



2025 ANNUAL CONFERENCE BACKGROUND PAPER

Theme: Innovative Municipal Financing and Service Delivery: Pathways for Sustainable Growth and Inclusive Development.



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1. Introduction

The Joint 69th Annual Conference of the Local Government Association of Zambia (LGAZ) and the 22nd General Assembly of the Alliance of Mayors and Municipal Leaders' Initiative for Community Action on AIDS at the Local Level (AMICAALL) will take place from 22nd to 25th July 2025 at the Lusaka International Convention Centre, Ciela Resort. The event is expected to attract approximately 550 delegates drawn from local authorities, central government, development partners, civil society organisations, the private sector, and academic institutions.

Held under the theme *"Innovative Municipal Financing and Service Delivery: Pathways for Sustainable Growth and Inclusive Development,"* the 2025 Conference brings to the attention of leaders and policy makers, the pressing problem of financial inadequacies facing Local Authorities (LAs)– a complex issue affecting not only their constitutional and statutory obligations but also their responsiveness to the needs of communities. The Conference provides a strategic platform for central and local government leaders and stakeholders to engage for collective reflection and deliberations around local government finance. The theme reflects the growing urgency for LAs to adopt forward-looking approaches that respond effectively to current fiscal, institutional, environmental, and social development challenges.

Against the backdrop of Zambia's evolving decentralisation agenda, the conference seeks to deepen the understanding of current and emerging non-traditional financing mechanisms, showcase service delivery innovations, promote the adoption of inclusive approaches to development, and foster lasting partnerships that strengthen the capacities of LAs to deliver effectively on their mandates. It is also envisioned as a critical moment for knowledge sharing, policy reflection, and capacity strengthening to advance Zambia's Vision 2030, the Eighth National Development Plan (8NDP), and the localisation of the Sustainable Development Goals (SDGs).

2. Background and Rationale

The proximity of LAs to the citizenry accords them strategic status in the realisation of sustainable social and economic development, especially within the framework of the country's decentralisation and local governance reforms. Over the years, Zambia has made notable progress in deepening fiscal decentralisation and promoting community-led development. However, LAs continue to operate under considerable financial strain, largely characterised by limited fiscal space, inconsistent intergovernmental fiscal transfers, and weak capacity for own-source revenue (OSR) mobilisation (LGAZ, 2022a). These constraints undermine the ability of councils to meet rising service delivery expectations, especially in the face of rapid urbanisation, demographic shifts, and expanding mandates.

The financial and institutional limitations are compounded by external pressures such as climate-induced vulnerabilities, service delivery backlogs, and growing public demand for inclusive and equitable urban development (Republic of Zambia, 2022). Although OSRs are intended to complement central government transfers in financing local development initiatives, most LAs remain heavily dependent on intergovernmental fiscal allocations.

The current financing landscape is dominated by transfers such as the Local Government Equalisation Fund (LGEF), grants in lieu of rates, and discretionary grants, while OSRs are primarily drawn from property rates, business licenses, market levies, permits, and user fees. Innovative financing instruments such as municipal bonds, repayable financing, and public-private partnerships (PPPs) remain underutilised, due in part to legal, technical, and institutional capacity gaps (UN-Habitat, 2024).

Recognising these realities, the 2025 Annual Conference seeks to catalyse forward-thinking solutions and foster dialogue on practical reforms to enhance the financial and operational capacity of municipalities. The theme, *“Innovative Municipal Financing and Service Delivery: Pathways for Sustainable Growth and Inclusive Development,”* is intentionally crafted to provoke systems thinking as the structure of local government financing in Zambia is shaped by multiple factors, including laws, regulations, intergovernmental relations, and indeed administrative procedures and arrangements that vary across LAs in different contexts and categories – cities, municipal and town councils.

By providing a platform for evidence-based discourse and cross-sector collaboration, the Conference aims to support Zambia’s local authorities in becoming financially sustainable, technologically adaptive, and socially inclusive. The discussions are particularly critical in view of ongoing policy reforms including the revision of the Intergovernmental Fiscal Architecture (IFA), the implementation of the Constituency Development Fund Act No. 1 of 2024, and the phased devolution of functions through Cabinet Office Circulars No. 2 of 2023 and Nos. 4, 8, 14 of 2024, among others.

