

UNIVERSITY OF ZIMBABWE
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Low-income Homeownership in the Post-Colonial City: A
Case Study of Harare, Zimbabwe

A Thesis Submitted in Fulfilment of the Requirements of the Degree of
Doctor of Philosophy

By

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PREFACE

I grew up in a low-income residential suburb, located some five kilometres east-south of the Harare central business district (CBD), called Sunningdale Phase 2. Sunningdale Phase 1 is colonial and was designed for the coloureds. From day one of my conscious being, I saw households streaming into the emerging suburb. Starting from the temporary shelter into the main house, I saw the households striving to climb the upward ladder from being a lodger to being a house owner. The proximity of Sunningdale to both Mbare Musika, the Graniteside Light Industrial Area, Magaba Home Industrial Area and the CBD was the reason why homeowners made a killing from the lodger. Homeownership became more than just shelter to households but an investment for low-hanging fruits in terms of rental collections.

There are households I know that completely relied on rentals for food, school fees, clothing and related stuff, more so after suffering retrenchments. There are households I know who invested on more outbuildings for more collections because the land/lot was in their hands. Seeing all these unfolding revelations in the neighbourhood that I grew up I became interested in understanding the processes that are involved in the development of houses.

This interest in housing led me to apply for a bachelor's and later a master's degree in Rural and Urban Planning at the University of Zimbabwe as I was advised that this programme could help me to understand some of the housing issues that I failed to get answers when I was still a little boy. Generally, the field of urban Planning helped me to understand the development of urban settlements better than ever before.

After completion of my studies, I joined the Ministry of Local Government, Public Works and National Housing as a Housing Officer. While working in the Ministry I saw hordes of

home seekers coming to our offices following up on the various housing schemes and projects so that they can benefit and become homeowners. This experience of dealing with home seekers led me to discover that many people want to be homeowners but the practical reasons behind this desire were not clear to me despite dealing with a lot of Government policy documents which seem to promote Homeownership because of its perceived socio-economic benefits. While working in Ministry I was also involved in the organising and documentation of outcomes on various workshops and consultative forums. I was involved in the finalisation of the 2007 National Housing Data Base. The data base captured housing stock statistics in local authorities in Zimbabwe. I also participated in organising the National Housing Symposium, which deliberated on various issues affecting housing and social amenities delivery in Zimbabwe. The Symposium proceedings were used as a feeder to the National Housing Convention which was later held in October 2009. Working in the Ministry helped me to understand the practical issues involved in housing development, however this experience was only locally based.

In 2009, while still working in Government but now under Ministry of National Housing and Social Amenities which was a new ministry formed as a result of the Inclusive government, I attended my first international training course on Land and Housing Policies at Korea Research Institute for Human Settlements (KRIHS) in South Korea. This training opened up my mind on the various options that are available in the housing delivery system as well as the role of various institutions involved but still further stimulate the doubt that I have with homeownership as a policy option.

In 2010, I got a job at the University of Zimbabwe and was assigned a post in Planning Theory and Housing. Some of the responsibilities associated with this academic post includes;

Teaching, Research and Community service. With regards to teaching, some of the courses that I have taught include Introduction to Planning, Planning Theory, Building Economics, Project planning and management, Urban Development, Housing Policy and Housing Management. Research wise, I have supervised several undergraduate and post graduate research projects. On community service I have written and cited in several newspaper articles on urban planning and housing issues.

In 2011, now as an academic, I attended another training course on Urban Development at the same Institution in South Korea and this further helps me to consolidate my knowledge on urban development issues. In 2012 I enrolled for a Post graduate Diploma in Urban Development at the Institute of Housing and Urban Development (IHS) in Netherlands and we had several fieldworks in Albania during the course where the focus was on informal housing developments. The training helped me to understand the Netherlands housing system which was largely biased towards rental housing.

It is during this period in Netherlands which provoked me to make a bold decision to enrol for the Doctor of Philosophy focusing on Low-income homeownership. This thesis, I guess, has helped me answer some of the questions I have always had. It is my assumption that the discourse engaged will also help those with similar questions to be answered.

DEDICATION

This thesis is dedicated to my late father who passed away when I was just a secondary school boy in 1998. I thank him for investing in my future and for teaching me the basic principles of life which have taken me this far. Special dedication also goes to my late mother who passed away at a very crucial stage of my studies. She passed away when I was busy grappling with low-income homeownership issues. I thank her for taking care of the family after the passing away of my father. She was a hard-working woman who understood the importance of education. I would like to express my heartfelt gratitude to my wife; Betty, my daughter; Tanyaradzwa and my two boys; Tafadzwa and Takudzwa, for all their sacrifices and for giving me invaluable moral support, power, strength and continuous love to survive the pressures of my studies.

DECLARATION

This piece of work is a result of my own effort and contains no material that has been accepted for the award of another degree at any educational institution. To the best of my knowledge, it contains no material previously published or written by others except where due reference has been made.

I hereby give consent for my thesis, if it meets the minimum acceptable standards to be available for photocopying, inter-library loan and for the title and summary to be made available to outside organisations.

.....

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The Doctor of Philosophy process was an expedition I travelled many times in my dreams. I got some invaluable assistance from other people during the course of my studies. Some provided useful guidance and words of encouragement when I got lost while others picked me up when I was exhausted. To all these people I am forever grateful; you have made this journey a success.

I would like to thank my supervisors; Dr. W. Ruparanganda and Dr. K. Chatiza, who have always been with me during this journey. Their wise guidance, knowledgeable criticism, constant encouragement and unfailing support during this project have made me to be a better individual. Despite some challenges that I encountered in my studies, the guidance and motivation from my two supervisors strengthened me.

Appreciation also goes to my colleagues in the Department of Rural and Urban Planning for their encouragement and motivation. I am also indebted to the University of Zimbabwe for giving me an opportunity to enrol for the higher degree and providing the necessary financial support. I also appreciate the support I got from the Post Graduate Centre through the training workshops that they organised during the course of my study period. Appreciation also goes to all the organisations and institutions that took part in this study by providing useful information to the study. These include the Department of Housing and Social Amenities of the Ministry of Local Government, Public Works and National Housing, The City of Harare's Department of Housing and Community services, Zimbabwe National Association of Housing Co-operatives (ZINAHCO), Dialogue on Shelter (DoS), Zimbabwe Association of Housing Finance (ZAHF) as well as District Officers in the study areas.

I would also want to thank all research participants from Glen-Norah, Highfield, Mufakose, Mabvuku and Tafara for responding to the questionnaires, interviews and participating actively in Focus Group Discussions (FGDs). They have done this at the expense of other important personal commitments. I would like to appreciate the assistance I got from Elmond Bandauko, Thomas Karakadzai, Kudakwashe Chaweka, Victor Miranze, Aaron Maphosa, Artwell Nyirenda and Emma Maphosa during the data collection stage of my research through administering questionnaires in the five suburbs that constituted the research site for this study.

Thanks to you all.

Nyasha Takawira Mutsindikwa

ABSTRACT

Homeownership, as a form of housing tenure, is associated with social, political and economic benefits. These benefits are the reasons why most governments prefer it. The promotion of homeownership among low-income groups has sparked debate among scholars with some supporting it while others being against the idea. The study provides evidence about the benefits and risks of low-income homeownership in Zimbabwe as a developing country. It investigates whether and to what extent, the benefits and risks of homeownership are experienced by low-income households. Using purposive sampling, the study focused on five selected low-income suburbs in Harare which are Glen-Norah, Highfield, Mufakose, Mabvuku and Tafara. The study utilised both quantitative (questionnaire survey) and qualitative (key informant interviews, in-depth interviews, Focus Group Discussions (FGDs) and observations) tools to gather data from the field. Textual analysis and Statistical Package for Social Scientists (SPSS) were used to analyse the data. Findings reveal that most organisations or institutions in the housing sector in Zimbabwe are in support of low-income homeownership policy as they believe that the benefits associated with ownership can also be realised by low-income homeowners. Though some households are facing financial challenges in coping with the demands of ownership, low-income homeowners in the study areas seem to be satisfied with homeownership as they are deriving some benefits from owning houses. Freedom to make decisions about their houses and personal satisfaction were some of the benefits cited by the homeowners. Taking in lodgers has been found to be the prime source of financial benefits being realised by low-income homeowners. With the majority of the homeowners being unemployed, a house is an invaluable asset for urban low-income households as it is used as a means of earning a living. However, from these findings it can be concluded that the freedoms that low-income homeowners have has resulted in the increase of informal activities in low-income residential areas and in some cases depriving the responsible authorities of revenue and taxes. Despite the houses being designed for single families, the taking in of lodgers is an indication that some low-income homeowners are finding it difficult to sustain homeownership and also a sign that a ready market for rental housing does exist, hence the need to review the housing policy so that public low-income rental housing be promoted in urban areas. The study also recommends further investigation on lodging practices in urban areas as this will augment understanding of the housing challenges being faced in Harare.

Keywords: homeownership, low-income, lodging, renting, housing, sustainability

PUBLICATIONS ARISING FROM THE RESEARCH

During the course of this study, one refereed journal paper was published based on the work undertaken in this thesis and a book chapter was been accepted for publication. The publications are listed below for reference.

- 1) Mutsindikwa, N., Ruparanganda, W., & Chatiza, K., 2015. Institutional Perspectives on Low-income Homeownership in Harare. *Zambezia*, 38(i/ii): 89-106.
- 2) Mutsindikwa, N.T. (Chapter 19) Low-income Homeownership and Tenure Sustainability in Five Selected Suburbs in Harare. In: Chirisa, I, Manyeruke, C and Moyana, R (eds.) *The Policy-Governance-Management Nexus in the Planning of Human Settlements in Zimbabwe*. Harare: University of Zimbabwe Publications (**Accepted for publication**)

ABBREVIATIONS USED IN THE THESIS

ABS	Association of Building Societies
ASH	Aided Self Help
AUHF	African Union for Housing Finance
BSAC	British South African Company
CABS	Central African Building Society
CAPS	Community Advantage Panel Survey
CBO	Community Based Organisations
CBZ BANK	Commercial Bank of Zimbabwe
CPF	Central Provident Fund
CRF	Central Rates Fund
DO	District Officer
DoS	Dialogue on Shelter
FFYNDP	First Five-Year National Development Plan
FGDs	Focus Group Discussions
FTNDP	First Transitional National Development Plan
GDLF	General Development Loan Fund
GFI	Global Financial Institutions
GoZ	Government of Zimbabwe
GPA	Global Political Agreement
HDB	Housing Development Bank
HGF	Housing Guarantee Fund
HOLC	Home Owner's Loan Corporation
IDBZ	Infrastructure Development Bank of Zimbabwe

LEP	Look East Policy
MDC	Movement for Democratic Change
MERP	Millennium Economic Recovery Plan
MLGPWNH	Ministry of Local Government, Public Works and National Housing
NBS	National Building Society
NCA	National Constitutional Assembly
NERP	National Economic Revival Plan
NGO	Non-Governmental Organisations
NHDP	National Housing Delivery Programme
NHF	National Housing Fund
NMB	National Merchant Bank
NPC	National Planning Committee
NPL	Non-Performing Loans
NSSA	National Social Security Authority
PSID	Panel Study of Income Dynamics
PPP's	Public Private Partnerships
RDC	Rural District Councils
RSA	Republic of South Africa
SADC	Southern African Development Community
SDG's	Sustainable Development Goals
SFYNDP	Second Five Year National Development Plan
SPSS	Statistical Package for Social Scientist
UANC	United African National Council
UK	United Kingdom
USA	United States of America

UN	United Nations
WHO	World Health Organisation
ZAHF	Zimbabwe Association for Housing Finance
ZANLA	Zimbabwe African National Liberation Army
ZANU-PF	Zimbabwe African National Patriotic Front
ZB	Zimbabwe Bank
ZCTU	Zimbabwe Congress of Trade Unions
ZHPF	Zimbabwe Homeless People's Federation
ZIMASSET	Zimbabwe Agenda for Sustainable Socio-Economic Transformation
ZIMPREST	Zimbabwe Programme for Economic and Social Transformation
ZINAHCO	Zimbabwe National Association of Housing Co-operatives
ZIPRA	Zimbabwe People's Revolutionary Army
ZIRUP	Zimbabwe Institute for Regional and Urban Planners
ZSR	Zimbabwe Sugar Refineries
ZRP	Zimbabwe Republic Police
ZimStat	Zimbabwe Statistical Agency

Contents

PREFACE	I
DEDICATION.....	IV
ACKNOWLEDGEMENTS.....	VI
ABSTRACT.....	VIII
PUBLICATIONS ARISING FROM THE RESEARCH.....	IX
ABBREVIATIONS USED IN THE THESIS.....	X
CHAPTER ONE: INTRODUCING THE STUDY.....	1
1.1 INTRODUCTION	1
1.2 BACKGROUND TO THE STUDY	3
<i>1.2.1 Housing policies during the colonial era</i>	<i>4</i>
<i>1.2.2 Housing policies after independence</i>	<i>6</i>
1.3 STATEMENT OF THE PROBLEM	9
1.4 AIM OF THE STUDY.....	10
1.5 OBJECTIVES OF THE STUDY.....	10
1.6 JUSTIFICATION OF THE STUDY	10
1.7 A SYNOPSIS OF THE METHODOLOGY OF THE STUDY	13
1.8 DESCRIPTION OF THE STUDY AREAS.....	14
1.9 STRUCTURE OF THE THESIS.....	16
CHAPTER TWO: POST-COLONIALITY: A PHILOSOPHICAL CONVERSATION ON THE CITY .18	
2.1 INTRODUCTION	18
2.2 POST-COLONIAL DISCOURSE	19
2.3 POST-COLONIALITY AND CITIES.....	21
2.4 ORIGINS OF INTEREST IN POSTCOLONIAL CITIES	22
2.5 REPRESENTING THE CITY	25
2.6 CONTEMPORARY CITIES IN AFRICA.....	26
2.7 CONCLUSION.....	30
CHAPTER THREE: THEORETICAL AND CONCEPTUAL UNDERPINNINGS.....	32
OF THE STUDY	32
3.1 INTRODUCTION	32
3.2 LOW-INCOME HOMEOWNERSHIP.....	32
3.3 SECURITY OF TENURE AND PROPERTY RIGHTS	34
3.4 DEBATING HOUSING TENURE OPTIONS	35
<i>3.4.1 Renting</i>	<i>36</i>
<i>3.4.2 Ownership</i>	<i>37</i>
<i>3.4.3 Collective forms of tenure</i>	<i>38</i>
3.5 HOUSING THEORIES	39
<i>3.5.1 Social Theory of Homeownership</i>	<i>40</i>
<i>3.5.2 Marxist Class Theory and Homeownership</i>	<i>43</i>
<i>3.5.3 Investment return theory of Homeownership</i>	<i>45</i>
<i>3.5.4 Asset Theory</i>	<i>47</i>
<i>3.5.5 Theory of Housing Adjustment</i>	<i>48</i>
<i>3.5.6 Lifestyle Theories Approach to Affordable Housing</i>	<i>50</i>
3.6 HOMEOWNERSHIP AND RENTAL HOUSING	53
<i>3.7 Advantages of homeownership</i>	<i>54</i>

