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DEDICATION

With all my sincere appreciation I dedicate this dissertation to My Husband Stanford and to our three beautiful Daughters Shingirai, Chidochashe and Takomborerwa for their undying support rendered during this course of study. Honestly, you were a source of inspiration that enabled me overcome all obstacles along the way. Even when pressure seemed to get the best of me, you were always by my side hence the completion of this project. Truly the learning experience was an eye opener which made me realise my potential. With the acquired knowledge and skills, it is my desire to be true to duty and make a difference at my work place and society at large.

ABSTRACT

For more than a decade now, Zimbabwean local authorities have been battling to deliver affordable housing to the low income earners in society. This situation has resulted in a mismatch between supply and demand ratios hence the need to assess the capacity of Zimbabwean local authorities in delivering affordable housing. In the wake of insurmountable challenges resulting from rapid urbanisation, economic constraints and other environmental factors, local authorities are finding it difficult to bring sanity in their areas of jurisdiction. Manifestation of such challenges has been reflected by households overcrowding, illegal settlements, and substandard housing conditions to mention but a few. Literature review on the subject of affordable housing confirms that Zimbabwe like other developing countries is still struggling to address the issue with more than two million people estimated to be on the housing waiting list. Also given through literature review are the strategies that some SADC countries are using in an effort to address the issue of affordable housing. To clearly examine the issue in the Zimbabwean context, Kwekwe City council is presented as a case study and information relating to the challenges and opportunities was obtained through quantitative and qualitative analysis. Results obtained through the use of interviews, questionnaires, observations however revealed the need to 'think outside the box' so as to come up with robust measures to ease the situation. This basically refers to the need for innovation and creativity. Although councils and central government have considered a number of interventions in an effort to reduce the housing backlog, most of these seem to be centred on profiteering rather than focusing on provision of affordable housing. While the term affordable can be debated to be relative per se, affordable housing in this context is being defined in relation to the levels of income of the majority of Zimbabweans as revealed by the survey. Realising that domestic shelter is a vital component for the foundation of a decent livelihood; local authorities are mandated to work out solutions that do not ignore the plight of the poor. It follows therefore that in order to complement ZimAsset's set target of providing over 125 000 housing units by 2018, institutional capacity building should be underlined as key. As outlined in the ZimAsset blue print, the need for the judicious exploitation of both natural and human resources is given as one way of addressing the socio-economic turmoil which include among other things decent and affordable housing. With full cognisance of various interventions that have been employed to address housing issues, emphasis should be drawn towards the plight of the low in society. As such, local authorities need to closely monitor housing projects and play a regulatory role in terms of housing costs. In spite of the aforementioned challenges, it has been realised that local authorities should play a leading role in the provision of affordable housing in their localities by exploring a variety of opportunities hence saving millions of people from impoverished conditions. This study also revealed the community for community participation in issues relating to the citizenry rather than treating them as mere passive participants. Through community participation a shared responsibility is instilled through idea sharing. Participation of all relevant stakeholders is thus necessary if the issue of housing is to be properly dealt with. Emphasis is also driven towards the need for policy reform measures in order to promote local economic development. Given reports of inconsistencies in the housing delivery system perpetrated by the scourge of corruption, the need for policy reform measures should be given special attention. In the same way, the need to review some of the legislative provisions causing a strain on the provision of housing should also be carefully considered. With a conducive socio-political environment, local economic development premised on Direct Foreign Investment (DFI) can be achieved hence the provision of decent and affordable housing.

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May God bless you all.

DECLARATION

I, Christiner Mjanga with student registration number R134524H do hereby declare that this dissertation for the award of the Bachelor of Science degree in Local governance studies is an outcome of my effort and that it has not been submitted in any College or University. With all due respect, all sources used in coming up with this piece of work were acknowledged accordingly.

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ABBREVIATIONS AND ACRONYMS

CABS:	Central African Building society
FBC	First Banking Corporation
GoZ:	Government of Zimbabwe
GDP:	Gross Domestic Product
IDBZ:	Infrastructure Development Bank of Zimbabwe
KKCC:	Kwekwe City Council
LA:	Local Authorities
MLGPWNH:	Ministry of Local Government Public Works and National Housing
MDGs	Millennium Development Goals
NGO:	Non-Governmental Organisations(s)
PPPs	Public Private Partnerships
SI:	Statutory Instruments
SHHA	Self –Help Housing Agency
SADC	Southern African Development Community
SAHCA	Southern African Housing Co-peratives Association
UN- HABITAT:	United Nations Centre for Human Settlements
USAID:	United States Agency for International Development
ZimAsset	Zimbabwe Agenda for sustainable socio-economic transformation.
ZIMASCO	Zimbabwe Mining and Smelting Company
ZIMSTAT	Zimbabwe National Statistics Agency
ZISCO	Zimbabwe Iron and Steel Company

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CHAPTER 1

INTRODUCTION

1.0 Introduction

Provision of affordable housing has been a bone of contention faced by mostly developing countries across the whole African continent in recent years. Zimbabwe being part of the third world countries has not been spared from this turmoil either. In the face of rapid urbanisation, economic constraints, technological and environmental changes, a lot of questions have been posed on whether local authorities still have the capacity to provide decent and affordable housing.

This research precisely seeks among other issues to evaluate the capacity of Zimbabwean local authorities in delivering affordable housing by exploring the challenges and opportunities available. Ultimately, the principle focus of the study is to come up with possible solutions in an effort to improve the situation of housing in Zimbabwe. To establish the general status quo, Kwekwe city council was used as a case study. Chapter 1 which follows covers the background of the study, statement of the problem, objectives of the study, research questions, and significance of the study, delimitations and limitations of the study.

1.1 Background of the study.

At the dawn of independence in 1980, the Zimbabwean government's policy on housing was, "*Housing for all by the year 2000*". This indeed was a very noble vision after realizing that shelter is a human right which also provides economic and social security.

While a number of issues have been highlighted as impediment factors to housing delivery services, provision of affordable, decent and sustainable houses still remains the responsibility of local authorities. As such, the need for capacity building in all councils so as to see the accomplishment of this mammoth objective cannot be overemphasised.

According to Maiga (1995), urban local authorities' failure to deliver affordable housing has led to insurmountable settlements challenges ranging from shanty structures, backyard shacks, illegal allocations of land to mention but a few. In light of such challenges, the UN's Millennium Development Goal Number 1 and the ZimAsset sought to improve the situation.

Looking at the situation more closely, most local authorities in Zimbabwe have thousands of people on their housing waiting list and whether the housing back log is ever going to be cleared is a question of thought. It seems the situation of housing has become an overwhelming issue which calls for institutional capacity building supported by cooperation of central government, local authorities, parastatals, private sector, civil society and the community at large.

Stretching back to history, it is noted that the land problem in Zimbabwe started with the signing of the Royal Charter in 1889 by Queen Victoria. This was further complicated by the Land Apportionment Act (number 30 of 1930) which created the main systems of land tenure, namely free held (private) communal land and lease held tenure (Musekiwa cited in Moyo 2014). According to Drakakis –smith (2000), blacks were not allowed in towns and cities on a permanent basis as stipulated by the Urban Areas Accommodation and Registration Act (number 6 of 1946). The Act only provided for the employed blacks to be live in towns and cities and also for employers to provide accommodation for their worker within their premises (Musekiwa, 1995). During that time, lack of decent and affordable accommodation did not seem to have any major bearing to the pace of urbanisation although people still migrated to urban areas (Moyo 2014)

In the 1940s family accommodation was introduced in towns and this was a welcome development as workers could then live with their families without the risk of raids to flush

out illegal occupants. It is therefore in view of the need to correct historical imbalances that the government introduce home ownership schemes to sitting tenants.

With the high expectations for better jobs after independence, there was a significant rural to urban migration of the population with the inevitable increase in shelter requirements. According to the November 1, 1999 Housing Bulletin, the number of Zimbabwean household requiring decent homes rose from 956 000 in 1985 to 2 212 000 in 2000.

It must however be pointed out that whilst the housing waiting list serves to give a picture of housing needs within a locality, in some cases, it does not explicitly reflect the genuine needs for housing in a city or town. A point to note here is that the housing waiting list has not been properly followed thereby creating loop-holes which result in the less privileged continually prejudiced. The elite have in most cases benefitted ahead of the urban poor. The situation has also been aggravated by the fact that low income earners are not able to afford buying stands or houses through schemes run by private developers. Precisely, the issue of housing has become bedrock of socio-economic antagonism hence the need to consider means of lessening the pressure.

According to Habitat Agenda (2000), about one billion human beings still lack adequate shelter and are living in an acceptable conditions of poverty. Asserting to the same observation, it is saddening to note that for some time now, most local authorities have not been able to provide affordable accommodation for its inhabitants. As such, some city fathers have resorted to conventional housing schemes which according to Chinyamakobvu (2014) play a significant role in eradicating informal settlements. Chinyamakobvu (Ibid) asserts that conventional schemes such as Housing Co-operatives, Home ownership schemes, Pay-for-Your Service schemes, private sector schemes, donor funded schemes and employer assisted schemes can go a long way in addressing accommodation challenges. Albeit the

implementation of such housing ventures seem to be a noble idea, the schemes of late appear to benefit a few groups of individuals whose income are more on the higher levels. As such, there is a continued widening of the gap between the poor and the rich under the landlord /lodger relationships.

Apart from affordability issues, the housing delivery system has been marred with rampant corruption which is typically identified through inconsistencies and a number of irregularities in the stand allocation procedures. This of course despises the first come first serve housing policy. Given such a situation, the rationale behind the existence of the housing waiting list has been largely argued. Politicizations on the other hand seem to have discovered the best campaign tool where most aspiring candidates seem to have a solution to housing challenges. It is saddening however to note that most of the politicians `housing dreams have been nothing but simply empty promises.

Whilst, most council by-laws discourages the allocation of more than one stand to an individual beneficiary and that the person should have registered on the housing waiting list, a lot has been happening behind closed doors and this has resulted in disparities in the allocation processes.

The unavailability of accommodation and the distributional inequality in land allocations has had detrimental effects on local authorities. As a result, the mushrooming of illegal settlements has become a common scene (Kamete: 2000). The rapid population growth has also worsened the situation leading to overcrowding and the spread of communicable diseases. Apparently due to the scramble for accommodation, some desperate home seekers have fallen prey to the unscrupulous land barons resulting in the loss of their hard earned cash under shoddy deals.

In view of the above factors, it is apparent that local authorities need to come up with streamlining measures in addressing the challenges of accommodation especially in light of low income earners. It is inevitable that failure of local authorities to fulfil this mandate leads to the emergence of illegal settlements which have been a menace in recent years. . Most recently, the media had stories of Chitungwiza and Harare council's commitments to demolish all illegal structures as a measure to bring sanity within their areas of jurisdiction.

Like other towns and cities in Zimbabwe, Kwekwe City Council has not been spared by the challenges of providing affordable housing to its citizens. The challenges are evidenced by inhuman living conditions in some of the city's high density suburbs in Mbizo and Amaveni.

According to the Zimstat (2012) census, the population of Kwekwe urban is estimated at 100900. However, due to rapid population growth and rural to urban migration, effective and efficient provision of goods and services is still an unfinished business particularly provision of decent accommodation.

1.2 Statement of the problem

The escalating number of people living under impoverished conditions due to lack of decent and affordable housing prompted this study. With the continued rapid urbanisation, local authorities face insurmountable challenges in addressing housing needs. As a result of overcrowding there has been a great deal of people succumbing to diseases such as tuberculosis, cholera, and sexual infections to mention a few.

The housing demand and supply ratio has been a subject of great concern in light of the escalating housing back log. Against such a background, the need to probe into issues relating to the provision of affordable housing becomes necessary.

1.3 Objectives of the study

The research seeks:-

1. To identify the challenges faced by local authorities in addressing issue of affordable housing.
2. To assess the impacts of inadequate housing.
3. To assess the local authorities' own initiatives in the housing delivery system.
4. To analyse the role played by and conventional housing schemes in the housing delivery service.
5. To evaluate the legislative provisions on housing in Zimbabwe
6. To establish the average income levels of the majority of Zimbabwean in terms of affording decent housing
7. To identify possible opportunities which local authorities can explore in addressing accommodation needs

1.4 Research questions

1. What role is being played by local authorities in addressing issues of affordable housing?
2. What is the average income of the majority of Zimbabweans?
3. What are the challenges faced by local authorities in addressing accommodation issues?
4. What are the impacts of inadequate housing
5. What is the role of conventional housing schemes in housing delivery?
6. How relevant are the legislative provisions in terms of addressing issues of affordable housing.

7. Are there any opportunities available in addressing issues of affordable housing?

1.5 Significance of the research

A number of people have been advised to join the housing waiting list and continue to pay their annual subscriptions in anticipation of council availing stands to them at affordable rates. Through this study, the rationale of joining the waiting is explored so as to determine its significance. The study will also serve to whistle blow and create awareness to the public on the possible risks of entering into shoddy deals with unscrupulous land barons. Through this study, local authorities are also encouraged to take the issue of affordable accommodation seriously as this justifies the rationale of their existence.

In compliance with the ZimAsset dispensation and RBM principles, the study will also promote the need for transparency and accountability in all housing issues. As such, the findings will also add to the pool of ideas towards the attainment of ZimAsset's housing obligations. It is also hoped that a sense of urgency in addressing accommodation needs will be instilled through improving the living conditions of the poor by according them equal opportunities in terms of acquisition of accommodation.

1.6 Delimitation of the study

Although the research is targeted at all local authorities in Zimbabwe, Kwekwe City Council was used as a case study. Kwekwe City Council is one of the five cities of Zimbabwe and is located in the Midlands province of the country along the Harare - Bulawayo road. Kwekwe city council's vision of seeking to be the best run local authority in the Sub-Saharan region makes it an ideal case study since shelter is one way of measuring the viability of any local

authority. Kwekwe urban area is made up of a population of about 100 900. Of this number, 50 people were drawn from the housing waiting list of about 18 200 people to respond to research questions. The study targeted waiting list applicants, illegal settlers, council management and councillors as well as land developers within Kwekwe city council. To establish the actual state of affairs, interviews were held with land developers and council officials and some housing waiting list applicants. The period under study covers the period from 2005 to 2015.

1.7 Limitation of the study

Due to the sensitivity nature of the study, openness or disclosure of information was an impediment factor especially in trying to unveil the disparities in the housing waiting list. As such, the information obtained through interviews may not be a true reflection of the status quo hence a comparative analysis through literature review can serve to give a general picture of the situation. However, whilst literature review also helped to have a broader picture of housing issues globally, some of the strategies suggested to solve the housing challenges were not feasible especially in the context of developing countries.

Identification of land barons was characterised by resentment and for the purposes of this study only a few willing were used as a sample to represent the rest. Alternatively, the researcher also made an effort to reach out to people who at one time fell prey to the so-called land developers and this enabled the researcher to critically analyse the facts obtained.

In some cases, the study seemed to send wrong signals and also raising false hope during the process of interviewing those people on the housing waiting list and this created a risk of misrepresentation of information. However, the challenge was reduced by explaining to the targeted groups that the research is specifically for academic purposes although it may also help in coming up with solutions to housing challenges.

The other impediment factor lied on the use of questionnaires where a certain number of people were not able to read or write. This was mainly because most people who do not have decent accommodation are also not able to acquire basic education due to poverty. To overcome such challenges, questionnaires were replaced with one on one interviews and observations.

Physical access to certain information was allowed for the purposes of observations. However, the exercise was a bit cumbersome as this involved visits to various housing schemes and gather information on the terms and conditions of securing accommodation. The other limiting factor was the time frame within which the research process was supposed to be carried out.

