An Historical Perspective of the Problem of Housing and Some Attempted Solutions in the City of Mutare (1890-2002)

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Abstract
One of the main challenges of the Third World City is that of providing adequate shelter to its residents. In many developing countries, millions of people live in squalid conditions, shacks, squatter settlements, backyard shanties and substandard housing. This situation reflects the mismatch between housing demand and supply in these cities. Although various strategies have been applied to address the problem, they have yielded little or no success in alleviating the problem especially among the poor. This paper examines the problem of housing in the city of Mutare, one of Zimbabwe’s major urban centres. Taking an historical perspective, the paper shows that the solution to the problem of urban shelter has been, and continues to be a daunting task more than two decades after Zimbabwe’s independence from Britain in 1980. This scenario prevails in spite of the numerous strategies that have been employed over the years to address the problem.

Introduction
Mutare has a history, which spans over a century. It was established by the Pioneer Column, a group of white British settlers from South Africa, in 1890. Like most colonial towns of that period, Mutare started as a defensive fort and eventually developed into a town and city, performing various functions. Fort Umtali, as it was known then, was located at Penhalonga, shifted to the present-day Old Mutare before moving to its current site.

In September 1997 the city of Mutare held its Centenary Celebrations about seven years after turning 100 in 1990. This was a landmark in the evolution of the city. Not only has it changed its name from the colonial Fort Umtali to Mutare, but it has also diversified its functions considerably to include commerce, industry and administration. As a border city, Mutare has been and remains the gateway to the sea and the outside world. As a major city, it plays a significant role in the national economy, housing food processing, timber, pulp and paper industries, a cotton ginnery and a car assembly. It is also the provincial capital of Manicaland Province, one of Zimbabwe’s ten provinces.
According to the 2002 national population census, the total population of Mutare is 170,106 (CSO 2002). An estimated 75,000 residents live in shacks (Mutare City Council, 2002). The total number of these shacks is 25,422. Thousands of its people are on the city council’s housing waiting list in both low-income and high-income residential areas. Table 1 below shows the city’s waiting list. As the table shows, 24,870 people are in need of low-income accommodation while 1,221 require medium and high-income shelter. This gives a total of 26,091. However, this is an under-estimation of the problem since 75,000 people are living in illegal structures, as mentioned before. It must be noted that only those residents who can afford to buy and develop residential stands sold by the city council register on the city’s waiting list. The majority who cannot afford, never register. This problem is not unique to Mutare. According to Mapira (2001), 70% of Zimbabwe’s urban dwellers are lodgers compared to Harare, where 78% of the population falls into this category. Auret (1995) asserts that most of the people registered on Harare’s housing waiting list are single parents, widows and divorcees. These are the economically disadvantaged and chances of improving their plight are slim. The situation in Mutare is no better as shown by the long waiting lists for low-income housing and the proliferation of illegal shacks in the city’s high density residential areas.

Table 1: Mutare’s Housing Waiting List

<table>
<thead>
<tr>
<th>Residential Area Type</th>
<th>Waiting List</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low-income</td>
<td>24,870</td>
</tr>
<tr>
<td>Medium and High-income</td>
<td>1,221</td>
</tr>
<tr>
<td>Total</td>
<td>26,091</td>
</tr>
</tbody>
</table>

Source: Mutare City Council Housing and Community Services Department, January 2002.

Mutare’s residential areas can be divided into three broad categories based on socio-economic stratification. These are high, medium and low-density suburbs. Table 2 depicts this classification. High-density areas are characterised by small stands ranging from 150 to about 500 square metres. Most low-income people live in these areas, which are dominated by small, crowded houses. Medium density areas are meant for middle-income people who can afford occupying large, well-spaced houses. Stand sizes in these areas range from 600 to 1000 square metres while those in low-density suburbs range from 1000 to 3000 square metres. High-income citizens who can afford the affluence offered in these areas occupy the latter.
Table 2: A Classification of Residential Areas in Mutare

<table>
<thead>
<tr>
<th>Residential Area Type</th>
<th>Size of Stands in m²</th>
<th>Socio-economic Group</th>
</tr>
</thead>
<tbody>
<tr>
<td>High Density</td>
<td>150-over 500</td>
<td>Low-income</td>
</tr>
<tr>
<td>Medium Density</td>
<td>600-1000</td>
<td>Middle-income</td>
</tr>
<tr>
<td>Low Density</td>
<td>1 000-3000</td>
<td>High-income</td>
</tr>
</tbody>
</table>

Source: City of Mutare Master Plan, 1988.

Urban Housing Problems in General

Urban housing provision is a major problem at both global and national levels. In recent years, an increasing number of people have become homeless even in developed countries (Hartshorn, 1992). While reasons for this problem tend to vary from one country to another, there is evidence that most major cities are failing to cope with the demand for shelter, especially among the poor. According to Tevera and Chimhowu (1998), between 35% and 50% of urban dwellers in black Africa are tenants or lodgers who occupy rented accommodation that is privately owned and lacks electricity and piped water. In Nairobi, for example, most informal housing is characterised by over-crowding. In both Kinshasa and Lusaka, squatting has become an alternative survival strategy (Mapira, 2001). In 1995, some 1.5 million people in Zimbabwe were in need of urban shelter. Most (64%) of them lived in Harare, Bulawayo and Chitungwiza, the country’s three largest cities (Auret, 1995).

