like the United States, Germany, and Japan, the study aimed to identify common trends and variations in the process of urbanization and its impact on economic development. Results indicated significant disparities in urban growth rates and socioeconomic outcomes,

highlighting the importance of tailored policy interventions to address urban challenges effectively.

According to a report by the United Nations Development Programme (UNDP) in 2016, over half of the world's population resides in urban areas, a trend expected to continue growing. In 1950, the global urban population stood at 30 percent, which has steadily risen to 55 percent by 2018, with projections indicating a further increase to 68 percent by 2050. In 2018, Northern America emerged as the most urbanized region, with 82 percent of its population residing in urban areas, followed closely by Latin America and the Caribbean at 81 percent, Europe at 74 percent, and Oceania at 68 percent. In contrast, nearly 50 percent of Asia's population resides in urban centers, while Africa lags behind with only 43 percent, indicating that it remains predominantly rural (United Nations, 2019) [34].

Malawian demographic research by Manda and Zulu (2017) [17] employed mixed-method approaches, including longitudinal surveys and demographic health surveys. Their findings indicated a population growth rate of approximately 2.5% per annum, with substantial variations across different administrative regions. The study highlighted that young population structures, characterized by a median age of 17.4 years, significantly influenced national demographic dynamics. Notably, the research emphasized the intersectionality of population growth with socioeconomic factors such as education, healthcare access, and economic opportunities.

In Zambia, Bongaarts and Eloundou-Enyegue (2019) [3] conducted a longitudinal study analyzing population trends between 2000-2018, finding that the country experienced a moderate population growth rate of 2.8% annually, with significant urban-rural disparities. The research utilized national census data and household survey methodologies, revealing that rapid population expansion was primarily driven by high fertility rates and declining infant mortality.

In Zambia, Kabwe and Moser's (2018) [12] comprehensive study utilizing household survey data from the Central Statistical Office demonstrated that the Gini coefficient was approximately 0.57, indicating high income inequality. The research employed a mixed-methods approach, combining quantitative household expenditure data with qualitative interviews across urban and rural settings, revealing that rural provinces like Luapula and Northern regions experienced substantially lower per capita incomes compared to urban centers like Lusaka.

In Zambia, a study conducted by Maimbolwa, Kaliba, and Mwale (2017) [15] investigated the relationship between urbanization and income distribution using household survey data. Their findings highlighted a complex interplay between urbanization trends and income inequality dynamics. While urban areas experienced higher average incomes compared to rural areas, disparities within urban centers were pronounced, with a significant portion of the population residing in informal settlements or slums facing precarious economic conditions. The study emphasized the need for inclusive urban development policies to address these disparities and ensure that the benefits of urbanization are shared more equitably across all segments of society.

1.6.2 Socio-economic factors contribute to income inequality

Urbanization in Africa and globally has been a subject of extensive study due to its profound economic implications. Several studies have delved into the economic

characteristics of this phenomenon, highlighting its multifaceted nature and its impact on various aspects of African economies.

Research by Li Shi and others (2018) [14] analyzed China's income inequality, attributing it to a combination of factors including education, employment structure, and regional disparities. They found that rapid economic growth had exacerbated income gaps, particularly between urban and rural areas, and among different regions.

A study conducted by Chancel and Piketty (2019) [5] examined income inequality in India, highlighting the role of historical factors, social discrimination, and disparities in access to education and healthcare. They emphasized that India's economic growth had not translated into equitable distribution of wealth and income.

Research by Ferreira, Leite, and Litchfield (2018) [10] explored income inequality trends in Brazil, linking them to structural issues such as labor market segmentation, racial disparities, and unequal access to public services. Their findings underscored the need for targeted policies to address these systemic inequalities.

In a similar vein, Muriithi and his team (2018) [21] explored the interplay between land tenure systems, agricultural productivity, and income distribution in Kenya. Their findings brought attention to the enduring inequalities rooted in historical land ownership patterns and the limited access to productive resources prevalent among smallholder farmers. These factors compound the challenges of rural poverty and exacerbate income inequality within the Kenyan context (Muriithi *et al.*, 2018) [21].