However, information gathering through interviews also presented some challenges due to fear of victimisation. Some people interviewed were not so keen to elaborate on certain areas which appeared to be sensitive. Realising that challenge, the researcher tried to create a relaxed atmosphere by constantly assuring the interviewed groups that the information gathered will be treated with utmost discretion.

1.8 Definition of key terms

Conventional Housing Schemes-These are formally registered housing schemes with the thrust of promoting access to adequate and affordable housing in an attempt to increase formal settlements (National Housing Report; 2012 cited in Chinyamakobvu, 2014).

Corruption: Dishonest behaviour by those in positions of power, such as managers or government officials. Corruption can include giving or accepting bribes or inappropriate gifts, double dealing, under-the-table transactions, manipulating elections, diverting funds, laundering money and defrauding investors (Hamilton :2005)

Housing back log – This refers to the number of people who are waiting for the allocation of houses or stands.

Land Barons– This refers to people who buy land at a low cost, develops it to some level then sells it at a huge profit.

Land Developers – These are people whom council engage to build houses or service stands in a local authority at agreed terms.

Local Authorities–These are institutions established according to law to govern the affairs of a particular locality

Unscrupulous Land Barons – People who own land from council through ambiguous means and sell it at exorbitant costs.

ZimAsset – it is an economic blue print whose acronym stands for Zimbabwe Agenda for Sustainable Socio-Economic Transformation. It was enacted in October 2013.

Illegal settlements – These are housing structures or shelter which are erected without the local authority`s approval and do not meet the minimum standards according to council by-laws.

Operation Garikai – This refers to government`s initiative to address housing needs of people whose housing structures were demolished on the basis of being illegal.

Operation Murambatsvina – An exercise initiated by the government in the year 2005 to remove all illegal settlements and businesses.

Urbanization–This refers to the rapid and massive growth of urban population which occurs when people move from rural areas to urban areas (Neuwirth, 2004).

1.9 Summary

The issue of affordable housing in most urban councils has generated a lot of interest in recent years in light of the escalation population growth in towns and cities. In the face of the unfavourable economic environment, the question of mobilising both material and financial resources towards the provision of affordable housing remain an unfulfilled mandate by cities and towns alike. Historical imbalances in terms of land acquisition emerge to have contributed immensely to the crisis of affordable home ownership hence the need for policy reform measures. Nevertheless, the need to think outside the box and come up with new ideas towards this noble cause is the only way to save the situation. Having laid an overview of the housing situation in Zimbabwe in terms of affordability, the need to make reference to other scholars is thus necessary in order to substantiate the research findings. Through literature review, it is hoped that information obtained will suffice for the purposes of closing the identified gaps in housing delivery service. The next chapter seeks to evaluate various initiatives that have been applied to address the issue of affordable housing from the available literature.

CHAPTER 11

LITERATURE REVIEW

2.0 Introduction

This chapter explores the works of other scholars on the subject of affordable housing in the contemporary world. A variety of sources were consulted with the view of getting an insight into the subject under scrutiny. According to Narderir (2010) literature review refers to the course of “interpreting, scrutinizing, assessing and summarising the theoretical information related to a certain topic”. The chapter will discuss issues of housing as a basic need, highlight the contextual meaning of affordable housing, the role of LA’s in housing delivery, challenges faced in meeting affordable housing demands, roles of various actors, models of housing strategies in the region and also suggest possible solutions to the challenges.

2.1 Necessity of Housing

Literature identifies housing as a one of the basic needs for the well being of an individual. According to Stewart (1995), other than food, clothing, safety and security needs, a person require decent housing as a component of the physical needs. In addition, the turkey’s 1996, Habitat Agenda referred to which was referred to as a global strategy on human settlements, acknowledged housing as a human right and basic need (UNCHS, 2000). In the same way, this study focussed on affordable housing as a right of everyone including the poor and vulnerable groups of society.

Stewart (Ibid) suggests the need to give housing a national priority as a measure to address the challenges of poverty. As such, local authorities should focus on ensuring that the issue of affordable housing is followed by putting in place mechanisms that promote availability of housing to everyone regardless of gender, creed or race (Owen, 2000). In the same way,

governments should see to it that the legislative frameworks are ideal to the low income earners. Concurring with the need to treat the subject of affordable with utmost urgency, Buehler (1998) states that no logic reason should be attached to the homelessness of certain groups of society except that of taking advantage of such individuals by charging them high costs of buying or renting houses. With that assertion, local authorities should guard against the business of profiteering in all housing delivery initiatives. The urban poor need to be given adequate attention by protecting them from unscrupulous land barons.

2.2 Overview of the housing situation in Zimbabwe

Decent shelter is one of the basic needs required for the wellbeing of people in all societies. According to United Nations Conference on Human Settlements(UNCHS,2000) cited in Moyo (2014), domestic shelter is an impotent part of the foundation required by all people to participate fully in society. In view of such assertions, provision of decent and affordable housing should be given priority similar to the other basic needs.

Provision of affordable housing remains a serious challenge for both local authorities and low income earners (Moyo, 2014). As such, local authorities are confronted with need to maintain a balance between housing demand and housing supply. The Zimbabwe National Housing Delivery Policy of 2000 confirmed an alarming increase in the housing backlog of more than 1 million housing units since 1980 (GoZ 2000). To date, the housing backlog is estimated to have doubled with rapid urbanisation taking place across the globe. As a matter of fact, Africa's urban population was projected to reach about 1.2 billion in line with the rate of urbanization of about 58% by 2014 (UN-HABITAT, 2014).

Against such a backdrop, local authorities face insurmountable challenges in trying to deal with mushrooming of illegal settlements, illegal backyard structures as well as unauthorised

extensions (Kamete, 2000 in Mashoko, 2012). Such circumstances are usually characterised by overcrowding which subsequently breeds criminal activities and disease outbreaks.

The issue of affordable housing in Zimbabwean cities has been characterised by uncertainties of what tomorrow holds for the urban poor due to fear of evictions. Due to urban housing challenges, proliferation of illegal settlements, backyard shanties and high numbers of occupancy of up to 10 people per household has become the order of the day (MPCNH, 1991). In view of such circumstances, the government of Zimbabwe in 2005, embarked in an exercise to demolish all illegal settlements under the infamous Operation “Murambatsvina”. Under the exercise, more than 600 000 people were left with nowhere to lay their heads.

While Operation Murambatsvina sought to Restore Order in cities and towns of Zimbabwe per se, some analysts criticised the move for violating human rights in that it left people without shelter. As alluded by the UN Secretary General, Kofi Annan, Operation Murambatsvina caused “catastrophic injustice” to the Zimbabwe’s poorest.

In view of the situation outlined above, an important point to be underlined against the demolition of the illegal settlement is that the mushrooming of such was simply a symptom not the problem per se. As a matter of fact, the emergence of illegal settlements followed years of global recession which subsequently led to the adoption of policies such as the Economic Structural Adjustment Programme (ESAP) by the Zimbabwean government and others. Such policies left many people jobless thereby increasing the number of people depending on informal livelihood strategies.

However, although Operation Murambatsvina was blamed for lack of compassion, Zimbabwe unlike other countries in the region is reported to have relatively less challenges of illegal

settlements (UN-HABITAT, 2010). With such a report, local authorities need to work out means of decent shelter provision in order to maintain the status quo.

Since the situation of housing is a global phenomenon, some writers have suggested a holistic approach as a suitable panacea which calls for the input of all key stakeholders. As alluded to earlier, these include the central government, local authorities, parastatals, civil society and also the private sector. According to Muchadenyika (2015) in the August issue of the Habitat International report, the problems of slum settlements can only be solved by encouraging active city institutionalisation and participation instead of using the project based approach. Muchadenyika (Ibid) however points out that addressing issues relating to concerns of the low income earners is vulnerable to political upheavals, hence the need for strong objectivity to oppose such forces.

While a lot of research work has been carried out to address issues of accommodation globally, many of such studies appear to be focusing more on strategies of constructing more houses or servicing more land without really paying attention on the issues of affordability (Moyo, 2014). As such, there is need for local authorities to make a paradigm shift and focus more on the plight of the impoverished members of society. If demands for affordable housing are not met, it is inevitable that the marginalised groups of society will continue to be at a great disadvantage thereby stiffening the competition for resources (Moyo, 2104).

In relation to the aforementioned view, this study will try and interrogate some of the issues believed to be impediments in the delivery of affordable housing in an effort to address the challenges. The issues which include the relevance of the waiting list amid reports of rampant corruption in the housing delivery system, distributive inequality and other pertinent factors deterring the delivery of affordable housing shall thus be explored. With proper approaches

to housing delivery programmes, local authorities can regain their legislative role of providing housing to people within their communities.

2.3 Affordable housing defined

According to Milligan et al (2004), the idea of affordable housing brings to attention the needs of households whose incomes are not sufficient to afford them to acquire decent housing in the market without being assisted. In the same way, Gabriel et al (2005) further asserts that the term “affordable housing” is normally used interchangeably with such terms as “public”, “social” or “low cost” housing. Likewise, affordable housing also refers to the ability of specific groups of people to rent or buy decent housing at a low cost at the same time enabling them to meet other basic needs on a sustainable basis” (Betsetswe,2014)

From the definitions given above, it important to note that the term “affordable Housing” is a relative term, and is applied in different situations depending on varying circumstances hence there is no single accepted definition of it. With such a perception, it is a fact that the measure of housing affordability in western countries is different from that in developing countries (Gabriel et al, Ibid).

According to Betsetswe (Ibid), affordable housing also brings in the issue of affordable rent. It is should be clear that people do not rent houses because they are lazy to buy but rather due to high costs of buying their own houses which is far higher than what they can afford in terms of their incomes. In essence, this refers to both prohibitive charges of mortgages monthly loan repayments.

In trying to explain the issue of affordable housing, Kamete (2006) in Moyo (2014) discusses the four main components of affordability which he says include, the income distribution,

cost of construction, rent costs and financing terms. Moyo (2014) further asserts that the cost of buying a four roomed house in urban areas cost an average of US\$15000 and because of the low earnings; most people have failed to buy the houses. In view of such a scenario, it is inevitable that monthly earnings for the majority of Zimbabweans do not allow the acquisition of decent accommodation working with the poverty datum line of \$500.00.

In view of the above, it follows therefore that local authorities need to show concern for its populace by carryout feasibility studies of the income brackets of their citizens before embarking on new housing projects so as to accommodate the low income earners. In addition, housing policies need also to factor in issues of income levels without which, the issue of affordable housing will continue to be on paper and not practical. With such a situation, the urban poor face challenges of being either lodgers or of living in substandard houses (Lohse, 2002) under inhuman conditions.

For the purposes of this piece of project, the term “affordable housing” was used in the context of the Zimbabwean poverty datum line of \$500.00 per month and also with due considerations of those in the informal sector. Home seekers in the low income bracket are in most cases on the housing waiting list for a very long time with very little chances of being allocated stands or houses. As a result, most of the affected groups end up resorting to staying on undesignated areas or lodging (Gabriel: *ibid*)

2.4 Role of local authorities in housing delivery

Local authorities play an administrative role in a specified geographical area. In the same way, local governments also play a regulatory role over their geographical regions and are mandated by law to enforce by-laws for sanity to prevail in their areas in all aspects relating to service delivery including provision of decent housing (MLGNH, 2012). Local

authorities being lower tiers of government are mandated by law to deliver affordable housing among other services.

In light of the above roles and responsibilities, local authorities indeed play an administrative role in the provision and allocation of residential properties as supported by the Urban council's Act Chapter 29:15. With the powers vested upon them, local authorities are expected to ensure the availability of decent and affordable accommodation to its citizens. According to the Urban council's Act (29:15), section 205, local authorities have the autonomy to administer, control and manage estate development in their respective towns and cities. Section (205) explicitly outlines the roles of local authorities in estate development as follows:

- *Laying out and servicing of land for residential, commercial or industrial purposes*
- *Construction of buildings for residential, commercial or industrial purposes*
- *Sell, exchange, lease or donate or otherwise dispose of or permit the use of such land or buildings or improvements for residential, commercial or industrial purposes*

Whilst provision of housing was previously the responsibility of central government as argued by Tannerfeldt and Ljung (2008), local authorities need to embrace the new changes and commit themselves fully in addressing housing needs with special attention given to the urban poor. Realising such a huge responsibility, emphasis is thus supposed to be drawn towards Institutional capacity building in order to see the fruition of National Housing Plans (Mzitwa-Mangiza: 1990).

However it is unfortunate that today's local governments operate within a context of budgetary constrains hence making it almost impossible to meet housing demands. Amid such constrains, it is important for local authorities to explore all possible opportunities towards

availing decent and affordable accommodation to its citizenry. Provision of basic infrastructure, construction of social houses, regulating the costs of acquiring houses from private developers are some of the roles that local authorities should be doing to address issues of affordable housing. Indeed, Sinn (2010) asserts that one way of addressing affordable housing challenges that local authorities have been embarking on has been the construction of social houses.

According to Sinn (Ibid), social housing is important because the houses are allocated according to need and the allocation policies allow for prior identification of the people earmarked to benefit. Most of the people who benefit through social houses are the less privileged members of society, widows, orphans and the physically handicapped (Bramley, 2004). However for local authorities to keep pace with the projected population rise of about three times in the next decade, social housing should be given priority in council's budgetary provisions (Hills, 2007)

It is in light of the need to be in tandem with national housing programmes that Kwekwe city council under the ZimAsset (2013) blue print managed to construct social houses in the city's high density of Mbizo Section 22 (Kwekwe City Council Strategic Plans: 2014- 2018). The project was funded by council through revenue contribution to capital outlay (RCCO).

According to Bochel (2011), social housing contributes to broader socio-economic roles by allowing economic growth, reducing unemployment and promoting community cohesion.

As the scheme's name "Social Housing Project" might have suggested, the project was meant to cushion the plight of the low income earners. According to the housing monthly report of January 2014, the idea came after realising the inhuman living conditions which a certain cluster of people housed in council's oldest single houses were subjected to. In view of the

pitiable living conditions, a council resolution was passed to fund a social housing project with the view of relocating tenants of the dilapidated structures to Mbizo 22.

2.5 Barriers to the provision of affordable housing

In the process of trying to have a broader picture of the situation of housing across the globe, it has been noted that provision of sustainable and affordable housing has become one of the greatest challenges faced by central and local governments alike. According to Mashoko (2012), provision of low cost housing has always met with a number of bottlenecks hence deterring the goal of availing decent accommodation to the urban poor. Challenges of affordable housing are however not peculiar to Zimbabwe but to other developing countries world over. A number of housing challenges have been linked to rapid population growth, unavailability of land, the ailing economy and a lot more as shall be explored hereunder:-

2.5.1 Economic constrains

The economic situation in Zimbabwe and other countries in the region has not been favourable for the development of housing units and infrastructural development over the past decade (Zimbabwe economic monthly review:2014) The question of housing financing has been a cross cutting issue lately leaving many wondering whether there is anything more councils can do to ease the situation. The situation has been further aggravated by lack of investor confidence which has led to the closure of many industries and other commercial entities in cities and towns. According to Muponda (2011), investors are the driving forces of local economic development hence the need to create favourable policies in order to win their confidence. Once a vibrant economy has been established in a town or city, housing needs are inevitably met since local authorities and private companies alike will be having a strong

financial base. Poor performance of industry and other business entities has a negative impact on council revenue hence making it difficult to fund housing projects (Muponda: Ibid).