Although the provision of urban shelter is both a global and national problem, each country or city has a unique history and a set of factors that have played a role in the evolution of housing delivery systems and housing policies (Aldrich and Sandhu, 1995). Just as in other Zimbabwean cities, the problem of shelter in Mutare dates back to the colonial era and has persisted up to the present day. Although several strategies have been applied to address the problem, they have yielded little or no success.

The magnitude of the housing problem in Mutare calls for a change in both policies and strategies regarding the supply of shelter. In the case of Lusaka (Zambia), squatter or slum areas have been provided with basic infrastructure such as roads, sewage, toilets, streetlights and piped water. Squatters have been encouraged to upgrade their slums into decent houses with title deeds. This approach has yielded some positive results even though it has not eradicated the problem.

This article discusses the complexity of the housing problem in the city of Mutare. It is based on surveys that were conducted in July and August, 2002. Taking an historical perspective, it shows the colonial origins of the crisis, discusses post-colonial strategies that have been employed to address...
the problem and evaluates their effectiveness. It argues that there are no easy solutions to the problem of shelter and advocates for more concerted efforts from government, municipality and the private sector.

Research Methodology

Three methods were employed in the collection of data. They included document interrogation, field surveys and interviews. Document interrogation involved a survey of the available literature on the city’s housing problem. Secondary data was collected from the municipal offices in the city. It included such documents as the city’s Master Plan, data on housing backlogs and a documentary on the historical development of the Mutare Community (Rugayo, 1997). The researcher also visited various residential areas in order to obtain a personal view of the housing problem. Interviews were targeted at both municipal officers and urban residents in various parts of the city. They included such information as the income levels of the residents, causes of the problem of shelter in the city, its effects on the citizens and its possible solutions. The data collected from the above methods was analysed and it formed the basis of the views that are expressed in this article.

Colonial Legacy and the Problem of Housing in Mutare

As in most of Zimbabwe’s main urban centres, the problem of housing dates back to the colonial era (Auret, 1995; Mafico, 1991; Mapira, 2001; Musekiwa, 1993; Tevera and Chimhowu, 1998). When the western type of urbanisation started in Zimbabwe in 1890, European settlers relied on blacks for their labour requirements. Racial diversity soon became an integral part of all colonial towns and cities. For example, in 1936 the population of Mutare comprised 2267 Europeans, 3668 Africans and 169 Asians and coloureds (Auret, 1995). Although white settlers depended on black labour force, they were not prepared to treat them as equals. According to Musekiwa (1993), Africans were accommodated in two ways;

a) in the backyard of their European employer’s houses and
b) in Native locations or townships.

Racial segregation became a hallmark of colonial housing policy. In Mutare, white residential areas were located in the North, East, West and South while black locations were sited in the west of the city close to industrial areas. Darlington, a residential area for whites, was established in 1898 in the southern part of the town. Sakubva, the only black location at that time, was established in 1925. By 1927 its population had grown to 200. While half of this population lived in single rooms, the other half occupied shacks built by the residents themselves. During this period, blacks were
treated as temporary migrants who did not require family accommodation (Auret, 1995). Such a philosophy ensured that there was no need to provide blacks with family accommodation (Mapira, 2001). According to Rugayo (1997), before 1935 black housing provision in Mutare was financed with profits made through the sale of opaque beer in beer halls located in the city’s low-income residential area (Sakubva). This shows the reluctance of colonial governments to address the problem of urban shelter among blacks. This approach was later abandoned and replaced by the use of loan funds. However, the situation did not improve. By 1964, only 30% of the black residents were decently accommodated (Rugayo, 1997). Figure 1 shows the growth of Mutare’s black population during the colonial era.

Figure 1: The Growth of the African Population in Mutare (1936-1974)


In 1971, Mutare acquired city status to join Harare, Bulawayo and Gweru. By then, there were two black townships, namely, Sakubva and Dangamvura. The latter was established in 1962 to relieve housing pressure on Sakubva. However, the demand for shelter within the city continued to grow with increasing urbanisation. Table 3 and Figure 2 show various residential areas established before and after independence (1980). Their dates of establishment are in brackets. Table 3 also indicates the socio-economic category of each area.
Table 3: Mutare’s Residential Areas

<table>
<thead>
<tr>
<th>Name of Suburb</th>
<th>Year of Establishment</th>
<th>Socio-economic Category</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sakubva</td>
<td>1925</td>
<td></td>
</tr>
<tr>
<td>Dangamvura</td>
<td>1962</td>
<td>High Density or Low-income</td>
</tr>
<tr>
<td>Chikanga</td>
<td>1987</td>
<td></td>
</tr>
<tr>
<td>Hobhouse</td>
<td>1999</td>
<td></td>
</tr>
<tr>
<td>Yeovil</td>
<td>1948</td>
<td>Medium Density or Middle-income</td>
</tr>
<tr>
<td>Westlea</td>
<td>1990</td>
<td></td>
</tr>
<tr>
<td>Utopia</td>
<td>1897</td>
<td></td>
</tr>
<tr>
<td>Darlington</td>
<td>1898</td>
<td></td>
</tr>
<tr>
<td>The Avenues</td>
<td>1898</td>
<td></td>
</tr>
<tr>
<td>Fairbridge Park</td>
<td>1971</td>
<td></td>
</tr>
<tr>
<td>Florida</td>
<td>1971</td>
<td></td>
</tr>
<tr>
<td>Hospital Hill</td>
<td>1971</td>
<td></td>
</tr>
<tr>
<td>Murambi</td>
<td>1971</td>
<td></td>
</tr>
<tr>
<td>Weirmouth</td>
<td>1971</td>
<td>Low Density or High income</td>
</tr>
<tr>
<td>Fern Valley</td>
<td>1973</td>
<td></td>
</tr>
<tr>
<td>Bordervale</td>
<td>1975</td>
<td></td>
</tr>
<tr>
<td>Greenside</td>
<td>1975</td>
<td></td>
</tr>
<tr>
<td>Morningside</td>
<td>1975</td>
<td></td>
</tr>
<tr>
<td>Palmerstone</td>
<td>1975</td>
<td></td>
</tr>
<tr>
<td>Fern Hill</td>
<td>2002</td>
<td></td>
</tr>
</tbody>
</table>