In Nigeria, Oluwatobi *et al.* (2017) [24] conducted a comprehensive examination of the factors perpetuating income inequality, focusing on corruption, political instability, and access to resources. Their study unveiled a multifaceted interplay of socio-political dynamics exacerbating economic disparities. Corruption and political favoritism were identified as significant culprits, distorting resource allocation and impeding equitable development (Oluwatobi *et al.*, 2017) [24].

A study conducted by Mulenga *et al.* (2019) [20] delved into the ramifications of education, employment status, and access to basic services on income distribution in Zambia. Their findings underscored the profound impact of educational and employment disparities on income inequality. Individuals lacking access to quality education and stable employment were found to be disproportionately marginalized economically (Mulenga *et al.*, 2019) [20].

1.6.3 Key determinants of income inequality

Income inequality is a complex phenomenon influenced by various factors across different regions. Below are some studies conducted on the key determinants of income inequality in globally and other parts of the world.

A study conducted by Ogunleye *et al.* (2019) [23] in Nigeria delves into the intricate relationship between income inequality and economic growth. Utilizing co-integration analysis, the research explores how factors such as education, employment opportunities, and governmental policies intertwine to shape income distribution within the Nigerian context.

Meanwhile, Kimenyi and Mwabu (2008) [13] conducted a comprehensive study titled "Income Inequality and Health Outcomes in Sub-Saharan Africa: A Panel Data Analysis" published in the Journal of Policy Modeling. Focusing specifically on Kenya, their research investigates the

correlation between income inequality and health outcomes. The findings illuminate the pivotal roles of education, healthcare accessibility, and economic opportunities in influencing both income distribution patterns and health outcomes within the Kenyan populace.

A study conducted by Ackah, Charles, *et al.* (2017) ^[1] delves into the correlation between income inequality and carbon emissions in Ghana and other African nations. The research posits that implementing policies geared towards fostering education, employment opportunities, and sustainable development initiatives can serve as effective measures to alleviate both income inequality and environmental degradation.

Furthermore, a study conducted by Essama-Nssah & Kebede (2006) ^[9] in Cameroon scrutinizes the determinants of income inequality within the country, utilizing data gathered from household surveys. The findings of this research underscore the pivotal roles played by factors such as educational attainment, access to credit facilities, and regional economic disparities in shaping income inequality dynamics.

Chileshe, (2017) ^[7] delved into "Income Inequality in Zambia: A Decomposition Analysis," published in the International Journal of Development and Economic Sustainability in 2017. This research scrutinized the contributing factors to income disparity in Zambia through decomposition techniques. It pinpointed education, access to resources, and employment opportunities as pivotal determinants.

2. Research Methodology

2.1 Research Design

A descriptive cross-sectional survey design was adopted for this study. A robust research design is essential in scientific inquiry because it provides a structured plan for addressing research questions. Ngechu (2016) ^[22] emphasizes that a research design outlines the systematic approach for investigating a phenomenon and guides data collection, analysis, and interpretation. This study employed a mixed-methods design, integrating quantitative and qualitative approaches to comprehensively assess the relationship between urbanization and income inequality.

The study population comprised residents of Kabwata Constituency in Lusaka, Zambia. According to Mugenda and Mugenda (2016) ^[19], a population consists of individuals sharing specific observable characteristics. Sampling was carried out systematically to select a manageable number of respondents from this larger population. Using Slovin's formula, a sample size of 104 participants was determined, including a 20% allowance for possible non-responses.

$$N = \frac{N}{1 + M(e)^2}$$

A stratified random sampling technique was used to ensure representation across key subgroups such as income levels, thereby enhancing the external validity of the findings.

Multiple data collection methods were employed. Structured questionnaires served as the main tool for gathering quantitative data on themes relating to urbanization and income inequality. Qualitative data were collected through Focus Group Discussions (FGDs), which enabled participants to express in-depth views and shared

experiences. Additional interviews with residents, community leaders, and stakeholders enriched the qualitative dataset. Secondary data were drawn from journals, research reports, articles, and credible internet sources to contextualize the findings within broader scholarly discourse.

