HOU\NSING LAND ALLOCATION IN KADOMA

IMPLICATION FOR LOW-COST HOUSING PROVISION

DISSERTATION

SUBMITTED TO THE UNIVERSITY OF ZIMBABWE IN PARTIAL FULFILMENT

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UNDER THE SUPERVISION OF

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IN THE DEPARTMENT OF RURAL AND URBAN PLANNING

UNIVERSITY OF ZIMBABWE

JUNE 2012
This dissertation entitled “Housing Land Allocation in Kadoma: Implication for Low Cost Housing Provision” submitted by myself in partial fulfilment for the award of MSc in Rural and Urban Planning is based on original research work carried out by me under the supervision and guidance of Mr J. Chaeruka and Mr C.M. Brand. The dissertation has not been submitted in part or in full, to any University/Institution for the award of any degree or diploma. I have fulfilled all the statutory requirements for the submission of the dissertation.

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DEDICATION

I dedicate this work to Tendai, Ralph and Camille whom I could not give enough time during the course of my studies.
ACKNOWLEDGEMENTS

A scientific writing is a collaborative effort by the community of scientists. In writing this work many people and organisations were consulted and contributed immensely. It is difficult to list them all here but some of them stand prominently above the rest such that not mentioning them will be an act of injustice to this work. These are Mr CM Brand with whom I started this work in 2011. Unfortunately I could not complete this work with him. I had to find the assistance of a new Mentor-Mr J Chaeruka. His contribution to this work cannot be enumerated and be exhausted. I cannot thank him enough for words can’t say it all. I would also like to thank the MNHSA- Kadoma but in particular Mr T Chirima, Kadoma City Council, Ministry of Lands and Rural Resettlement, Ministry of Local Government Rural and Urban Development-Kadoma and ZIMSTATS-Kadoma for supplying information that was so vital in coming up with this writing. Again my words cannot say it all here. It was my wish to mention everyone who made contributions to this writing but time and space cannot allow me. All those who contributed but whose names do not appear here should not think that I have forgotten them.
ABSTRACT

This paper reviews housing land supply and land allocation strategies and practices in Kadoma. Inadequate supply of and inequitable access to serviced land is the most important factor limiting the supply of housing to low income households in the city. This research arose from the acute shortage of low cost housing land supply which has led to overcrowding and homelessness. Research has shown that land because of its scarcity and high cost is the major obstacle to the adequate provision of affordable urban housing in developing countries. This stems from the use of poor and inappropriate frameworks for the allocation of urban housing land which work against efforts by the poor to access low cost housing. Questionnaires, structured interviews and secondary data sources were used to investigate the topic. It was found out that land allocation methods in Kadoma changed between 1990 and 2011 which marginalised low income households. Low cost housing is no longer the first priority in allocating housing land in Kadoma resulting in overcrowding and the use of informal land access methods as alternatives. The paper concludes that unless concerted efforts are made by urban planners and government to address the land issue, Kadoma may in the nearest future be facing chaotic housing development.
## ACRONYMS

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<thead>
<tr>
<th>Acronym</th>
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<tr>
<td>CSO</td>
<td>Central Statistical Office</td>
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<td>DA</td>
<td>District Administrator</td>
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<td>FTLR</td>
<td>Fast Track Land Reform</td>
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<td>GBs</td>
<td>General Barracks</td>
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<td>GOZ</td>
<td>Government of Zimbabwe</td>
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<tr>
<td>HGF</td>
<td>Housing Guarantees Fund</td>
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<td>KCC</td>
<td>Kadoma City Council</td>
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<td>LA</td>
<td>Local Authority</td>
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<tr>
<td>MDC</td>
<td>Movement for Democratic Change</td>
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<tr>
<td>MLGURD</td>
<td>Ministry of Local Government Rural and Urban Development</td>
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<tr>
<td>MLRR</td>
<td>Ministry of Lands and Rural Resettlement</td>
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<tr>
<td>MNHSA</td>
<td>Ministry of National Housing and Social Amenities</td>
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<tr>
<td>NGO-Non</td>
<td>Governmental Organisation</td>
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<tr>
<td>NHF</td>
<td>National Housing Fund</td>
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<td>SPSS</td>
<td>Statistical Package for Social Scientists</td>
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<td>SQs</td>
<td>Single Quarters</td>
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<tr>
<td>ZANU (PF)</td>
<td>Zimbabwe African National Union (Patriotic Front)</td>
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<td>ZMSTATS</td>
<td>Zimbabwe Statistical Services</td>
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CHAPTER 1

1.1 INTRODUCTION

Access to housing land is at the centre of solutions that can solve the housing problem in most third world cities, and increasingly so in Zimbabwe. Access to land has generally been shown to ensure access to housing for even the poorest household in urban areas of developing countries (Asiama, 1990:240). Indigenous materials and traditional construction systems make shelter units affordable so that those with land for housing can afford to construct their homes cumulatively: the "brick by brick" capitalization process by building according to the availability of resources or to lower standards bring down housing costs to affordable levels thereby contributing towards the reduction of the cost of shelter units to low income earners (Laquain, 1982:77). According to the new development paradigm housing development should be based on a bottom-up process with active participation of local people using local resources and capabilities (Barbara Bodorkos, 2010:3). Land is the prime local resource that home seekers in developing countries require.

Land supply for housing through the formal means has been severely limited especially to low income earners and the unemployed. Several factors have been shown as contributing towards housing land shortages. At the top of the list is the rapid increase in urban population. The rapid population increase in urban areas has resulted in an increase in demand for land for productive activities; housing, recreational and other land uses which leads to competitive demand for land between agriculture needed to feed the extra population and other productive activities.

The high demand for land and its scarcity has resulted in price increases on the best land in peri-urban zones and the alienation of low-income groups from the housing land markets. The ability to convert rural land to urban uses and to effectively manage the existing stock of
land is the solution that most developing countries are seeking but are failing to achieve in sufficient quantities to curb homelessness among the urban poor. In Zimbabwe, for example, conversion of peri-urban land to urban land use through the Fast-track Land Reform Program was supposed to provide a solution to homelessness by affording the urban poor access to more affordable land on which the ‘brick-by-brick’ technique could be used to build housing by the poor themselves. The limitation of financial capacity affecting all actors in housing which is a product of both the scale of the land to be developed in relation to the housing problem, and of limitations in revenue earning potential (Drakakis-Smith, 1981) has been a challenge affecting formal housing provision for a long period of time and the undertaking of the Fast-track Land Reform program was supposed to remove the traditional formal land markets and replace them with a system of land distribution not based on the capacity of home seekers to pay for land.

Before the Fast-track Land Reform Program (FTLR) in Zimbabwe inappropriate policies and legal instruments coupled with severe limitations in both managerial and institutional capacity limited the stock of land that was made available for low income housing. Low income households’ access to land was reduced by restrictions on land supply. Usually, the restrictions resulted in speculative activities which pushed up the value of land in the open market rendering it unaffordable to low income households.

My dissertation is built around the provision of urban housing through enhanced land access to the urban poor through free access to land for housing development in the city of Kadoma. Free access to housing land is a method that removes the cost of buying land for housing from land sellers and instead government releases land from the peri-urban region to home seekers through Local Authorities or directly to beneficiaries. The method allows the beneficiaries to do away with land costs and pay only for the land development costs such as
As ecological economists say justice entailed in the ideal of sustainability requires the political quest for a more inclusive democracy and through the Fast-track Land Reform Program it was hoped that poor home seekers were going to have accelerated access to housing land and as a result reduce the country’s housing back log. This work casts light on this issue by analysing low cost housing data in the city of Kadoma covering the years 2000 to 2011. To appreciate the contribution of the FTLR Program to low cost housing an analogy is drawn between this period and the period between 1990 and 1999.

1.2 BACKGROUND INFORMATION TO THE STUDY

Throughout the three decades of independence the scale of the housing problems in Zimbabwe increased. Moyo, (1997) sees this as happening despite increased efforts by the poor themselves and by government to improve housing conditions in the cities. Zimbabwe is a country with a shrunken agricultural sector, deep poverty, a manufacturing sector operating at below 55 percent capacity and unemployment estimated in the 80 percent range. A fall in real incomes, faulty government financial planning, lack of a clear policy on urban land management after the FTLR, spiralling inflation and increased unemployment from 2000 further worsened homelessness in all urban areas. The formidable nature of the housing backlog and the associated services schools, clinics and hospitals, water and other infrastructure is seen in needs that are completely unmet as well as cases where needs are partially met. Housing services in the low income sector such as the General Barracks and the Single Quarters in Rimuka in Kadoma, Chikanga in Mutare and many such areas reflect various signs of serious strain such as openly flowing sewage, water outages and un tarred roads.

High levels of homelessness and overcrowding are a characteristic of such areas. Housing problems are growing despite the achievements of the FTLR which attempted to nationalise Zimbabwe’s former white commercial farming areas. The FTLR program was supposed to
reduce housing problems by quickening land deals by removing the need for protracted negotiations between land owners and local authorities by bringing in government as the major land supplier to LAs. Urban areas such as Kadoma have peri-urban farms acquired by government through the FTLR exercise which could ease the demand for housing land. Government which is the owner of land around urban areas can help to ease the problem of housing shortage by providing cheap land to LAs to develop low cost housing.

However the land surrounding urban areas has not been made available to Local Authorities (LAs) which as early as 1997 were facing the problem of land shortage for housing development. Very little low-cost housing was completed in the past ten years in Zimbabwe’s urban areas. The major challenge towards low-cost housing provision has been the shortage of land stemming from the failure by government to provide adequate land from the FTLR program and the absence of a land market from which council can purchase land it requires for development.

1.3 STATEMENT OF THE PROBLEM

Zimbabwe is battling a serious problem of housing amounting to over one million names on the housing waiting lists of the country’s urban settlements. Different policies and strategies have been used in the effort to reduce the large housing backlog facing Zimbabwe’s urban areas. Policies such as the introduction of home ownership, changes in housing standards, self-help, building brigades and cooperatives have been tried in post-independence Zimbabwe with different outcomes. Although government has seen the weaknesses of each of these approaches and has shifted its focus from these into provision of land and creation of an enabling housing construction environment, the efforts are inadequate. The policies do not address the core reason why low income earners fail to access adequate housing. The cause of the housing dilemma facing the country can be found in the methods that are used to allocate
housing land to home seekers and the processes involved in obtaining title to land by low income earners.

The methods used to allocate low-cost housing land are not pro-poor. Despite the completion of the FTLR programme, land shortage is so serious in Zimbabwe’s urban areas that mainly infill stands have been the type of housing stands developed by both central government and the LA in the past ten years. The prices for these infill properties have been very prohibitive to those in the low income bracket who have been gradually pushed out of the market by the high and medium income groups. As a result land for housing meant for the poor has ended up being allocated to middle and high income groups who can afford the prices charged for the properties. It is the purpose of this research to investigate low-cost housing land allocation in Kadoma from 1990 to 2011 in order to find out whether low income home seekers are accessing housing land and how they have adjusted to the changes that took place in the housing land allocation strategies. Besides suggesting for the realignment of policies to be inclusive of the poor, the research attempts to find a solution for the problem through the use of peri-urban land acquired under the FTLR programme.

