AN ASSESSMENT OF THE EFFECTIVENESS OF PARTNERSHIPS IN LOW INCOME HOUSING DEVELOPMENT IN ZIMBABWE: A CASE STUDY OF DZIVARASEKWA EXTENSION, HARARE

by

Christopher Kudakwashe Manyowa

R861162A

A dissertation submitted in partial fulfilment of the Requirements for the Master Degree in Business Administration

Graduate School of Management
University of Zimbabwe

2015

Supervisor – Dr H. N Chikova
DECLARATION

I, ........................................................................................................................................................................... do hereby declare that this dissertation is a result of my own investigation and research, except to the extent indicated in the Acknowledgements, References and comments included in the body of the report, and that it has not been submitted in part or in full for any other degree to any other University.

............................................. .............................................
Student Signature Date

............................................. .............................................
Supervisor Signature Date
ACKNOWLEDGEMENTS

Many thanks go to my supervisor Dr. Henry Nyasha Chikova for all the guidance during this research project. Your wise counsel always spurred me on.

To all the residents of and development partners for Dzivarasekwa Extension, thank you very much for your contributions and information you shared with me which made this research project a success.

I am grateful to my wife, Benhilda whom I sat side by side as we both embarked on a long journey in the quest for knowledge. Your support and understanding is greatly appreciated my love.

To Tarisai and Kudakwashe, thank you my children – you accommodated me for my absence from home during the study. Your words of encouragement were always an inspiration.

To my late parents Cleopas and Fiah – you always saw that potential in me and encouraged me to aim higher. I will forever be grateful for the love, support and giving all that you had to enable me to go to school.
The study sought to assess the effectiveness of partnerships in the provision of low income housing in Zimbabwe using a case study of Dzivarasekwa Extension in Harare. The occurrence of rapid urbanisation, with no meaningful supply of new housing units due to lack of funding for low income housing has resulted in a serious housing shortage as evidenced by the sprouting of unplanned settlements in peri urban and urban areas, hence the need for this study. The unplanned settlements do not have basic infrastructure such as water, sewer and roads. The new housing policy in Zimbabwe has embraced partnerships as a strategy to deliver low income housing. A pilot low income housing scheme, using a partnership strategy involving a community based organisation was recently implemented in Dzivarasekwa Extension. The study of the pilot housing scheme sought to find out the following: understanding of partnerships among the development partners involved, achievements made to date, the critical success factors contributing to the achievements and what policy proposals can be made to improve the effectiveness of partnership initiatives in low income housing delivery. A qualitative interpretivist philosophy underpinned the research as well as the research design. The researcher selected fifteen participants comprising ten beneficiaries from the housing scheme and five from development partners. In-depth interviews and field observations were used to gather primary data. For secondary data, the researcher relied on archival material, documents and reports from the partner organisations. The findings showed that the project was donor funded and had been a success as it created basic physical infrastructure and services to the community although the implementation process was very long and cumbersome. This success was driven by long term commitment, mutual trust, consensus culture among the development partners and a supporting institutional framework. The major driver for the success was funding from a donor organisation. The physical environment for the community has improved. The researcher also found out that at the household level, the beneficiaries were struggling to develop their own stands. In view of the research findings it was recommended that a vibrant institutional framework be put in place to promote partnerships, municipal authorities provide social housing and also develop alternative building technologies that may reduce building costs. The areas recommended for further study relate to developing mortgage financing options for the urban poor who are unable to access ordinary mortgage finance.
# TABLE OF CONTENTS

DECLARATION .................................................................................................................. i

ACKNOWLEDGEMENTS ..................................................................................................... ii

ABSTRACT .......................................................................................................................... iii

LIST OF TABLES .................................................................................................................. ix

LIST OF FIGURES .............................................................................................................. xi

LIST OF ACRONYMS .......................................................................................................... xii

CHAPTER I: INTRODUCTION ............................................................................................... 1

1.1. BACKGROUND TO THE STUDY ................................................................................. 1

1.1.1. Background to low income housing delivery ....................................................... 2

1.1.2. Overview of the case study area ......................................................................... 6

1.2. RESEARCH PROBLEM ............................................................................................. 7

1.3. RESEARCH OBJECTIVES ....................................................................................... 8

1.3.1. Overall objective .................................................................................................. 8

1.3.2. Specific objectives ............................................................................................... 8

1.4. RESEARCH QUESTIONS ........................................................................................... 9

1.4.1. Overall research question .................................................................................. 9

1.4.2. Specific research questions ............................................................................... 9

1.5. RESEARCH PROPOSITION ..................................................................................... 9

1.6. JUSTIFICATION OF THE STUDY .......................................................................... 10

1.7. SCOPE OF RESEARCH ........................................................................................... 12

1.8. DISSERTATION OUTLINE ....................................................................................... 12

1.9. CHAPTER SUMMARY ............................................................................................. 13

CHAPTER 2: LITERATURE REVIEW ................................................................................. 14

2. INTRODUCTION ........................................................................................................... 14
2.1. PUBLIC SECTOR ROLE IN LOW INCOME HOUSING ..........................15
2.2. EMERGENCE OF NON STATE ACTORS IN LOW INCOME HOUSING ....15
2.3. OBJECTIVES OF PARTNERSHIPS ..................................................16
2.4. UNDERLYING POLICIES AND THEORIES OF PARTNERSHIPS ..............17
2.5. CRITICAL SUCCESS FACTORS FOR PARTNERSHIPS ..........................20
  2.5.1. Long term commitment .................................................................20
  2.5.2. Flexibility ......................................................................................21
  2.5.3. Institutional design .........................................................................21
  2.5.4. Technical and legal expertise ..........................................................22
2.6. SOME EXPERIENCES OF PARTNERSHIPS ............................................23
  2.6.1. Recognition of the urban poor ..........................................................23
  2.6.2. Community self-help approach .......................................................25
2.7. CONCEPTUAL FRAMEWORK ..................................................................26
2.8. CHAPTER SUMMARY ............................................................................28

CHAPTER 3: RESEARCH METHODOLOGY .......................................................29
3. INTRODUCTION ......................................................................................29
3.1. RESEARCH DESIGN ............................................................................29
  3.1.1. Qualitative research design ............................................................30
  3.1.2. Quantitative research design ..........................................................31
  3.1.3. Mixed methods research ...............................................................32
3.2. RESEARCH PHILOSOPHY ...................................................................32
  3.2.1. Categories of research philosophy ..................................................32
  3.2.2. Choosing the suitable philosophy ....................................................33
3.3. RESEARCH STRATEGY .........................................................................34
  3.3.1. Case study research .......................................................................35
3.4. DATA COLLECTION .........................................................................................36
  3.4.1. Population .................................................................................................36
  3.4.2. Sampling strategy ....................................................................................37
  3.4.3. Sources of data .........................................................................................38
  3.4.4. Research instruments ............................................................................39
3.5. DATA ANALYSIS ..........................................................................................39
3.6. ETHICS .........................................................................................................40
  3.6.1. Literature review ....................................................................................41
  3.6.2. Interviews ................................................................................................41
3.7. CHAPTER SUMMARY ...................................................................................41

CHAPTER 4: RESULTS AND ANALYSIS .................................................................42
4. INTRODUCTION ...............................................................................................42
  4.1. DEMOGRAPHICS OF THE RESPONDENTS ..........................................43
  4.2. RESEARCH FINDINGS ...............................................................................45
    4.2.1. Understanding of partnerships in low income housing delivery .........45
    4.2.2. Roles played in the partnership ..........................................................48
    4.2.3. The importance of the partnership in getting a stand or house ........52
    4.2.4. Problems encountered in the partnership ..........................................55
    4.2.5. How the problems were overcome ....................................................58
    4.2.6. Other players in the partnership in Dzivarasekwa .........................59
    4.2.7. Main achievements of the federation partnership ............................60
    4.2.8. Factors that contributed to the success of the housing project ........64
    4.2.9. Enhancement of effectiveness of partnership in housing delivery ....67
  4.3. DISCUSSION OF KEY FINDINGS ..............................................................69
    4.3.1. Understanding of housing delivery partnerships ............................69
4.3.2. Factors that affected the effectiveness of the housing partnership. .......... 70
4.3.3. Achievements of housing partnership in Dzivarasekwa extension .......... 72
4.3.4. Policy initiatives to improve effectiveness of partnerships in low income housing delivery ............................................................................................................................. 73

4.4. CONCEPTUAL FRAMEWORK REVISITED ........................................... 74
4.5. CHAPTER SUMMARY ............................................................................. 75

CHAPTER 5: CONCLUSIONS AND RECOMMENDATIONS .................................. 76
5.1. INTRODUCTION ....................................................................................... 76
5.2. CONCLUSIONS ....................................................................................... 76

5.2.1. Understanding of the housing delivery partnership in Dzivarasekwa Extension 77
5.2.2. Achievements of the housing partnership in Dzivarasekwa Extension .... 77
5.2.3. Factors that affected the effectiveness of the housing partnership in Dzivarasekwa Extension ............................................................................................................................. 78
5.2.4. Policy initiatives to improve the effectiveness of partnerships in low income housing development ............................................................................................................................. 78

5.3. RECOMMENDATIONS ............................................................................ 79

5.3.1. Social housing .................................................................................... 79
5.3.2. Institutional framework ......................................................................... 80
5.3.3. Adopt appropriate building technology ............................................... 80
5.4. LIMITATIONS OF THE STUDY AND AREAS OF FURTHER STUDY ...... 80

REFERENCES .................................................................................................. 82

LIST OF APPENDICES ...................................................................................... 91
INTERVIEW CONSENT FORM .......................................................... APPENDIX 1 92
KEY INFORMANT INTERVIEW GUIDE ........................................ APPENDIX 11 93
IN-DEPTH INTERVIEW GUIDE ........................................................... APPENDIX 111 95
## LIST OF TABLES

<table>
<thead>
<tr>
<th>Table</th>
<th>Description</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Table.2.1</td>
<td>Categorisation of Objectives of Community Participation</td>
<td>17</td>
</tr>
<tr>
<td>Table.2.2</td>
<td>Different types of governance models</td>
<td>19</td>
</tr>
<tr>
<td>Table 3.1</td>
<td>Alternative Strategies of Inquiry</td>
<td>34</td>
</tr>
<tr>
<td>Table 4.1</td>
<td>Composition of Respondents</td>
<td>43</td>
</tr>
<tr>
<td>Table 4.2</td>
<td>Composition of Beneficiaries by Age</td>
<td>43</td>
</tr>
<tr>
<td>Table 4.3</td>
<td>Composition of Beneficiaries by Household Income</td>
<td>44</td>
</tr>
<tr>
<td>Table 4.4</td>
<td>Composition of Beneficiaries by Employment</td>
<td>44</td>
</tr>
<tr>
<td>Table 4.5</td>
<td>Progress of Development on Stands</td>
<td>44</td>
</tr>
<tr>
<td>Table 4.6a</td>
<td>Understanding of housing delivery partnerships – Key informants</td>
<td>45</td>
</tr>
<tr>
<td>Table 4.6b</td>
<td>Understanding of housing delivery partnerships - Beneficiaries</td>
<td>46</td>
</tr>
<tr>
<td>Table 4.7a</td>
<td>Roles played in the partnership – Key informants</td>
<td>48</td>
</tr>
<tr>
<td>Table 4.7b</td>
<td>Roles played in the partnership - Beneficiaries</td>
<td>49</td>
</tr>
<tr>
<td>Table 4.8a</td>
<td>Importance of the partnership in getting a stand or house Key informants</td>
<td>53</td>
</tr>
<tr>
<td>Table 4.8b</td>
<td>Importance of the partnership in getting a stand or house - Beneficiaries</td>
<td>54</td>
</tr>
<tr>
<td>Table 4.9a</td>
<td>Problems encountered in the partnership – Key informants</td>
<td>56</td>
</tr>
<tr>
<td>Table 4.9b</td>
<td>Problems encountered in the partnership – Beneficiaries</td>
<td>57</td>
</tr>
<tr>
<td>Table 4.10a</td>
<td>Other players in the partnership - Key informants</td>
<td>59</td>
</tr>
<tr>
<td>Table 4.10b</td>
<td>Other players in the partnership – Beneficiaries</td>
<td>60</td>
</tr>
<tr>
<td>Table 4.11a</td>
<td>Main achievements of the partnership – Key informants</td>
<td>61</td>
</tr>
<tr>
<td>Table 4.11b</td>
<td>Main achievements of the partnership – Beneficiaries</td>
<td>62</td>
</tr>
<tr>
<td>Table 4.12a</td>
<td>Factors that contributed to the success of housing project – Key informants</td>
<td>65</td>
</tr>
<tr>
<td>Table 4.12b</td>
<td>Factors that contributed to the success of housing project – Beneficiaries</td>
<td>66</td>
</tr>
<tr>
<td>Table 4.13a</td>
<td>Improvements needed to enhance effectiveness of partnerships – Key informants</td>
<td>67</td>
</tr>
<tr>
<td>Table 4.13b</td>
<td>Improvements needed to enhance effectiveness of partnerships – Beneficiaries</td>
<td>68</td>
</tr>
</tbody>
</table>
# LIST OF FIGURES

<table>
<thead>
<tr>
<th>Figure</th>
<th>Description</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Figure 2.1</td>
<td>Developmental Links at the micro scale.</td>
<td>27</td>
</tr>
<tr>
<td>Figure 3.1</td>
<td>A Framework for Design – The Interconnection of Worldviews, Strategies of Inquiry and Research Methods.</td>
<td>31</td>
</tr>
<tr>
<td>Figure 4.1</td>
<td>Community led infrastructure installation in Dzivarasekwa Extension</td>
<td>51</td>
</tr>
<tr>
<td>Figure 4.2</td>
<td>A skyloo toilet in Dzivarasekwa Extension</td>
<td>64</td>
</tr>
<tr>
<td>Figure 4.3</td>
<td>Modified development links at micro level.</td>
<td>74</td>
</tr>
<tr>
<td>ACRONYM</td>
<td>DESCRIPTION</td>
<td></td>
</tr>
<tr>
<td>---------</td>
<td>-------------</td>
<td></td>
</tr>
<tr>
<td>CBA</td>
<td>Community Benefit Agreement</td>
<td></td>
</tr>
<tr>
<td>DOS</td>
<td>Dialogue on Shelter for the Homeless Trust</td>
<td></td>
</tr>
<tr>
<td>ESAP</td>
<td>Economic Structural Adjustment Programme</td>
<td></td>
</tr>
<tr>
<td>HSUP</td>
<td>Harare Slum Upgrading Project</td>
<td></td>
</tr>
<tr>
<td>MBGF</td>
<td>Melinda Bill Gates Foundation</td>
<td></td>
</tr>
<tr>
<td>MLGPWNH</td>
<td>Ministry of Local Government Public Works and National Housing</td>
<td></td>
</tr>
<tr>
<td>MOU</td>
<td>Memorandum of Understanding</td>
<td></td>
</tr>
<tr>
<td>USAID</td>
<td>United States Agency for International Development</td>
<td></td>
</tr>
<tr>
<td>ZIHOPFE</td>
<td>Zimbabwe Homeless People’s Federation</td>
<td></td>
</tr>
<tr>
<td>ZIMASSET</td>
<td>Zimbabwe Agenda for Sustainable Socio Economic Transformation</td>
<td></td>
</tr>
<tr>
<td>ZINAHCO</td>
<td>Zimbabwe National Association of Housing Cooperatives</td>
<td></td>
</tr>
<tr>
<td>ZIPOT</td>
<td>Zimbabwe Property Owners Trust</td>
<td></td>
</tr>
</tbody>
</table>
CHAPTER I: INTRODUCTION

1.1. BACKGROUND TO THE STUDY

Most governments subscribe to the notion of housing as a basic need resulting in initiatives being crafted to provide affordable houses to the people. In Zimbabwe, the provision of shelter is captured in the constitution of the country as one of the national objectives (Government of Zimbabwe, 2013). Traditionally, it was the responsibility of governments to provide houses to the citizens through direct construction of housing units. On the other hand citizens would demand their entitlements from the state, and in some cases the strategy was to confront government (D’Cruz & Mudimu, 2013). Governments around the world are breaking traditional ways of housing delivery and turning to public private partnerships as one possible financing option for large scale investments in the provision of affordable housing and other basic infrastructure assets, such as roads, water and sewerage systems (Beh, 2010) as cited in (McAllister, et al., 2015). According to UN Habitat (2011), public private partnerships are entirely driven by collaboration between the public and non–state actors. These partnerships can take many forms but generally represent a more dynamic, long-term agreement between various parties in which each sector contributes and shares some level of risk (ibid). The level and success of partnerships varies from one country to another. In nations like India, Sweden and Netherlands, partnerships have been a significant contributor to lowering costs and increasing operating efficiencies for urban development projects ranging from affordable housing to water treatment facilities, roads and hospitals (Ganapati, 2010; Kokx, 2011; UN Habitat, 2011).

