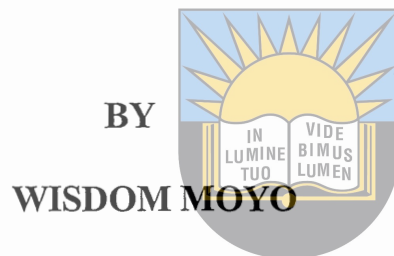


**SOCIAL POLICY AND THE URBAN POOR: AN EXAMINATION  
OF THE URBAN HOUSING POLICY AND ITS IMPLICATIONS ON  
THE LOW-INCOME EARNERS OF A HARARE MUNICIPALITY  
IN ZIMBABWE**



*A Dissertation submitted in partial fulfillment of the requirement of*  
University of Fort Hare  
*Together in Excellence*  
**MASTERS OF SOCIAL POLICY AND DEVELOPMENT**

*Of*

**UNIVERSITY OF FORT HARE**

**November 2003**

***SUPERVISOR: PROF OLOYEDE***

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Rejo, thanks for all the support you rendered during my period of study.

It is only regrettable that I cannot give my individual thanks to all who contributed to this work

GOD BLESS YOU ALL

## DECLARATION

I hereby declare that this work entitled, **SOCIAL POLICY AND THE URBAN POOR: AN EXAMINATION OF THE URBAN HOUSING POLICY AND ITS IMPLICATIONS ON THE LOW-INCOME EARNERS OF A HARARE MUNICIPALITY IN ZIMBABWE** is my own independent work except where stated in acknowledgements.



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## DEDICATION

To my mum and dad. You are an inspiration to me and you gave all for me to be where I am today.

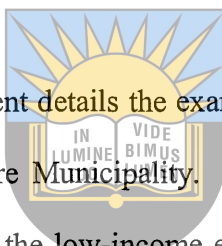


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## ABSTRACT

Housing plays a very crucial role in the lives of the people and it therefore important for authorities to put considerable effort to provide housing to those in need of them. The city of Harare has been experiencing the problem of housing for a considerable period of time. This has seen a number of urban housing policies being implemented but all these past policies could not avert the shortage of housing. Instead the demand for housing especially among low-income earners has been rising sharply.

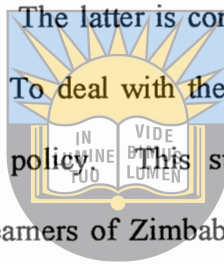
The work described in this document details the examination of the current Low-income urban housing policy of the Harare Municipality. In examining this policy particular attention was paid to the needs of the low-income earners. That is, whether the policy has the capacity to ensure access to housing for this group of people



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## ABSTRACT

Domestic shelter is an important basic need in all societies. The provision of shelter, that is housing is a complex process because it involves not only making available physical shelter in adequate quantities but also most importantly providing appropriate types of shelter. In Zimbabwe, the provision of housing has been one of the most critical issues of government social policy especially since after independence in 1980. There is also the issue of affordable housing which has been a serious problem both for low income earners and the local government. The latter is confronted with keeping pace with the demands for low income housing. To deal with these problems government introduced the Low income urban housing policy. This study examines this policy and its implications on the low income earners of Zimbabwe. The focus is explicitly on the Harare municipality.



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## LIST OF ACRONYMS

<b>CBOs</b>	Community Based Organisations
<b>ESAP</b>	Economic Structural Adjustment Programme
<b>GNP</b>	Gross National Product
<b>HPZ</b>	Housing People Zimbabwe
<b>IMF</b>	International Monetary Fund
<b>LSCF</b>	Large Scale Commercial Farmers
<b>MLGNH</b>	Ministry of Local Government and National Housing
<b>MPCNH</b>	Ministry of Planning Construction and National Housing
<b>NGO</b>	Non Governmental Organisation
<b>OECD</b>	Organisation for Economic Co-operation and Development
<b>PDL</b>	Poverty Datum Line
<b>PUPS</b>	Paid Up Permanent Shares
<b>SADC</b>	Southern African Development Community
<b>SSCF</b>	Small-Scale Commercial Farmers
<b>TNDP</b>	Transitional National Development Plan
<b>UN</b>	United Nations
<b>UNCED</b>	United Nations Conference on Environment and Development
<b>UNCHS</b>	United Nations Conference on Human Settlements
<b>USAID</b>	United States Agency for International Development

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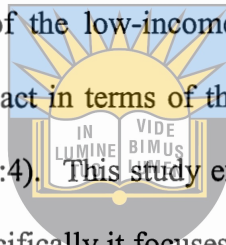
## CHAPTER ONE

### 1.1 INTRODUCTION

Domestic shelter is an important basic need in all societies. According to United Nations Conference on Human Settlements (UNCHS 1996:2) it is an essential component of the foundation needed by every individual to participate fully in society. However, the provision of shelter, that is, housing is a complex process because it involves not only making available physical shelter in adequate quantities but also most importantly providing appropriate types of shelter. In Zimbabwe, the provision of housing has been one of the most critical issues of government social policy especially since after independence in 1980. In most urban areas in Zimbabwe there has been a critical shortage of housing and the backlog continues to increase with the most affected being the Low-income earners. Between 1995 and 2000 the demand for housing rose from an estimated figure of 670 000 units to 1000 000, a 49,3 % demand in a five year period (National Housing Policy for Zimbabwe 2000). The demand for housing is but one aspect of the problem. A related and equally problematic issue is affordability.

The issue of affordable housing has been a serious problem for both low income earners and the local government authorities. The latter is confronted with keeping pace with the demands for low-income housing. Kamete (2001:15) considers four main components of the affordability as being income distribution, cost of construction, rent propensities and financing terms. Other factors that influence affordability that have been pointed out

include subsidisation, inflation standards, tenure/ownership, housing stock, self-help housing policy and legislation (Rakodi 1989:12). Currently the average price of an urban house is beyond the reach of the low-income earners. As of April 2003 the average price of a house in the high-density suburbs costs Z\$ 5million (The Financial Gazette, April 17 2003). According to Lohse (2002:1) effective shelter policies have to address the financing needs and only then will a shelter delivery system allow everyone access to shelter, whether through purchase, renting, self-help construction, or through access to subsidies. What this would seem to suggest is that housing policies have a significant bearing in the living conditions of the low-income earners in urban areas especially because such policies have an impact in terms of the type of houses, that is, its quality and the quantity (Sandbrook, 1982:4). This study examines the impact of such policies on urban low income earners. Specifically it focuses on the urban low income earners of Harare.

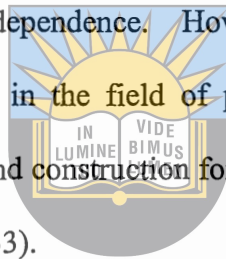


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## **1.2 BACKGROUND OF THE STUDY**

The issue of housing policy in Zimbabwe cannot be fully understood unless it is situated within the context of the political history of the country. At independence the Zimbabwean government inherited, though with little change, an urban housing system, which was drawn along racial lines by the previous government. Drakakis-Smith (1992:107) asserts that the retention of much of the colonial bureaucratic systems together with a surprisingly substantial minority of white administrative staff has played a major role in maintaining the colonial arrangements. Mabogunje (1987) points out that the colonial era might have ended but the practice of authoritarian management in

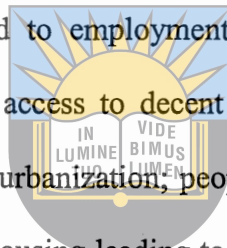
decision-making still remain in operation. This meant a continuation of the segregatory nature of settlement that had previously characterized the Zimbabwean urban areas. Lowder (1986:142) states that during colonial rule housing was a mechanism by which social groups could be distinguished and separated. This therefore suggests that housing is a significant variable in the socio-economic state of the country. Whites lived in areas that were well developed, with houses built and financed by the private sector while the blacks lived in areas with mostly public sector housing. Both the public and the private sectors can therefore be said to have contributed to the provision of housing in the country both before and after independence. However before independence private sector involvement was primarily in the field of providing finance through building societies for individual purchase, and construction for the new housing was limited to the high-income group (Kamete 2001:33).



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During the colonial period blacks in the urban areas were considered as temporary subjects. This was legally enforced through laws such as the Land Apportionment Act (Number 30 of 1930), which divided the country into African (black) and European (white) areas, (Drakakis-Smith 1986:141). Blacks were obliged by circumstances to come to town only to work and then later retire to their rural homes. Indeed the Urban Areas Accommodation and Registration Act (Number 6 of 1946) stipulated that only the employed blacks could be allowed in towns and cities. This Act allowed the local authorities to set aside urban locations for working Africans and also required that employers accommodate their workers within their premises (Musekiwa 1995:51). The type of housing provided initially was in the form of hostels or servants' quarters within

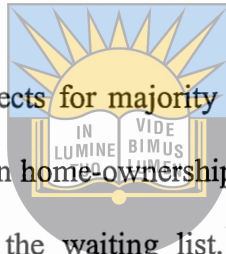
the employer's residence. The hostels were dormitories in which single males shared bedrooms, toilets and kitchens (Musekiwa 1995). The question of privacy for workers was not considered and no minimum housing standards were set for Africans. The servants quarters provided by employers were not subject to the same Town Planning Statutes and Standards as used for employers' houses. Water and toilets were only accessible from the employer's house and rarely would the servants quarters have such facilities. Owing to the fact that urban settlement for Africans was linked to employment losing the job meant losing the right to be in the urban areas. This is because accommodation in town was tied to employment and was to be vacated when the occupant left the job. Lack of access to decent housing did not seem to have any significant bearing to the pace of urbanization; people still migrated to the urban areas. This exacerbated the problem of housing leading to tremendous pressure on the colonial government, which was finding it increasingly difficult to uphold these Acts.



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As black people from the rural areas continued to flock into towns there was a need for the government to acknowledge that blacks were also part of the urban population hence the pressure to review its policies. According to Drakakis-Smith (1986:149) there was an amendment of the law and this culminated in the Land Tenure Act (Number 55 of 1969). This Act stressed the need for municipalities to establish African townships. Although this was the requirement, the local authorities were reluctant to provide homes for black families. At this stage the housing policy emerged as a crucial mechanism for formally accommodating black people in towns.

The demand for family accommodation increased with time thus forcing the authorities to cater to a limited extent for family housing needs. In the 1950s some family accommodation was provided by the public sector, but on a small scale. Between 1950 and 1960 only 2960 married units were built compared to 22484 single accommodation units (Rwasoka 1975). Between 1960 and 1965 although policies were now in place which favoured the provision of married accommodation, 8553 married units were contracted in Harare (Auret 1995). The provision of family housing did not meet the demand for that type of housing.



In the late 1970s when the prospects for majority rule became inevitable, the colonial government began to emphasize on home-ownership of low-cost housing. Service stands were allocated to applicants on the waiting list. The housing stands were initially allocated with completed one or two-roomed core units, but later on the applicants were issued with loans and required to build the core-unit themselves. In terms of access to urban land, the minimum stand size was 150 square metres, often with semi-detached houses. However the 1,5 metre building line was reserved, which therefore meant that a 3 metre allowance was reserved between two houses, thus increasing the degree of privacy for individual units.

The colonial housing problem as described above revolves around the lack of security of tenure, the ever-increasing housing backlog, overcrowding, sub-standard housing and the increasing building costs for the Africans.

The abolition of segregatory land tenure system at independence resulted in a high rate of rural-urban migration which resulted in unprecedented increase in demand for housing in the urban areas. Also this led to an overwhelming demand for homeownership housing schemes which would boost security of tenure. Unequal land redistribution soon after independence meant that most people could not get productive land in the rural areas and thus they sought better lives and opportunities in towns. The problem of housing became an issue which the government could not overlook. Housing therefore became a priority on the government agenda. The remedy for this was sought by reviewing the housing policy.

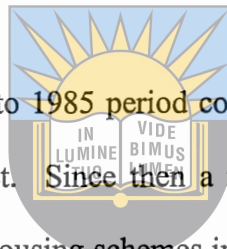


The attention given to housing is reflected in the number of housing policies introduced since 1982. Ramsamy (1995:688) states that in 1982 the government published its first national development plan, the Transitional National Development Plan 1982/83 – 1984/85 (TNDP) with housing programmes given high priority. The objectives of the government's housing policy then were to reduce the housing backlog (then estimated at 64 000 in urban centers) and to reduce the building costs (through the direct involvement of government in production). The strategy to achieve these objectives comprised the following elements:

- ❖ The provision of serviced sites on an aided self-help basis
- ❖ Building brigades construction;
- ❖ Provision of financial and technical assistance;
- ❖ Mobilization of people in solving the housing problem (formation of

- ❖ cooperatives)
- ❖ Formation of joint ventures by municipalities, communities, employers and the state to develop a coherent urban development program ; and
- ❖ Strict enforcement of housing standards (minimum plots size of 300 squares and expandable and detached four-room core house) (Hall 2000:24)

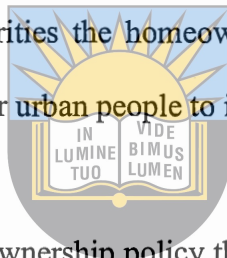
All provisions were to be provided on a full cost-recovery basis. Housing was thereby provided on a full cost-recovery basis.



However at the end of the 1982 to 1985 period covered by the plan the actual housing construction was below the target. Since then a number of policies have been tried. These include the public-funded housing schemes in both rural and urban areas for those without houses, the mobilization of resources by both the public and private sectors to meet national housing needs, encouraging individual and family savings in order to promote self reliance in home provision, home ownership as a major form of tenure with a small percentage of rented houses being developed, encouraging cost-effective and labour intensive modes of house construction ( Rakodi 1989).

The major task of the post independence government was to come up with specific policies and strategies to redress the inequalities in the provision of housing and satisfying the aspirations of the people in the urban areas. In line with this the government adopted the following policies, Homeownership, National Housing Fund, Housing and Guarantee Fund and Aided Self Help.

Homeownership policy was introduced by the new government in 1982 as one of the first of such attempts to help the previously disadvantaged blacks. This policy was to be the major form of tenure with a small percentage being developed for rental purposes. It was adopted as a mechanism of ensuring security of tenure to the black urban dwellers and as an instrument of transferring wealth to the black people. Through the application of this policy a significant number of houses built before independence were sold to sitting tenants on long term leases with an option to buy them later. Apart from reducing the maintenance costs of local authorities the homeownership policy provided security of tenure and acted as an incentive for urban people to invest in housing.

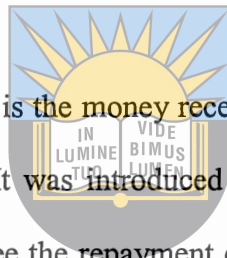


Despite the introduction of homeownership policy the demand for urban housing kept on increasing. Furthermore there was a reduction of the rental housing stock as more houses were converted to homeownership. This precipitated the increase in prices for urban housing which impacted negatively on affordability.