Due to the harsh economic atmosphere, LA's are experiencing a shortage of affordable housing. Low to middle income earners are finding it difficult to own a house in the urban area. The prevailing market is failing to respond to the demand for affordable housing. In light of such challenges, a number of housing projects have been funded by private schemes resulting in them charging exorbitant costs (Moyo, 2014). However according to Kamete (2006), private developers' involvement in housing delivery was only limited to financing through building societies for purchases by individuals. Given the local authorities limited capacity to deliver affordable housing due to economic hardships, questions come as to the extent of the impact on the marginalised groups (Moyo, 2014).

2.5.2 Housing Policy discrepancies

While the National housing delivery programme employed a variety of strategies to encourage self-help incremental housing schemes, the national housing programme of 2003, acknowledged the inability of government to provide decent and affordable housing. Although a number of factors can be blamed for this lack of capacity, the disparities in the legislative frames is also believed to be one of the deterring factors. As a result, conflicts of interest have arisen between central and local governments in the delivery of housing hence hampering the production of same (Tannerfeldt and Ljung, 2008).

Failure of Government to review the colonial-era Regional Town and Country Planning Act and the Housing Standard Act serves as an example. This inevitably, placed local authorities in a difficult position since the Acts require municipalities to service plots with primary infrastructure prior to land allocation for purposes of self-help building. The Act further provides for local municipalities to ensure strict observance of the minimum standards before

occupying a property. According to Choto et al (2012), the by-laws included in these Acts, which were imposed during the colonial era as weapons of discrimination, include high density's water-borne sewer, individual water connection and African Townships now known as low-income neighbourhoods.. Choto (ibid) further asserts that the by-laws imposed during the colonial regime were segregatory hence need to be repealed in order to come up with more workable policies. If the issue of housing is to be addressed, user friendly housing by-laws should be enacted with the view of accommodating the urban poor.

Since 1980, the national policy seems to have marginalized low-income earners in terms of their accommodation needs. The policy appears to have placed emphasis on the issue of home ownership as a solution to housing needs (Moyo, 2014). Such a perspective however seem to overlook the fact that some people will never own their own houses but can only afford to rent (Moyo, Ibid). In improving the living standards of people within a given locality, it should be pointed out that the issue is not really about home ownership but security in terms of decent and affordable accommodation. This can be in the form of local authorities providing subsidies to the less privileged in terms of council rates for tenants in council properties.

Although suggestions were made through the housing policy to solve the housing situation, this seems not to have contributed much in creating a balance between the demand supply ratios (Moyo, 2014). As alluded by Kamete (2006), efforts of constructing more houses to cater for the low-income earners in local authorities seem to have yielded very little results. As such, the housing crisis has resulted in the emergence of backyard structures and illegal settlements. Despite the stringent measures enforced by local authorities to curb that, the

issue of unauthorised structures continue to be the order of the day hence the need to revise the current housing policy (Smith, 2012)

As an instrument of development, the housing policy was intended to avail affordable housing (Moyo, 2014). The million dollar question however is whether this has been the case. According to Moyo (ibid), the post colonial housing policy has not been very effective in view of its mandate. The policy has been criticised for not being in favour of the urban poor as it continues to assess the need for housing in terms of lack of ownership. Against such a background, it is necessary to review the housing policy in line with its effects on low income earners.

2.5.3 Rapid Urbanisation

The number of people living in urban areas continues to soar everyday due to rural to urban migration in search of greener pastures. However contrary to the anticipated employment, a lot of people migrating to urban centres have not been so lucky hence resorting to informal trading (Mashoko, 2012). The situation has however exacerbated unemployment rate thereby further complicating issues of affordable housing.. As projected by UN-HABITAT (2014) cited earlier on, African urban population was expected to have reached about 1,2 billion by 2014. As a result, the demand and supply ratio of housing has become unbearable in recent years. According to Tibaijuka (2009) cited in Mashoko (2012), some progress was made in the housing provision for the low-income population in the early 1980s mainly due to the assistance obtained from USAID and the World Bank among other donors. Since then, no significance progress was made to alleviate the problems of accommodation. Mashoko (Ibid) however attributes the negative changes to the pace of urbanisation which he says

constrains the rate of responding to the demand and pressure on the central and local government's capacity to provide affordable housing and primary infrastructure.

In view of the above, it is inevitable that shortage of housing has mainly been attributed to the escalation of urban population mainly due to rural-urban migration. While urbanisation can be blamed for causing a strain on housing needs, it should also be noted that natural births also contribute to the increase in population and this further create an imbalance between demand and supply of affordable housing. Without suggesting the need for birth control policies as adopted by Asian countries, Zimbabwean local authorities should work out means of addressing housing challenges.

2.5.4 Lack of basic infrastructure

Akeju (2007) attributed the challenge of housing to failure by local authorities to provide primary infrastructure such as sewer and water reticulation systems, electricity, roads, to name a few. According to Akeju (Ibid) developers have been providing primary infrastructure which results in the increase of the cost of houses they construct thus making such houses beyond the reach of many.

In addition, it should also be noted that provision of infrastructure not only enable construction of houses but forms the basis under which local economic development can be measured. Local authorities with sound infrastructure attract investors and this enhances local economic development which include among other things provision of affordable accommodation. Erguden (2001) also adds that local building materials and technologies should also be availed at subsidised costs so as to meet the housing needs of the income earners as well.

In order to reduce the cost of houses constructed by private developers, local authorities should also compliment the effort by putting in place mechanisms to put up basic infrastructure such as roads, sewer and water reticulation systems (Akeju, 2006). This can be made possible by using the available manpower and equipment which local authorities have in place already.

2.5.5 Land scarcity

Although a number of constraints are said to be contributing to the failure of local authorities to deliver affordable housing, inadequate supply of land seem to be the one of the major challenges bedevilling local authorities. As such, the land situation calls for state intervention so as to avail more land for residential purposes (Ntshudisane, 2008).

While the issue of housing forms one of the most basic needs for the individual's welfare, the need to also preserve the environment is also of paramount importance (Kamwe, 2005). It follows therefore that continued urban expansion has become a threat to environmental sustainability through deforestation which jeopardises the eco system. It is in light of the issue of land shortages that suggestions are being made for local authorities through the National Housing Policy to consider the construction of high-rise flats which do not require vast pieces of land.

However, according to Moyo (2014), construction of flats cannot be done on an individual capacity hence it eliminates the idea of affordable housing models due to high costs associated with high buildings. Flats require large capital investment hence making it difficult for most local authorities considering their financial standings. While construction of flats helps to accommodate a large population on a small area, maintenance of same seem to outweigh the benefits in the event of lift breakdowns (Moyo, 2014).

In light of the above situation, the issue of land for housing purposes continue to be one of the limiting factors since land around urban centres is under the Ministry of Lands and Agriculture and not local governments. According to the Land acquisition Act, the process of releasing land for urban expansion takes time hence contributing to the challenges of reducing the housing back log. It is in view of such challenges that local authorities and national authorities should work together to private state land whenever necessary in order to save the situation.

2.5.6 Cost of Building Materials

One other impediment factor that has led to the high cost of housing in developing countries has been the high cost of building materials (Akeju ,2007). As a result of the high cost, some people had opted to import some of the material required to develop the stands allocated to them. This option has however failed to provide a lasting solution due to regulations restricting importation of building materials such as cement which constitute about 40% of all building material required to erect a housing unit. The import duty of 40% imposed on all items bought outside Zimbabwean boundaries has made it difficult for the locals to develop their stands. As a result, stands have been left idle and most of these have been repossessed by councils upon the expiry of the given period of development.

In order to reduce cost of materials and make housing more affordable, Akeju (Ibid) suggests the need for governments to remove restrictive taxes and policies on the importation of building materials. According to Akeju (Ibid) another alternative solution to the issue of high cost of building material will be the need to explore the use of farm bricks and other local building materials. In the same view, Tibajuka (2009) suggests the need for council to

consider revising fees charged on plan approval, water connections and other administrative costs.

2.5.6 Knowledge Gap

According to Akeju (2007), one common constrain to innovation and creativity in the Housing delivery service is the lack of capacity by local authorities due to lack of staff with technical knowledge commonly referred to as the knowledge gap. Knowledge gap exists in councils mainly due to brain drain and failure of local authorities to engage highly skilled manpower such as valuers, surveyors and architects. Failure to embrace technological changes in the housing sector is also another factor that has derailed the housing delivery process.

According to Coutinho (2010), councils lose a lot of revenue due to leakages caused by unskilled manpower. Skills such as those of land surveyors and property valuers are so scarce in councils and most local authorities rely on hired services. Such skills are essential in real estate development as they reduce the costs of hiring an external surveyors. With reduced costs; revenue generated will be ploughed back to housing delivery.

According to Mtizwa-Mangiza (2007), construction of tall buildings can serve as a suitable panacea amid land scarcity issues hence the need to engage highly skilled architects. In view of such a background, the need to engage an array of skilled manpower is thus necessary.

In view of the need to maximise council's revenue basis through competent human resources Coutinho (Ibid) confirms that rates on property and land are the main sources of funding for most urban local authorities as they constitute about 20 to 30 percent of the total revenue that

councils raise monthly. As such, councils should engage staff with the requisite skills in all areas so as to reduce unnecessary costs.

With proper strategic integration between planning and budgeting, revenue generated from council property and rates on houses can be ploughed back and cater for servicing of more land for housing purposes which in turn means more revenue for council (Coutinho, Ibid). However the funds are in most cases diverted to some other uses and this makes the issue of housing futile.

2.6 Actors in the housing delivery

2.6.1 Housing Cooperatives

World over, housing co-operatives have been used as a worthwhile housing delivery initiative. According to Duru (2010), the impact of self help programmes by low income earners through cooperatives cannot be go without being seen. Duru (Ibid) further states that although in some cases housing cooperatives have been marred with a lot of disparities in terms of mismanagement and other related stories; it is an inevitable fact that they have made immense contributions in addressing housing challenges. The existence of cooperatives and other related housing schemes during the year 2000 to 2005 have always been trusted in the housing delivery system.(Duru :ibid)

In Kwekwe, cooperatives such as Tashinga, Young Stars, Danet Cooperative to name a few did tremendous work in complimenting council's effort to deliver housing needs.(Housing cooperatives Records :City of Kwekwe). Most importantly, the above cited schemes charged subsidised monthly subscriptions and this enabled even the low income earners to be housed. It is also in this regard that the government under the Zimbabwe National Housing Delivery

Programme (2008) has availed peri-urban farmlands to local authorities to cater for the growing housing needs.

According to Un-Habitat report of 2006, Housing co-operatives approach to urban development has many positive outcomes as confirmed by UN-Habitat (2006)

- Control is easy since every member has a role to play.
- Resource mobilisation is easy since most of these have a lot in common.
- Indirect ownership is ensured depending on the type of model adopted by members,
- Promotes black empowerment through sharing of ideas, skills and experiences related to the housing issues.
- Housing is treated as a very important asset.
- Reliance on government for support is reduced.

The aforementioned advantages shows the benefits which come with housing cooperatives which in other words promote local economic development through the provision of decent and affordable housing.

2.6.2 Public Private Partnerships

According to Ajayi (2006), the existence of Public-Private Partnership (PPPs) ventures has been confirmed as one strategy that local authorities can employ and strengthen in addressing housing issues. PPPs provides for the involvement of private sector in the production and delivery of urban housing.

According to Kwekwe City's Quarterly Buletin of October 2015, there has been a number of active private developers over the past fifteen years (2000- 2015) namely, KMP International, CABS and Africa Integrated Group (AIG). The private developers constructed 2 776,478

housing units in a period of 15 years from 2000 to 2015, while during the same period the housing waiting list rose with 10 891 to 18111 applicants.

According to MLGNH (2014) report, no significant progress was noted in terms of reducing the waiting list despite contribution made by Private developers. Lack of change was however attributed to the fact that most people on the waiting list are low income earners whose earning does not allow them to buy stands from private housing schemes. The report also highlights issues of inconsistencies in the private schemes such as changes in the costs of stands as well as delays in servicing the allocated land. These delivered housing units under PPPs are also said to constitute 14% of the total housing delivered in Kwekwe over the past decade. This figure is however considered to be a bit low compared with the demand of housing on the waiting list which currently stands at 18 200 applicants. With the above report, it should be noted that developers need to also consider low income earners in their housing projects in order to see the reduction of the housing back log instead of simply focusing on making profit.

However, with more demand for affordable housing, more schemes have cropped up through various funding mechanisms. It is against this background that most of such ventures mainly those which involve the private sector have shifted their focus from being shelter providers to land barons (Gabriel: 2013). Apparently, these schemes are mere commercial entities whose agenda is to make money whatever it takes. As a result, only the elite benefit from such schemes and this has widened the gap between the poor and the rich. (Kindwe, 2012)

Whilst the involvement of stakeholders and other key players can serve to address accommodation crisis per se, there is however need for local authorities to carefully examine PPPs ventures prior to contractual agreements. For example there have been reports of land

developers who sell stands on plans before servicing then take ages to provide the basic infrastructure required to start development (Kindwe, 2012). In view of such, cross examinations of aspiring land developers should be ensured especially with the view of the predicament of the less privileged members of the society.

2.6.3 Government Funded Housing Schemes

In 2005, Kwekwe City Council entered into partnership with the Ministry of National Housing and Social Amenities in an endeavour to curb shortages of housing and availed land for housing purposes under government's Access to Home Ownership Scheme (MLGPWNH, 2005). The scheme had the aim of reducing the housing backlog by targeting the low income earners. Under the same scheme, beneficiaries were meant to come from Kwekwe city council's housing waiting list after careful vetting as per the provisions of the housing policy. According to the report, some people on the waiting list who were referred by council to the Ministry to benefit from the scheme (Access to Home Ownership) failed due to affordability issues.

While government has ceded direct responsibility in the provision of housing, it is important to reflect on some strategies and mechanisms that were used by the government to ease accommodation crises. Housing projects were regulated by policies such as, National Housing Fund, Homeownership, self help and Housing and guarantee fund (Moyo, 2014). In light of the Homeownership policies, most council rented properties were sold to the sitting tenants. According to the report by the MPCNH (1999) report, the homeownership initiative helped quite a significant number of people to own houses at relatively low prices. However, with the increase in urban population, provision of affordable housing continued to be a challenge. Conversion of council houses to homeownership status meant the reduction in

number of houses under rental terms hence precipitating the increase in housing prices and this constrained the low income earners in terms of affordability (Moyo, 2014).

Apart from own initiatives, the government also supported the contribution by the private sector. Under this arrangement, the government offered tax-free interests to building societies in order to motivate them to provide more affordable houses (MPCNH, 1999). However, this initiative did not last as building societies were no longer able to give mortgages to low-income earners (Rakodi, 1995)

2.6.4 Local authorities own initiatives

Departments of housing in all local authorities exist to protect the interest of people through the provision of decent and affordable housing. The housing department administers the housing waiting list with special focus on allocating decent and affordable housing to their citizens as well as improving the existing housing stock (Mashoko, 2012).

However according to Sinn (2010), local authorities' role seem to have drifted from being the providers of accommodation to mere custodians of records of the already existing properties. Sinn (Ibid)'s assertion was further supported by the Ministry of Local Government and National Housing (MPGNH) report of 2014, which reported on the deterioration of affordable housing delivery in all local authorities. According to the report, the pay for your service scheme of 2002 to 2003 was the last viable scheme that a number of LA engaged in as a way of lessening the housing backlog. Since then, councils have not been able to service land for development purposes hence resorting to the controversial repossession exercises to fulfil their roles of shelter provision. This was mainly due to lack of resources required to service land (Moyo, 2014).