1.4 AIM OF THE STUDY

The aim of this research is to investigate housing land allocation methods used in Kadoma and their effects on low-cost housing land provision.

1.4.1 Objectives

The specific objectives are:

1. To analyse the methods used to allocate low cost housing land in Kadoma.

2. To examine changes which have taken place in housing land allocation in the Kadoma
3. To explore the possibility of increasing low-cost housing land by utilising land from the FTLR program.

4. To explore how land allocation mechanisms can be used to ensure equitable and needs-based allocation of low-cost housing land.

**1.5 STUDY JUSTIFICATION**

This research will assist Kadoma town authorities to understand the outcome of the housing land allocation methods in use. The study will also help the city authorities to improve housing land allocation strategies so that the city’s poor can have better access to land. By using findings from this study central government, academics and planners will understand the problems which are limiting access to low-cost housing land. The possibility of increasing housing provision through the use of land acquired from the FTLR programme to house the poor will help government to realign its thrust on the land reform program by adopting urban housing provision as the other goal of the program. The dissertation is explorative in some respects which will assist researchers who are going to research on related topics with basic housing and land allocation data on Kadoma.

**1.6 STUDY AREA**

Kadoma is a city of 176 000 people (CSO, 2002), in the Mashonaland West province of Zimbabwe, 141km south-west of the capital Harare on the main road to Bulawayo. Until 1982 the town was known as Gatooma. Kadoma was founded in the 1880s as a mining camp, and constituted under a village management board in 1907. In 1917 the Kadoma municipality was created. The settlement was named after the nearby kraal of Chief Katuma who is represented on the town’s coat of arms by the mountain bearing his name and by the chief’s badge of office.

Kadoma is one of the earliest towns in the country dating back to the early colonial period growing firstly as a mining and farming settlement some 141 km from the capital Harare.
Kadoma started as a very small mining village of less than 3000 people in the 1930s, but has today grown into a large relatively industrialised urban area of 176 000 people (CSO 2002). The town is experiencing high rates of urbanization which has led to high demand for housing in the low cost sector. Kadoma City Council finds it difficult to meet the high demand for housing. The town of Kadoma has a waiting list with nearly 17 000 people.

(Source: Google Maps 2012)

Figure 1. City of Kadoma

Kadoma’s industry used to boast of David Whitehead Textiles (now closed), Kadoma Papermills and other industries such as Steelmakers and Ridgecroft specialising in metal products; Dairibord, Cold Storage Commission and the Grain Marketing Board processing agricultural produce. Various other industries including Toyota, Delta Beverages, retail shops and several home industries are also located in the town employing hundreds of workers.
Mining is the centre of Kadoma’s economy and includes magnetite, 15 km south of the town; chrome mined at Eiffel Flats, gold at Golden Valley, Glasgow and Blue Glass. The most significant mine of the area is the Cam and Motor mine which is in Eiffel Flats 7km outside Kadoma. Cam and Motor is owned by Rio Tinto Zimbabwe and is the largest gold producer in Zimbabwe’s history. Nickel used to be mined at Empress Mine (now closed). Kadoma also has platinum mining at Zimplats in Mhondoro-Ngezi. Platinum mining is fast leading to the development of a subsidiary urban settlement at Turf in Mhondoro-Ngezi where several housing units are under construction for Zimplats workers.

The economic activities in Kadoma imply that the town requires a viable housing strategy to house the workers and their families. The rapid growth in the mining sector estimated at 44% for 2011 will lead to higher demand for housing especially in the low-cost sector as the majority of the workers employed in the industries and mines are low income earners. Due to the high demand for housing Kadoma is finding it difficult to provide adequate housing to home seekers. The past decade saw very little low-cost housing being constructed in the town due to several challenges which include shortage of financial resources and most importantly the shortage of affordable land.

1.7 OVERVIEW OF THE RESEARCH

In this paper I analyse the problem of urban housing land management in Zimbabwe by analysing land allocation methods in Kadoma and the contribution that can be made by the incorporation of land acquired through the FTLR program in solving the severe housing problems facing the country. The aim is to find and present some suggestions for policy reform, which may improve the availability and accessibility of land to urban low income households. The paper is divided into 5 sections. The first section provides an introduction, background summary and the aim and objectives of this study. The second section looks at
literature on land management policies, practices, the problems and solutions in the allocation of land; the third part provides the research methodology which was used in the study and the fourth chapter presents the research results while the last part puts forward some suggestions for policy reform.

1.8 CONCLUSION

This chapter has provided the introduction to this study and the outline of the problem. The chapter has also provided the structure of the research and what is expected in each chapter. Subsequent topics will provide further detail of the research, findings and recommendations.
CHAPTER 2

2.0 LITERATURE REVIEW

2.1 INTRODUCTION

Literature review plays an important role in research, (Babbie 1990). It reveals in more depth what is already known about the subject under study. It helps the researcher to further understand the problem. By assessing previous studies literature review helps in the development of a conceptual framework and a rationale for the study. The researcher visited literature sources such as conference proceedings, handbooks, circulars, minutes of meetings, textbooks, newspapers and the internet.

2.2 HOUSING DELIVERY IN DEVELOPING COUNTRIES

Systems or modes of housing provision can be defined by the processes through which such provision is achieved. The overall structure of housing provision in developing countries can be presented as a bio-polar sub-division of conventional/unconventional or formal/informal structures or modes of housing provision (Keivani, Werna, 2001:66). A conceptual model of the main modes of housing provision in developing countries can be developed by subdividing the abovementioned two main structures into several other secondary substructures or sub-modes. The conventional or formal mode can therefore be divided into public, private and co-operative substructures, while the unconventional or informal structure can be divided into squatter settlements, illegal subdivisions and low income rental housing.

Key: Inf. Subdiv. - Informal Subdivision

Fig. 2. A Conceptual Model of Housing Provision in Developing Countries. (Source: Keivani R and Werna E, 2001)
2.2.1 Conventional or Formal Modes of Housing Provision
The conventional or formal mode of housing provision mainly caters for the high income groups of the urban population in developing countries and is mainly achieved through the private market. In addition the state, either directly or indirectly, also provides housing units for some sections of the low income groups and essential government employees through this mode. To these must be added co-operative housing provision which can be formed either through government channels or independently. This mode mainly utilises official channels for access to land, finance and building materials. In addition units are built according to official building standards mainly using industrial materials and semi-industrial to industrial building techniques (Keivani R and Werna E, 2001).

2.2.2 Unconventional or Informal Modes of Housing Provision
Unconventional or informal modes of housing provision in developing countries primarily exist due to the inability of low income groups to purchase high quality and professionally designed and constructed housing produced through the conventional sector (UNCHS, 1996c; Gilbert, 1990; Drakakis-Smith, 1981). This situation itself is brought about by the inability of peripheral capitalist development to absorb large sections of the urban population in formal sector employment on the one hand or to provide adequate wages and salaries to large sections of those that are employed by the sector on the other.

2.3 THE HOUSING PROBLEM IN ZIMBABWE
Available evidence shows that the supply of housing and the associated settlement services lags behind demand. This has resulted in long waiting lists and straining of existing settlement facilities. For instance, in the 1990s annual supply was less that 10% of targets at 12 000 to 14 000 units per year versus a target of 162 500 units (Auret 1995). Serious housing challenges in all major cities are reflected in the Housing Database of 2007. The low
cost housing demand-supply gap has been aggravated by interplay of factors. These factors are shown in Box 1.

**Box 1 Urban Housing Sector Challenges in Zimbabwe**

- Natural urban population explosion.
- Rural to urban migration due to polarised spatial development.
- Unavailability of urban housing land.
- Unaffordability of limited private land in existence.
- Under capacity of existing off-sight infrastructure to accommodate new structure.
- Weak financial capacities of local urban authorities to upgrade both existing old and dilapidated off-sight infrastructure to accommodate new ones.
- Limited number of players in the housing sector to generate housing stock levels consistent with existing levels of demand.
- Unavailability of relevant appropriate, accessible housing finance mechanisms in the market.
- The urban housing debacle has manifested in various forms:
  - Ever-growing housing waiting lists.
  - Emergency of urban slum dwellings.
  - Overcrowding with evidence of high room occupancy rates.
  - Poor environmental health and hygiene standards.
  - Public health risks and proliferation of communicable diseases such as recent cholera and typhoid outbreaks, increased incidence of crime, vice and social delinquency which thrive in slum and overcrowded dwelling conditions.

*Source: Chatiza, Mlalazi 2009*

Three decades since independence it is fair to argue that both colonial and post-colonial housing policies have proved inadequate as evidenced by serious under-provision and decaying neighbourhoods (Chatiza and Mlalazi, 2009)

The Ministry of National Housing and Social Amenities estimates the formal housing stock in Zimbabwe in 1990 as 560 000 units stating the shortfall as 200 000 units. During the same period the housing delivery level was at a rate of only 15 000 units per year. Between 1992 and 1994 the annual housing supply rose to over 20 000 units but the deficit continued to grow and by 2000 it had risen to over 1,000,000 units (GOZ 2005). Since 1980, government has generally taken the lead in low cost housing delivery, with the private sector concentrating on medium and high cost housing delivery. This was done through the different policy and programme initiatives instituted in the period 1980 to 2000 shown in Box 2.
Box 2 Policies to Increase Access to Housing in Zimbabwe

- **The Repeal of Pass Laws (1980)** which had been used to regulate and restrict the form and permanency of black urban residency.
- **Home Ownership** which allowed house occupiers to purchase the Council/Government rental stock thereby generating funds for the construction of additional units. This expanded colonial pilot schemes started in the 1950s (see Auret 1995).
- **Rent Control Regulations (1982)** to regulate the rental market in ways that offer protection to both tenants and landlords.
- The establishment of the **National Housing Fund (1982)** used as a general development loan through which local authorities received resources for house construction and infrastructural development.
- The establishment of cost effective and labour intensive modes of house construction such as *aided self-help* and *Building Brigades* and the development of.
- **The Housing and Guarantee Fund (1985-1995)** to facilitate civil servants and the general public to acquire building society loans for home purchase or construction. The Fund was supported by, among others, the World Bank and USAID and focused on low income residential development. There was also a component where government mobilized funds from potential home-owners in the medium to high income brackets with a matching Government contribution.
- Implementation of **minimum building standards, training of builders and other artisans** (trade testing system) to ensure provision of decent and durable housing and associated facilities.
- Continuation, broadening and refining the maintenance of **Housing Waiting Lists**.
- **Housing Upgrading Programmes** where former ‘bachelor accommodation’ and housing units considered unsuited to continued habitation in older suburbs like Mbare in Harare, Sakubva in Mutare, Rimuka in Kadoma, and Mabutweni-Iminyela in Bulawayo.
- **Slum Upgrading** with the only large scale project being Epworth outside Harare.
- **Promotion of Cooperatives and other community-based settlement development models.** Some of these were directly facilitated by local authority Departments of Housing and Community Services and relevant arms of central government as well as civil society organizations such as NGOs and CBOs.
- **Introduction of rural housing and social amenities programmes** including creation of a specific Ministry.
- **Private Sector Participation and Employment-based Schemes** where the involvement of the private sector in the delivery of housing has seen a number of land developers and other companies not involved in the housing sector providing housing for their employees while others were promoted by civil society organizations.
- **The National Housing Policy (2000) and National Housing Delivery programme (2004-08).**

Source: Chatiza and Mlalazi (2009)

Over 460 000 housing units were constructed throughout the countrywide between 1980 and 2005 apart from introducing new home ownership structures (GOZ 2005). These measures made it possible for the black population to access housing properties throughout the first and second decades after independence.