A National Housing Fund was established in 1982 as a support for the homeownership (The National Housing Policy Framework for Zimbabwe; a review of the policies and strategies: 1980-1999). The intention was to enable the low-income people, especially blacks who could not qualify to borrow from the building societies, to have access to public housing finance and also to facilitate in borrowing funds from building societies. The establishment of the National Housing Fund was a major breakthrough in the sense that it empowered financially and at the same time enabled the local authorities to provide affordable housing and infrastructure services to the people. Of greater

significance is the fact that this fund provided a cheaper source of finance for housing development if compared with the open money market.

However the National Housing Fund did not manage to grow into a viable revolving fund which is capable of sustaining itself. One of the reasons being that the yearly budget allocations were inadequate to meet the requirements of local authorities and this limitation forced Government to resort to borrowing which is a negative impact on the fiscus.

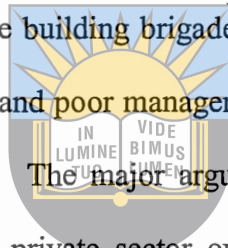


The Housing and Guarantee Fund is the money received in respect of rents derived from properties owned by the Fund. It was introduced in the same year with the National Housing Fund in 1982 to guarantee the repayment of a loan made to any person for the purpose of purchasing land and building a house (The National Housing Policy Framework for Zimbabwe; a review of the policies and strategies:1980-1999). The establishment of the Fund enabled the low-income people who previously could not qualify to borrow from building societies because of lack of collateral security, to qualify for building society loans. The main problem with this fund in Zimbabwe is that the government was not able to fully utilise it (The National Housing Policy Framework For Zimbabwe; a review of the policies and strategies:1980-1999) .

In 1982 the Aided Self-help housing policy was introduced to augment the above policies. This involved the construction of houses by prospective homeowners themselves with assistance from local authorities. Beneficiaries are allocated stands to

build on their own or extendable core houses to complete on their own. The objective was to maximize mobilization of resources by beneficiaries themselves.

As part of the Aided Self-help policy the building brigades were introduced to solve the housing problem in urban areas. These are units within local authorities Works Department, engaged in the production of building materials and construction of houses and buildings. Apart from discouraging the employment of private constructors, the other objective of using brigades was to create employment to develop local skills and reduce cost of construction. However the building brigades were not successful due to lack of funds to keep brigades employed and poor management. This led to a situation whereby the objective was never realized. The major argument against the policy of building brigades is that it prevented the private sector out of the housing issue and thus in economic terms the policy does not contribute to the economic growth.



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Aided self-help was also introduced in the form of Housing co-operatives. These are groups of beneficiaries working pas collectives for the purpose of constructing each member's house. The objective is to make housing accessible to the members by pooling resources and sharing risks. Since the enunciation of this policy in 1982 a number of housing co-operatives have been formed but very few have been successful because of, among other things, poor management and lack of support in terms of finance and technical assistance (Hall 2000). The major savings that members of the co-operatives deposit into building societies and banks are eroded by inflation making it difficult for them to realise their objectives.

A 'start paying for your house scheme' which falls under this policy was established in 1994, with the beneficiaries contributing towards the construction of their houses in monthly installments whilst the local authorities or the government undertakes the construction works. This approach has been very successful as a strategy for mobilizing resources from beneficiaries. It has however been constrained by inadequate supply of serviced stands by local authorities.

In addition to the policies introduced immediately after independence some measures were taken by the government to allow full participation of the private sector. In order to encourage greater participation of building societies in the provision of houses for all income groups the government introduced the tax-free interest bearing class "C" Paid Up Permanent Shares (PUPS). The concession was agreed on condition that 25 % of the money generated by Class "C" PUPS would be channeled into low-cost housing (The National Housing Policy Framework For Zimbabwe; a review of the policies and strategies:1980-1999). The measures saw the building societies for the first time financing low-cost housing in high density areas on a greater scale. This was however short-lived as by the end of 1989 building societies complained of liquidity problems and were no longer giving mortgages to low-income applicants (Rakodi 1995). The building societies also argued that PUPS are not competing well with other portfolios. As a result they were losing savings as clients transfer their money to other attractive portfolios. If they raised PUPS interest rates mortgage interest rates would also be increased and thus complicating the affordability issue..

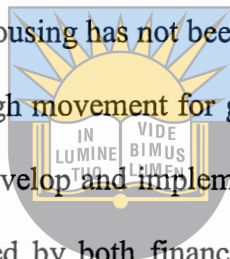
The current low-income housing problem is characterized by the increasing demand, which far outstrips supply. This has resulted in high prices for the houses. Studies show that in 1990 forty percent (40%) of urban dwellers were lodgers, that is, sharing a room/s with family. Twenty percent (20%) of lodgers lived in outer-buildings (Mafico 1991:12). Lodgers are often subjected to harassment and evictions. In Harare in 1992, forty four percent (44%) of household income went into rent payment as compared to an internationally accepted expenditure of 10% of income for housing rental (Rakodi 1995:45).



The urban housing problem is marked by the proliferation of backyard shanties, high occupancy rates of up to 10 people per room and the rise of informal settlements characterized by poor sanitation and other related sub-human conditions (MPCNH 1995). If demands for housing in a society are not met it means that the marginalized groups are further disadvantaged as competition for limited resources stiffens. Given the limited ability to deliver adequate housing within the context of a deteriorating economic situation, questions arise as to the actual magnitude of the impact on already marginalized groups.

In the past, the financing of housing has largely been co-funded by the Government and the donors. The bulk of Donor funding has mainly been from the United States Agency for International Development (USAID) and the World Bank. An example of such projects that were co-funded include one that started in 1993 when the government

negotiated the Government of Zimbabwe/USAID private sector housing programme. Its main objective was among other things, to enable Building societies participate in low-cost housing. Since its inception a total of US\$25 billion has been disbursed to building societies (The National Housing Policy Framework For Zimbabwe 1999). The intention was for building societies to establish a revolving fund out of this seed capital which will enable them to finance low-cost housing. The problem that came up was that building societies complained of liquidity problems which led them to stop advancing loans to the low-income earners. Government funding has also some limitations. The Ministry of local Government and National Housing has not been spared the cuts in budget allocation and massive staff turn-over through movement for greener pastures are the main causes. The capacity of the ministry to develop and implement an effective low-income housing policy, has therefore, been limited by both financial and human resources constraints (Kamete 2001).



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Two international institutions, the International Bank of Reconstruction and Development (World Bank) and the United Nations through its agency, Center for Human Settlements (UNCHS) lead the global policy on the urban poor. According to UNCHS (1996:6) United Nations Commission for Human Settlements (Habitat) endorsed a new Global shelter strategy which called for adequate housing for all by the year 2000. The Zimbabwe national housing policy seeks to transform the housing sector in line with the goals and principles of this Habitat Agenda. However, despite the UNCHS declaration there is still a growing number of people in the low-income group who cannot afford any housing alternatives. On the other hand World Bank's strategy for urban poverty

reduction proposes cities without slums and squatter settlements. In Zimbabwe the presence of such kind of shelter cannot be out rightly ignored as people from the low-income group find it as their solution to shelter problems. Hardoy and Satterthwaite (1989:16) claim that although squatters are considered illegal their plans, designs and building materials are often far better suited to local needs, local incomes, local climatic conditions and local resources than the official, legal standards demanded by the governments.

### **1.3 THE PROBLEM TO BE INVESTIGATED**

Trends in housing policy since 1980 have marginalized low-income earners housing needs. The limited choices that have been suggested in these policies have not managed to match the ever increasing demand for housing. Thus despite the efforts at building more houses the low-income earners still face housing problems. This is evidenced by the emergence of squatter settlements and backyard shelter in and around Harare, which exist despite the strict controls enforced by the government against such dwelling. In this study attention is on examining the urban housing policy and its impact on the low-income earners. This group include those who earn Z\$ 47 000 (US\$ 875) and below per month. This is the minimum wage linked to the Poverty Datum Line gazetted through Statutory Instrument 307A of 2001 (Makwavarara 2003). Low-income earners seeking affordable accommodation are usually kept on the housing waiting list for many years and most of them resort to lodging or staying on undesignated land.

Access to safe and healthy shelter and basic services is essential to a person's physical, psychological, social and economic well-being and should be a fundamental part of the world's urgent actions for people without decent living conditions (UN Habitat II 1996). Lack of quality housing among low-income earners in Harare deprives them of an effective enjoyment of a basic human right. Decent accommodation is a constitutional right realised by the government. Furthermore low-income earners are also entitled as citizens of Zimbabwe, of services rendered by the state. The state has an obligation to satisfy its citizens with such needs as housing in the form of social welfare.

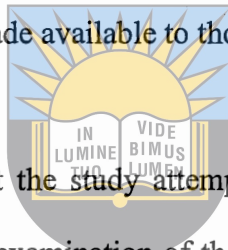


The general observation is that the colonial state was not welfarist. The state's expenditure in the colonial era was concentrated on military defence than delivering social services. The national liberation struggle was meant to address among other things, the problem of housing. It was therefore widely expected that after independence there would be affordable houses for the bulk of the urban population. Hence a postcolonial policy to promote such endeavours. The housing policy as a tool of development was meant to provide affordable housing. Was this really the case? Has the immediate post colonial housing policy been effective in terms of its objective? These are questions that requires answers, hence this study which has the objective of examining housing policy and its implications for low income earners.

#### **1.4 THE SIGNIFICANCE OF THE STUDY**

The fact that there has been a problem of homelessness in Zimbabwean cities warrants an inquiry into its magnitude. The poor housing conditions in urban areas of Zimbabwe has

not only led to overcrowding but also increased crime rate in the cities. As such, it is possible to argue that the housing problem is indeed a social problem to the extent that this is so, the investigation of the housing policy becomes critical. The housing policy in Zimbabwe has undergone significant changes from time to time but the problem still remains, the demand for housing continues to rise. The extent to which this policy impacts upon the homeless, especially the low-income earners in the urban areas becomes one that calls for research. Homelessness requires a comprehensive response from the housing policy. It should be the objective of the housing policy to ensure that adequate and decent housing is made available to those in need.



It is against this background that the study attempts to analyse the housing policy in Zimbabwe. This is done through examination of the housing policy. The specific focus as indicated earlier is the low income housing policy of Harare municipality. The general aim is to ascertain what effect the housing policy might have on the low income earners' demand for housing. The study attempts to tease out the implications of the housing policy on low-income earners and the likely effects on the standard of housing meant for low-income earners by examining the low income earners' access to housing.

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## **1.5 METHODOLOGICAL CONSIDERATIONS**

This section presents the methodology of the research and outlines the specific approaches taken in each step of the research. Housing needs to be interrogated as a process of policy analysis and an assessment of policy implications. The research was largely in the form of policy analysis. A policy is a purposive course of action followed

by an actor or set of actors in dealing with problems or matters of concern (Dye 1987). In policy analysis, the word 'analysis' is used in its most general sense implying the use of intuition and judgment and encompasses not only examination of the policy by decomposition into its components but also the design and synthesis of new alternatives (Dunn 1996). The process of analysis in this case involves analyzing the policy statements and drawing out the implications for the low-income earners. Policy research is a process of analysing a fundamental social problem in order to provide policy makers with recommendations to alleviate the problem. Such kind of research begins with a social problem which in this case is the shortage of housing among low-income earners.



#### **RESEARCH ACTIVITY**

The research consisted mainly of desk research to review relevant policy papers and documents, and some interviews. By employing a combination of these two methodological approaches I aimed at obtaining a holistic picture of the formulation of the policy and the envisaged implementation procedure. I examined the Low-Income Urban Housing Policy for Harare and the National Housing Policy for Zimbabwe and used both of them as a basis for this research. Firstly I read through the policies and then critically analysed specific policy proposals outlined in the housing policy for the city of Harare with the intention of measuring its weaknesses and strengths against the shelter needs of the low-income earners in the city. I did this with the aid of the minimum wage policy, which is based on the Poverty Datum Line. I also applied the principles of the Basic Needs Approach to evaluate the policy, answering questions of how adequate this policy is in satisfying the low-income earners' need for housing. The low-income urban housing policy is structured in such a way that policy statements fall into six main

categories. These are Land Acquisition and Banking, funding for Housing projects, Building and Planning Standards, Infrastructure, the Role of the Private sector Developer and Pay schemes. In analysing the policy statements I focused mainly on these categories which form the core of the policy.

Face to face qualitative interviewing was conducted in the form of unstructured, open-ended questions. I considered this instrument as the most suitable because unstructured interviewing can provide greater breadth of data than other types of interviews given its qualitative nature (Fontana 2000). The unstructured interviews are characterized by flexibility and adaptability thus giving room for different opinions from respondents. Furthermore this instrument created an atmosphere that encouraged a good rapport between the respondents and myself as a researcher. I conducted interviews with the officials of the Ministry of Local Government and National Housing, Harare's Department of Housing and Community Services as these are the people involved in the formulation and implementation of the policy. I also interviewed one NGO representative from Housing People Zimbabwe (HPZ).

The analysis of the policy papers and documents was done using the theoretical framework. As an analytic tool Basic Needs Approach questions the ability of the housing policy to fulfill the minimum shelter needs. The emphasis of this theory lies on issues of poverty and income distribution after it became evident that development issues evade the poor. For Basic Needs Approach, development can be said to occur when the needs of all sections of the population are satisfied. In housing issues the high-income

groups tend to have an advantage over low-income groups in acquiring houses. So the basic need of housing among the poor is not met.

Therefore this theory becomes the principal measuring tool employed against the policy statements proposed in the urban housing policy being analysed. The policy papers and documents were read and issues dealing with the process of housing were highlighted and these issues served as a measure of the extent to which housing can be said to concur with philosophy of the Basic Needs Approach.

## 1.6 DELIMITATIONS OF THE STUDY



Housing is a very broad area of study as it can be discussed from the political, social, and economic perspective. As a result not everything can be covered in a single study. This study examines the low income urban housing policy of the Harare municipality. The policy is drawn from the broad guidelines on housing endorsed in the National housing policy by the Ministry of Local Government and National Housing, which is meant for all urban areas in Zimbabwe. The analysis of this policy is the concern of this study

The structural and methodological choice used in this research is exclusive of the low-income earners' perspectives. A participatory exercise to establish the input of low-income earners on policy statements would have been ideal but it was not feasible because the policy currently in use has only been introduced, which is too early to determine its effects on their quest for housing.

Due to time and resource constraints the study only focused on the city of Harare in Zimbabwe. A comparative study with other big cities like Bulawayo and smaller towns like Kadoma and Gweru would have been preferred. Such a study would have demonstrated how different local authorities have fared in addressing the low-income earners' housing problems using the same broad policy framework. Therefore the study undertaken might create problems of generalisation since different urban areas in Zimbabwe interpret and implement the policy differently.

Having introduced and discussed the background to the study the following chapter demonstrates how crucial literature in housing is for developing a housing policy.