Source: City of Mutare Housing and Community Services Department, January 2002

Since the colonial era, low and medium density areas have been controlled by statutory Town Planning Development Regulations, which forbid the construction of illegal structures. High-density areas, on the other hand, fall under more flexible local development regulations (City of Mutare Master Plan, 1988). This partly explains the proliferation of shacks in these areas. To date, there are 20,497 illegal structures in Sakubva alone and 25,422 in the whole city, as mentioned before.

Although the colonial legacy is largely responsible for the present housing crisis in Mutare, it can be credited for introducing home-ownership schemes in the 1950s. This policy shift regarding black housing led to the development of family or married accommodation in the so-called black townships or locations (Mapira, 2001). While previously, blacks had not been treated as permanent urban residents; this new development was an official acknowledgement by colonial masters that ‘Africans were part of the Rhodesian Urban life’ (Mapira, 2001:135). From 1962 when Dangamvura was established, home-ownership schemes emerged and continued up to
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Figure 2: Some of Mutare's Residential Areas
Apart from home-ownership schemes, colonial regimes/administrations addressed the problem of housing in several ways. These included strategies such as:

a) restriction of rural-urban migration through regular inspections in locations and the issuing of passes to black visitors. This national policy was borrowed from the South African Apartheid Philosophy,
b) establishment of black locations such as Sakubva and Dangamvura. In the former, the main thrust was to provide single accommodation in the form of hostels and flats. In the latter, family accommodation was introduced,
c) segregated residential areas with blacks living in high density townships while whites, Asians and Coloureds resided in low and medium density areas, and
d) housing institutions catered for whites only. There were no mortgage facilities for blacks. The latter were treated as contractual migrant labourers who did not need family accommodation. The policy led to the construction of hostels designed for single male workers who were expected to vacate their rooms and go back to their rural homes at the end of their contracts (Musekiwa, 1993). In Mutare, these hostels included Matida, Chimoio Flats, Chisamba Singles and Old Township Section (O.T.S.).

The above strategies reflect the reluctance of successive colonial governments to seriously address the problem of urban shelter among the blacks. When the colonial era ended in 1980, most Zimbabwean towns and cities had huge backlogs in accommodating the urban poor (Auret, 1995). This was worsened by the return of refugees from neighbouring countries such as Botswana, Mozambique and Zambia. In Mutare, the situation was compounded by the influx of Mozambican refugees fleeing the Renamo war.

By 1988, the population of Sakubva alone was 45 000 accommodated in 6310 housing units comprising 2638 units for singles and 3672 for married quarters (City of Mutare Master Plan, 1988). According to municipal records, in 1988, the average occupancy rate for housing units in Sakubva was seven persons. This reflected a high degree of overcrowding.

**The Housing Problem after Independence**

The population of Mutare in 2002 was 170 106 (C.S.O, 2002). However, municipal records put the figure at 230 000 (City of Mutare, 2004). This gives a discrepancy of about 60 000 people, which is quite surprising considering the short period of time that had lapsed since the last census.
had been conducted in 2002. Municipality figures should be regarded with precaution since their records are based on mere estimates. The inhabitants are accommodated in high, medium and low-density residential areas. Figure 3 shows the distribution of this population. While 203,000 people live in low-income areas (high density suburbs), the rest (27,000) reside in middle or high-income suburbs (medium and low density areas). In keeping with the colonial history of the city, the worst accommodation crisis is to be found in low-income suburbs where over 80% of Mutare’s population lives. This is also where the 75,000 illegal occupants or shack dwellers are located. The number of shacks or tangwenas as they are referred to in the Shona Language (Auret, 1995) in these areas reflects the extent of the housing problem in the city’s high-density suburbs.

Figure 3: The Distribution of Mutare’s Population according to Residential Areas

![Figure 3](image_url)

Source: City of Mutare Housing and Community Services Department, January 2004.

Figure 4 provides a summary of the shack situation in three of the city’s oldest low-income residential areas. These include Sakubva (20,497), Dangamvura (2,554) and Chikanga (2,371). The figure for Hobhouse is not yet available since the area is still under construction.
Figure 4: Number of Shacks in Some of Mutare’s Low Income Residential Areas

Source: City of Mutare Housing and Community Services Department, 2002.

The city of Mutare is failing to cope with the demand for low-cost housing. This is shown by the demand for residential stands as reflected in the 2002 applications, which were based on the income levels of the applicants. Table 4 gives a summary. By far the largest number of applicants for both stands and accommodation came from the lowest income bracket (below $3 000.00 per month) where 16 804 applicants were registered. In 1992, more than 75% of Mutare’s population were lodgers. This compares well with Harare’s 78% and the 70% average for the whole country (Auret, 1995). Today, nearly 38% (75 000) of the city’s inhabitants are illegal occupants or shack dwellers.