Quantitative data analysis was conducted using the Statistical Package for the Social Sciences (SPSS) Version 22.0 to generate descriptive statistics. Qualitative data were analyzed using thematic and narrative analysis. Thematic analysis involved coding and identifying recurring patterns within the dataset, while narrative analysis explored how participants articulated their personal experiences, providing deeper contextual understanding.

Validity of research instruments was ensured through face, content, and construct validation, supported by expert reviews and relevant literature. Ethical considerations guided all stages of the study. Informed consent was obtained from all participants, who were assured of confidentiality and anonymity. The principles of beneficence and non-maleficence were strictly upheld to minimize harm and ensure participant welfare.

3. Findings

3.1 Demographics

The study revealed a predominantly young to middle-aged sample, with participants aged 25–34 and 35–44 accounting for 81.7%. Females constituted the majority at 75% of the 104 respondents. Educational attainment was relatively high, as 94.3% had at least secondary education and 63.5% held higher education qualifications. However, the employment profile was concerning: 52.9% were unemployed, while only 34.6% were employed, including 25% in full-time and 9.6% in part-time roles. Self-employment was low at 5.8%, and students comprised just 3.8% of the sample.

Household composition was characterized by large families, with 52.9% having 5-6 members and 40.4% containing 7 or more individuals. Smaller households were rare, with just 5.8% having 3-4 members and 1% comprising 1-2 members.

Table 1: Demographic profile

Variable	n	%
Age range		
18 – 24	10	9.6
24 – 34	46	44.2
35 – 44	39	37.5
45 – 54	6	5.8
55 – 64	1	1.0
65 and above	2	1.9
Sex	n	%
Male	263	68.5
Female	121	31.5
Education	n	%
Never been to school	1	1.0
Primary level	5	4.8
Secondary level	32	30.8
Tertiary level	61	58.7
Postgraduate education	5	4.8
Occupation	n	%
Employed	36	34.6
Self employed	6	5.8
Unemployed	55	52.9
Student	4	3.8
Retired	3	2.9

3.2 Monthly household income

Income distribution in urban areas is highly skewed toward the lower end, with 64.4% (n = 67) of households earning below K1,000 per month, reflecting widespread low income and limited access to essential services. Middle-income households earning K1,000–K5,000 constitute only 26% (n = 27). Higher-income groups are minimal, with the K5,001–K10,000 and K10,001–K20,000 brackets each representing just 4.8% of households. These patterns illustrate pronounced income inequality, where only a small minority benefits from relatively higher earnings.

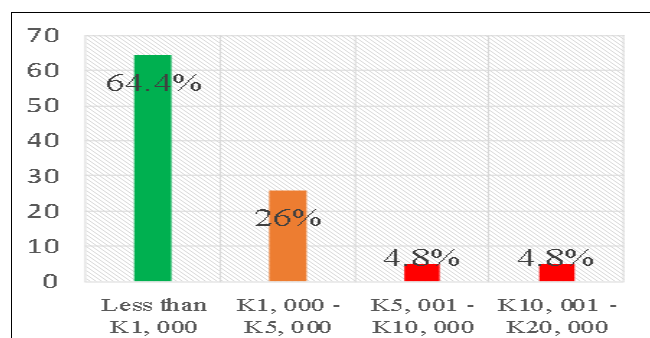


Fig 2: Household income distribution %

3.3 Household size

The data revealed a strong predominance of larger households among the 104 surveyed. More than half, 52.8% (n = 55), comprised 5–6 members, while very large households of seven or more accounted for 40.4% (n = 42). Smaller households were significantly underrepresented, with only 5.8% (n = 6) having 3–4 members and just 1% (n = 1) consisting of 1–2 members. These results indicate a population structure characterized by large family sizes, with minimal representation of small households.