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## CHAPTER TWO

### 2.0 LITERATURE REVIEW AND CONCEPTUAL FRAMEWORK

#### 2.1 INTRODUCTION

This chapter discusses the literature on housing. Housing is a very crucial factor in development and as such many issues have been raised on the subject. The literature reviewed suggest that housing is not just the physical construction of dwelling units but it performs three important functions namely the material function in terms of shelter provision, symbolic function in terms of status or social class and the external function which refers to the strategic location of housing in geographical space (Carter, 1972:64). This indicates that housing studies can take many dimensions. This study draws on diverse approaches to the concept of housing. However shortage of urban housing, low-income earners, types of housing, affordability, social policy and housing programmes will take central position in this review. A discussion of different theories that relate to housing is also part of this review. There are certain theories that have dominated thinking in housing development. These theories have shown some strengths and weaknesses and as such the aim of this discussion is to explore such aspects.

#### 2.2 HOUSING DEBATES

Housing is one of the policy issues at the centre of the economic growth and development debate. Hall (2000:31) argues that it constitutes the socioeconomic development of a nation as it creates employment and at the same time acts as a vehicle by which people can improve their material and social condition. Despite this attention from the policy makers and governments, there is still an acute shortage of housing in many countries

including Zimbabwe. Castells (1977); Hall (2000); Priemus (1997) and Nevitt (1978) all point out that governments and local authorities have capacity constraints in terms of fulfilling the duty of providing housing. The debate on the shortage of housing has a long history with Karl Marx quoted to have mentioned that the housing shortage cannot fail to be present in a society in which the house-owner in his capacity as the capitalist has not only the right but by reason of competition, to a certain extent also the duty of ruthlessly making as much out of his property in house rent as he possibly can (cited in Castells 1977:146). It has been noted in literature that the shortage of housing is as a result of the sudden increase in urban population due to the industrialization process. Drakakis- Smith (1987) cited countries like Brazil, Hong Kong, Singapore and South Korea as having experienced housing problem due to the increase in population being aggravated by the industrialisation process. A case study done in Zimbabwe revealed that the increase in the shortage of housing was due to the following

- ❖ The removal of influx control laws in 1980 leading to families reuniting with migrant workers in town.
- ❖ Migration into urban areas due to perceived opportunities for income and employment
- ❖ The insecurity of landlessness and drought in rural areas, leading to migration to urban areas as a poverty alleviation strategy (Hall 2000:31).

### **2.2.1 HOUSING AS AN ASSET**

In addition to providing shelter, housing plays other very important role in the lives of the people. Since after acquiring the most basic need of shelter one can then venture into

other needs. It can be used as a resource that can generate extra income to cushion households against the threats of poverty. Hence viewing housing as an asset is crucial for the low-income urban dwellers. Moser (1996) asserts that housing insecurity such as when lack formal legal title, increases the vulnerability of the poor but when the poor have secure ownership of their housing, they often use this asset with particular resourcefulness when other sources of income are reduced.

Housing as an asset can be used as rental property, grow vegetables or raise livestock on the plot, or run a commercial or small scale manufacturing operation (home-based enterprise) (Moser 1996). In renting out rooms the owner of the house turns the house into an income generating asset and thereby reducing vulnerability. This may not be a major source of income for some low-income earners but it goes a long way in supplementing the major source of income. In the sale of home-grown food products and livestock one can generate income and at reduce expenditure. When one owns a house it gives a chance to utilise the land productively, which may act as a survival strategy during the time of crisis.

The development of home-based enterprises has proved to be an important source of income. Home ownership and access to basic infrastructure play a pivotal role in the establishment of home-based enterprises (Moser 1997). The kinds of business in these enterprises include front-room retailing shops, and small industries for clothes, shoe repairs, furniture manufacture and electrical repair shops. Almost all these require electricity to power machines and thus houses become the natural choice considering the

costs of establishing shops in the business or industrial area. Moreover home-based enterprises play a significant role in incorporating otherwise unproductive household members.

Home-based enterprises also allow households to operate with relatively low levels of capital assets (Moser 1997). Thus those living in their own houses have a greater potential to live a better life than those who are still not homeowners. For low-income earners owning a house does not only mean solving the problem of shelter but also unearthing other sources of income. Therefore security of tenure is a crucial factor that has to be considered in uplifting the standard of living among low-income earners



### **2.2.2 LIBERAL AND NEO CLASSICAL THEORIES**

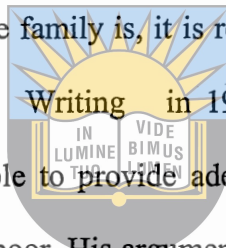
The liberal and neo classical theories emphasize the role of the housing market and technical and financial instruments to resolve the housing problem. The argument for this line of thought is that the state should allow for the natural relationship between the final consumer and the producer. Furthermore this view says, "individuals operating as homoeconomicus would better themselves and achieve parity through private markets and laissez-faire economic activity" (Handler 1991:201). It is the market that is the driving force in solving the problem of housing. Within housing neo classicists are mainly concerned with questions of residential location, changes in house prices, distributional equity and housing policy (Bhatti 2000). According to this paradigm the housing policy should be free of barriers that impede the operation of the housing market.

The market-oriented housing policy is specifically based on the basic macroeconomic theory, which holds that most economic relationships between consumers and producers in markets are governed by demand and supply fundamentals. It is a policy where subsidization is scarce, rents cover cost, and the social rented sector is culled (Priemus 1997). This approach received attention following the rise of the concept of free market. The conventional wisdom was that any successful housing policy has to promote the functioning of the private market in housing. It has been favoured because it promotes a wide range of price levels in housing supply to suit people of different income and preferences. In this approach the low-income earners are dependent on the supply generated by filtering process. The low-income households with no access to new formal housing, for sale or rent on formal markets have to rely on filtering and thus on the behaviour of high and middle income groups which have to finance more production to increase the rate of filtering (Hall 2000). When households move on to new dwellings they release units that are affordable to households on a below average income.

However the neo liberal and neo classical theories have received some criticisms. The market oriented housing provision is geared towards filtering and this leads in the long run to spatial segregation by income group (Priemus 1997). The low-income earners are concentrated in old locations while the rich are concentrated in new suburbs. The available old houses for low-income households come along with stigmatisation, which in the end is another social problem. In a market-oriented housing policy housing demand is severely affected by housing prices, as an increase in prices will result in less people

affording the houses. When priced out of the formal housing market many lower income households resort to informal home-building activities resulting in the mushrooming of squatter settlements. Therefore market-oriented housing provision has in most cases resulted in a distribution of housing which is inequitable with the poor sections of the population remaining without houses.

In the market-oriented sector housing, prices compensate for housing attributes such as size, number of rooms, construction quality as well as location advantage associated with the site. Regardless of how big the family is, it is restricted by the price of housing and income to stay in a small house. Writing in 1977, Castells noted that the market-oriented housing has not been able to provide adequate housing and that it promotes profitability at the expense of the poor. His argument revolves around the inability of the private market to provide adequate housing and the relationship between this and profitability within the context of the reproduction of labour. Furthermore Bhatti (1994) asserts that in most cases subsidies, regulations and market based incentives work to benefit firms rather than households thereby creating poverty. The weakness of the liberal and neo classical theories in housing has been that it overlooks the point that housing crisis has been and will always be a land question which in itself is a political issue. So to remove the state from the picture does not solve the problem. Besides the liberal and neo classical perspectives on housing there has been some interests emanating from the Weberian school.



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### 2.2.3 WEBERIAN THINKING ON HOUSING

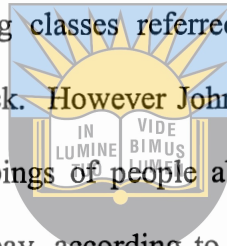
Although Weberian sociology has not been much involved in housing there has been some prominent theories from this side and these include the "housing classes" popularised by Rex and Moore. This concept of housing class was developed by sociologist John Rex in the 1960s on the basis of a local case study of Sparkbrook, Birmingham in the United Kingdom (Martznetter 2001). According to Carter (1989:62) Rex and Moore held that urban housing market could only be understood as an area of struggle between various interest groups for a share of scarce resources. Their concept of class relies much on Weber's explanation of the stratification process which led to the distribution of resources mainly wealth, status and power. Wealth, status and power are all dimensions of stratification. Status is based on honour that is bestowed upon an individual by the society for a particular style of life and this style of life relates to the consumption patterns (Hale S 1990). As for power this notion is based on political power in the sense that social stratification is determined by political determinations of control or authority over others (Bhatti 2000). Wealth and income are also important in Weber's explanation of social stratification process as they determine class of a particular individual within that society.

Although the thesis of housing classes is now out of favour it is worthwhile discussing here it given its past influence in the housing literature. The given housing classes include the following

- ❖ The outright owners of large houses in desirable areas.
- ❖ Mortgage players who own large houses in desirable areas.

- ❖ Council tenants in council built houses
- ❖ Council tenants in slum houses awaiting demolition
- ❖ Tenants of private house owners, usually in the inner ring
- ❖ House owners who must take lodgers to meet loan repayments
- ❖ Lodgers in rooms (Carter 1972:293)

The main problem with this theory is that the definition of the concept of “housing classes” has been a contested terrain within sociological literature. In the original publication of the thesis housing classes referred to groupings of people living in different parts of the housing stock. However John Rex also used another definition of housing classes to refer to groupings of people abiding by three different systems of housing allocation by ability to pay, according to need and based upon informal rules (Martznetter 2001). This shows that the definition of this concept is singularly elusive.



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Furthermore, the given seven “housing classes” also seem to be problematic. According to Kemeney (1995) the housing classes seem to be only fragments of a richer and wider concept that survived. In literature what is being mentioned is the list of seven classes and nothing more on this thesis. In relation to time, a study of Sparkbrook today will not come up with seven housing classes as it did in the 1960s but a mixture of different systems of housing allocations working side by side, a smaller share of council allocations, more market allocations funded with a large share of accumulated wealth and some informal to illegal settlements (Martznetter 2001). This therefore shows that this theory has some limitations of which it would be reasonable to further consider some

other theoretical assumptions. The following section examines the thesis of urban managerialism which can also be applied in housing issues.

Another Weberian perspective is the thesis of urban managerialism which could prove to be a crucial factor in housing. Ray Pahl who sought to answer the following questions developed the thesis of urban managerialism. The first question was, who gets scarce resources and facilities, the second being, who decides how to distribute these resources and the last one being, who decides who decides (Martznetter 2001). What had been discovered is that housing question should centre on those key positions in the provision of housing. According to Kemeney 1992, Pahl in his thesis identified urban managers as the ones who influence the allocation of resources and these include local government officers, estate agents, planners and building society managers. The urban managers tend to have so much influence on the distribution of resources such that their effects strengthened or reduced inequalities.

The advantage of applying urban managerialism in housing is that unlike the neo classical studies which focus on individual approach it has a broader perspective. It also helps to identify key areas of decision-making which may prove to be crucial in the provision of housing. Urban managerialism also has an advantage of identifying those areas where policy actions needs to be taken.

However urban managerialism is not without problems. One of the problems is that the material tend to very descriptive and in the process tend to overemphasize the actor's

own perceptions and behaviour (Martznetter (2001)). The other problem is that this thesis tends to be biased towards managers as if they are the only ones involved in housing provision. The problem is a very broad area and therefore needs cooperation from various sectors of the socio economic processes to be made towards a solution.

#### **2.2.4 NEO MARXIST APPROACH TO HOUSING**

For the neo Marxists, class conflict determines the housing provision in the urban areas. This view appears in both Kemeney's (1992) and Handler's (1991) discussions on housing. The assertion is that the social geography was the direct outcome of the conflicts waged over the distribution of the costs of reproducing labour power (Handler 1991:204). In Marxism the central point is the criticism of capitalist society and thus a Marxist analysis of housing revolves around the conclusion that capitalism is concerned with the generation of profit and that profits can only be realized through exploitation of labour. Society is viewed in terms of conflict, with the capitalists who own the means of production on one hand and the workers who sell labour power on the other hand.

Neo Marxist focused on housing as a special commodity under capitalism, whereby it acts both as a source of profit as well as means of reproduction of labour power (Bhatti 2000). When viewed as such the general problems of capitalism have an effect on the provision of housing. In capitalism the thirst for profit is the main driving force which determines whether companies grow or they fail. Bhatti (2000) asserts that the production exchange and consumption of housing is based on the profit motive and capitalists are concerned with surplus value at certain stages. In such instances this is

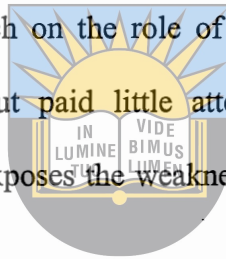
likely to cause problems as it promotes inequality within the society. The problem can even be viewed in a wider perspective when one considers that there are various forms of capitalism involved in housing provision. The various forms include inter alia industrial capital, commercial capital, landowners capital and loan capital of which all of them want to maximize profits (Bhatti 2000). The end result of this scramble for profits is conflict. Therefore this shows that the capitalist system is crisis prone and this has a negative effect in housing.

Furthermore neo Marxists trace the issue of residential segregation to capitalism. As a result of uneven development that arise due to capitalism the housing system is subject to segregation. According to Bhatti (2000) balance of tenures, location of dwellings and social status are the outcome of employment opportunities, the local housing market, racial and institutional discrimination, household consumption needs and class struggle. A combination of all these aspects leads to residential segregation. The location of dwellings is one of the most important factors when one considers the effects of noise, dirt and pollution. At the same time place of residence has an effect on access to facilities and services. Therefore where there is residential segregation there is likely to be unequal access to goods and services. Thus operations of the housing market are in such a way that they exclude low income groups.

Another contribution from the neo Marxist revolves around the role of the state in the capitalist society. The argument is that, focus should not be on the role of the state as an institution influencing housing policy but on the structures of provision and interest

groups, which deal with strategies to change or maintain them within, the limitations of the capitalist system (Pahl cited in Kemeney 1992). Another Marxist thinking on the state and housing came from Dickens who maintained that the state has no power of its own but it is just an institution through which social forces in a wider society are expressed (cited in Kemeney 1992). This shows that Dickens embraces a non statist approach to housing.

The critics of this theory insist that the main problem with the neo Marxist's analysis of housing is that they focused much on the role of housing as a necessary part of the reproduction of labour power but paid little attention to psychological and social dimensions of home. Thus this exposes the weaknesses of this paradigm with regard to the provision of housing.



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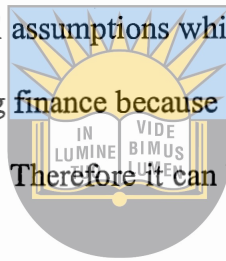
### **2.3.1 DILEMMA OF POLICY IN TRANSITIONAL SOCIETY**

In the early 1980s housing provision witnessed a shift in the Third World countries away from concentration on the government dominated housing provision (public housing) to the private sector driven housing market (Hardoy and Satterthwaite 1989; Priemus 1997). This change was mainly necessitated by the economic problems faced by the Third World countries. The market was seen as a better solution to housing problem. Previously governments had taken it upon themselves to provide housing, injecting a lot of money in terms of subsidies especially targeted at the low-income earners.