Why has the problem of shacks persisted for so long? According to the Urban and Regional Planning Act of 1976, the City Council is empowered to demolish all illegal structures within its jurisdiction (Auret, 1995). In 1988, the municipality passed a resolution to carry out this mandate with effect from February 1989. However, due to political interference from the ruling party (ZANU-PF), this decision was never implemented since it would have undermined the party’s support base. In the eyes of the shack dwellers, failure to take action implied indirect approval of the structures (City of Mutare Master Plan, 1988). Hence more were constructed. By 2000 the number of shacks had risen to a critical level. However, the political will to demolish them had waned even further due to the emergence of a strong political opposition party (The Movement for Democratic Change/MDC). During the 2000 parliamentary elections, the ruling party lost most
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urban constituencies in the country to the MDC. This further weakened its resolve to demolish the shacks. As a result, the city council continued to turn a blind eye on them. The introduction of the shack levy in 2003 would worsen the problem even further as it was interpreted as an official approval of the structures (Mapira, 2004). From the above facts, it can be concluded that the proliferation of illegal shacks in Mutare has been due to a complex interplay of historical, economic, and political factors.

Table 4: Demand for Accommodation and Residential Stands in the City of Mutare in 2002 by Income Levels.

<table>
<thead>
<tr>
<th>Income Levels (Salary Per Month) in Z$</th>
<th>Number of Applicants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below $3 000</td>
<td>16 804</td>
</tr>
<tr>
<td>$3 000-4 000</td>
<td>1 545</td>
</tr>
<tr>
<td>$4 001-5 000</td>
<td>989</td>
</tr>
<tr>
<td>$5 001-6 000</td>
<td>679</td>
</tr>
<tr>
<td>$6 001-7 000</td>
<td>516</td>
</tr>
<tr>
<td>$7 001 and above</td>
<td>3 900</td>
</tr>
<tr>
<td>Total</td>
<td>24 433</td>
</tr>
</tbody>
</table>

Source: City of Mutare Housing and Community Services Department, January 2002.

It is necessary to examine the housing situation in some of Mutare’s residential areas. As mentioned earlier, there are four low-income residential areas in Mutare, namely, Sakubva, Dangamvura, Chikanga and Hobhouse.

Sakubva
Sakubva is the oldest low-income suburb in Mutare. Established in 1925, by 1927 its population had grown to 200. In 1988 it had reached 45 000 (City of Mutare Master Plan, 1988). Today, the figure has grown to around 90 000. Since the colonial era, three forms of accommodation have evolved in Sakubva. These include hostels and flats for singles, small houses and flats for married couples and shacks for illegal occupants. Figure 5 provides information on these types.

Most houses in Sakubva are small and crowded. They occupy stands ranging from 150 to 300 square metres. The average size of houses is 19.5 square metres including a kitchen, bedroom, living room and verandah. Most houses are very old and cracking especially in the Old Township Section (O.T.S). Communal toilets and water taps are found in some sections, for example Maonde, Matida, Muchena, Mazhambe and the New Housing Block (N.H.B.). Private toilets and connected piped water are found in the
newer suburbs such as Devonshire and New Zororo. The average occupancy rate per house is seven people.

Table 5 shows some characteristics of the accommodation crisis in Sakubva. Families now occupy various sections, which were originally meant for single people. Conditions in these flats and hostels are appalling (City of Mutare Master Plan, 1988). The municipality and the occupants poorly maintain these structures. Sewages frequently burst and are not repaired in time. These frequent blockages provide ideal conditions for water-borne diseases such as cholera and typhoid. The stench emanating from raw sewage makes living conditions unbearable for the inhabitants. Coupled with numerous mounds of uncollected garbage and over-crowding, this scenario makes Sakubva the most unpleasant residential area in the city.

Table 5: Sakubva Single Accommodation Now Occupied by Families

<table>
<thead>
<tr>
<th>Section</th>
<th>No. of Rooms</th>
<th>Size of Rooms in m²</th>
<th>No. of Families</th>
<th>Average Size of Families per Room</th>
<th>People Living in one Room</th>
<th>Total Section Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chareka</td>
<td>50</td>
<td>6 &amp; 20</td>
<td>20</td>
<td>4</td>
<td>24</td>
<td>1 200</td>
</tr>
<tr>
<td>Chipunza</td>
<td>8</td>
<td>13</td>
<td>16</td>
<td>2</td>
<td>6</td>
<td>96</td>
</tr>
<tr>
<td>Chisamba Singles</td>
<td>280</td>
<td>13</td>
<td>560</td>
<td>2</td>
<td>6</td>
<td>3 360</td>
</tr>
<tr>
<td>Gwinyai</td>
<td>22</td>
<td>13</td>
<td>44</td>
<td>2</td>
<td>6</td>
<td>264</td>
</tr>
<tr>
<td>Matida</td>
<td>148</td>
<td>20</td>
<td>592</td>
<td>4</td>
<td>6</td>
<td>3 552</td>
</tr>
<tr>
<td>McGregor</td>
<td>944</td>
<td>8</td>
<td>944</td>
<td>1</td>
<td>6</td>
<td>566</td>
</tr>
<tr>
<td>Murahwa</td>
<td>428</td>
<td>13</td>
<td>856</td>
<td>2</td>
<td>6</td>
<td>5 136</td>
</tr>
<tr>
<td>N.H.B.</td>
<td>944</td>
<td>8</td>
<td>944</td>
<td>1</td>
<td>6</td>
<td>5 664</td>
</tr>
<tr>
<td>Zimunya</td>
<td>24</td>
<td>20</td>
<td>96</td>
<td>4</td>
<td>6</td>
<td>576</td>
</tr>
</tbody>
</table>