In view of such a situation, it should be underlined that most people who register to be on the waiting list do so under the assumption that council will take responsibility to allocate them stands at some point (Moyo, 2014). This of course makes sense considering that home seekers pay their waiting list subscriptions to council and not to private developers. Provision of housing through private developers should only come in as complimentary to local authorities' efforts (Kamete, 2006).

However, Kamete (Ibid) further noted that most local authorities seem to have devolved their responsibilities to private developers in the provision of housing regardless of the costs involved. Such a situation has not helped the low income earners in any but rather subjected them to inhuman living conditions causing social instability. Against such circumstances, one may argue whether Zimbabwean local authorities still have the capacity to deliver affordable housing needs on their own or whether it is simply a question of prioritisation in terms of its roles.

2.6.5 Illegal Land Barons

According to Carole Rakodi (2005), many urban local authorities in Zimbabwe have been subjected to the scourge of illegal land barons. These greedy land barons have illegally sold municipal stands and in some cases, state land, to unsuspecting home seekers. Due to their vulnerability, desperate members of the public have been made to pay large sums of money to these greedy land barons. Rakodi (Ibid) notes that most urban councils have literally lost authority of their land to these unscrupulous land barons in the name of private developers.

Due to lack of adequate resources, most urban councils have relied on private land developers in as far as delivering housing services is concerned. In the process, home seekers have been

subjected to unscrupulous land barons whose interest is nothing other than reaping people of their hard earned cash (Patel, 2006). While Land developers housing ventures are legally recognised according to the Housing Policy, these should only exist to compliment council's effort not for council to wholly depend on them as what has been situation in recent years (Patel, Ibid).

In the wake of land crisis, there is bound to be an increase in the number of bogus land developers hence the necessity of awareness campaigns through the department of housing, drawing emphasis on conscientising the public on legitimate procedures of acquiring land. Also as a measure to protect the public against unscrupulous land developers, stern measures should be imposed on all perpetrators by the government. The latter can however work only with collaborative efforts by the local authorities and law enforcement agents.

2.7 Models of affordable housing strategies in the SADC region

While the issue of affordable housing has been a challenge in mostly developing countries, it is imperative to emulate and also derive some lessons through housing strategies employed elsewhere in the region in an effort to address issues of affordable housing. To have an appreciation of such initiatives and strategies, literature review was also made on some of the developing countries in the SADC region namely South Africa, Botswana and Zambia.

2.4.1 South Africa`s Housing Strategies and Initiatives

In an effort to transform the living standards of the urban poor, South Africa has been playing an active role in addressing pertinent issues in housing delivery services and the results saw a reduced housing backlog (Ajayi :2012). According to Ajayi (ibid) South Africa introduced a national housing delivery programme in 1994, which resulted in more subsidies to low

income households. The subsidy was enough to use as capital required to securing a stand, installing water supply and sanitation services and also construction of a basic core house. This initiative produced about 1.5 million decent housing units within a period of 9 years. By end of 2003, 300,000 more houses were also reported to be work in progress under the same scheme. In addition, South Africa had also constructed more than 2.2 million houses by end of 2010.

However, despite the accomplishment made in the housing delivery service, South Africa continues to experience a substantial housing shortfall, with the housing waiting list estimated at 2.3 million people. (Cities Alliance, 2003). Rust (2001) further states that the model used by the South African Government in its housing policy arises from two different viewpoints. On the first perspective, government endeavours to address affordable housing challenges by delivering subsidised housing to cater for the low income earners. On the other stand point, the government is trying to create a conducive environment for vibrant business ventures to promoting housing delivery

Moreover, Rust (Ibid), agreed that since the introduction of the 1994 housing policy, emphasis was driven towards the use of co-operative model in addressing low income housing requirements. According to UN-Habitat (2008) South African Government in 1999 focused on alternative lease arrangements in which the needs of the low income earners and quality developments was ensured (UN-Habitat, 2008)

However, housing co-operatives` growth has not been impressing in South Africa. According to Matsela (2010), about 8 housing co-operatives are registered in South Africa, under the South African Housing Co-operatives Association (SAHCA) in the country`s five provinces with a population of about 44.8 million according to the UN-Habitat (2008). Rust 2001

however attributes the low numbers of housing cooperatives in South Africa to environmental compatibility issues in terms of this kind of approach (Rust, 2001).

2.7.2 Botswana`s Housing Strategies and initiatives

Botswana is estimated to have a population of just over two million people, a number which is far less compared to other SADC countries. The country is well known for its natural and mineral resources. Being a home to the headquarters of the Southern African Development Community (SADC), the economy of Botswana is considered to be among the fastest growing in the Sub-Saharan region.

According to Kumar (2006), in an effort to address the problem of affordable urban housing, the government instructed Botswana Housing Corporation (BHC) to avail accommodation in relation to various income levels. Also as part of the solution to the plight of low income earners in towns and cities, the Self Help Agency was introduced by government (SHAA). Under this initiative, money was allocated straight to City Councils to distribute to applicants at subsidized interest rates. While this initiative proved to be fruitful in terms of addressing the challenges of affordable housing, the funds for SHAA loans have continued to dwindle due to financial management inconsistencies coupled with poor supervision.(Kumar Ibid)

Although the population of Botswana is relatively low, the demand for affordable urban accommodation is exceedingly growing hence the need to redress the situation. Against this premise, the housing demand has amplified the scope and need of private housing construction especially in the country`s capital City. According to Carric & Mosha (2001), population projection point to the necessity of constructing 12,000 housing units in the next decade so as to cater for the current and future needs.

Like other developing countries, Botswana has not been spared by the high rate of urbanisation, which inevitably increased the demand for urban housing. To cushion the majority poor, the country embarked on the development of urban residential areas. The provision of housing in Botswana is however not proportionate with demand as evidenced by the high costs of dwelling property. The situation has created a lot of irregularities with some people engaging in corrupt land ownership claims especially in Gaborone where fraudulent reports of land selling have been heard (Mooki, 2006). According to the Registrar of Deeds in Botswana, high rate of illegal activities involved in the selling of land is attributed to high rate of urbanisation and scarcity of affordable housing (Mooki, 2006).

2.7.3 Zambia`s Housing Strategies and initiatives

Like Zimbabwe, Zambia exists in the southern region of Africa. Zambia`s population is estimated at approximately nine million and 43% of this population represents the urban dwellers. The country`s Housing Policy (1996) has got various housing components which include, Land Delivery, Housing Finance, Infrastructure development, Building Standards, Home Ownership , Local Building Materials and Employment creation.

According to Mvengwe (2006), of all the outlined initiatives, the most successful in terms of achievement is the Home Ownership initiative as confirmed by the results after implementation. It is also noted that although sale of housing had some challenges, the government still consider this initiative as the most noble to pursue after noticing that it no longer has the capacity to construct houses for its citizens (Lowe, 2007). However, due to the high costs of buying these houses, many Zambians have failed to benefit due to construction costs. Apparently, the other challenge is of inadequate resources which are also not sufficient

for the programme to go on as per schedule since the government is the only source of funding currently (Mwengwe ,2006)

In view of the above background, the country considers the need to revisit the current structures and processes with the view of engaging stakeholders in addressing the challenges of shelter. Under this arrangement of relevant stakeholder involvement, the need to clearly define the role of each participant is of paramount importance. In addition, policy reforms measures are also necessary in order to accommodate programs that are market driven, demand oriented, private sector spearheaded, decentralised, deregulated and above all sustainable (Chipasha,2006)

Successful implementation of the *Zambian Housing Policy* needs mobilisation of resources from both national and international levels (Chipasha, Ibid). Investor attraction is also necessary in the delivery of affordable housing. Direct foreign Investment (DFI) to promote economic development enables infrastructural development for lasting human settlements.

2.8 SUMMARY

As alluded to earlier, the cases outlined above pertaining to alternative housing schemes typifies the situation faced by most urban local authorities as they seek to address housing challenges through various interventions. As such, whether or not Zimbabwean Local Authorities can be said to have the capacity to deliver housing needs is a question of thought. Ideally, it is the researcher`s considered view that the responsibility of shelter provision should be solely lie with the local authority in question. Although a lot of literature has pointed to the idea of engaging stakeholders in shelter provision as a solution to the housing problems, the results have not been very pleasant especially in view of the poor.

In anticipation of being allocated stands one day, the poor continue to pay their annual waiting list subscriptions from the meagre earnings and this in most cases receive no positive result. As a matter of fact, local authorities should strive to avail funds for housing purposes through various initiatives not to rely on private developers whose aim is profiteering.

Explaining on the potential that lie in Zimbabwean local authorities in terms of service delivery, Chakaipa (2010) in Visser (2010) pointed out that “Zimbabwe has a generally robust local government system with institutions and structures in place. The system needs to be properly nurtured through the current challenges, through a combination of legislative reforms, capacity building, institutional strengthening, and injection of financial resources. Strategies have to be put in place to regain lost ground and ensure quality services are delivered to communities”.

Although it is now really a mammoth task to provide accommodation to everyone in view of the population growth rate and other factors, Zimbabwean local authorities can indeed reach greater heights in delivering decent, affordable and sustainable housing to its populace. This however can only be achieved through commitment and determination as well as adherence to principles of Result Based Management which promote issues of accountability and transparency in all council systems.

Albeit a number of challenges have been laid out as barriers to affordable housing, it is imperative to also applaud the immense contribution made by various actors in trying to meet housing demands. Collaborative effort by all stakeholders in the housing delivery programmes seems to yield more positive results rather than a one man band. However, councils should continue to play a regulatory role in order to protect the public from exorbitant costs of acquiring stands. Apparently, the need to emulate strategies adopted by other countries elsewhere is also of paramount importance since the issue of housing has

become a global phenomenon. The next chapter presents the methodology used in the entire research work. Information on the sampling techniques, data collection instruments target population is thus provided.

CHAPTER 111

METHODOLOGY

3.0. Introduction

This chapter gives a clear cut presentation of the methods and processes that were involved in conducting this research in order to achieve the set objectives. Primary and Secondary data collection tools were used to come up with authoritative information in terms of housing delivery issues emerging in the contemporary world. Research instruments such as interviews, questionnaires, field visits, document analysis were considered to be appropriate mediums in defining the status quo.

However, to prove the validity of the above cited data collection instruments, the rationale behind the use of each has also been given. In the same manner, the chapter will also give details with regard to the research design, research strategy, sampling techniques and the target population

3.1 Research design

Taylor (2009) defined research design as a guideline or a detailed plan on how the research study will be conducted. Research design is meant to simplify the research process by ensuring that information obtained addresses the initial research questions. According to Kumar (2008), research design is the outline, scheme or plan of action that is used to generate answers to research problems. Precisely it is a preview of what is involved in the research process and act as a plan of action. In this way, discussions under this section mainly focus on the logical structure of the research work.

During the process of gathering data, qualitative and quantitative approaches were used using primary and secondary tools. Quantitative research is basically to do with measurement of

quantity. Findings from this type of a research are essentially in numerical form. Results are usually presented in tables, graphs and pie charts.

Qualitative research on the other hand refers to the non-numerical, descriptive and applies reasoning and uses words (Rahasekary et al: 2006). Qualitative data is very critical in that it is used to add value to the descriptions that emanate from quantitative data.

According to (Blanche et al 2006), the use of both qualitative and quantitative methods help in coming up with authoritative explanations and descriptions of human phenomena. Use of both methods also gives room to freedom of expression where people air their opinions and views. This gives a clearer picture of the feelings of respondents. In view of this study, the used of both techniques proved to be lucrative as each method was applied basing on the nature of the information required. As such, respondents gave their honest views without being limited to brief answers only.

3.2 Research strategy

For the purposes of drawing comprehensive information relating to the capacity of Zimbabwean local authorities to deliver affordable housing, a case study approach was used and Kwekwe city council was given as the representative study area. According to Gay (1996), research strategy is an approach used to probe into the area of interest and test the supposition. To add to the information base, descriptive approach was also used to explain the actual state of affairs relating the area of study.

3.3 Population

According to the ZimStat (2012) census report, Kwekwe urban's population is estimated at about 100900 people. The number is however expected to have increased over the past three years implying that the number of accommodation seekers has also increased tremendously.

However to determine the actual state of affairs regarding the demand and supply ratio of accommodation needs, various sampling techniques were employed to come up with a workable representative population. In research terms, White (2010) describes population as a collection of people with relevant information relating to the area of study in which results are expected. In other words, it is the focal point from which information is to be obtained.

As alluded to earlier, it was not possible to interview or solicit information from the entire population of Kwekwe due to time and resource constraints. As such, representative population samples were drawn from relevant groups to come up with the general state of affairs. According to Best and Kahn (1993), target population refers to any group of individuals that have shared characteristics which are of interest to the area of study.

Before gathering information relating to affordable housing issues within Kwekwe city council, a sample population was drawn from the following categories of people:-

- Management
- Councillors
- Housing Waiting List Applicants
- Land Developers
- Informal settlers

For the purposes of ensuring that information obtained serve in alleviating accommodation challenges, effort was made to reach out all the relevant stakeholders as given above. As such, questionnaires and interviews were used to obtain data from the management team, housing waiting list applicants, informal settlers in some sections of Amaveni and Mbizo and also from land developers. Councillors were also called to respond to some questions relating to housing policies since they are formulators of such policies and also on their capacity as representatives of people in their respective wards. To come up with an

authoritative information base, all the aforementioned were part of the target population from which findings and conclusions were drawn.

3.4 Sample size and sampling techniques

A sample is a representative or a component of the target population drawn from a large group for the purposes of ascertaining procedure or characteristics of the whole population Cragley (2010). In other words, sample size is the number of elements to represent the entire population.

To establish Kwekwe City council's institutional capacity in terms of housing provision, the director of housing and the director of works were interviewed since these were considered to be key personnel in the housing delivery services. Questionnaires were issued to 20 employees in the supervisory and managerial positions drawn from a population of 60 employees employed as supervisors and managers. To come up with the sample, the first four (4) top employees in the each of the five (5) departments were used to represent the rest of middle and senior management. Questionnaires were also issued to all the 14 councillors.

To come up with a sample of people in need of affordable accommodation, random sampling technique was used in which a sample of 50 housing applicants was drawn from the 18200 people registered as home seekers. The sample was drawn using convenience sampling method where the first fifty (50) people who came to housing offices to have their waiting list renewed over a week were given questionnaires.

According to Gay (1996), stratified random sampling techniques is a process of choosing a model group in such a way that identified sub-groups in a population are represented and this makes it easy to make an overview of the findings. The main focus of gathering data from the applicants on the waiting list was to establish the period in which they have been registered as home seekers, their levels income in relation to affordability issues, establish their present

living conditions, assess the impact of housing shortages and also to hear their perceptions in as far as issues of affordable housing are concerned.

3.5. Sampling Techniques explained

Sampling techniques simply refers to the methods used to come up with a representative sample (Dillman, 2000). This makes it easy to gather data and save time and resources. Although a number of sampling techniques can be applied to come up with the required data, the use of each is determined by the nature of the study and the population size. The sampling techniques are usually classified into two main categories which are; probability sampling and non-probability sampling.

3.5.1 Non-probability sampling

As a measure to ensure the authenticity of the information provided, purposive/judgemental sampling and systematic sampling techniques were also used to synthesis the quantitative approach which formed part of the research process. Accordingly Dillman (2000) asserts that sampling techniques are used to come up with an ideal target population which assist in answering research objectives and questions.

In order to obtain valuable information relating to the challenges and opportunities in the provision of affordable housing, the research used both purposive/judgemental and systematic sampling techniques which both fall under the non-probability sampling category. These techniques are based on judgement regarding the characteristics of a sample. The advantage of using purposive/judgemental techniques is that the researcher uses his/her discretion based on knowledge or experience in coming up with samples and this increases chances of obtaining valuable data.