Changes in housing standards were also introduced in 2004 in an endeavour to improve the housing standards of low-cost housing properties. However, government acknowledges that the quantitative housing needs of the urban population have not been met for three main reasons. Firstly, levels of output have been very low in comparison to the housing shortage which was being fuelled by the rapid rate of urbanisation estimated at between 4.6 and 7 per cent per annum. Secondly, problems with regard to the acquisition of land have been
identified as one of the main reasons for the failure of site and services programmes which had been seen as a panacea to Zimbabwe’s housing problem. Thirdly, the bad location of many projects on cheap peripheral land and inadequate transport facilities still caused problems of access for settlers to places of jobs in the cities (Soliman, 1986), resulting in many of them not taking up the offer.

2.4 LAND MARKETS IN ZIMBABWE’S URBAN AREAS

Starting from the colonial period and continuing into the post-independence period housing land and other forms of property in Zimbabwe’s urban areas were generally undertaken through formal land markets (Chatiza, Marongwe and Mukoto, 2011). The costs of land acquisition were prohibitive and ultimately presented the greatest constraint to land supply until the radical land reforms of the post-2000 period.

Before the FTLR program Zimbabwe’s land policy had already realized the importance of peri-urban settlement in the country’s land reform process (GOZ 1998). For example, the Inception Phase Framework Plan proposed, among other things, to develop mechanisms for monitoring urban growth and the demand for and supply of urban land both within and outside existing towns and cities (Marongwe, 2003). It is known that urban development can only occur at the expense of rural land. The changing land-uses, policy environments, land ownership patterns and land administrative mechanism that occur in such transitional zones are key factors that define the dynamics of development in urban and peri-urban areas.

2.5 FAST-TRACK LAND REFORM AND URBAN HOUSING LAND

The Fast Track land reform was launched by the Government of Zimbabwe in the year 2000 throughout the country. Initially, the land occupations process targeted the acquisition of large-scale commercial farms for settlement for agricultural purposes. Over time, the scope of the programme was broadened to include the acquisition of land in urban and peri-urban...
areas for urban development purposes. According to Marongwe, (2003), land occupations in the peri-urban areas were mainly driven by the desire by urban residents to access land for residential purposes.

### 2.5.1 Access to Urban Housing Land in After 2000

Land in general and housing land in particular are a terrain of struggle and Zimbabwe has experienced politicization processes that detracted good governance in these areas. Although the FTLR programme in urban areas was driven mainly by the need for urban residential land, access to such land is not open to all urban residents. There is in the national politics a polarisation of the country based on affiliation to the main political parties – ZANU P.F. and the two MDC parties. The land occupations legitimised by the Fast Track Land Reform Programme were driven by ZANU P.F. party structures (Marongwe, 2003; 2009), and accordingly, the question of who benefited from land allocation, even in the towns and cities, cannot be unrelated to one’s political affiliation to ZANU P.F.

With central government emerging as the major source of supply of land to urban markets in the major urban areas, it is inevitable that the land allocation process in certain cases is politically driven. With the LAs relegated as a source of land supply, it is not clear whether the waiting list has been adhered to as a land allocation tool. Hence the place of central government as the main actor involved in land delivery raises questions of fairness, transparency and good governance around the land allocation process in urban areas (Marongwe et al, 2011).

### 2.5.2 Urban Planning and FTLR Program

The haphazard manner in which farms were occupied or settled under FTLR led to a serious deviation from the planning procedures and also created a huge demand for the servicing of the ‘demarcated’ stands by LAs. Serious implementation problems were presented to
planning authorities by the FTLR program. Firstly, the planning and demarcation of stands was not done following any planning standards, making service delivery (water, sewerage, roads, electricity etc.) very difficult to provide. Secondly, the cost of service delivery could not be met both by the Central Government and the LAs. Thirdly, the structures that were developed do not conform to the Building Bye-Laws since the occupiers could not at law submit any planning applications for approval by the LAs since they were not the titleholders of the land. It became illegal for the City Planners to advise the new settlers on what they should do to ensure that their structures met the planning standards.

Marongwe, (2002), asserts that farm occupations and FTLR resettlement in the peri-urban and urban areas placed urban localities in a dilemma. Settlement patterns created under FTLR are in direct contradiction with land-use plans in the Master and Local Plans that guide development in respective urban areas. Urban agriculture made it difficult for LAs to acquire peri-urban land since those who practice it were politically motivated and some were high ranking government officials. Any attempts to move the people out of these areas met with political retaliation and intimidation.

2.6 URBAN HOUSING LAND AND PERI-URBAN FARMING

A major limitation to housing land access by the poor in the post-FTLR period is the clash between peri-urban farming and housing development. Over 80 percent of Zimbabwe’s urban and rural population depends on agriculture and therefore the importance of access to land particularly peri-urban land for urban people (Moyo, 2005). A large part of the urban population, mostly with incomes below the poverty datum line, straddles the rural-urban divide and depends on land for their livelihood within the rural, peri-urban and urban areas.

One ‘unintended’ consequence of the land reform was the increased scale and sources of demand for land, in all farming areas, among the urban retrenches and the poor, and among
land seeking indigenous elites (Moyo, 2000). This created an area of potential conflict with LAs that try to incorporate peri-urban farms into municipal boundaries. For example an attempt by the Masvingo LA to incorporate peri-urban land into its jurisdiction for urban development was met with serious criticism from resettled farmers accusing the city fathers of trying to derail the gains of the FTLR (The Herald Jan. 2012).

2.7 CONCLUSION

Issues of land and the role government plays in allocating, acquiring or permitting land to be developed are very complex. Both the LAs and the government play important roles in managing land to meet the different demands on land in the cities. This chapter has shown that the different institutions involved in land did not operate with overall agreed strategic goals in mind, leading to a very piecemeal approach. On the other hand, before the FTLR when government encouraged private land ownership systems, high costs, reinforced by inappropriate regulatory frameworks, forced many poor households into unauthorised and overcrowded settlements.
CHAPTER 3

3.0 RESEARCH METHODOLOGY

3.1 INTRODUCTION

This chapter focuses on the methodology used in this study. Almost all research projects involve the gathering of data. Methodology in social research refers to how a researcher finds out what he sets out to find. A method is about the way the researcher used methods such as the questionnaire, interview, and observation.

3.2 RESEARCH DESIGN

A human settlement needs assessment analysis framework based on the assessment proposed by Chatiza and Mlalazi in 2009 was applied to guide collection and analysis of data. The framework seeks to clarify the mechanisms by which people obtain access to housing land within communities, by offering a framework that allows for interpretation and monitoring of data. It is a framework that provides a geographic and socio-economic basis on which to understand the strategies that people use to meet their basic needs (FEWSNet, 2005). The study uses triangulation to gather data on the topic. This entailed the use of both quantitative and qualitative approaches to data collection.

Data sources included a secondary data review, household surveys, and key informant interviews. Twelve interviews were carried out with beneficiaries of three housing schemes for soliciting the community’s perspectives on the prices of stands, access to title deeds, waiting periods, fairness of the waiting list and challenges faced. An effort to balance the sexes was made with one third of the interviewed members being female household heads. A number of participatory approaches were used: routine work visits on study sites and attendance of official meetings involving the studied projects such as the meeting held on 7 October with beneficiaries of Garikai.
The research was done with the participation of a number of teams within the Departments of Local Government Rural and Urban Development, National Housing and Social Amenities, Public Works, Lands and Rural Resettlement, Physical Planning and Kadoma City Council. A review of the available literature on housing land allocation in general and in Kadoma in particular was carried out, using both published and unpublished documents. Four weeks of observation and unstructured interviews with city authorities and households involved in housing were a starting point for the research.

3.3 SURVEY SAMPLING AND SAMPLE SIZE

The study used a two-stage sampling strategy, where the first stage was the ward or suburb. A list of these was obtained from the Kadoma ZIMSTATS District Office, representing wards used for the 2002 population census. Purposive sampling was used to select the wards where land had been developed for housing on the basis of the developer of the land in order to represent all housing providing authorities in the city. The second stage was selection of households for interview. Convenience sampling was used in selecting households by selecting people who were on their properties during the time of the interview.

Lasley, P (1999:24) observed that no perfect or universally adequate sample has been devised. The method used in a given investigation depends on the nature of the problem, the subjects to be located as well as any other factor such as costs and administrative convenience. Three housing projects selected were Pixies Combie (known for its ownership conflicts between the MDC-lead Kadoma City Council and the Ministry of Local Government Rural and Urban Development), Mupamombe (civil servant cooperative initiative) and Garikai/Hlalani Khuhle (most recent government turn-key approach project) for the in-depth analysis of the dynamics of land allocation in the period 1990 to 2011.
individual interviews with key informants in each project were conducted to clarify key issues at household level.

3.3.1 Study Population

The study population refers to the group to which the researcher would like the results of the research to be generalisable and it includes all individuals with certain specified characteristics. The study population for this study comprised of all people who benefited from low cost housing land in Kadoma. Household heads of low cost housing land beneficiaries from three housing schemes in the city were interviewed and observed. Interviews were also held with housing authorities in the Kadoma Housing Department as well as government departments involved in housing and private land developers. Appendix 2 lists the organisations with which interviews and discussions were held.

3.3.2 Study Sites

Kadoma Urban is divided between the 2 districts of Sanyati and Mhondoro-Ngezi. The Harare-Bulawayo road forms the boundary between them. The present study took place in the Kadoma Urban district, which is made up of 6 wards. In Kadoma low-cost housing exists in high-density suburbs which include Rimuka, Munhumutapa and Ngezi. Peri-urban low-cost housing is found in areas surrounding the city and some of it is on smallholdings from the FTLR program zoned for agricultural purposes. Most low-income residents inhabit high-density suburbs. A household survey was conducted to collect data from sampled households. Data was collected on demographics, assets and residential land ownership.

3.3.3 Conducting the Study

An interview checklist was used to conduct interviews with key informants. The interview checklist was pre-tested in two different wards of the city with low-cost housing properties. It was then modified and refocused by the researcher. The researcher visited respondents before
the actual study to explain why the survey was being conducted, its relevance to urban and national development and the rationale for sampling. Pre-testing of interviews took place during the third week of February 2012. The survey was carried out over a period of two weeks in March 2012 by visiting the stands where respondents lived. Where respondents were not available neighbours were incorporated.