*Source: City of Mutare Housing and Community Services Department, January 2002.*
The shacks, which dominate the Sakubva townscape, are made of wood, plastic, cardboard paper, iron sheets and other materials picked from rubbish dumps. Totaling 20,497, these shacks create what some researchers elsewhere have described as a landscape of poverty (Tevera and Chimhowu, 1998). “They are not only an eye sore to the public; they also pose serious health and fire risks. This is mainly due to their poor ventilation and the fact that they are made up of inflammable materials such as wood and paper” (Mapira, 2001:143). Although the city council is empowered to demolish these structures, it has tended to turn a blind eye on them. Several reasons account for this reluctance. They include,

a) The lack of an alternative solution to the problem of accommodation among the poor,

b) The negative moral implications of demolishing people’s homes,

c) The potential political consequences of the exercise. The poor in Sakubva constitute a powerful electorate. Municipal officials cannot provoke them without risking their own job security, and

d) The idea of destroying shacks is now considered as inhuman and ineffective (Hartshorn, 1992). It was common practice in Zimbabwe in the 1980s when it received government backing. Over the years, it has lost popularity due to its associated problems.

Although shacks date back to the colonial era, some of them started only as kitchens and fowl runs. However, due to increasing pressure on accommodation within the city, many have been converted into living rooms. Since 1988, the number of shacks in Sakubva has risen from 4,307 to 20,497 in January 2002. This implies a growth rate of more than 1,156 shacks per annum. It also means that every month, more than 96 new shacks are constructed or nearly 14 new tangwenas per week.

There are two types of shacks in Sakubva namely, detached and semi-detached. The former are separated from the main house while the latter serve as an extension of it. On average in 1988 each shack accommodated 25 people. Hence the 4,307 shacks accommodated 10,797 inhabitants. According to the city council, “The mushrooming of shacks in Sakubva has resulted in the overloading of public utility services such as roads, water, electricity and sewerage” (City of Mutare Master Plan, 1988:64). This has in turn raised the costs of maintenance and compromised the municipality’s ability to manage its affairs properly. The carrying capacity of the suburb has long been exceeded. Sakubva was originally designed to accommodate a maximum of 5000 people (City of Mutare Master Plan, 1988). However, over the years, the figure has risen to 90,000 without equivalent infrastructural development. In addition, the illegal structures have created an ugly landscape of poverty (Tevera and Chimhowu, 1998), which has become an eye sore to the public. Sakubva’s amenity in general has been badly injured by the random siting, poor aesthetic qualities and invasion of
open spaces by the shacks (City of Mutare Master Plan, 1988). Conditions in
the suburb are not ideal for human habitation. Some shack dwellers have to
rely on communal water taps and toilets that are located some 200 metres
away (City of Mutare Master Plan, 1988).

In 1988, 24% of Sakubva’s population lived in shacks. Shacks
accommodate people from various walks of life including formally employed
citizens, those in the informal sector, criminals, thieves, commercial sex
workers and the unemployed. Some of the shacks are furnished with
expensive household goods, indicating the fact that some occupants receive
fairly high incomes, which would enable them to purchase such goods.
This scenario is not unique to Mutare. Tevera and Chimhowu (1998) have
shown that some people who live in the backyard shanties of Harare’s low-
income suburbs could afford purchasing or building their own houses.
However, they seem to prefer to live in shacks. These illegal structures
probably offer certain advantages that cannot be found in formal housing.
This fact reflects the complexity of the urban housing problem at both
national and local levels.

Dangamvura
Located 10 km from the city centre, Dangamvura is the second largest low-
income suburb in Mutare. It accommodates some 47 000 inhabitants (See
Figure 3). It is also the second oldest high-density suburb in the city. It was
established in 1962 as a dormitory township for black employees. In 1988 its
population was 31 000. At that time, there were 4 579 housing units which
gave an occupancy rate of 6.77 people per household unit. As Figure 4 has
shown, there are only 2 554 shacks compared to Sakubva’s 20 497. Obviously,
there is far less crowding compared to the older low-income suburb. Stands
range from 150 to 500 square metres. Houses vary in types and sizes. They
are terraced, detached and semi-detached. Their condition ranges from fair
to good or new. The terraced houses are the oldest and accommodate two
to four households. Some parts of Dangamvura such as Area 7 and parts of
Area 16 resemble features of medium density housing, with large houses
on fairly large stands. Some houses are roofed with tiles indicating some
degree of affluence. According to city council records, Dangamvura has the
lowest number of lodgers. It also has the largest number of families living
alone without sharing (65%) compared to Sakubva (11%).

Chikanga
This is the third largest low-income residential area in the city. It has a
population of 43 000 and is the fastest growing suburb in Mutare. It was the
first low-income residential area to be established after independence. Phase
1 was founded in 1987. To date there are three phases. Sizes of stands vary
from 300 to 500 square metres. Most houses are new, have private toilets and an average of seven rooms.