There is a growing body of evidence that indicates that partnerships, as a new methodology are an important instrument that can be used to develop housing, help build and extend infrastructure assets, along with basic urban services, to the poorest urban neighborhoods (Watson, 2009). It is against this background that this study seeks to understand the issue of partnerships in the Zimbabwean urban context in a bid to assess the effectiveness of such collaborations in low income housing developments. Dzivarasekwa Extension housing scheme in Harare, which was undertaken as a partnership involving the City of Harare, Dialogue on
Shelter for the Homeless Trust (Dialogue on Shelter) and the Zimbabwe Homeless People’s Federation (ZIHOPFE) is going to be used as a case study.

1.1.1. Background to low income housing delivery

The advent of political independence of Zimbabwe in 1980 saw the repeal of restrictive and oppressive laws such as the African (Urban Areas) Accommodation Act, the Africans (Registration and Identification Act) and the Vagrancy Act. In terms of these laws, the presence of the African in towns was regarded as casual and temporary, hence the type of housing. The African man was by and large expected to leave his wife and children in the rural areas. To a large extent the provision of housing was tied to the employer and most of this housing was on a rental basis only and Africans could not buy these houses or purchase land for development of own housing (Tibaijuka, 2009). The underpinning consideration for type and location of housing was that the African was not a permanent resident of the town, and therefore would only be provided with rented accommodated accompanied by basic minimum social infrastructure for education, entertainment and health (Chitekwe- Biti, et al., 2014). Thus the African person was only expected to have the right of occupation and use value of a property and not enjoy exchange value as they were only regarded as tenants (Labour and Economic Development Research Institute, 2011). The type of accommodation was tailor made to suit marital status, and some of the housing still exist to this day. For example single men were expected to occupy rented accommodation in hostels, single quarters or general barracks (Chirisa & Mutsindikwa, 2011). Those working in European residential areas were housed in locations near respective Native Village Settlements. Mabvuku was earmarked for domestic workers working in low density areas located to the north and east, Dzivarasekwa being home to domestic employees for western suburbs like Mabelreign and Marlborough, while those working in industrial sites were housed in Mbare, Highfield and Glen Norah (Tibaijuka, 2009; Moyana, 1984). It is however important to note that the housing needs of whites were separately catered for. As the demand for private housing increased, the Building Societies Act was passed in 1951 and this created a financial framework for high income housing suitable for Europeans (Munzwa & Wellington, 2010).
Following independence in 1980, the new government of Zimbabwe embarked on a process to empower the previously marginalised African people to achieve what was regarded as growth with equity (Chinake, 1997). The starting point was therefore to repeal the oppressive pieces of legalisation (Munzwa & Wellington, 2010), similarly the housing policy and strategies to deliver low income housing changed significantly. In an effort to provide a remedy to the housing injustices of the pre independence era, the immediate policies of the new government as part of the Transitional National Development Plan, was to recognise the need to mobilize resources for low income housing through public and private sectors involvement (Government of Zimbabwe, 1982) as cited in (Labour and Economic Development Research Institute, 2011). Therefore low income housing was delivered through partnerships, in which the main actors were Central Government, local authorities, building societies, donors, major employers undertaking employer assisted housing schemes and land developers (Tibaijuka, 2009; Labour and Economic Development Research Institute, 2011). The partnership strategy would have many variations, however the main role of Government was to provide infrastructure, whilst local authorities provided land on which beneficiaries would build houses with loans from building societies and in some cases with assistance from employers (Mashoko, 2012).

The transition to majority rule made urban areas more accessible to the previously marginalised Africans. This resulted in a significant increase in rural to urban migration. The influx of the black people into the urban areas was soon to translate into a serious problem of housing shortage, overcrowding, lack of basic infrastructure and squatter settlements (Tibaijuka, 2009). The same experience of explosion of urban population occurred in Indonesia between 1945 and 1965 following that country’s political independence (Tunas & Darmoyono, 2014). The urban areas therefore started to experience typical world-wide city problems like unemployment, poverty, inadequate amenities and squatter settlements (Watson, 2014). One of the key policy announcements was to permit home ownership. To this extent, most rented accommodation in African townships was offered to the sitting tenants and occupiers for purchase. This was a fundamental change to the urban economy as Africans were now enjoying both use and exchange value of their property, thus getting economic value to their properties. The recently formed Zimbabwe Property Owners Trust (ZIPOT) has become instrumental in educating people about the concept of freehold ownership and one of its mandates is to ensure
that every property owner in Zimbabwe has title deeds to their property (Zimbabwe Property Owners Trust, 2013). In addition to developing awareness, ZIPOT also helps property owners secure title deeds by partnering with a local financial institution which provides Title Deeds Loan to pay for costs of property valuations, conveyancing fees and bond registration fees (BancABC, 2014).

The shift from leasehold to freehold would have serious implications on the low income housing delivery capacity of government and local authorities. To those who remained in rented accommodation, new Rent Regulations were passed in 1982 and later amended and replaced by Statutory Instrument 32 of 2007. The main features of the 1982 and 2007 Rent Regulations were to establish a Rent Board, and provide for a framework for determination of fair rent and restrict evictions and ejectments of lessees. The important feature of these regulations was that no landlord could increase rent without permission from the Rent Board (Government of Zimbabwe, 1982). In later years this was to stifle production and supply of rented accommodation as institutional investors found returns in rented accommodation to be unattractive. One of the early housing strategies for rental accommodation by Government was to mobilise funds through a local reinsurance company and other pension funds. However these entities soon disinvested from such type of housing due to the low returns caused by failure to review rentals to market levels. This saw massive disposal on the open market of flat apartments, such as Eastview Gardens despite contestation from the tenants (Eastview Gardens Residents Association vs Zimbabwe Reinsurance Corporation Ltd and Others, 2005).

The emphasis of government in the post-independence era was the promotion of social development and re-distribution of resources. In the area of low income housing, the key objective of Central Government was to promote the servicing of land and build core houses in the former African townships. One aspect worth noting was that the new Government continued to expand already established low income townships. Thus the city structure in terms of physical characteristics continued to depict different morphologies, one with very small stands of about 200 square metres and on the other end very large plots of about an acre in the typical low density residential areas (Chitekwe-Biti, et al., 2014). The issue of location of housing was not a major policy problem, instead the policy focus was on how to increase housing stock to meet rising demand as more people continued to move into towns in search
of jobs and also exploit the new democracy and freedom. The policy focus to increase housing by Government appeared normal and natural. In redistribution of real income and wealth in an urban system, it was natural to seek out a pattern of territorial organization which minimized conflict (Harvey, 1979).

In the later years of independence, a national housing policy, dominated by site and service schemes was to emerge as government forged partnerships with international agencies such as United States Agency for International Development (USAID), World Bank and also with the involvement of building societies. These collaborative efforts between Government, multilateral agencies and building societies saw the establishment of large low income residential areas such as Kuwadzana and Budiriro in Harare (Labour and Economic Development Research Institute, 2011). At the same time the National Housing Fund and Housing and Guarantee Fund were established and the concept of core houses took deeper rooting and the delivery model was mainly to use building brigades (Government of Zimbabwe, 2012). These efforts were mainly aimed at wanting to avail affordable housing. On the other end, the perceived middle and high income earners continued to be catered for purely through private sector initiatives mainly through the housing finance market driven by building societies, whilst the low income were marginalised and would only depend on donor funding (Kamete, 1999).

As the demand for housing continued to grow, coupled with lack of suitable land for housing development, squatting, informal settlements and sub-standard housing in backyards started to emerge (Potts, 2006). According to Mutekede & Sigauke (2007), the existing housing stock in urban areas was 409,000 in 1986 and of this 10,618 units were sub-standard with no piped water, sewerage and electricity. However, with the introduction of market based economic reforms under the Economic Structural Adjustment Program (ESAP) in 1992 (Chinake, 1997), the approach changed from one of giving support to beneficiaries. The beneficiaries were weaned off and they had to play a significant role in delivery of low income housing. With the worsening economic environment in Zimbabwe, there was further reduction in public investment in housing. The traditional sources of funding dried up as savings went down and also low income earners were perceived to be high risk from a lending perspective. This gave
birth to new initiatives and concepts to address and narrow the gap between limited supply of funds for low income housing finance and insatiable demand for long term funding.

The new housing policy launched in 2012 is pro poor and seeks to protect the weak, hence the new policy embraced non state actors in the housing delivery process (Government of Zimbabwe, 2012). The notable non - state actors include Civic Forum on Housing, Housing People of Zimbabwe, ZIHOPFE, ZINAHCO, and their constituencies mainly community based organisations, social groups and housing cooperatives which had hitherto been given no space in urban areas. Some of the members of community based groups had their houses destroyed during the infamous 2005 Operation Clean Up code - named Operation Murambatsvina in Shona (Potts, 2006; UN-Habitat, 2005; Chipungu, 2011). The main pillars of the new housing policy (Government of Zimbabwe, 2012), are as follows:-

i) Protection of vulnerable groups and no eviction without alternative,
ii) Facilitate partnerships amongst key players,
iii) Guarantee security of tenure, and
iv) Acceptance of upgradeable infrastructure.

The main issue however has been how to provide affordable housing with freehold title to the urban poor. The failure to provide housing has had ramifications on the physical development of urban areas as informal settlements emerge around the edges of cities and towns where poor households can avoid the costs associated with various services available in the city (Watson, 2009). These informal settlements are characterised by sub-standard housing and inadequate basic infrastructure (Kamete, 2000).

1.1.2. Overview of the case study area

Dzivarasekwa Extension, located about 18 kilometres on the western edge of Harare, is a former holding camp for many evictees from various illegal settlements in and around Harare who were removed during the Operation Murambatsvina in June, 2005 (Dialogue on Shelter, et al., 2012). Some of the evictees formed themselves into a community group called the Zimbabwe Homeless Peoples Federation (ZIHOPFE) and in 2006, approximately 160 families who were Federation members were accommodated on a portion of State land in Dzivarasekwa
Extension. They were expected to reside temporarily on the state land whilst suitable alternative sites with access to basic infrastructure were being looked for by Central Government. Thus the families did not have any form of basic infrastructure such as reticulated sewerage, portable water supply, solid waste disposal system and electricity. The families therefore relied on boreholes and wells, pit latrines and ecological sanitation toilets. In terms of electricity and lighting, the residents relied on paraffin lamps, solar and in some rare cases use of generators. Since the area was not connected to any electricity, the families were using firewood for cooking and this posed an environmental threat to nearby woodlands (Chatiza & Nyoni-Mpfou, 2014). At the time that the evictees settled on the piece of state land in Dzivarasekwa Extension in 2006, the situation and problems to the residents could be summarized as follows:-

i. Poorly constructed houses, most of them semi-permanent which could not withstand harsh weather conditions such as floods, storms and strong winds,

ii. No proper access roads,

iii. Low self-esteem associated with poor and low standard accommodation,

iv. Wells close to pit latrines hence threat of water pollution and high risk to health of the residents,

v. Inadequate water supply,

vi. Poor sanitation and risk to health as residents used pit latrines,

vii. No social services for residents such as schools, crèches, and clinics,

The development of proper infrastructure and upgrading of Dzivarasekwa Extension housing scheme is now being done as a pilot project under a Harare Slum Upgrading Project (HSUP) involving a partnership between City of Harare and its civil society partners, Dialogue on Shelter and the ZIHOPFE (City of Harare, et al., 2010).

1.2. RESEARCH PROBLEM

The occurrence of rapid urbanisation and lack of funding for low income housing has resulted in housing shortage as evidenced by the sprouting of informal settlements in big cities like Harare. The informal settlements are characterised by sub-standard housing structures and
inadequate basic infrastructure such as water, sewer and roads (Tibaijuka, 2009). The low income housing backlog is worsening due to lack of affordable funding. The National Housing Policy which was promulgated in 2012 indicates that the low income housing backlog is now estimated at one million (Government of Zimbabwe, 2012). On the other hand, according to the Zimbabwe Agenda for Sustainable Socio Economic Transformation (ZimAsset) program, the housing backlog is now estimated at 1.25 million (Government of Zimbabwe, 2013). Coming out of hyperinflation in 2009, there has been loss of confidence in the financial services sector in Zimbabwe, hence a disruption of the savings culture and lending cycle hence banks and building societies are no longer able to mobilise sufficient deposits for long term lending (Association of Building Societies, 2015). To this extent the housing finance market has not been effective in mobilising funds for low income housing. This situation has since given rise to various partnerships being formed as an attempt to cope with the housing challenge (Mashoko, 2012). However, the effectiveness of partnerships in low-income housing development in Zimbabwe has never been investigated as this is a new approach that is evolving in urban development as a strategy to deliver housing to the urban poor, hence the need for this study.

1.3. RESEARCH OBJECTIVES

1.3.1. Overall objective

This study sought to assess the effectiveness of partnerships in the low income housing development in the case of Dzivarasekwa Extension in Harare.

1.3.2. Specific objectives

In an attempt to identify and analyze the problems as highlighted in the research objective, the following specific objectives were pursued:-

i. To establish the understanding of housing delivery partnerships among the development partners in Dzivarasekwa Extension,
ii. To identify the achievements of the housing partnership in Dzivarasekwa Extension,
iii. To establish the factors that affected the effectiveness of the partnership in Dzivarasekwa Extension.
iv. To propose policy initiatives on how to improve effectiveness of partnerships in low income housing development.

1.4. RESEARCH QUESTIONS

1.4.1. Overall research question

Are partnerships an effective strategy for the delivery of low income housing in Zimbabwe?

1.4.2. Specific research questions

The following specific research questions were asked in order to achieve the objectives of the research:-

i. What is the understanding of housing delivery partnerships among the development partners in Dzivarasekwa extension?
ii. What are the achievements of the housing partnership in Dzivarasekwa extension?
iii. What are the factors that affected the effectiveness of the housing partnership in Dzivarasekwa Extension?
iv. What policy initiatives are required to improve the effectiveness of partnerships in low income housing development?

1.5. RESEARCH PROPOSITION

Central and local government institutions are operating with strained and burgeoning budget deficits and they are no longer able to undertake capital investments in low income housing and related critical urban infrastructure, like water, roads and sewer reticulation. Partnerships between low income earners being the beneficiaries, financiers and the public sector will have positive outcomes in the delivery of low income housing and related infrastructure.
1.6. JUSTIFICATION OF THE STUDY

This research was carried out in the form of a case study. The provision and development of housing and proper infrastructure in Dzivarasekwa Extension is being done as a pilot project under a slum upgrading project involving a partnership between City of Harare and its civil society partners namely the ZIHOPFE and Dialogue on Shelter (City of Harare, et al., 2010).

The public sector comprises mainly Central Government and local authorities. In the current economic environment, these institutions are carrying huge budget deficits and have not been able to make much contribution towards public investment in low income housing. In developed and mature economies, the public sector is responsible for providing social housing to cater for the needs of the ultra-poor who cannot afford to buy a property. Following independence in 1980, Central Government and local authorities had positive capital development accounts from rates and these were used to fund investment in physical infrastructure and utilities for the low income. However, with the advent of ESAP and the economic meltdown the participation of Central Government and local authorities in low income housing development has been marginal and ineffective. On the other end, the National Housing Fund and Housing and Guarantee Fund run by government also collapsed. Interventions by the public sector have been ad-hoc and these include such projects as “Pay For Your House Scheme” code named Garikai/Hlalani Kuhle in Shona and Ndebele respectively, and some flats done on a joint venture basis with City of Harare. The biggest problem with public housing has been the problem of allocation of the houses. In the majority of cases the flats were allocated to the undeserving people who already owned property in Harare, therefore they would simply rent them out to the market, to the disadvantage of the target low income group.

Community based organisations and other social groups, such as the federation and housing cooperatives have become a common and popular form of accessing land for low income housing development. On paper the system has been very ideal as beneficiaries are expected to pool their resources together and then jointly develop a housing scheme for each member’s benefit. Generally members look at each other’s immediate needs; hence the priority is given to the construction of the superstructure and basic infrastructure like water and sanitation,
whilst other infrastructure like roads is expected to be developed later as financial resources improve. This approach therefore requires proper coordination and unity of purpose to ensure that members continue to contribute until satisfactory level of development for the target housing scheme is achieved. In some cases, some communities have advanced themselves and registered themselves as a Trust and try to seek financial assistance from financial institutions through partnerships.

Public private partnerships have recently become a household name in infrastructural procurement and delivery of affordable housing (Sengupta, 2014). Private sector involvement in urban infrastructure provision is expected to reduce the burden of public sector financing as well as ensure accountability, monitoring and management in the provision of infrastructure (Agbola & Adenji, 2009). Such partnerships constitute a business agreement and they would include national and local government, property developers, civic society, social groups, federation, cooperatives, financiers and consultants all working towards a common vision (McAllister, et al., 2015). In addition to its cost saving features, balanced risk-return structure is maintained (Walker, et al., 1995). Other benefits are that it increases productivity, enhances political independence, economic rationality, efficiency, dynamism and innovation.