3.7.1 <i>Financial Benefits of homeownership</i>	55
3.7.2 <i>Social Benefits of homeownership</i>	56
3.10 RELATING THE COSTS OF OWNING AND RENTING	59
3.11 TYPOLOGIES OF BENEFITS AND RISKS OF HOMEOWNERSHIP	60
3.12 CHAPTER SUMMARY	65
CHAPTER FOUR: DECIPHERING THE TERRAIN OF HOUSING DELIVERY AND DEVELOPMENT POLICIES IN ZIMBABWE	66
4.1 INTRODUCTION	66
4.2 HOW THE POLICY THRUST ENVIRONMENT AND CONTEXT MATTER	66
4.2.1 <i>Economic Context</i>	67
4.2.2 <i>Political environment</i>	67
4.2.3 <i>Social Context</i>	75
4.3 DEVELOPMENT POLICY FRAMEWORKS	77
4.3.1 <i>ESAP/ Zimbabwe Framework for Economic Reform (1991-1995)</i>	77
4.3.2 <i>Zimbabwe Programme for Economic and Social Transformation, 1996-2000 (ZIMPREST)</i>	83
4.3.3 <i>Millennium Economic Recovery Plan, 2000 (MERP)</i>	85
4.3.4 <i>National Economic Revival Plan 2003 (NERP)</i>	87
4.3.5 <i>Short Term Emergency Recovery Programme 2009 (STERP) I</i>	88
4.3.6 <i>STERP Two (Three Year Macro- Economic Policy and Budget Framework-2009-2012)</i>	89
4.4 FAST-TRACK LAND RESETTLEMENT PROGRAMME (FTLRP).....	90
4.5 THE LOOK EAST POLICY-2003	93
4.6 ZIMBABWE AGENDA FOR SUSTAINABLE SOCIO-ECONOMIC TRANSFORMATION, 2013-2018 (ZIMASSET)	95
4.7 HOUSING AS RELECTED IN POLITICAL MANIFESTOS IN ELECTION TIMES	96
4.7.1 <i>ZANU-PF 2013 Election Manifesto (Indigenise, Develop and Empower)</i>	96
4.7.2 <i>MDC 2013 Election Manifesto (Jobs, Upliftment, Investment, Environment -JUICE)</i>	98
4.7.3 <i>Zanu-PF 2018 Election Manifesto</i>	100
4.7.4 <i>MDC 2018 Election Manifesto</i>	101
4.8 GLOBAL POLICY FRAMEWORKS AND THEIR APPLICATION IN ZIMBABWE	102
4.8.1 <i>Millennium Development Goals (MDGs)</i>	102
4.8.2 <i>Sustainable Development Goals (SDGs)</i>	105
4.9 SYNTHESIS OF THE POLICIES	105
4.9.1 CHAPTER SUMMARY	108
CHAPTER FIVE: AN ASSESSMENT AND CRITIQUE OF THE HOUSING POLICIES WITH SPECIFIC REFERENCE TO LOW-INCOME HOMEOWNERSHIP	109
5.1 INTRODUCTION	109
5.2 EVOLUTION OF GLOBAL HOUSING POLICIES	109
5.3 PERSPECTIVES ON HOUSING POLICIES AND APPROACHES	112
5.4 HOUSING POLICIES FROM SELECTED COUNTRIES	116
5.4.1 <i>Housing policy in the United Kingdom (UK)</i>	116
5.4.2 <i>Funding low-income housing in the United States of America</i>	118
5.4.3 <i>Housing policy and financing mechanisms in Sweden</i>	122
5.4.4 <i>Experiences from Singapore</i>	123
5.4.5: <i>Housing policy in Republic of South Africa (RSA)</i>	129
5.4.6 <i>Experiences from Nigeria</i>	133
5.5 HOUSING POLICIES, INSTITUTIONS AND APPROACHES IN ZIMBABWE	139
5.5.1 <i>Housing policy</i>	139
5.5.2 <i>National Housing Fund (NHF)</i>	140
5.5.3 <i>Housing Guarantee Fund (HGF) and Central Rate Fund (CRF)</i>	141
5.5.4 <i>The Pay for Your House Scheme</i>	141
5.5.5 <i>Access to Homeownership Scheme</i>	142

5.5.6 Housing institutions in Zimbabwe	142
5.5.7 Housing Delivery Approaches used in Zimbabwe	144
5.6 SYNTHESIS OF COUNTRY POLICIES REVIEWED IN THIS CHAPTER	147
5.7 HOMEOWNERSHIP POLICY: A GLOBAL PERSPECTIVE	151
5.7.1 Pro- Homeownership perspectives	152
5.7.2 Perspectives that caution against homeownership policies	156
5.8 CHAPTER SUMMARY	159
CHAPTER SIX: STUDY METHODOLOGY	161
6.1 INTRODUCTION	161
6.2 RESEARCH DESIGN	161
6.3 IN SEARCH OF AN APPROPRIATE RESEARCH DESIGN	164
6.4 THE CASE STUDY APPROACH	165
6.5 RESEARCH FLOW CHART	167
6.6 DATA COLLECTION METHODS	169
6.6.1 Key-informant interviews	169
6.6.2 Questionnaires	173
6.6.3 Focus Group Discussions (FGDs)	175
6.6.5 Observations	178
6.6.6 Literature review and documentary search	179
6.7 DATA PRESENTATION AND ANALYSIS	180
6.8 ETHICAL CONSIDERATIONS	181
6.9 LIMITATIONS OF THE STUDY	182
6.9.1 CHAPTER SUMMARY	183
CHAPTER SEVEN: INSTITUTIONAL PERSPECTIVES ON LOW-INCOME HOMEOWNERSHIP IN HARARE.....	184
7.1 INTRODUCTION	184
7.2. MINISTRY OF LOCAL GOVERNMENT, PUBLIC WORKS AND NATIONAL HOUSING	186
7.2.1. Mechanisms to promote homeownership	187
7.2.2 Housing development projects by the Ministry	191
7.3 CITY OF HARARE	195
7.4 ZINAHCO.....	200
7.5 DIALOGUE ON SHELTER (DOS)	203
7.6 ZIMBABWE ASSOCIATION OF HOUSING FINANCE (ZAHF)	208
7.7 ZIMBABWE INSTITUTE FOR REGIONAL AND URBAN PLANNERS (ZIRUP)	214
7.8 CHAPTER SUMMARY	216
CHAPTER EIGHT: CHARACTERISING LOW-INCOME HOMEOWNERS IN THE FIVE CASE STUDY AREAS.....	217
8.1 INTRODUCTION	217
8.2 DEMOGRAPHIC CHARACTERISTICS OF THE HOMEOWNERS	218
8.3 SOCIO-ECONOMIC CHARACTERISTICS OF THE HOMEOWNERS	220
8.4 SOURCES OF HOMEOWNERSHIP	223
8.5 FINANCING MECHANISMS AND TENURE SECURITY	225
8.6 PHYSICAL CHARACTERISTICS OF THE HOUSES	227
8.6.1 House plans	227
8.7 HOMEOWNERS STAYING WITH LODGERS	229
8.8 HOUSEHOLDS' PERCEPTIONS ON OWNERSHIP	230
8.9 CHAPTER SUMMARY	234
CHAPTER NINE: EFFECTS OF PROMOTING LOW-INCOME HOMEOWNERSHIP	237
9.1 INTRODUCTION	237

9.2 HOUSING STOCK EFFECT	238
9.3 THE POPULATION EFFECT.....	243
9.4 GROWTH OF URBAN INFORMALITY	247
9.5 CHAPTER SUMMARY	252
CHAPTER TEN: STUDY SUMMARY, CONCLUSION AND FUTURE DIRECTION.....	254
10.1 INTRODUCTION	254
10.2 MAJOR FINDINGS OF THE STUDY	255
10.3 CONCLUDING REMARKS	260
EPILOGUE	264
REFERENCES.....	267
<i>ANNEX 1: CITY OF HARARE LETTER OF AUTHORITY TO UNDERTAKE RESEARCH</i>	<i>293</i>
<i>ANNEX 2: POLICE CLEARANCE FROM HARARE SOUTH DISTRICT</i>	<i>294</i>
<i>ANNEX 3: POLICE CLEARANCE FROM HARARE SUBURBAN DISTRICT</i>	<i>295</i>
<i>ANNEX 4: HOUSING INSTITUTIONS INTERVIEW GUIDE</i>	<i>296</i>
<i>ANNEX 4: HOMEOWNERS QUESTIONNAIRE.....</i>	<i>299</i>

LIST OF TABLES

Table 1.1 Key features of housing policy in Zimbabwe	8
Table 1.2: Brief description of the study areas	16
Table 3.1: Perceived benefits of home ownership by type and scale	61
Table 3.2: Perceived homeownership benefits and risks for households	62
Table 5.1: The development of housing policies	111
Table 5.2: Key housing institutions in Zimbabwe	142
Table 6.1 Comparison of qualitative and quantitative research designs	164
Table 7.1: List of Government fund properties in Harare as at December 2017	193
Table 7.2: Council housing stock in selected five districts in Harare	196
Table 7.3: Housing output by ZAHF members between 2013 and 2015	212
Table 7.4: FBC housing development projects in Harare	213
Table 8.1: Demographic characteristics of the households in the five suburbs	219
Table 8.2: Socio-economic characteristics of the households	221
Table 8.1: Households arrears to the local authority in the five districts	247

LIST OF FIGURES

Figure 1.1: Urbanisation levels in Zimbabwe from 1980-2010	7
Figure 1.2: Harare city map showing location of the study areas	15
Figure 3.1: Conceptual framework	64
Figure 5.1: Housing market pillars	114
Figure 6.1: Summary of the research flow chart	168
Figure 7.1: Institutional framework for housing delivery in Zimbabwe	185
Figure 8.1: Employment detail in the Study Areas	222
Figure 8.2: Households source of homeownership	224

Figure 8.3: Security of tenure documents	225
Figure 8. 4: Average stand sizes in the study areas	227
Figure 8.5: State of house plans	228
Figure 8.6: Number of rooms per stand in the study sample	229
Figure 8.7: Homeowners with or without lodgers	230
Fig 9.1: Number of rooms per stand in the study areas	231

LIST OF BOXES

Box 1: Colonial housing policies	6
Box 8. 1: Households positive experiences with homeownership	232

LIST OF PLATES

Plate 6.1 FGD in Highfield	176
Plate 6.2 FGD in Mufakose	177
Plate 6.3: In-depth interview with one of the elderly households in Mufakose	178
Plate 7.1: Flats in Highfield, Harare	191
Plate 7.2: Flats in Mufakose, Harare	192
Plate 7.3: Construction of flats in Tafara, Harare	192
Plate 7.4: A caterpillar demolishing an illegally built housing structure in Harare	199
Plate 7.5: A caterpillar demolishing the illegally built housing structure	200
Plate 7.6: Beneficiaries participating in the construction of a house in Dzivarasekwa	207
Plate 7.7: Typical Core housing units constructed by ZHPF members	208
Plate 7.8: FBC Masotsha Ndlovu housing project Harare	214
Plate 9.1: A view of typical semi-detached housing structures in Mufakose	240
Plate 9.2: House extension in progress on a stand in Glen-Norah	240

Plate 9.3: A finished extended house in Glen-Norah	241
Plate 9.4: A view of informally built housing structures in Glen-Norah B	242
Plate 9.5: Mushrooming of houses which are being built informally in Mabvuku	242
Plate 9.6: Sewage flowing along the road in Mufakose as a result of a burst sewer pipe	245
Plate 9.7: A view of informal tuck-shops sited in Mufakose	249
Plate 9.8: A series of informal vending taking place along a street in Glen-Norah	249
Plate 9.9a: Urban agriculture being practiced on an open space in Mabvuku	250
Plate 9.9b: Illegal dumping of waste in Glen-Norah B	251
Plate 9.9c Dilapidation of road infrastructure in Mufakose	252

CHAPTER ONE: INTRODUCING THE STUDY

1.1 Introduction

The study examines the rationale behind the promotion of urban low-income homeownership as well as finding out how low-income homeowners are coping with this form of housing tenure in Harare. It investigates whether and to what extent, the benefits and risks of homeownership are experienced by low-income households. Housing tenure refers to the rights that individuals have in relation to the houses that they live in. Basically, there are two formal tenure options that households have with regards to their housing in Zimbabwean urban areas. It's either they rent or they own the house in which they live in. Homeownership, in this thesis, is used to refer to owner-occupied houses. It means owning a house (*Kuva neimba yako*, in Shona) and is equivalent to the freehold form of tenure where an individual has the largest bundle of rights in relation to the house. Some of these rights include the right to use, exclude, modify and dispose.

Homeownership can be achieved through a variety of means such as an outright purchase of a house, a rent to buy option and also through inheritance. On the other hand, rental housing is the same as leasehold form of tenure where an individual has limited rights in relation to the property and in most cases the occupants only have user rights for a defined time frame which can be on a renewable basis. Of the two forms of housing tenure, homeownership seems to be the most preferred one as it is associated with a number of benefits as compared to renting. To support this view, the following statements are common among Shona speaking households living and working in Zimbabwean cities and towns:

Kuva nepako paunoti ndepako kana kuva neimba yemudhorobha ndiko kuti urarame zvakanaka. Kana usina imba yako kana kuti usiri landlord apo une mhuri hazvinyatsoita. Pako ndepako unoita zvaunoda. (Having a place or house of your own in an urban area is good especially if you have a family because you are free to do what you want).

Accessing homeownership is not easy for low-income households because it is associated with huge financial obligations. Notwithstanding this fact, most Zimbabweans in urban areas seem to prefer homeownership as reflected by the government's post-colonial housing policies which intensify the promotion of homeownership among urban low-income households. National housing policy documents reflect that from 1981, the Government of Zimbabwe (GoZ) promoted private ownership of formerly publicly owned housing in low-income residential areas. The housing policy adopted after independence was seen as a redistributive mechanism for redressing colonial income and wealth inequalities (Mutekede and Sigauke, 2007; Chipungu and Adebayo, 2012; Siziba, 2014).