3. Purpose of the Background Paper

This Background Paper serves as a strategic guide for shaping discussions at the Joint 69th Annual Conference of LGAZ and 22nd General Assembly of AMICAALL. It provides a structured overview of the problem and key thematic areas, emerging issues, and reform opportunities affecting Zambia’s local government sector and seeks to inform and orient conference delegates on the rationale, content, and intended outcomes of the conference, thereby fostering informed participation, evidence-based dialogue, and actionable follow-through.

Specifically, the background paper outlines the context in which the conference is being held—highlighting current fiscal, institutional, demographic, and policy developments. It also introduces foundational concepts such as municipal financing, service delivery, and inclusive development, which underpin the conference theme.

Further, the paper introduces topical issues that are shaping local governance and have been included as thematic focus areas and sub-themes for plenary discussions and break-away knowledge sharing sessions.

Ultimately, this paper is a call to reflection, engagement, and commitment. It seeks to mobilise key stakeholders—local authorities, central government agencies, cooperating partners, private sector actors, civil society, and academia—to collaboratively chart a course towards resilient, well-financed, and inclusive municipalities capable of delivering on Zambia’s decentralisation and sustainable development agenda.

4. Key Foundational Concepts

As the country continues to pursue fiscal decentralisation and local economic growth, three interlinked concepts—municipal financing, service delivery, and inclusive development—emerge as foundational to strengthening local governance in Zambia. Together, they represent the pillars upon which sustainable and responsive local government systems are built.

4.1 Municipal Financing

Municipal financing refers to the mobilisation, allocation, and management of financial resources by local authorities to fund infrastructure development, service delivery, and local economic growth (UN-Habitat, 2024). It encompasses both traditional sources—such as own-source revenues (OSRs) and intergovernmental fiscal transfers—and emerging instruments like municipal bonds, concessional loans, green financing, and public-private partnerships (PPPs).

In Zambia, the financing framework for local authorities is largely reliant on central government transfers, notably the Local Government Equalisation Fund (LGEF), grants in lieu of rates, and other discretionary grants. OSRs, which are expected to complement these transfers, consist primarily of property rates, business licenses, levies, personal levy, user fees, and various permits (LGAZ, 2022a). However, the performance of OSRs has remained suboptimal due to structural, legal, and administrative challenges—including outdated valuation rolls, limited automation, weak enforcement mechanisms, and low tax morale. More innovative financing tools such as municipal bonds, land value capture, climate finance, and PPPs remain underutilised, despite their potential to bridge the infrastructure financing gap and promote sustainable local development (World Bank, 2024; OECD, 2023). For instance, while municipal bonds are widely used in other jurisdictions to raise long-term capital for urban infrastructure, Zambian councils have not yet accessed this market due to regulatory constraints, creditworthiness concerns, and limited technical capacity.

Strengthening municipal financing is therefore critical to enabling local authorities to fulfil their mandates under Zambia’s decentralisation policy and Vision 2030. This will require not only policy and legal reforms, but also capacity building, improved revenue administration systems, enhanced financial accountability, and better access to diversified financing options.

4.2 Innovative Financing

The concept of innovative financing for development was introduced in 2002 at the International Conference on Financing for Development (also known as the Monterrey Conference) organised to explore alternative sources of finance beyond traditional donor aid or official development assistance (ODA) to address global development challenges. The concept is broadly understood from three perspectives. First, it refers to creative mechanisms to raise funds or set out local initiatives in support of a developmental course of action that goes beyond traditional spending. It also involves delivering financial solutions to local problems by tapping new sources and engaging investors beyond the financial dimension of transactions, as partners and stakeholders in development (World Bank, 2020). In simple

terms, it entails mobilising additional development funds by exploring new sources or new partners.

From a second perspective, innovative financing involves deliberate efforts to apply existing financial resources or instruments in new productive ways or contexts (United Nations, 2002). This definition does not necessarily suggest new financial sources. Instead, it emphasizes re-directing available scarce financial resources to more efficient and scalable initiatives. It seeks to improve the effectiveness of financing rather than create new revenue streams (United Nations, 2012)

A third perspective stresses that the concept encompasses a heterogeneous mix of innovations in fundraising and innovations in spending. That is innovative financing for development comprises both innovations in the way funds are generated as well as innovations in the ways funds are utilised (World Bank 2009).