Table 2: Household size n=104

Variable	n	%
Household size		
1 – 2	1	1.0
3 – 4	6	5.8
5 – 6	55	52.8
7 and above	42	40.4

During the focus group discussion on population growth in Kabwata, participants shared nuanced insights reflecting diverse lived experiences:

- *Perceived Rapid Expansion:* Many respondents highlighted a sharp rise in population in recent years, describing the change as “noticeable” and at times “fast-paced,” largely driven by a steady inflow of people from rural areas seeking better opportunities.
- *Influx of New Residents:* Several participants emphasized increased mobility into Kabwata, noting that new families and job seekers continue to settle in the area, further accelerating demographic change.
- *Steady but Visible Growth:* A portion of respondents described the growth as steady or moderate. They attributed this to new housing developments and improved amenities that attract residents without overwhelming existing infrastructure.
- *Growth Viewed as Manageable:* Some participants perceived the expansion as significant yet still within

manageable limits, stating that although the area is growing, it has not reached a level that strains daily life or services (FGDs, 2025).

Despite varying perceptions, the general agreement was that Kabwata has undergone substantial population growth. Participants linked this trend to rural-to-urban migration.

3.4 Access to basic services

The survey revealed notable disparities in access to basic services among the 104 participants. Clean water was available to 64 respondents (61.5%), while 40 (38.5%) lacked access. Electricity coverage, however, was universal. Access to sanitation facilities was limited, with only 58 participants (55.8%) reporting availability and 46 (44.2%) without proper facilities. Healthcare access was relatively stronger, with 83 respondents (79.8%) having services nearby, although 21 (20.2%) still lacked access. Education emerged as the most consistent service, with all 104 participants (100%) reporting access to educational facilities. Overall, the findings indicate uneven service distribution: while electricity and education show full coverage, significant gaps remain in water, sanitation, and healthcare, highlighting the need for targeted improvement efforts.

Table 3: Access to basic services n=104

Expressions	Strongly agree	Disagree	Somewhat agree	Agree	Strongly Agree
Do you have access to clean water	0.0	38.5	0.0	61.5	0.0
Do you have access to electricity	0.0	0.0	0.0	100	0.0
Do you have access to sanitation facilities	0.0	20.2	0.0	79.8	0.0
Do you have access to healthcare services	37.1	44.9	8.6	9.4	0.0
Do you have access to education facilities	0.0	0.0	0.0	100	0.0

3.5 Effects on urbanization on quality of education and skill development

In the Kabwata Constituency, the quality of education and skill development opportunities has been rated by respondents with varying opinions. Out of 104 respondents, 24% rated the quality as “Poor”, reflecting a significant concern among almost a quarter of the population. A larger proportion, 38.5%, rated it as “Average,” indicating that while there are some issues, the quality is generally acceptable but has room for improvement. Approximately 31.7% of respondents rated the opportunities as “Good,” suggesting that nearly a third of the population is satisfied with the current state of education and skill development. Only a small fraction, 5.8%, rated it as “Excellent,” showing that a very few believe the quality to be outstanding.

Table 4: Effects on urbanization on quality of education and skill development %

Variable	Very poor	poor	Average	Excellent
Quality of education and skill development	0.0	24.0	31.7	5.8

3.6 Effects of urbanization on availability of employment opportunities

In Kabwata Constituency, the availability of employment opportunities is perceived predominantly as poor, with a majority of respondents indicating this sentiment. Specifically, out of the $n = 104$ respondents, $n = 56$ (53.8%) rated employment opportunities as "Poor." Following this, $n = 26$ (25.0%) rated the availability as "Very Poor." On the other hand, a smaller segment, $n = 22$ (21.2%) viewed the employment opportunities as "Average." These ratings collectively highlight a general dissatisfaction among the populace regarding employment prospects within the constituency.

Table 5: Effects of urbanization on availability of employment opportunities %

Variable	Frequency			
	Very poor	poor	Average	Excellent
Availability of employment opportunities	25	53.8	0.0	21.2

The qualitative findings from eight respondents provided rich insights into the factors contributing to income disparities in Kabwata Constituency. The responses clustered around several key themes: Participants emphasized the strong influence of education on income levels. *"I think education plays a big role. People with university degrees get better jobs and higher salaries."*

The nature of available employment emerged as a major determinant of income differences. *"Employment opportunities are very unequal. Those in formal jobs earn much more than people in informal work."*

"Skills and experience matter a lot. People with technical skills are paid more."