3.3.4 Data Management
Data entry took one and a half weeks using the Statistical Package for Social Sciences (SPSS, version 10). To minimize errors, a double-entry system was used and all discrepancies were corrected by referring back to the checklists. Data cleaning on the original data files was also conducted in SPSS (version 10).

3.3.5 Analytical Techniques
Housing land access analysis was conducted by looking at method used to get the stand such as buying from someone, buying from city council, central government or private means, period spend waiting for the stand, whether the waiting list was used, financing, cost of property, amount owed and income sources, period property was accessed.

3.4 DATA GATHERING INSTRUMENTS
3.4.1 Primary Data Collection
Primary data collection targeted officials working in the urban housing sector and residents of Kadoma who had benefitted in different housing schemes. Interview checklists were developed and used to gather data from the identified officials and residents. The key institutions targeted by the key informant interviews were local authorities, civil servants involved in housing, private property developers including cooperatives and beneficiaries of 3 housing projects. The Kadoma city council was the major source of information on land allocation, impact of land allocation strategies on housing delivery and information on
planning standards response to housing affordability for the poor. Key informant interviews with residents of Mshumavale, Sabonabona and Pixie Combie provided data on the interface between formal and informal land markets in the city.

Property professionals were useful in gathering information on types and number of housing properties they had developed and the challenges facing the private property development sector. Interviews with residents of informal settlements provided data on the role of non-conventional land access methods on low-cost housing provision. Key informant interviews with residents of informal settlements were centred on land access methods, property rights issues and land transactions through informal means. Specific case studies were developed on the experiences of beneficiaries of different housing schemes matching particular allocation strategy to clarify on the operation and impact of different allocation methods on low-cost housing provision. Details of the topic guidelines for the interviews and discussions are shown in Appendix 1.

3.4.2 Secondary Data Collection

Secondary data was collected from documents such as minutes of meetings, reports, handbooks, circulars, textbooks, newspapers and the internet. A list of the secondary data sources will be given in the Bibliography. Organisations interviewed at provincial level are shown in Appendix 2.

3.5 ETHICAL CONSIDERATIONS

Prior to data collection relevant authorities were sensitised of the research issues to be granted permission to access information. Where information could not be officially granted it was offered as grey material and sources were never to be divulged. Consent was also sought from the nine respondents from the three housing case studies before interviewing.
them. No names were used to identify respondents and special attention was given to issues of privacy and confidentiality.

3.6 DATA ANALYSIS AND PRESENTATION

There are two broad approaches to analysis of research data: quantitative and qualitative (Simpson and Meriam, 1984). The type of data analysis was linked to the qualitative and quantitative data collected. Qualitative data consisted of detailed descriptions of people, events, conditions and situations or observed behaviour. Quantitative data consisted of numerical information such as the size and number of stands, the number of beneficiaries in a scheme and the amounts payable on given properties. Quantitative data occurred in figures and was analysed using the mean, mode and percentages. Tables were used to present quantitative data such as developments done on given housing schemes, numbers and sizes of farms allocated from the FTLR program.

3.7 LIMITATIONS OF THE STUDY

The study does not claim to be exhaustive and flawless because there are some assumptions and drawbacks that one needs to be aware of when using the results. Interpretation of these results should be limited by the fact that these data are cross-sectional because of the single round of data collection. Also accessibility data do not capture those who circumvented the council waiting list to access residential land by buying from those who were selling neither does it capture those with multiple residential stands which was necessary to separate genuine demand by first time home seekers and self-enrichment by the rich wanting to develop indirect rental property. It was assumed that all people accessed residential stands through the waiting list and were first time home seekers.
Another limitation is related to the survey sample. The sample was chosen purposefully and was representative of only those suburbs from which it was drawn. It also does not represent what happens in medium and low density residential land markets. Another important point was that a precursor of inclusion was that those studied had to be occupying a household. This meant that the homeless were left out regardless of whether or not they were home-seekers. Furthermore, the study does not incorporate the views of home-seekers who had not yet developed their housing stands.

Penetration into the issues of the FTLR program was the other limitation, particularly when carrying out field visits in the peri-urban farms. I had to use the influence of the District Administrator, the District Lands Officer and assistants who were known to the leaders of the FTLR program to be accepted. I also encountered data access problems from security sources and in such instances the information was never accessed and I had to use my own observations to plug the information gaps. Thus the scope of issues raised by this study could be limited. However, despite this limitation, the study managed to generate credible information that has immense value to both researchers and policy makers.

3.8 CONCLUSION

In this chapter the research design, data analysis, ethical considerations, pilot study and problems encountered have been discussed. The next chapter presents the findings from the research.
4.0 INTRODUCTION

This chapter provides presentation and analysis of the data collected during the research. The principal purpose of the study was to provide an analysis of the housing land allocation methods used in making land accessible to low income earners and how this affected the provision of low-cost housing in Kadoma. In this chapter I revealed that within a restrictive planning framework and a depressed economy, land and housing delivery have continued to under-perform, missing policy targets and failing to meet housing demand.

4.1 METHODS OF LAND ALLOCATION

The conventional or formal mode of housing provision mainly catered for all the income groups of the urban population in Kadoma. This was mainly achieved through the private market. In addition the state, either directly or indirectly, provided housing units for some sections of the low income groups and essential government employees through this mode. To these must be added co-operative housing provision which was accessed either through government channels or independently. Governments got involved in housing provision either to strengthen the state apparatus by building housing units for essential employees such as civil servants, security and military personnel or for the lower income groups. This was done either directly by initiating building programmes for complete housing units or indirectly through aided self-help and settlement up grading programmes.
4.1.1 City of Kadoma

4.1.1.1 Kadoma City Council Housing Land Allocation 1990 to 1999

KCC used the waiting list strategy to allocate housing land during this period. Home-seekers were supposed to join the waiting list by filling a form from the Kadoma Municipality and wait for their chance to be allocated a stand or house. Servicing of land was done by the LA or private land developers and the construction of superstructures only started after servicing of the land. Servicing entailed the development of roads, water and sewer systems as public utility infrastructure. The rate of servicing of land by the LA determined the pace at which home-seekers were allocated housing land. Housing land servicing was determined in turn by the availability of funds. The major source of funding for servicing housing land was the contributions of the beneficiaries on the waiting list who had joined particular housing projects established either by council, government or land developers.

Government had laid down procedures for land development and allocation which were supposed to be adhered to. An example is Munhumutapa low-cost housing project which was developed between 1993 and 1995 in the western part of the town. Council used the waiting list method in allocating stands to beneficiaries of the scheme. Council in conjunction with government provided serviced stands using beneficiaries’ contributions and NHF funds under a subsidised Housing Trust project named pay-for-your-house scheme. The amount contributed by each beneficiary on the waiting list was used as criteria to determine who got a house or stand first. Six hundred serviced stands and 148 completed 2, 4 or 6 roomed houses were released through the scheme.

Discussion

The method was seen as pro-poor since it focused on the people on the waiting list. The assumption was that people on the waiting list were mainly the poor and disadvantaged who
had to queue for their chance to be allocated a serviced stand or where possible, a completed house. The people who benefitted were mainly low income earners but who could afford the monthly charges and rentals. Housing Policy at the time stated that the contribution towards housing expenses of each household on the waiting list could not exceed one third of the household’s monthly income. Civil servants at the time met the criteria and could afford the NHF and HGF funds that were on offer from government. They would repay these over 25 years with some interest.

The method was biased towards those who could afford to repay the NHF funds extended towards beneficiaries as loans. In the Munhumutapa project where the method was used, government was helping its own employees to access housing. Hence accessibility was guaranteed only as long as one was a government employee and was willing to repay the loan.

4.1.1.2 City Council Housing Land Allocation 2000 to 2011

The traditional allocation strategy was effective and useful to some extent between 1990 and 1999 when council could still afford to use beneficiaries’ contributions and its own resources to develop land for low cost housing (Interview with KCC, Department of Housing Official). However, the economic hardships that followed the FTLR program from 2000 resulted in home seekers and land developers failing to raise enough resources towards land development and house construction or purchase. Council found it difficult to provide serviced stands on the market because it had had no money and had also lost much of its land in the land occupations of the FTLR program (Interview with KCC, Department of Engineering Official).
The use of the waiting list though still the main legal instrument on housing land allocation, was abandoned in 2002 in favour of more pragmatic strategies that suited the high demand for properties and the severe shortages of serviced land as well as the ebbing of mortgage finance. KCC also needed funds from the sale of stands to keep council business running such as the payment of wages and utilities. These obligations could not be met if council had adhered to the pro-poor strategies of the past decade which were characterised by economic growth until 1998 when housing land was allocated according to the dictates of policy (Interview with KCC, Department of Housing Official).

Council benefitted by targeting middle and high income people who could no longer afford properties sold in their income brackets that were cascading down to the low cost housing sector investments to hedge themselves against inflation. The real low income earners who had been protected to some extend by government through the waiting list and other equity based policies were driven off the low cost housing market (Interview with Key Informant). People with foreign currency from relatives in the Diaspora were another new market for low cost housing. Members of the group purchased houses and stands in the low and middle cost sector. Due to the financial problems that faced council no virgin land for housing stands was developed because of the prohibitive costs of opening up new land for housing development such as associated infrastructure. Kadoma City Council turned towards infill development as an alternative source of land to meet the demand for stands.

### 4.1.1.2.1 Council Infill Housing Land Development

The private sector is active in Zimbabwe’s urban land markets as investors and developers of property, financiers of property development and property professionals. During the 1990s and around 2000, Council and the state did not own much land in the urban areas, since most of the land earmarked for urban expansion was privately owned and indications are that there
were protracted negotiations with land owners over selling prices (City of Harare, 2002). Added to this, there was no money for servicing what Council and state land was available, and thus it could not be sold for development.

Given this background, the private sector was the dominant player in the supply of land. The land available during this time was meant largely for the high- and middle-income groups who had the means to participate in land transactions, thereby elbowing out the low-income group. To access an infill stand home seekers were supposed to identify open space in the built up areas of their choice and to inform council of the location of the land. Council had to assess the suitability of the land for housing development. Infill stands were cheaper to service than the establishment of new housing schemes that required the provision of new infrastructure like new major sewer and water lines.

The waiting list was not used to allocate land from infill developments. The bottom line was one’s funds to pay for the stand. The poor home seekers could not afford the deposit of half the cost of the stand (see Appendix 3) required for one to be considered as having bought a stand. The remaining balance was supposed to be cleared in monthly instalments over a period not exceeding 5 years. Table 1 shows infill land development in Kadoma between 2009 and 2011.