However, at the heart of each perspective or definition lay the following core features of innovative financing:

- a) Non-traditional ways of mobilising financial resources or engaging new partners to tackle social, economic, and environmental problems.
- b) Effective financial flows and result-oriented management.
- c) Efficient and prudent expenditure by reducing delivery time and/or expenses.

Drawing from the above perspectives, innovative municipal financing refers to the deployment of non-traditional strategies to mobilise additional funds or forge strategic partnerships to support municipal projects and service delivery, looking beyond standard revenue sources such as local taxes and grants. Innovative strategies enable LAs to increase the volume, efficiency, and effectiveness of financial flows. With innovative finance, the range of possible stakeholders moves well beyond development agencies and central governments, and can include national NGOs, local banks or financial intermediaries, sub-national governments, and users, as well as donors and International Finance Institutions (UN-HABITAT, 2006).

4.3 Service Delivery

Service delivery is at the core of local government mandates and is fundamental to meeting the socio-economic needs of communities. In the Zambian context, service delivery entails the provision of essential public goods and services as mandated by Section 16 of the Local Government Act No 2 of 2019.

Grounded in the principles of subsidiarity and local responsiveness, LAs are strategically positioned to understand and respond to the needs of their constituencies. However, the effectiveness and quality of municipal service delivery are heavily dependent on the availability of financial resources, the adequacy of human capital, institutional capacity, access to technology, and the existence of robust accountability frameworks (LGAZ, 2022c). Most LAs in Zambia face persistent challenges in delivering efficient and inclusive services. These include inadequate funding, limited staff competencies, poor asset management, unreliable data systems, and fragmented coordination with central government institutions. In some cases, these challenges are further compounded by rapid urbanisation, unplanned settlements, and climate-induced disruptions that strain existing infrastructure and delivery systems (Republic of Zambia, 2022).

To improve service outcomes, LAs must invest in integrated planning, embrace innovation through digital platforms and e-governance, and establish performance management systems that ensure value for money and transparency. Successful case studies from both within Zambia and internationally illustrate that when LAs are empowered with resources, skills, and autonomy, they can deliver high-impact services that transform lives and promote local development.

Ultimately, enhancing service delivery is not only a technical imperative but also a governance obligation. It requires strong leadership, citizen engagement, and deliberate efforts to reduce inequalities in access—especially for vulnerable populations in rural and peri-urban areas.

4.4 Inclusive Development

Inclusive development refers to a deliberate approach that ensures all segments of the population—especially the marginalised, vulnerable, and historically excluded—are actively involved in and benefit from governance and development processes. In the local government context, this involves promoting equitable access to services, enhancing citizen participation, and removing structural barriers that hinder full engagement in local decision-making.

In Zambia, the principles of inclusive development are particularly critical given the socio-economic disparities across regions and among different population groups. Women, youth, persons with disabilities (PWDs), and rural populations often face limited access to economic opportunities, education, public services, and political representation (United Nations, 2017; UNDP, 2024). Despite accounting for 51% of the national population and 53.4% of registered voters, women remain significantly underrepresented in decision-making roles, with only 7.9% of councillors being female (Zambia Electoral Commission, 2021).

LAs, as the closest level of government to communities, have a unique responsibility to mainstream gender equality and social inclusion in all their policies, budgeting processes, and service delivery mechanisms. This includes adopting gender-responsive budgeting, engaging youth platforms, implementing inclusive planning approaches, and ensuring that participatory processes are accessible to persons with disabilities.

Inclusive development enhances local democracy and strengthens social cohesion. When communities feel represented and heard, trust in public institutions increases, service uptake improves, and development outcomes are more sustainable. Furthermore, inclusive approaches are aligned with Zambia's commitments under the Sustainable Development Goals (SDGs), particularly Goal 5 (Gender Equality), Goal 10 (Reduced Inequalities), and Goal 11 (Sustainable Cities and Communities).