Public housing had gained a lot of support in most African countries soon after independence because the victorious political parties used it as a weapon to maintain the support of the masses. The allocation of housing has often been a means of acquiring, maintaining or rewarding supporters and affiliates. Such kinds of housing projects are politically useful as tangible evidence that the government is doing something for the people (Hardoy and Satterthwaite 1989). Public housing was also favoured ahead of the market-oriented housing because it eliminates ethnic and class conflicts (Bratt 1999). It has been argued that public housing actually succeed but this is downplayed by unfavourable media coverage and an assault by the private real estate interests (Chenga 1993). However following this approach to provide housing has some limitations. Even if it has some political and material gains a government monopoly on housing has some weaknesses especially in areas of rent and mortgages (Chua 1991; Priemus 19997). The power of a state-owned monopolistic housing provider denies itself the power to evict those who are in arrears. That is, those in arrears cannot be evicted without the eviction becoming another social problem, as they will resort to squatter settlements.

Furthermore the other problem of a government dominated housing programmes is not only that few units are built but also that their construction takes a major proportion of public funds to housing (Hall 2000). Most of the national budgets cannot satisfy all the demands for housing. Priemus (1997) concluded that giving the public sector too much responsibility stifle housing provision in such a blanket of bureaucracy and send housing costs spiraling out of control. With regard to low-income earners the public sector housing has not been much helpful. Not enough houses were constructed and the few

constructed were too high a standard, too expensive and usually allocated unfairly (Tomlinson 1990). As Hardoy and Satterthwaite (1989) put it, a lot of government funds have been wasted in heavily subsidized public projects or serviced-site projects which went to relatively rich households who could afford to pay the market prices for housing. The goal of meeting the needs of the low-income earners could not be achieved due to the supply constraints promoted by the inefficient government policies. It is under such circumstances that the use of the market-oriented housing policy in the delivery of housing gained momentum. The market oriented housing policy draws much from the liberal and neo classical theoretical assumptions which were earlier discussed. A critical aspect of housing policy is housing finance because it is through this that all other related activities in housing are managed. Therefore it can be suggested that any housing policy has to include housing finance.



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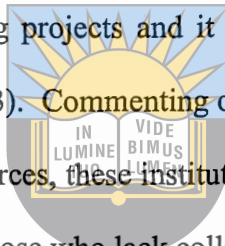
### **2.3.2 FINANCE INITIATIVES**

There are basically three types of housing financial institutions and these are the public sector institutions, formal private sector and informal private sector institutions (Rakodi 1995; Lohse 2002; Musekiwa 1993).

Within the public sector are two levels at which the issue of finance in housing can be looked at and these are at central government and local authority levels. The central government finance the provision of housing through taxes, treasury bills, and government bonds while the local authority uses service charges and grants from the government (Chipungu 2002). However both also rely on external sources, which

include grants and loans. The central government established a National Housing Fund to provide loans to local authorities for programmes and particular projects (Musekiwa 1993). This was seen as a way to speed up the provision of low-cost housing.

In the formal private sector the financial institutions dominate housing finance. These institutions are classified as building societies, Mortgage societies, Insurance companies and commercial banks (Rakodi 1995). Among these, building societies have played a more crucial role in the provision of housing. For example, in Zimbabwe the World Bank financed two urban housing projects and it enlisted the financial support of the building societies (Musekiwa 1993). Commenting on these institutions, Rakodi observed that despite this wide range of sources, these institutions tend to be very selective in their provision of finance. In the end those who lack collateral security, who happens to be the low-income earners, are deprived of this facility.



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Furthermore housing finance is sourced from the informal private sector and in this category falls savings clubs and credit societies (Chipungu 2002). Mainly the low-income earners who cannot afford to raise funds individually use this route. Also these are characterised by very low rates and in most cases no need for collateral security. Thus this explains why low-income earners are attracted to this source. However this source generates small funds or loans such that it may take a long time for members to enjoy benefits.

Housing finance cannot be fully described without the mention of the macroeconomic state of the country. Writing in 2002 Lohse argues that because of the long term of housing loans and sensitivity of interest rate changes, inflation, a stable macroeconomic situation is a prerequisite for a healthy and sustainable operation of housing finance systems. The economic structural adjustment programmes being followed by most countries have crippled the housing financial system through certain policies. Economic Structural Adjustment (ESAP) lead to the reduction of subsidies to housing finance institutions and some either are privatised or liquidated.



The issue of subsidies revolves around the attempts by countries to provide social housing. They are used to cater for poor households who cannot manage the market prices. Rakodi (1995) classifies subsidies into the following groups, ones that cover the provision of land, housing loans below market rates and direct capital subsidies. Adler (1996) et al divides them into project-based subsidies, individual subsidies, credit-linked subsidies, non-credit-linked subsidies for self-help housing and rental subsidies. Clearly housing subsidy system is of paramount importance in achieving the goal of housing people, taking into consideration that it can be applied in different areas of the housing delivery system.

The removal of subsidized housing has left housing beyond the reach of the poor who can no longer afford it. The removal of subsidies has made the concept of affordability very topical and a subject of debate. To achieve housing affordability the focus has been on the cost of the house itself. Solutions revolve around the reduction of housing standards, use

of indigenous technologies and materials, adopting self-help modes of delivery and addressing market imperfections (Kamete 2001). Hardoy and Satterthwaite (1989) discuss extensively these solutions in particular the use of indigenous technologies and materials. They claim that the poor, drawing on their own skills and making the best use of limited resources account for most of the new city housing, even though their efforts are rejected.

Following the introduction of the World Bank strategy of site and service for low-income housing schemes, both the central government and local authorities have been struggling to release serviced land as to satisfy the needs of desperate home seekers. The daunting task is that the serviced stands were supposed to be released in adequate numbers, at the right place and at affordable prices (Mubvami and Musandu 1994). The housing land delivery process is riddled with bureaucratic and administrative procedures and processes that make the whole process to be very slow. According to Chipungu (2002) there are too many actors involved in the whole process, a factor which creates procedural bottlenecks in the delivery process.

Ten stages were identified in the land delivery process and the time span for each stage is from five weeks upwards. The stages include land identification and acquisition, soil study, bulk land use planning, detailed planning, building permit application and title registration approval, full council and ministerial approval, land surveyor approval, design services, tendering, and plot allocation (Chipungu 2002).

Doebele (1997) argued that there is no land shortage for housing in developing but the main problem in the housing delivery system is the inability of the central government and the local authorities to provide the necessary infrastructure that go along with housing. The inability to provide water, sewerage facilities and road network has been mentioned in this instance. Thus the construction of houses is sometimes delayed because there are no adequate financial resources to invest in the necessary infrastructure.

The type of housing has also been a contested area in the building of the cities (Marshal 1975; Hardoy and Satterthwaite 1989). The battle is between the governments and the low-income earners. According to Hardoy and Satterthwaite (1989) the government wants quality housing while the poor can only afford less expensive housing. This has led the cities to have at least two faces, the high quality housing and the low quality housing. Marshal (1975) makes an observation that the types of housing vary so enormously that they hardly seem to be members of the same species.

Although the concern for standards by the housing authorities is essential for public health it has some detrimental effects on the low-income home seekers. The difficulties arise in the sense that the standards can raise costs of housing. Choguill (1995) states that the set standards make it difficult for the low-income earners to make repayments under full cost recovery policies. What is problematic is that most of the standards are fished from countries where people can afford them and when enforced in poor countries they become a burden. Thus standards contribute to the affordability problems.

The shortage of qualified staff has also been cited as an area that has aggravated the problem of low-cost housing. Chipungu (2002) maintains that there is need to attract professional staff that will be able to implement the laid down policies and schemes.

At a global level, there is a mismatch between housing supply and demand. It has been estimated that one third of the world's population lives in squatter settlements (Auret 1995). Projections also stated that by the year 2000 more than half of the world's population would be have made makeshift structures as their homes, (Hartshorn 1992). This situation in most cases is aggravated by the rural -urban migration. According to Wilsenach (1991) the supply of urban housing to the extent that it keeps pace with not only the demands but also the needs and incomes of families in urban areas have been one of the greatest problems facing governments worldwide. The imbalance between income of families in urban areas and the cost of housing has also been cited as a problem in urban areas. Furthermore the inability of the local authorities to provide the needs of the families streaming to the urban areas must have contributed to the imbalance between supply and demand of urban housing, (Wilsenach 1991). Berner (2002) contends that as the majority of the people continue to flood cities, urban poverty poses a crucial challenge to national and international development policies. He also argued that neither formal market nor the state has managed to provide housing for the illegally settled residents. To counter this problem the proposed solution has been that sustainable policies of urban poverty alleviation have to take the problem of access to land into consideration.

After all has been done, in terms of the design, production, finance and allocation of housing then comes housing consumption. Housing consumption means how housing is occupied and used by those people who live in those houses. Without consumption housing production would not be necessary. According to Chua (1991) consumption produces production, because a product becomes a real product only by being consumed. Housing consumption focuses on how people live in houses. This is not simple but a multidimensional process. Housing should be understood as an activity centre required to meet an extremely diverse range of cultural needs. It goes beyond just a structure to influence the kind of life people live. It has social economic and political significance and is an essential component in social reproduction and the reproduction of labour (Auret 1995).



Furthermore housing tends to give identities and status of individuals in society. Particular forms of housing consumption are tied to specific types of dwelling and this shows the limitations and potential people in their everyday lives. Dickens (1995) came up with some examples of how form of housing consumption shape up the lives of people. These are as follows,

- ❖ Slum conditions breed slum dwellers
- ❖ Closely packed, inner city terrace housing fosters the development of close knit working -class communities
- ❖ The sprawl of single-tenure, suburban estates crease single-class, family centred suburban households, and
- ❖ Owner occupation enforces a possessive individualism

Housing consumption is, therefore of crucial significance for all stakeholders in housing provision including the general population who happen to be consumers. There is a need to acquire some information as with regards to the patterns of consumption especially the causes and the effects of that consumption.

Gugler (1982) notes that there is a wide gap in terms of income and wealthy power and status between the elite and the masses in the Third World. Thus the population is divided into two groups while the middle class constitutes only a small proportion. One of the most evident responses to urban poverty has been linked to the illegal occupation of land. Thus the low-income earners try to find shelter and some end up building shacks where they will not pay for land.



There have also been some fluctuating ideas on the international sphere about the appropriate shelter and settlement policies in developing countries (Pillay 1994). There have been some periodic shifts in ideas and Pillay's observation starts from 1960s up to the 1990s. These changes according to Pillay had a bearing on policy making in the government, international agencies and among academics. Having deliberated on the shifts Pillay goes on to mention new policy direction. He asserts that in the beginning the public sector was the sole provider of shelter for low-income groups. The main goal was to provide safe, decent, and sanitary housing for all people. However because of high rates, illegal settlements have emerged in cities of developing countries. These settlements are viewed as below standard and violating land laws

Housing problem in the developing countries has been tackled from different angles with public housing, market-oriented housing provision and a combination of these two being preferred from time to time. In addition finance mechanisms have been suggested but most countries have failed to overcome the housing the problem.

## 2.4 SOCIAL POLICY, THE STATE AND THE PROVISION OF HOUSING

One of the important aspects of social services that governments can render to their citizens is housing. The state has a significant role to play in the housing market and as such no study on housing can be carried out without an understanding of this concept. The role of the state in housing is often discussed in relation to the concept of the welfare state. The welfare state is one which takes upon itself the responsibility of providing for the welfare of its citizens through education, health services, housing and special subsidies to the underprivileged or the generally incapacitated and vulnerable groups (Marsall 1975).

Kemeney (1992) studied the role of the state and the issue of welfare and acknowledges that within welfare system, the role the household is often underscored. The role of the state in the postcolonial period is also an issue of debate. When the nationalist state comes into power there is the problem of redressing the social injustices of colonial oppression and marginalization which they have to confront. The role of the state is also a subject of debate particularly in economies under the Economic Structural Adjustment Programmes (ESAP). The International Monetary Fund (IMF) and World Bank prescriptions enshrined in ESAP call for a reduced direct state involvement in service

delivery, in favour of the facilitator role. The role of the state in housing is theorised from two positions and these are the statist and non statist perspectives (Kemeneý 1992). The value of theorising the role of the state in housing is that it can result in an interaction between the findings of empirical housing research and the refinement or reformulation of concepts of social power and the state (Kemeneý 1992). On welfare Kemeneý (1992) conceded to the idea of welfare mix where the state is a welfare provider alongside with the private sector and the household.

In discussing the relationship between the state and housing the key to all state's policies is whether they view housing as a social right or as a commodity. As a social right the state takes the responsibility to provide housing for the population. Thus the state satisfies the needs of its people allocating resources as a social responsibility. Where the state views housing as a commodity, provision is left to the private sector, which is being guided by the market mechanisms and profits.

Tomlinson (1990) states that perceptions of the role of the state in addressing the housing problem in developing countries have moved from the need for publicly-subsidised formal housing to lesser subsidies for site and service schemes. The government then further shifted to a sustainable (not subsidised) enabling role focusing on urban management and investment in infrastructure. The shift is dependent on the government to ensure delivery of services such as water, sanitation and electricity and household investment in and the upgrading of informal units. Having discussed the role of the state

it would be necessary to consider at this juncture the schools of thought that have since emerged from the political field with regard to housing.

## 2.5 POLITICS OF HOUSING

The political dimension in the provision of housing has been discussed within the context of the Far Left, the Moderate Left, the Far Right, and the Moderate Right (Carter 1972:263). For the Far Left housing should be treated like any other social service hence it should be provided wholly by the state. Everyone should have access to housing and there should be no rent or rates as these are to be met by the state. The Moderate Left like the Far Left takes housing as a social service. However they differ in that the attitude to private provision of such services reaches a greater degree of tolerance in relation to housing where owner occupation is considered permissible (Carter 1972:263). The Far Right view housing as a commodity and as such should be obtained in open market without any state intervention. Darwin's law of the jungle influences this view where the wealthy become owners of the most expensive houses and housing filters down the social hierarchy (Carter 1972:271). The Moderate Right put housing as essential but an individual decides how much he would want to spend on housing. However Carter 1972:165) says that there must be a basic provision below which no one falls and thus this perspective favours a mixed economy. The following section discusses the issue of housing as an asset.

## 2.6 TOWARDS A FRAMEWORK FOR THE ANALYSIS OF HOUSING POLICY

Policy models are very important in policy formulation because they act as guidelines during the formulation process and they also give guidelines during the examination of policy actions. They also assist in distinguishing important issues from the general issues in policy formulation and suggest solutions to problems. The several approaches include the political systems model, the Elite/Mass model, and the group model. These are discussed with the objective of developing a framework for the analysis of housing policy in the study

### 2.6.1 POLITICAL SYSTEMS MODEL

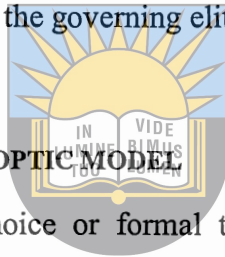
The political systems model views any public policy as way a political system responds to demands arising from its surroundings or the environment (Dye 1984). A political system can be government, or people who make decisions in any community. The people who are being governed sometimes make demands from the leadership. Some of these demands include the demand for land, housing, free education, and clean water. These demands are considered as the inputs into the political system while laws and judicial decisions or policies are considered as outputs of the political system. The strength of this model lies in fact that it can be used to organize an inquiry into policy formulation. It also shows how the demands from the people affect the policy formulation. However one of its major weaknesses is that this model depicts government as simply responding to demands made by the people. It fails to conceptualise the different forces within a political environment (Dye 1984).