It is argued that the promotion of homeownership is one strategy that policy makers use to improve the well-being of disadvantaged families (Herbert and Belsky, 2008; Grinstein-Weiss, Sherraden, Gale, Rohe, Schreiner and Key, 2011). While promoting low-income homeownership seems to be a noble idea from a populist perspective, I argue that some low-income households are more likely to face difficulties to sustain homeownership in urban areas. This is because urban low-income households in developing countries are more vulnerable to the various socio-economic and political dynamics than those with higher incomes. Low-income households are those households who usually rely on government assistance and subsidised programmes to access basic goods and services. Moreover, most low-income

households in urban areas rely on wage employment for their living. Though there are various ways of defining low-income households, for the purpose of this thesis, all homeowners living in high-density suburbs were regarded as low-income earners. The specific study areas which the study focused on are Glen-Norah, Highfield, Mufakose, Mabvuku and Tafara (see figure 1.2). Homeownership in these suburbs was first introduced through the conversion of the then public rental housing in the post-colonial era to the current system of homeownership. Qualifying sitting tenants were given the right of first refusal to purchase the housing units. Since then, homeownership in these same areas and others has been promoted through site and services schemes and other contemporary housing delivery mechanisms such as employer-assisted housing schemes, housing co-operatives and private land developers.

Housing is regarded as a basic need to human life. As such, its provision is important in various countries of the world. Access to affordable and habitable housing is regarded as a human right and, as such, it is the responsibility of all governments to work towards the fulfilment of this right (UN-HABITAT, 2009). In the context of Zimbabwe, housing provision in urban areas is associated with a variety of socio-economic and political forces. This makes it a viable area for academic inquiry by several scholars in the field of Urban Planning. Besides the quantitative aspects of housing provision, qualitative aspects such as resident's experiences of housing tenure options are also becoming an important area of focus in the academic discourse. The following section provides a historical background to the study.

1.2 Background to the Study

In order to provide the basis for the thesis, this section provides highlights on some of the key policy issues that are important for the study. The section discusses housing policies during the

colonial era and those that were crafted after independence. The rationale of these policies are also scrutinised in relation to the concept of urban sustainability.

1.2.1 Housing policies during the colonial era

During the early colonial period, urban areas in Southern Rhodesia (now Zimbabwe) were considered to be the preserve of the Europeans (Patel and Adams, 1981; Kamete, 1998; Vambe, 2008; Chaeruka and Munzwa, 2009; Siziba, 2014; Muchadenyika, 2017). The settlement of Africans in the urban areas was first brought under control by the Native Locations Ordinance (No 4 of 1906). The Ordinance stipulated that Africans who lived in the location must be employed in the area. However, the Land Apportionment Act of 1930 was re-enacted in 1941 making provision for local authorities to house the black population and remove the requirement that they must be employed in the area. Provision was also made for government to provide urban rental housing for Africans working in parastatals. Towards the end of the Second World War, the facilities and administrative arrangements that were in place were failing to cope with the influx of Africans into urban areas resulting in the introduction of the Natives (Urban Areas) Accommodation and Registration Act (No.6 of 1946). The Act gave local authorities powers to exercise the operation of 'pass laws' to restrict the movement of Africans (Patel and Adams, 1981; Chatiza, 2009; Siziba, 2014).

Overall, land and housing policies before independence were a reflection of the discriminatory land tenure system of the colonial government. Black people were not regarded as permanent residents in urban areas. As such, they were entitled to access rental accommodation provided that they were gainfully employed. Rental housing constituted 90% of the housing stock in most urban areas with the majority being council houses (Auret, 1995; Mutekede and Sigauke, 2007). It was the responsibility of central and local government as well as other employers to

provide accommodation for those working and living in the city. From this stance, it can be seen that there was a strong relationship between housing and employment. However, according to Patel and Adams (1981), during the 1950s there was great pressure to integrate Urban Africans into the urban system. This was evidenced in the Report of Urban African Affairs Commission of 1958 which stated that the main functions of urban development would not merely be to provide houses for African workers but also to provide homes for Africans living in the urban areas:

There is no doubt that the African is looking for some measure of security in the new urban society of which he is becoming a part. He wants to have a real foothold in the urban areas and a stake in the urban society (Patel and Adams, 1981:10).

The effect of the report was to recognise that blacks should be able to acquire freehold property in urban areas, albeit on residential plots in African townships outside the municipal boundaries. The Land Apportionment Act was also amended in 1963 (Act No.55) which entitled Africans to acquire freehold tenure of urban land thus removing the legal impediment whereby Africans were not able to own urban land. However, homeownership rates were very low during this period due to cost and colonial legacy (Rakodi and Mutizwa-Mangiza, 1989). Payne (2002; 2005) pointed out that during the colonial era, a land management and allocation system was put in place so as to conform to the needs of the colonial state and the capitalist mode of production. It is evident that urban policies that were put in place during the colonial era in Zimbabwe were rationally crafted in relation to the goals of the system. The main goal of the system seems to be capital accumulation through the use of cheap labour. Box 1 summarises some of the housing policies during the colonial era.

Box 1: Colonial Housing policies

Colonial Housing Policies
<ol style="list-style-type: none">1. Accommodation for 'singles' in large hostels.2. Rental accommodation for married persons of varied designs (flats, semi-detached).3. Limited homeownership for 'black bourgeoisie' on long-lease basis from 1960s.4. Site and service on self-help basis from 1935, for example; Highfield.5. Employer-built accommodation, for example; Rugare by Railways.6. Upgrading of informal settlements (Chirambahuyo, St. Mary's in the 1960s)

Source: Chaeruka and Munzwa (2009)

Research on urban development in Zimbabwe has shown that housing policies in the colonial era created inefficient and inequitable cities, segmented living areas according to race and class and a big gap between rural and urban in terms of infrastructure development (GoZ, 2012; Chipungu and Adebayo, 2012). This has resulted in the revision of most colonial urban policies by the post-independence government as a way of addressing the perceived imbalances that were engendered by the colonial policies.

1.2.2 Housing policies after independence

The attainment of independence, in 1980, Zimbabwe saw a large influx of people migrating to existing urban areas from rural areas in search of better economic fortunes. According to UN-HABITAT (2005), the transition to majority rule in 1980 saw the urban population of Zimbabwe rising rapidly from 23% in 1982 to 30% by the early 1990's, 31.8% in 1995, 35.3% in 2000 and estimates for 2005 put the urban population at 38.9% and this also meant that a lot of policies were to be reviewed to accommodate the changing situation. The same report, according to Chaeruka and Munzwa (2009) noted 6 to 8% annual urbanisation rates accompanied by an upsurge in informal urban economic and alternative housing activities. The

population census carried out in 2012 reported that urban areas are home to over 39 % of Zimbabwe's estimated population of 13 million people. Figure 1.1 shows the estimated levels of urbanisation in Zimbabwe from 1980 to 2010.

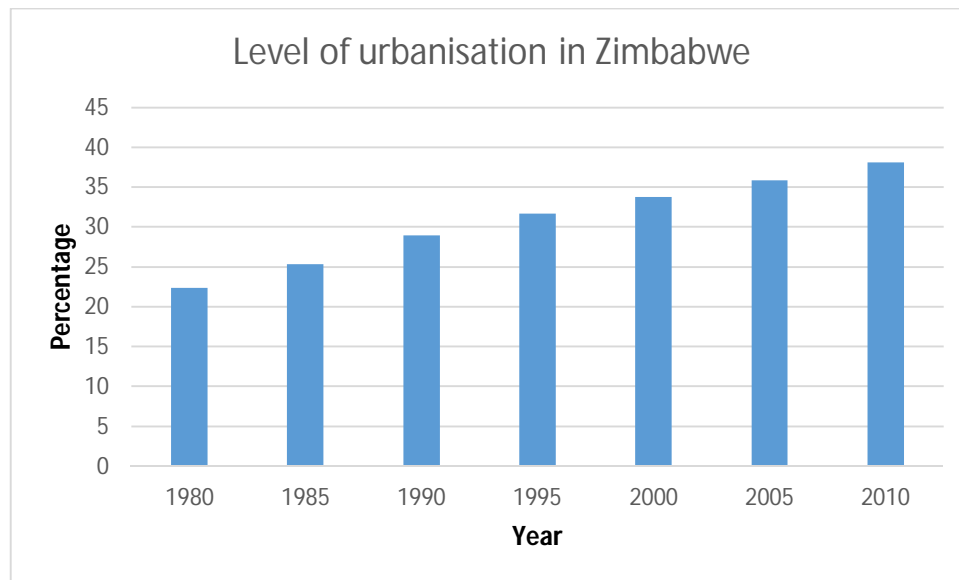


Figure 1.1: Urbanisation levels in Zimbabwe from 1980-2010

Source: GoZ (2015)

The levels of urbanisation as in Figure 1.1 show that since independence in 1980, the rate has been increasing though at a decreasing rate. Urbanisation during the early years of independence was mainly as a result of rural to urban migration as well as natural increase and in later years it has been attributed to the formation of new urban centres as rural areas transform into urban settlements.

The GoZ, guided by the principles of Socialism, outlined its first low-income housing policies and strategies through the First Transitional National Development Plan (FTNDP) of 1982 (Chipungu and Adebayo, 2012). The main focus of the low-income housing policies focused

on homeownership, minimum housing standards, self-reliance, cost effectiveness and Private-Public Partnerships (PPPs). These policy measures are briefly described in Table 1.1.

Table 1.1 Key Features of housing policy in Zimbabwe

Policy Features	Details
Homeownership	Conversion of government owned housing units from rental to homeownership. New housing schemes were to be based on homeownership.
Minimum Housing standards	The type of material to be used for housing Minimum plinth area of a core house is 50m ² Minimum stand size is 150 m ² Smallest size of a habitable room to be 7m ²
Self-reliance and cost-effectiveness	Based on self –help principles Emerged out of the need to engage beneficiaries’ resources Closely related to the strategy of site and services
Public-Private Partnerships	Popular in the 1990s Mainly driven by donor funding (i.e. USAID and the World Bank) At their peak in the 1990s, 45 000 housing units were delivered in all urban areas in Zimbabwe. Common partnerships exist between the public sector and financial institutions which have the mandate to manage donor funds for housing production.

Source: Chipungu and Adebayo (2012)

Peter and Adams (1981) are of the opinion that shelter is essential for all human beings. However, prior to independence, the colonial regime paid lip-service to this self-evident principle. The provision of decent, affordable and durable housing to all income groups in urban areas became central to Zimbabwe’s post-independence policy with homeownership becoming the major form of tenure. A greater portion of council rented houses were converted to homeownership depending on their physical state and length of stay by the tenant and for all new schemes from public funds, 90% of the total number of stands or houses was to be on

homeownership (Auret, 1995; Chatiza, 2009; UN-HABITAT, 2009). The homeownership policy was meant to provide security of tenure to people who had stayed in urban settlements, formerly called ‘African Townships’ as well as to those who were acquiring stands and houses in independent Zimbabwe (Rakodi and Withers, 1995). ‘African Townships’ were high-density residential areas meant for black migrant workers from rural areas who were hitherto prohibited by the Land Tenure Act of 1969 from owning property in urban areas.

1.3 Statement of the Problem

While the socio-economic benefits associated with homeownership in general and acknowledged in literature, are vast, the conditions under which these perceived benefits are realised by low-income homeowners are unclear. Homeownership in urban Zimbabwe has been promoted at the expense of rental housing as it is perceived to be a preferable option from a socio-economic perspective. What benefits have been realised and how sustainable is this form of tenure among urban low-income households? The need for this kind of inquiry stems from the views of scholars like Boehm and Schlottmann (2004), Shlay (2006), Engelhardt, Eriksen, Gale and Mills, (2010), Yates (2011) and Rolnik (2013) who point out that the prospect for sustained growth in low-income homeownership may be limited because research does not provide support for it as a tool for asset accumulation, community economic development or other social and political goals. Instead, the commodification of housing as an investment asset seems to have negatively affected the enjoyment of the right to adequate housing. Since independence, the GoZ has intensified the promotion of homeownership among low-income households in urban areas through various housing schemes and programmes. The conversion of public rental housing is one among other mechanisms to promote low-income homeownership in the post-colonial era. Despite the promotion of low-income homeownership in this era, statistics indicate that the national housing backlog is increasing as reflected in

government policy documents which estimate it to be around 1.25 million housing units (GoZ, 2012). Besides the increasing backlog, most big cities in Zimbabwe are now characterised by a large number of informal and illegal settlements, a situation which may be reflecting urban households' efforts to fulfil their homeownership dreams.

1.4 Aim of the study

The study seeks to investigate the socio-economic dynamics associated with urban low-income homeownership in a bid to find out whether and to what extent, the benefits and risks of ownership are being experienced by low-income households in Harare. The intention is to conclude whether the promotion of low-income homeownership in Zimbabwean urban areas is a viable policy option or not if sustainable urban settlements are to be developed.

1.5 Objectives of the study

- I. To examine the perceptions of housing institutions on the promotion of low-income homeownership in Zimbabwe
- II. To analyse the characteristics of low-income homeowners in the five selected suburbs in Harare
- III. To evaluate low-income households' experiences with homeownership
- IV. To identify and explore the effects of promoting low-income homeownership in the five selected suburbs in Harare

1.6 Justification of the Study

Most inhabitants of cities in the developing world are low-income earners. This led to much attention being given to the provision of urban low-cost housing as it is one of the most

problematic issues. While promoting low-income homeownership seems to be a noble idea, some low-income households are more likely to face difficulties in sustaining homeownership in urban areas. Moreover, some of these homeowners may not even experience some of the benefits which are claimed to be associated with homeownership. However, if there are any benefits being derived from homeownership by urban low-income homeowners there is a higher possibility that some of the benefits, are to a greater extent, informal and linked to some of the negative externalities in the urban neighbourhoods. The inability to sustain homeownership may stem from economic shocks such as unemployment which mainly affects access to income and hence makes low-income households' livelihoods vulnerable in the absence of alternative survival strategies in urban settlements. The difficulty is worsened by the fact that homeowners still have to fulfil their obligations of paying bills and rates to the local authority for the urban system to continue functioning properly. During the colonial era, if a household was unfortunate to be unemployed there were very few opportunities to continue staying in the urban areas if they did not have alternative sources of income and one of the most likely option was to go back to the rural areas where agriculture was the most important economic activity that ensured survival of the households. However, in the post independence individuals can engage themselves in a wide variety of informal activities in the city to ensure survival even without formal employment and going back to the rural areas may not be an option as everyone has the right to the city.