**Hobhouse**

Established in 1999, Hobhouse is the newest low-income suburb in Mutare. It has a population of 23,000 and has the smallest stands averaging 150 square metres. Most houses are four roomed and there is very little space for extension. Considering its spatial size, the suburb holds a very large population. It is also the second fastest growing low-income suburb after Chikanga. Just like its counterpart, it is also being constructed in phases. It was built specifically for the poorest citizens. However, in 2000, 150 square metre stands were selling at about Z$23,000.00, a figure that was too high for the intended beneficiaries (Mapira, 2001). This is a major weakness of most housing schemes in post-colonial Zimbabwe. They tend to benefit the wrong people, that is, the middle and high-income citizens. Those on the city’s waiting list are usually missed.

**Low and Medium Density Housing**

The total housing stock in Mutare’s low and medium density suburbs in 1988 was 5,000, comprising 4,788 low density and 212 medium density properties, respectively. The total population in these areas was about 19,000, giving an occupancy rate of 3.8 persons per household unit. There were 526 flats and 4,474 houses, accommodating middle and high-income citizens (City of Mutare Master Plan, 1988). These areas experience the lowest population growth rate in the city. The current population in these areas has risen to about 27,000 (see Figure 3) in a period of 14 years. Since 1988, several extensions have been made in Westlea, Yeovil, Bordervale, Hospital Hill, Palmerstone and Weirmouth. Over 2,000 people are also housed in flats that are located within and around the city centre.

**Mutare’s post-independence housing strategies**

In the post-colonial era, Zimbabwe adopted a new housing policy, which evolved around several strategies (Auret, 1995). In Mutare these have included,

a) Employer Assisted Schemes  
b) Housing Cooperatives  
c) Private Developer Participation  
d) Rental Accommodation  
e) Core Housing  
f) Pay-for-your-stand-to-be serviced Schemes and  
g) Donor Funded projects
Employer Assisted Schemes

It has long been realized that municipalities lack the financial resources to effectively address the housing problem on their own (Hartshorn, 1992 and Auret, 1995). As a result, the involvement of employers in the provision of urban shelter has been viewed as a possible solution. Since the early 1980s the role of the employer in addressing the problem of shelter in Mutare has taken various forms including,

a) Providing employees with building plan fees
b) Giving loans for construction
c) Providing building materials. Examples of such companies are BAFS Hardware, Wattle Company and Wholesale Centre,
d) Building houses and giving them to employees,
e) Buying stands for employees, and providing funds to cover front-end charges where applicable.

In 1988 several companies or employers were involved in this scheme, which targeted the development of the new suburb of Chikanga. A total of 177 employees benefited from the schemes. In Dangamvura, various companies bought 85 stands for their employees. Table 6 provides a summary.

<table>
<thead>
<tr>
<th>Company or Employer</th>
<th>No. of Stands</th>
</tr>
</thead>
<tbody>
<tr>
<td>ZESA</td>
<td>34</td>
</tr>
<tr>
<td>Musabaeka Bus Service</td>
<td>23</td>
</tr>
<tr>
<td>Devchards</td>
<td>1</td>
</tr>
<tr>
<td>Jopa Engineering</td>
<td>6</td>
</tr>
<tr>
<td>Efficient Electrical</td>
<td>10</td>
</tr>
<tr>
<td>Scissor Blade Holdings</td>
<td>6</td>
</tr>
<tr>
<td>Juke Box Music</td>
<td>5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>85</strong></td>
</tr>
</tbody>
</table>

Source: City of Mutare Housing and Community Services Department, January 2002.

Housing Cooperatives

In this case, house seekers form cooperatives in order to pool their incomes together. They obtain bank loans or financial assistance from donors. Table 7 shows some of the housing cooperatives that have been formed in Mutare by people from various walks of life including domestic workers, civil servants and members of the informal sector. A good example is the Zimbabwe Teacher’s Association (ZMTA) which in 2001 bought a total of
1090 stands. These were serviced by Century Bank, which it had formed partnership with.

### Table 7: Some of the Housing Cooperatives in Mutare

<table>
<thead>
<tr>
<th>Name of Cooperative</th>
<th>Composition</th>
<th>Year of Establishment</th>
<th>No. of Stands &amp; Residential Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>ZIMTA Teachers</td>
<td>Teachers</td>
<td>2000</td>
<td>1 090 Chikanga</td>
</tr>
<tr>
<td>Homeless People’s Federation Sakulva</td>
<td>Informal Sector</td>
<td>1998</td>
<td>1 100 Devonshire</td>
</tr>
<tr>
<td>ZRP Hunters</td>
<td>Zimbabwe Republic Police</td>
<td>1998</td>
<td>15 Nyamauru</td>
</tr>
<tr>
<td>Dangamvura</td>
<td>Zimbabwe Republic Police</td>
<td>1998</td>
<td>18 Nyamauru</td>
</tr>
<tr>
<td>ZRP New Hope</td>
<td>Zimbabwe Republic Police</td>
<td>1998</td>
<td></td>
</tr>
<tr>
<td>Dangamvura</td>
<td>Informal Sector</td>
<td>1998</td>
<td>10 Chikanga</td>
</tr>
<tr>
<td>Miracle</td>
<td>Informal Sector</td>
<td>1998</td>
<td>15 Nyamauru</td>
</tr>
<tr>
<td>Zvichanaka</td>
<td>Informal Sector</td>
<td>1998</td>
<td></td>
</tr>
<tr>
<td>Dangamvura</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: City of Mutare Housing and Community Services Department, January 2002.