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### 2.6.2 THE ELITE /MASS MODEL

The Elite/Mass model is based on the idea that policies are made by a few powerful individuals in a society, the ruling elite (Carlson 1996). This elite group pushes its demands through public officials and agencies such as cabinet, and interest groups. The main argument of the elite theory is that society is divided into a few who have the power and many who do not. The masses do not decide policy and the elite influence the masses more than the masses influence the elites. This model points out that policy reflects the needs and interests of the elites. From the above discussion the Elite theory postulates that policy formulation is based on the governing elite.



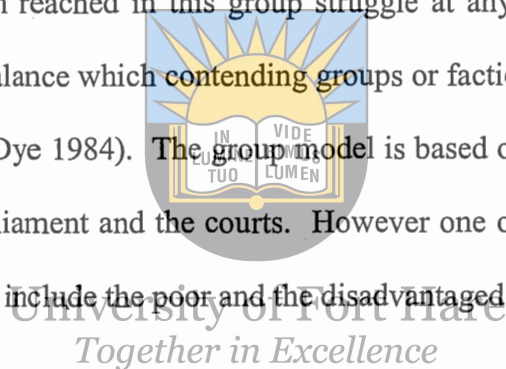
### 2.6.3 RATIONAL CHOICE OR SYNOPTIC MODEL

This model also called social choice or formal theory is based on the principle of economics and attempts to analyse and explain political behaviour using principles of micro economic theory (Hill 1982). It says decision makers are individuals who pursue self interests rather than national interest. In this model it is assumed that individuals are rational. That is, they clarify goals, values and objectives and then rank them in their minds. They then list all the possible policies to achieve the goals, so they investigate possible results from the different alternatives. They then arrive at cost effective decisions. In this model they consider all alternatives and evaluate the consequences of each alternative. A comparison of each alternative is made in terms of its consequences for attainment of the objectives. Finally an alternative that provides the most preferred outcome in relation to the objectives is selected.

The model is very comprehensive but its critics say that this fact turns out to be one of its major weaknesses. This is because most governments or decision makers do not always have complete information and therefore unsure of certain policies. Furthermore most governments lack adequate institutional capacity to make rational decisions

#### **2.6.4 THE GROUP MODEL**

According to the Group model, a policy is based on the idea of pressure groups-civic society. Many policies do reflect activities of the groups. Thus a policy in this case is normally an equilibrium reached in this group struggle at any given point in time and therefore represents a balance which contending groups or factions constantly try to bring weigh tin their favour (Dye 1984). The group model is based on access to institutions of governance such as parliament and the courts. However one of the shortcomings of the model is that it does not include the poor and the disadvantaged people.



#### **2.7 THEORETICAL FRAMEWORK: BASIC NEEDS APPROACH**

Having highlighted these various theoretical perspectives on housing in this literature review, I provide a conceptual framework which will inform the study. Basic Needs Approach shall be adopted as a theoretical framework for this research. According to (Stewart 1985:2) Basic Needs Approach to development gives priority to meeting the Basic needs of all people. Crosswell (1981:2) points out that it was first put forth in an international forum by International Labour Office in 1976 and then elaborated by the World Bank, OECD (1977) and Streeten (1977). There has been a debate within this theory over what should constitute the basic elements or what measure is to be used to

determine the minimum basic. Stewart (1985:3) states that the selection of the basic items is society-specific because societies differ in terms of priorities.

Regardless of the above point there are some vital elements that must be mentioned in any list of basic items and these include food, shelter, clothing and education (Leipziger 1981:8). Any person lacking these basics has little or no chance to lead a full life which is the main objective of the Basic Needs Approach. Basic Needs Approach arose after the recognition that development is not all about economic growth. Previously development was defined in terms of economic growth and thus theories centred around the economic factor. For example Rostow's thesis on modernization theory discuss stages of economic growth in which it says that for a country to reach the take off stage it ought to have 10 % GNP (Rostow 1971). The main reason for the emergence of Basic Needs Approach theory was because the previous development efforts had left many people lacking the basics. The mainstay of this theory is to alleviate poverty by ensuring basic needs satisfaction to all sections of the population. Human development became the basis of approach. Keeton (1984:279) state that the Basic Needs Approach recognizes that so long as the poor remain deprived of the essentials required for an economically productive life, they would neither contribute to nor benefit from economic growth but rather remain outside the economic process.

Within Basic Needs Approach are two dimensions and these are conservative and radical approach. The proponents of the conservative approach state that poverty problem result from the internal factors within each developing country (Keeton 1984:280). Therefore

to reduce poverty focus should be tackling these internal hindrances, which impede development. The radical approach differs in that it favours a redistribution of income and wealth in developing countries so that an effective demand for basic goods and services can be created among the poor (Keeton 1984; 280). Despite the differences in approach the underlining factor of these two dimensions is that development should be concerned with satisfying the needs of the majority, who are the poor rather than concentrating on the rich minority.

### **2.7.1 HOUSING AS A BASIC NEED AND HUMAN RIGHT**

Housing has been identified as one of the core needs in literature. Stewart (1995:29) states that besides food, security and safety, man needs adequate shelter as part of the physical needs that must be satisfied to ensure his healthy survival. Although housing has been viewed as such its inclusion as one of the core needs has received criticism. According to Wilson (1989:128) Paul Streeten, one of the originators of the Basic Needs Approach never regarded housing as quite so basic a need as food, water or sanitation. Nevertheless housing still occupies a very important position in human life such that it will be equally irresponsible to ignore its realities especially with regards to shortages and affordability. Moreover, the Habitat Agenda, a global strategy on human settlements which was adopted by all national governments in Istanbul Turkey in 1996 recognizes housing as a basic need and human right (National Housing Policy For Zimbabwe). Therefore housing is taken as a basic need and a human right in this research.

In Maslow's theory of hierarchy of needs different needs are categorized into physiological needs, safety needs, social needs, self—esteem needs and self-actualisation. These categories are presented in a pyramid with the physiological needs being at the bottom of the pyramid while the self-actualisation is at the top. According to this theory needs at the bottom of the pyramid must be satisfied first before progressing to satisfy the next on the pyramid. Housing is one of the physiological needs of which it must be satisfied first.

The growth of the economy is a very important aspect in the fight against homelessness but it is not the ultimate weapon for this war. An economy can grow but have no respect for human life and lack the arsenal to answer moral questions. Therefore it is necessary to pursue an ethical alternative in solving a social problem. According to Owen (2000) respect concerns a unique sensitivity to suffering and this connect respect with the sense that human beings should not suffer, and when connected with autonomy, it is framed in terms of a right. A secure place to live is very crucial for human survival hence housing should be taken as a basic human right.

The significance of housing in the lives of people shows the need for housing to be viewed as a basic human right. The right to housing is supported by international law. Article 25 of the Universal Declaration on Human Rights provides that everyone has the right to a standard of living, adequate health and well-being of himself and his family including housing (Buehler 1998). This was again consolidated by the support of the international community at the World Conference on Human Rights in Vienna 1993

(Buehler 1998). Also the United Nations Conference on Human Settlements (Habitat II) held in 1996 declared housing as a basic human right. Thus any failure to uphold this right can and need to be condemned by the world at large as rights recognized by the international community are universal.

Most people however, continue to live in informal settlements where they lack basic facilities and are exposed to health hazards. Such living conditions are a threat to the affected people and for the authorities not to provide an alternative accommodation is a violation of a human right, a right to adequate housing. The term adequate refers to housing that offers security of tenure, availability of service, affordability, habitability, accessibility, location and cultural adequacy (Owen 2000). People who do not have access to housing cannot afford to enjoy all benefits that go with owning a house. Thus they are deprived of their rights.



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Furthermore the right to housing is so much linked to other human rights such that the lack of it automatically makes it impossible to enjoy other rights. Few examples include the right to privacy, right to security, right to standard of living and right to family life. Denial of the right to housing leads to a formal and practical incapacity not to enjoy the majority of civil rights but also at the very least, to look for work, to send children to school and to experience harmonious family life (Symonides1998). What this means is that the right to adequate housing strengthens the entitlements of other rights. Right to housing therefore should be treated with urgency so that other rights can also be fully realised.

The right to adequate housing should also be taken as a national priority. That is, in order to solve the fundamental problem of poverty, governments must focus on ensuring that this right is observed, and putting in place institutions that make housing to be both affordable and accessible to everyone. This endeavour needs financial support from the state, as the poor cannot be able to buy standard houses. In addition to that governments must ensure that legislation favours the right to adequate housing for everyone including the poor. The only reason homelessness is allowed to exist is because a person's need for a home is seen as a means of someone else making profit (Siegel cited in Buehler 1998). Thus governments must guard against profiteers especially in market oriented housing provision.



## 2.8 CONCLUSION

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This chapter demonstrated that studies in housing have generated interest among scholars and this has made it possible for different aspects of the subject to be discussed. Of note are the policy options in housing provision, social policy and the involvement of the state, finance initiatives, housing consumption and models used in policy formulation. Also critical in this study of policy is the conceptual framework. Having considered different theoretical approaches that can be applied in the study of housing from henceforth Basic Needs Approach shall act as a tool of analysis. The issues raised in this theory provide a framework for understanding and analysing the housing policy

## CHAPTER THREE

### 3.0 THE PROVISION OF HOUSING IN ZIMBABWE: INSTITUTIONAL STRUCTURE

#### 3.1 INTRODUCTION

The purpose of this chapter is to draw attention to the issue of the nature and type of institutional structure that is in place in the housing sector. To achieve the set objectives there is a need to have an institutional structure that will ensure that the intended results are achieved. The institutional structure in housing is the one that ensures the operation of the housing policy and thus it is very crucial to discuss the modalities that take place in the structure.



One of the distinguishing features in urban housing provision is the administrative framework. In order to provide housing to the people efficiently and effectively there has to be a proper consideration of various agencies involved in housing. In Zimbabwe the fact that the country had been under British colonial rule has in many ways influenced the post independence structures, which stimulate development in the various sectors of the economy. The institutional framework, which is responsible for the provision of housing, was also affected by this fact.

After independence the main task of the new government was to unify the segregated cities and provide accommodation for all city dwellers. It was therefore imperative that formal structures in housing provision that would encompass the whole population irrespective of race be established. The government soon realized the need to approach

the growing demand for urban housing in an organized way. This would lead to a situation where the government as a result of the initiative they were taking in this area, be chiefly responsible for the creation of structures for the provision of urban housing.

The diagram below illustrates the institutional structure for housing delivery in Zimbabwe (source: National Housing Policy 2000).



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**GOVERNMENT**  
 Ministry of Local Government and National Housing  
 Ministry of Lands and Agriculture  
 Ministry of Finance  
 Ministry of health and Child Welfare  
 Ministry of Mines, Environment and Tourism  
 Ministry of Rural Resources  
 National Economic Planning Commission

**INTERNATIONAL NON GOVERNMENTAL ORGANISATION**

<b>Multilateral</b>	<b>Bilateral</b>
-Habitat/UNCHS	-USAID
-SADC	-SIDA
-World Bank	

**NATIONAL HOUSING TRUST**



**LOCAL AUTHORITIES**

Rural District Councils	Urban Councils
-Departments of Planning, Housing & Land	-Department of planning Housing & Land

**LOCAL NGOs/CBOs**  
 -Housing People Zimbabwe  
 -Housing Associations/Coops

**PRIVATE SECTOR**  
 -Building societies  
 -Developers  
 -Landowners  
 -Companies/Individuals

**POPULATION**

<b>Rural (Households)</b>	<b>Urban (Households)</b>
-Communal	-Cities
-Commercial (SSCF, LSCF)	-Towns
-Mining settlements	-Growth Centres
-Resettlement	-District service centres
-State land	-Rural Service Centres
	-Business Centres

### 3.2CENTRAL GOVERNMENT

The government is the key player in the provision of housing and it is represented by several different ministries. These are the Ministry of Local government and National Housing, Ministry of Lands and Agriculture, Ministry of Finance, Ministry of Health and Child Welfare, Ministry of Mines, Environment and Tourism, Ministry of Rural Resources and Water, and National Economic Planning Commission of which the first two are of critical importance and therefore shall be discussed in detail.

The Ministry of Local Government and National Housing is mandated by Parliament to perform certain functions including housing, regional planning and development as well as urban and rural development (National Housing Policy 2000). The main function of this ministry is to define the policy for the provision of housing and to see to it that housing would be provided accordingly. It is supposed to ensure that national strategies influence all the planning of the local authorities. This ministry is expected to delegate to both urban and rural local authorities in the following planning functions;

- ❖ Preparation of Master and Local plans.
- ❖ Preparation of layout plans
- ❖ The control of development
- ❖ The processing of subdivision and consolidation applications
- ❖ Site planning and,
- ❖ Assessment of building plans. (National Housing policy 2000)

The ministry determines the broad national housing policy and in consultation with relevant ministries it sets out the procedures relating to minimum national norms and

standards. With respect to funding, an allocation to local authorities and mobilization of funds for land acquisition is executed by the same ministry.

Furthermore the ministry is also given the responsibility to adopt or discard national housing policies. It is supposed monitor the performance of local authorities against the housing delivery and budgetary goals. Having done this the ministry is expected to account to Parliament for anything to do with the housing sector. In line with this the ministry is also responsible for negotiating for increment to housing in the national apportionment of state budget.



The Ministry of Lands and Agriculture has a very influential role in matters of housing. This ministry is responsible for processing of land delivery in the whole of Zimbabwe. That is any business dealing with land. The Surveyor General's Office is located in the Ministry of Lands and Agriculture and is responsible for cadastral surveys throughout the country (Hall 2000). The office is not decentralized and this is a bottleneck in terms of processing applications for land. The Ministry of Local Government and National Housing liaise with this ministry in order to get state land needed for expansion.

### **3.3 INTERNATIONAL NON-GOVERNMENTAL ORGANISATIONS**

The International non-governmental organizations also have a lot to play in housing delivery. In most cases they are the financial backers and so they come in as donors but also to some extent influence the direction of the policy. As donors they supplement the building capacity, which is one of the areas of concern in the housing sector. In policy

making organizations like World Bank have come up with strategies like site and service schemes, which at one time was adopted in Zimbabwe. The United Nations came up with the Habitat Agenda, which state the global standards in housing.

### 3.4 NATIONAL HOUSING TRUST

In addition to the ministries and also acting on behalf of the government is the National Housing Trust. The National Housing Trust was established in 1982 to coordinate and spearhead housing as well as the setting up of a National Housing Finance Bank to enable home seekers to build houses at affordable costs. This is a national advisory and policy execution body which was created to advise the minister of Local Government and National Housing on housing matters. Key areas that fall under the Trust are;

- ❖ Advising Minister on housing policy, strategy and related matters
- ❖ Recommend to the Minister housing budget allocations to national and local housing bodies
- ❖ Monitor and evaluate the performance of the housing sector, review policies and strategies accordingly
- ❖ Oversee the execution of national housing policy
- ❖ Carry out research in association with other research institutions (National Housing Policy 2000).