The study seeks to explore the effectiveness of partnerships in low income housing delivery and the attendant key success factors. To this extent the results of this research make a contribution towards the monitoring and evaluation of the project. The upgrading of Dzivarasekwa Extension housing scheme is being carried out as a pilot project by City of Harare, hence going forward it will help to contribute towards providing guidelines for policymakers. The results of the research will also help to create awareness of the alternative approach to low income housing development and infrastructure provision in slums and informal settlements. With ever increasing number of informal settlements in peri urban areas, the findings will contribute to how the urban crisis of poor housing conditions in these marginal communities maybe improved.
1.7. SCOPE OF RESEARCH

The research assessed the effectiveness of partnerships, and identified the factors affecting success of partnerships in housing development and infrastructure provision in human settlements. Due to limitations of time and financial resources, the research was based on a case study of Dzivarasekwa Extension housing scheme. The research was narrowed to only one housing scheme to ensure that data gathered can be easy to collate, analyse, interpret and complete the assignment within a period of six months. The scheme was also chosen for the case study as the researcher will be able to have access to background information to the project since he is a Trustee of the Dialogue on Shelter. There are some low income housing schemes around Dzivarasekwa Extension, but these were not considered as some of them are on contested land and therefore have some unresolved administrative issues.

This study was be done through a qualitative research design. The primary data for the study was gathered from beneficiaries of the housing scheme, officials from Central Government, City of Harare and Dialogue on Shelter staff. Information was therefore gathered from personnel who were involved in the pilot housing scheme. The choice of respondents was done so as to ensure that there is a general picture that can be gathered from a wide range of players who were involved in the infrastructure provision and housing development of the pilot housing project in Dzivarasekwa Extension.

1.8. DISSERTATION OUTLINE

Chapter 1 provides the introduction to the dissertation and it comprises of the background to the study, the research problem, objectives of the research, questions of the research, the research proposition, justification of research and scope of the research. The review of literature is covered in Chapter 2 and this is composed of relevant concepts on low income housing delivery and the conceptual framework for the subject matter. Chapter 3 gives the research methodology and it constitutes of the research design, research philosophy, research strategy, data collection methods, justification of the methods used, data processing and the data analysis process. Chapter 4 comprises of the findings of the research and a discussion of
the research results based on the literature. To this extent, this chapter forms the basis of the conclusions and recommendations. The dissertation ends with presentation of conclusions, recommendations and areas for further study in Chapter 5.

1.9. CHAPTER SUMMARY

This chapter presented the background to the study, research problem, research objectives and questions, research proposition, the justification of the research, scope of the research and the outline of the dissertation. The next chapter is a review of literature relevant to partnerships in relation to low income housing delivery.
CHAPTER 2: LITERATURE REVIEW

2. INTRODUCTION

According to Akrofi & Whittal (2011) it is estimated that up to 45% of the 1.4 billion people who will join the world urban population by 2020 will live in peri urban areas. This is an outcome of fast sprawling cities and towns mainly resulting from globalisation (Sengupta, 2014). It is also noted by Watson (2009) that in global southern cities, the bulk of rapid urban growth is taking place in peri urban areas, as poor urban dwellers look for a foothold in the cities and towns where land is more easily available, and where they have an escape route from high costs associated with need to comply with strict building codes and by laws on land development. In peri urban areas the urban poor have an opportunity of surviving with a much less costly livelihood, as they can combine urban and rural styles of living (Watson, 2009). This view is shared by other urban studies which confirm that rapid urbanisation and social movements are a phenomenon in the context of economic, social and national development of any country and interdependence of economic life hence low barriers to free movement of people (Della-Porta & Diani, 2006) and rural to urban migration also resulting from changes in demography (Leontidou, et al., 2001).

According to Sengupta, (2014), India is facing and an acute housing shortage, hence residential densities are so high and the same applies to the low income people, and this gave rise to informal settlements, with people even living on pavements, where they will also be involved in vending and other income generating activities. In Namibia, following independence from South Africa in 1990, and the correspondent removal of the apartheid inspired controls restricting the movement and settlement of people, informal settling in Windhoek increased dramatically, mostly around the old “black” township of Katatura (The World Bank, 2002). The rapid movement from rural areas to towns in Namibia was mainly driven by the expectation of employment opportunities and a higher standard of living in urban areas. This movement into towns therefore resulted in considerable demand for housing and infrastructure. The failure by the government to meet the needs of these urban migrants soon gave birth to informal, unplanned communities, sprouting of sub-standard structures on land that was not surveyed, without legal title (The World Bank, 2002).
2.1. PUBLIC SECTOR ROLE IN LOW INCOME HOUSING

The urban areas continue to have vast needs which can no longer be met through the public sector due to shortage of government resources and a small tax base (Bayay & Biekaarts, 2009) as cited in (Pieterse, 2014). Research indicates that economic liberalisation policies which were embarked on at an international scale in the 1990s resulted in the housing squeeze as governments reduced spending in public and low income housing (Ganapati, 2010; Chinake, 1997). According to Kokx, (2011), the adoption of neoliberal reforms and market oriented polices resulted in central government budget cutbacks in the Netherlands, hence creating a deficit which needed to be filled. However other countries, such as Turkey have made a turnaround in their housing practices since 2002, and central government has now become a direct provider of low income housing following political changes that occurred in that country (Ozdemir, 2011). This shift in housing policy in Turkey was a significant departure from the neo liberal economic policies associated with the economic structural reform programs in the European Union. The major reason for the shift to more populist policies was for the government to get political support by using public land for provision of housing to lower and middle income groups, at the expense of social housing meant for the urban poor (Ozdemir, 2011). The inability of governments to play a significant role in providing adequate funding for low income housing is therefore a result of the economic structural adjustment reforms.

2.2. EMERGENCE OF NON STATE ACTORS IN LOW INCOME HOUSING

With limited funding being available for low income housing, alternative means of providing for affordable housing for the low income, such as partnerships between local authorities and non–state actors started to gain ground. In his study of low income housing provision in Sweden, India and the United States, Ganapati, (2010) argues that housing cooperatives emerged as a vital sector to address the urban housing crisis that emerged after the First World War. Elster (1989) however argues that the growth of housing cooperatives has been stagnated by internal collective action problems, which include intrinsic difficulties of management and poor governance. The concerns about cooperatives are also attributable to them becoming less social and also being commodified and more market oriented to the detriment of the urban
poor (Lundqvist, et al., 1990). As a result new innovations, based on new models of partnering are evolving. According to Watson (2009), the trend in the United States of America is now towards Common Interest Communities which seek pooling of individual financial resources and ride on informality which allows de facto deregulation of council building codes, zoning and flexibility in design. In other jurisdictions, community coalitions through public participation on new projects, negotiate with City Councils so that when private developers carry out urban projects, the community is provided by affordable housing or the developers will be required to contribute to a housing fund (Saito, 2012). To this extent, there are various methods in which low income housing stakeholders may collaborate with other development partners to raise finance for affordable housing projects.

2.3. OBJECTIVES OF PARTNERSHIPS

According to Moser (1989), there is no clear consensus on the interpretation partnerships and community participation. UNCHS (1986) as cited in Moser (1989) views participation as important in human settlements as it implies the voluntary and democratic involvement of the urban poor in carrying out low income housing projects. With the retreat of the public sector, actors in the third sector being the civil society have had to organize themselves to be able to undertake self-help projects, such as housing through partnerships. Kokx (2011) states that public – private partnerships are a coalition of interests which have been mobilised to improve the needs of the stakeholders and this goal can be achieved through effective horizontal collaboration. The main objectives for participation (Moser, 1989) are for beneficiaries of a project to be empowered by having the right to participate in the project, improve project results and efficiency as people contribute untapped resources and skills and also capacity building as people become self-reliant. This view is also shared by Paul (1987) as cited in Moser (1989) who further argues that the objectives of participation also include benefits of project cost sharing and increasing project effectiveness. The views from Moser (1983); Paul (1987); and UNCHS (1984) as cited in Moser (1989) are captured and illustrated in Table 2.1 below.
Table 2.1. Categorisation of Objectives of Community Participation

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Means</td>
<td>Project cost sharing</td>
<td>Means to improve project result</td>
</tr>
<tr>
<td></td>
<td>Improving project efficiency</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Increasing project effectiveness</td>
<td></td>
</tr>
<tr>
<td>End</td>
<td>Building beneficiary capacity</td>
<td>Building self-reliance, co-operative spirit</td>
</tr>
<tr>
<td>Empowerment</td>
<td></td>
<td>Right and duty to participate</td>
</tr>
</tbody>
</table>

Source: Moser (1989)

2.4. UNDERLYING POLICIES AND THEORIES OF PARTNERSHIPS

The definition of community participation and understanding of partnerships is directly linked to ideological views and the relevant context (Moser, 1989). Therefore partnerships can be defined as a complex network of informal relations which exist between groups of people who are bonded by consensus on their goals and objectives (Moser, 1989). Other authors have also concurred with Moser’s view that the development process is dominated by local politics and shifts in power which seek to shape the development agenda and defining the beneficiaries (Saito, 2012). The same argument is highlighted by Harvey (1979) who avers that socio-political and economic factors within a particular area will determine whom the beneficiary will be. In neoliberal policies, the assumption is that the free market is efficient and that it will distribute developmental benefits equally to all citizens. However according to Kokx (2011), institutional dominance and existing power relationships in neoliberal regimes may result in partnerships which exclude or marginalise others, such as residents and other voluntary sectors. This view is labelled as regime theory (Saito, 2012) where major property developers, owners of property and other business people work in partnership with city governments to formulate policies and programs, and this is the core of urban politics and development. The outcomes of such programs may produce advantages or disadvantages to the less powerful members of the community. In support of Saito’s argument, Pierre (2011) as cited in McAllister, et al. (2015) also posit that partnerships are linked to particular governance models, and to this extent
they represent a distinct policy within a broader set of government plans and programs. These various views were crystallized by Newman (2001) as cited in Kokx (2011) into different types of governance models. The models are classified as hierarchy, rational goal, open systems and self-governance as shown in Table 2.2.

From Table 2.2 below, it can be seen that a straitjacket approach is typical of the rational goal model of governance and this leads to inflexibility in project implementation. Due to differences in levels of political and economic resource endowment between developers and low income residents, it is argued that state power is at times used in partnerships to benefit the corporate elites (Saito, 2012). However, a different view is posited by Leroy & Purinton (2005) who argue that low income residents are now wielding political power, such that they are now working with developers to acquire city entitlements. This view is also supported by Imboscio (2010) who highlights that community organizations in United States of America have developed a range of coalitions and partnerships which now represent interests of the low income and poor immigrants in cities. Such coalitions and partnerships are akin to the self-governance model which is characterised by consensus building, inclusivity and empowerment, where substance focusses on reframing of problems and solutions (Newman, 2001) as cited in Kokx (2011).
<table>
<thead>
<tr>
<th>Governance Approach</th>
<th>Hierarchy Model</th>
<th>Rational Goal Model</th>
<th>Open Systems</th>
<th>Self Governance Model</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bureaucracy</td>
<td>Bureaucracy</td>
<td>“New” Managerialism</td>
<td>Network</td>
<td>Network</td>
</tr>
<tr>
<td>Accountability</td>
<td>Accountability</td>
<td>Equity</td>
<td>Trust</td>
<td>Legitimacy</td>
</tr>
<tr>
<td>Values</td>
<td>Equity</td>
<td>Pragmatism</td>
<td>Reciprocity</td>
<td>Diversity</td>
</tr>
<tr>
<td>Structure</td>
<td>Inward focus</td>
<td>Coalition focus</td>
<td>Expansion</td>
<td>Inclusion</td>
</tr>
<tr>
<td></td>
<td>Stable</td>
<td>Stable short term</td>
<td>Fluid</td>
<td>Stable</td>
</tr>
<tr>
<td>Process</td>
<td>Bureaucratic power Authority Routines</td>
<td>Managerial power Economic bargaining Meeting targets</td>
<td>Dispersal Power Coordination Iterative</td>
<td>Empowerment Consensus Argument</td>
</tr>
<tr>
<td>Substance</td>
<td>Known means and ends Blueprint</td>
<td>Based on former experience Compromise</td>
<td>Uncertain Adjustments based on new info</td>
<td>Conflicting goals</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Reframing of problems and Solutions</td>
</tr>
<tr>
<td>Flexibility</td>
<td>Low</td>
<td>Negotiated</td>
<td>High</td>
<td>Limited by fair</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Conduct</td>
</tr>
<tr>
<td>Cultural Organization</td>
<td>Not affected</td>
<td>Not affected</td>
<td>Risk of a lack of institutional change Incorporation</td>
<td>Culture</td>
</tr>
<tr>
<td>Results</td>
<td>Predictable</td>
<td>Reached targets</td>
<td>Less predictable Enhanced Responsiveness</td>
<td>Unpredictable Long term</td>
</tr>
<tr>
<td></td>
<td>No capacity</td>
<td>Short term capacity</td>
<td>Responsiveness to vested interests</td>
<td>Responsiveness Fast changing environment</td>
</tr>
<tr>
<td></td>
<td>Lack of responsiveness</td>
<td></td>
<td></td>
<td>high</td>
</tr>
</tbody>
</table>

Source: Newman (2001)
2.5. CRITICAL SUCCESS FACTORS FOR PARTNERSHIPS

There are several factors which affect the successful implementation of development partnerships. The various factors are discussed below.

2.5.1. Long term commitment

In the partnership and collaboration approach, the stakeholders must have commitment to one goal which may take a long time to be achieved. In a study of partnerships in urban restructuring in Netherlands, Kokx (2011) observed that partnerships are not legal bodies, and therefore depend on social, economic and political dimensions of mutual concern (Chirstens & Speer, 2015) and trust, reciprocity and respect between housing associations and the local authority, typical of the open systems model in which networks are smooth and fluid (Newman, 2001) as cited in (Kokx, 2011). The main role of housing associations was to ensure social mixing and avoid spatial segregation of the lower income group. This view is supported by Ganapati (2014) who avers that strong internal ties between members is a key factor to the success of a partnership. To this extent housing associations, in partnership with local authorities were meant to steer and provide for the needs of the lower income urban residents following the cutbacks of central government budgets on social housing (Priemus, 2006). Carey (2000) also argues that a strong leadership with a shared vision, driven by community participation, a collaborative and consensus culture with clarity of objectives is also needed for partnerships to succeed.

The issue of consensus culture is supported and expanded by D"Cruz & Mudimu (2013) who argue that mobilizing communities is also a cornerstone of partnership as this creates basis of enforcing rituals in a network and community coalition. Such rituals include the discipline to save daily, participate in joint savings at the community level to create larger finances which will be used to attract external funds from donors, and even government resources. The study by Kokx (2011) noted that the partnerships are complex, involve many stakeholders, rules, procedures and financial complications. For a partnership to be successful, it is therefore important for partners in the relationship to have endurance which can last for the long term.
2.5.2. **Flexibility**

In its strategy for low income provision, the Windhoek City Council, Namibia instituted a development and upgrading strategy which focused on site and service low income housing schemes which enhanced incremental development. In its assessment of Namibia, the World Bank (2002) found that only 17% of the target low income households could afford to acquire a serviced plot of 300 square metres, hence other interventions were required to make the housing affordable to more households by offering the plot on a rental basis as an alternative to outright purchase. Therefore taking into consideration changed circumstances and new information on affordability, policy changes were made to give direction on the best course of action to pursue. Kokx (2011) contends that if a partnership continues to concentrate on the means and ends only without taking into account changed circumstances, then it will be lacking flexibility that may result in a failure. According to Leroy & Purinton (2005) there is a new dimension of flexibility in partnerships and this involves turning opponents into advocates, be they central government or developers. Saito (2012) states that in broad based coalitions, city officials and community organizations and developers would get a compromise in return for community support of the projects and developers would build affordable housing for the poor in places like Boston and San Francisco, or in some cases contribute to a housing fund.

2.5.3. **Institutional design**

An institutional and policy framework is vital for the operation of any system. In his study of housing cooperatives in Sweden, India and the United States, Ganapati (2010), argues that to enable the smooth functioning of partnerships such as social groups, federation networks and cooperatives, a supportive institutional framework is required, both for internal cohesion and external linkages. As the housing delivery system evolves, the extent of embedded autonomy shapes the character of the housing cooperative in the manner viewed by Evans (1995) in his discussion of the state’s insularity from the society. McDonagh (2009) argues that constructive dialogue, communication and good relationship with local authority officials will promote success of a development project. In United Kingdom, housing cooperatives are viewed as part of the state apparatus and are administered by provincial governments, and similar
arrangements obtained in India where cooperatives are assisted with government loans and concessional land until 1992 when government reform program shifted to a market oriented approach (Ganapati, 2010). It is therefore important to note that some form of government support is required to ensure success of the housing policies. In its Policy Instrument Note Number 6, the (OECD, n.d) indicates that existing institutions must be strengthened so that they can enable private sector and community groups to work together effectively and efficiently in partnerships. Such a framework will enable other benefits of partnerships such as empowerment and capacity building to be realised (Moser, 1989).