### Private Developer Participation

This scheme involves the participation of the private sector in the development and provision of urban shelter. Since 1991, several companies have been active in Mutare. Figure 6 shows the recently formed ones, which included Bernwin (now defunct), Aloe Enterprise and Pegasus. A total of 1 398 stands have been allocated to private developers. Bernwin was allocated 364 stands in Chikanga Phase 111 in 1997. The average size of the stands was 300 square metres. However, the company has since disappeared leaving many beneficiaries to service the land and construct houses on their own.

Aloe Enterprise was allocated 500 unserviced stands in the Nyamauru Area of Dangamvura in 1998. The stands ranged from 150 to about 400 square metres. The purchase prices of the various types are shown in Table 8. Each structure includes a combined toilet and shower room. By 2002, 95 houses had been completed and had been occupied, 6 had not yet been occupied, and 48 were at roof level while 8 were still at the slab level. The Pegasus scheme also started in 1998 in the Nyamauru Area in Dangamvura. Just like Aloe Enterprise, it constructed houses and sold them to people on the city’s housing waiting list. Prices depended on the types and sizes of the
structures. By 2002, two show houses had been completed, 20 were at roof level while an additional 20 were at slab level.

Table 8 Purchase Prices of Different Types of Houses Offered by Aloe Enterprises in 2002

<table>
<thead>
<tr>
<th>No. of Rooms</th>
<th>Prices in Z$</th>
<th>% Deposit</th>
</tr>
</thead>
<tbody>
<tr>
<td>One Room</td>
<td>$ 90 257.00</td>
<td>25</td>
</tr>
<tr>
<td>Two Rooms</td>
<td>$109 479.00</td>
<td>25</td>
</tr>
<tr>
<td>Three Rooms</td>
<td>$140 761.00</td>
<td>25</td>
</tr>
<tr>
<td>Four Rooms</td>
<td>$167 102.00</td>
<td>25</td>
</tr>
</tbody>
</table>

Source: City of Mutare Department of Housing and Community Services, January 2002.

Rental Accommodation

Only Sakubva has benefited from this scheme, which involved the construction of 240 flats in 1992 in the Chinyausunzi Area. The Ministry of Construction and National Housing was responsible for the project. The flats were erected in 58 clusters. The project was completed in 1995 and the flats have since been occupied.

Core-Housing

This project was introduced in 1981 by the then Minister of Local Government, Eddison Zvobgo. It involved the mass production of low-cost

Source: City of Mutare Department of Housing and Community Services, January 2002.
houses, which were cheap and affordable to low-income citizens. The houses were built on 200 square metre stands. Beneficiaries were expected to extend or improve their houses at their own pace and according to their affordability. The houses were built in Areas 12, 13, and 14 of Dangamvura. Figure 7 gives a summary of the number of units built in each area.

**Figure 7: Core Houses built in Dangamvura since 1981**

- Area 12: 154
- Area 13: 72
- Area 14: 170

*Source: City of Mutare Housing and Community Services Department, January 2002*

**The Pay-for-your-Services Scheme**

This scheme is a departure from the norm. It represents a new approach in solving the problem of shelter. The municipality usually services stands before selling them to people on its waiting lists. Due to lack of funds, the city council has designed a new approach in which beneficiaries pay for basic infrastructure such as roads, sewers, water and public lighting. The strategy has been employed in the Bordervale Area since 1998. The advantage of this approach is that it cuts down on the municipality’s expenditure and allows the beneficiaries to bear the costs of servicing their stands. However, only rich people can afford such a scheme. The poor cannot.

**Donor Funded Projects**

Donor funding has played a significant role in the provision of shelter at both global and national levels. In Zimbabwe, both the World Bank and USAID have played important roles (Auret, 1995). One of the strategies that have been employed to solve the accommodation problem in Mutare is the use of inter-city cooperation. In 1991, for example, Mutare established a twinning link with the city of Haarlem in Holland. This led to the formation
of the Mutare-Haarlem Foundation. One of the aims of this project was to provide shelter to the poor people living in Sakubva and Hobhouse. Some 220 home-seekers in Hobhouse had benefited by January 2002. Other aims of the project included the funding of the Old People’s Home in Sakubva, building a Sports Complex in Chikanga and establishing inter-cultural links between the two cities.

**Effectiveness of post-independence strategies**

In spite of the numerous efforts that have been made over the years, the problem of shelter in the city remains critical. While more houses have been built and more stands have been sold, the demand for shelter, especially low-cost housing, has continued to increase. The effectiveness of the strategies employed by the municipality and other organisations can be judged from a number of observations including,

a) The housing backlog has continued to swell in spite of these efforts,
b) Lack of funds has retarded the servicing of stands especially for low-cost housing,
c) The majority of people on the city’s waiting list cannot afford buying and developing stands,
d) Most low-cost housing schemes end up benefiting the wrong people, those who already own houses,
e) Corruption, misuse of funds and mismanagement by municipal officials have worsened the problem, and
f) The continued growth of the city population has ensured that demand outstrips supply in spite of the various strategies employed. Figures 8 and 9 provide a summary of this scenario.