The land in Zimbabwe's rural areas is mostly communally owned and is given almost for free. From this position, I am of the opinion that rural-urban dichotomy symbolises the income generation capabilities of the respective local economies and households living in these two forms of settlements. As result urban areas are perceived to have better income generating opportunities as compared to rural hence the preference of many people to be in urban areas.

In independent Zimbabwe, homeownership seems to be a safety net for low-income households to continue living in urban areas despite their limited income generation capabilities. This scenario might lead to the development of non-productive urban settlements.

Policy issues concerning low-cost housing in most developing countries seem to focus on housing standards with particular attention being given to stand sizes, infrastructure and building materials with the intention to improve access and affordability (Grant, 2007; UN-HABITAT, 2009). Despite all these efforts, demand for housing continues to soar in most urban areas in Zimbabwe as supply is failing to cope with demand (Chatiza and Mlalazi, 2009; GoZ, 2012). Government is seized with a housing backlog of 1.25 million housing units and the Zimbabwe Agenda for Sustainable Socio-Economic Transformation (ZIMASSET -October 2013 – December 2018) was set to deliver 125,000 housing units and serviced stands by the end of the plan period (GoZ, 2015). The figure of 1.25 million as the national urban housing backlog says little about the nature of the housing challenge that homeownership seeks to address.

Scanlon (1998) views homeownership as a development strategy which can be used to promote community economic development, enhance neighbourhood property values through property upkeep, neighbourhood stability and community participation in local governance issues. He pointed out that this is particularly for middle- and upper-income households. Lower income people and minorities may have different experiences with home buying and caution should be taken in assuming that such investments are always economically beneficial.

According to Shlay (2006), homeownership by definition has been largely the domain of higher income families. Research on these classes shows that there are positive effects of

homeownership. Additionally, Rohe and Stegman (1994) note that it may not be appropriate to generalise the findings about high and middle-income households to behaviours of low-income households because other factors such as ecological conditions and social class may result in a very different pattern of involvement among low-income homeowners. As such, the effects of homeownership may not be uniform across classes. On the other hand, Chaeruka and Munzwa (2009) point out that in Zimbabwe, the current policy thrust in housing which overly focused on homeownership has led to the unfortunate exclusion of other key policy areas like social housing, public rental and institutional housing. Based on the narrated sentiments on the issue of homeownership, this study is therefore important as findings may be used to enlighten the formulation of housing policies in Zimbabwe.

1.7 A synopsis of the methodology of the study

The study utilised both quantitative and qualitative research designs in order to examine how those low-income households who have benefited from homeownership schemes since independence are coping with this form of housing tenure. It was quantitative in that a questionnaire survey was conducted to solicit information about households' characteristics and their experiences with homeownership. The questionnaires comprised of closed and open-ended questions. The total sample size for the survey was 500 households implying that 100 households were selected in each of the five suburbs. Qualitative research instruments such as Key Informant Interviews, FGDs and Observations were also utilised in the study. Key Informant Interviews were conducted mainly to solicit data from housing institutions in Harare to find out their perceptions on the issue of promoting low-income homeownership as policy strategy. FGDs were done in the five residential suburbs as a way of enhancing data collected through the use of questionnaires. Observations were an ongoing process throughout the study period and were utilised to inform the researcher about the state and conditions of the houses

as well as basic infrastructure and land uses and livelihood approaches in the study areas. The study also utilised secondary data sources such as policy documents from various institutions and organisations, journal articles, books and newspapers. The detailed methodology for the study is discussed in chapter 6.

1.8 Description of the study areas

Harare is the capital and most populated city of Zimbabwe. It is situated in the north-east of the country. The metropolitan city has an estimated population of 2 123 132 according to ZimStat (2012). It is situated at an elevation of 1,483 metres (4,865 feet) above sea level and its climate falls into the subtropical highland category. According to Zinyama (1993), the city was founded in 1890 by the Pioneer Column, a small military force in the service of the British South Africa Company (BSAC) and named Fort Salisbury after the British Prime Minister Lord Salisbury. Company administrators demarcated the city and administered it until Southern Rhodesia achieved responsible government status in 1923. Salisbury was thereafter the seat of the Southern Rhodesian (later Rhodesian) government and, between 1953 and 1963, the capital of the Central African Federation. It retained the name Salisbury until 1982, when it was renamed Harare on the second anniversary of Zimbabwean independence.

Harare had a number of geographical attributes that made it attractive for human settlement. These included; abundant supply of water from Mukuvisi River and its tributaries, reliable rainfall, fertile land for cropping, grazing and hunting. It also has an easily defensible site because of the kopje and enormous supply of traditional building materials (Zinyama, 1993). The geographical attributes of Harare were also evident to the Pioneer column as they preferred it ahead of the settler's original destination of Mount Hampden (Zinyama, 1993). The first formal town plan was prepared in 1891 comprising of 2 548 stands based on a grid-iron pattern

in relation to the Kopje and Africa Unity Square with the former becoming the original town centre of Harare. In 1897, the Salisbury Sanitary Board gave way to the Municipality of Salisbury whose first major undertaking was the establishment of Mbare Township as it is known today. The establishment of African townships away from the city centre was to become the norm as it was considered a bad neighbour. The historical tragedy of locating African Housing estates a considerable distance from work places continued to be the order of the day in Harare. Racial prejudice produced the artificial urban structure that Harare has today in which its low wage earners reside in Highfield, Glen-Norah, Glen-view, Mufakose, Kambuzuma, Warren Park Kuwadzana, Dzivarasekwa, Mabvuku, Tafara, Mbare and other suburbs (Zinyama *et al.* 1993).The dorminant tenure form in all these suburbs was rental or leasehold before independence. Figure 1.2 shows the map of the city of Harare and the location of the five selected suburbs.

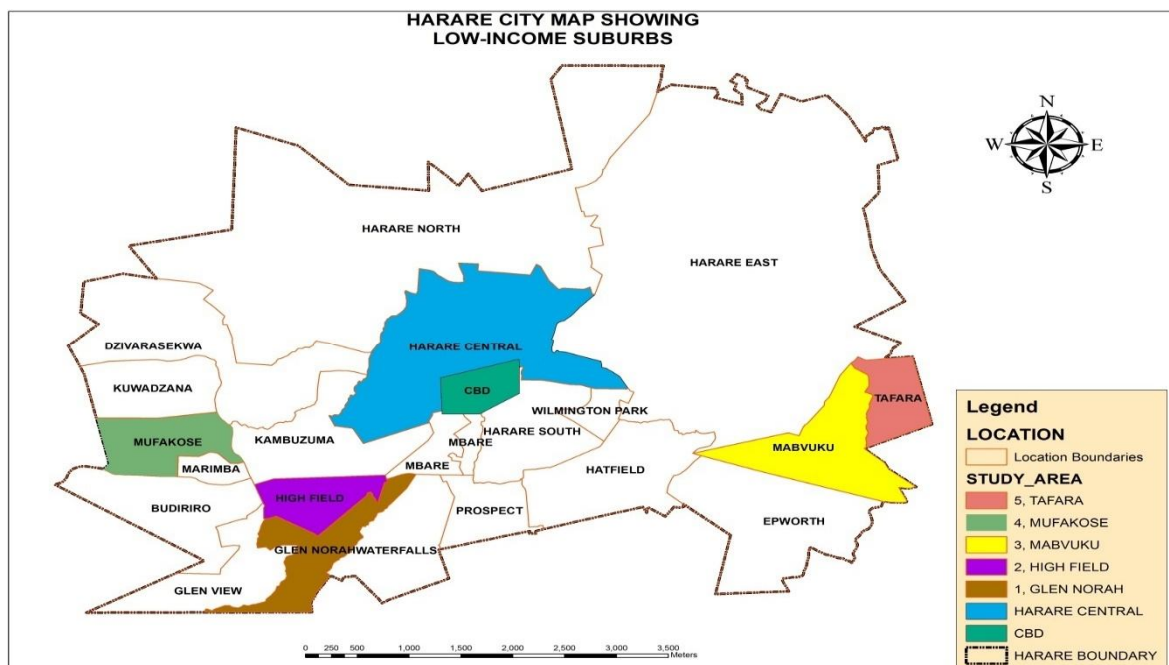


Figure 1.2: Harare city map showing location of the study areas

The study focused on five high-density suburbs in Harare namely Highfield, Glen-Norah, Mufakose, Mabvuku and Tafara. A brief historical description of the areas is summarised in Table 1.2.

Table 1.2: Brief description of the study areas

Name of suburb	Established	Brief description of the scheme
Highfield	1935	First and only government township; developed on Highfield farm; homeownership started in 1955; later site-and –service and core housing schemes were introduced.
Glen-Norah	1971	Developed by government; some houses were employer tied for letting to their married employees; others handed over to the City Council for letting
Mufakose	1951	Developed on Crowborough Farm bought by City Council in 1951; detached and semi-detached housing for married couples, catering for higher income groups than Mbare, Mabvuku or Highfield
Mabvuku	1959	Developed on Donnybrook Farm bought by City Council in 1942 and from the outset mainly conventional housing for married couples.
Tafara	1967	Developed by Greendale Town Management Board for domestic workers employed in the north-eastern white suburbs

Sources: Zinyama (1995); UN-HABITAT (2008)

1.9 Structure of the thesis

The scene for the research study has been set in this chapter by clearly stating the background of the study, the problem under investigation, the aim and objectives of the study, its significance as well as the research methodology. Chapter two provides a philosophical conservation on post-coloniality and the city. Chapter three provides the theoretical and conceptual framework for the study. It focuses on the major concepts and theories that were utilised in the conceptualisation of the research. Chapter four reviews literature on housing

delivery and development policies in Zimbabwe. Chapter five discusses housing policies and low-income homeownership. Chapter six discusses the methodological approach used in the execution of the research in detail. Chapter seven presents findings on housing institutions, perceptions and programmes on homeownership. Chapter eight discusses the characteristics of low-income homeownership in the five selected suburbs in Harare. Chapter nine discusses the effects of promoting low-income homeownership. Chapter ten concludes the thesis by highlighting the major findings, lessons and indicating areas of further research on homeownership.

1.9.1 Chapter summary

This chapter has provided an introduction of the thesis by highlighting the background to the study, problem statement, research objectives, justification of the study and the research structure. The background to the thesis also chronicled the colonial and post-colonial housing policies in Zimbabwe highlighting why homeownership has been intensified among urban low-income households since independence. Chapter two provides a philosophical conservation on post-coloniality and the city.

CHAPTER TWO: POST-COLONIALITY: A PHILOSOPHICAL CONVERSATION ON THE CITY

2.1 Introduction

Post-colonialism, as concept, involves a deliberate engagement with the experience of colonialism and its past and present effects, both at the local level of ex-colonial societies and at the level of more general global developments thought to be the after-effects of realm of colonisation. Colonialism in its simplest can be defined as a historical process whereby the Western and Europeans attempts systematically to terminate the cultural difference and values of other tribes. Ashcroft et al. (2007) defines it as a specific form of cultural exploitation that developed with expansion of Europe several centuries ago. Whether colonisation was good or bad is something which is very subjective depending on the subject matter or specific area of focus.

Post-colonialism can be seen as a theoretical resistance to the mystifying forgetfulness of the colonial aftermath (Maringe, 2015; Smith, 2015). It is a disciplinary venture devoted to the academic task of revisiting, remembering and, crucially, interrogating the colonial past. According to Maringe (2015), the process of returning to the colonial scene discloses a relationship of mutual resentment and desire between coloniser and colonised. Postcolonial analysis has developed as a meeting point and battlefield for a variety of disciplines and theories. While it has facilitated a complex interdisciplinary dialogue within the humanities, its uneasy incorporation of mutually antagonistic theories such as socialism and poststructuralist astonish any uniformity of approach and this has eventually led to very little consensus regarding the proper content, scope and relevance of postcolonial studies (Maringe (2015).

The emergence of anti-colonial and independent nations after colonialism is frequently accompanied by a desire to forget the colonial past. This stance takes a number of historical forms and is prompted by a variety of cultural and political motivations (Maringe, 2015; Smith, 2015). In this study the subject matter is urban housing with specific focus on low-income homeownership. So, the discussion relates wherever possible the post-colonial discourse to the issue under investigation. This chapter partially explores the concept of colonisation and its impact on the various social, economic, physical and political spheres of the colonised societies. The greater part of this chapter dwells much on the aftermath of colonisation that is the Post-colonial era with emphasis on the post-colonial city and the guiding philosophies behind housing provision.

2.2 Post-colonial discourse

Post-colonialism is a critical theory analysis of the history, culture, literature and discourse of European imperial power (Kelly, 2001). To use Daniel Elam's words, Post-colonial theory is a body of thought primarily concerned with accounting for the political, aesthetic, economic, historical and social impact of European colonial rule around the world in the 18th through the 20th century. Post-colonial theory takes many different shapes and interventions, but all share a fundamental claim; that the world we inhabit is impossible to understand except in relationship to the history of imperialism and colonial rule.

Post-colonial theory, despite the numerous contestations surrounding its definition and stature, focuses on addressing the legacy of colonisation imposed by western nations in their attempts to dominate the world through conquest and cultural influence and to create markets for their

growing economies (Maringe, 2015). Principally, the three southern continents of Africa, South America and Asia have provided the intellectual space for the growth of post-colonial theory. The definition of post colonialism is difficult because some scholars argue that colonialism never ends, it only transforms (Bhabra, 2015). However, it offers a powerful critique of the underlying purposes of colonialism and its effects on the colonised.

A cyclical theme in these critiques is that the post-colonial nations ought to offer resistance to all forms of control and to develop a sensitive consciousness about possibilities of continued and subtle control in the post-colonial era. According to Kelly (2001), discussions of post-coloniality has been more extensive in the Humanities than in the Social Sciences. He further pointed out that, controversies in post-colonial theory have provoked fruitful research in anthropology, history, geography, sociology, political science and other social sciences, characteristically entailing profound political as well as analytic questions (ibid).

According to Smith (2015), post-colonial scholars bring to the foreground the cultural and psychological relations between the former colonised and colonisers, whom, they argue, cannot be understood except in conjunction with each other. Postcolonial theorists do not claim that the experiences of colonialism were different from one regime to another, just as they recognise that today colonialism operates in very different ways from its earlier configurations.

Nonetheless, while paying attention to the details of specific contexts, post-colonial scholars agree that in order to understand all contemporary histories of peoples and places, irrespective of whether there historically existed in any given site an explicit colonial regime, it is important to remain aware of the enduring presence of discourses that posit ‘civilized,’ ‘progressive,’ and ‘lawful’ Europeans against ‘barbaric,’ ‘static,’ and ‘lawless’ native populations (Smith (2015).