During the process of gathering data, non-probability sampling method was used and this is different from probability sampling. According to O'Leary(2010) the rationale behind the

use of non-probability sampling techniques hinge upon the advantage of selecting respondents using substantive judgements which make it possible to address specific objectives relevant to the area of study. Techniques which fall under non-probability sampling seize relevant data from the target population. The other reason for the use of non-probability techniques is that the methods are reliable, fast, less costly and convenient. In light of such advantages, purposive/judgemental sampling techniques were considered as most suitable in synthesizing the findings.

3.5.2 Probability Sampling

According to Black (2008) probability sampling is a process of choosing characters from an explicitly defined structure. In other words, this simply refers to a category of sampling techniques which focuses on both quantity and quality. According to Potter and Redds (2010), probability sampling focuses more on the qualitative aspects but is based on the quantitative approach. Probability sampling was used in this study to select a list of the people to be used as target population and a sample was drawn thereafter impartially. The probability sampling method is however made up of various elements.

3.6 Data collection instruments

Data collection instruments are methods that are used to collect information from the target population. Data collection process involves the use of primary or secondary sources. According to Kumar (2011), primary sources enable the collection of relevant information applying to a specific target population. Primary sources are instruments such as interviews, questionnaires and observations. Secondary sources on the other hand refer to instruments such as books, reports, journals and other documented sources. Secondary sources are based on the works of other scholars in the related study areas. With the full awareness on the use of both primary and secondary sources, the researcher used both approaches through

literature review and also through the interrogation process of gathering data from the target population.

3.6.1. Observations

Observations basically fall under the primary sources. In this area of study, they were used as part of the qualitative approach. According to Smith and Dell (2009), observations refer to personal witnessing or monitoring of activities related to a study area. Observations are normally done by the researcher without probing for information from the target population. They are normally done to ascertain certain information regarding the study area. According to Marshal and Rossman (2013), observations help the researcher to get first hand information which might be very useful in explaining the situation on the ground. Since the process of observations involves direct discovering of facts, authoritative information is guaranteed. In this study area, observations were made in Mbizo 7 and Amaveni Old Flats to establish real facts pertaining to the living conditions of the studied population. This gave a broader picture of the challenges faced by Zimbabwean local authorities in the provision of affordable housing.

According to Marshal and Rossman (2013), there are several advantages in using observations when conducting researches as follows:-

- They allow for comprehensive descriptions and minimises cases of information falsification by respondents.
- Enable the tour of specific areas being studied and this help in suggesting relevant recommendations based on first hand data.
- The quality of data obtained is enhanced through observations and this help to improve and come up with relevant study questions.
- Assist in identifying and directing relationship with respondents.

- Observations increases chances of obtaining information which respondents may not be willing to disclose due to fear of victimisation.
- Observations present an opportunity to obtain unaltered information.

While observations were found to be very useful data collection instruments, Blink (2006) pointed the following setbacks in the use of same;

- The method can be very expensive and time costly. However to overcome this challenge, the researcher made observations in areas identified to be ideal representative samples only.
- Use of observations can lead to subjectivity instead of objectivity since a lot of judgements is involved through monitoring the activities at hand. To overcome this setback, the researcher tried as much as possible not to be judgemental and comparisons were made with data obtained through questionnaires.
- The process of making observations can be very risky since the exercise involves direct visit to the study places. Observations may raise fears from residents and this might result in resentments or aggressive behaviour by the affected people. To overcome this challenge, the researcher tried to be as friendly as possible to the target population and this reduced misconceptions caused by fear of the unknown.

3.6.2 Personal Interviews

To overcome the challenges of illiteracy as well as getting clarifications in certain areas, it was the researcher's considered opinion to carry out one on one interviews with specific individuals. Interviews were found to carry the following advantages:-

- Flexibility in terms of question restructuring and the language to use.

- Interviews can be carried out concurrently with observations hence increasing chances of obtaining trusted data
- Gave room for clarity of certain facts relevant to the area of study.
- Interviews allow the researcher to have direct contact with the relevant people and the chances of obtaining authoritative information are increased.
- For the purposes of this study, interviews were conducted with top officials from the housing and works departments and also with land developers responsible for conventional housing schemes. Personal interviews allowed the interviewer to read the emotions of the respondents and this aided in understanding and explaining the magnitude of the challenges faced in the housing delivery service.

However the following were found to be impediments factors in carrying out interviews:-

- They can be time consuming since interviews can only be carried out at certain designated areas at a time.
- If not carefully done, interviews may introduce interviewer bias
- Language can also be a barrier where the researcher is not conversant with the language of the people concerned
- Sometimes setting up appointments meets with resentments due to lack of knowledge in the study area or due to fears of victimisation.

3.6.3 Questionnaires

Apart from interviewing the targeted groups, questionnaires were also used to gather information for the following reasons:-

- Questionnaires made life easy for the researcher since there was no need to make appointments as is the case with interviews.

- Questionnaires allowed the respondents to choose the most convenient time and venue to respond. Time is a precious resource; hence it must be well managed.
- Use of questionnaires minimised fears of victimisation since they do not bear names of the respondents.
- Questionnaires also allowed the researcher to get as much information as possible since a significant number of people were targeted all at once.
- Specifically In this area of study, questionnaires allowed the researcher to have a wider coverage of respondents.

However, the following were discovered to be weaknesses of questionnaires:-

- The illiterate group of people could not respond to the questions and felt embarrassed to open up about their challenges. In view of such challenges, a pilot test of the targeted groups was carried out and a few identified cases were then given an opportunity to respond through interviews.
- Questionnaires are in terms of stationary. Several questionnaires were printed of which some were not properly filled in thus becoming spoiled papers.

3.7 Secondary Sources of Data

This refers to the information relating to a study area obtained through literature review, existing records, and journals to mention a few. In order to authenticate information gathered from respondents the researcher also consulted secondary sources such as textbooks, journals, and council records. This helped the researcher to make a comparative analysis of the data gathered against what is available in literature.

Since local authorities are lower tiers of governments, they are animals of statutes whose operations are regulated by legislative frameworks such as the constitution of Zimbabwe,

Urban Council's Act to name a few. Throughout the course of the study, the researcher also consulted relevant pieces legislation so as to substantiate the legitimacy of housing systems and policies at Kwekwe City Council.

3.8 Pilot testing

In order to evaluate the methods and techniques used in gathering data, pretesting was carried out using employees from the department of housing and community services due to their knowledge and experience in housing related issues. The pilot study revealed the need to clarify and rephrase certain questions on the questionnaires. Feedback obtained, also gave an insight of ethical considerations to be made and the need to carry out a feasibility analysis of the target population prior to conducting the research.

3.9 Ethical issues considered

Prior and during the research process, the following ethical considerations were made:-

- A formal request was made for permission to be granted to conduct the study.
- All due respect was given not to invade the organisational and personal privacy
- Decency in terms of the researcher's dressing was ensured and this commanded respect from the respondents
- During the research process, people's views and opinions were highly respected.
- Confidentiality was ensured by not asking the respondents to write their names on the questionnaires as well as written and verbal assurance of high standard of discrete.
- The research process was also conducted in a professional manner and good time management skills were practised.
- No entertainment of political views was made.

3.10 SUMMARY

The process of gathering data presented interesting and intriguing discoveries in terms of the institutional capacity of local authorities to deliver affordable housing. Amid economic constraints, rapid urbanisation, political antagonisms, land scarcity and other related challenges, local authorities still need to work out ways of addressing the challenges. This therefore calls for innovation and creativity in the housing delivery service. Data collection instruments and sampling techniques used proved to be most appropriate as evidenced by the keenness of respondents to air their views and the logical presentation of facts. Although the data gathering process included qualitative methods, quantitative approaches proved to be more relevant in establishing the information relating to affordable housing issues. Ethical considerations also enabled a warm reception of the researcher as well as respect from all parties involved in the research process. The next chapter presents the gathered data and analysis of facts based on the objectives of the study and also the research questions.

CHAPTER IV

DATA PRESENTATION AND ANALYSIS

4.0 Introduction

This chapter presents the findings obtained through data collection instruments and also an analysis of the collected data. For easy conceptualisation, the collected data was analysed, interpreted and examined in line with the objectives and research questions. To aid understanding, the information gathered was presented in the form of bar graphs, histograms, pie charts and tables. As seen in the preceding chapter, questionnaires, interviews and observations were used to probe for information from the targeted groups.

4.1 Process of data collection

In line with the objectives of the study, questionnaires were distributed to executive and non-executive members of council and also to aspiring home owners. This was done by distributing 50 questionnaires to housing waiting list applicants, 20 to middle and senior management and 14 to all the elected councillors. The aim of getting responses from the above groups of people was to have an appreciation of the status quo and ultimately explore the possibility of coming up with robust local economic development strategies that will see the dawn of a new era in the production and consumption of affordable housing.

Interviews were also conducted with key council staff considered to be directly involved with housing production and consumption. The key personnel were three (3) relevant personnel in the housing department and four (4) in the works department. Four (4) land developers and three (3) housing cooperatives whose projects were running formed part of the interview process.

Apparently, field observations were also carried out in various parts of the Mbizo high density areas of Kwekwe and Amaveni in an effort to gather authoritative information relating to housing projects and the challenges emanating from poor living conditions of people without decent accommodation. Observations were also made on the infrastructure such as roads, electricity, water and sewer reticulation systems.

Generally, the process of gathering data was a very fascinating experience due to the level of cooperation shown by all parties involved in the research process. The following section represents the response rate in relation to the data collection instruments used.

4.2 Questionnaire Response Rate

Table 1: Number of questionnaire responses

	Total No. of questionnaires distributed	Responded	Not Responded	% Response
Management	20	18	2	80%
Councillors	14	11	3	79%
Home Seekers	50	50	0	100%

Source: Questionnaire Responses

The level of response (shown on Table 1 above) by both Management and Councillors indicate a high level of cooperation and a spirited attitude towards service delivery. Further analysis also revealed that of the 14 councillors elected to office, 4 were females which confirm a growing concern for female representation in leadership positions. However it is encouraging to point out that from the responses received from the councillors, all the four female councillors made their responses. This also indicates female's commitment in improving the situation of housing in Zimbabwe.

4.3 Interviews response rate

In order to clearly assess the efficacy of local authorities in providing decent and affordable housing to its citizens, interviews were also held with the key personnel in the City of Kwekwe whose responsibilities are directly linked with housing projects. The targeted population included 3 staff members in the housing department and four in the works department. Land developers were also part of the interview process including the housing cooperatives.

Table 2 below shows the interview response rate

Targeted Group	Sample size	No. of Respondents	Not Responded	%Response
Housing Officials	3	3	0	100%
Works Staff	4	3	1	75%
Land Developers	4	4	0	100%
Housing cooperatives	3	3	0	100%

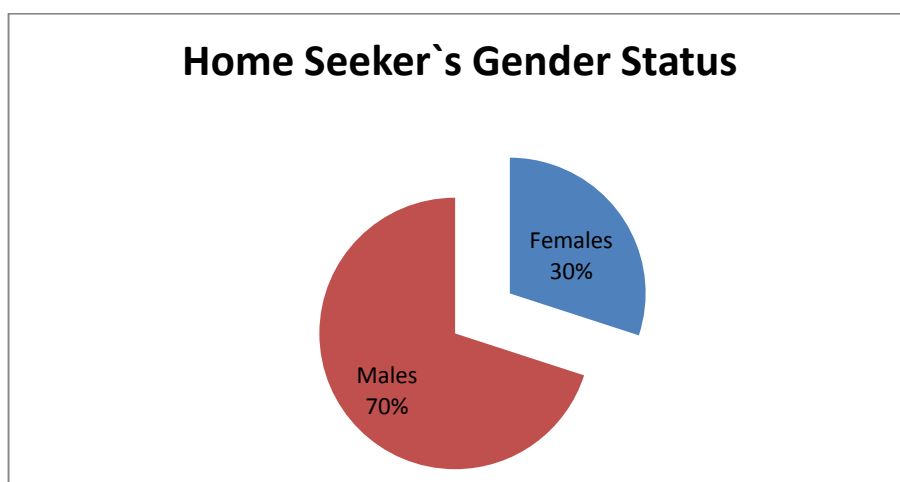
Source: Interview Responses

Pertinent information relating to the thrust of the research was obtained through interviews conducted. The most remarkable observation relating to interviews held was a resounding response rate which was very high. As supported by Balack (2007), a response rate of above 50% represent an authoritative information base. In the works department, the individuals interviewed were, the Director of works, City Planner, Chief Building Inspector. Officials interviewed in the housing department were the administrative officer, the Assistant Director and the Director of housing. Since the above groups of people were chosen using purposive selection technique, information gathered was quite relevant in addressing the research questions.

4.4 Respondents Gender Status

Responses received from waiting list applicants revealed a higher percentage of male respondents of about 70% and female applicants represented by 30% as diagrammatically represented hereunder.

Fig. 1: Gender Demographics



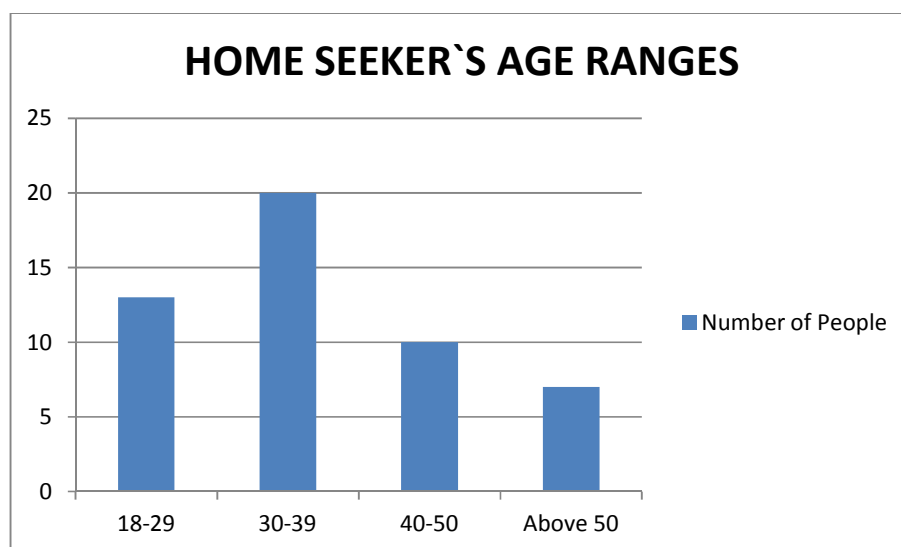
Source: Housing Waiting List Respondents (2016)

The number reflected that men played a leading role in issues to do with securing housing for their families. This shows that females still lack equal opportunities with their male counterparts yet they are the most vulnerable in the absence of decent accommodation (Musekiwa, 2009). Culturally, ownership of houses is considered to be the domain of men hence most females face discrimination when it comes to allocation of houses or stands. (Global Report on human Settlements: 2007)

4.5 Age Profile of Home Seekers

To ascertain the most affected age group in terms of acquiring decent and affordable housing, 50 applicants were used as a sample population of the home seekers and were also asked to indicate their age ranges. The information obtained is presented in fig 1 which follows:-

Fig.2: Home Seeker's Age Profile



Source: Housing Waiting List Applicants Responses

Fig 2 above shows that the most age group in need of housing is between 30-39 years which represent 40% of the total respondents. A critical analysis of this age group indicates that these are the people with the responsibility of taking care of families as breadwinners. Most of the people in this category will have finished school and exploring various livelihood strategies. However, it is also important to take cognisance of the fact that some people who applied for housing while they were between the ages of 18 to 29 might be still on the waiting list hence a rise in the 30-40 range. This however is confirmed by the duration of waiting indicated by 30 to 40 age groups which range between 5 and 10 years. In view of the foregoing, it is evident that Kwekwe city council has not been able to deliver affordable housing making it difficult for the hyper active ages to secure decent shelter. Apparently, information on age profiles also revealed a reduction in the number of applicants from 40 years and above. This might be attributed by the fact that most of such people managed to secure their houses under various schemes that Kwekwe city council and other stakeholders offered in the 80s and early nineties. According to Tannerfeldt and Ljung (2008), provision of housing was previously spear headed by the government and most people benefitted through

schemes sponsored by USAID, World bank, Access to Homeownership Schemes to mention a few. However following the decentralisation process and population growth, long housing waiting lists became the order of the day (Moyo, 2014)

4.6 Levels of education for management and councillors

In order to clearly assess the capacity of local authorities to deliver affordable housing, questions were also asked in terms of the levels of education levels of non-executive and executive staff (councillors and management). The information was pertinent in that it gave a general picture of the intellectual capacity of councils' appointed and elected officials in coming up with new initiatives in the housing delivery system. Information relating to levels of education was pertinent in that it answers the question of knowledge gaps as outlined by Akeju (2007). Knowledge gap as explained by Akeju (2007) simply refers to the institutional capacity based on the calibre of the employed staff.