**Figure 8: Houses and Stands Provided in Mutare over the Years**

![Figure 8: Houses and Stands Provided in Mutare over the Years](source)

*Source: City of Mutare Department of Housing and Community Services*
In light of these constraints, in February 2001, the City Council designed a comprehensive plan aimed at addressing the problem of shelter in the whole city. The plan included a total of 11,252 stands for all socio-economic classes. The municipality also intends to revive home-ownership schemes, which it had abandoned over the years. Table 9 provides a summary of this ambitious project. It remains to be seen how successful this project will be. However, judging from past experiences, the problem of shelter in Mutare is not likely to be entirely solved. Traditional approaches including those recently adopted by the city of Mutare, while alleviating the problem, have not succeeded in curbing it in major cities such as Harare (Auret, 1995). Obviously, more research needs to be conducted in order to find solutions that are both more effective and more workable. These solutions should target the poor who are far more vulnerable than other groups.

### Table 9: Mutare’s Housing Development Plan (February 2001.)

<table>
<thead>
<tr>
<th>Residential Area</th>
<th>No. of Stands</th>
<th>Progress Made so Far</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hobhouse</td>
<td>2,000</td>
<td>Surveyed, not yet serviced</td>
</tr>
<tr>
<td>Gimboki South</td>
<td>7,000</td>
<td>To be surveyed. Not yet serviced</td>
</tr>
<tr>
<td>Dangamvura Area 16</td>
<td>40</td>
<td>Surveyed but not yet serviced</td>
</tr>
<tr>
<td>Dangamvura Nyamauru Area</td>
<td>60</td>
<td>To be Surveyed and serviced</td>
</tr>
<tr>
<td>Fern Hill</td>
<td>900</td>
<td>To be surveyed and serviced</td>
</tr>
<tr>
<td>Florida Extension</td>
<td>200</td>
<td>Surveyed. Not yet serviced</td>
</tr>
<tr>
<td>Yeovil Extension</td>
<td>52</td>
<td>Surveyed. Not yet serviced</td>
</tr>
<tr>
<td>Chikanga 111</td>
<td>1,000</td>
<td>Surveyed. Not yet serviced</td>
</tr>
</tbody>
</table>

Source: City of Mutare Department of Housing and Community Services, 2002.
Policy implications

Contemporary research suggests the need for a policy shift regarding urban housing (Auret, 1995; Kamete, 2000; Mafico, 1991; Mapira, 2004 and Musekiwa, 1993; Tevare and Chikanda, 2000). At national level, housing should be treated as a priority. Legislation should also be revised in order to address such constraints as access to land and finance. In the case of Mutare, Auret (1995) makes several recommendations including,

a) Deregulating current standards/laws and introduce flexibility,
b) Introducing a fiscal policy which makes finance available,
c) Adopting a community based approach to housing,
d) Promoting a better utilisation of available land,
e) Allowing incremental and alternative housing development,
f) Introducing appropriate technology to reduce costs,
g) Maximising employer assistance to housing, and
h) Decentralising decision-making and development planning in regard to housing.

The above recommendations reflect the seriousness with which the problem of urban shelter should be addressed. In this respect, the role of policy makers is crucial since traditional approaches have failed to curb the problem of urban shelter at both local and national levels. In 1992, the Government of Zimbabwe launched a massive national housing strategy, which was aimed at addressing the problem of shelter especially among the poor (Kamete, 2000). This ambitious project was in line with the country’s dream of providing shelter for all by the year 2000 (Mapira, 2001). It involved the construction of finished housing units including flats, cluster houses, detached and semi-detached units. This strategy came at a time when the state had long ceased to be the provider of urban housing. This apparent reversal of government’s role from facilitator to provider surprised many researchers. Some critics suspect that it was a political ploy aimed at winning back the support of the urban masses (Kamete, 2000). However, whatever the motive might have been, between 1992 and 1996, some 6 000 housing units were constructed in the major urban centres of the country. In Mutare, the Ministry of National Housing and Construction erected 240 flats in the Chinyausunzi area (Rugayo, 1997). The flats were handed over to the poor in the form of rental accommodation. This was a major achievement for the city. However, at national level, this project was undermined by corruption among some civil servants who looted the National Housing Fund and also abused the facility through favouritism and nepotism. In many cases, the poor who were the intended beneficiaries did not benefit from the housing strategy. This led to its abandonment in the late 1990s (Kamete, 2000).

From the above facts, it would appear that government and municipalities should continue to play major a role in the provision of urban shelter. This should be in the form of subsidised housing for the poor and access to land.
for those who can afford to build their own housing units. They should also continue to encourage the participation of the private sector in the development of urban housing.

Conclusions
This article has examined the problem of housing in the city of Mutare from a historical perspective. It has shown that this problem is as old as the city itself, dating back to the colonial era. Although various strategies have been applied to alleviate the problem, the demand for shelter, especially low-cost housing, has remained high and continues to increase. Waiting lists, lodgers and illegal structures have increased in number. The latter have created an ugly landscape of poverty (Tevera and Chimhowu, 1998), which is a major characteristic of many cities of the developing world. In February 2001, Mutare City Council embarked on an ambitious project aimed at providing some 11,252 stands to all its citizens regardless of their socio-economic statuses. It also decided to revive the home-ownership schemes that had been abandoned over the years. These developments reflect the local authority’s efforts in addressing the problem of shelter within the city. Unfortunately, the poor have no financial resources to either purchase the available stands or to develop them especially in the current inflationary environment. Time will tell whether Mutare can ever curb its accommodation crisis. However, considering the complexity of the problem, this is unlikely unless more material support such as access to land and financial resources are made available to potential housing seekers.

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