He went on further and pointed out that, Decolonised people develop a post-colonial identity that is based on cultural interactions, between different identities (cultural, national and ethnic as well as gender and class based) which are assigned varying degrees of social power by the colonial society.

2.3 Post-Coloniality and Cities

According to Chandoke (1991), post-colonial cities refers to those cities (frequently capitals) in what were previously colonial societies. In addition to this temporal or historical use of the term, however, postcolonial may also imply a particular critique, one which not only emphasizes the distinctive impact which colonialism has had on the economy, society, culture, spatial form and architecture of the city but also on the way the city itself is understood and represented (King, 2009). Thus, some post-colonial critics would reject or deny representations of cities as post-colonial, arguing that this privilege a particular interpretation of the city as ‘western’ at the expense of a more indigenous one. As the terms imperialism and colonialism are often used interchangeably, in what follows, imperialism refers to the imposition of the power of one state over the territories of another, frequently by military force.

Where imperialism originates in the metropolis, what happens in the colonies resulting from economic, political and cultural control and domination is colonialism, even though this can take various forms. While the term post-colonial can be used to apply to all historical and geographical instances of colonialism, whether of the Romans in Britain, the Japanese in Korea, or the English in Ireland, in this study Post-colonial city refers to Harare the Capital city of Zimbabwe. Irrespective of the different uses of the term, understanding the meaning of the

postcolonial city presupposes familiarity with the inextricably connected concept of the colonial city.

The growth of a postcolonial urban perspective in the last two decades is a result of globalisation and migration as well as the extension of virtual worlds through the spread of information and communications technology. It is an essentially comparative, cross-cultural and cross-temporal perspective. It results not only from observations of post-colonially mobile authors and their post-colonial mobile readers, but also from more sophisticated interpretations of globalisation, from the viewpoint of countries and religious cultures outside the West (King, 2009). The nature of what is post-colonial about the post-colonial city can be completely different in diverse places and at different times. What is meant by the phrase must always be provoked on the basis of the specific historical, cultural and political circumstances in which each postcolonial city exists (Jenkins, Smith and Wang (2007).

2.4 Origins of Interest in Postcolonial Cities

In the 30 years following World War II, over 70 states, previously European colonies, gained their political if not economic independence (King, 2009). From the mid-1950s, a number of mainly North American and European social scientists (geographers, sociologists and anthropologists), studying aspects of urbanisation in Asia, Africa and the Middle East, began to identify distinctive social, spatial and cultural characteristics of towns and cities in recently decolonised countries where European traders, settlers and colonial officials had lived and whose urban development they had largely controlled. With the departure of the former colonial power, these colonial towns and cities had now been inherited by the newly liberated subjects of the independent nation (King, 1990; 2004).

What these studies described were dual cities, ethnically, socially and spatially segregated between the 'European' town and 'native' settlement; the first, modern, spacious, low density, well maintained through the use of town planning and culturally different from the surrounding environment; the second, usually separated from the first by parks, railway lines, or open space, invariably more densely settled, with traditional housing, social and cultural buildings overcrowded and lacking in services and infrastructural provision. A powerful condemnation of this phenomenon from French Algeria that simultaneously conveys the sense of oppression and injustice experienced by members of the colonised society is that of the Martiniquan nationalist writer, Frantz Fanon, in his often-cited critique of colonialism, *Les Damnés de la Terre*:

“The colonial world is a world divided into compartments of native quarters and European quarters, of schools for natives and schools for Europeans; in the same way we need not recall apartheid in South Africa. The colonial world is a world cut in two. The dividing line, the frontiers, are shown by barracks and police stations. In the colonies it is the policeman and the soldier who are the official, instituted go-betweens, the spokesman of the settler and his rule of oppression. The settler’s town is a strongly built town, all made of stone and steel. The town belonging to the colonised people, or at least the native town, the Negro village, the medina, the reservation, is a place of ill fame. It is a world without spaciousness, men live on top of each other. The native town is a crouching village, a town on its knees, a town wallowing in the mire.” (Frantz Fanon, 1961: 37–39)

While this dual-cities phenomenon, though varying greatly between different places, was widely recognized, it is evident from the mid-1960s’ comments of American sociologist, Janet Abu-Lughod, that, despite the occasional observations mentioned above, the subject had not yet attracted serious theoretical or policy-related attention, either from local or foreign observers:

The major metropolis in almost every newly-industrialising country is not a single unified city, but, in fact, two quite different cities, physically juxtaposed but architecturally and socially distinct. These dual cities have usually been a legacy from the colonial past. It is remarkable that such a phenomenon has remained almost unstudied. (Janet Abu-Lughod, 1965: 420)

The years which followed witnessed a number of serious attempts to remedy this situation. The interest in human geography and other disciplines came from two sources. One was the growing dissatisfaction among geographers, sociologists and others, increasingly familiar with cities outside the West, of the inadequate state of comparative urban theory at this time. This was seen as largely based on Western industrial experience with theories of urban and city growth dominated by the work of the Chicago School (King, 2009). For these scholars, serious thinking about the concept of the colonial city and theories of colonial urban development were to take place between the late 1960s and mid-1970s. The second impetus came from urban professionals concerned with policy-related issues of urban development planning following the end of colonial rule. It was in these two, often interrelated, contexts that a more theoretically informed understanding of the notion of both the colonial and post-colonial city developed (ibid). It was an understanding which recognized that, despite political independence, the persistence of colonial structures – represented among others by the grossly unequal social and spatial divisions of major cities was an affront to the democratic aspirations of newly independent nations.

In addition to these real spatial inequalities, however, the newly independent nation was faced with additional symbolic contradictions in the city. In different colonial towns and capital cities, the architecture and urban design of the imperial power, whether modest or magnificent, had been consciously conceived to convey cultural as well as political authority.

For the political elite of the new post-colonial nation, removing monuments and replacing street names with those of their own folk heroes was relatively simple; however, endowing the city with a totally new national identity, one that draws on its own vernacular cultures, representational spaces and modes of signification, was not only a much longer-term project but also, because of competing regional, ethnic, linguistic and other tensions in newly established nation-states, a deeply argumentative one (King, 2009). Furthermore, additional immediate priorities had to be addressed, such as political stability, land redistribution, economic development, or providing shelter for the burgeoning population in squatter settlements.

2.5 Representing the City

King (2009) is of the opinion that, the term post-colonial city is more of an outsider's than insider's label. It privileges a representation of the city which foregrounds its colonial past, rather than the city's present or future. In this sense, post-colonial can carry the meaning of the failure of decolonisation. Is the once-colonial city destined to be forever post-colonial or can it, like Hong Kong or Singapore, gradually transform into a world or global city? The variability of categories applies equally to other terms used over the last 50 years with reference to other cities in Asia, Africa, or Latin America. Where world space is understood within a development framework, rather than one of colonialism and post-colonialism, the same cities are referred to as 'Third World Cities', a phrase coming into use following the invention of the 'Three Worlds' paradigm in the early 1950s. According to King (2009), in this conceptual framework, they are represented not with regard to issues of cultural identity, heritage and

questions of representation, but rather in relation to inadequate water and shelter provision, unemployment and overburdened infrastructure.

As all such representational categories emanate from a globally dominant Anglophone positionality and a discourse originating in the West, it follows that they are either contested or Post-colonial Cities rarely used by the inhabitants of the city itself, whether urban professionals or local residents. However, since the late twentieth century, new research and scholarship on the colonial and post-colonial city by scholars native to the city has resulted in original and interesting perspectives on both.

2.6 Contemporary Cities in Africa

Rapid urbanisation has been perhaps the most dramatic of the social phenomena that marked the end of the colonial years in Africa. From a situation in 1950 in which the total urban population was no more than 28 million, the figure had by 1984 jumped to well over 125 million, representing a sharply increasing proportion of the total population (King, 2009). Nevertheless, after an initial period when urbanisation was welcomed as a positive tendency in the modernization of the continent, there is today some unpredictability as to the contributions of urban centres to the overall development of the continent. There are individuals (Santos, 1971; Bardinet, 1977) who argue that urban centres have failed to serve as major forces in the economic transformation of African countries but have, instead, highlighted their economic dependency and the negative social consequences that go with this (King, 2009). Other scholars like (Collier and Lai, 1980; Mabogunje, 1983) argue that much of the limited development that has been achieved in these countries has been due in no small measure to non-farm activities of these urban centres.

Cities and towns are therefore apprehended not as the cause but only as the scene of social and economic problems, their role being to draw attention to endemic poverty and social degradation which otherwise remain buried and unremarkable in the rural areas. When it comes to the role of urban planning and policies in resolving these problems, the pervading impression is of the failure of governments in most African countries to make any appreciable impact on the situation, a fact which has in turn provoked serious debates as to the nature of the post-colonial state in Africa (Hyden, 1983; King, 1990).

Freund (2007) is of the opinion that, urban growth in Africa has proceeded at a faster pace to the extent that a large percentage of all Africans today are town dwellers. As a result of that, this places them in a pattern which is discernible on every continent. However, there are major issues which unfold in the process of examining the post-colonial city in Africa although the issues are not exactly universal. If African society is shaped by rural survival strategies and rural identities, what impact does life in big cities especially have? How can cities in Africa cope with their burgeoning populations when rapid industrialisation and economic development have failed to take place? Contemporary world economic trends, clustered together in many accounts as “globalisation,” marginalise Africa and with it, makes the management of cities that work effectively for their inhabitants in Africa impossible to support financially in particularly unwelcoming scenarios. There is no lack of literature that sees African cities as essentially dysfunctional and dangerous places. Contemporary Africa certainly has examples of city life that are nightmarish. However, there is also a counter-trend which highlights the economic rationality of much activity in African cities and sees them as well as the fount of cultural creativity as older rural-based ways of life fade or contain radically

new elements. In this sense, the seed of a new Africa that can overcome present dilemmas lies there.

Myers and Murray (2009) sentiments also concurs with those by Freund (2007) by pointing out that, the urbanisation process in sub-Saharan Africa has stimulated a variety of different reactions and interpretations amongst researchers and casual observers alike. However, there is general agreement in the scholarly literature concerned with African cities that the accumulation of such distressing features as unregulated growth, limited opportunities for gainful employment in the formal economy, severe environmental degradation, lack of decent and affordable housing, failing and neglected infrastructure, absence of basic social services, criminality, negligent city-management and increasing inequalities amount to a more or less permanent condition of urban crisis of monumental proportions (King ,1990;King , 2004). Nevertheless, there is little agreement over the root causes for the ongoing urban crisis, or what to do to reverse the situation.

As already alluded to cities are not only a matter of demographic expansion and resulting overcrowding. According to Chandoke (1991), for social scientists they are expressive of the human costs of uncontrolled capitalist accumulation. This process is displacing rural populations-witness the exodus in sub-Saharan Africa as people flee ecological degradation and immiserisation and is unable to accommodate them in the urban domain.

The city, according to the modernisation perspective which pervaded academia in the immediate aftermath of decolonisation, would be the centre of accumulation, an indicator of development and a place of diffusion of modernist values (Chandoke, 1991).The same scholar went on further and pointed out that, It shall soon became clear that cities were not containers

of a revolution which would result in a category known as urban, or a way of life. They were and are spreads of absolute deprivation existing, cheek by jowl, with the symbols of capitalist accumulation. Spatially, these clusters are manifested in shanty towns which have sprung up at every conceivable point and economically their inhabitants are engaged in a variety of jobs in what has come to be known as the informal economy. The concept gives us the impression that; post-colonial urbanisation has been a deviation from, almost an abnormality of, the classical European experience, the latter is thus used as a yardstick to evaluate developments in the third world; secondly the hyper urbanisation is explained as a result of an urban bias on the part of third world elites who concentrate resources in the cities. With the concept of hyper urbanisation in mind, it may be regarded as a symptom of a deeper organisational disorder and a phenomenon which generates particular consequences for the urban system.

However, according to Chandoke (1991) the study of the city is important for a variety of reasons. Firstly, an enquiry into the city provides entry into the vital social processes that give rise to such monstrosities as the post-colonial city. Secondly, it provides us with an entry point into the study of fundamental social, economic and political processes in society. This is in the tradition set by Frederick Engels' classic work on urban poverty and Charles Dickens' obsession with the documentation of absolute deprivation experienced by the victims of early industrialisation in Britain. As Engels puts it, "The breeding place of disease, the infamous holes and cellars in which the capitalist mode of production confines our workers night after night, are not abolished, they are merely shifted elsewhere."

The same economic necessity which produced them in the first place produces them in the next place also. As long as the capitalist mode of production continues to exist it is folly to hope for

an isolated solution to the housing question or of any other social question affecting the fate of the workers.

King (2009), pointed out that as scholars, we are confronted by the question as to why there is need to study the city as a point of entry into wider questions rather than the region. The city is a system of concentrated resources-financial houses, markets, production activities, management and knowledge-based activities indicative of the modernisation-oriented development strategy adopted by these societies. Equally it is the work-place and living environment of the absolutely poor-the victims of these very myopic development perspectives. The city spatially and socially condenses the contradictions of the social formation. For Karl Marx, the city at a specific historical period signified the transition from feudalism to capitalism. It was expressive of a territorial shift in the, concentration of capital and the means of production to the urban areas, the emerging division between industrial/commercial and agricultural labour and the distinction between the declining feudal aristocracy and the emergent bourgeoisie. The city was progressive because it embodied the entire sweep of historical, political and cultural dimensions not present in the agrarian areas.

2.7 Conclusion

Besides the issue of political domination and the imposition of Western models throughout the colonies as discussed in the first chapter and the preceding sections, a key transformation that is evident in both planning and housing in colonial cities has been the penetration of capitalist modes of production and reproduction and the marginalisation of indigenous forms of production and management of the built environment. The replacement of traditional forms of land tenure was accompanied by the replacement of traditional forms of settlement

development and of housing provision. In relation to both, colonial masters (whether companies or the state) established new forms of production of the built environment that involved top down hierarchical systems (particularly in the case of planning) and nominally ‘free’ market mechanisms (particularly in the case of housing). These imported approaches tended to affect the populations most directly engaged with the colonial economic system. The following chapter discusses the theoretical and conceptual framework underpinning the study.