4.6.1 Table 3: Councillors levels of education

ZJC	O'level	A'Level	Certificate	Diploma or Higher	Total No of Respondents
2	4	1	2	2	11

Source: Questionnaire responses.

Findings in terms of councillor's level of education revealed that of the 11 who responded through questionnaires, 54. 5% had reached O' level and below in terms of highest educational levels. 45.45% represented councillors with advanced level or better in terms of qualifications.

An analysis of the results however reveal the need for more educated leadership if the country's socio-economic status is to improve. The reason for the lower educational levels in many councillors may however be attributed by the fact that the current legislation in Zimbabwe does not require minimum qualifications for those who aspire to be elected as councillors (Urban Council's Act, Section 40). However, that being the case, it is imperative to also point out that lower levels of education or professionalism impede development in one way or another. According to Akeju (2007), knowledge gap is a cause of concern in most councils as it deters development.

As alluded to by the President in the ZimAsset presentation remarks, Zimbabwe's macroeconomic challenges require a competent human resources which will come up with robust ideas of turning the economy. With such need, it is imperative to consider the issue of capacitating local authorities with councillors with a strong education background as called for by the Minister of Local Government. This is necessary since councillors are responsible for policy formulation in councils.

4.6.2 Management's levels of education

Of the 18 responses received from middle and senior management, 13 had diplomas or higher in terms of academic achievement. This showed a 72% rate of education. The number of those with less than diploma qualifications is however represented by 27% and advanced level of higher education is indicated as the minimum qualifications of the existing managerial staff.

Table4: Management's education levels

ZJC	O'Level	A'Level	Certificate	Diploma or Higher	Total No of Respondents
0	0	2	3	13	18

Source: Management Questionnaire responses

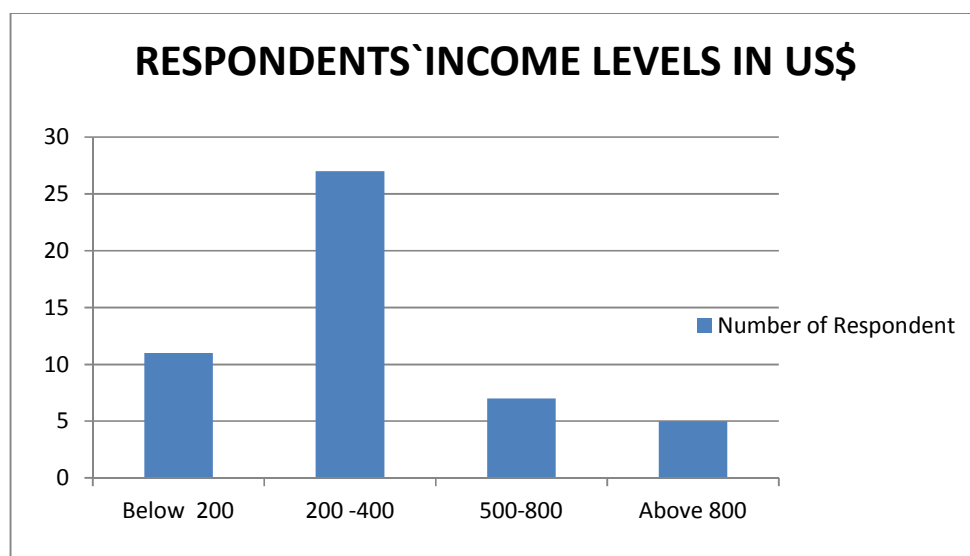
Table 3 shows significant strides that Kwekwe City Council has made to ensure that employees are appointed on the basis of merit. As such, it gives the organisation competitive advantage in terms of innovation and creativity (Akeju, Ibid). It follows therefore management should play a leading role in trying to work out solutions to the challenges of affordable housing.

For over a decade now, local authorities' service delivery has been marred with an array of challenges emanating from the prevailing socio-economic and political unrests. As such, the catchphrase that has been propagated as a means to survive the plagued environment has been "Think outside the box." In essence, the phrase simply implies the need for creativity and innovation in the wake of hostile forces surrounding developing nations. It follows therefore that organisations need to be equipped with highly skilled personnel in order to come up with brilliant ideas of managing crises (Akeju, 2007).

4.7 Measure of Affordability

As defined by Milligan et al (2004), the idea of affordable housing brings to attention the needs of households whose incomes are not sufficient to allow them to access decent housing in the market without assistance. In an effort to assess the level of affordability in terms of buying and developing stands, waiting list applicants were also asked to provide information of their occupations and income levels through questionnaires. Findings however revealed a sharp increase in the number of people in the informal sector whose monthly average income fall between US\$200 and US\$400. The following is the diagrammatical representation of income levels of applicants on the Housing waiting list in the City of Kwekwe.

Fig 3. Housing Waiting List Applicants' income levels



Source: Housing Applicants Questionnaires

The results shown in fig 3 above typically confirm the current socio-economic crisis that Zimbabwe is going through characterised by high levels of unemployment. According to the Africa Panel progress report of 2015, Zimbabwe's unemployment rate is estimated to about 80%. In light of such a background, it is inevitable that the issue of affordable housing remain a bone of contention across the entire nation.

The findings also support the Ministry of National Housing and Special Amenities report of 2013, which stated that there are approximately 1.2 million people on the government's national housing waiting list whose income fall below the poverty datum line. Evident to the Ministry's report, information obtained from the Kwekwe City Council's Housing Waiting list sample indicated a total of 37 out of 50 people whose incomes were below \$500.00 monthly. In terms of percentage, the figure represents 74% of the total respondents.

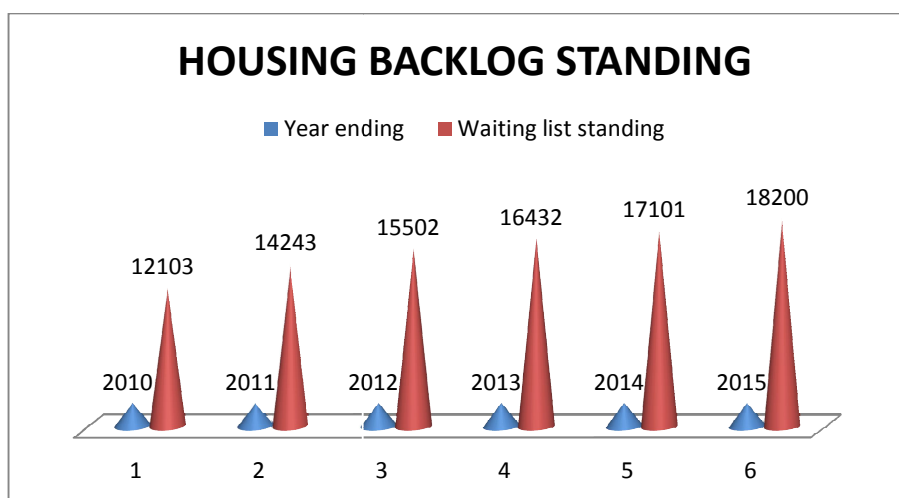
With thousands of young people in the countryside completing their secondary education each year, the country has seen an upsurge in the number of people migrating from rural to urban areas, hoping to secure better employment opportunities (Dumba:2011). As confirmed

by questionnaire responses, rapid urbanization is cited as one of the major reasons causing a strain on the housing delivery service.

4.8 Kwekwe City`s Housing backlog from 2010 to 2015

Information gathered through perusal of the waiting list records revealed an escalating rate of waiting list with an average of 1000 people joining the waiting list annually. The figures to a larger extent are a reflection of housing needs in Kwekwe.

Fig 4: Kwekwe City Council`s Housing Backlog Standing



Source: High Density Housing Waiting List Records

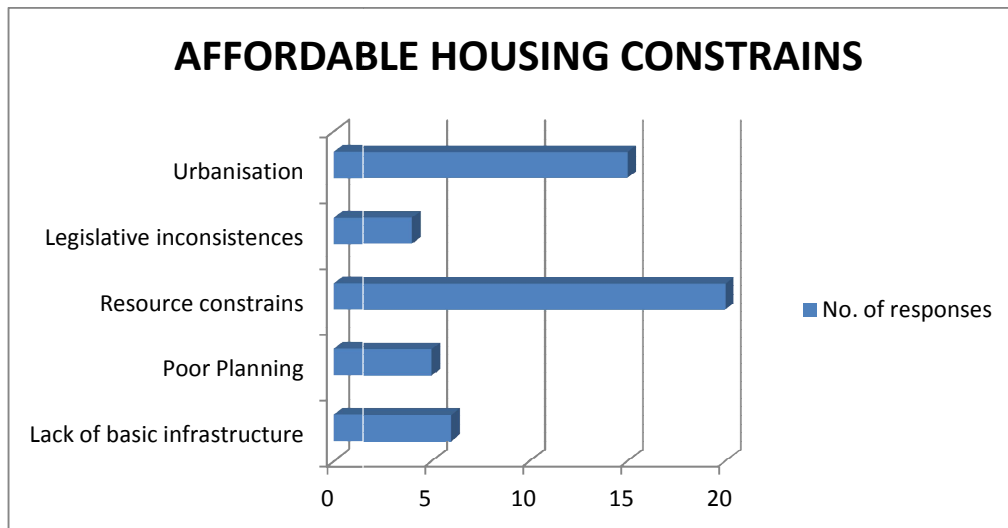
As supported by the Constitution of Zimbabwe (2013), Housing is a right hence must be delivered or provided transparently, equitably and effectively showing accountability, diligence and perseverance. However, the swelling of the waiting list shows a mismatch between the demand and housing supply as a major cause of overcrowding, disease outbreaks, criminal activities and the sprouting of informal settlements (Mashoko:2012). The use of Housing Waiting list by Kwekwe City Council is more significant for the indication of housing needs by urban dwellers that apply for developed stands and wait for housing supply. Indeed there is no balance between supply and demand. This means a high demand encircled by low supply as indicated in **Fig 4** above.

As alluded to by Mtizwa-Mangiza (2009), while conventional housing schemes such as cooperatives, employer assisted housing schemes, private developers had somewhat made their contribution in the delivery of housing services, these seem to have given very little attention to the low-income earners hence the rise in waiting list. Apparently, the Director of Housing through an interview confirmed that most people on the housing list belong to the low people in society. Unlike private schemes, council initiated schemes are quite affordable as earlier on indicated.

4.9 Challenges deterring the provision of affordable housing

Concurring with Akeju (2007)'s outlined challenges of affordable housing, responses from both home seekers and council's officials also attributed the failure by local authorities to various factors in the Political, Economical, Social, Technological, Legal, Environmental arena. These include among others, rapid urbanisation, resource constrains, and inconsistencies in the legislative frameworks, poor planning to mention a few.

Fig 5 : Affordable Housing Constrains



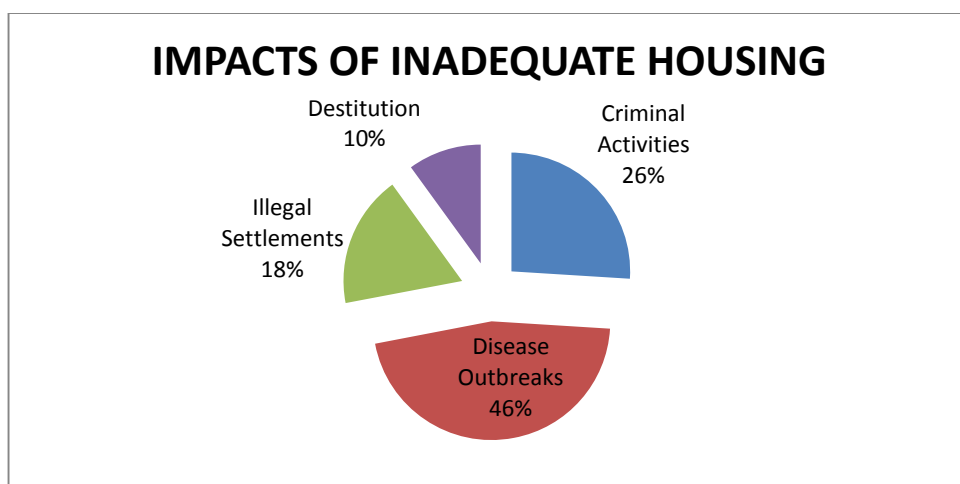
Source: Respondents' Feedback

Challenges such as inconsistencies of the legislative frames, poor planning, knowledge gaps, high cost of building materials have been factored in as some of the constraints deterring decent shelter provision (Akeju: 2007). However, **Fig 5** highlights the socio- economic challenges such as rapid urbanisation and resource constraints as the major culprits represented by 42% and 55% respectively. Given the prolonged global recession periods, Kwekwe city council has not been spared from this economic turmoil culminating into the scramble for affordable housing. Population growth caused by natural processes as well as urbanisation results in the depletion of resources (Maiga: 1995). The study by Maiga (1995) attributed the housing shortage in Dares Salaam (Tanzania) to urban population growth as the sole cause. It stated that as long as urbanization continues to grow at its present rate of 5 percent and more, the governments and local authorities would not be able to satisfy the housing demand. As such, more should be done by other players in urban housing provision since the local authorities alone cannot meet the housing demand. Consequently, the challenges indicated have also impacted negatively on the livelihood of citizens as discussed in the next section.

4.10 Impacts of Inadequate Housing

Results from questionnaire responses by both council officials and home seekers revealed that lack of inadequate and decent housing leads to overcrowding which result in the manifestation of criminal activities, disease outbreaks, illegal settlements and in extreme cases destitution. The results are hereunder represented in terms of the degree of impact in percentage ratios.

Fig 6: Effects of inadequate housing



Source: Questionnaire responses

According to Tibaijuka (2009), the expansion of the larger cities has resulted in a number of problems including substandard housing conditions, overcrowding of households, inadequate and unreliable infrastructure and services. In support of the above facts, this research discovered that a significant number of Kwekwe residents have been adversely affected by sewer blockages, erratic water supply, uncollected garbage, potholed roads among others. All these have however been linked in one way or another to increase in urban population causing overcrowding. Limited access to acceptable and adequate housing, have thus to a larger extent been blamed for all this.