2.5.4. Technical and legal expertise

In development partnering, access to new partners and ideas is critical for the success of a partnership. In this context, Ahern, et al. (2010), as cited in Saito (2012), argues that when faced with a developer who has assembled a fully-fledged professional team to promote a project, it may be very difficult for a community coalition to negotiate and bargain for favourable terms. In the case of the Los Angeles Community Benefit Agreement (CBA), it was reported that in order to make its presentation and negotiations with community members, AEG, the developer brought a strong team of lawyers and planning consultants. On the other hand the community group comprised of many unions and interest groups. Initially they supported each other’s goals, however at a later stage some members pulled out of the negotiations due to some disagreements on some clauses in the CBA (Cummings, 2007/2008). The Los Angeles CBA was eventually signed and the developer was obliged to build 120 affordable houses, 3 child care facilities and this contribution was to be in the form of loans and grants to 4 community housing corporations, altogether amounting to US$5,420,000.00. However it was noted that the CBA did not include penalties for non-performance and this highlighted the need to have technical and legal expertise and its funding for the expected low income housing was inadequate (McNeill, 2010) as cited in (Saito, 2012).
2.6. SOME EXPERIENCES OF PARTNERSHIPS

Like most Sub Saharan countries, post-colonial Zimbabwe brought with it a new socio political and economic dispensation, which saw the country experiencing an influx of urban migrants in search of employment opportunities and a modern city life. In 1980, the level of urbanisation in Zimbabwe was 23%, grew to 33% in 1990, then increased to 35.3% in 2000 and is now projected to be 45.9% in 2015 (UN Habitat, 2001). This huge and sustained influx of people into urban areas was soon to change the morphology of towns as informal settlements sprouted, and these were to worsen when the Zimbabwean government adopted the World Bank driven reforms under ESAP which resulted in severe cuts in government spending on low income housing. According to Kamete (1999), until the adoption of the structural adjustment program, mortgage rates on low cost housing were subsidised by government, thus demonstrating government’s emphasis on making housing affordable for the low income groups. These subsidies were removed in 1993, in accordance with the International Monetary Fund and World Bank sponsored economic reforms. The sprouting of informal settlements in peri urban areas was worsened in 2005 after the forced evictions christened Murambatsvina in the local Shona language, when the state demolished structures and evicted people without offering any compensation and also without any alternative homes being offered (UN-Habitat, 2005).

The right to shelter is recognized as a basic human right, hence several governments are concerned by the phenomenon of informal settlements and sub-standard conditions in human settlements, and some have made attempts to devise strategies to improve the conditions of residents of low income housing settlements. Numerous attempts have been made by different countries to solve the problem of shortage of housing.

2.6.1. Recognition of the urban poor

Most literature highlights the failure by most governments to address the issue of low income housing, mainly due to huge budget deficits, inefficient planning systems, use of rigid and inappropriate building codes, lack of affordable mortgage finance and also increasing costs of housing provision (Watson, 2009; Bayay & Biekaarts, 2009; Mutekede & Sigauke, 2007). To
this extent, most Governments have put in place housing policies which embrace and take on board self-help housing by the affected urban poor. The initial strategy in India was the recognition of the federation of slum dwellers, who sought to have access to land and basic amenities (Sengupta, 2014; Chitekwe-Biti, et al., 2014). The same strategy of recognising the urban poor as a major stakeholder in the city is underscored by (Pieterse, 2014) who postulates that authorities must protect the urban poor from forced evictions and extortion by unregulated landlords. A paradigm shift is therefore required among the political and administrative leaders so that the urban poor may enjoy security of tenure in cities (Basset, 2005). The recognition of slum dwellers and wish to create enabling environment for their activities, led the government of India to announce a new approach in 1998 called the Slum Rehabilitation Act, which designed a process whereby both communities, non-governmental organisations and conventional developers could use land occupied by slums to build medium rise housing using increased densities (Sengupta, 2014). This gave birth to an approach of community involvement which would persuade many a government to work closely with those looking for low income housing, with central government or a local authority providing land, while the community mobilises resources to finance the housing and infrastructure development.

The acceptance of low income groups also took place in Indonesia in the 1960s when the government initiated a programme to improve housing and environmental conditions in urban *kampungs*, which is a type of an informal settlement with low sanitation standards (Tunas & Darmoyono, 2014). As it greatly improved physical conditions in many *kampungs*, in the city, this programme showed positive results after five years. Over a ten year period the programme is reported to have helped over 3.3 million *kampungs* inhabitants at a cost of only US$118 per person (Tunas & Darmoyono, 2014). According to Watson (2009), the concept of co-production refers to the joint production of low income housing and social services by citizens and the state, with elements of the process being shared. Both sides have to play a role, and in situations where the state does not have the capacity to deliver or regulate on its own, and civil society comes to occupy spaces of government in its own right and thus shifts policies and practices in directions which are more accommodating of the urban poor. There is consensus in housing literature that recognition of partnerships in policy and regulations of government is key to the success of low income housing provision (Pierre, 2011). The recognition of this concept ensures progressive and incremental development, thus giving security of tenure, sense
of legitimacy and permanence and this gives impetus to the will to save and improve the physical conditions in the housing estates.

2.6.2. Community self-help approach

It is now generally accepted that the concept of partnerships and co-production, where the state and community work together answers the practical issue of affordability in low income housing delivery. This is a critical factor to ensuring that communities in informal settlements, can start small and slowly upgrade their living conditions with appropriate state support. Mutekede & Sigauke (2007) argue that instead of funding a complete housing unit it is better to fund infrastructure and this would allow more coverage of beneficiaries. This view agrees with the Indonesian case of the urban kampungs. The community self-help approach is also referred to as the support approach by the OECD (OECD, n.d). In addition to ensuring self-help to provide affordable housing, the support approach is suitable for the extremely low income levels sector, as it can meet other objectives, namely creation of low wage employment for beneficiaries, poverty reduction, and transfer of income to the poor and micro enterprise development. The support approach is premised on the do it yourself principle. This is very critical as it enables the poor household to work for itself and at the same time creating infrastructure for its own benefit. Thus the approach brings about additional benefits as it promotes job creation for the beneficiaries and other locals, hence transfer of income to the poor within the same community. A Southern Africa study indicated that labour based road construction projects generated approximately 8,271 full time jobs in Lesotho, accounting for 18% of total formal sector employment in 1995 (OECD, n.d). In addition it creates opportunities for micro enterprise development, in areas such as provision of basic building materials like welding, bricklaying, carpentry and painting.
2.7. CONCEPTUAL FRAMEWORK

According to Pieterse (2014), problems of African urbanisation are a clear manifestation of the systematic failure of states and the markets. Although these problems continue to grow, political leaders and those in business have not shown any discernible sense of urgency or concern to solve the causes of these problems. The most dominant response to the deepening low income housing crisis associated with urban growth, overcrowding, squatters and poorly planned settlements have been inertia. Thus state driven development is no longer regarded as the panacea to the problems of urbanisation, especially lack of affordable housing for the urban poor. The answer to the urban housing crisis will only come from efforts of the urban poor themselves.

In order to alleviate the problems of housing and informal settlements, the urban poor who live in these communities must be recognised and afforded security in the city (Basset, 2005), protect them from forced evictions and extortion by unregulated landlords. The urban poor are not the problem, instead, they are a vital resource which will contribute to unlocking a wider set of development dynamics (Pieterse, 2014). This view is supported by Moser (1989) who avers that community led development is now widely recognised, both conceptually and in terms of the role that intended beneficiaries in local community organisations can and do play in the design, implementation and management of development projects.

Pieterse (2014) argues that in order to unlock the development process in poor communities, you need to foster savings that are held collectively and this is the effective way of stimulating access to productive assets and employment opportunities. In support of this assertion, Simone (2014) states that more comprehensive knowledge is needed about how resources and materials actually flow through the cities. This conceptual framework of development links at the local community level is shown in Figure 2.1.
Figure 2.1. Developmental Links at the micro scale.

Source: Pieterse (2014).

According to UNCHS, (1984a) as cited in Moser (1989), community participation in the execution of low income housing projects implies the voluntary and democratic involvement of the urban poor in carrying out these project activities. The following three arguments are outlined in support of incorporation of community participation in the execution of housing projects:

i) Participation is an end in itself – it gives a sense of empowerment and having the right and duty to participate.

ii) Participation is a means to improve project results – people contribute their skills and other untapped resources, mainly labour and savings.

iii) Participation is a self-generating activity which stimulates people to seek participation, in line with the cooperative spirit in communities.
2.8. CHAPTER SUMMARY

This chapter looked at some of the literature relating to partnerships, community participation and community led development within the context of partnerships between various entities. It highlighted the nature of governance models and the factors which may influence the success of the various types of partnerships and the benefits associated with involving the community in local housing projects. It concluded by highlighting the conceptual framework relating to how a community can mobilise resources to trigger its own development.
CHAPTER 3: RESEARCH METHODOLOGY

3. INTRODUCTION

The previous chapter covered the relevant literature applicable to partnerships in the area of low income housing delivery. This chapter is going to cover, explain and justify the research methodology which was used in carrying out the study. According to O"Leary (2004), research methodology is important as it guides the research by providing the paradigmatic assumptions. The interpretivist philosophy, which is amenable to the qualitative method, was chosen. Furthermore, the research methodology provided the work plan and procedure which was followed for the research. It was the overall scheme and program of work of the research activity which was undertaken. The key areas which will be covered in this chapter include the research design, philosophy, sampling approach, strategy used, data collection methods and the data analysis techniques used. Critical ethical issues are also highlighted in this chapter.

3.1. RESEARCH DESIGN

According to Creswell (2003), research designs are plans and procedures for research arising from a position taken on philosophical assumptions (Ghauri & Gronhaug, 2002). This also extends to the actual detail of data collection and analysis methods. There are three main types of research designs and these are qualitative, quantitative and mixed methods. The main differences in these three main research designs are noted in the worldviews which are brought into the study by the researcher, the strategies of inquiry used and actual methods employed to conduct the selected strategies. The choice of which design to follow was therefore based on the paradigmatic and philosophical assumptions made by the researcher, procedure of inquiry and the actual data collection methods used (Akinyoade, 2012). The three alternative research designs and how they link with worldviews, strategy of inquiry and specific methods are shown in Figure 3.1.
3.1.1. Qualitative research design

This is a way of exploring and making inquiries to have an understanding of verbal narratives and also of a social or human problem (Creswell, 2003). This type of research design is flexible and allows for use of open ended questions, more freedom and probing during data collection, making sense of views, opinions and feelings, study the phenomena without changing the natural settings (Kelly, 2006). According to Durrheim (2006), data under qualitative research, is collected in the form of what participants said, observations made in the field and recorded in language, after which the data is analysed by identifying patterns, themes and relevant categories. This approach is supported by Christensen & Johnson (2010) who avers that a qualitative methodology’s aim is to generate themes and patterns from data.

The main objective of the inquiry was to inductively develop a pattern and general themes from the data collected, which is from the particular to the general. Due to the assumption that subjective thought and ideas generated from personal interviews are valid, it was found suitable and appropriate to use the qualitative research design. The aim of this research was to assess the effectiveness of partnerships in low income housing development, and therefore sought to find out the opinions and views of various stakeholders involved in Dzivarasekwa Extension housing scheme. The stakeholders included the beneficiaries, Central government personnel, City Council officials and Dialogue on Shelter staff. By using the qualitative design, it was possible for the researcher to use research instruments such as interviews guides which enabled interviewees to express themselves, give their opinions and feelings, therefore enabling the researcher to explore the views of the respondents on housing issues in the study area.
3.1.2. Quantitative research design

The quantitative research design is premised on the view that variables can be measured objectively and used to test theories by examining relationships among the identified variables (Marshall, 1996). Under this design, the study is fixed before the main stage of data collection is embarked on. The researcher’s philosophical assumption was that subjective thought and ideas are valid, hence did not employ the quantitative design which involves surveys and empirical testing of a large sample.
3.1.3. Mixed methods research

This method combines both the qualitative and quantitative designs. It is based on the assumption that multiple approaches to data collection will neutralize or cancel bias of the other method. The researcher is employing the qualitative design, therefore the mixed methods approach was not applied in this study.

3.2. RESEARCH PHILOSOPHY

3.2.1. Categories of research philosophy

In planning a research and which methodology to use, it is important to take into account ontological and epistemological issues or the beliefs that guide one’s action (Guba, 1990; Akinyoade, 2012). When answering any subject, according to Chirisa (2013), knowledge and philosophy are critical aspects, since knowledge creation is based on a particular paradigm. This process of knowledge creation is further elaborated by Zins (2007), who explains that knowledge moves to theory, then theory becomes wisdom and wisdom becomes truth. The process of knowledge creation can either be built on positivist philosophies, interpretivism, advocacy and participatory or the pragmatic worldview (Creswell, 2003). In selecting the suitable philosophical foundation, the researcher looked at which philosophy was amenable to the qualitative method of research.

The positivist philosophy is aligned to the natural sciences approach, which assumes that if you cannot see something, then it does not exist. According to Crossan (2003), the positivist philosophy rejects subjective and speculative viewpoints as these are based on human beliefs and interests. This philosophical view is closely linked to the quantitative research method which uses objective criteria and numbers to study and describe existing phenomena respectively. The advocacy and participatory worldview is underpinned by a focus on marginalized groups and address social issues like empowerment, inequalities, oppression and suppression (Creswell, 2009). The main focus is to uplift a marginalized community by giving them a voice, hence research participants may be afforded an opportunity to participate in
collecting data and analysing it. Due to the importance given to the voice of the marginalized, this philosophical position is also linked to the qualitative research design, though it also provides a foundation for quantitative research. This school of thought is based on the notion that other philosophical stand points, give too much focus on the method and little attention is paid to understanding the problem. This approach therefore advocates for convergence and use of multiple approaches to derive knowledge. The pragmatic worldview argues for convergence, is therefore strongly associated with mixed methods. A research using mixed methods has freedom of choice and uses both quantitative and qualitative designs.

3.2.2. Choosing the suitable philosophy

The interpretivism philosophy is based on the belief that subjective thought and ideas are valid and can be used for inductive reasoning (Christensen & Johnson, 2010) and is amenable to the qualitative research and was therefore chosen for this study. The aim of this study was to inquire on the success of the housing scheme implemented in Dzivarasekwa Extension. In order to get expressive answers on the effectiveness and critical success factors of the housing project, the researcher went out to obtain views, feelings and opinions of those for whom the scheme was implemented for, and also outsiders who played different supporting roles in the project. The researcher relied on the respondent’s views of the situation being studied. In order to do this the researcher carried out face to face interviews so that respondents had an opportunity to express their feelings and opinions. According to Blanche, et al. (2006), the interpretive approach helps the researcher to harness the power of ordinary language of the participants in understanding social phenomena. The interpretivism philosophical viewpoint forms the basis of the qualitative research method. Therefore the interpretivism philosophical viewpoint was taken by the researcher to be relevant to the study aimed at gathering views and opinions of respondents on the success of the Dzivarasekwa extension housing partnerships.
3.3. RESEARCH STRATEGY

A research strategy is a road map used when conducting a research as highlighted by Marshall & Rossman (2006). It can also be defined as a procedure of inquiry. The alternative strategies of inquiry are shown in table 3.1.

Table 3.1 Alternative Strategies of Inquiry

<table>
<thead>
<tr>
<th>Quantitative</th>
<th>Qualitative</th>
<th>Mixed Methods</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Experimental design</td>
<td>• Narrative Research</td>
<td>• Sequential</td>
</tr>
<tr>
<td>• Non experimental design such as surveys</td>
<td>• Phenomenology</td>
<td>• Concurrent</td>
</tr>
<tr>
<td></td>
<td>• Ethnography</td>
<td>• Transformative</td>
</tr>
<tr>
<td></td>
<td>• Grounded theory studies</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Case Study</td>
<td></td>
</tr>
</tbody>
</table>

Source: Creswell (2009)

According to Yin (2003) the amount of resources available, time and scope of the research will determine the choice of strategy to be employed for the study. Taking into account these considerations of resources and time, the case study approach was employed for this research. The case study approach was considered as being suitable since it was seen as being capable of capturing all contemporary events in the study area. The main qualitative research strategies are as follows: phenomenology, ethnography, narrative inquiry and case studies. The case study approach enables gathering of detailed information about a community or a group of people. According to Creswell (2013), a case study is an investigation in which multiple sources of information are used. Such information can be gathered through detailed in-depth face to face interviews, including interviews with key informants and field observations. The focus of the case study strategy was to answer such questions “How and why”.

34
3.3.1. Case study research

A case study is a detailed inquiry involving several sources of information and aims to look at respondents in detail and holistically (Kombo & Tromp, 2006). This can be done through detailed in-depth data collection. The focus of case study is to answer the questions “How and why” During a case study, a researcher may use triangulation as part of the data gathering process. Some of the types of triangulation which will may be used in research are as follows (Stake, 1995):

i. Data triangulation – uses several sources of information. Such information includes published material about the case study institution, face to face interviews held with respondents from that organization and the observations which the researcher may make.

ii. Theory triangulation - this takes knowledge and experience in the particular field of study. The researcher will use various theories of knowledge management in preparing key informant and in depth interview guides which will be used as data gathering tools.

iii. Methodological triangulation – in the field, the researcher will employ various techniques to gather data. The data gathering will largely relate to interviews and field observations.