CHAPTER THREE: THEORETICAL AND CONCEPTUAL UNDERPINNINGS OF THE STUDY

3.1 Introduction

This chapter provides the theoretical and conceptual framework that was used in the study. The theories and concepts discussed in this chapter have been found to be useful in guiding this investigation of low-income homeownership schemes. Some of the theories and concepts that are discussed in this chapter are social theory of homeownership, Marxist class theory, security of tenure and property rights, investment return theory of homeownership, asset theory, housing adjustment theory, lifestyle theories approach to affordable housing and theory of slums. Housing is conceptualised as a multidimensional phenomenon that is made up of a bundle of characteristics. These characteristics include neighbourhood conditions, location, housing type and quality, access to schools, services and employment. Tenure, whether renting or owning, is one feature of the overall housing bundle (Tibaijuka, 2009). Housing is one of the most important commodities that households purchase because a house provides shelter and an environment for many activities, chief among them being the raising of a family. Housing is a complex welfare good that supplements and facilitates the flow of other welfare goods and services at household level.

3.2 Low-Income Homeownership

Homeownership is defined as having full title to the property and enjoying all the privileges of freehold tenure (Wong, 2015). The major aims for government pursuing low-income homeownership include the need to provide shelter to the people, social and psychological needs, the need to create wealth, health and well-being benefits and reduction of social inequalities (Diamond, 2016). In addition, low-income housing policy across the globe has also

been pursued for political reasons whereby larger proportions of the budgets have often been devoted towards programs and projects to improve low-income homeownership (Rohe and Watson, 2018). Apart from access to the tenure and the legal aspects of homeownership, homeownership also entails acquiring the physical structure called home which meets the requirements for a decent home for human habitation according to certain ratings and standards (Ogunnaike, 2017). Thus, homeownership involves both the tangible and non tangible aspects (rights and legal laws for enjoyment of property).

Central to the issue of low-income homeownership is the issue of ensuring that homes are affordable by the poor. A key aspect of affordability is the proportion of the poor's incomes that are consumed by housing and according to United Nations if a house is said to be affordable it should not cost more than 30% of one's income. Affordability also involves the costs of maintenance and this is necessary for ensuring sustainability of homeownership (Molina, 2017) without which households can move back and forth between rental and homeownership. Hence, affordability does not only end upon procurement of the physical home or product or the cost of mortgages or finance to secure a home but continues through the term of use of the property. This is based on the idea that other costs outside buying a home such as costs and access to utilities (water, energy, electricity, telecom and internet, transport), tax, maintenance costs and costs of insurance have a large implication on the sustainability of homeownership decisions by households (Olanrewaju *et al.* 2016). As a result, policy has to ensure that housing related costs among homeowners remain lower than costs on the rental housing market to prevent low-income earners from moving back into the rental market (Molina, 2017).

Fundamental to understanding the concept of low-income homeownership is the issue of homelessness. Various definitions of the term exist and these tend to vary with time and context. A simple definition of homelessness is not owning a home (Molina, 2017). However, explanatory definitions define homelessness as lacking a permanent and fixed place of residence (Erskine, 2018). Homelessness is also defined as lack of access to a home by those in need of housing particularly the groups that are recognised by the law as suitable to be provided with housing. Homelessness goes beyond having a roof above one head to encompass considerations of the services provided (decency of the home) versus the housing needs of the specific individuals such as the relations of the individual to housing and tenure status (Ravenhill, 2016). The causes of homelessness include a shortage of housing that is affordable (Erskine, 2018).

Closely related to low-income homeownership are issues such as public housing, social housing, affordable housing and low-cost housing. Whilst public housing has been used to refer to housing programmes initiated by government, it also refers to those housing projects constructed by the government and handed over to the councils or community beneficiaries who assume and set the regulations for managing and maintaining the housing asset throughout the term of use (McCarty, 2015).

3.3 Security of tenure and property rights

Basically, tenure defines the set of relationships among people concerning the use of property. These relationships can vary from one place to another due to differences in cultural and economic contexts (Payne, 2000; 2003). Property rights, on the other hand, refer to what those who own or occupy land can do with it. These include the right to occupy, restrict others, dispose, buy or inherit as well as development that can take place on it and realise financial

benefits. According to Rukuni and Jensen (1999) and Tibaijuka (2009), tenure security, in terms of exclusive land rights for groups and individuals, is the basis of status, political and social power. The issue of land tenure rights is assuming greater significance in almost every African country including Zimbabwe. Debates on land tenure place emphasis on the need for tenure security. Tenure can be secure or insecure depending on social, legal and administrative institutions in a given society.

Security of tenure describes an agreement between an individual and a group of people to land and residential property which is governed and regulated by a legal and administrative framework. Security is derived from the fact that the right of access to and use of the land and property is guaranteed by a known set of rules and that the right is justifiable (UN-HABITAT, 2004). Tenure can be effected in a variety of ways, depending on constitutional and legal frameworks, social norms and cultural values and to some extent, individual preferences. An individual or household can be said to have tenure security when they are safe from involuntary removal from their residence, except under circumstances or only by means of known and agreed legal procedure which must, in itself, be objective, equally applicable, contestable and independent (UN-HABITAT, 2004). The issue of tenure and property rights is an important aspect in towns and cities because of its scarcity and perceived higher values associated with land in these settlements. This makes land inevitably a resource that is heavily politicised. Since the 1990s, land politicisation has intensified considerably globally and in Zimbabwe in particular as a result of rapid urbanisation (Rukuni & Jensen, 1999; Payne, 2000).

3.4 Debating housing tenure options

After going through what security of tenure entails in relation to property rights, it is necessary to go through the various tenure options with regards to housing. These options are discussed

taking into consideration the extent to which they provide security of tenure to individuals. Although there are a wide range of tenure options, renting, ownership and collective forms of tenure are the ones discussed in the following sections because they are the ones which are very common when it comes to housing tenure in urban areas hence their relevance to this study.

3.4.1 Renting

Renting is a form of leasehold, in terms of which access to a property and the use thereof is governed by legal agreement of fixed duration. The agreement made by the parties is normally governed by law and they operate either in the private or public domain where the rental is provided by a public body such as a local authority as part of a social housing policy. In formal rental agreements, it is common for the lessor to assume some responsibility for the maintenance of the property. Rental arrangements can either be for a shorter or longer time period.

According to Hubert (2006), short term contracts are advantageous to the tenant in that there are strong incentives to keep the cost of maintenance and administration low by minimising wear and tear as well as other social aspects. If the lessor is displeased with the tenant, raising the rent is an option to cover costs or give notice to quit. Tenants who have a strong preference for stability usually try to negotiate for longer contracts to provide them with security of tenure. Hubert (2006) points out that under a rental contractual arrangement the landlord is the residual claimant to the property value and retains the right to decide upon major issues to do with the property while minor issues may be delegated to the tenant. He further states that tenure security is the most controversial aspect under this arrangement. Renting is a form of secure tenure least likely to lead to capital investment by the lessee (UN-HABITAT, 2004).

The rent- to- buy option is another form of renting which is different from the normal renting arrangements. Rent to buy is a hybrid of leasehold and freehold. It is effectively a lease that may be converted to freehold upon the fulfilment of stipulated conditions, which ordinarily include the payment of the rent for a period of time. UN-HABITAT (2004) states that another form of this approach is known as ‘contract-for-deed’.

For low-income households, rental is the most used form of tenure though rarely formal or regulated in many countries. Agreements are reached at informally and enforced in a non – legal manner (UN-HABITAT, 2004). However in other countries such as South Africa these verbal rental agreements are deemed to be legal and binding to the parties involved. Different countries regulate residential leases to provide security of tenure and stable rentals to tenants though this kind of intervention have always been controversial since in most cases the parties involved ususally have different interests in relation to the property and this may make it difficult for the landlord and tenant to be always in agreement due to various socio-economic variables. Disputes are therefore inevitable between the parties. It seems, in Zimbabwe, the introduction of Rent Control Regulations in 1982 have resulted in the decrease of investors’ interest in rental housing. Contracts offering higher tenure security are in most cases attractive to higher cost tenants. As such, low-cost tenants differentiate themselves by foregoing tenure security.

3.4.2 Ownership

Freehold is a form of tenure which confers on the title-holder the maximum control and discretion over the property and can only be restricted by law or planning and zoning limitations (UN-HABITAT, 2004). It provides for the property to be used as collateral when

borrowing finance and it can be transferred at the discretion of the titleholder at any given time without restrictions. This form of tenure is most associated with investment as well as speculation. Ideologically, it is most favoured by the proponents of the free market and individualist conceptions of society (UN-HABITAT, 2004). Hubert (2006) points out that under this form of tenure, the occupant is the residual claimant to the property value.

Ownership, in principle, provides the best incentives in relation to investment, maintenance and care (Lubell, 2009; Kiviat, 2010; Huang, 2012). However, depending on the design of the property there might be some practical limitations for example, in an apartment block, decisions regarding structure and site use cannot be separated for different flats. As such, condominiums curtail the property rights of the individual occupants. The other practical limitation with this form of tenure is that housing is a durable product to the extent that its value is much larger than the monthly rental value. Therefore, it is most likely that low-income households will depend on external financing to purchase a house. In this situation, they face two constraints. Firstly, it may not be possible to borrow large amounts against a pledge of future income and it is also not always possible to borrow against the full property value of the home. Since ownership provides tenure security and residual control rights, a positive margin of equity is, therefore, necessary in order to maintain adequate incentives for investment on the part of the occupant (Hubert, 2006).

3.4.3 Collective forms of tenure

The principle relates to the sharing of access to property on the basis of an agreement which specifies the terms and conditions of such access. This may take the form of the creation of a corporate body as in the case of a condominium or a housing association or co-operative. Forms of tenure under the collective framework reflect the need for a relatively high level of common

interest and the skills and capacity to administer the arrangement. Essentially collective forms of tenure require a high level of organisational ability and commitment (UN-HABITAT, 2004). Communal tenure is an example which falls in this category. One of its defining features is that it is common for the community to have a long and common history and cultural identity such as a tribe or clan in a rural setting but in urban areas these factors may not necessarily be of great importance. Access to such property may be governed by custom and rights are limited to use and occupy but not to transfer. If there is need, transfer decisions will be determined by the community as a whole. Most of the land in rural Zimbabwe is communally owned and is removed from market mechanisms.

While there are other forms of tenure, the preceding forms of tenure are common in the field of housing and they are perceived to guarantee security of occupation. According to UN-HABITAT (2004), the forms of tenure are seen as formal and acceptable but they can only be effective when they operate within an enabling legal framework which is supported by administrative capacity that maintains an effective land information system and title register which can properly record and update rights to property and land. It is too often assumed that tenure security implies individual freehold or private ownership of property, which is one among a large number of ways in which security of tenure can be realised. Correspondingly, pressure to sell can make ownership an insecure tenure form for households in dire need of money.

3.5 Housing theories

Housing is an area that is multifaceted. It is common to point out that housing is both a noun and a verb. Housing can be viewed as a material object that can be manufactured, demolished,

produced and consumed, perceived and experienced, bought and sold. Alternatively housing can refer to people getting housed, that is getting access to housing and the sum of activities that people and others in society do to provide housing to the population. With this in mind, Ruonavaara (2018) has pointed out that theorising about housing is not an easy task hence there are so many theories that can be used in the field of housing. All of these theories will be trying to provide insights to what is known as the Housing Question. In this study the focus is about low-income homeownership and the following theories have been found to be useful in providing insights to the issue under investigation. These theories are social theory of homeownership, Marxist Class theory and homeownership, investment return theory of homeownership, Asset theory, Theory of Housing Adjustment, Lifestyle theories approach to affordable housing and theory of slums.

3.5.1 Social Theory of Homeownership

Housing has important implications on the social welfare of individual human beings. Housing is a basic human need for survival and well-being and as such it is a prerequisite for human survival (King, 2017). Humans have the right to access not only housing but housing that is adequate, affordable and safe as well as promoting human development. Hence, consideration is given to housing complementary services such as sanitation, sewage, telecommunications, health, educational facilities to ensure the adequacy of the right to housing (Iglesias, 2016). The attainment of social well-being and improvement in human welfare, therefore depends on the completeness and decency of the housing properties whether owned, rented or any other form of tenure. Rights are legal provisions and protection to which an occupier of a home is entitled (Penner and Otsuka, 2017). As such, this home space should be protected by the law and benefits from using the property should be recognised and protected by the law as well

(Iglesias, 2016). Housing rights are, therefore an important component which is determined by the form of tenure.

Rights are the privileges that individuals possess with regard to a product, which in this case, is a home. Property rights help guide the social arrangements and relations of the individual and community or any other stakeholders in order to avoid a trade-off of individual interests at the expense of interests of the community (King, 2016). Among these include the right to property, right to privacy, right to alienate and dispose the property. The right to control of property by the owner is a critical aspect under this sociological theory. This is because ownership of a house as an asset can stimulate the capacity of poor households to generate additional income from that asset which had the overall outcome of improving the welfare and living standards of poor households (Manturuk, Lindblad and Quercia, 2017). Thus, this would improve the poverty levels of the poor and contribute towards social development. Other than the needs argument for homeownership, housing rights and responsibilities which come with home ownership make an important contribution towards human development and the fulfillment of human aspirations (King, 2017).

The Social theory also identifies the issue of responsibilities and duties inherent in the rights to housing and to homeownership. This calls upon the institutions that are mandated with responsibility of providing and ensuring that housing concerns of citizens are addressed (King, 2016). These are responsible for handling claims with regard to homeownership and mobilising resources and manpower. Realising rights related to homeownership is a responsibility vested with specific institutions that have certain roles and responsibilities. Failure to realise these rights can call upon legal action and litigation of responsible institutions since these rights are protected by legislation (Iglesias, 2016). Social theory of homeownership theory anticipates

that moving from rental housing to homeownership has positive implications on social health and human physical and mental well-being of households. It therefore has positive impacts on the quality of life of households as well as enabling social mobility (Manturuk *et al.* et al. 2017). This is premised on the assumption that the physical conditions and amenity in owner-occupied communities is better than those in rental units, which may for instance be crowded. If households experience better living conditions and social well-being by moving from rental to owner-occupied homes, this leads to the attainment of human dignity where homeownership goes provides benefits beyond mere shelter (as does rental in many circumstances) (Aigbavboa and Thwala, 2019).

Social theory also defines homeownership as an accomplishment that yields social recognition and status. This social status is associated with civic responsibility, thus occupying households are assumed to become more responsible citizens (Anacker *et al.* 2018). As a result, homeownership is assumed to instill moral values among individual households in a neighborhood, thus increasing the social responsibility of those households. It is assumed that moral action and capacity for each individual property owner, which in turn has benefits for the society as a whole (Lorenz *et al.* 2018). This may have a positive impact particularly towards collective action in management of common properties such as parks and pavements within neighborhoods; for example, this can increase positive action towards environmental protection thus promoting good environmental stewardship. Also among these civic responsibilities that are associated with homeownership are voting in local elections and citizen participation in the community development issues. A study in United states of America found that homeowners are more likely to vote conservatively in local elections as opposed to renters. Participation in elections is understood to be determined by a financial motive where homeowners seek to influence and maintain the value of their properties (Manturuk *et al.* et al.