Apparently, substandard nature of urban housing has also resulted in the spawned squatter or informal settlements, slums and backyard shacks (UNDP, 1996) (Mashoko,2012). Accordingly, the global number of slum dwellers is said to have come close to one billion (UN-HABITAT, 2003). The magnitude of the stress on housing delivery is clearly reflected by the degree of overcrowding, the mushrooming of illegal settlements, illegal backyard structures and unauthorized extensions (Kamete, 2000). As confirmed by literature, on the

low rates of illegal settlements in Zimbabwe, Kwekwe City's results on this subject showed a relatively low number of illegal settlements as compared to reports heard in other countries (UN-HABITAT, 2010). The positive situation is believed to have been attributed by the enforcement of LA's by-laws. The few illegal settlements were however discovered in old high density areas of Amaveni and Globe and Phoenix. As confirmed by Tibaijuka (2009), the sprouting of illegal settlements in these areas has been mainly due the fact that a substantial majority of the population in these two areas are economically and socially displaced from quality housing due to affordability issues.

4.11 Conditions of primary infrastructure

Table 5 below represent the state of basic infrastructure as rated by home seekers in their rented areas. It shows the ratings relating to the standards of water and sewer reticulation systems as well as the roads in their areas.

Table 5: Ratings of basic infrastructure

AREA	Very good	Good	Average	Bad	Extremely Bad
Water system	10	23	14	3	-
Sewer system	-	7	12	18	13
Road networks	-	7	12	13	18

As pointed out by Moyo (2014), most people on waiting list stay in squashed conditions due to fear of rental costs. According to the research findings through the 50 questionnaires distributed, most households were discovered to be accommodating between 6 and 12 people in mostly two roomed houses at a given time. As a result, spread of communicable diseases and other sanitary outbreaks such as cholera have been rampant lately in towns and cities

lately. Such living conditions explain however why about 60% people rated the above infrastructural services as average to extremely poor. Analysis of the results in the table above pointed to a strain in the social amenities available.

4.12 Field Observations

In order to ascertain information given through interviews and questionnaires relating to the contribution of conventional housing schemes in the housing delivery service, Table 6 is a compilation of most of the housing projects which were observed to be either in progress or completed.

Table 6: Kwekwe City Council high density housing projects between 2005 and 2015

	Project name	Project area	No. of stands	Status	Cost
1.	FBC housing Project	Mbizo 9 Ext.	160 housing units	Complete	\$25 000/unit
2.	Rockodox Phase 1	Mbizo 9 Ext.	107 Stands	Complete	\$19/m ²
3	Rockodox Phase 2	Mbizo 9 Ext.	100 Stands	Workin progress	\$19/m ² cash
4.	TBA	Mbizo 9 New Area	600 Stands	Status not yet established	TBA
5.	Young Stars Coop.	Mbizo 5	47 Stands	Complete	\$100/ month For 5 years
6.	Sable Chemicals	Mbizo 19	425 Stands	Still to start	\$50/per Month for 5 years
7.	Dream House Coop.	Mbizo 13	63 Stands	Work in progress	\$50/month for 10 years
8.	Sisonke Housing Coop.	Mbizo 14	540 Stands	Work in progress	\$50/month For over 10years

9.	KMP Phase 1 & 2	Mbizo 8	1000 Stands	Work in progress	\$15/m ² in a period of 6 months
10.	IDBZ	Mbizo 22	127 Stands	Complete	\$15/m ² over six months
11.	A I G	Mbizo 22	166 Stands	Complete	\$20/m ² cash
12.	Old Mutual Property Developers	Mbizo 22	395 Stands	Still to start	TBA
13.	Central Bank of Zimbabwe(CBZ)	Mbizo 21	415 Stands	Work in progress	\$25/m ²
14.	Danet Housing Coop.	Mbizo 21	50 Stands	Complete	\$50/month for 5 Years
15.	Garikai Phase 2	Mbizo 21	88 stands	Complete	Rental terms Average of \$25/mo

Source: Field Observations and *City of Kwekwe- H&C,S Department Records*

As alluded to by Mashoko (2012), housing delivery should also be done with special attention being given to issues of affordability. While significant strides having been made in in the provision of housing per se, very little seem to have been done in as far as the reduction of the housing backlog is concerned. This is evidenced by the fact that most people who buy stands from the private developers in most cases do not come from the waiting list (Mashoko,2012). Mashoko (2012)'s observation is however supported by the fact that most people who join the waiting list do so at the assumption of being allocated affordable stands or houses by council at affordable terms. This is evidenced by the income levels of most waiting list applicants. According to the information obtained from the Director of Housing, the City of Kwekwe's cost of acquiring a stand is \$6/m².

A comparative analysis of the difference in cost between acquiring a stand from a private developer and from council shows a huge gap which explains why private developers have not been an ideal solution in the provision of affordable housing. Computation of the rates given above shows that a 300m² stand in council cost \$1 800 being payable over 12 months according to council terms while the same stand cost \$6 000 cash from a private developer.

According to the Ministry of National housing progress review (2013), housing schemes in most local authorities have been funded by private schemes given the resource constraints faced by many councils in Zimbabwe. However, as highlighted by Akeju (2007), private developers charge exorbitant costs on their properties which gives rise to the question of affordability. In view of such cases, only the elite end up benefitting hence local authorities should come up with initiatives of funding housing projects to cater for the poor if ZimAsset's cluster of poverty eradication is to be realised.

Commenting on the issue of engaging private developers, Jaji (2010) felt that local authorities and the government of Zimbabwe have not really invested in the provision of housing and accommodation to the citizenry and have since resorted to the idea of relinquishing its responsibility to housing cooperatives and private developers.

4.13 Kwekwe City Council's funded housing projects in the past 10 years

4.13.1 Mbizo section 15

For more than a decade now, Kwekwe City Council has not been able to allocate residential stands or houses to its citizens due to a number of contributing factors. In an interview with the director of housing, the issue of resources was given as the major setback. As such, the last project that the local authority funded was the Mbizo 15 stands in 2002 to 2003.

Apparently, council has been relying on repossession of undeveloped stands as a measure to reduce the housing backlog. However, while the move to repossess undeveloped stands is legitimate per se according to the Urban Council's Act Chapter 29:15, the issue has been widely criticised for lack of compassion on the plight of the poor(Mashoko:2012).

In his interview remarks on the overview of availing affordable housing, the director of housing, said the idea of repossessing stands was like solving a problem by creating another. He said, failure to develop the stands within stipulated periods is a typical indication of affordability challenges in terms of securing building materials. He however pointed to the need to review such policies in the interest of the poor as well as to repeal some of the policies that were enacted during the colonial era which restricted natives from owning urban housing.

4.13.2 Mbizo 22 Social Housing Project

As a gesture of social responsibility, Kwekwe city council managed to construct about 10 social houses in Mbizo 22 in an ongoing commitment to address the plight of the poor.

The construction of social houses was a response to the need for sustainable development and social equity through result based management agenda under the ZimAsset blueprint.

The Blue print which is built around four strategic clusters will enable Zimbabwe to achieve economic growth and reposition the country as one of the strongest economies in the region and Africa. Of the four strategic clusters identified, housing delivery covers the social services and poverty reduction cluster.

According to full council minutes, Kwekwe City Council resolved through a resolution in January 2014 to construct 20 social housing units in accordance with goals and objectives of

the Zim-Asset result based management programme. The economy then was expected to grow by 6% but unfortunately it went down to 3% (ZimAsset Progress report :2015). This effectively affected the implementation of the above set project. However, instead of 20 housing units, council managed to construct 10 houses which are now ready for occupation. The low-cost houses were targeted to benefit the sitting tenants of Mbizo 7 council owned single units which were condemned on the basis of dilapidation.

Plate 1: Mbizo 7 old housing units (left) Mbizo 22 newly constructed social houses (right)



Source: Field Data

According to information obtained through interviews, the director of works, said the construction of the Mbizo 22 social housing units was done by council using internal resources as it was viewed that the cost would go up if the labour components were sourced from outside. On average the total cost of building materials and labour amounted to \$5 447.00 per core housing unit he said. It was also heard that the resolution to relocate tenants of Mbizo 7 singles was reached after realising that human life was at a threat due to the dilapidated state of the housing units as well as unfavourable living conditions characterised by overcrowding causing a number of disease outbreaks.

4.14 Private Developer's Stand Point

As indicated earlier, Kwekwe city council also engaged other stakeholders in an ongoing effort to address housing challenges. In an interview with FBC projects officer, it was revealed that the main constraining factor in the provision of lowcost housing was the high capital investment required to build a standard house. As such, he said while recognising the plight of the poor, as monetary institutions, they are also obliged to come up with viable schemes that ensure cost recovery as well as a significant share of profit.

From the private developer's stand point, it is clear that the idea of coming up with low income housing schemes will remain an unforeseen reality hence the issue reverts back to council for solutions. Although, more private developers have been engaged over the last decade seeing the increase in housing stock there was an insignificant reduction of the housing waiting list due to affordability issues. Schemes such as the 2014 FBC housing project (**Plate 2 below**) which saw the construction of 160 housing units serve as an example

Plate 2: FBC Housing Project



Source: Field Data

While the development of houses by private developers and cooperatives alike might be said to attract individuals with middle to high income per se, Maid (1995) commend such projects for improving the urban status in terms of infrastructural development which may serve to attract investment.

4.15 Opportunities available to Kwekwe City Council in terms of Affording Housing

Being a mining and an industrial centre of Zimbabwe, Kwekwe city council has greater opportunities of luring direct foreign investment (DFI) in the quest to promote local economic development (LED). The need for policy reviews however remains key since some responses indicated that housing delivery services were being hampered by conflicts of interest. According to Mtizwa-Mangiza (2012), policy reform measures create a conducive environment for donor support and private public partnerships in the delivery of affordable housing. Although about 75% of home seekers' questionnaires signalled ignorance of the legislative frameworks governing the production and consumption of housing, the few responses pointed to the need to be objective and not subjective in the implementation of policies. This was mainly cited with reference to the distributive inequalities realised in the allocation of stands where politicians seem to be grabbing the lion's share at the detriment of the disadvantaged members of society. Maiga (2009) further asserts that delivery of housing services has been a bedrock of corruption mainly perpetrated by politicians and those in positions of power.

Against the above background, facts discovered through questionnaires to point to the need to enforce policies such as first come first serve under which the existence of the waiting is premised. Information obtained through interviews with some council officials also strengthened the above assertion as a means to create more opportunities for investment and donor assistance in the housing sector.

The management's high levels of education revealed through this study also gives Kwekwe city council leverage in as far issues requiring abstract thinking are concerned. High qualification means a pool of technical skills needed for the delivery of quality services. As such, Kwekwe city's capacity rest upon the input given through skills and critical thinking by the highly qualified human resources. It is believed that through proper leadership and management, Kwekwe city council have the capacity to deliver affordable as seen by the social housing scheme. However the need to tighten all loopholes to reduce leakages cannot be overemphasised. With that, Kwekwe city council can see reality of being the best run local authority in the Sub-Saharan Region as outlined in its vision.

4.16 Summary

The process of gathering data revealed quite a number of pressing issues that Kwekwe city council should attend to in order to address the challenges of affordable housing. The findings are however in tandem with information available in literature. Concurring with Mtizwa-Mangiza (1990) , the housing challenges have resulted in the emergence of illegal settlements, squatters, criminal activities and disease outbreaks. As such the need for capacity building cannot be overemphasised.

Research findings concurred with challenges such as rapid urbanisation, economic constrains, high cost of building materials outlined in literature as the major setbacks to affordable housing. As revealed by the escalating housing waiting list each year, local authorities need to come up with feasible solutions to address issues of affordable housing. As a result of rapid urbanisation, the number of people in each household has increased thus making the inhabitants more vulnerable to communicable diseases such as tuberculosis, cholera, typhoid to mention a few. Consequently, research findings also indicate the impact of poor living conditions on other social services such as education and access to health facilities.

Most responses through questionnaires concurred with the assertion that lack of proper housing has detriment effects on health and education. Having established all the necessary facts on the staus quo, the next chapter will try to consolidate all the findings and suggest possible opportunities available to local authorities in striking a balance between the supply and demand housing ratio.

CHAPTER V

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

As evidenced by the research findings, the issue of affordable housing remains a cross cutting issue bedevilling local authorities and governments alike. With full awareness of the constraining factors to the delivery of affordable housing, local authorities are still obliged to champion housing programs in their localities. That being the case, local authorities are thus called to to explore all possible opportunities towards this worthwhile cause. This chapter will try to sum up all the highlighted points in this research and try to draw conclusions premised on the outcomes of the surveys made. Ultimately, recommendations will also be given in an effort to find the lasting solutions to the challenges.

5.1 Summary

The background of the study presented quite intriguing history of colonialism which resulted in distributive inequalities in terms of acquisition of land. The legislative provision were said to be premised on segregation of the blacks in favour of the whites. As such, blacks were exclusively allowed in towns as a labour source only. Ownership of urban residential houses was a privilege of the white (Musekiwa:1995) As a result of such a background, the issue of house ownership for the majority of Zimbabweans continued to be associated with the rich as evidenced by the costs attached to the acquisition of same. Black families were considered to be belonging to the rural communities.

With the coming of independence in 1980, ownership of family accommodation in urban areas by blacks gradually became common. This however resulted in urbanisation as people began to move from the country side to urban centres in search of better living standards. As

a resulted of the limited housing in towns and cities due to population growth, housing stocks began to dwindle causing a rise of the housing backlog. As revealed through literature review, urbanisation is presented as one of the major challenges of affordable housing shortages (Mashoko, 2012). As a result, local authorities are struggling to maintain a tight fit between housing demand and supply to date.

However, other challenges such as the ailing economy, land shortages, high cost of building materials, knowledge gaps to mention a few are also highlighted as contributing factors (Akeju,2007) . Literature review also confirms housing as an essential basic need hence the need to ensure its provision (UNCHS, 2000). As such, local authorities have the central responsibility in the provision of same.

Nevertheless, due to the aforementioned challenges, local authorities can no longer manage to deliver housing without intervention from other stakeholders. As such, local authorities had to invite other players into the equation of affordable housing. The players include among others PPP ventures, Housing Co-peratives and Employer Assisted Schemes (Mashoko, 2012). The schemes are however expected to operate within a framework of council by-laws although at times this is seem to be a challenge as evidenced by the cropping up of illegal land barons in the literature review. Although there is written evidence on the contribution of other players in the delivery of housing per se, most of these players seem to be premised on making profit hence exorbitant costs on houses and stands. With such a scenario, it is explicitly clear that the involvement of private developers has failed to address housing affordability issues (Moyo, 2014). The issue therefore reverts back to council to explore other strategies as modelled by other countries in the region.

To support empirical evidence obtained through the works of other scholars, qualitative and quantitative approaches were used to establish the real facts. Primary and Secondary sources were consulted through the use of questionnaires, interviews, observations as well as perusal of records and journals. To come up with target population, various sampling techniques were used namely, purposive/judgemental, random sampling among others. It should be underlined however that since data collection instruments play a pivotal role in research work, careful selection of same must be ensured (Craglley, 2010).

Findings from the research process on the million dollar question of whether local authorities still have the capacity to deliver affordable housing were thus presented in a logical format in order to make a clear analysis. In terms of the challenges that local authorities face, economic constrains emerged to be the biggest challenge. According to the findings, this is mainly due to high levels of unemployment and competition over limited resources due to population growth caused by rapid urbanisation and natural births. The global recession also contributed significantly to the housing challenges.