This research assignment was carried out in a systematic way and four steps were followed as postulated by Myers (1997). The four steps are outlined below:-

i. Determining the present situation: - in order to capture the contemporary issues in Dzivarasekwa Extension housing project in depth interviews making using of interview guides with open ended questions were carried out.

ii. Gathering background information to the present situation: - this was achieved through key informant interviews, in depth interviews, field observations and making reference to documentation, reports and the agreements on the housing project available from City of Harare, Dialogue on Shelter and ZIHOPFE.

iii. Gathering more specific data: - this was achieved through key informant interviews, in-depth interviews, observation and collection of reports and records from the City Council and Dialogue on Shelter.
iv. Presenting, analysing, interpreting and discussing the findings and recommendations for action: - this was achieved through transcribing of the recordings and field notes, identification of patterns and themes, summarising the data into categories and showing the data in data display tables, then followed by analysis, interpretation, discussing findings and recommendations.

The use of case studies is regarded as analytic as it is focusses and enables in depth inquiry, without changing the natural setting (Yin, 2003). The researcher wanted to explore the effectiveness of partnerships as a strategy for low income housing delivery and the case study method, as a strategy was effective. It enabled the researcher to get detailed feelings and views of all the respondents who were involved in the planning, implementation and evaluation of the Dzivarasekwa Extension housing scheme.

3.4. DATA COLLECTION

In this case study, various techniques were used in data collection and these include, direct observation of the physical development and activities, interviews with key informants, in depth interview with selected respondents in Dzivarasekwa Extension, and review of archival material, documentation and records.

3.4.1. Population

According to Ross (2005), the population can be defined as the entire collection of subjects or people or elements which one is interested in studying. The sampling elements which were included in the study were drawn from the larger pool of elements, being the population. The population for this research were the entire households and housing development partners in Dzivarasekwa Extension. The Dzivarasekwa Extension housing scheme comprises of 480 households all being members of ZIHOPFE, whilst the other sampling elements were staff from the Ministry of Local Government, Public Works and National Housing [MLGPWNH], Dialogue on Shelter and City of Harare. This is the sampling frame from which the researcher’s case study elements were identified and selected from.
3.4.2. Sampling strategy

Sampling is the process of selecting a small group of individuals to observe, study and seek to understand (Blanche, et al., 2006) and collect data from for generalization to a larger group of people. In principle, results based on a total count of the population are more reliable, however in practice this is difficult to achieve. The main concern in sampling is size of the sample and its representativeness given limitations in terms of time and financial resources. In sampling, it is important to identify the population which would be accessible to the researcher, and this will constitute the sampling frame, from which a sample will be derived (Blanche, et al., 2006). Although an in depth study may not be generalisable, the lived experience of the participants interviewed in Dzivarasekwa Extension maybe extended to other people with similar living experiences. The sampling frame for this research was therefore defined as follows:-

i) Key informants from policy making institutions and development partners involved in housing development in Dzivarasekwa Extension.

ii) Beneficiaries from the housing development in Dzivarasekwa Extension and also being members of the Zimbabwe Homeless People’s Federation.

There are two types of sampling, namely probabilistic and non – probabilistic (Ross, 2005). In probabilistic sampling every element in the sample frame has a known and equal chance of being selected and included in the sample, while under non – probabilistic sampling, the selection of elements to be included in the sample is not based on any statistical principle of randomness (Durrheim, 2006). Probability sampling is regarded as an efficient method of selecting a sample as it reduces conscious and unconscious bias. This sampling method is normally used for large surveys under the quantitative research design. When carrying out a probabilistic sampling procedure, a researcher can use the following techniques; simple random, stratified random, cluster sampling and systematic random. The non-probabilistic sampling method use techniques such as; purposive, snowball, quota and convenience. The non- probabilistic sampling method is mostly used for qualitative research as it is ideal for identifying and selecting information rich participants for inclusion into the sample. The method is also cheap and easy to employ, but it has problems of representativeness and
generalizability. The researcher adopted the non–probabilistic sampling method to select the sample, since this research is qualitative in nature.

### 3.4.2.1. Purposive sampling

Purposive or judgemental sampling is based on the view that the researcher already has knowledge of the population and on this basis, selecting elements for their relevance to issues being studied. This technique was found to be suitable for selecting a sample for this research as it enabled the researcher to select key informants and also beneficiaries from the housing development project which was carried out in Dzivarasekwa Extension. Using the judgemental technique, key informants were identified from City of Harare, Dialogue of Shelter, and MLGPWNH as partner organisations which were involved in the Dzivarasekwa Extension housing project. These key informants were selected on the basis that they were knowledgeable and would be able to provide valuable insights into the issue of partnerships in low income housing development and could also provide key recommendations for the study. One key informant was chosen from MLGPWNH, two key informants who occupy relevant and senior positions were chosen from City of Harare and two other key informants were selected from Dialogue on Shelter. The key informants were chosen so that they could give a policy perspective to the partnership program. The researcher carried out interviews with the key informants because of their professional and technical knowledge of the housing delivery process in Zimbabwe and also the role which they played in Dzivarasekwa Extension.

From the beneficiaries, the researcher held in depth interviews with ten respondents who are in the Dzivarasekwa housing scheme. These ten participants were carefully selected, and found to be suitable to give rich information about the partnerships since some of them were founding and also active members of the ZIHOPFE.

### 3.4.3. Sources of data

The data collected from the study was mainly from the following sources; direct observation during fieldwork, personal interviews with key informants and in depth interviews with
beneficiaries of the housing scheme, which provided primary data and also reviewed documents and records which provided secondary data. In addition, filed observations were also a source of primary data. All in depth interviews were carried out in Dzivarasekwa Extension and this involved physical visits to the respective residential places of the ten beneficiaries. On the other hand all interviews with the key informants were carried out at their respective offices.

3.4.4. Research instruments

The researcher played a key role in carrying out field observations during the study. Participant observation is where the researcher is fully involved in the study (Kelly, 2006). The fieldwork observation involved taking notes and photographs of landscape realities on the ground, land uses, level of development on individual stands and infrastructure in terms roads, water and sewerage systems. The research was also carried out by conducting interviews with key informants and in depth interviews with beneficiaries of the Dzivarasekwa Extension housing scheme. The interviews were done with the aid of interview guides and this enabled data to be gathered in a flexible manner, allowing for probing and follow up questions to get deeper understanding of the housing issues and social dimensions in the project (Creswell, 2013). The interviews involved direct contact with the respondents in the form of personal interviews and these were found to be effective ways for collecting information about attitudes, opinions, feelings and values (Mikkelsen, 2005; Steinar, 1996). To ensure that all views expressed by the interviewees were captured in a comprehensive manner, the researcher used the aid of a tape recorder. The recordings of the interviews were done with the consent of the respondents.

3.5. DATA ANALYSIS

Hussey, (1997); Yin (1994) and (Leedy & Ormorod, 2001) indicate that the analysis and presentation of qualitative data gathered as part of a case study research project involves building a general picture from particulars (Durrheim, 2006). This is further averred by (Leedy & Ormorod, 2001), who provided guidance in the area of data analysis in a case study, and highlighted the following steps:
i. Organization of information about the case – arrange the facts in a logical order.

ii. Categorization of data into themes - the identified categories will help in sorting and classifying data into meaningful groups.

iii. Interpretation of single instances – involve examination of specific documents, occurrences, and other bits of data to discover specific meanings that such documents may have in relation to the case.

iv. Identification of patterns – analyse the data and their interpretations to identify any underlying themes and other patterns.

v. Synthesis and generalizations – to get an overall picture of the case. Look for conclusions that may have been drawn and may have implications that go beyond the specific case that has been studied (Leedy & Ormorod, 2001).

The data analysis approach used is called content analysis and this was carried out with the aid of NVIVO computer assisted data analysis software package (Welsh, 2002) looking at coding summaries and coverage ratios. Taking guidance from Creswell (2009), several steps were followed in the data analysis as follows; Step 1 - organize and transcribe all tape recorded interviews and type field notes, Step 2 – Read through the data, Step 3 – Coding the data, Step 4 – Identify patterns and categorize issues, Step 5 – Group similar issues according to related themes and finally Step 5 – Interpret the meanings of themes. The researcher followed the above steps in carrying out the content analysis of all the data that was gathered through interviews and field observations.

3.6. ETHICS

It was important to ensure that high moral standards are maintained during the research exercise and writing of the dissertation.
3.6.1. Literature review

The exercise involved extensive reading of books, journal articles and other publications. In doing the write up, the researcher ensured that plagiarism is avoided and always acknowledge the work of others by citing them as references both in the text and also in the reference list.

3.6.2. Interviews

Whilst conducting the interviews, permission and written consent of a respondent was sort in the first instance. The researcher explained ethical issues to the respondents, and most importantly, they were advised that their participation was voluntary and that there would be no consequences for declining to participate. All recordings of the interviews were done with the consent of the interviewees. It is also important to maintain confidentiality and anonymity on those who accepted to participate in the interviews, therefore no names would be written in the report of study and no one would be able to link the findings to a particular respondent. No incentives were offered for people to participant in the interviews or any discussion.

3.7 CHAPTER SUMMARY

This chapter covered the research design and philosophy which was adopted and applied in the case study. It also highlighted the reasons for choosing the case study strategy and how the sample for the study was chosen. It further explained how the data was gathered from key informants and beneficiaries of the housing scheme under study, ethical issues that were observed during data gathering and finally how the data was analysed.
CHAPTER 4: RESULTS AND ANALYSIS

4. INTRODUCTION

This chapter covers the discussion of research findings and relating the findings to the literature and conceptual framework as discussed in Chapter 2. The qualitative research methodology was used to collect data. The data for this study was gathered through recorded personal interviews with key informants that were chosen for the study due to their knowledge of the Dzivarasekwa Extension housing scheme. In addition data was also gathered through in depth interviews with beneficiaries of the housing scheme. The findings for the study were arrived at through content analysis done with the aid of NVIVO. The findings were shown through the use of data display tables, detailed write-ups and coding summary report. The process involved data transcription, reduction, display, drawing and verifying conclusions. The aim of the research was to assess the effectiveness of the housing partnership in Dzivarasekwa Extension.

This chapter sought to answer the following research questions:

i. What is the understanding of housing delivery partnerships among the development partners in Dzivarasekwa extension?

ii. What are the achievements of the housing partnership in Dzivarasekwa extension?

iii. What are the factors that affected the effectiveness of the housing partnerships in Dzivarasekwa Extension?

iv. What policy initiatives are required to improve the effectiveness of partnerships in low income housing development?

As outlined in the research methodology in chapter 3, the researcher selected the participants of the study from key informants from policy making institutions and development partners involved in the housing development in Dzivarasekwa Extension. Beneficiaries from the housing development who are members of the Zimbabwe Homeless People’s Federation were also selected as participants. Ten participants who are beneficiaries of the Dzivarasekwa housing scheme were carefully selected to give information about the partnerships since they are some of the founding and active members of the Zimbabwe Homeless People’s Federation. Five key informants from the City of Harare, Dialogue on Shelter and Local Government were
selected as partner organisations which were involved in the Dzivarasekwa Extension housing project. All the selected informants were interviewed, therefore giving a 100% response. In total, fifteen respondents were interviewed and the interviews were recorded.

4.1. DEMOGRAPHICS OF THE RESPONDENTS

The demographics of the respondents are as highlighted in tables 4.1, 4.2, 4.3, 4.4 and 4.5 below.

Table 4.1: Composition of Respondents

<table>
<thead>
<tr>
<th>Category of Respondent</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Key informant</td>
<td>2</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Beneficiary</td>
<td>7</td>
<td>3</td>
<td>10</td>
</tr>
<tr>
<td>Total</td>
<td>9</td>
<td>6</td>
<td>15</td>
</tr>
</tbody>
</table>

The majority of respondents for the beneficiaries were male, demonstrating that most of the households are male headed.

Table 4.2: Composition of Beneficiaries by Age

<table>
<thead>
<tr>
<th>Age</th>
<th>20 – 30 years</th>
<th>31-40 years</th>
<th>41-50 years</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>1</td>
<td>3</td>
<td>6</td>
<td>10</td>
</tr>
</tbody>
</table>

The findings indicate that the majority of the households are in the age group ranging from 41 to 50 years. This shows that most the beneficiaries had spent about half of their working life without having secured a house.
Table 4.3: Composition of Beneficiaries by Household Income

<table>
<thead>
<tr>
<th>Income Range</th>
<th>&lt; $200</th>
<th>$201 - 250</th>
<th>$251-300</th>
<th>&gt; $300</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Cases</td>
<td>2</td>
<td>4</td>
<td>2</td>
<td>2</td>
</tr>
</tbody>
</table>

The majority of the households have an income of between $201 and $250. Most of this income is not regular as most of the beneficiaries are self-employed.

Table 4.4: Composition of Beneficiaries by Employment

<table>
<thead>
<tr>
<th>Employment Type</th>
<th>Formally employed</th>
<th>Self Employed</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Cases</td>
<td>1</td>
<td>9</td>
<td>10</td>
</tr>
</tbody>
</table>

Out of the ten beneficiaries, only one is formally employed. The other nine are self-employed. Most women are into vending of vegetables, clothes and other income generating activities. Most of the men are involved in construction activities like plumbing, bricklaying and painting.

Table 4.5: Progress of Development on Stands

<table>
<thead>
<tr>
<th>Stage Type</th>
<th>Wooden Cabin</th>
<th>Slab Stage</th>
<th>Basic Shell</th>
<th>Demo House</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Cases</td>
<td>6</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>10</td>
</tr>
</tbody>
</table>

Out of the ten beneficiaries, only one has managed to build a basic two room shell housing unit which is not yet connected to the main sewer and another has commenced developing and is now at slab level. Two respondents are living in demonstration houses which were built by the community. One of the respondents has not commenced any extensions to the allocated cluster unit and needs to settle some loan amount on the house, while the other has managed to make an extension for a further one room only. The majority of the respondents, being six in number are still living in cabins, though of one of them has commenced developing and is now at slab level.
4.2. RESEARCH FINDINGS

4.2.1. Understanding of partnerships in low income housing delivery

Table 4.6a: Understanding of housing delivery partnerships – Key informants

<table>
<thead>
<tr>
<th>Respondent</th>
<th>Summarised Response</th>
</tr>
</thead>
</table>
| R1         | • The relationship that is necessary to effectively produce housing.  
              • It is a mutual relationship between the local authorities, professionals and home seekers.  
              • Home seekers in communities become active participants in developing housing strategies in terms of ideas and linking with other players and changing the way they contribute to housing in the process. |
| R2         | • Coming together of government, bank funding, local authority, contractors for housing projects  
              • Engaging community based organisations through planning, legal framework and adherence to set standards of all the partners involved.  
              • Government provides land, and involve the local authority, reputable contractors, the community and form the consortium. |
| R3         | • Two or more people coming together  
              • If Council goes alone it will achieve less but if it partners others and brings in land and partners bring skills and funds, it will achieve more.  
              • Council dealing with community based organisations. |
| R4         | • Everyone involved in the partnership from the designing stage, surveying, until the product is ready. |
| R5         | • Drawing on crucial stakeholders experience and resources. Benefit from the crucial stakeholders that can be intellectual, policy and financial resources like MBGF. |
### Table 4.6b: Understanding of housing delivery partnerships – Beneficiaries

<table>
<thead>
<tr>
<th>Respondent</th>
<th>Summarised Response</th>
</tr>
</thead>
</table>
| R6         | • Coming together of different groups to do one thing.  

• There are so many groups like ZIHOPFE, Dialogue on Shelter as the mother body, MLGPWNH, Local Authority, MBGF. |
| R7         | • Joining together of different stakeholders with the same purpose to work for housing development. |
| R8         | • Two or more people with same vision on how houses can be built |
| R9         | • Two or more people sharing same vision |
| R10        | • Two or more people joined together to get a house in liaison with the ZIHOPFE and donor |
| R11        | • Joining together of more than two people for a single purpose. |
| R12        | • Union between three or more people with the same purpose, in this case the City of Harare and ZIHOPFE, Dialogue on Shelter and MBGF. |
| R13        | • Union of two or more people to do one thing |
| R14        | • Agreement of three or more people to do the same thing |
| R15        | • Unity of different groups to find a place to stay |

Tables 4.6a and 4.6b, above present a summary of the responses that were given by the respondents on the subject of understanding partnerships in low income housing development. All respondents highlighted that partnerships is the coming together and collaboration of two or more stakeholders with a common purpose and similar objectives. One respondent aptly put it in saying,” we work as a family”. The beneficiaries emphasised that a partnership was the coming together of City of Harare, ZIHOPFE, Dialogue on Shelter, MBGF as the financier for infrastructure development and the local community who are the beneficiaries. On the other hand key informants from the City of Harare and Government highlighted their understanding of partnerships basing on the National Housing Policy of 2012, as the coming together of the Government, legal personnel, local authority as a provider of land for housing development, reputable contractors, financiers and community based organisations, such as ZIHOPFE.
The key informants also indicated that the housing delivery partnership in Dzivarasekwa extension was unique in that low income earners were now being recognized as genuine partners for housing development. As a result poor people who ordinarily would not have been recognized as partners were now being given the space to participate in ultra-poor housing projects in partnership with the local authority. The beneficiaries also concurred that the federation partnership was a new model that is being pioneered in Zimbabwe as a new form of housing delivery strategy.