<table>
<thead>
<tr>
<th>Location</th>
<th>Stands Availed</th>
<th>Stands Allocated</th>
<th>% Allocated</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gudo Infill</td>
<td>38</td>
<td>38</td>
<td>100</td>
</tr>
<tr>
<td>Waverly Infill</td>
<td>6</td>
<td>6</td>
<td>100</td>
</tr>
<tr>
<td>Ngezi Infill</td>
<td>28</td>
<td>28</td>
<td>100</td>
</tr>
<tr>
<td>Braiding Infill</td>
<td>6</td>
<td>6</td>
<td>100</td>
</tr>
<tr>
<td>Annex Infill</td>
<td>189</td>
<td>125</td>
<td>66</td>
</tr>
<tr>
<td>Munhumutapa Infill</td>
<td>7</td>
<td>7</td>
<td>100</td>
</tr>
<tr>
<td>Rimuka Infill</td>
<td>9</td>
<td>9</td>
<td>100</td>
</tr>
<tr>
<td>Vintu and Bakare Infill</td>
<td>8</td>
<td>8</td>
<td>100</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>291</strong></td>
<td><strong>227</strong></td>
<td><strong>78</strong></td>
</tr>
</tbody>
</table>

Source: Kadoma City Council, Department of Housing (2012)
The table shows that infill stands contributed 291 housing stands during the period. The total number of stands allocated was 227 representing 78 percent of all stands in the category. Annex Infill (stands from Garikai) was the only infill project with less than 100 percent allocation to beneficiaries. Only 66 percent of the Annex stands had been allocated as shown on the table. The high cost of the infill stands was cited as the reason for some infill stands being not allocated.

4.1.1.2.2 Illegal Sales and Sub-divisions of Stands

New housing land has been made available on the Kadoma land markets as stands or plots for development following the subdivision of original parcels of land. The subdivision of such land is supposed to be done through the preparation of layout plans by the Department of Physical Planning, urban local authorities or private town planning professionals. An important provision in the subdivision of private land is the setting aside of land for public use and the payment of endowment fees to the relevant local authority.

The post-2000 period has witnessed a surge in fraudulent land subdivisions and property transactions without recourse to policy directives. The most common practice has been that of the owner simultaneously selling the property to more than one buyer. In 26 cases involving city officials between 2006 and 2007, non-owners of properties had forged documents to sell land that either did not exist or that they did not own. Appendix 4 shows illegal sub-division of stand number 47 Mashonganyika in East View in 2007 without consultation with the Master Plan that existed at the time. This incident was one of many such cases in which infill properties were created without adherence to policies.
4.1.2 Central Government

4.1.2.1 Central Government Housing Land Allocation 1990 to 1999

Public sector housing programmes for the low income groups in Kadoma was in the form of direct public provision of completed units such as Phase 1 of Garikai, aided self-help programmes such as Munhumutapa and settlement upgrading such as ‘Musana weNzou’ upgrading. This agrees with Okpala, (1992) and UNCHS, (1996b) that Public sector housing programmes for the low income groups can take the form of direct public provision of completed units, aided self-help programmes and settlement upgrading.

Government used the National Housing Fund (NHF) to finance servicing of stands and construction of low-cost houses for low income earners in the establishment of Munhumutapa, Renewal of ‘Musana we Nzou’ properties, and Infill developments. Where it failed to make a direct provision of houses government provided serviced stands to home seekers and passed the beneficiaries over to council for administration. Since 1993, government led the delivery of low cost housing in the town with the private sector concentrating on medium and high cost housing development (Interview with KCC, Department of Housing). Munhumutapa housing project was virtually established by government with no contribution from council. Council only came in later after 2000 when it was establishing Infill stands.

4.1.2.2. Open Land Development

In 1993 central government provided 610 serviced stands on 21 hectares of state land for low-cost housing development on the western part of the city. Beneficiaries had contributed towards the servicing of the land and the subsequent construction of their house through payment of monthly instalments to a Trust Fund. The scheme was called pay-for-your-house project and was a step forward towards the aided self-help housing access method where
people were supposed to be helped by government to build houses for themselves and not
government constructing houses for the people. This was following the discovery by Turner
that the failure of the turn-key approach in developing countries was as a result of the high
costs which both providers and beneficiaries had to face. The straight jacket standards
imposed by the approach made housing too expensive for low income earners.

Although the waiting list was used to allocate the stands, civil servants who could afford the
deposit and monthly costs benefited ahead of other home seekers. Civil servants in the
scheme were assisted with funds from NHF and HGF as mortgage to assist them to meet the
minimum deposits required. Access to the funds was determined by one’s payments. Higher
credit balances resulted in one accessing completed structures while those with lower total
contributions benefited stands. However, the problem with the programme was that there
were no subsidies open to the general population and even though some people appeared to
afford the terms of the properties at the start of the program, 169 beneficiaries lost their
stands in repossessions done by government in 2006. The stands repossessed were allocated
to Garikai Phase III beneficiaries (see Appendix 3). However, the 50 per cent deposit
required implicitly shows that those who bought the repossessed stands were not low income
earners but middle and high income groups.

4.1.2.3 Infill Developments

4.1.2.3.1 Infill Development for Nurses

Government constructed 49 infill properties in Rimuka in 1997 originally meant for nurses
but later allocated to low income earners after the nurses declined the offer due to the poor
styling of the structures. The decline of the offer by the nurses shows that it was important for
housing suppliers to consider aspects of quality when allocating housing to various groups of
home seekers. Such considerations were important when deciding who to assist in housing provision and the centrality of stakeholder consultation in development.

4.1.2.3.2 Sale of Pool Houses to Sitting Tenants

Nine HGF units were sold to civil servants occupying government houses in 1996 in East View. Government cited the cost of maintaining the houses as too high and that there was also need for home ownership access by workers of the government who could afford. Offer letters and agreements of sale were given to tenants who paid deposits for the houses. Title deeds were supposed to be issued once full payment of the house was completed. The waiting list was not used in allocating the houses. Government used the law that governs the sale of leased properties that takes the sitting tenant as the first contender to buy the property once it was made available for sale. The method was limited mainly by the number of units that government intended to dispose. Government was limited by resources to construct new houses for government workers although it was a known fact that the costs of maintaining the houses was rising. However, the move to sell properties to sitting tenants was revisited in 2004 where 4 houses were sold and in 2011 three houses in East View were valued for sale since they were considered as faulty beyond commercial repair.

4.1.2.4 Central Government Infill Land Development 2000 to 2011

4.1.2.4.1 Garikai/Hlalani Kuhle

Garikai project in 2005 which became the flagship of the NHDP agenda of 2003 had two major phases which attempted to address national housing production which had dropped to 5 000 units from a range of 15 000 to 20 000. The first involved direct construction of houses by government while the second was about land delivery in the same year. Through this initiative, government constructed 51 houses under Garikai/Hlalani Kuhle Phase 1 on infill land belonging to KCC with beneficiaries of the project being allocated 4
roomed unfinished houses as government was facing financial challenges. Under Garikai Phase 2 government provided 144 stands which were not serviced which were allocated to beneficiaries who could not access ‘completed’ structures under Garikai Phase 1.

Garikai beneficiaries were put on a rent to purchase scheme and paid $15 per month for the structures to government (MNHSA). Phase II stands were handed over to council for administration since the land where Garikai was sited belonged to the LA. Garikai beneficiaries who could not be accommodated under the scheme were allocated stands repossessed from Munhumutapa project in 2006 (see Appendix 3).

Discussion

State land management is threatened by corruption at all the levels (Omirin and Antroi, 2004). Although the housing waiting list was used for the allocations under the Garikai project, civil servants and those from the security forces who were involved in running the programme were the main beneficiaries of the programme. The victims of Operation Clean Up were in holding camps en route to their rural homes or some other destination when the Garikai properties were being allocated. Accessibility was limited by one’s social positioning within the system that was running the program. An extraction from the waiting list which was used to allocate some of the houses and stands to Garikai beneficiaries is shown in Appendix 6. Most of those listed on the waiting list had fake waiting list numbers (Interview with Key Informant). For example, Tendai Dandure on the list was not a tenant on the given address but was staying in a Pool House cum her house once leased to her late husband by government at 18 Mashonganyika in East View where she was still staying by the time this study was carried out.
4.1.2.4.2 Fast Track Land Reform Program Housing Land

Government offered 19 farms from the FTLR program in 2007 through Section 5 of the Land Acquisition Act for expansion of Kadoma. **Table 2** shows the number, sizes and official status of the farms. The table shows that the total size of the 19 farms was 9,245 hectares. Fifty eight percent of these farms were listed as vacant and 21 percent were A2 farms. Eleven percent of the farms were owned by indigenous people and 5 percent was yet to be gazetted. The farms from the FTLR program are shown on the map of Kadoma showing the location of farms reserved for urban expansion (see attached map of Kadoma). The map further shows that before the gazetting of farms the town needed more land. Nearly all land for housing was allocated for development of housing to individuals and cooperatives (Interview with key informant).

**Pixie Combie**

In 2007 the Minister of Local Government Rural and Urban Development attempted to carry out a low cost housing project at a farm from the FTLR program at Pixie Combie measuring 563.6 hectares by unveiling 2,415 high density stands. The move was meant to be a continuation of Garikai/Hlalani Khuhle which unveiled un-serviced stands to mainly supporters of ZANU P.F. Beneficiaries were supposed to utilise their piece of stand to construct a high density low-cost house over a period of 10 years. Servicing of the stands was to follow when funds were available.
Table 2 Farms Allocated to Kadoma City Council

<table>
<thead>
<tr>
<th>Name of Farm</th>
<th>Size (ha)</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Subdivision A of Railway Farm 8</td>
<td>777.0</td>
<td>Vacant</td>
</tr>
<tr>
<td>2. Lot 1 Subdivision X of Railway Farm 8</td>
<td>113.9</td>
<td>Vacant</td>
</tr>
<tr>
<td>3. The Remaining Extent of Cherry Bank</td>
<td>100.3</td>
<td>Vacant</td>
</tr>
<tr>
<td>4. Remainder of Subdiv. X of Railway Farm 8</td>
<td>259.6</td>
<td>Vacant</td>
</tr>
<tr>
<td>5. Arundel Estate Subdiv. X of Rail Farm 8</td>
<td>388.1</td>
<td>Vacant</td>
</tr>
<tr>
<td>6. Lot 1A of Railway Farm 8</td>
<td>121.4</td>
<td>Vacant</td>
</tr>
<tr>
<td>7. Victory</td>
<td>655.9</td>
<td>Vacant</td>
</tr>
<tr>
<td>8. Pixie Combie</td>
<td>563.6</td>
<td>Vacant</td>
</tr>
<tr>
<td>9. Remainder of Sabonabona</td>
<td>417.0</td>
<td>Vacant</td>
</tr>
<tr>
<td>10. Lot 2 of Railway Farm 10</td>
<td>698.0</td>
<td>Indigen. owned Farm</td>
</tr>
<tr>
<td>11. Hope Farm</td>
<td>1207.5</td>
<td>A1 Peri-urban</td>
</tr>
<tr>
<td>12. Subdivision of Cherry Bank</td>
<td>655.0</td>
<td>Vacant</td>
</tr>
<tr>
<td>13. Hiltops of Hillside</td>
<td>283.2</td>
<td>A2</td>
</tr>
<tr>
<td>14. Subdivision A of Railway Farm 7</td>
<td>796.9</td>
<td>Indigen. owned Farm</td>
</tr>
<tr>
<td>15. Remainder of Lantegloss</td>
<td>914.7</td>
<td>Vacant</td>
</tr>
<tr>
<td>16. Weston</td>
<td>218.7</td>
<td>A2</td>
</tr>
<tr>
<td>17. Tanack of Railway Farm 11</td>
<td>281.3</td>
<td>A2</td>
</tr>
<tr>
<td>18. Eiffel of Railway Farm 11</td>
<td>525.1</td>
<td>A2</td>
</tr>
<tr>
<td>19. Subdivision C of Sabonabona</td>
<td>267.9</td>
<td>Not yet gazetted</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>9 245</strong></td>
<td></td>
</tr>
</tbody>
</table>

*Source: Ministry of Lands and Rural Resettlement (2011). Key: Subdiv.-Subdivision, Indigen.-Indigenous*

Beneficiaries were supposed to pay $15 for the servicing of the stands. The amount which beneficiaries contributed totalled $30 000 per month. If all collections for the month were to be made the amount was enough to service all the stands (Interview with Key Informant).