Evident to the economic down turn is the closure of many industries and commercial entities resulting in high unemployment rate. The situation is further aggravated by subsequent years of drought forcing those in rural areas to migrate to urban areas. High unemployment rate consequently resulted in growth of the informal sector. To the formally employed, meagre salaries characterise their remunerations.

However, unless local authorities come up with robust initiatives in addressing issues of affordable housing, towns and cities will be turned into shanty settlements. Although results

of the research showed a lower level of illegal settlements in Kwekwe, it may not be long before this is counted as history.

Lack of affordable housing has also resulted in people living in overcrowded conditions thereby harbouring problems of disease outbreaks. Some of such houses were also discovered to have no ablution facilities thereby resorting to the bush system. This situation was reported to be further exacerbated by erratic water supplies and regular burst of sewer pipes. As a result inhuman living conditions, communicable diseases such as Cholera, Typhoid and Tuberculosis have been reported. Also caused by lack of decent housing was the rise of criminal activities and morale degradation.

It should also be highlighted that the research process also confirmed the widely talked about subject of corruption. Due to the high demand of affordable housing, some individuals through their power and influence have acquired more than enough stands from council at the expense of the genuine home seekers. It was revealed also through interviews with some council officials that those people involved in the business of hording stands are the same people who should be protecting the vulnerable by according them equal opportunities to be allocated affordable stands. Instead the perpetrators are said to be in business of selling the same stands at exorbitant costs to the desperate home seekers.

Against such a background, the issue of internal control systems and enforcement of legislative provisions was highlighted as one way of curbing such unscrupulous activities. Apparently, the need for housing departments to enforce the policy of first come first serve was also highlighted as key. Policy reform measures were also reported to be another way of improving the situation of affordable housing in Zimbabwe. According to research findings,

investors are willing to do business in socio-political conducive environments. The need to be innovative and creative in the housing delivery service was also viewed to be of paramount importance in terms of institutional capacity building.

5.2 Conclusions

The issue of affordable housing is a critical issue for all urban local authorities. As such, stakeholders need to be part of the solutions not problems. There is also need to move with speed and open minds taking lessons from past experiences in order to shape the future. Speed is necessary in light of the rapid urbanisation and natural population growth. The issue of procrastination in coming up with solutions has detrimental effects to the socio-economic environment. As shown in the background of the study, housing affordability challenges consequently led to the mushrooming of illegal settlements in Zimbabwe's urban areas in 2005.

Although Operation Murambatsvina was instituted to bring back sanity to the towns and cities, this was typical of a fire fighting approach to managing crisis. With such history, it is inevitable that procrastination in coming up with contingency plans usually results in regrettable situations. The housing situation requires all relevant parties to be proactive to avoid worse off challenges. It is clear that the longer it takes to address affordable housing challenges, the longer the housing backlog.

As realised in the literature review, the costs of stands and building houses are increasing while people's real earnings are static. The situation has created an imbalance between housing costs and affordability. This has subsequently resulted in a mismatch between affordable housing demand and supply. As such, the need to work out solutions to the crisis

should be of paramount importance rather than to dwell more on the challenges which do not bring any positive outcome.

Using Kwekwe as a case study, information obtained through data collection revealed grant opportunities that the local authority can explore if it is to reclaim its vision of being the best run local authority in the Sub-Saharan region. However for this to happen there is need for the maximum corporation of all relevant stakeholders a move which was confirmed to be very essential in coming up with stream lining measures in the delivery of affordable housing. Emulation of successful strategies employed elsewhere within the region can also save as enlightenment. Since control of population growth is not easy per se, the only way forward will be to work out solutions of providing sustainable and decent shelter to all the affected individuals.

While the engagement of private developers in housing delivery at some point is seen as not a suitable solution to the plight of the urban poor, the idea can yield lucrative results if properly implemented. This however brings in the issue of transparency and accountability to reduce huge profits on the part of the land developers. Through strict monitoring and evaluations, stands serviced by private developers can be obtained at subsidised prices.

Policy reform measures are also very important if Kwekwe city council is to win investor confidence. These might be at both National and Local levels. A lot of investors are willing to invest in town and cities with conducive socio-political environments. With direct foreign investment (DFI), the local economies stands greater chances of booming hence increasing the opportunities of housing financing.

5.3 Recommendations

Although various policies and strategies have been documented in an effort to improve housing delivery service, most of these have remained on paper hence failing to produce the desired outcomes. In light of such a scenario, it is imperative to point out that Zimbabweans are re-known for presenting excellent papers but are never available to see their brilliant ideas come to fruition. As such, the need to align plans and implementation cannot be overemphasised. The following are some of the recommendations believed to have the potential of building the capacity of local authorities in the delivery of affordable housing. However, corporation by all stakeholders was also found to be very important and also the issue of defining roles and responsibilities so as to reduce conflicts of interest.

Although operating under a decentralised system, central government and local authorities need to work together to come up with feasible strategies. As such, the recommendations have been given as either suitable at national or local level.

5.3.1 Central Government

- The solution to housing provision for the poor needs fast tracking policy if we are to keep in line with the demand. Just as new farming settlers are getting their land free, it is proposed that central government make land available for the poor at no cost.
- The reduction of stand sizes to 80m² was suggested through questionnaires as a measure to increase the density of the houses within a given serviced area.
- Funding for the provision of houses for the poor has to be addressed at central and local government levels. If the poor are accorded equal opportunities in accessing health and education facilities, they also be assisted to get decent shelter to compliment the overall objective.
- Other suggestions are that the National Housing Fund should be of some assistance to local authorities while local authorities themselves create a revolving fund to

construct houses for the poor. The private sector can also make its contributions at local authorities' level in provision of rented accommodation.

- Since affordable housing is a scarce commodity, the issue of some people having houses in every town needs to be addressed. A computerised monitoring register linking all towns is the ideal arrangement. In addition, the policy of first come first serve should be enforced if issues of distributive inequalities are to be addressed
- Local authorities and private developers must be mandated to produce reports on a regular basis by the central government with information relating to the home seekers levels of as a means of monitoring and evaluation. Since the process of acquiring land is very taxing, it is important to revise the standards for the purposes of making adjustments in the housing delivery process.

Local Authorities

- In line with the principles of RBM, community participation is very important. In order to address challenges of affordable housing, city fathers need to involve the citizens in their planning rather than to plan for them. It has been noted that involving the community in matters concerning them yields positive results through a shared responsibility of ideas. Sharing of ideas is believed to yield positive change.
- With current stagnant real incomes against the high cost of building material, infrastructure servicing, high interest rates and high unemployment, there is need to revert back to rented accommodation to spread the repayment period further. Such an arrangement is very common even in developed countries, which have gone further and provided furnished rented accommodation.
- Some aspects of the cost of servicing stands need to be looked into. Suggestions are making use of beneficiaries labour provided it would not delay the project and fulfil the benefits of economies of scale.

- There is need to adopt the concept of self-help aided scheme where council identifies unavailable expertise to assist the beneficiaries under its supervision and council directly ordering materials from manufacturers can be improved on. It is further recommended that the entire community absorbs council labour costs.
- Some building materials that do not need further processing e.g. pit sand, river sand, gravel etc should be availed for free with transportation and labour costs only
- It is also recommended that there should be incremental development. A good example would be to have sub-grade on roads and provide one room and toilet only as an initial arrangement.
- Infill stands, which require little or not much servicing, should be opened up to accommodate the poor in a transparent manner.
- This study also recommends the adoption of vertical housing development to overcome the major setback of land, injection of more finance and to deal with the income problem to surmount non-affordability of the low income population.
- There is definitely a need to use any locally available suitable building materials. Some local authorities have introduced use of farm bricks while stones have also been used to construct the walls. In short, there is the need to review the Model Building By-laws.
- Policymakers should collate information collected through house hold surveys on land price so as to come up with accurate and complete profile of housing and land market.
- It is also recommended that all councils should up-date their waiting lists so that the people that respond will be very genuine ones.

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INTRODUCTORY LETTER

TO WHOM IT MAY CONCERN

RE: ASSESSING ZIMBABWEAN LOCAL AUTHORITIES' CAPACITY TO DELIVER AFFORDABLE HOUSING: CASE OF KWEKWE CITY COUNCIL

My name is Christine Mjanga, an undergraduate student from Midlands State University studying towards attaining a BSc Honours Degree in Local Governance Studies. In partial fulfilment of the course, I am conducting a research on the above stated subject title. The research is entirely for academic purposes and information gathered will be treated with utmost discretion.

I therefore kindly request your cooperation in responding to the questions appended to this letter. Please feel free to share your views as information obtained could help in improving the situation of housing in Zimbabwean urban councils and elsewhere across the globe.

Also note that identity particulars are not required.

Your cooperation will be greatly appreciated.

Yours faithfully

Christine Mjanga
Contact No. 0772 837 235

APPENDIX 1

Questionnaire for Kwekwe City Council management and councillors on the challenges and opportunities in the delivery of affordable Housing.

N.B Please tick [/] the appropriate and answer as indicated.

Also note that names or signatures are not required in this paper.

1.1 Indication of your Gender

Male	Female
<input type="checkbox"/>	<input type="checkbox"/>

1.2 Age range?

20-29 30-39 40-49 50 and above

1.3 Occupational capacity

Management Councillor

1.4If in managerial position which department are you employed?

Housing and Community Services Finance

Works Health

Central administration

1.5 Highest Educational /Professional Qualifications

ZJC	<input type="checkbox"/>
O`Level	<input type="checkbox"/>
A`level	<input type="checkbox"/>
Certificate holder	<input type="checkbox"/>
Diploma or higher	<input type="checkbox"/>

1.6 Years of service in Kwekwe City Council

5 years and under 6-10 years 11 to 20 years 21 years and above

1.7 From your experience as part of management or councillor, how would you rate Kwekwe City Council's capacity in terms of provision of affordable housing?

Poor Average Good Very good

1.8 In your own view, does Kwekwe city council have the capacity to provide affordable housing by its own means other than that of engaging other stakeholders?

Yes No Not sure

1.9 From your answer above, suggest means by which the above can be possible or factors which impede provision of affordable housing?

.....

.....

.....

1.10 What do you think has led to the challenges of affordable housing? (Please tick in the appropriate box)

Challenge	Strongly Agree	Strongly disagree	Agree	Disagree	Not sure
Financial constrains					
Rapid Urbanisation					
Mismanagement					
Land Scarcity					
Incompetent Human resources					
Inconsistence of the legislative frameworks					
Political antagonism					

1.11 Are the housing policies in place of any help in improving the issue of affordable housing?

Yes No Not sure

1.12 As a local authority how would you rate your organisation's progress in terms of offering affordable housing.

Poor Average Good Very good

1.13 In terms of strategic planning, has the issue of affordable housing been given preference?

Yes No

1.14 Does the engagement of land developers help in the provision of affordable housing?

Yes No Partly Not sure

1.15 (a) Are the majority of land developers able to develop land within the stipulated time frames?

Yes No Not sure

(b) If not, what should council do in the event of failure to ensure that land developments are carried out within stipulated timeframes.

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.....
.....
.....
.....

1.16 Are conventional housing schemes accountable to the local authorities in terms of timely reports and audited books of accounts as per the provisions of the statutory instruments?

Yes No Not Sure

1.17 (a) Is Kwekwe City Council allocating land to Co-operatives or Land Developers with capacity to service the land allocated to them?

Yes No Not sure

b) Could you list two or more cooperatives or land developers with a success story or failure as per your answer or 1.17 above

.....
.....
.....

1.18 As management or councillor in Kwekwe City Council, what solutions do you suggest will improve the housing situation in Zimbabwe?

.....
.....
.....
.....
.....

Thank you for your time and co-operation

Appendix 11

Questionnaire for Home Seekers and informal settlers on the challenges experienced and the impacts of inadequate housing.

Please note that some questions in this questionnaire will require you to tick in the appropriate box while others will ask you to explain a bit. **Also note that I.D. particulars are not required**

2.1 Gender

Male	Female
<input type="checkbox"/>	<input type="checkbox"/>

2.2 Can you please indicate your age?

18 -29 30 -39 40-50 above 50

2.3 Where do you stay in Kwekwe Urban area?

Mbizo

Amaveni

Globe and Phoenix

Other specify.....

2.4 Are you a registered home seeker?

Yes

No

2.5 If yes how long have you been on the council housing waiting list?

between 1 and 4 years between 5 and 10 years above 10 years

2.6 What type of settlement is your current accommodation?

Informal structure

Private rented accommodation

family accommodation

Council leased accommodation

2.7 How big is your current accommodation?

1 room 2 rooms 3 rooms 4 rooms above

2.8 How many people live in the accommodation indicated above?

between 1 and 3 between 5 and 8 between 9 and 12 Above 12

2.9 Occupation details

Civil servant Private sector NGO informal trader

2.10 How long have you been in this occupation?

less than 2 years between 2 and 4 years
 between 5 and 8 years above 8years

2.11 Average earnings per month in US\$

below 200 between 200 and 400 between 500 and 800 Above 800
Other specify.....

2.12 Do you belong to any cooperative or employee housing scheme?

Yes No

2.13 If yes, how would you rate the housing schemes in terms of the cost of acquiring a stand or house?

Affordable Average High Very high

2.14 Are the areas allocated to these schemes serviced in terms of roads, sewer and water reticulation systems?

Yes Partially No

2.15 (a) How would you rate the legislative frameworks that promote the provision of affordable housing?

Weak [] Good [] Very good[] Not Sure []

(b) Briefly explain your answer above

.....

2.16 How can you describe the conditions of infrastructure in your area considering the following?

AREA	Very good	Good	Average	Bad	Extremely Bad
Water system					
Sewer system					
Road networks					

2.17 On the space below, please specify some of the problems which you think are a direct result of poor living conditions in your area;

.....

2.18 Basing on the challenges outlined below which you would say is a major constrains to the provision of affordable housing by local authorities?

- [] Lack of primary infrastructure [] Rigid Policies
 [] Poor Planning [] Disparities in the allocation of housing stands
 [] Resource Constrains

2.19 What recommendations can you suggest to Kwekwe City Council and land developers as ways of addressing challenges of affordable housing?

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THANK YOU FOR YOUR TIME AND CO-OPERATION

Appendix III

INTERVIEW GUIDE FOR LAND DEVELOPERS IN KWEKWEON THE CONTRIBUTION MADE TOWARDS THE PROVISION OF HOUSING.

1. For how long have you been part of the land developers in Kwekwe?
2. What is the selling price of each stand from your schemes.
3. What criteria do you use to allocate stands upon completion of servicing
4. What category of people have benefitted from your schemes so far in terms of the income bracket?
5. What is your source of funding?
6. Since 2005, how many projects have been successfully completed by your cooperative/company so far.
7. On average how much time do you require to service an average of 500 stands
8. What challenges do you think cause delays in land development
9. Are there any monitoring and evaluations mechanisms in place to evaluate your project in terms of projects cost.
10. What are the challenges hindering you from coming up with affordable housing projects.

THANK YOU FOR YOUR TIME AND CO-OPERATION

APPENDIX IV

OBSERVATIONS MADE IN AMAVENI AND MBIZO IN TERMS OF THE LIVING CONDITIONS OF PEOPLE WITHOUT ADEQUATE ACCOMMODATION

Situation under observation	Observations made
❖ Sprouting of illegal settlements	
❖ The conditions of life in squatter settlements (water, refuse collection and sewer reticulation system)	
❖ The availability of land for further settlement development	
❖ The extend of illegal land allocations	
❖ The impact of illegal land allocations on planning	
❖ Contributions of land developers in reducing the housing backlog.	
❖ The interventions done by Kwekwe City Council.	
❖ Other strategies in place in the provision of affordable housing	