### 3.5 LOCAL AUTHORITIES

The local authorities are classified into Urban councils and Rural District councils. The role of these councils is in enabling, promoting and facilitating the provision of housing

to all segments of the population in areas under their jurisdiction (National Housing policy 2000). The following functions are done at the urban and rural council levels;

- ❖ Setting urban and rural housing delivery goals
- ❖ Identification and designation of land for housing purposes
- ❖ The initiation, planning co-ordination, promotion and implementation of appropriate housing development
- ❖ Facilitative support to housing delivery agencies
- ❖ Provision and maintenance of revenue generating services
- ❖ Master and local plan preparation under their jurisdiction, and
- ❖ Regulation of land use and development (National Housing Policy 2000)

The local authorities report directly to the Ministry of local government and National Housing and also through the National Housing Trust.

  
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### **3.6 LOCAL NGOs AND COMMUNITY BASED ORGANISATIONS (CBOs)**

It has been argued that most of the problems faced by the developing countries in housing provision can be solved within the framework of viable, integrated and self-administered urban communities (Hall 2000). The promotion of this approach involves mobilization of self-help potential and resources for the construction of houses. This means realizing the need to support the provision of services and facilities and the creation of employment opportunities. In Zimbabwe the self-help potential has been realized through co-operatives. Thus local non-governmental organizations or community based organizations were formed, hence the formation of Housing People of Zimbabwe and

Housing Associations/Co-operatives. The main principles guiding the operation of co-operatives in attacking the housing problem can be summarized as follows;

- ❖ Self-help or mutual assistance through associations
  - ❖ Promotion of economic interests of co-operative members through a service relationship between members and the co-operative enterprise
  - ❖ Identification of co-owners and customers of the co-operative -for housing, these are homeless members who have come together, and
  - ❖ Democratic management and control of the society by members- and hence equality of members
- (Housing policy 2000)



The principle behind housing co-operatives is pulling together of resources whether financial or building materials. It is advantageous in that activities such as bulk purchases lower production costs. The co-operatives work in consultation with the local authorities or they can by-pass them to liaise with the National Housing Trust.

### 3.7 PRIVATE SECTOR

That the involvement of the private sector in housing has been helpful cannot be overemphasized. State resources and capacity to deal with the massive housing backlog in the housing sector are severely limited. The public/private sector partnership in addressing the housing challenge is central to the approach used in Zimbabwe. Private sector involves building societies, developers, landowners and companies/individuals.

### 3.8 GENERAL POPULATION

Anchoring the institutional framework is the general population who happen to be the consumers of housing. They can be classified into urban households and rural households. Under urban households are those that are in cities, small towns, growth points centers and district centers. In rural areas households can be communal, commercial or mining settlements. All these have different tastes in housing and thus have to be attended to accordingly.

The above institutional structure point to a centralized system where almost every important decision comes from the central government. Decision making is a top down trend instead of a bottom up trend. The masses that are in need of housing are not involved in any decisions made. The policy formulation process follows a political systems model where a government makes policies, responding to the demands of the community. The general population can only wait for the political system to make policies. Centralised system lacks the clear definition of roles for local councils and this has constrained the effective and efficient delivery of housing in urban areas. Due to red tape and the vesting of authority in a central government, most actions are not developmentally oriented but rather promote political interests at the expense of the urban poor.

Important policy decisions are made by the central government and the local authorities are expected to implement them. Where the local authorities make policy decisions like drawing up their own bylaws, they are expected to do that within the broad guidelines set

up by the central government. Thus there is no room for autonomy to allow other stakeholders besides the central government to take part in policy making. Decentralisation in the institutional structure for the provision of housing would be ideal. Decentralisation lessens all the elaborate, time wasting bureaucracies which may be a contributing factor to housing shortages. Decentralisation also helps the local authorities not to entirely dependent on central government. The central government's priorities are not necessarily those of the local authorities and thus resources may be spent on other areas which need urgent attention.

### 3.9 CONCLUSION

Therefore the nature and development of the structures for the provision of housing is crucial in addressing the housing problem in Zimbabwe. The institutional framework was established with the aim of systematically allocating housing to all income groups. Thus it becomes an issue of concern when some groups are found to be dominating the group of the homeless. Hence there is the need for the policy framework to undergo scrutiny.



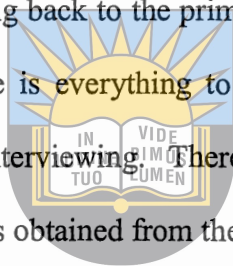
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## CHAPTER FOUR

### 4.0 HOUSING POLICY AND THE URBAN POOR IN HARARE

#### 4.1 INTRODUCTION

This chapter presents the findings of the interviews carried out in the field. As stated earlier, this study consisted mainly of desk research to analyse policy documents. However, an empirical study was needed to support the secondary data. All secondary data accessed through desk research was originally generated through primary data. Thus thorough validation requires going back to the primary sources. Where there is a mix of desk and primary research there is everything to be gained as gaps left out by desk research can be filled through interviewing. Therefore useful and important references will be made basing on the results obtained from the interviews.



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#### 4.2 INTERVIEWS

##### 4.2.1 SCHEDULE A

The fieldwork started on the 7<sup>th</sup> of July when I went to the Ministry of Local Government and National Housing. The duty of the ministry is to watch over the whole delivery system of housing in Zimbabwe. I was introduced to an official of the urban housing department but the interview could not immediately take place. The reason given was that the research I was undertaking dealt with government issues so I needed to be cleared before gathering any data from the offices of the ministry. The clearance was sought from a senior official (Assistant Secretary) who was not part of Department of Housing. However after the clearance was done I had the opportunity to interview the Chief Planner.

Issues raised during the interview included among others low-income housing problem, finance mechanisms for low-income housing, administrative structure in place to guarantee the provision of low-income housing and awareness of the legislature and international declarations which relates to housing. The following are the responses of the ministry on matters concerning policy. I asked the Chief planner why did the authorities develop this housing policy and he raised a number of issues to that effect. He said there is a huge backlog in housing which needs to be cleared. It was also felt that there is a need to come up with a policy that will ensure decent and affordable housing, a policy that can bring about economic empowerment and alleviate poverty. In addition to that the purpose was to ensure that housing standards are not compromised and lastly to involve other players in housing. On the question of administrative structure he said central government, local government, civic and private organizations are all involved in housing provision. However it is the central government that pronounces policy and provides finance for low-income housing development. The local authorities report to the ministry and they are concerned with the implementation of appropriate policies and assist other agencies involved in the provision of housing.

When asked about mechanisms that the ministry has come up with to finance housing development for the low income groups the respondent said the National Housing Fund and the Housing Guarantee Fund remain as the two main funding instruments that has been used specifically for low income groups. I also wanted to know whether there are instruments of the policy to protect the low-income earners from the fraudulent suppliers of housing material and services. According to the respondent the ministry relies on

building by-laws put in place to give the standards of material to be used but the problem is to monitor those suppliers. The major approaches to housing problem that were raised during the interview include the subsidy system. He said the housing problem has led the government to provide subsidies on land and therefore land sold for residential purposes is sold at 40%, which is 20% less than the market rate. Furthermore the government exempts building societies from paying tax if they offer Paid UP Permanent Shares (PUPS) to the low-income group. I also asked about the ways that the government has devised to help the local authorities to achieve goals set in the housing policy. The respondent said the government provides loans for them to build houses for the low-income people and also assist in buying land for local authorities.



#### **4.2.2 SCHEDULE B**

After conducting interviews at the Ministry offices I went on to collect data from the Department of Housing and Community Services for the city of Harare. This Department is responsible for drawing up local plans and policies with regard to housing and the implementation process within its locality. On the 11<sup>th</sup> of July I had an interview with the Director of Housing and Community Services. In this interview issues focused upon included the housing waiting list, affordability problems, funding options for housing provision, planning policies, policy on private sector participation, building standards and awareness of the international declarations and protocol.

According to the Director of Housing the housing waiting list had 120 000 low income earners although it is presumed that there are than 500 000 people in need of

accommodation. In that waiting list people are classified using income levels and those in the least low income bracket are said to be experiencing affordability problems. He also pointed out that in addition to the income levels the Department also considers the marital status and type of employment (formal and informal employment) in classifying people on the waiting list. The cost of most basic house of 4 rooms was quoted at Z\$5 million. Registration on the housing waiting list and allocations based on a first come first served basis and affordability (salary and savings). I also wanted to know about the city council's policy on lodgers or people who occupy one or more rooms for a fee. His response was that the main objective of the council through its Department of Housing was to provide housing for all people on the waiting list. Lodging is only accepted as a temporary solution to the problem that the city is facing but in the end people should have adequate housing. On a related issue backyard structures are considered illegal and he accepted that from time to time the city council has been forced to destroy such structures. He further pointed out that there are proper building standards that have to be followed and people should not build anywhere as this inconveniences the planning structure of the city.

On the issue of funding for housing the city relies on loans, which cater for the largest share, with some funds coming from capital development funds, endowment funds and service connection fees. 20% of the city capital budget is meant for promoting of programmes like the homeownership scheme. The Department of Housing welcomes private developer participation and companies are allocated virgin land at intrinsic land value to service this land for residential purposes. In building materials the department of

housing considers bricks or commons, fabricated window and doorframes asbestos, polythene pipe for plumbing as the minimum building standards.

#### 4.2.3 SCHEDULE C

The next interview was held on the 16<sup>th</sup> of July with the official from the local NGO dealing with housing issues, Housing People Zimbabwe (HPZ). The mission of this organisation is to create a vibrant sustainable housing co-operative sector in Zimbabwe which focuses on people in the low-income group who cannot afford to buy houses at market rates. The interview centred on the participation of the private sector, pay schemes and finance issues. The following are the concerns of this organisation.

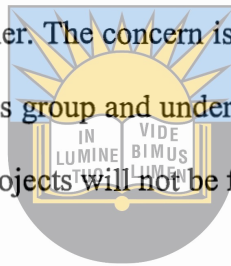


On the involvement of the private financial sector, HPZ's concern is that these financial institutions asks for collateral from the home seekers but often low income earners cannot meet such requirements. Due to that reason building societies are unwilling to lend them money. Still on finance, subsidies can only be successful if there is mobilisation of capacity and resources of major banks and homebuilders. I also wanted to know the thoughts of the representative of this organisation, concerning the idea of Pay schemes. He said HPZ is not in favour of Pay schemes by developers, but would welcome them if they were to be the role prerogative of the city.

On building standards HPZ agreed to a proposed stand size of 80 square metres but on condition that council should likewise reduce the price of stands. HPZ also supports the high-rise flats but only if the government is prepared to fund the construction of such

buildings because such a big project cannot be the burden of the low-income earner. Homeownership is also one of the aspects of the housing policy that HPZ said is upheld. In addition to that council should continue to allocate stands as per the waiting list rules.

I asked the representative whether the housing policy designs in the low income housing policy meet the needs of the low income earners and he said his organisation views housing policy as a policy that has an efficient layout plan and house plan that will cater for the low income earner. The concern is mainly that the standards outlined in the policy are still too high for this group and under such circumstances the efforts of the low-income earners in self-help projects will not be feasible.



#### 4.3 CONCLUSION

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Therefore these matters of policy that were raised during the interviews are considered in the analysis of the policy document. As stated earlier on, this exercise was meant to get the most out of the respondents so as to supplement the secondary data. Thus these findings and the examination of the policy statements lead to the achievement of the objectives of this study.

## CHAPTER FIVE

### 5.1 POLICY PROBLEMS AND ANALYSIS

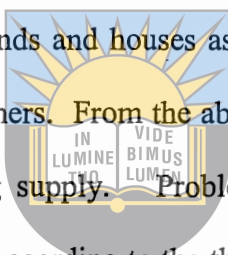
The Department of Housing and Community services in the Harare Municipality is responsible for the provision of low-income housing to those in need of housing in the city. The municipality enacts by-laws but these are within the broad prescriptions of the national housing policy and the relevant acts of parliament.

### 5.2 WAITING LIST



Over the past six years, the demand for low-income housing has risen exponentially resulting in an unprecedented number of applicants being wait-listed. According to the Director of Housing and Community Services the municipality has 120 000 on its housing waiting list. However, he said the city council presumes that there are more than 500 000 people in need of accommodation in Harare. Of the 120 000 on the waiting list only 63 000 are active applicants. Active applicants are those who renew their applications annually as per required procedures. What follows examines this critical issue, the waiting list. The following table shows the low-income waiting list in the last six years.

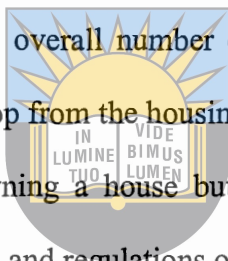
Between the year 2000 and 2001 the number of people on the housing waiting list did not increase much as a great number of people opted out to avoid paying renewal fees of being on the waiting list. The fee was increased by more than 200% from \$400 to \$1016. This was exacerbated by the fact that in 2000 inflation figure, for the first time went above 60%. The beginning of the millennium also saw a great increase in the number of locals working outside the borders in much stronger economies like South Africa, and the United Kingdom. This led houses to be sold using parallel market rates which in turn encouraged the prices of both stands and houses as to skyrocket to unreasonable levels especially for the low-income earners. From the above figures it shows that demand for housing overwhelms the housing supply. Problems like these increase the poverty situation of the affected people. According to the theory of Basic Needs Approach when some people lack basics like housing then development cannot be said to occur in those affected areas.



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The management of the waiting list is largely manual, with computerisation having been recently introduced but not fully functional. The list is largely based on the information given at first registration, especially those that are income related. This does not easily accommodate changes in income earnings, marital status, family size illegal structures to house or even the death of that particular applicant. The delivery rate of housing (either as stands, core houses or complete houses) through the waiting list is very slow, to the extent that it may prove to be expensive to keep renewing registration on the housing list, when one may never get a house from the local authority.

In section 1.2.7 the Harare low-income housing policy states that 100% of the registration and renewal fees paid by applicants on housing waiting list be set aside for development of on-site and off-site infrastructure. While this may be a venerable idea, it is advisable that the city council first concentrate on developing a mechanism through which the applicants would know their state on the list at any given time and how far they are in the queue from getting a house. This is crucial for applicants because they can get demoralized while still in the queue. This can be seen from the number of active applicants when compared to the overall number of applicants. The applicants either become inactive or completely drop from the housing waiting list because they would not know about their chances of owning a house but at the same time expected to pay renewal fees. In addition the rules and regulations of how the waiting list operates should be made clear to every applicants as well as aspirants.