LGAZ advocates for inclusive development as a foundational principle for effective local governance. It believes that by centring inclusion in local policy and practice, municipalities can foster more equitable growth, enhance accountability, and drive long-term socio-economic transformation at the grassroots level.

5. Thematic Focus Areas

The 2025 Joint Annual Conference is anchored on a series of carefully selected thematic areas that respond directly to the evolving challenges and opportunities confronting local authorities in Zambia. These focus areas are designed to provide a structured platform for in-depth dialogue, learning, and policy innovation. Drawing from national priorities outlined in the Eighth National Development Plan (8NDP), emerging global trends such as the localisation of the Sustainable Development Goals (SDGs), and key governance reforms including the revised Intergovernmental Fiscal Architecture (IFA), the thematic areas collectively aim to sharpen the capacity of municipalities to deliver inclusive, climate-resilient, and citizen-centred development. Each theme seeks to deepen understanding, stimulate practical insights, and catalyse action towards building financially sustainable and service-oriented local governments.

Sub-Themes:

To operationalise the conference theme and facilitate focused deliberations, a set of strategic sub-themes has been developed. These 10 sub-themes address the multidimensional aspects of municipal financing and service delivery within the broader context of decentralisation, digital transformation, climate change, gender equality, and good governance. They are structured to promote interactive dialogue, showcase practical innovations, and highlight lessons from both local and international experiences. Each sub-theme is aligned with national policy priorities and global development frameworks, providing a pathway for local authorities to reflect, exchange knowledge, and co-create actionable solutions for sustainable and inclusive local development.

- i. Strengthening Decentralisation for Effective Local Government Financing
- ii. Innovative Revenue Mobilisation Strategies for Sustainable Municipal Growth
- iii. Smart Technologies and Digital Solutions for Enhanced Municipal Service Delivery
- iv. Inclusive Local Governance: Increasing Women's Participation in Decision-Making
- v. Public-Private Partnerships and Municipal Development Financing
- vi. Climate-Resilient Municipalities: Financing Green and Sustainable Urban Growth
- vii. Strengthening Local Governance for Improved Accountability and Transparency
- viii. Enhancing Municipal Capacity for Service Delivery through SDGs Localisation
- ix. Enhancing Financial Accountability in Local Authorities: Reducing Audit Queries and Strengthening Compliance
- x. Advancing Sexual and Reproductive Health and Rights (SRHR) and Combating HIV Among Adolescents

Each session is designed to extract best practices, showcase successful models, identify policy bottlenecks, and recommend implementable strategies for Zambia's LAs.

6. Emerging Trends and Challenges

Zambia's local government landscape is undergoing significant transformation, shaped by dynamic socio-economic, environmental, technological, and governance shifts. These emerging trends present both unprecedented opportunities and complex challenges that local authorities must navigate to remain responsive, resilient, and forward-looking. Rapid urbanisation, youth unemployment, climate change, gender inequality, and the digital divide continue to place new demands on municipalities, often outpacing existing institutional capacities and resource envelopes. At the same time, national reforms such as the phased devolution of functions, expansion of the Constituency Development Fund (CDF), and the revision of the Intergovernmental Fiscal Architecture (IFA) are redefining the roles, expectations, and performance benchmarks of local governments. Understanding these trends and their implications is critical to shaping informed, adaptive, and impactful responses in municipal governance and service delivery.

6.1 Demographic Pressure and Urbanisation

Zambia's population has grown significantly, increasing from 13 million in 2010 to 19.6 million by 2022, with over 65% of the population under the age of 25 (Zambia Statistical Agency, 2022). Projections indicate that more than 60% of the population will be living in urban areas by 2030, placing immense strain on municipal infrastructure and services such as water supply, sanitation, waste management, and housing. Local authorities must respond with innovative urban planning, scalable infrastructure development, and efficient service models to address this growing demand (UN-Habitat, 2024).

6.2 Economic Vulnerabilities and Fiscal Constraints

Despite macroeconomic reforms, Zambia continues to grapple with poverty, high inflation, and limited fiscal space for public investment. The national poverty rate increased from 54.4% in 2015 to 60.0% in 2022, with rural poverty as high as 78.8% (Zambia Statistical Agency, 2022). Meanwhile, inflation rose from 10.8% in August 2023 to 15.2% in June 2024, escalating the cost-of-service delivery. These economic vulnerabilities undermine the ability of local governments to collect revenue, fund essential services, and meet growing citizen expectations (Republic of Zambia, 2022).