The Pixie Combie project had been estimated to cost US3.5 million and was to commence in 2007 and end in 2013. Payments by beneficiaries towards the servicing of the stands were done until the MDC led council came into office in 2008. Beneficiaries from ZANU PF conflicted with the new council and stopped the payments while the MDC wanted some of the stands to be allocated to supporters of other parties.
Pixie Combie was supposed to be the first self-help project on land acquired from the FTLR program. Some important points emerge when Pixie Combie is compared with other schemes on land from the FTLR program. Although Pixie Combie failed, Mshumavale a low density scheme also on one of the farms acquired through the FTLR program (see Appendix map), was a success story with properties at various levels of development. The differences though can be explained in different ways lay in the scale of infrastructure that is required when establishing low cost housing schemes. Unlike high density housing, low density housing does not require connected sewer and water systems required for high density schemes. Although Mshumavale was not yet serviced, beneficiaries used septic tanks and boreholes for sewer and water respectively which Pixie Combie beneficiaries could not do under the Town and Regional Planning Act.

The appendix map shows the location of Pixie Combie project on the western margin of the town in Rimuka beyond Cotton Research farm away from the major built up area of the city and nearby water and sewer connections. The establishment of new sewer and water systems was a major obstacle to settlements but particularly high density residential areas. The government also made a mistake by not incorporating the LA into the project from its inception. On its books council had classified the settlement as an informal unit. Council was important to the project for various reasons which included the need to assess potential water sources and sewage processing and the provision of services such as transport, education and health facilities. After Pixie Combie government was not able to provide any further projects for low income housing in Kadoma.

4.1.2.5 Urban Renewal Properties- ‘Musana weNzou’

Between 1993 and 1995 government renewed ‘Musana weNzou’ properties. The houses, which resembled the back of an elephant, were semi-detached structures built in the 1920s for
rental to tenants by council. Government constructed 148 new semi-detached houses on the same stands previously occupied by the ‘Musana weNzou’ for low income earners who had been occupying the old colonial properties. The original stand sizes were reduced by 50 percent to accommodate 2 houses on one stand. The reductions in stand sizes accommodated more people resulting in land savings and cost reductions both to council, government and beneficiaries. Government decided to put the beneficiaries of the project on a forty five years lease after which instalments stopped and title deeds issued. The project was good but to place the beneficiaries on a 45 year lease was tantamount to condemning these people to a life where they were never going to own a house through the scheme.

4.1.3 Private Land Allocation

4.1.3.1 Private Land Developers

Seven property developers have operated in Kadoma from 1990 to present. Five of the seven private land developers have concentrated on medium to low density land development. Subdivision of Sabonabona was used to develop 27 plots by Hart, a white commercial farmer who decided to convert his farm into agro-residential land development in 2006 at the height of the FTLR program. Plots in this project were sold at US$3 600 per hectare. The properties were sold to high income buyers who regarded them as sound investment. Council sold these plots before government had gazetted the farm from the FTLR program i.e. before incorporation into Kadoma Municipality boundaries and jurisdiction (Interview with Key Informant). Beneficiaries were not drawn from the waiting list for this scheme since the plots were considered as investment assets than general residential use. Other beneficiaries in the project were the powerful individuals of Kadoma such as politicians, former mayor, business people and many others with social influence.
Damafalls and Destiny for Africa concentrated on low density land development at Westview Extension and Mornington respectively. Damafalls bought a peri-urban farm from the FTLR program in 2002 which it subdivided and serviced into low density stands. The stands were advertised to potential buyers in the local newspapers. The project was open to all those who wanted to invest into the sector in Kadoma. The waiting list was not used as an allocation mechanism by Damafalls. Damafalls transferred 132 stands from its Mornington medium and low density development project. According to Section 40 of the Town and Regional Planning Act, private land developers are supposed to transfer part of their developed stands as endowment to council for allocation to its own clients especially those on the waiting list.

Andrew Mawere, a land developer, was allocated land to develop 145 high, medium and low density stands at Cherry Bank. Terrance Kunzwana, another land developer, was also intending to develop 89 high and medium density properties on the same land. The Terrance Kunzwana project initially had 30 high density stands. He, however, had to cede the high density section of the project to council for development due to lack of subscribers as the properties were too expensive in comparison to other high density stands.

Zimbabwe Building Society was involved in the development of 210 high density properties at Ngezi to the south of the city in the 1990s. The allocation strategy was based on the applicant’s ability to save to a certain level which necessitated their processing of a loan to purchase a stand or core house through a mortgage bond. Beneficiaries accessed title deeds for their properties before they had completed paying their mortgages. The stands with the title deeds were then used as collateral by the bank since beneficiaries did not have other assets to use as collateral. The stance was innovative for a Building Society to help low income earners to access title to housing land.
The main land allocation strategy for the private land developers was that of selling the stand on hire purchase where beneficiaries had to pay a deposit and the remainder of the amount in instalments over a period of time extending to as much as 25 years. Title deeds were given after the payment of the last instalment. Those failing to meet their monthly instalments had their properties reallocated to other beneficiaries and were not refunded their monies. This option was not affordable to low income earners.

The most common form of housing provision through the formal private sector was that initiated by an individual owner occupier and designed and built by commissioned architects and builders. While being part of the formal private sector provision, a major part of the financing of the production of such units, however, were from personal means of savings, sale of jewellery and other valuable items and borrowing from family and friends. Seventy five per cent of all housing in Kadoma was provided through this method.

4.1.3.2 Cooperatives

Mupamombe Cooperative was formed through the work and workplace medium (Vakil, 1996; Moataz-Keivani, 1993) of civil servants who lobbied for state land from government and used beneficiaries’ contributions amounting to US$50 per month to service the land. 

Table 3 shows that 32 cooperatives and company assisted housing projects made up the Cherry Bank housing program. In total the program aimed at developing 1119 stands for all income categories. Chemukute had 32 per cent of the stands followed by 5 Brigade with 23 per cent. All other groupings had less than 112 stands which were equivalent to 10 per cent of the total project. All allocated land was vested in the relevant cooperative. Land was allocated to civil society groups on the basis of offer letters and memoranda of understanding.
<table>
<thead>
<tr>
<th>Company/Coop</th>
<th>Stands Alloc.</th>
<th>Company/Coop</th>
<th>Stands Alloc.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.AMC</td>
<td>10</td>
<td>Kadoma Paper Mills</td>
<td>83</td>
</tr>
<tr>
<td>Blue Sky</td>
<td>20</td>
<td>Kadoma Range 2</td>
<td>24</td>
</tr>
<tr>
<td>Chemukute</td>
<td>356</td>
<td>Kadoma Sports Club</td>
<td>5</td>
</tr>
<tr>
<td>Church Ministers</td>
<td>30</td>
<td>Kubatana (DWT)</td>
<td>41</td>
</tr>
<tr>
<td>CIO</td>
<td>5</td>
<td>Kuwirirana</td>
<td>10</td>
</tr>
<tr>
<td>Clicks</td>
<td>4</td>
<td>Landis Investments</td>
<td>9</td>
</tr>
<tr>
<td>Delta</td>
<td>30</td>
<td>Maranatha</td>
<td>50</td>
</tr>
<tr>
<td>DST</td>
<td>7</td>
<td>National Foods</td>
<td>5</td>
</tr>
<tr>
<td>Durawall</td>
<td>30</td>
<td>OK Zimbabwe</td>
<td>15</td>
</tr>
<tr>
<td>Edgars</td>
<td>9</td>
<td>Power Fuels</td>
<td>5</td>
</tr>
<tr>
<td>Furniture Paradise</td>
<td>4</td>
<td>Progressive</td>
<td>5</td>
</tr>
<tr>
<td>GMB</td>
<td>18</td>
<td>Range House</td>
<td>16</td>
</tr>
<tr>
<td>Joy Housing</td>
<td>16</td>
<td>Redstar</td>
<td>3</td>
</tr>
<tr>
<td>Tel-One</td>
<td>31</td>
<td>Tel-Stone</td>
<td>5</td>
</tr>
<tr>
<td>Tinzweiwo Transport</td>
<td>5</td>
<td>Universal</td>
<td>9</td>
</tr>
<tr>
<td>5 Brigade</td>
<td>259</td>
<td>Total</td>
<td>1119</td>
</tr>
</tbody>
</table>

*Source: City of Kadoma, (2011)*

The participation of cooperatives has broadened or opened up channels for accessing land by the poor. Due to the lack of adequate off-site infrastructure, servicing extends over long periods since trunk services were expensive to install.

### 4.1.3.3 Affordability Analysis

Affordability analysis is the ability of the household to meet the monthly mortgage or rent payment which is set as a third of the total household income in the Urban Housing Implementation Manual. A majority of low density beneficiaries could meet their payments however, low income earners found it difficult to find the initial deposit and meet their monthly loan repayments. Those under the Building Society projects found it difficult to save enough to meet the minimum savings criteria required by the institution for them to qualify for a loan. Low income earners found it difficult to benefit from the private land development schemes. For example, Mupamombe Cooperative failed to develop the land it was given by government 12 years after the ground-breaking ceremony in 2000. It only managed to start laying water and sewer pipes in October 2011.
4.1.4 Informal Sector

Transactions in urban land markets in Zimbabwe have traditionally been a formal market. Formality has manifested in many ways, particularly through use of written law, and state administration of processes of land access, planning and development control. It has also meant securing finance from banks to acquire land and to develop it. Formality has also meant queuing or getting wait-listed by central and local authorities to access land and housing. The alternative to waiting lists has been accessing land and housing from the private sector (open market). Behind this facade of formal urbanisation were cases of squatting and overcrowding. The growth in informal settlements reflected, in part, a formal urban land market unable to accommodate the needs of the urban poor.