2017). The other argument put forward is that since home owners are likely to be less mobile than renters, they are, therefore obliged to improve their conditions through local political participation and engagement that will help sustain the area in which they have invested. The outcome of such political engagement may be the achievement of the community development ideologies and betterment. However, there are theories that view homeownership fundamentally differently and it is to these that the next section turns.

3.5.2 Marxist Class Theory and Homeownership

According to the Marxist school, homeownership can be used as a means of exploiting the poor or empowering them by increasing their access and control of homes as an asset (Burbidge, 2000). Inequality of access to home is regarded as a point of weakness in a capitalist political system and a tool for repressing the poor. The Marxist theory argues that the commodification of housing results in the appreciation of wealth by powerful groups at the expense of the poor and powerless groups who are excluded by the market. This has resulted in new inequality and stratification of the community in terms of wealth and assets (Dewilde and Ronald, 2017).

The Marxist theory of class and access to property explains that inequality between the rich and the poor is manifested in terms of access to property. This has implications in defining the relations between the poor and rich in terms of access to resources and property (Das, 2017). The Marxist theory of class explains that production requires the use of assets, capital, information, labour and raw materials. By controlling assets and property, a certain class has access to the means of production and wealth generation whilst the class to which control of assets is denied lacks access to resources and remains economically disadvantaged (Doob, 2016). In the context of this study, land is seen as a vital resource for the provision of low-income housing. Lawal and Adenkule (2018) points out that land is the original factor of

production from which other factors emanate. In Marxist thought the importance of land is typical of a capitalist private system that is based on private rights of access to property which are unequally distributed between the poor and the rich (Das, 2017). The institutions or actors involved in the production chain for housing or more widely products that enter the market have different powers and relations which are governed by specific rules. As a result, the Marxist theory of class and production argues that how resources are used in production is influenced by the relations of power between different actors (Das, 2017). As such, the Marxist school argues that unequal power of access to and control of resources contribute to exploitation of those who have less power over resources (Das, 2017). This exploitation is reflected through exclusion from homeownership as a result of inequality of access to resources between different classes. For the richer class, rights of ownership and alienation of property present different opportunities and is, therefore a source of power over the poor who do not own property and, therefore cannot enjoy the privileges of homeownership (Collins *et al.* 2017).

The Marxist school argues that tenants seek the intervention of the state in the provision of services to ensure social justice. Social justice arguments have been used by the socialist or welfare states to justify the intervention of the state in regulating the markets where market forces and capitalism are recognized as exploitative (King, 2016). In the context of homeownership and its tendency to privilege some, this school of thought argues for a social housing strategy dominated by the government where rental housing is the dominant form of tenure.

The Marxist class theory helps in understanding how low-income homeownership can be used as a strategy for addressing inequality of access to housing. In the context of the study of

homeownership, Marxist analysis can also be used to understand the relations between the different actors engaged in the provision of low-cost housing and their interests and how this affects the attempts to improve homeownership among the poor. It also helps in understanding how strategies for intervention that can be designed in a bid reduce class differences and (King, 2017). Furthermore, this school of thought is also necessary in understanding low-income homeownership as a ground for political and power struggles between the different actors.

The Marxist analysis is also necessary since it explains that production is shaped by the relations of different actors and their powers in access to resources. Like in any other production process, homeownership is a process that comprises the production of houses through employment of resources (land, finance, legislation, human labour and capital), activities and different institutions that create and sustain these resources. Based on this background, understanding homeownership requires a critical consideration of the relationships between these actors in producing an affordable home.

3.5.3 Investment return theory of Homeownership

This theory is based on the idea that homeownership promotes positive outcomes for owners because of the increasing economic equity that is earned. It is therefore logical for households who own houses to act in ways that will protect their economic investment. Those in support of this theory point to the differences between households' assets held by homeowners as opposed to renters (Scanlon, 1998). For example, in the United States of America (USA), homeowners' median net wealth was found to be \$78,400 while for renters it was about \$2,300. For low-income households, home equity made up 50% of accumulated household wealth in the late 1990s. However, all this changes with the collapse of the mortgage system in the USA in 2007 and the resultant global economic melt-down into 2008. Wealth accumulation is usually

used as proof that homeownership is a beneficial form of housing tenure. Scanlon (1998) in a research which was conducted in USA concluded that homeownership is a good investment in a country particularly for middle to higher income households (ibid). However, lower income people may have different experiences with homeownership. Caution should therefore be taken in assuming that housing investments are always economically beneficial.

Houses are expensive to build or acquire, so most homeowners take a loan or a mortgage to buy their houses. In Britain, building societies have played an important role in increasing homeownership levels and since the beginning of the new millennium regular banks were also issuing mortgages (Scanlon, 1998). An individual with a mortgage is reliant upon a salary, meaning having a well-paid job. Thus, according to Gordon (2004), in a country where homeownership is the dominant form of tenure, high levels of employment are necessary. Gordon (2004) states that homeownership is linked to the political economy and as such one of the greatest advantages given to it is that it creates a property-owning democracy where individuals have a direct stake in the economy and their country and feel like owning part of it. The preceding sentiments concurs with the social theory of homeownership which states that civic responsibilities are enhanced as a result of homeownership. However, Gordon (2004) is of the opinion that this is more of a disadvantage as it creates dependency and fallacy of security based upon unsustainable cornucopian politics and economics. As already mentioned, homeownership is associated with increased home maintenance and care. However, it is important to understand that owning a home does not mean that the owner has disposable income both for maintenance and to service loans. Quercia *et al.* (2006) emphasise that there is need for the provision of post purchase assistance to homeowners in order to avoid deterioration of buildings as well as foreclosures. This theoretical perspective was utilised in this study to understand how a house is viewed as an investment as well as the returns that

households are realising as a result of that investment. Mechanisms used by households to finance their housing were also examined using this theoretical lens.

3.5.4 Asset Theory

Sheraden (1991) provides an alternative concept of the effects of homeownership that has both economic and psychological elements. The Asset Theory states that holding a range of assets is a means of decreasing poverty and generating socially desirable behaviour. Savings and stored wealth assets like housing are necessary for the kinds of cushioning and security needed to exit poverty especially by low-income households. Besides providing greater economic security for the poor, having assets is also associated with good behaviour. Sheraden (1991) points out that having assets makes one to have a greater future orientation as well as increasing the chances of acquiring other assets. Having a greater portfolio of assets, lays a foundation for risk taking and also it increased households' personal efficacy. Asset holders also tend to have higher levels of social influence and tend to participate in politics in ways that maintain the status quo (Atkinson and Bland, 2007). The welfare of children is also enhanced by the assets' portfolio of the parents. Harkness and Newman (2002) support ideas in the Asset Theory but emphasise the quality of the neighbourhood in which the house is located as a fundamental aspect if the aforementioned benefits of homeownership are to be realised. In other words, if the neighbourhood is of poor quality, homeownership could result in worse outcomes for children than would renting.

Like Scanlon (1998) reviewed in the previous section, Herbert *et al.* (2013) argue that the notion that owning a home is an effective means of accumulating wealth among low-income households has been the basis underlying efforts to promote homeownership. Arguments by scholars like Oliver and Shapiro (1990) and Sherraden (1991) who highlighted the importance

of assets as a fundamental determinant of the long-run well-being of families and individuals have led to a heightened awareness of the importance of assets in determining life's opportunities. Some of these opportunities include enabling investments in education and businesses, providing economic security in times of lost jobs or poor health and passing on advantages to children (Herbert and Belsky, 2006). However, in observance with the fundamental importance of sustained homeownership to accumulate wealth, the chief concern is that low-income home buyers face a more difficult time in maintaining ownership.

Studies to document homeownership durations among first-time buyers in the USA consistently find that low-income homeowners have a lower probability of maintaining homeownership for at least five years Herbert *et al.* (2013). In an analysis of the National Longitudinal Survey of Youth (NLSY) from 1979 through 2000, Haurin and Rosenthal (2004) find out that ownership is less likely to be sustained among both these groups. Specifically, only 57 percent of low-income buyers were found to still own their first home five years later, compared to 70 percent of high-income owners.

3.5.5 Theory of Housing Adjustment

According to Morris and Winter (1975), the Theory of Housing Adjustment deals with how households think and make decisions concerning their housing. More recently, Samaratunga (2013) advances that the Theory of Housing Adjustment was one of the most cited theory in housing studies as evidenced by housing research articles published in *Housing and Society*, *Environment and Behaviour* as well as *Family and Consumer Sciences* journals between 1989 and 1999. Steggell *et al.* (2003), found that out of the 115 articles that they examined from a similar period 23% used the Theory of Housing Adjustment and it is still being used in most housing researches. The theory states that the way households attempt to meet the changing

needs of their housing as they go through the family life-cycle has often been characterised as an adjustment process.

Basically, there are two criteria used by families to judge their housing conditions, family norms and cultural norms. Each household is believed to continuously evaluate its housing to determine whether it is in accordance with family and cultural norms depending on the family life-cycle stage. If the housing is inadequate with normatively derived needs, a housing deficit is said to exist which may be reduced by either changing the residential unit (residential mobility) or by adaptation which can either be residential adaptation, or family adaptation e.g shedding of household members and splitting up of households.

If the households neither adapts nor adjusts its housing when normative deficit is present, pathological consequences may occur such as moral decay and overcrowding. However, due to the presence of constraints households may be forced to compromise or relax their norms and utilise reasonable behavioural responses to their housing situation in order to avoid pathological consequences. Any adjustment process requires criteria against which to evaluate current and passing states in order to discover when and in what direction to apply corrections. The assumption with this theory is that households develop such criteria individually guided by societal norms.

The widely cited norms that a household or family seeks in the family housing adjustment process can be considered under a five-fold classification:

- I. Housing space norms,
- II. Tenure norms,
- III. Structure type norms,

IV. Quality norms and

V. Neighbourhood and location norms.

Samaratunga (2013) uses the Theory of Housing Adjustment to study residents' satisfaction in high-rise low-income housing in Colombo city as well as examining how to improve the living conditions in new housing for low-income households. In my thesis, the widely cited norms that are considered by households in the adjustment process such as number of rooms, design, quality and neighbourhood characteristics were deemed to be of great importance in examining the adjustment processes that low-income households have gone through in their attempt to cope with homeownership. These norms were also useful in the development of the household questionnaire that was distributed in the five suburbs which the study focused on.

3.5.6 Lifestyle Theories Approach to Affordable Housing

Salama (2006) argues that, based on income level and one's profession individual housing needs and preferences vary dramatically. These views are influenced by Thomas Hojrup (2003) who contends that values are constrained by cultural-relational dialectics and are a product of certain cultural life modes namely: self-employed life mode, wage earner life mode and career-oriented life mode. Putting the three life modes into an affordable housing perspective, Salama (2006) states that the first mode, self-employed, is where the means of production is owned and included within the house. This implies that the house acts as both a living and working place and no separation between working time and space time. The wage earner is the second mode where the house is either regarded as a primary place serving reproductive and recreational purposes or a place for sparetime activities. Career oriented is the third mode where the house reflects the personal progress in order to reveal position, social status as well as past and recent experiences.

Mary Douglas (1996) cited in Salama (2006) introduced another similar lifestyle theory where four different sub-cultures were identified: competition and individualism, isolation and avoidance of social controls, equity and negotiation and hierarchical communities. Salama (2006) points out that the sub-cultures can be related directly to how affordable housing environments could be understood and investigated especially housing typologies in terms of size, integration within the neighbourhood and the overall house image. Related to this theory is Pierre Bourdieu's theory introduced in 1984 (also cited in Salama, 2006) which pointed out to the concepts of habitus, position and distinction. Habitus refers to past experiences and embedded preferences as well as socio-behavioural practices.

Position refers to what agents have in terms of different kinds of capital and existing institutions. Distinction involves being different and being an individual. According to Salama (2006), this kind of understanding can be linked to affordable housing investigations when developing mechanisms of inquiry about what housing environment people have experienced and what housing environment households would prefer to live in in the future. As such, life style theories should be included in an inquiry aimed at knowledge production about affordable housing of which the aspect of low-income homeownership fits into this equation. The theory was used to find out the experiences of low-income homeowners with this form of housing tenure in a bid to understand whether it is affordable or not. Salama (2006) used the stated Lifestyle theories to investigate affordable housing in Saudi Arabia.

3.5.7 Theory of Slums

The theory of Slums was first propounded by Charles Stokes in 1962 in the *Journal of Land Economics*. Stokes (1962) defines slums as those areas of the city in which housing and resulting social arrangements develop by processes different from those by which the general

growth of the city proceeds. He developed the model to examine the psychological attitudes and socio-economic variables involved in the changing class of slum dwellers. Slums are classified by Stokes(1962) into two categories, namely; slums of hope and slums of despair. Hope means the quality of psychological response by inhabitants of the slum which indicates both his/her intention to better him/herself and the estimate of the probable outcome of such an effort (Escalator class) (Stokes,1962). Despair, on the other hand, denotes either the lack of such intention or negative estimate of the probable outcome of any attempt to change the status (Non-Escalator class).The psychological distinction between 'Hope' and 'Despair' can resemble the difference between the employable and non-employable individuals in the city depending with the levels of skills that they possess. The function of the slum at any moment in the city development is to house those classes which do not participate directly in the economic and social life of the city.

Classes of households living in slums are not integrated into the life of the city because of an ability barrier. This barrier tends to separate those who will be fully utilised in the economic and social life of the city and those who will not be regarded as being of the required level of social development. The major variables which Stokes (1962) identified to have a direct or indirect effect on one's ability to improve his/her living conditions are employment, age, education and religion. The term 'poor' was used by Stokes (1962) not only to refer to those who are poor in terms of income but also to mean poor in ability and attitudes which are associated with non-escalation and despair.

It is important to differentiate households within the category referred to as 'low-income households' as Stokes (1962) did in the theory of slums although his work has been criticised by scholars like Mayrie (2017). Low-income households can be differentiated in terms of their

capabilities when it comes to sustaining homeownership. Variables like employment, age and education are important in understanding the homeownership capabilities and experiences of low-income households. There is a possibility that low-income homeowners have not benefited equally from homeownership. Though aware of its limitations, this study will utilise this theory among others to understand the escalators and non-escalators classes of households in relation to homeownership. Adjusted to the Harare context, this theory can form part of a framework for understanding the living conditions of low-income homeowners as well as variables that affect their homeownership experiences. Of prime importance is identification of those households who are coping well with homeownership and those struggling with this form of housing tenure and the underlying variables.