The respondents indicated that the housing delivery partnership in Dzivarasekwa Extension was a complete variation of the traditional housing cooperatives which simply presented themselves as clients to the local authority. They viewed housing cooperatives as a type of partnership in which the entity seek land from Council or Government after which there is no continuation of the relationship beyond the allocation of the land and subsequent development of the houses for members. The conversations are initially around on how that land is going to be acquired, allocated, developed and the local authority maintains its traditional role of land allocations and development control.

In the context of the ZIHOPFE partnership, some respondents pointed out that the local authority is not just a controller of development but an enabler of development while at the same time communities may play the same role in the partnership. The key informants defined the housing delivery partnership in Dzivarasekwa Extension as a new concept of co-production where there is a lot of learning in respect of the local community and also a huge component of empowerment for the same community. This approach is consistent with the self-governance model in which the process involves flexibility and networking as the foundation of partnerships, where decision making involves consensus building, culture change and collective reframing of problems and solutions (Newman, 2011).

The researcher also noted that around the ZIHOPFE housing scheme, there were other low income housing projects being implemented on a partnership basis with own unique arrangements. Such housing projects include the University of Zimbabwe staff housing scheme where a local bank will be provide funding, a consortium of employers have also been allocated
land which they have serviced for disposal to employees and Mbuya Nehanda housing cooperative where state land has been allocated.

4.2.2. Roles played in the partnership

The study investigated the roles played in the federation partnership in Dzivarasekwa extension. The findings are presented in tables 4.7a and 4.7b below.

Table 4.7a: Roles played in the partnership – Key informants

<table>
<thead>
<tr>
<th>Respondent</th>
<th>Summarised Response</th>
</tr>
</thead>
</table>
| R1         | • A mix of the roles and you see the relationship is closer between the local authority and the community  
            • These roles are being continuously negotiated.  
            • City Council review rules and building codes  
            • Both parties made contributions where councils trained the community in technical skills.  
            • There was co-production of physical infrastructure by community and Council. |
| R2         | • New housing delivery program based on a model which looks at the government as the giver of land and Council are repository for that as the equity. Banks to fund housing development |
| R3         | • City of Harare provides land, Community based organisation mobilise financial resources through savings. |
| R4         | • Four partners working under City of Harare framework. |
| R5         | • Main actors include the community, Dialogue on Shelter, City of Harare, and project financial resources came from MBGF.  
            • City Council coming with policy support.  
            • Community provided labour resources.  
            • Dialogue on Shelter playing an advocacy role to promote the interest of the homeless. |
### Table 4.7b: Roles played in the partnership – Beneficiaries

<table>
<thead>
<tr>
<th>Respondent</th>
<th>Summarised Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>R6</td>
<td>• Organising the work, safekeeping of building materials, plumbing. Council were advisors.</td>
</tr>
<tr>
<td>R7</td>
<td>• Building, make plans of houses, mapping and pegging of stands all learnt through the project.</td>
</tr>
</tbody>
</table>
| R8         | • Community organizer after working with Council for two years  
• Dialogue on Shelter were the technical partners to the ZIHOPFE  
• Local Government gave us the land  
• MBGF gave us resources  
• Not sure if the Government sold the land to us but we have not started paying.  
• Community provided labour. |
| R9         | • A builder and also involved in the laying of sewer drainages.  
• Participate in solid waste management |
| R10        | • We work on our own and follow experienced people who supervise us. |
| R11        | • Provide labour for all activities, manual work for the laying of sewer pipes |
| R12        | • Community leader with various responsibilities. Helps with monitoring and supervision of civil and construction works. Occasionally get involved in the manual work and a work of providing motivation and direction to team members. |
| R13        | • Provided labour - house and road construction, sewer laying. |
| R14        | • Building, and pegging of stands learnt through the project. |
| R15        | • Technical advisor in the team of 50 group members |

Tables 4.7a and 4.7b above show the views of the respondents on the roles played by the respondents. The basis for the partnership was driven by need to create decent basic housing with adequate amenities and this was to be achieved through ensuring that members build their
own homes, participate by providing direct labour in the construction of infrastructure services such as roads, water, sewer, and solid waste management. The residents now have access to boreholes, skyloo toilets and the sewage network has been upgraded. All the respondents indicated that they played various roles in the partnership for these results to be achieved. Main roles played by the respondents were provision of manual labour in building of demonstration houses, drainage construction, sewer construction and solid waste management. The beneficiaries stated that they were involved in the manual work that included construction with the help of expertise provided by technical experts from the local authority and Dialogue on Shelter. One of the respondents said it all by saying that “we work on our own and are supervised by experienced people who help us to work”.

It was noted that there was collaboration between the engineers who had expertise on carrying out drain laying and sewer connections and the community who provided manual labour for excavating trenches for the required pipelines. The local authority deployed its plumbers and drain layers into the field and they provided on the job training to the beneficiaries. The study found out that after acquiring new knowledge, skills and competencies, the roles of the beneficiaries were therefore widened. The initially defined roles of the local authorities in servicing the land were now being shared and carried out together with the beneficiaries as a demonstration of the benefits and empowerment arising from the federation partnership. The collaborative approach is comparable to the co-production concept (Watson, 2009) whose emphasis is not only about acquiring knowledge to carry out specialized work in the project but also to get involved and participate in the creation of the physical product. The researcher found out that the housing delivery partnership had managed to produce physical infrastructure which was now benefitting the residents. When ZIHOPFE was allocated the land in 2006 by MLGPWNH, there was no basic infrastructure, such as roads, drainage, electricity and sewerage. However the various collective efforts of the development partners resulted in the construction of tarred roads, installation of reticulated water and sewer systems. This outcome is a reflection of what can be achieved through a partnership between the local authority and the beneficiaries.

The researcher found out that the partnership roles in Dzivarasekwa extension were continually being negotiated between the local authority, donor community and the beneficiaries. The local
authority put a lot of emphasis on the transfer of knowledge. This was echoed by one respondent who said, “we provide labour, and from the expertise from the City Council, I can now do some of the work and play a leading role to organise how work is to be done, because I was in the team from the beginning and I am now in the second year of the project”. Another respondent indicated that having learnt from Council he can now function as a leader in the community, “monitoring the job we have been given, but also here and there we help each other”.

The figure below shows the role of the community in infrastructure installation

![Community led infrastructure installation in Dzivarasekwa Extension](image)

**Figure 4.1 Community led infrastructure installation in Dzivarasekwa Extension**

Source: Zimbabwe Homeless People’s Federation (2015)

The researcher noted that the participants played different roles which included mobilising beneficiaries, collecting savings from residents, organising the work, safekeeping of the
material, plumbing, whilst Council officials and Dialogue on Shelter staff played the role of major technical advisors. Skills and knowledge transfer was quite evident from the views of the respondents as one of them said, “I did not even know how to build, even sewer laying but now I have an idea as the Council helped us through skills transfer”.

The housing project is a collaboration between City of Harare, Dialogue on Shelter, the community who are members of the ZIHOPFE and MBGF and the governance framework has been formalized through setting up a Project Management Committee comprising of members drawn from each agency (City of Harare, et al., 2010). In terms of the Memorandum of Agreement between the parties where expected to perform the activities as outlined below:

i. City of Harare - Land administration, allocation of houses to beneficiaries, contribute US$120,000-00 to the finance facility

ii. Dialogue of Shelter – Administer activities of ZIHOPFE, identify and recommend beneficiaries for land allocation to City of Harare in consultation with ZIHOPFE, contribute US$50,000-00 to the finance facility.

iii. The Zimbabwe Homeless People’s Federation – Mobilisation of members, contribute US$30,000-00, identify and recommend beneficiaries for land allocation to City of Harare in consultation with Dialogue on Shelter, contribute US$50,000-00 to the finance facility.

4.2.3. The importance of the partnership in getting a stand or house

The importance of the federation partnership in helping beneficiaries to get a stand/house is summarised in Tables 4.8a and 4.8b.


Table 4.8a: Importance of the partnership in getting a stand or house – Key informants

<table>
<thead>
<tr>
<th>Respondent</th>
<th>Summarised Response</th>
</tr>
</thead>
</table>
| R1         | • Empowered and new skills acquired.  
              • A new way of doing things for the City Council  
              • A change in mind set on role of the community  
              • People save together and help each other to build individual houses. |
| R2         | • Government cannot do it alone since there is a big backlog.  
              • This enables the homeless to get houses that are affordable. |
| R3         | • They are critical since the Government cannot do it alone.  
              • A quicker way of coming up with housing solutions. |
| R4         | • In this economic situation this is the best arrangement of coming up with a product that is affordable where beneficiaries are able to supply their own houses.  
              • They supply their own labour and mold their own bricks thereby making the cost of raw material cheaper and affordable. |
| R5         | • Basis of informing policy and policy uploading  
              • Shortens the period of being on the waiting list. |
## Table 4.8b: Importance of the partnership in getting a stand or house – Beneficiaries

<table>
<thead>
<tr>
<th>Respondent</th>
<th>Summarised response</th>
</tr>
</thead>
</table>
| R6         | To get benefits one must follow Federation control rituals  
                         Vetting of those to get a stand and criteria is based on participation. |
| R7         | Was given the stand by the federation |
| R8         | Started as women’s club for those women vendors, HIV positive.  
                         Got the stand through my wife who entered the group first  
                         It is open to everyone as long as you can do the Federation rituals which include making savings to pay for health, land, stationery, security guards, and participate in community work. |
| R9         | If you make a contribution you will be acknowledged and get a stand.  
                         This is different from cooperatives who just wanted my money. |
| R10        | Initially was a squatter and the Federation helped me to get a stand.  
                         Been taught to save and to start my own business like ‘batiki’, printing material, use of herbal medicine, solid waste management as all wastes can be recycled, brick making, brick laying.  
                         Every month we pay a dollar we then get loans  
                         Others stay in demonstration houses. |
| R11        | The ground was not sold but people were given the stands. The money was only paid to the land surveyor. |
| R12        | I am one of the squatters from Porta Farm. Joined Federation in 2010.  
                         We have realized that my dollar per day will give a house with the Federation.  
                         The house am staying in was built by the Federation. |
| R13        | The Federation made me get a stand which is new to our family history.  
                         Am one of the poorest person in Zimbabwe but now I have a stand. |
| R14        | Managed to follow rituals and therefore I was awarded a stand. |
| R15        | Stands are given to those who follow Federation rituals. |
Tables 4.8a and 4.8b above shows that all the respondents were in agreement that the federation partnership helped the beneficiaries to get a stand or a house. The ways in which the federation partnership helped the respondents differed from individual to individual. One respondent indicated that, - “the federation had created history for the family by enabling me opportunity to acquire a stand in an urban area – the first such thing in our entire family.” An interesting observation was that one respondent indicated that when ZIHOPFE started they just took it as a women’s empowerment organisation and therefore some husbands were reluctant to participate. Another respondent added that the benefit of the partnership is that with “savings you pay a dollar every month or what you can afford so that in future you can use it later for utilities like, water. We are paying $2 a month now towards the national account but now we are decentralized”.

Savings made by beneficiaries was one of the main rituals that was considered in the allocation of stands to members. The contributions in the form of savings were important as they went a long way in funding toilet construction, and meeting expense for health, land, stationery and security guards as alluded by the respondent who is responsible for looking after materials and assets in the housing scheme. Similar importance was also attached to the extent to which a member participated in community activities and occasions including funerals.

4.2.4. Problems encountered in the partnership

The research as part of its inquiry sought to determine the problems encountered in the partnership. The table below tabulates the responses made by the respondent on the interviews undertaken.
Table 4.9a: Problems encountered in the partnership – Key Informants

<table>
<thead>
<tr>
<th>Respondent</th>
<th>Summarised Response</th>
</tr>
</thead>
</table>
| R1         | • Only title survey paid at $80 per stand  
              • No agreement as yet on cost sharing of infrastructural cost carried out by the City of Harare.  
              • The speed was slow due to limited funding. |
| R2         | • Mostly it was political than administrative |
| R3         | • Communication between the City of Harare and the members of the community were not very good at the start. |
| R4         | • Political interference and lack of consistency in decision making.  
              • Project meant to go to Mbare initially, but later moved to Dzivarasekwa.Extension |
| R5         | • The project was very challenging at the start. Bringing together people with different work ethics and philosophy was very difficult as different work ethics were expected to fit into one model.  
              • Creating common ground between City Council and the poor.  
              • There are also policy gaps and lack of institutional support and negative view of the NGO.  
              • The community is very poor and it was very difficult to change the mindset of the city official to support the federation with positive mind. |
Table 4.9b: Problems encountered in the partnership – Beneficiaries

<table>
<thead>
<tr>
<th>Respondent</th>
<th>Summarised Response</th>
</tr>
</thead>
</table>
| R6         | • The lack of understanding by both the Ministry and the Council and they did not trust the community.  
            | • Their main consideration was money which we did not have |
| R7         | • City of Harare has the majority of problems; they do not come to collect waste even supply building materials.  
            | • No proper social infrastructure like schools and clinics |
| R8         | • It was also difficult for other communities to accept this federation since we do not have money.  
            | • City Council had delays in providing their services to the Federation.  
            | • Ability of women was doubted in some manual jobs. |
| R9         | • There is too much politics in City Council  
            | • You only get services if the issues are escalated to higher offices. |
| R10        | • The economic status of the poor made it difficult to attract a positive response from the authorities. |
| R11        | • Sewer and transport was more difficult but we have worked together. |
| R12        | • Some of the members were not active therefore they were not prioritized on stand allocation. |
| R13        | • Slow response to our needs by Council when we give requests |
| R14        | • Danger of injuries to members since the Federation relies on the labour of its members. |
| R15        | • Council is slow to respond to our problems, road drainage system still not been finished up to now.  
            | • Members of the Federation also got injured while doing the work. |
Major problems highlighted from tables 4.9a and 4.9b above are that, as a poor community, the members felt that they were not being recognised. Some respondents agreed that lack of money was a problem with another respondent saying “we have no money to pay for the cabins, after all the cabins will be returned to others with the same problem”.

On the other hand the local authority was cited as a problem in the partnership as they were slow in decision making and most importantly, they were seen as being too politically in their view of things. One respondent summed it by saying, “there is too much politics in City Council”. In addition the lack of properly resourced schools and medical center in the area were also highlighted as significant problems in the neighbourhood. Failure of the City Council in addressing problems like solid waste management and infrastructure development was also noted as major problems.

4.2.5. How the problems were overcome

The research also sought to find out the manner and ways in which the problems faced by members of the partnership were overcome. All respondents including the key informants agreed that the partnership did experience some problems. The problem of financial resources was solved by courting donors like the MBGF and also negotiating with City Council to accept use of skyloo toilets. In terms of education, the community still does not have any good school, however it was noted by some respondents that there is an agreed plan to relocate the current school and build a better government school and a clinic. It is also planned that the current clinic that is being run by Zvimba Rural District Council be handed over to City of Harare, being the local authority which administers Dzivarasekwa Extension. Beneficiaries also indicated that they have undertaken solid waste management strategies for creating employment and empowerment through recycling of wastes. In order to ensure that members maintain updated contributions, the criteria for getting loans takes into account a member’s record of savings. There is now routine vetting of beneficiaries and those who do not contribute regularly and consistently are denied the opportunity to access loans and most importantly, if they are still waiting for allocation of a stand, their chances of being allocated a stand are
minimized. In order to address the problem of lack of shelter, temporary housing structures have also been provided in the form of cabins and these are given to beneficiaries at no cost.

In order to deal with knowledge gap, partners that were selected to drive the Dzivarasekwa Extension low income housing scheme had some past experience in such type of housing and land development. Respondents averred that this project provided an opportunity for continuous learning and project exchanges with other countries and towns helped to create knowledge and understanding of how to handle a housing scheme within the context of a network of the ultra-poor.

4.2.6. Other players in the partnership in Dzivarasekwa

The table below tabulates the players whom the development partners of the Dzivarasekwa Extension worked with in the partnership.