4.1.4.1 Council Illegal Housing Land Allocation

The high demand for infill residential stands led to corrupt activities by city authorities in housing in Kadoma. Allegations of illegal sub-divisions and sales of stands were common among councillors and LA workers between 2000 and 2008. Some of those involved were convicted of criminal activities involving illegal sales and repossessions of infill stands. Appendix 4 shows illegal sub-division of stand number 47 Mashonganyika in 2007 without consultation with the Master Plan that existed at the time. This incident was one of many such cases in which infill properties were created without adherence to policies. Such infill properties were very expensive that only those individuals with high income or corporate organizations were the beneficiaries.

4.2 CHANGES IN HOUSING LAND ALLOCATION IN KADOMA 1990 TO 2011

Between 1990 and 2011 the allocation of housing land underwent changes that affected accessibility of land by low income groups. Firstly the waiting list that used to be the main
method of accessing land was discarded by the local authority in favour of more pragmatic methods that assured council of revenue inflows for its survival. The economic problems the country faced resulted in the LA being unable to service new virgin land for mass supply of housing land. Mainly council had to rely on infill stands to generate revenue from selling land to those who could afford it. Secondly KCC changed the period that was required for one to access title deeds after accessing housing land. In 1995 KCC moved from offering title deeds on an undeveloped stand to offering title deeds at window level.

The change was necessitated by those who failed to develop their stands after receiving title to the land. Council could not repossess the stand once title deeds were issued. Thirdly, KCC moved from being a land supplier to a passive actor after the FTLR program. From 2006 government emerged as the major supplier of land it acquired from the FTLR programme. Although this could have accelerated land access by developers it retards the system by allowing political patronage to affect the way land was accessed. For example, the major shortage of housing land in the city of Kadoma is as a result of political conflicts between KCC mainly MDC and ZANU P.F. that has the land. Fourthly, informal land allocation by the local authority has become acceptable as a way of allocating land where bureaucracy was retarding progress. For example KCC allocated land at Sabonabona farm before it had been transferred to council by government.

The move shows innovativeness on the part of council. Fifthly, although traditionally informal settlements were condemned by LAs and Government, the informal land allocations of the FTLR have changed the approach to one where LAs have to formalise illegal settlements after their establishment. An example was Pixie Combie where council was not involved when the project was started by government but was made to join latter in servicing the stands. Finally council has halted the stipulation of time when a housing structure was
supposed to be completed. Due to the economic challenges facing the people council was made to be reluctant on enforcing the provision so that beneficiaries can try to build their structures according to the availability of funds and to reduce repossessions.

4.3 CHALLENGES IN HOUSING LAND ALLOCATION

4.3.1 Challenges to City Council Housing Land Allocation

Kadoma City Council was facing many challenges in its efforts to increase the housing stock to meet the housing demand of 16,911 units on the waiting list. Firstly, since 2003 the Kadoma LA had not been able to provide new serviced stands for housing owing to lack of funding. Council used to employ funds generated from payment of rates to finance housing development between 1990 and 1999. It also used to access funding for housing development from the central government through NHF and HGF funds which were set aside for housing development by government. Although NHF funds were employed in the Munhumutapa, Renewal and Infill housing developments Kadoma had not received these funds since the 1990s. Table 4 presents the number of houses produced by government in Kadoma.

Table 4 Government Built Houses in Kadoma 1990 to 2011

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Quantity Supplied</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Munhumutapa</td>
<td>142</td>
<td>28.98</td>
</tr>
<tr>
<td>Renewal</td>
<td>148</td>
<td>30.20</td>
</tr>
<tr>
<td>Infill</td>
<td>149</td>
<td>30.41</td>
</tr>
<tr>
<td>Garikai</td>
<td>51</td>
<td>10.41</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>490</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

*Source: GOZ (2012)*

The properties constructed by NHF and HGF were 142; 148; 149 and 51 units for Munhumutapa, Renewal, Infill and Garikai respectively. This was an effort but too low to assure home seekers on the waiting list any hope to be housed. Indeed, on the whole, the share of public housing provision in developing countries has only been around 10 per cent of
the total housing stock (UNCHS, 1996a, b, c; Okpala, 1992). Although NHF and HGF funds were revived with the injection of 25 million dollars in 2010, KCC was still yet to receive its own share of the funds. All of the traditional sources of housing finance which KCC used to access were no longer available except beneficiaries’ contributions (see Table 5). Beneficiaries’ contributions were the main source of land development financing since 2000 at 100 percent of all financing for all new housing projects between 2004 and 2015.

Four of the projects shown in the table-Mshumavale, Mornington, Destiny of Africa and Kenite Properties were low density. Cherry Bank is a mixture of high, medium and low density properties. Mupamombe, Annex Extension and Pixie Combie were high density schemes. Schemes with consistent payments such as the low density projects developed faster from the servicing of the land to the construction of the houses than high density projects. The policy was that once a beneficiary who was still paying for a stand failed to pay for 3 consecutive months the stand was repossessed and allocated to someone else. Table 5 shows on-going projects in Kadoma and the sources of finance.

Table 5 City of Kadoma Programme of Works 2012

<table>
<thead>
<tr>
<th>Name of Project</th>
<th>Estimated Cost(US$)</th>
<th>Allocated Amount (US$)</th>
<th>Source of Funding</th>
<th>Implementing Agent</th>
<th>Planned Start Date</th>
<th>Planned End Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mshumavale</td>
<td>1,226,000</td>
<td>Nil</td>
<td>Beneficiaries</td>
<td>KCC</td>
<td>2006</td>
<td>2013</td>
</tr>
<tr>
<td>Mornington</td>
<td>669,000</td>
<td>Nil</td>
<td>Beneficiaries</td>
<td>KCC</td>
<td>2006</td>
<td>2013</td>
</tr>
<tr>
<td>Cherry Bank</td>
<td>3,056,000</td>
<td>Nil</td>
<td>Beneficiaries</td>
<td>KCC</td>
<td>2003</td>
<td>2011</td>
</tr>
<tr>
<td>Pixie Combie</td>
<td>3,500,000</td>
<td>Nil</td>
<td>Beneficiaries</td>
<td>KCC</td>
<td>2007</td>
<td>2013</td>
</tr>
<tr>
<td>Annex Ext.</td>
<td>470,000</td>
<td>Nil</td>
<td>Beneficiaries</td>
<td>KCC</td>
<td>2011</td>
<td>2013</td>
</tr>
<tr>
<td>Mupamombe</td>
<td>650,000</td>
<td>Nil</td>
<td>Beneficiaries</td>
<td>KCC</td>
<td>2004</td>
<td>2015</td>
</tr>
<tr>
<td>Destiny of Africa</td>
<td>1,456,000</td>
<td>Nil</td>
<td>Beneficiaries</td>
<td>KCC</td>
<td>2005</td>
<td>2013</td>
</tr>
<tr>
<td>Kenite Properties</td>
<td>575,000</td>
<td>Nil</td>
<td>Beneficiaries</td>
<td>KCC</td>
<td>2010</td>
<td>2012</td>
</tr>
</tbody>
</table>

Source: City of Kadoma, Department of Housing and Community Services (2012).
Secondly, council plant and equipment is very old and had high operational costs with frequent breakdowns which delayed the completion of new projects. High costs of hiring equipment from external suppliers were also prohibitive so that council did not have an affordable option with which to service land even where it was available.

Thirdly, Kadoma was affected by the shortage of land for housing development. Although central government had emerged as the major supplier of land to urban areas in general in the post-2000 period, in Kadoma not much land was released for housing from this source. Nineteen farms were offered for urban development under Section 5 of the Land Acquisition Act in 2007 (see attached Map of Kadoma) but council could not use them for its expansion because they had not been transferred into the LA’s jurisdiction through Section 3 of the same Act. Political misunderstandings between ZANU P.F. and MDC are cited as the cause of the failure to allocate the farms to the LA. It is a known fact that those who championed the FTLR program were ZANU P.F. and those controlling urban councils were MDC. Where land from the FTLR program was released for urban development as the case with Pixie Combie, it was through party patronage.

Fourthly, people who had occupied farms within Kadoma and its peri-urban zone during the land occupations of 2000 were a challenge to the release of land from the FTLR and council land for housing. Some of the farms that were occupied during the FTLR fell within the city of Kadoma’s Master Plan boundary. Both government and council were finding it a challenge to remove people who had settled themselves on farms which were to be used by council for urban development. Also houses were developed on the occupied farms without consultation with the city’s Planning Department and the Department of Physical Planning. These were presenting council with difficulties since even though legally council can condemn the
structures, politically it cannot do anything since the political party that is in power considers the occupants as legitimate.

4.3.2 Challenges Faced by Tenants

The stringent requirements and procedures associated with land acquisition and registration of government properties limited low income earners’ capacity to build structures for themselves and their dependents. For example, one has to finish all repayments for a government property in order to be issued with title deeds. Tenants cannot use their properties as collateral when negotiating with banks for loans despite the fact that schemes such as Munhumutapa have been going on for the past 19 years. In terms of quality tenants could not extend their properties since they were facing constant threats of eviction from government and at the same time they could not acquire new properties.

Also tenants in government provided rent-to-buy housing are in huge debts. All beneficiaries of government assisted housing schemes were in debt with some of them owing government as much as US$3000 just for the period 2009 to 2012. The tenants were not able to pay the rentals that had been pegged between US$15 and US$45 per month. Beneficiaries of the Renewal properties for example, were too old and most of them were no longer gainfully employed. Their children were also trapped in a vicious cycle of poverty as they tried to repay the debts of their parents who were on a long period of tenancy.

Government had been threatening tenants in arrears with eviction citing the law that stipulates that tenants can be evicted for owing rentals for more than three months. The threats of eviction and repossession of stands put beneficiaries in a constant state of anxiety which limits their impetus to further invest in the houses by way of extensions or investing in another new house. An example was the Munhumutapa scheme repossessions for tenants who were in arrears in 2006 (see Appendix 3). Tenants were not sure if they would continue
to own the houses if they consider the level of debt they already owed government. In Kadoma government had not been willing to pass on ownership of land to those occupying its properties. Although government had purported to condemn perpetual rental payment in favour of home ownership at independence, the Renewal Property tenants were put on rent for the rest of their lives.
The long periods of tenancy that beneficiaries of government provided housing faced resulted in some of them losing some of the property documents that showed their right to possession of the houses. Some beneficiaries of government housing were losing their properties because of missing papers. The absence of adequate information also presented problems to both government and beneficiaries in ascertaining the actual payments that tenants had made during the Zimbabwe dollar period. Government had cited the problem as critical in providing title deeds.