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Lodging, that is the use of one or more rooms by persons besides the resident owner for a fee, is common among the low-income residential areas. As a form of tenancy, lodging offers affordable accommodation though not always under desirable and satisfactory conditions. It is viewed as a temporary means of housing before lodgers can acquire their own houses. For Harare municipality, this is an acceptable part of the solution to the housing problem. However what is happening is that the house owners are building illegal structures (Tangwenas), which are substandard by the standards of the housing policy in order to gain more. For example Mbare has got 300 square metre stands (that is before the revised space limit) with four roomed main house but owners erected some

other illegal structures to accommodate other families within the small yard of 300 square metres. This means that a small land accommodate more than what it was designed for. Furthermore these people use the same sanitary facilities. This may cause health problems and moreover it leads to burst water pipes and unsatisfactory waste management.

In the evaluation reports the Harare municipality lodging is not viewed as a cause of overcrowding but as an additional source of income for the low-income household owners. As a source of additional income lodging helps the low-income household owners to repay their mortgage repayments. Despite this advantage, lodging cannot be said to be a solution to the housing problem. Instead the low-income household owners are forced to live in same overcrowded conditions as when they were lodgers but now as 'lodging owners.' Overcrowding remains a policy problem that has to be dealt with in housing issues and if that continues unabated then that means there is still a problem. Although Harare city council refers to lodging as a temporary means of housing, it is not stipulated in the policy for how long one can remain in the temporary residence before moving into a permanent house.

### **5.3 BUILDING MATERIALS**

The models used to build houses in cities are very crucial to low-income earners' quest for housing and as such these are included in the low-income urban housing policy. These models influence the choice of materials that are be used in construction. According to section 1.3.4.1 of the policy concrete bricks or commons (willdale bricks), fabricated window and doorframes, asbestos or tiles, polythene pipes for plumbing

should be used. These requirements, which are meant for maintaining the standards, make the costs of the completed houses to be high. The stigma myth that lies behind Zimbabwe's building style is that buildings must be built from factory made bricks and mortar made cement manufacturers. As a result, any other form of building material is despised. Buildings built from hand-moulded bricks, farm bricks and mortar bonded with lime rather than cement is not recommended. As such the recommended building materials prevent low-income earners from owning decent houses. This promotes the illegal structures which are affordable. For example the *tangwenas* are build using wooden planks and cheap roofing material.



#### 5.4 BUILDING AND PLANNING STANDARDS

The policy in section 1.3.1 states that the stand size should be reduced to 80 square metres per unit for the semi-detached houses meant for low-income people. The revision aimed at reducing the cost of servicing the stand and therefore reducing the total costs of the units. The revision of standards has resulted in minimum standard size to a state of being worse than the colonial 150 square metres. While this may be an easy way of mass producing residential stands there are problems attached to it. The distance between the fence and the nearest wall under these developments is not supposed to be more than one and half metres. This means that if one property is on fire it can easily ignite the next. Furthermore this kind of development infringes on the privacy of each household. This adjustment fail to take into account the opportunity costs to the household in owning a bigger stand. The previous bigger stands (300 square metres) with larger land reserves between two adjacent stands, offered more room for future expansion which the householder could use to offer those who are not able to get any affordable rental

accommodation. The other point overlooked in reducing the stand size is lack of realization that Harare fast becoming an 'entrepreneurial city' where most low-income earners survive through informal business such as welding, car repairs, and tuck shops conducted from their homes. Under such circumstances the 80 square metre stand is not enough for the house owner.

In Section 1.3.1.3 the policy states that, Garden and high-rise flats should be encouraged by the allocation of land specifically through layout plans. The city of Harare draws its policy from the broad policy guidelines laid down by the Central Government. One of the policy provisions contained in the National Housing Policy documents is that home ownership should remain the corner stone of new housing schemes and that it should comprise 80% of the scheme. It is within these national policy provisions that policy on provision of high-rise flats has been proposed for Harare's low-income housing policy. However the housing policy overlooks some of the negatives that go with the idea of high-rise flats. The construction of flats cannot be done on an individual basis hence it removes some of the more affordable methods of housing provision like aided self-help and core housing provision that are suitable for poor households. Also the flats require a large capital in their construction and considering the financial base of the city of Harare these flats may not be realised easily. This was also the concern of HPZ, that housing policy still lacks that efficient layout plan and house plan that will cater for the low income earner. The standards are still to high for most of them and under such circumstances the self-help initiatives for low-income groups will not be feasible. In

addition the building of flats may require the engaging of highly skilled personnel, which means more costs compared simple houses.

Although high rise buildings put a large population in a small area in a short period of time it will be more difficult to maintain them than any other form of housing. If the city council decides to put lifts it will have to contend with the lift breakdowns of which it means more costs to incur. If the stairs are preferred ahead of the lifts still the city council or the residents will have to maintain them at a cost. The flats also do not provide land for vegetable gardens, which the low-income earners would need to supplement their incomes. Furthermore in flats there is no provision to dry washing except on balconies and out of the windows where it creates a shanty-town look. This might have a debilitating effect on those low-income earners who would be trying to overcome the psychological effect of having stayed in the squatter camps before switching to council provided housing. Generally one would say the idea to densify by reserving large land for housing for high-rise flats would mean promotion of urban sprawl.

The construction of high-rise flats might seem to be a revolutionary step for the city but it also gives rise to other social problems. The design of most flats provides easy opportunities for crime and vandalism, with unsupervised spaces, passageways for quick escape, open access to outsiders and insecure doors and windows. These flats will also promote high child density in those areas. Coupled with this problem is the lack of space that flats are known for. Lack of space make parents to restrict their children

play inside the rooms depriving them of experience of exploration, interaction with peers which are the need and the norm of the children. Furthermore there is lack of private life in flats compared to some other forms of housing. They are known for poor noise insulation, so that noise of all night parties, violent family disputes and foul language pass through walls and echo round the yards. Therefore in as much as the nation seeks to solve housing problem this must not be at the expense of its social wellbeing.

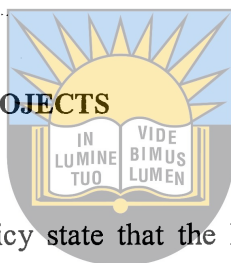
#### 5.4 PRIVATE DEVELOPER PARTICIPATION

According to section 1.5.1 the Harare city council is to provide enabling environment for private sector participation in housing provision with a focus for the middle and low-income people. The idea of private developers is a very noble idea but it is not without problems. There has been a rise of unscrupulous developers that have taken advantage of the intended beneficiaries. For example they advertise stands and sell the stands on plan by servicing and then collect large amounts of money from unsuspecting home seekers before going into liquidation, making it difficult to salvage anything. In addition to that these developers try to minimize infrastructural costs by using many substitutes on the actual works thereby compromising on the quality of houses produced. Thus the housing policy has no mechanism to counter this practice by the developers consequently making the idea of involving private developers a problem.

In section 1.6.8 it is proposed that it be Harare city council's policy for private sector to be restricted to provision of home ownership housing on the basis of affordability. Rendering much support by the private sector increases the prospects of low-income earners being accommodated in standard houses. However the council's policy of

restricting private sector to home ownership housing may limit its full participation as some people may not afford to own houses but can afford to rent. Instead the council should leave the provision of housing open so as to encourage the private sector. To protect low-income earners against the private sector companies who provide housing for unreasonable prices the council should effect price controls on houses. This will allow private sector companies that are comfortable with the fixed maximum prices to compliment the cash strapped public sector.

### 5.5 FUNDING FOR HOUSING PROJECTS

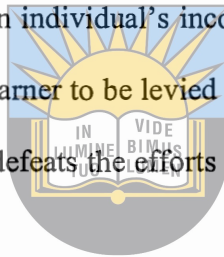


Section 1.2.3 of the housing policy state that the Harare city council should actively solicit funds from Central Government through the National Housing Fund (NHF). The fund allocates loans at a current interest rate of 15% to be amortized over a period of 30 years. However the fund has not performed to expectations due to funding constraints arising from the country's economic crises and competing government priorities. For the period 2002/03 the fund was allocated only 25% of the amount needed. This has crippled the Harare city council's programmes and projects relating to low-income housing. The National Housing Fund is supposed to work on a self-sufficient basis as a revolving fund but the lack of payment by the local authorities has threatened its survival and thus it is always operating with limited funds.

Furthermore the government comes in handy through the indirect subsidies. It subsidises land prices, which it sells to the city council at 40%, which is 20% less than the market

rate. The government also does not require tax from building societies, which give Paid Up Permanent Shares (PUPS).

The policy also states that in an effort to assist in funding off-site infrastructure council should come up with a nominal levy for all residents (section 1.2.9.1). While this is valuable contribution towards realizing safe and healthy shelter this policy statement overlooks some other problems that may arise due to this effect. Taking into consideration that already 27% of an individual's income should go to housing it will be an overburden for the low-income earner to be levied for off-site infrastructure. It makes housing to be more expensive and defeats the efforts of trying to bring low-cost housing to the low-income group.



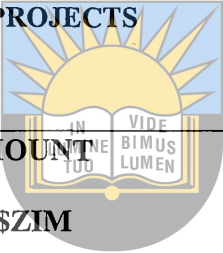
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Furthermore, in the funding for projects section the policy states that 20% of the City Capital budget be set aside for infrastructure (both on-site and off-site) and super structural development to cater for home ownership, rented and social housing (section 1.2.8). The problem that surface in this case is that Harare as a local authority has always had limited sources of funds, which affects the weight of the 20% of the capital budget. Local authorities obtain their income from recurrent expenditure on housing from service charges such as water; refuse collection, sewerage and other rates. However this source is affected by the arrears accumulated by the residents and crippling further development. Currently Harare residents owe the city council four billion Zimbabwe dollars (\$ 4 bn) in arrears. The city council also gets its stake in funding from the government but this has not been forthcoming because of the economic situation the country has experienced in

recent years. As for the loans being the other source of funding the city council cannot borrow money from the open market because the potential financiers demand current audit reports. Harare city council last had a proper audit of its accounts in 1997. Thus with the limited sources of funding the city council's bid to provide low-cost housing to low-income earners cannot be feasible. The table below shows the sources of funding for capital projects.

#### FUNDS FOR CAPITAL HOUSING PROJECTS



SOURCE	AMOUNT IN \$ZIM	PERCENTAGE
LOANS	934 405 100	90.22
CAPITAL DEVELOPMENT FUNDS	44 707 800	4.34
ESTATE DIRECT	10 000 000	0.96
ENDOWMENT FUNDS	8 577 700	0.82
SERVICE CONNECTION FEES	4 000 000	0.38
ESTATE DISTRIBUTION	34 000 000	0.28
TOTAL	10 364 906 000	100

Source: City of Harare 2003

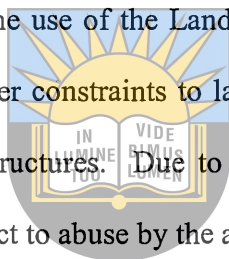
## 5.6 PAY SCHEMES

Another method of dealing with the housing backlog as proposed by the housing policy is through pay schemes. According to section 1.5.6.2 the policy state that the council should adopt “Pay schemes” as a strategy for housing delivery that taps mobilized personal savings for servicing of partially serviced and virgin land which council has no immediate resources to develop. The argument that pay schemes will increase the number of housing units more rapidly has some shortcomings. In community based cooperatives there is lack of knowledge on the part of the participants. This leads to such pay schemes to be shortchanged by the financial institutions which offer them loans. Therefore because of lack of knowledge they cannot be selective with their investment in order to get better interest rates and service.

Section 1.5.6.4 states that council should adopt policy of company pay schemes where companies rather than individuals pay upfront for servicing stands for their respective employees who are on the housing waiting list. These types of schemes have the support of the companies in terms of financial resources so they are likely to succeed compared to individual pay schemes. However this must not be overemphasized as most companies are going through difficult times with some experiencing liquidation. Under such circumstances few companies might wish to help their employees in solving the housing problem.

## 5.7 LAND ACQUISITION AND BANKING

Section 1.1.3 states that council should identify land and if need be acquire land on annual basis for housing development to reduce the housing waiting list. Land around the urban centres is still under the Ministry of Lands and Agriculture and not the Ministry of Local Government and National Housing. Thus it takes time for the land to be released for urban expansion and this is one of the persisting problems, which makes reducing the housing backlog an uphill task. The use of the Land Acquisition Act tends to drag the whole process. In addition the other constraints to land acquisition is lack of funds for buying land and building actual structures. Due to the fact that it is long the formal process for land acquisition is subject to abuse by the allocating system.



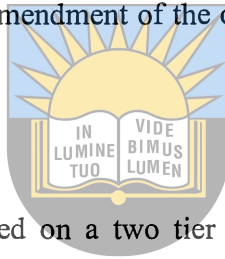
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## 5.8 INFRASTRUCTURE

The council seeks to prioritise and be committed to the provision of funding for off-site infrastructure, which has been identified as the major stumbling block for the expeditious provision of housing by both the city itself and private developers (section 1.4.1). The availability of off-site infrastructure in the designated areas leads to the maximum usage of land for new housing schemes in the city. However what is of paramount importance is how to motivate the private sector, which has resources to also participate in the provision of off-site infrastructure. The private sector does not provide off-site infrastructure but their focus has been on –site infrastructure and the provision of superstructure.

## 5.9 THE URBAN HOUSING POLICY FOR LOW INCOME EARNERS: SOLUTION OR NOT AS YET?

Having highlighted the policy problems above, this section seeks to measure the feasibility of the policy against low-income earners. Low-income earners in this study were defined using minimum wages, which were linked to the Poverty Datum Line, gazetted through the Statutory Instrument 307a of 2001 (Makwavarara 2003). This minimum wage set in 2001, is an amendment of the original wage policy which was put in place in 1980.



The minimum wage policy is based on a two tier system, namely wages set for the Agricultural sector and that set for the Industry and Commerce. However in this research only the minimum wage set for Industry and Commerce was used as it is based on an urban poverty datum line for a family of five (average family size in Zimbabwe) (Makwarara 2003). That of the Agriculture sector is based on the rural Poverty Datum Line. The gazetted minimum wage in Industry and Commerce is Z\$ 47 000 (US\$875) per month as of January 2003. Furthermore in Zimbabwe it is stipulated that 27% of one's income should go towards housing (Kamete 2001). It should also be considered that as of April 2003 an average price of a 4-room core dwelling in the high-density suburb cost Z\$5 million (US\$93 000).

From the above figures it shows that an urban low-income earner can save only \$12690 (US\$237) for housing per month which amounts to Z\$ 152 280 (US\$2845) per annum.

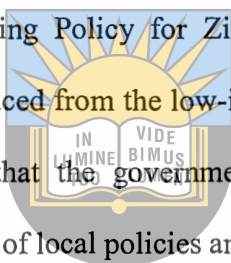
With this amount a low income earner must save for about 33 years in order to buy a basic 4-room house which costs Z\$5 million and with the soaring inflation in Zimbabwe the purchasing power of the low income earner is eroded thereby making savings for housing difficult. Zimbabwe's annual inflation rate rose from 60% in 2000, to a three-digit number of 112% in 2001, 133% in 2002 to 365% in January 2003. (Reserve Bank of Zimbabwe 2003).