Table 4.10a: Other players in the partnership – Key Informants

<table>
<thead>
<tr>
<th>Respondent</th>
<th>Summarised Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>R1</td>
<td>• ZHOPFE, Dialogue on Shelter, City of Harare, whose main role was skills and knowledge transfer to beneficiaries and also played role of contractor in construction of roads, water and sewerage infrastructure.</td>
</tr>
<tr>
<td>R2</td>
<td>• Local authority in terms of standards, regulatory framework, builders.</td>
</tr>
<tr>
<td>R3</td>
<td>• City of Harare has just started to look at others bigger institutions like CABS, IDBZ, Fidelity Life</td>
</tr>
<tr>
<td>R4</td>
<td>• Other players are MBGF coming with money, Dialogue on Shelter and the City of Harare</td>
</tr>
</tbody>
</table>
| R5         | • Main actors are the community, Dialogue on Shelter, City of Harare  
             • Funding organisations like MBGF |
Table 4.10b: Other players in the partnership – Beneficiaries

<table>
<thead>
<tr>
<th>Respondent</th>
<th>Summarised Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>R6</td>
<td>• City of Harare, Dialogue on Shelter, ZIHOPFE</td>
</tr>
<tr>
<td>R7</td>
<td>• ZIHOPFE, Dialogue on Shelter.</td>
</tr>
<tr>
<td>R8</td>
<td>• Dialogue on Shelter was technical partner, Local Government gave the land, MBGF provided resources</td>
</tr>
<tr>
<td>R9</td>
<td>• ZIHOPFE, Dialogue on Shelter, City of Harare</td>
</tr>
<tr>
<td>R10</td>
<td>• ZIHOPFE, Dialogue of Shelter mainly on knowledge, City of Harare on roads</td>
</tr>
<tr>
<td>R11</td>
<td>• City of Harare, Dialogue on Shelter, ZIHOPFE</td>
</tr>
<tr>
<td>R12</td>
<td>• Community, Dialogue on Shelter, Council, ZIHOPFE</td>
</tr>
<tr>
<td>R13</td>
<td>• ZIHOPFE, City of Harare, Dialogue on Shelter</td>
</tr>
<tr>
<td>R14</td>
<td>• ZIHOPFE, Dialogue on Shelter, ZIHOPFE</td>
</tr>
<tr>
<td>R15</td>
<td>• Dialogue on Shelter, Ministry of Local government, Harare City Council and ZIHOPFE</td>
</tr>
</tbody>
</table>

The study found out that the main partners in the low income housing scheme were the ZIHOPFE and Dialogue on Shelter as reiterated by all respondents. This is also reinforced by one respondent who argued that “Dialogue on Shelter helped us to determine how we stay together as a community and gradually develop shelter for ones benefit.”

The key informants agreed that the end user was the main actor, and other partners are the local authority in terms of setting and monitoring building codes and standards, ensuring that the regulatory framework is in place, reputable housing contractors and financiers.

4.2.7. Main achievements of the federation partnership

The main achievements of the federation partnership in Dzivarasekwa Extension are tabulated below.
Table 4.11a: Main achievements of the partnership – Key informants

<table>
<thead>
<tr>
<th>Respondent</th>
<th>Summarised Response</th>
</tr>
</thead>
</table>
| R1         | • Improved access to basic infrastructure,  
|            | • Cities can now work with communities.  
|            | • The beneficiaries no longer have rent to pay.  
|            | • Stands now surveyed.  
|            | • Learnt to avoid duplicating of both skyloo and reticulated sewer.  |
| R2         | • People got houses at affordable rates,  
|            | • Micro savings and finance that is the route to go in the absence of liquidity  
|            | • Bulk offsite infrastructure now installed and Dzivarasekwa Extension is now connected.  |
| R3         | • Ability of the members to network, build strong team work, this attracted financial support from MBGF.  
|            | • Ability to gather resources out of very minimal saving like $1 which ended up delivering someone a house.  |
| R4         | • This project come as a slum upgrading project the main achievement is that of the new infrastructure.  |
| R5         | • Infrastructure has been installed, solar installations, proper toilets and boreholes  
|            | • Policy lessons which were learnt on this project.  
|            | • Slum upgrading strategy now in place for City of Harare  
|            | • For the first time the local authorities have set up a fund local authority and corporates have come together to low income housing and slump clearance  |
Table 4.11b: Main achievements of the partnership – Beneficiaries

<table>
<thead>
<tr>
<th>Respondent</th>
<th>Summarised Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>R6</td>
<td>• The community now has roads, good houses, sewer and water</td>
</tr>
<tr>
<td>R7</td>
<td>• Learning a lot from other members and key stakeholders</td>
</tr>
</tbody>
</table>
| R8         | • Pioneers slum upgrading from squatters to super structures  
             • Some people are coming as far as Zambia to learn from us  
             • Tarred roads, solar powered boreholes, houses, site office  
               community centre, Early Childhood and Day Care Centre, solid waste management. |
| R9         | • We now have stands, homes, sewer, and water.  
             • We have a tarred road unlike other places in Dzivarasekwa |
| R10        | • Federation has taught us on to make batiki, printing material, use of herbal medicine.  
             • Solid waste management is now in place.  
             • We have cabins which are better than plastic shacks. |
| R11        | • Federation made us have the knowledge and infrastructure |
| R12        | • Demo house, tarred road, transport, office, school is now on a formal plan |
| R13        | • Major success are stands, construction which has commenced.  
             The area has been a shanty area but now it’s clean with tarred roads, offices, electricity, tank for clean water from the ground drained. |
| R14        | • Clean community tarred road  
             • Waste management education to the community  
             • Trees planted |
| R15        | • Roads, sewer, water. Boreholes with solar. People now know about the federation. The federation has the brigade building the school. Council came here to help us work so we have a group of brigade that works and builds the houses. |
The two tables above shows that the main achievements of partnership are infrastructure development. The infrastructure comprise of skyloo toilets, tarred road, reticulated water and sewer and boreholes. The housing partnership has had positive outputs and to date the progress has seen sixteen model houses at various stages of completion, 300m long trunk sewer, internal sewer lines, piped clean water, tarred access roads, skyloo toilets and boreholes (Upgrading News, March, 2014). One respondent celebrated this achievement by saying, “the settlement was a shanty area and now it’s clean with tarred roads.” Economic empowerment was cited by the research as the main achievements of the partnership as indicated by one respondent who argued that “Federation taught me how to work with “batiki” material, exchange in Chinhoyi herbs working, solid waste management where all wastes can be recycled, brick making and plumbing and drain laying.”

Since this was a program initiated by women the partnership also included establishment of an early childhood development centre. Another respondent stated that the partnership opened avenues for dialogue with other countries like Zambia and Namibia. The study respondents also added that the other main achievement of the partnership was to move away from depending on housing cooperatives. Some respondents argued that the federation type of partnership should form the nucleus for low income housing provision as it can deliver affordable housing for the poor people. Micro savings have been an achievement in empowering beneficiaries as there savings formed a basis for other funders to come on board and partner with the poor people in the absence of affordable mortgage finance.
4.2.8. Factors that contributed to the success of the housing project

The factors that aided the achievements and success of housing project are highlighted and tabulated below.
Table 4.12a: Factors that contributed to the success of the housing project – Key informants

<table>
<thead>
<tr>
<th>Respondent</th>
<th>Summarised Response</th>
</tr>
</thead>
</table>
| R1         | - The ability of the federation to attract key stakeholders like the Government, MBGF and also the Council.  
- The unity of the people and willingness to actively participate in this worthy cause.  
- Formal agreement with partners now in place showing commitment to a common vision  
- Visible support from political leadership. |
| R2         | - The ability to mobilize resources  
- Deliver reasonable land for housing  
- From a national perspective capacity to expand or come up with new offsite services  
- Positive policy framework in place |
| R3         | - Patience and perseverance since the Council initially dismissed the federation. |
| R4         | - Political will and support from Council leadership.  
- Institutional support and giving an ear to the poor. |
| R5         | - Resources from MBGF  
- Learning from the Indian experience and coming up with a model that works.  
- A willing partner in the form of City of Harare through a pro-poor policy approach. |
Table 4.12b: Factors that contributed to the success of the housing project – Beneficiaries

<table>
<thead>
<tr>
<th>Respondent</th>
<th>Summarised Response</th>
</tr>
</thead>
</table>
| R6         | • There is group work and financial resources  
|            | • Motivated team with one objective  
|            | • Achievement in themselves bind people together. |
| R7         | • The positive attitude of the community and the coming in of the council were the key success factors |
| R8         | • Teamwork of stakeholders with same vision  
|            | • Easier to work with organized community |
| R9         | • Understanding between beneficiaries and leaders |
| R10        | • Federation has mobilized us and unity in the community |
| R11        | • Mutuality among members and a common vision |
| R12        | • Change of the mindset to start believing that little resources can make a difference. |
| R13        | • The endurance of the ZIHOPFE members |
| R14        | • We worked and communicated well with each other. Unity was the main factor |
| R15        | • Unity working together unlike in other housing schemes where members are not united. |

Some respondents indicated that the existence of common vision and unity are critical factors for the success of the low income housing development programs in the federation partnership. One respondent stated that “it’s easier to work with an organized community”. Other key informants observed that the factors that contributed to the success of the federation partnership was the ability to mobilize financial resources for housing, delivery of the land for housing at no cost and from a national perspective capacity to expand and build new offsite infrastructure services.
4.2.9. Enhancement of effectiveness of partnership in housing delivery

The improvements that are required to enhance effectiveness of partnerships in housing delivery as highlighted by the respondents are presented in the Tables 4.13a and 4.13b below.

Table 4.13a: Improvements to enhance effectiveness of partnerships in housing delivery – Key informants

<table>
<thead>
<tr>
<th>Respondent</th>
<th>Summarised Response</th>
</tr>
</thead>
</table>
| R1         | • Decentralisation to give more control and decision powers to local authorities  
            | • Do not compromise on non-negotiables like health and safety  
            | • Adopt incrementalism in development.  
            | • Consider housing for ultra-poor and vulnerable since they support. |
| R2         | • Banks should be lenient on collateral  
            | • Address the very restrictive terms for getting housing finance  
            | • Need to unlock money in the informal sector and drive the resources to housing development  
            | • Local authorities should come up with programs to resuscitate social housing |
| R3         | • Integrity and honesty especially when dealing with poor communities  
            | • Governance and need to ensure that money is put to good use. |
| R4         | • Involve business sector in low income housing.  
            | • The poor in our cities are our responsible. |
| R5         | • Community need real space for them to be effective |
Table 4.13b: Improvements needed to enhance effectiveness of partnerships in housing delivery - Beneficiaries

<table>
<thead>
<tr>
<th>Respondent</th>
<th>Summarised Response</th>
</tr>
</thead>
</table>
| R6         | • Learning must be continuous there is lack of awareness of the federation concept.  
             • People must not wait for government to do something for them. |
| R7         | • Social infrastructure must be developed together with roads, water and sewer. |
| R8         | • Land conference for Zimbabwe homeless needed for the poor to be heard. |
| R9         | • Reduce political interference since it slows down development |
| R10        | • Quickly provide other services like electricity. |
| R11        | • Provide social infrastructure alongside roads, water and sewer |
| R12        | • Saving schemes must be taken seriously and use Dzivarasekwa as a model |
| R13        | • Do not look down upon partnerships and learn to endure. |
| R14        | • Continue instilling the right attitude in people for greater achievements.  
             • More programs which allow the community to get land and paying later is a good concept. |
| R15        | • Partnerships is a complex concept which is not understood by many.  
             • Need for more information about the concept |

From the previous tables, most respondents argued that Central government and the City of Harare were responsible for the majority of the problems in the partnering arrangements. Tables 4.13a and 4.13b above indicate the proposed improvements to enhance effectiveness of partnerships. Respondents indicated that the government and city council officials must improve in decision making and stop politicizing the housing delivery process. This will help the beneficiaries to have their requests and complaints attended to quickly, thus raise the profile
and voice of the poor. Also there is need for affordable government schools and electricity as some of the improvements that are required to improve effectiveness of partnerships in housing delivery.

Some of the key informants indicated in their responses that there is need for a good framework in terms of policy consistency especially in relation to land allocation. Towards elections, people in the constituency have been promised land and better infrastructure but nothing has been created on the ground. One of the respondents highlighted the need for a land conference in the country “so that the poor can be heard”. Other improvements that are required to improve effectiveness of partnerships relate to need for banks to be more lenient on collateral required for loans for housing development as it could unlock value in the informal sector. Also respondents added that local authorities should come with programs to resuscitate social housing on a rental basis.

4.3. DISCUSSION OF KEY FINDINGS

4.3.1. Understanding of housing delivery partnerships

Respondents in the study concurred that a partnership is the coming together of a community, who then collaborate with government, financial institutions, local authority, donors, and contractors for the delivery of housing projects for low income earners. The parties to the partnership have a common understanding of the problem and the common objective is to achieve affordable and decent housing with amenities. The findings concur with literature which highlights dimension of mutual concern in partnerships (Chirstens & Speer, 2015). Moser (1989) contends that community participation and understanding of partnerships are being directly linked to ideological views and the relevant context. Literature highlights the importance of voluntary and democratic involvement by the poor in terms of both making savings and also providing labour (UNCHS, 1986 as cited in Moser, 1989; Watson, 2009). The federation partnership comprised of Dialogue on Shelter, the beneficiaries under the umbrella ZIHOPFE, City of Harare and the MBGF as a financier and MLGPWNH as provider of land. The concept of a partnership or coalition driven by the urban poor as noted in the findings is
consistent with literature (Imbroscio, 2010) and the trend of partnerships involving the marginalised communities are on the increase in America and India (Sengupta, 2014). In the Dzivarasekwa housing scheme, residents volunteered labour during construction of all civil works in order to reduce labour costs and increase housing affordability. Some of the benefits of such an approach include employment creation as highlighted in literature (OECD, n.d) in relation to labour based road construction model in Lesotho. City of Harare engineer’s provided expertise for land development, inspections, planning of work and knowledge transfer to the beneficiaries whilst the community provide labour for no wage. A key observation however was that the majority of residents who provided labour were women.

The partnership agreement took a very longtime to be negotiated and signed. At commencement, the project was expected to be implemented as a flat upgrading project in Mbare, but due to political considerations, the scope of the project was later redefined and the site was moved to Dzivarasekwa Extension. The problem of political issues is as highlighted by Saito (2012) who concurs with (Moser, 1989) that the development process is dominated by local politics and shifts in power which seek to shape the development agenda and also defining who benefits. The findings are supported by the regime theory in Saito (2012) who contends that in urban politics and development, major developers, property owners and other business elites work in partnerships with city governments to formulate policies and programs which may positively or negatively affect the less powerful members of the community. Such an approach to governance was crystallized by Newman (2001) who identified different types of governance models, namely hierarchy model, rational goal model, open systems model and self-governance model. The partnership in Dzivarasekwa Extension typifies a collaboration between beneficiaries, those with state power and other non-state actors that may yield positive outcomes for the housing needs of the poor.

4.3.2. Factors that affected the effectiveness of the housing partnership.

The research found out that all beneficiaries stated that they struggled to build houses on their own due to financial constraints. The amount of savings made through the contributions of the beneficiaries is a major stimuli to any development process, but contributions by federation were not sufficient. In order to lessen the burden of the community, an intervention by a donor
MBGF became necessary. The donor funds came in to supplement the efforts of the federation members and the donor funds were used to provide the infrastructure and also cabins.

Ahern, et al. (2010), postulate that when faced with an entity who has assembled a fully-fledged professional team to promote a project, it may be very difficult for a community coalition without technical and legal expertise to negotiate and bargain for favorable terms, without support from equally knowledgeable people. To overcome their weakness of lack of housing development expertise, the federation members entered into an alliance with Dialogue on Shelter who assisted them to negotiate an MoU with the City Council and courting the MBGF for donor funding. This finding on need for negotiation and building relationships is confirmed in literature where the aspect of constructive engagement is highlighted (McDonagh, 2009).

The findings of on savings are supported by Pieterse (2014) who argues that in order to unlock the development process in poor communities, you need to foster savings that are held collectively. This is the effective way of attracting more finance and hence stimulating access to productive assets and employment opportunities. Also in support of this assertion, literature by Simone (2014) states that more comprehensive knowledge is needed about how financial resources and materials actually flow through the cities. Resource availability and its usage is a factor that may affect effectiveness of partnerships in low income housing delivery as lack of money by beneficiaries and members of the community may stifle development. Other initiatives to help income generation were undertaken by some beneficiaries so that they could raise funds to build houses.

Literature in Kokx (2010) highlights that institutional dominance and existing power relationships in neoliberal regimes may result in partnerships which exclude or marginalize others, such as residents and other voluntary sectors. Therefore for smooth functioning of partnerships, supportive institutional structures are required as stated in literature (Ganapati, 2010). The marginalisation highlighted in literature was also found out in the responses given by beneficiaries. One of the key informants stated that it took a very long time for the federation to be allocated land in Dzivarasekwa, whilst private developers were being given vast pieces of land. The housing scheme comprise mainly of former squatters who struggled for a long time to get land formally allocated to them. The respondents noted that the land was initially
temporarily allocated to them in 2006 and formal allocations were only confirmed in 2011, being a five year delay.