4.3.3 Challenges Faced by Private Land Developers

The major challenge faced by private land developers were the stringent requirements and procedures associated with land acquisition and registration. Since 1995 Kadoma City Council by-laws allowed title deeds to be given only after the structure had reached window level (KCC, Department of Housing, 2012). Private developers were advocating for council to release title deeds to beneficiaries earlier than the window level it had stipulated so that the stand can be used as collateral on bank loans to develop the stand. Banks and Building Societies were finding it difficult to be involved in low cost housing projects because of the failure by the low income earners to repay the high interest rates on mortgage loans and minimum deposits required when buying a stand. Banks and Building Societies required half of the total cost of the stand as deposit which was too expensive for low income earners (Interview with Key Informant).
Cooperatives were facing challenges particularly in raising enough funds to develop their land. For example, Mupamombe Cooperative was finding it challenging to continue with contributions due to the low wage incomes prevailing in the economy at the moment. Many members were dropping out of the cooperative schemes because they could not continue with the payments any longer. For example, of the 610 members whom Mupamombe Housing Cooperative had started with, only 200 members remained as at the end of March 2012. This amounted to 67.2 percent of its members who were lost over the eight years of its existence. Lack of continuity limited cooperatives’ capacity to own and register land in the town.

4.4 IMPACT OF THE CHALLENGES ON LOW COST HOUSING

4.4.1 Effects on On-going Housing Projects

Although the LA continued to make efforts to supply low cost housing stands during the period after 2000, it faced severe challenges which resulted in many of the housing schemes of the time not being completed in many aspects. Table 6 shows the level of development of high density housing schemes in Kadoma. The table presents data for five housing projects and the level of development of 5 key aspects in the servicing of housing stands - water, sewer, lighting, road and surveying. One hundred percent meant complete provision of the item while zero meant that nothing was done. It shows that the town was facing problems in developing new housing schemes. More recent housing projects developed after 2000 were presenting most of the problems while older schemes such as Munhumutapa and Ngezi 2 had lesser development problems.

Munhumutapa had benefitted from NHF and HGF funds from Ministry of Finance. Only Munhumutapa had all five categories developed above 50 percent. The fact that the scheme
was not yet through with servicing 19 years after it started showed how Kadoma Council was failing to meet costs of development.

**Table 6 Development Status of Housing Projects**

<table>
<thead>
<tr>
<th>Project</th>
<th>Water %</th>
<th>Sewer %</th>
<th>Lighting%</th>
<th>Road %</th>
<th>Survey %</th>
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<tr>
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<td>33</td>
<td>33</td>
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<tr>
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<td>100</td>
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<td>70</td>
<td>95</td>
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<td>MZIFL</td>
<td>100</td>
<td>100</td>
<td>0</td>
<td>90</td>
<td>100</td>
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</tbody>
</table>

*Source: City of Kadoma, Department of Housing and Community Services (2012).*

*Key: MNTP-Munhumutapa; PXC-Pixie Combie; CB-Cherry Bank; MPCOP-Mupamombe Co-op; NGZ- Ngezi Phase 2; MZIFL-Mazai Infill*

Mazai Infill faced challenges mainly in the lighting section where virtually no lighting had been installed. However, other aspects had been completed except for road which still had 10% still requiring completion. The remaining three projects had been developed to less than 50 percent with Pixie Combie and Cherry Bank having been developed the least. Cherry Bank was developed to 100 percent on water and 2 percent on sewer as a result of the use of septic tanks and bore holes for low density stands at Cherry Bank. All the remaining three other categories were at 0 percent development. Generally, the table shows that Kadoma was facing serious challenges in developing and providing low cost housing land evidenced by its failure to complete the basic servicing demanded for residential land development by policy.

A major constraint cited by Kadoma city council in its housing sector was the availability of land for new housing projects. The city of Kadoma had 2000 hectares of land available for all types of land uses (Kadoma Housing and Community Services Department, 2012). The shortage of council land had pushed up particularly prices of infill stands which basically were the only stand category that buyers could purchase and develop. Although a square
metre of a low cost housing stand was officially supposed to cost US$4, stands on offer on the market were between US$1500 to US$2000. The amount was too high for low income earners earning below US$250 per month.

4.4.2 Effects on Low Cost Rental Housing

Overcrowding in much of the rental accommodation available particularly in the Single Quarters (SQs) and General Barracks (GBs) where room densities were so high that as much as twelve adults were sharing a single room was observed. Table 7 shows the conditions prevailing in the SQs and GBs. The SQs and GBs were built in the 1930s and used by native urban residents and are still used today by the poorest of the town. From the table the SQs and the GBs provided 957 rental units housing 8 004 people without piped water or individual toilets.

Table 7 Occupancy Rates of the Single Quarters and General Barracks

<table>
<thead>
<tr>
<th>Type of Room</th>
<th>Number of Rooms in the Area</th>
<th>Mean Number of Adults per room</th>
<th>Total Number of Adults</th>
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<tr>
<td>Single Quarters</td>
<td>580 single rooms</td>
<td>6</td>
<td>3480</td>
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<tr>
<td>General Barracks</td>
<td>377 double rooms with 2 families</td>
<td>12</td>
<td>4524</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>957</strong></td>
<td><strong>8004</strong></td>
<td></td>
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</table>

*Source: City of Kadoma, Department of Housing and Community Services (2012).*

The newly arriving migrants from rural areas found themselves here where rentals were cheapest. Overcrowding also resulted in social and health problems such as the severe cholera outbreak of 2008. Infrastructure in overcrowded areas was strained with frequent sewer outbursts Outside of the GBs and SQs the rentals were being pushed upwards ranging between $30 and $55 which was becoming less affordable to most low income earners.
4.5 CONCLUSION
The chapter has shown the various land allocation strategies that were used in Kadoma to allocate housing land. It has shown that council, government and private land developers are the major suppliers of housing land. Also the process of land allocation is not static but dynamic as evidenced by the change in policy by council when the economy of the country went in a dip and funds for development were difficult to access. Political interference in land allocation has been shown to be an obstacle as happened with Pixie Combie which came to a standstill when the ZANU PF council was succeeded by an MDC council. Although government housing schemes appear to be noble and affordable they are not much better than council developments.
CHAPTER 5

5.0 CONCLUSION AND RECOMMENDATIONS

5.1 CONCLUSION

The chapter provides conclusion and some policy recommendations with the view to guide future policy initiatives for the growth, expansion and structural change of the housing delivery system. The study has found out that housing land allocation methods used in Kadoma are:

(a) The traditional turn-key approach through the waiting list
(b) Private infill land developments
(c) Illegal sale and subdivision of stands
(d) Sale of tide council and government houses to sitting tenants
(e) Sale of serviced stands to home seekers by private land developers
(f) Development of land by cooperatives
(g) Informal allocation such as the FTLR program

Changes that have taken place in housing land allocation between 1990 and 2011 are from:
- The traditional turn-key waiting list method to self-help
- Open land development by formal land developers to infill land development.
- Rental government and council housing to home ownership by selling rental property to sitting tenants.
- Formal land allocation to informal land allocation by both public and private land developers.

Major challenges faced by the city of Kadoma in making land available for low cost housing were:
- Provision of adequate finance to service land.
- Provision of new equipment to service land.
- Shortage of land for housing development.
• Political interference in council land allocation.
• Provision of new off-site infrastructure.

5.2 RECOMMENDATIONS

Firstly, the necessary requirement for an effective land management system in Kadoma is defined policy guidance which identifies the goals of the administration regarding land and settlement development, and the strategies for achieving these goals. Secondly, the KCC should give a high priority to land and settlement development programmes. There was supposed to be a separate provision in the budget of the city for land and settlement development.

Thirdly, central government should have an established programme to ensure that land is supplied in sufficient quantity to meet the residential needs of the urban population. This is despite the fact that public ownership of land gives the government a complete monopoly over land supply in Zimbabwe.

Fourthly, comprehensive information about land is a principal requirement for the effective and efficient management of land, and for the implementation of land policy measures and the achievement of policy objectives but this is not available. The lack of information leaves the land management system with no option but to rely on the use of ad hoc means of data collection for planning purposes.
BIBLIOGRAPHY


Government of Zimbabwe, (2009), Second National Housing Convention, Abridged
Final.


APPENDIX 1

A. Topic guide lines for interviews held with public and private departments in housing.

The role of the department/agency in the overall delivery of housing.

1. Input of the department/agency into housing.

2. Type of resources the department/agency required.

3. Relationships with other participating departments/agencies in the housing sector.

4. Relationships with NGOs and CBOs in housing to determine degree of community participation.

5. The department/agency views on the importance of FTLR program land in the organisation’s contribution to housing.

6. Implications of PPPs in the department/agency participation in low cost housing.

7. Problems the department/agency is facing in housing provision.

B. Topic guidelines for interviews with individual beneficiaries of housing land.

1. The type of housing property they had whether government, LA or private.

2. How they got the property whether through the Waiting List or other methods.

3. Data related issues

4. Problems they are facing in the development of the stand and any other related problems.
APPENDIX 2

List of Departments and Agencies Interviewed

1. Ministry of Local Government Rural and Urban Development
2. Ministry of National Housing and Social Amenities
3. Ministry of Lands and Rural Resettlement
4. Zimbabwe Republic Police Kadoma District
5. Department of Physical Planning
6. City of Kadoma
7. National Housing Trust
8. Kadoma Magistrate Court.
9. Mupamombe Housing Cooperative
APPENDIX 3

5 December 2006
District Public Works Officer
Public Works Department
Box 806
KADOMA

ATTENTION: MR KAVIYA

RE: VALUATION OF VACANT STANDS IN KADOMA
Please receive the attached list of revalued stands for Kadoma Munhumutapa High Density.
Reallocate the attached stands to new beneficiaries giving first preference to disadvantaged Operation Garikai beneficiaries for phase III (see attached list).
50% should be paid as deposit for a stand. The rest of the stands are to be allocated from your waiting list.
Also note that the 50% deposit will be receipted by a team from the Provincial Office Housing Department as per treasury instruction which states that Bulk Payments should be deposited directly to N.H.F account to avoid keeping large sums of money in Temporary Deposit Accounts.
Logistics will be made after you have notified the beneficiaries.

Chataika T.M
For: PROVINCIAL PUBLIC WORKS OFFICER
MASH WEST
ATTENTION: MR MADZIVANYIKA

RE: ILLEGAL SUB-DIVISION OF 47 MASHONGANYIKA GP NO. 98 KADOMA CITY COUNCIL

The above matter refers.

It has been noted with concern that you have sub-divided 47 Mashonganyika which is on state land and sold it to Dairiboard which has started developing it. This according to our office records was done without the cancellation of the existing Master Plan. Find attached a copy of the plan. Your assistance in this matter is greatly appreciated

R. Mafukidze
For: PROVINCIAL PUBLIC WORKS OFFICER
MASH WEST

cc: DISTRICT PUBLIC WORKS OFFICER
DIRECTOR DAIRIBOARD

REFERENCE WRS 83/17
MINISTRY OF LOCAL GOVERNMENT, PUBLIC WORKS & URBAN DEVELOPMENT
DEPARTMENT OF PUBLIC WORKS
MASHONALAND WEST
P.O.BOX 710
CHNHONYI
## Appendix 5

### GARIKAI Project Beneficiaries - Kadoma

<table>
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<th>Waiting List No.</th>
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<th>Address</th>
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