6.3 Digital Transformation and the ICT Divide

While Zambia has made strides in expanding ICT infrastructure, digital access remains uneven, especially in rural areas. According to ZICTA (2022), household internet penetration stands at 56.8%, yet more than 70% of the rural population remains digitally excluded. The role of local governments in implementing the National Electronic Government Plan 2023–2026 is therefore critical to closing the digital divide, improving financial management, and enhancing service efficiency through e-governance, digital payments, and data-driven decision-making (GRZ, 2023; United Nations, 2022).

6.4 Gender Inequality and Social Exclusion

Gender disparities persist in both political participation and economic inclusion. Women represent 51% of Zambia's population and 53.4% of registered voters, yet only 7.9% of

councillors are female (Zambia Electoral Commission, 2021; UNDP, 2024). According to the 2024 Africa Barometer, Zambia ranks 35th out of 38 countries in terms of women's representation in local government. Evidence abounds that women participation in leadership and decision-making structures results in increased responsiveness to local needs and investments in social sectors, such as primary health care, childcare and protection, and education. Persistent gender inequalities in local leadership entails that policy decisions have traditionally been shaped by the perspectives and experiences of men, resulting in development outcomes that are less responsive to both immediate and strategic needs of women, persons with disabilities and other marginalised groups. LAs must integrate Gender Equality and Social Inclusion (GESI) strategies into all service and planning frameworks to ensure that development outcomes are equitable and inclusive (United Nations Human Development Report, 2019).

6.5 Youth Unemployment and Economic Disempowerment

The youth bulge presents a dual challenge: harnessing demographic dividends while addressing joblessness. A growing number of young people are entering the labour market without adequate employment opportunities, intensifying the pressure on local systems (UNDP, 2024). While initiatives under the enhanced Constituency Development Fund (CDF) offer skills training and small business support, more coordinated municipal-level interventions are required to stimulate local economic development and create decent jobs for youth (Rajaram, Chiwele & Phiri, 2022).

6.6 Climate Change and Environmental Degradation

Climate risks such as floods and droughts are increasingly disrupting service delivery, destroying infrastructure, and undermining food security. The 2022 floods and the 2023/2024 drought have had devastating impacts on livelihoods in multiple provinces, especially among vulnerable populations. LAs must integrate climate resilience into their development planning, leveraging green financing tools, early warning systems, and climate-smart infrastructure (OECD, 2023; UN-Habitat, 2024).

6.7 Policy and Institutional Reforms

Recent reforms in Zambia's local government landscape include the enactment of the Constituency Development Fund Act No. 1 of 2024, and the issuance of several Cabinet Office Circulars to guide the phased devolution of functions. The circulars include Circular No. 2 of 2023, No. 4 of 2024, No. 8 of 2024, No. 14 of 2024 and No. 4 of 2025. Additionally, the restructuring of the Intergovernmental Fiscal Architecture (IFA) aims to promote transparency, equity, and predictability in intergovernmental transfers. These reforms signal a shift toward increased autonomy and accountability for local authorities but also demand institutional preparedness and capacity enhancement at all levels.

6.8 Governance, Compliance and Audit Challenges

Audit reports from 2021–2023 have highlighted systemic weaknesses in budget forecasting, noncompliance with statutory obligations, and delays in remittances. These challenges not only erode public trust but also limit the effectiveness of public service delivery (Office of the Auditor General, 2023). Strengthening internal controls, promoting transparent financial reporting, and enhancing audit readiness are crucial for restoring confidence in local governance (Transparency International Zambia, 2024).