Tables 4.12a and 4.12b highlight that teamwork and unity among stakeholders and a shared vision were critical to success of the partnership. The research also noted that it was easy to work with organized communities and this is supported by literature in Watson (2009), who argues that in order to promote co-production of low income housing and social services by citizens and the state, the elements of the process must be shared. Each party in the partnership has to play a role, and in situations where the state does not have the capacity to deliver or regulate on its own, then civil society comes to occupy spaces of governing in its own right and thus shifts policies and practices in the direction of accommodating the urban poor. Literature indicates that to get long term commitment from members, there must be mutual trust and reciprocity (Kokx, 2011). This view from literature is consistent with the findings, where members in the federation put emphasis on rituals such as savings, doing things together and helping each other to build houses.

4.3.3. Achievements of housing partnership in Dzivarasekwa extension

As shown in Tables 4.11a and 4.11b, the completion of the servicing of the land which includes tarred roads, reticulated water system, three boreholes to ease water shortages, skyloo toilets, sewage system and a community centre are some of the achievements in the housing scheme. Literature by Kokx (2010), indicates that partnerships are complex, as they involve many stakeholders, rules, procedures and financial complications, hence different views were expressed on the achievements. Some of the achievements in the partnership include being formally recognized and attainment of security of tenure an aspect which is highlighted in literature (Basset, 2005; Sengupta, 2014). Other achievements noted are women empowerment, knowledge transfer, skills transfer, getting revolving loan facilities and the building of proper structures which are much better than the squatter shacks. The dimension of cost efficiencies, empowerment and the right to participate in community led projects is emphasized by Moser (1989) as an achievement and key measure of success.
Improved environmental and health conditions due to solid waste management and recycling of waste is another achievement in Dzivarasekwa Extension. Most literature highlights community led initiatives after the failure by most governments to address the issue of low income housing delivery and amenities, due to huge budget deficits, inefficient planning systems, use of rigid and inappropriate building codes, lack of affordable mortgage finance and also increasing costs of housing provision (Watson, 2009; Bayay and Biekaarts, 2009).

4.3.4. Policy initiatives to improve effectiveness of partnerships in low income housing delivery

Tables 4.13a and 4.13b shows that Government and the City Council is seen as the main driver of the housing delivery process. The findings show that the decision to embark on the pilot housing project took a very long time. There is need for a housing policy that responds urgently to the needs of the urban poor. The acceptance of the urban poor and their housing needs is acknowledged in literature as experienced in India and Indonesia (Sengupta, 2014).

Adopting the housing strategy used in Dzivarasekwa Extension to the whole country maybe a viable policy. Local authorities should have open communication to get people’s ideas. To alleviate the problem of informal settlements, the urban poor must be recognized, afforded security of tenure in the city (Basset, 2005), protect them from forced evictions and extortion by unregulated landlords. From literature, it has been noted that the urban poor are not the problem (Pieterse, 2014), instead they are a vital resource which contributes to unlocking of development dynamics. Moser (1989) also avers that community involvement in development is now widely recognized, both conceptually and in terms of the role that the local community plays in the design, implementation and management of development projects.

Stakeholders need to address informalities in urban settlements and policy gaps that exist in local government for populist motives should be relooked at. The respondents suggested that banks should be lenient on collateral for the ultra-poor who also need housing. Local authorities should come up with programs to resuscitate social housing for the ultra-poor. This issue is highlighted in literature where it noted that not everyone will afford to own a house (Priemus, 2006). An institutional and policy framework is vital for the operation of a housing
In his study of low income housing in Sweden, India and the United States, Ganapati (2010), argues that to enable the smooth functioning of partnerships, then supportive institutional structures are required. As the housing delivery system evolves, the extent of embedded autonomy shapes the character of the housing partnership in the manner viewed by Evans (1995) in his discussion of the state’s insularity from the society.

4.4. CONCEPTUAL FRAMEWORK REVISITED

Central and local government institutions are operating with strained and burgeoning budget deficits and they are no longer able to undertake capital investments in critical urban infrastructure, like low income housing, water, roads and sewer reticulation. Partnerships between beneficiaries, government and non-state actors will have positive outcomes in delivering affordable low income housing for the urban poor. The modified development links in these partnerships are highlighted below.

Figure 4.3. Modified development links at micro level.

Source: Adapted from Pieterse, (2014)
The development links conceptualized by Pieterse (2014), put a lot of emphasis on local level interventions as a strategy to solve the needs of the urban poor. However the research findings indicate that there have been several impediments to these processes hence they have been weak and slow in solving the housing problems of the urban poor. As an improvement to the concept, the researcher is of the view that institutional arrangements must be formally built into these links, so that this becomes supportive to the political components which may be desired by the local community. This will galvanize the ability for a community coalition in a federation to enhance its social capital in the developmental process.

4.5. CHAPTER SUMMARY

This chapter presented and discussed the research findings. Major issues covered in this chapter included identifying the understanding of partnerships in the delivery of low income housing development, the factors affecting the effectiveness of partnerships in low income development, identifying the achievements of the housing partnership in Dzivarasekwa extension and policy initiatives to improve effectiveness of partnerships in low income housing development. The following chapter presents the research conclusions and recommendations for the study based on the findings contained in this chapter.
CHAPTER 5: CONCLUSIONS AND RECOMMENDATIONS

5.1. INTRODUCTION

This chapter concludes the research. The findings reported in Chapter 4 will be used to come up with recommendations. This chapter also highlight limitations of the study and areas for future research. The aim of this research was to assess the effectiveness of partnerships in the provision of low income housing in Zimbabwe using the case of Dzivarasekwa Extension housing scheme.

The Dzivarasekwa Extension housing project is being done as a pilot housing scheme by City of Harare in partnership with ZIHOPFE, Dialogue of Shelter and MBGF. This study is important as it will contribute towards monitoring and evaluation of the housing scheme. The findings of the study will create new knowledge that will inform urban managers and policymakers. The study will also create awareness of partnerships as a new strategy for low income housing delivery. The findings will make a contribution in the development of alternative approaches required to solve the growing urban crisis of inadequate low income housing.

5.2. CONCLUSIONS

The study concludes that housing delivery partnerships are an effective strategy in the delivery of low income housing. There were delays in positive outcomes due to time consuming bureaucratic procedures within City of Harare. The development partners in the Dzivarasekwa Extension housing partnership realised positive outcomes from the relationship, although this was delayed. The positive outcomes included an increase in social capital accruing to the residents arising from increase in access to residential stands, security of tenure and basic infrastructure services. The basic infrastructure services include tarred access roads, reticulated water and sewer system and better sanitation. This conclusion is based on the conclusions reached for each research objective as discussed below.
5.2.1. Understanding of the housing delivery partnership in Dzivarasekwa Extension

The findings indicate that stakeholders in the Dzivarasekwa extension housing scheme understood the meaning of a partnership. The stakeholders indicated clearly the roles that they played and are still playing in the housing project. The beneficiaries had a responsibility to make personal savings and also provide labour for all construction works. On the other hand, Government provided land, City Council played role of regulator and also contractor for installation of infrastructure. Dialogue on Shelter played the role of technical consultant and held the hand of ZIHOPFE in negotiating and securing the piece of land for the beneficiaries. Finance for the project was provided by MBGF. Since each stakeholder played their part, the partnership was implemented effectively and produced desired outcomes. In literature this has been referred to as effective horizontal collaboration (Kokx, 2011). Such success was hinged on working together towards a single objective, and this is in line with literature which highlights concept of mutuality (Chirstens & Speer, 2015) and community participation (Moser, 1989). The findings show that partnerships, when understood and implemented accordingly maybe be an effective strategy to deliver low income housing.

5.2.2. Achievements of the housing partnership in Dzivarasekwa Extension

The housing partnership in Dzivarasekwa produced several desired outcomes. The findings of the study indicate that the beneficiaries of housing scheme now have access to land, security of tenure, tarred access roads, piped water and sewer systems. The sanitation situation has improved as the residents now use a water borne sewerage system in conjunction with the skyloo toilets in the event that there is no municipal water. Equally the local authority achieved in its goal of providing housing for its residents, thereby reducing its housing waiting list and also increasing the housing stock and ratable base for the city. The community also organized themselves to run a waste recycling project, which has enhanced solid waste management for the area. The waste recycling project is also an income generating project for the community. Other achievements for the beneficiaries are empowerment of women who now have acquired various skills which can enable them to embark on income generating projects like making of ‘batik’ clothing. On the other hand most men acquired skills which include, bricklaying,
plumbing and drain laying and they now provide affordable construction and jobbing services to the federation members and adjoining housing schemes. These findings are in line with literature where community led projects are expected to create empowerment to the beneficiaries (Moser, 1989) and also get city entitlements (Leroy & Purinton, 2005).

5.2.3. Factors that affected the effectiveness of the housing partnership in Dzivarasekwa Extension.

The research found out that beneficiaries were struggling to build houses on the allocated stands due to financial constraints. On the other hand infrastructural services such as roads, water and sewer had been successfully completed with donor support. Availability of financial resources has proven to be a critical success factor for the partnership. A consensus culture was also key for success. Due to the existence of a consensus culture among the residents, they volunteered their labour in all the civil works that were done in servicing the residential stands. This culture of mutuality, trust and reciprocity was anchored on long term commitment as highlighted in literature (Kokx, 2011). Teamwork and unity of stakeholders with same vision was therefore critical to the success of the partnership, as it was easy to implement a partnership in an organized community. The technical assistance provided by Dialogue on Shelter was also critical as it helped the residents to negotiate for land and funding. In addition the city council was flexible which saw adoption of the use of skyloo toilets as alternative infrastructure for sewage disposal before the installation of the water borne sewerage system. This is in line with literature which puts emphasis on flexibility of building codes and institutional support to give impetus to community based housing organisations to prevent them from dying (Ganapati, 2010; The World Bank, 2002).

5.2.4. Policy initiatives to improve the effectiveness of partnerships in low income housing development

It was found out that partnerships are an effective strategy to deliver low income housing. However it was also noted that the housing delivery process was slow. The findings showed there were no clear institutional arrangements on how to handle the federation’s initial
application for land. In literature (Ganapati, 2010) notes that institutional support is required for partnerships to exist. It was therefore noted that there is need for clarity on decision making procedures. The findings also showed that some beneficiaries are struggling to develop houses for themselves. This situation creates the need to develop micro finance mechanisms that could be suitable for the urban poor. There is also a case for social housing to meet the needs of the ultra-poor. This observation is in line with literature which highlights the issue of affordability and need to provide social housing for the vulnerable in society (Ozdemir, 2011). The skyloo toilet was adopted by Council as alternative technology for sewer disposal. The adoption for new technologies needs to be taken positively and expanded to cover building materials whose standards are very high and currently are a major contributor to construction costs as indicated in literature (Mutekede, 2007; Watson, 2009).

5.3. RECOMMENDATIONS

In light of the findings mentioned in 5.2 above some recommendations are being made as follows:-

5.3.1. Social housing

It is recommended that municipal councils incorporate in their future long term plans and capital budgets the provision of affordable housing for the ultra-poor in communities. Some urban citizens are vulnerable and will not be able to afford purchasing or building a house for themselves. In line with the pro poor housing policy, it is suggested that rental housing be adopted as a strategy to provide affordable and decent housing to those who cannot afford to provide housing for themselves. To make such type of housing attractive, it needs to be provided on long leases to ensure security of tenure for the tenants and proper repair and maintenance by those tenants.
5.3.2. **Institutional framework**

It is recommended that municipal councils develop clear policy guidelines and procedures for acquiring land for housing development by non–state actors. In view of the bottlenecks encountered by aspiring homeowners to get land from councils, it is recommended that inhibitive policies and procedures be reviewed and streamlined to make it simple for land allocations to be done. This will create a framework for good governance in decision making and an enabling and supportive environment for housing delivery partnerships to work and succeed.

5.3.3. **Adopt appropriate building technology**

In view of affordability problems being faced by beneficiaries, it is recommended that municipal councils adopt appropriate alternative technology which may reduce the costs of materials required to construct a home. As a long term strategy, it is recommended that municipal councils participate actively as sponsors of research work and collaborate with research institutions to develop alternative building technology that may reduce costs of housing construction, more so that which is envisaged for rental. This will require a reassessment and revision of some of the current building codes and by laws.

5.4. **LIMITATIONS OF THE STUDY AND AREAS OF FURTHER STUDY**

The research was allocated a time of six months and this placed a constraint on the amount of work which could be done. In order to mitigate the limitations of time, the study was therefore done as a single case study.

Further areas of study recommended is the investigation into how a micro finance market for the low income housing sector maybe developed and established. The results of this study have shown that beneficiaries of residential stands in Dzivarasekwa Extension are failing to develop their stands due to financial constraints. One beneficiary suggested that to improve affordability of low income housing, land developers must work partnership with financiers to
avail to the market “mortgage financed stands” with a sufficiently long repayment period for acquisition and development of a residential property. This aspect of the housing problem was noted as a major impediment to housing development and further research is needed on how finance can be mobilized for the benefit of the low income groups. The research is expected to pay attention to interest rates for mortgage finance, amount of deposit payable of purchase and length of repayment period and how to incentive institutional investors such as pension funds to invest in low income housing. That further the study would be expected to address the problem of the self-employed who do not have pay slips or regular income which is normally preferred by financial institutions for purposes of credit vetting on applying for mortgage finance.
REFERENCES


*Eastview Gardens Residents Association vs Zimbabwe Reinsurance Corporation Ltd and Others* (2005) Judgement No. SC.65/05.

Elster, J., 1989. From here to there; or, if cooperative ownership is so desirable, why are there so few cooperatives?. *Social Philosophy and Policy*, 6(2), pp. 93-111.


LIST OF APPENDICES

Appendix I       Interview Consent Form
Appendix II      Key Informant Interview Guide
Appendix III     In-Depth Interview Guide
Appendix IV      NVIVO Coding Summary Report
Good morning/afternoon/evening. My name is Christopher Kudakwashe Manyowa, an MBA student from the University of Zimbabwe. I am carrying out a study on the topic: “An assessment of the effectiveness of partnerships in low income housing development in Zimbabwe: A case study of Dzivarasekwa Extension, Harare.” My research has a specific focus on the Zimbabwe Homeless People’s Federation housing project in Dzivarasekwa Extension. The concept of partnerships in the low income housing project in Dzivarasekwa Extension is new and unique in Zimbabwe. Getting insights into this low income housing project will yield valuable information which will provide guidelines to policymakers in dealing with future cases of how to work with communities and understanding of how the poor can network to develop housing for themselves. The research project is therefore expected to make a contribution to knowledge development. This interview will take around 30 minutes.

As part of the study, you have been selected to take part in the research. I am therefore kindly asking for your permission if I could go ahead with this interview. All the answers you give to my questions will be treated confidentially and will not be shared with anyone and will only be used for this study. The interview will be anonymous and I will not write your name or link you with your responses in the report of study. Please remember that you do not have to talk about anything you do not want to and you may end the interview at any time.

I therefore request for your cooperation in responding to the questions. However at any time during the course of the interview, you are free to terminate the interview.

Are there any questions about what I have just explained?

Are you willing to participate in this interview?

Yes: Proceed  No: Thank the participate and terminate the interview.

I certify that the nature and purpose, potential benefits and possible risks associated with participating in this research have been explained to the volunteer.

………………………………….......................... ……………………………………..........................

Interviewee’s Signature  Date

………………………………….......................... ……………………………………..........................

Researcher’s Signature  Date
Interview Number……… Date of Interview………………………

Place of Interview……………………………………………………………………………………………………

Start Time of Interview………………….. End Time of Interview…………………

Name of Organization……………………………………………………………………………………………………

Designation of Respondent……………………………………………………………………………………………

Years in Organization……………………………………………………………………………………………………

Gender of Respondent: Female – 1 Male - 2

1. What is your understanding of a partnership in housing development?

2. What are the various types of housing delivery partnerships around Dzivarasekwa Extension?

3. Why are partnerships important in housing delivery?

4. Who are the main actors in housing delivery partnerships?

5. What have been the main achievements of partnerships in Dzivarasekwa Extension?

6. What were the critical success factors for the housing partnership in Dzivarasekwa Extension?
7. Do you have any suggestions on how to improve effectiveness of partnerships in housing delivery?

Thank you very much for availing your valuable time for the interview
Interview Number………… Date of Interview……………..

Place of Interview…………………………………………………………………………………..

Start Time of Interview……………… End Time of Interview………

Age……………………………… Household Income………………

Employment…………………………………………………………………………………………

When stand was allocated………………………………………………………………………..

Stage of Development on Stand……………………………………………………………………

Gender of Respondent:  Female – 1    Male – 2

1. What is your understanding of a partnership in housing development?

2. What role did you play in the partnership?

3. How important was the partnership in helping you to get a stand/house?

4. What were the problems you encountered in the partnership?

5. How were the problems overcome?

6. Who are the other players whom you worked with in the partnership?

7. What have been the main achievements of partnerships in Dzivarasekwa Extension?

8. What are the factors which contributed to the success of the Dzivarasekwa Extension housing project?

9. What improvements are required to enhance the effectiveness of partnerships in housing?

Thank you very much for availing your valuable time for the interview