Some respondents pointed to financial barriers that limit income-generating potential. *"Access to money for starting businesses is limited. Only a few can get loans, so they can earn more."*

Inherited advantages and social connections were also identified as drivers of income inequality.

"I think family background matters. Some people inherit businesses or land, so they have higher income."

"Networking is important. People who know influential people get better-paying jobs."

Differences in residential areas were noted as influencing access to opportunities. *"Location within Kabwata matters. Some areas have better access to jobs and markets."*

Rising living expenses were described as worsening financial gaps between residents. *"High cost of living makes it harder for low earners to improve their income, so inequality grows."*

3.7 Perception of income distribution fairness

The study found that $n = 8$ (7.7%) strongly disagreed with the notion that income distribution is fair. A larger group, $n = 44$ (42.3%) also disagreed. This indicates that nearly half of the participants (50.0% cumulatively) viewed income distribution as unfair. On the other hand, $n = 42$ (40.4%) remained neutral on the issue, neither agreeing nor disagreeing. This group makes up a substantial portion of the population, indicating a significant level of ambivalence or indecision regarding the fairness of income distribution. It was noted that $n = 10$ (9.6%) agreed that the income distribution in Kabwata Constituency is fair.

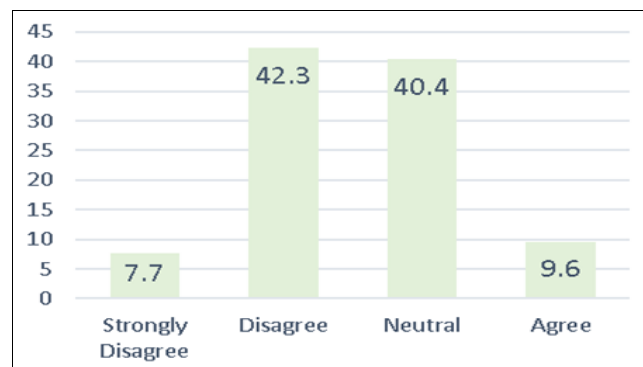


Fig 3: Perception of income distribution fairness %

3.7.1 Impact of urbanization on income inequality

In assessing the impact of urbanization on income inequality in Kabwata Constituency, respondents' opinions varied significantly. A notable majority $n = 64$ (61.5%) believed that urbanization has had a significant impact on income inequality. Additionally, $n = 21$ (20.2%) felt that the impact was very significant. Moderately, $n = 18$ (17.3%) perceived a discernible effect, while only $n = 1$ (1.0%) indicated a minimal impact.

Table 6: Impact of urbanization on income inequality %

Variable	A little	Moderately	Significantly	Very significantly
To what extent do you believe urbanization has impacted income inequality in Kabwata Constituency	1.0	17.3	61.5	20.2

3.7.2 Effectiveness of government policies

The post-intervention data demonstrated a dramatic shift in alcohol consumption patterns. The most striking finding was that 249 (64.8%) participants reported complete cessation of alcohol consumption. Additionally, 117 (30.5%) reduced their intake to less than once a week, while only 18 (4.7%) continued to consume alcohol once a week. This marked reduction in alcohol consumption frequency suggested a highly effective intervention program.

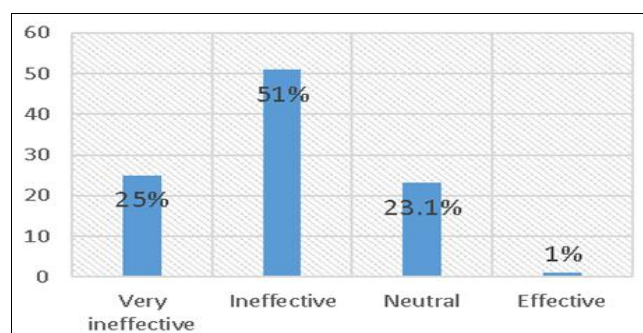


Fig 4: Effectiveness of government policies %

3.7.3 Community programs to reduce income inequality

Community programs designed to reduce income inequality were also viewed critically. A substantial $n = 76$ (73.1%) believe that there are no effective programs in place. Conversely, $n = 28$ (26.9%) acknowledge the presence of effective community initiatives.