This shows that a low-income earner in Harare Municipality still cannot afford to buy a house which according to Basic Needs theory is a physiological (basic) need. The urban housing policy does not address fundamental issues like inflation and the minimum wages which affect the low income earners. In this case the low-income urban housing policy does not have the ability to fulfill the housing needs for the low-income earners in Harare. So using this analysis it can be said the basic need of housing among low-income earners is not met. Thus although this policy has some positive aspects like advocating for the provision of homeownership, social housing and private sector participation it has not gone very far in addressing the issue of affordability. The fact that the policy recognises housing as a basic need and a social right makes it crucial for the policy to be centred on how to address the problem of affordability.

## **5. 10 INTERNATIONAL CONVENTIONS AND DECLARATION**

Few policy changes can be attributed to either Habitat II or some other resolutions by the international conventions. For example the Cities Conference's major themes were 'adequate shelter for all' and sustainable human settlement development in an urbanizing

world. The conference affirmed that provision of housing is a basic human right, which nation states should up-hold. The Habitat 11 commitment number 1 encourages nations to commit themselves to the provision of adequate shelter for all. It states that housing is a fundamental obligation of governments to enable people to obtain shelter and protect and improve dwellings and neighbourhoods. In this commitment the governments agreed to increase supply of affordable housing including encouraging and promoting home-ownership and increasing the supply of affordable rentals units. These themes are recognised in the National Housing Policy for Zimbabwe, which is a broad policy framework but cannot be easily traced from the low-income urban housing policy for the city of Harare. This suggests that the government is not strict in overseeing the formulation and operationalisation of local policies and plans by local authorities.



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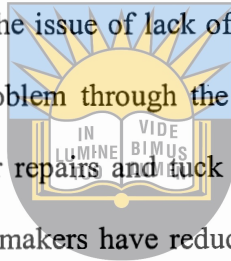
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In its preamble, the Habitat Conference outlined the most serious problems associated with lack of housing in cities. These include

Inadequate financial resources, lack of employment opportunities spreading homelessness and expansion of squatter settlements, increased poverty and widening gap between the rich and the poor, growing insecurity and rising crime rates, inadequate and deteriorating building stock, services and infrastructure, lack of health and educational facilities, improper land use, insecure land tenure, increasing pollution, lack of green spaces, inadequate water supply and sanitation, uncoordinated

urban development and an increasing vulnerability to disaster  
(UN 1996).

These issues raised by the Habitat conference are to help the policy makers to know what social problems are they expected to address through the formulation of the housing policies. However the city of Harare low-income urban housing policy is silent on most of these problems. In some cases it even counter the initiatives of the poor in coming up with solutions. For example on the issue of lack of employment opportunities the low-income earners addressed the problem through the home based industries or informal employment such as welding, car repairs and tuck shops operated from their dwelling places. In this policy the policy makers have reduced stand sizes to 80 square metres, which means lack of space, and loss of income for people in home based industries.



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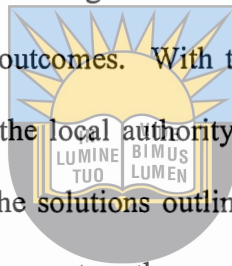
Clearly there is a problem in the housing policy with regard to incorporating the international declarations. Zimbabwe being a member of the United Nations was very much involved in the Habitat policy formulation process. However, after the Habitat II declarations less energy have been devoted to the issue of drawing a close correlation between the Habitat Agenda and the localized action plans.

## CHAPTER SIX

### 6.0 CONCLUSIONS AND RECOMMENDATIONS

#### 6.1 CONCLUSION

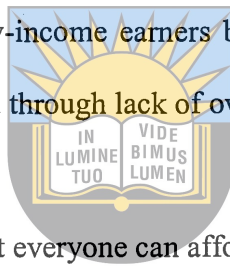
At the beginning of this study it was postulated that the constraints of the provision of housing can be linked to the housing policy. The findings of this study whose aim was to examine the urban housing policy relating it to low-income earners' quest for housing has come up with several conclusions with regards to the explicit and implicit implications of policy formulation and expected outcomes. With the policy approach that is in place both the central government and the local authority are likely to have the difficulty in clearing the housing problem. The solutions outlined in the housing policy might not have enough depth that is needed to overturn the present situation.



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The parameter for gauging demand, the waiting list, is unreliable, inefficient and is open to abuse. As a quantitative measure of the housing demand it has several shortfalls particularly in the absence of a strong qualitative interpretation, which takes cognisance of social concerns of which poverty is one. The housing problem as quantitatively defined only reflects the number of people who are "homeless because they do not own". This definition has several short comings which derive from the use of the waiting list as a measurement of the magnitude of the housing problem. The waiting list is an understatement by exclusion and an overstatement by equating lack of ownership with the need to own a house. The misinterpretation of the waiting list deemed to mean the number of people waiting to own one housing unit by one family leads to a lack of creative tenurial options.

The urban housing policy has put an over-emphasis in ownership and affordability, and that in the absence of equal commitment to alternative innovative tenurial options. The issue of home ownership being prescribed as a solution is problematic. It is without foresight that some people will never own their own houses but can afford to rent. The issue is not only security of ownership but that of affording quality shelter with security of options are from the lodging market as opposed to a public rental market. Thus the policy is not in favour of the low-income earners because like the previous policies it continues to measure housing need through lack of ownership.



The other policy assumption is that everyone can afford the housing offered including zero income groups. This is unrealistic because the trend has always been that beneficiaries of new housing projects, no matter how cheap they may be, tend to be from the top strata of the low-income group, and the middle class. The zero income bench mark is impractical. A change of policy is required in order to end the policy's silence on issues of housing provision to the very poor people in the urban areas.

## **6.2 POLICY RECOMMENDATIONS**

Policy makers need more information in order to make optimal decisions about the needs of different groups of people including low-income earners. The availability of data can increase the effective and efficient use of the available land to build houses. With the city of Harare population ballooning and the residential density that goes with it there is a need for knowledge and acute planning on the part of the policy makers. Poor policies can lead to a failure to achieve the intended goal of housing people. Thus informed

decision making requires sound information on the housing market operations. The policymakers need to combine information gathered through land price surveys and household surveys to provide an up to date, accurate and detailed profile of land and housing market. This will help to assess the affordability of land for households at different income levels. In this way low-income earners will be catered for in housing units that are within their means. This information should also be disseminated to the private sector home builders so that they can also consider low-income earners in their building plans.

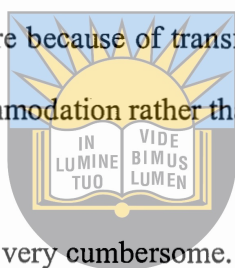


Collection and analysis of data and research findings should be institutionalised in the housing sector. Plans, status reports of the housing demand and supply inclusive of the waiting list, allocation of stands and houses, property transfers, access to mortgage repayments needs to be institutionalized by the central and local government and the private sector, in particular the financial institutions should be well compiled so that the state of the low income earners is known.

Mechanisms for measuring the magnitude of the housing problem should include an analysis of income and family size in order to have a more targeted approach rather than the manner in which the housing waiting list is presently compiled. Central government should legislate for periodic reports from local authorities and private sector on the income levels of beneficiaries as a way of monitoring the situation.

Low income housing policy should also widen tenurial choices instead of focusing too much on home ownership which is based on affordability, since some sections of the society do not meet the affordability criteria.

There is also the need to clear the mist around the definition of affordability. The policymakers need to promote the profiling of beneficiaries of housing from the ultra low income going upwards. The policy makers also need to take into consideration that there are some people who get to Harare because of transfers at work. Such people normally are comfortable with rented accommodation rather than home ownership.



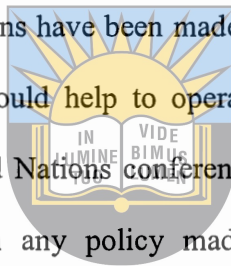
The process of land acquisition is very cumbersome. There is therefore a need to review standards and improve land delivery. The use of the Land Acquisition Act is a lengthy process. The Harare municipality should establish a strategic planning team for acquisition and banking land.

Key issues identified in the Habitat 11 report include demand/supply imbalance, low affordability of housing in compliance with government regulations and squatting. While some of these issues are covered in housing policy, policy makers can now demonstrate their magnitude with hard data rather than anecdotal information.

Both Local and Central government need to strengthen the capacity of its officers to understand and incorporate international standards so as to improve the standard of living of the local people to that which is internationally recognized. Furthermore relevant

departments in the central government and local authorities together with other stakeholders in the housing provision should regularly participate in the international meetings, refresher courses/conferences on housing especially those organised by the United Nations and other international organizations in which Zimbabwe is a signatory.

All the workshops, seminars and conferences on housing done in the country are recommended to re-visit international declarations, protocols and conventions to which commitments and recommendations have been made and agreed upon regarding the low income earners. Such forum would help to operationalise the agreements into local plans. The recommended United Nations conferences like Habitat 11 Agenda and the Earth Summit should reflect in any policy made for the development of human settlements. The former emphasized housing as a basic human right and the later stressed the need for sustainable development of human settlements and that cities should be seen as generators of social and economic development.



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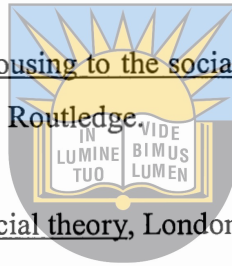
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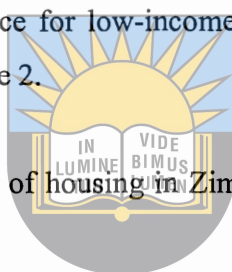
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**CITY OF HARARE**

**DEPARTMENT OF HOUSING AND COMMUNITY SERVICES**

*I kindly request you to assist with any information that may help in my analysis of the low-income urban housing policy for the city of Harare. The data collected will be treated as confidential and will only be used for academic purposes.*

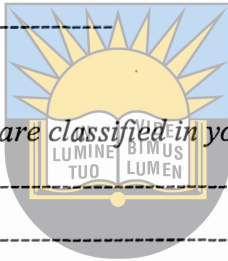
*1. What is the number of the low-income earners who have applied for housing?*

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*2. What main categories of people are classified in your housing waiting list?*

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*3. Which of the above categories experience housing affordability problems?*

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*4. In the current policy emphasis is on home ownership. Why is it that other tenurial options are considered to be of less importance*

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*5. What is the city council's policy on lodgers or people who occupy one or more rooms for a fee? Is it acceptable that household owners gain from these home seekers?*

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*6. Does the council institute levies in one way or the other on household owners who accommodate other families as lodgers?*

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*7. How does your office handle the issue of backyard illegal structures?*

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*8. What inconveniences do these structures bring to the city planning?*



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*9. What is cost of the most basic house according to council standards?*

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*10. Due to housing and land problems some low-income earners have illegally occupied council virgin land. Does the current housing policy address such issues and if so, what is the council's stand on illegal occupant?*

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*11. What is the procedure followed in land allocation at your office?*

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*12. What is the city council doing to put pressure on Central Government to improve its funding of capital projects of the local authority especially for low-income housing?*

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13. What are the minimum building standards and how does this affect the low-income earners in Harare?

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14. In funding housing projects, what percentage of the city capital budget is set aside for super structural development to cater for home ownership. Do you think this is enough for this task?



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15. What is the council's policy on people who buy serviced or partially serviced residential stands?

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16. What criteria do you use to allow people to buy land for housing in high density suburbs?

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17. In addition to the actual selling of stands what other services do you offer to buyers especially from the low-income group?

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18. *What policy action is being taken to stop the conversion of residential property originally meant for the poor into commercial property?*

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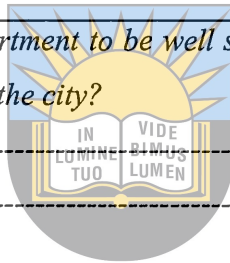
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19. *What policy action is in place to monitor performance of private property developers?*

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20. *Would you consider your department to be well staffed with skilled personnel for the challenge of providing housing in the city?*



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**MINISTRY OF LOCAL GOVERNMENT AND NATIONAL HOUSING**

*I kindly request you to assist with any information that may help in my analysis of the low-income urban housing policy for the city of Harare. The data collected will be treated as confidential and will only be used for academic purposes.*

1. *Why did you develop a National Housing policy?*

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2. *What institutional and administrative structure is in place to guarantee the provision of urban housing and how has these institutions been working together to provide housing?*



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3. *What mechanisms have you come up with finance housing development for low-income groups?*

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4. *Are there instruments of housing policy to protect the low-income earners from the fraudulent suppliers of housing material and services?*

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5. *How do you address the issue of imbalances in resource allocation in order to redirect some to socially disadvantaged groups?*

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6. *What policy action do you take to cushion the low-income earners against the deteriorating economic situation in the country?*

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7. *In what ways has the government helped the local authorities to achieve the goals set the guidelines of the housing policy?*

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8. *One of the government's major approaches to housing is through subsidy system. What difficulties has the state encountered in promoting this approach?*

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9. *At what rates are the building societies giving out mortgage loans to low-income earners?*

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10. *What cost recovery methods are used to make sure they pay back?*

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11. According to the policy infill land should be allocated to housing co-operatives.  
Why would this type of land be preferred ahead of virgin land or serviced stands?

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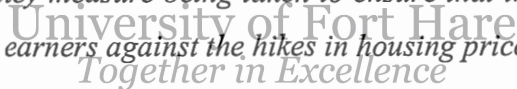
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12. What consumer education on housing issues do you offer to help prospective house owners acquire knowledge with regard to procedures and requirements for them to own houses?



13. Is there any policy measure being taken to ensure that the housing policy protect the low-income earners against the hikes in housing prices?



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14. Which aspects of the housing policy would you recommend to be continued?

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15. Which aspects of the housing policy do you think must be revised or taken off?

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**HOUSING PEOPLE ZIMBABWE (LOCAL NGO)**

*I kindly request you to assist with any information that may help in my analysis of the low-income urban housing policy for the city of Harare. The data collected will be treated as confidential and will only be used for academic purposes.*

1. *Name of the organization*

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2. *What is the role of the organization in matters of housing?*



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3. *In your opinion, do the housing plans and designs in the low-income housing policy meet the needs of the low-income earners?*

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4. *Do you think the role of the pay schemes is recognized by this housing policy?*

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5. *Do you think subsidies as recommended in the housing policy can achieve the intended goals?*

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6. *Housing in authorized areas is in most cases not affordable. Do you think this has to do with policy-related causes?*



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7. *Can you comment on the involvement of the private financial sector in housing?*

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8. *Do you think the housing policy can be successfully implemented under the prevailing economic situation in the country?*

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9. *What is your opinion on the policy statement which states that the stand size for low-income housing be reduced to 80 square metres per unit?*

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10. *The policy advocates for high-rise flats as a way to reduce the waiting list and overcome the housing problem in general. As an organization what is your comment on such a move?*

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11. *Which aspects of the housing policy do you think must be continued?*

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12. *Which aspects of the housing policy do you think must be discontinued?*

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