7. Expected Outcomes

The 2025 Joint LGAZ Annual Conference and AMICAALL General Assembly is designed not only as a platform for dialogue but also as a catalyst for tangible change in the way LAs approach financing, service delivery, and inclusive development. Through a blend of expert-led discussions, peer learning, and stakeholder engagement, the conference aims to produce actionable insights and consensus-driven solutions. The sessions are structured to empower LAs with practical tools, fresh perspectives, and strengthened partnerships that can be translated into measurable improvements at the local level. In this regard, the conference is expected to generate a set of outcomes that reinforce the broader decentralisation reform agenda, advance financial sustainability, and promote inclusive governance across Zambia's LAs. The key expected outcomes are as follows:

7.1 Enhanced Understanding of Innovative Municipal Financing Mechanisms

Participants will gain deeper insights into emerging and alternative financing models, including municipal bonds, public-private partnerships (PPPs), and climate finance and corporate social responsibility (CSR) funding opportunities.

7.2 Strengthened Revenue Mobilisation Strategies

LAs will be equipped with practical tools and experiences for improving OSR mobilisation through digital platforms, enhanced compliance enforcement, and diversified local economic development strategies.

7.3 Increased Adoption of Smart Technologies for Service Delivery

Delegates will learn from case studies and expert presentations on smart city initiatives, e-governance, and digital payment platforms that improve efficiency, transparency, and citizen satisfaction in local service delivery.

7.4 Climate-Responsive Urban Development Solutions

LAs will be exposed to financing and planning models for green infrastructure, disaster risk reduction, and sustainable urban development aligned with Zambia's environmental and climate policies.

7.5 Promotion of Inclusive and Gender-Responsive Local Governance

Strategies for increasing women's participation, youth engagement, and addressing gender-based barriers in local decision-making will be discussed and shared for adoption across LAs.

7.6 Improved Institutional Governance and Financial Accountability

Participants will share good practices and innovations in audit compliance, risk management, internal control systems, and responsiveness to oversight institutions such as the Office of the Auditor General.

7.7 Localisation of the Sustainable Development Goals (SDGs)

Practical approaches to aligning municipal planning, budgeting, and service delivery with the SDGs will be shared, with a focus on reducing urban-rural disparities and promoting inclusive development.

7.8 Strengthened Stakeholder Partnerships and Peer Learning

The conference will serve as a platform for fostering collaboration among LAs, national government agencies, international partners, academia, civil society, and the private sector to promote sustainable municipal development.

7.9 Conference Declaration with Actionable Policy Recommendations

The event will conclude with the adoption of a Conference Declaration capturing collective commitments, priority actions, and policy recommendations to guide future reforms in local government finance, decentralisation, female representation in local governance and service delivery.

8. Conclusion

The Joint 69th LGAZ Annual Conference and the 22nd AMICAALL General Assembly comes at a pivotal moment in Zambia's decentralisation journey and local governance reform. The theme, "Innovative Municipal Financing and Service Delivery: Pathways for Sustainable Growth and Inclusive Development," encapsulates the urgent need for LAs in Zambia to redefine their operational models and embrace transformative approaches to finance, service delivery, and inclusive development.

As local authorities are increasingly entrusted with greater responsibilities under the evolving Intergovernmental Fiscal Architecture (IFA) and the expanded Constituency Development Fund (CDF), there is a growing imperative to build institutional capacities, foster integrity, and ensure that financial resources are utilised efficiently and equitably. The complex and interrelated challenges of rapid urbanisation, youth unemployment, climate change, and digital inequity demand robust, data-driven, and participatory local governance systems.

This conference provides a platform for stakeholders to reflect critically, exchange knowledge, and co-create innovative and scalable solutions tailored to Zambia's local contexts. It is also a call to action—urging LAs, development partners, government institutions, civil society, and the private sector to work collaboratively in enhancing local government performance. Through structured sessions, expert panels, and peer learning opportunities, the conference aims to catalyse policy shifts, institutional reforms, and strategic investments that will make LAs more responsive, financially resilient, and socially inclusive.

The anticipated Conference Declaration will serve as a collective expression of intent and commitment toward implementing the outcomes of this engagement. It will guide post-conference actions, shape policy dialogues, and contribute meaningfully to Zambia's broader goals of national development, poverty reduction, and inclusive growth.

In this spirit, LGAZ calls upon all participants to engage constructively, share experiences openly, and contribute meaningfully to the discussions. The future of local governance in Zambia depends not only on the frameworks adopted, but on the leadership, partnerships, and innovations cultivated together.

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