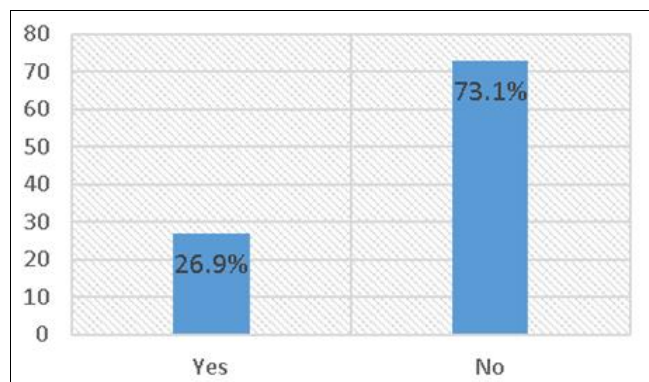


Fig 5: Community programs to reduce income inequality

Participants consistently indicated that urbanization has eroded the strong social ties that previously characterized Kabwata.

R1: "Urbanization has weakened community bonds as people move frequently."

R7: "Community ties have weakened as more people move in and out."

Several respondents highlighted how increasing mobility and changing lifestyles have made it harder to sustain meaningful social connections.

R2: "It's harder to maintain close community relationships now."

R8: "It's more challenging to maintain strong community relationships."

R5: "Relationships have become less personal and more transient."

A dominant theme was the overall reduction in social unity and a sense of belonging due to rapid urbanization.

R3: "Social cohesion has diminished with increased urbanization."

R6: "There is less social cohesion due to urbanization."

R10: "Social cohesion has decreased with the rapid urbanization."

Respondents also pointed to the breakdown of traditional community systems and networks.

R4: "Urbanization has led to a more fragmented community."

R9: "Urbanization has disrupted traditional community networks."

3.7.4 Perception of social mobility

Perceptions of social mobility are equally concerning. The study sought to assess perceptions of social mobility within the Kabwata Constituency. The respondents were asked whether they believed there is adequate social mobility allowing individuals to improve their economic status. Out of 104 respondents, $n = 42$ (40.4%) strongly disagreed with the statement, indicating a significant portion of the population feels there is a lack of social mobility. Additionally, $n = 37$ (35.6%) disagreed, which further suggests a considerable level of skepticism about the potential for economic improvement in the area.

A smaller segment of the respondents, $n = 20$ (19.2%), remained neutral, neither agreeing nor disagreeing with the statement. This neutrality could reflect uncertainty or ambivalence regarding social mobility in Kabwata. Only $n = 5$ (4.8%) agreed that there is adequate social mobility, highlighting a minority viewpoint.

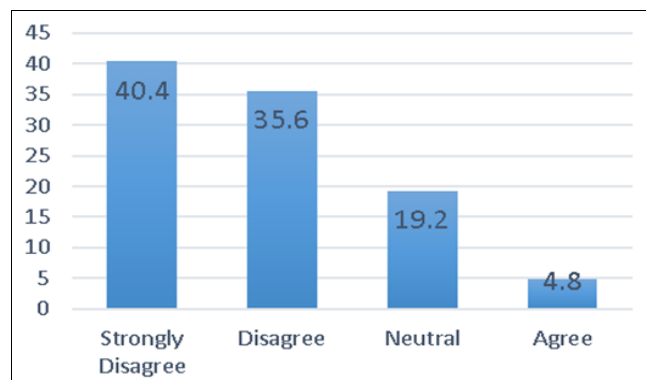


Fig 6: Perception of social mobility

3.8 Discussion

This section discussed the key findings in relation to the research questions and interpreted them in the context of existing literature. The age distribution showed that the majority of respondents were between 25–34 (44.2%) and 35–44 (37.5%), age cohorts typically characterized by active labour market participation, career progression, and household formation. These trends aligned with Glaeser's (2011) assertion that urban areas disproportionately attract younger adults due to employment prospects, social amenities, and lifestyle opportunities. The relatively small proportion of respondents aged 18–24 (9.6%) reflected common patterns in which younger adults pursue higher education or remain in peri-urban and rural areas during early adulthood before fully transitioning into urban economies.

Gender composition revealed that females accounted for 75% of respondents, reaffirming urban environments as important spaces for women's labour force participation, education, and autonomy. Storper and Scott (2009) similarly identified urban centres as magnets for women, particularly due to the expansion of service-oriented jobs and administrative roles that typically employ higher proportions of women. Such gendered patterns of urban migration and residence further highlighted the pressing need for targeted policies that promote women's health, economic empowerment, and protection in dense urban settings.

Marital status results showed that nearly half of respondents were single (46.2%) and 29.8% were divorced, compared to only 13.5% who were married. This distribution echoed urban social patterns observed by Fischer (2015), who noted that cities tend to exhibit higher concentrations of single and divorced individuals due to diverse lifestyles, increased social independence, and greater societal acceptance of non-traditional marital trajectories. These findings illustrated the dynamic and fluid demographic structures that define many urban communities.

In terms of educational attainment, 58.7% of respondents possessed tertiary qualifications, reflecting the rising demand for skilled labour within urban economies. This pattern corroborated Florida's (2002) argument that urban environments serve as hubs for professional development and intellectual capital formation. Conversely, the small proportions with only primary education (4.8%) or no formal education (1.0%) illustrated gradual educational progress, though persistent inequalities still warrant attention.

Unemployment emerged as a critical challenge, with 52.9% of respondents lacking formal employment. This high rate aligned with ILO (2019) observations that urban unemployment is often aggravated by rapid population growth, structural economic constraints, and mismatches between available skills and labour market demands. Full-time employment (25.0%) and part-time work (9.6%) reflected labour market fragmentation, consistent with Katz and Krueger's (2016) findings on rising non-standard and flexible employment arrangements. The 5.8% engaged in self-employment demonstrated adaptive strategies characteristic of highly informalised urban economies, echoing Fairlie's (2013) argument that self-employment in such contexts is often driven by economic necessity rather than entrepreneurial ambition.

Income distribution data revealed profound economic vulnerability. Nearly two-thirds of households (64.4%) earned less than K1,000 per month, a level that severely limits access to essential services and entrenches poverty—a reality extensively documented by the World Bank (2018). Middle-income households (26%) also reported instability, underscoring the fragility of income security even beyond low-income groups. The small proportion of higher-income earners (4.8%) highlighted stark inequalities, mirroring Piketty's (2014) analysis of wealth concentration within modern urban economies.

Housing patterns further illustrated socioeconomic constraints. A substantial majority (90.4%) rented their homes, demonstrating significant financial barriers to asset accumulation and homeownership. This trend reflected Shapiro *et al.* (2019), who linked homeownership to long-term economic stability and mobility—benefits largely inaccessible to renters. Temporary housing, though low (1.0%), signalled extreme vulnerability consistent with Fitzpatrick's (2016) discussions of housing precarity in low-income settings.

Basic services access revealed mixed outcomes. While all respondents reported access to electricity (100%), only 61.5% had access to clean water and 55.8% to adequate sanitation. These inconsistencies aligned with WHO (2021) and IEA (2019), which documented uneven service provision as a persistent challenge in rapidly urbanising regions. Healthcare access (79.8%) also revealed gaps that could adversely affect health outcomes, consistent with critical analyses by UNICEF (2020) and the World Bank (2016). In contrast, universal access to education (100%) stood out as a positive indicator, in line with UNESCO (2020) benchmarks highlighting progress in educational accessibility.

Urban mobility patterns demonstrated that 64.4% relied on public transport, a common feature in contexts where private transport is unaffordable or impractical. This reliance echoed findings by UITP (2019) and Gwilliam (2003), who emphasized public transport's essential role in promoting mobility, reducing congestion, and supporting urban sustainability.

Perceptions of service quality highlighted persistent concerns. While education access was universal, only 5.8% of respondents rated educational opportunities as "Excellent," whereas 24% rated them "Poor," indicating moderate satisfaction but ongoing concerns. These perceptions aligned with OECD (2018) and UNESCO (2020), which identified quality—rather than access alone—as a key challenge in urban education systems. Employment

opportunities were even more poorly perceived, with 78.8% rating them as inadequate, reinforcing ILO (2017) findings on widespread dissatisfaction with urban labour markets.

Income equity perceptions showed that half of respondents (50%) believed that income distribution was unfair, consistent with Stiglitz's (2018) argument that rising inequality undermines social cohesion and trust. Additionally, 81.7% believed urbanization exacerbates income disparities, echoing UN-Habitat (2016) ^[32], which highlighted uneven development and spatial inequalities as major consequences of rapid urban growth. Respondents also viewed government policies and community programmes as largely ineffective (73.1%), reflecting critiques similar to Piketty (2018) and the World Bank (2016), who noted limited impact of poorly designed or insufficiently implemented interventions.

Finally, social mobility perceptions were predominantly negative, with 76% disagreeing that opportunities were adequate. This mirrored Chetty *et al.*'s (2018) findings that high-inequality environments often constrain upward mobility, thereby entrenching long-term socioeconomic disadvantage.

4. Conclusion

The study conducted in Kabwata Constituency, Lusaka, provides a comprehensive understanding of the demographic, economic, and social dynamics shaping the lived experiences of residents, bringing to light significant trends and persistent inequalities. The demographic profile revealed a predominantly youthful population and a marked gender imbalance favouring females, underscoring the importance of designing urban policies that are responsive to gender-specific needs and supportive of youth empowerment. Despite high levels of educational attainment particularly tertiary qualifications economic challenges remain pervasive, as evidenced by substantial unemployment rates and widespread low-income levels.

Economically, the study illustrates significant structural vulnerabilities. A large proportion of the population is either unemployed or engaged in low-paying and unstable forms of work, reinforcing existing financial hardships. Household income distribution is heavily concentrated at the lower end, suggesting that many residents face ongoing economic insecurity. Housing patterns further reflect these constraints, with the majority of respondents relying on rental accommodation due to barriers to homeownership and limited access to long-term financial stability. These findings highlight the urgent need for targeted economic interventions, employment creation strategies, and inclusive housing policies aimed at improving the socioeconomic conditions of households in the constituency.

Access to essential services presents a mixed scenario. While universal access to electricity and education represents notable progress, significant gaps persist in access to clean water, sanitation, and healthcare services. These disparities point to critical infrastructural deficiencies that require concerted investment and policy attention to ensure equitable service provision and improved well-being for all residents.

The study's investigation into the determinants of income inequality identified key structural contributors, including reliance on public transportation, uneven quality of education, and limited employment opportunities. Public transport dominance reflects economic constraints, while

variations in educational quality hinder skill development and labour market competitiveness. Perceptions of inadequate employment opportunities further reinforce economic exclusion and contribute to persistent income disparities.

Community perceptions of economic fairness and social mobility reveal widespread dissatisfaction with existing economic systems. Many respondents view income distribution as inequitable and social mobility as constrained, signalling significant concerns about fairness, opportunity, and long-term economic prospects. These sentiments reflect broader structural issues that inhibit upward mobility and perpetuate inequality.

The study highlights the profound impact of urbanization on income inequality. The majority of respondents observed that rapid urban growth has intensified economic disparities, while government policies intended to mitigate inequality are perceived as largely ineffective. Similarly, community-based initiatives are seen as insufficient to address the depth of economic challenges faced by residents. These findings reveal the need for comprehensive, evidence-based policy reforms and strengthened community programmes that more effectively target the root causes of inequality, enhance social mobility, and foster inclusive urban development.

4.1 Recommendations

Based on the findings of this study and the conclusion made, the study makes the following recommendations:

- Youth Engagement and Opportunities: Given the significant proportion of young respondents (25-34 years old), initiatives should be focused on creating job opportunities, vocational training, and entrepreneurship programs targeting this demographic to harness their potential and reduce unemployment.
- Government Policy Reforms: Given the dissatisfaction with current government policies addressing income inequality, a thorough review and reform of these policies are necessary. Stakeholder engagement, including community input, should be a part of this process to ensure policies are effective and inclusive.

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