3.6 Homeownership and Rental housing

Wallace (2012) contends that owning and renting are the only two forms of housing tenure while Aarland and Nordvik (2009), emphasise that tenure choice and the relative cost of renting and owning are closely related to portfolio choice. The provision of rental housing is very important in most African cities as the majority of citizens are tenants (UN-HABITAT, 2003; 2009; Tibaijuka, 2009). UN-HABITAT (2003) further emphasises that this form of tenure is very important for the urban poor particularly in situations where people are not ready or able to build houses of their own. Besides the negative perceptions associated with renting as a form of housing tenure in developing countries, it is associated with a number of benefits. Renting allows people to stay mobile and move when work is available elsewhere without being tied down to any particular place. It suits people during transitional periods of their lives. In a well-functioning rental market, people can make rental choices to suit their current needs and priorities. However, if rental options in a city are too limited, the struggle to find affordable rental housing can lead to economic and social hardships for urban dwellers (UN-HABITAT,

2011). Besides owner occupied and rental housing provided for in the market, there is also social housing which can be distinguished from other tenures in that the supply of social housing is strongly influenced by the level of demand as indicated by the willingness and ability of government to provide affordable, good quality housing. Social housing is allocated according to need rather than the ability to pay and there is no profit motive (Balchin *et al.* 2000). However it must also be noted that social housing is provided for either as rental or ownership in many cases.

It is pointed out that renter-occupied and owner-occupied housing have different user-cost and as such the decision whether to rent or to own often involves choosing the cheaper mode of tenure (Brueckner, 2011). It is further stated that various factors affect tenure choice and these include expected mobility, pride of ownership, risk and dislike of home maintenance tasks (Brueckner, 2011). Shlay (2006) states that homeowners usually have longer tenure as compared to renters and as already mentioned they are more likely to be satisfied and participate in political and voluntary activities. The belief that homeownership provides families and society with important social and economic benefits, which were covered in the literature review of the previous sections including the opportunity to create wealth, has been the basis for numerous government policies that have directly or indirectly encouraged and supported homeownership (Quercia *et al.* 2006; Manturuk *et al.* 2012; Bogardus, 2013).

3.7 Advantages of homeownership

Those who support efforts to promote homeownership allude to a wide variety of benefits that accrue to individual homeowners and to society more broadly. These benefits can either be financial or social. Drew (2013) argues that the social constructions of homeownership, low-income households and the private mortgage industry were instrumental in the development of

policies to increase low-income homeownership in the United States of America. Exploring the connection between homeownership and life contentment in Germany, using German Socio-Economic Panel Study data from 1992 to 2009, Zumbro (2014) has discovered that homeownership is predominantly important for low-income households and that there is a significant interface between homeownership and the condition of the dwelling as well as homeownership and the financial burden of the household in that society.

3.7.1 Financial Benefits of homeownership

Financially, homeownership serves as a means for wealth accumulation, both through appreciation in value and through forced savings associated with paying down outstanding mortgage principal if any (Clark, 2013; Herbert *et al.* 2013). One unique aspect of homeownership is that it is a leveraged investment available to households with little wealth especially when government guarantees are available. However, this is not always the case in developing countries. It enables homeowners with very little equity in their homes to benefit from appreciation in the overall home value in the context of market value appreciation but this is not always a given and the reverse can also be the case (Herbert *et al.* 2013) . Appreciation of the property value makes homeownership attractive for households that have low initial savings, such as low-income households. However, it is important to note that the high transaction costs concomitant with buying and selling houses relative to renting are an important factor which may offset financial returns to homeownership. On average, real estate agent fees alone range from 5 to 6 percent of the sales price in most European countries (Herbert and Belsky, 2008). In most cases, purchasing a home involves mortgage fees and closing costs that can amount to several percentage points of a home's value. Additionally, sellers often face transfer taxes and legal fees and may have to help buyers cover cash closing costs. In some cases, if owners are forced to move either shortly after buying or during a

depressed market, these transaction costs can greatly erode or eliminate any financial returns to homeownership. The role that homeownership plays in wealth accumulation is one keystone supporting efforts to promote homeownership among low-income and minority households in developed countries like the United States of America (Popkin, 2008; Charlotte, 2011).

Herbert and Belsky (2008) point out that there are several other ways that homeownership can contribute to an individual's financial well-being. Firstly, owner occupants are shielded from rapidly rising housing costs, particularly if they have fixed-rate financing. Through long-term financing, the real cost of housing generally tapers off over time, so homeowners can have greater capacity for accumulating savings in other financial assets or alternatively enjoy a higher level of consumption as time progresses. Secondly, the deductibility of mortgage interest and property tax payments serves to lower the after-tax cost of homeownership and thus also contributing to owners' ability to increase savings or consumption. Thirdly, homeownership allows a borrower to tap into secured lending against his or her home, which, all else being equal, is often at a lower rate of interest than unsecured lending (*ibid*). These financial benefits are possible but in no way guaranteed. As such, homeownership is as an investment that carries with it significant risks and uncertainties. For any number of reasons, homeowners can end up losing money on their homes or earn less of a return than if they had rented over the same period.

3.7.2 Social Benefits of homeownership

Homeowners are thought to have higher satisfaction with their homes than tenants, in terms of both the housing unit itself and the neighbourhood where they live. This observation stems from the fact that owners may have greater ability and incentive to invest in their homes to meet their preferences (Herbert and Belsky, 2008; Dirk *et al.* 2012). However, owners' ability

to modify their homes and to maintain them can cause stress if a household does not have the requisite resources and can erode any potential added satisfaction of having greater control over the physical conditions of their living environment (Santiago *et al.* 2010). Further, the clustering together of financially strapped homeowners can create negative neighbourhood externalities if it results in under maintenance of homes.

As already mentioned, homeownership, is also said to be associated with higher life satisfaction and better psychological health than rental (Herbert and Belsky, 2008). Owners are thought to have higher self-esteem, due to both the higher social status associated with homeownership and the sense of achievement. Owners are also thought to benefit from a feeling of greater control over their life, derived from the perception that owners do not have to worry about being forced out of their house by landlords' actions. The wealth created through homeownership may also contribute to this greater sense of control by providing a financial cushion that can be tapped to meet emergency needs. However, the extent to which homeowners are financially stretched to meet the costs of homeownership also determines the degree of control over their lives. Owners that are more vulnerable to financial and personal shocks may fare worse than renters do in terms of psychological and physical health (Herbert and Belsky, 2008).

The review in previous sections also covered the point that homeownership is believed to benefit children through a number of mechanisms. By enabling greater residential stability, children benefit by having a stable social and educational environment. Owners who have paid off their mortgages are likely to have more financial resources available to invest in their children's education and health care and to generally provide a supportive environment for their development. A wide range of better outcomes in children such as higher educational

attainment, less juvenile delinquency and lower rates of teenage pregnancy have been attributed to homeownership in most developed countries (Herbert and Belsky, 2008). However, if low-income households buy houses in distressed neighbourhoods, the benefits of homeownership may be offset by having children locked into these distressed communities. Thus Eastgate (2009) and Collins (2013) are of the view that support for low-income households to access homeownership involves both benefits and risks. Low-income households can benefit from homeownership through increased security and increased wealth to support them in their retirement. However, policies and programs which support home buying too aggressively place low-income households at risk of default, leaving them worse off than they started. Hence, the key to successful policy development is to design programs to support those for whom homeownership can be sustainable, while preserving good quality rental programs to meet the housing needs of those for whom it is not.

The support for homeownership raises two questions. Firstly, who should be supported to access homeownership? Secondly, to what extent should they be supported? There are a number of researchers who caution that there are limits to the extent to which households should be supported into homeownership (Belsky, 2003; Struyk and Perkova, 2004; Gordon, 2004; Riley, 2010). No developed economy has a homeownership rate of much above 70% and deliberate policy attempts to increase the homeownership rate in Britain and USA have not succeeded in pushing the rate further than this (Eastgate, 2009). This led to a caution that support for homeownership should not be the sole focus of housing policy and that there is a need for a robust private and social rental sector to meet the diverse housing needs of households (Eastgate, 2009).

3.10 Relating the Costs of Owning and Renting

While homeownership may be likely to provide a fair financial return, it is still possible that individuals could be financially well off by renting a home and devoting their savings to other investments (Herbert and Belsky, 2008). The ongoing costs associated with owner-occupied homes include mortgage interest, property taxes, maintenance and hazard insurance. In addition, transaction costs are associated with buying and selling a home and with originating a mortgage both at the time of purchase and when the mortgage is refinanced. These costs are offset by the financial benefits associated with appreciation in the value of the home and the potential deductibility of payments for mortgage interest and property taxes. Thus, a complete accounting of the costs of homeownership must consider the ongoing costs of paying for the home, transaction costs and capital gains on the sale of the home. In comparison, the costs and benefits of renting are fairly straightforward. The costs include rent payments, the transaction costs of signing a new lease and the deposit which in some countries such as Nigeria may amount to one year of rent or more as well as the costs of leaving an existing one. These costs are offset by the financial gain associated with investing funds that would otherwise be used to support the purchase of a home.

In their study, Riley *et al.* (2013) examine whether owning a home is less costly than renting for low-income households. The study uses the detailed property information provided by a set of low-income homeowners in United States of America who participated in the Community Advantage Panel Survey (CAPS), together with a matched sample of similar rental properties from the American Housing Survey to calculate the homeowners' user costs. The calculations were directly from the survey data between 2003 and 2011. For the median homeowner in the sample, they discovered that owning was less costly than renting a comparable property during that period.

From the preceding sections it can be concluded that there are different view points concerning homeownership and renting as forms of housing tenure. This has been manifested in the different theories that were reviewed. However the costs and benefits associated with each form of tenure are not automatic but they may vary from one situation to another hence the need to contextualise the homeownership debate to the Zimbabwean situation.

3.11 Typologies of benefits and risks of homeownership

A conceptual framework is constructed from the theories and experiences the researcher brings to and draws from in conceptualising the study (Anafara and Mertz; 2012). The conceptual framework for the study acknowledged the different types of benefits and risks of homeownership which occur at a number of scales: micro (households), meso (neighbourhood) and macro (societal and economic benefits) as illustrated in Table 3.1.

Table 3.1: Perceived benefits of home ownership by type and scale

<i>Projected benefits</i>	<i>Household</i>	<i>Community</i>	<i>Society/economy</i>
<i>Financial (income)</i>	Lower housing costs over lifetime, particularly in older age	Community able to self-provide	Part of policy settings for older people: reduces pressure on level of old age pensions
<i>Financial (wealth)</i>	Ownership of asset appreciating in value in real terms over time	Mutual interdependence via wealth generation through housing assets	Increases national savings and capacity to draw down on equity from housing in older age and/or transfer to next generation
<i>Psycho-social</i>	Personal and family/household independence, autonomy, control, freedom from surveillance, 'ontological security'	Attachment and belonging to local community; enhanced confidence in community interactions	Attachment and belonging to broader society
<i>Social</i>	Safe and stable environment for bringing up children. Basis for participation in education and employment. Good mental and physical health	High levels of economic participation, improved educational outcomes for children, high levels of social capital	High levels of social cohesion
<i>Political</i>	Status of property ownership	Participation in ways to sustain and improve communities	'Property owning democracy'

Source: Adapted from Hulse *et al.* (2010)

This study was interested in the household scale and two broad types of potential benefits, namely; financial and non-financial benefits. Financial benefits refer to the capability of home owners to have lower housing costs over time such that they can live on a lower income or

have more money for non-housing expenditures and their capacity to build wealth through ownership of an asset which appreciates in value over time. Non-financial benefits refer to the degree of control, freedom and sovereignty often associated with home ownership and a range of more indirect health and security benefits associated with homeownership. Table 3.2 shows some of the perceived benefits and risks at household level.

Table 3.2: Perceived homeownership benefits and risks for households

<i>Type of Benefit/Risk</i>	<i>Benefit for households</i>	<i>Risk for households</i>
<i>Financial (income)</i>	Lower housing costs over lifetime, particularly in older age	Unexpected and unpredictable housing expenditures, e.g. variations in mortgage repayments, increases in fixed costs (rates, unexpected repair bills etc.) Unexpected and unpredictable changes in household income, e.g. relationship breakdown and loss of employment
<i>Financial (wealth)</i>	Ownership of asset appreciating in value in real terms over time	Asset increases slowly relative to other types of assets or decreases in value in the short or longer term, leading to loss of initial deposit, negative equity, difficulty in sale, inability to trade up to build wealth etc.
<i>Non-Financial (Psycho-social)</i>	Personal and family/household independence, autonomy, control, freedom from surveillance, 'ontological security'	Psychological stress associated with difficulties in mortgage payments, insecurity and fear of loss of dwelling due to forced relocation or repossession
<i>Non-Financial (Social)</i>	Safe and stable environment for bringing up children, children do well at school, participation in employment, good mental and physical health, social connectedness	Living in area with poor schools and lack of employment, health problems associated with physical and neighbourhood environment, little connection with neighbours and low level of social connectedness. Constrained mobility by virtue of living in areas where low dwelling prices prevent movement to more expensive areas

Source: Adapted from Hulse *et al.* (2010)

Taking into consideration the various aspects highlighted in the various theories and concepts discussed in the preceding section, a framework for investigating low-income homeownership is conceptualised. When a household is formed, the need for shelter is inevitable. Housing is conceptualised as a multidimensional phenomenon that is made up of a bundle of characteristics. Tenure, whether renting or owning is one feature of the overall housing bundle. Despite the importance of housing as a commodity, households are faced with the task of deciding the type of tenure they prefer and the choice often is between owning and renting. Demand for the two tenure options is also influenced by one's economic status or nature of employment and other household characteristics such as marital status, income, age and family size. Rental housing can be seen as representing the basic needs approach to housing while homeownership is seen as an investment approach to housing. The propensity for homeownership or rental is determined by both demand and supply factors as well as the benefits and costs associated with each tenure option. The effectiveness of a housing policy is key in determining how the housing demand or needs of low-income households are going to be met. Urban housing policies which recognise the importance of having an appropriate mix of the housing tenure options depending on the household characteristics are likely to result in sustainable urban housing provision. On the other hand, the development of slums can be attributed to the malfunctioning of the housing sector as a result of uninformed housing policies.

Figure 3.1 summarises the conceptual framework developed for the study.

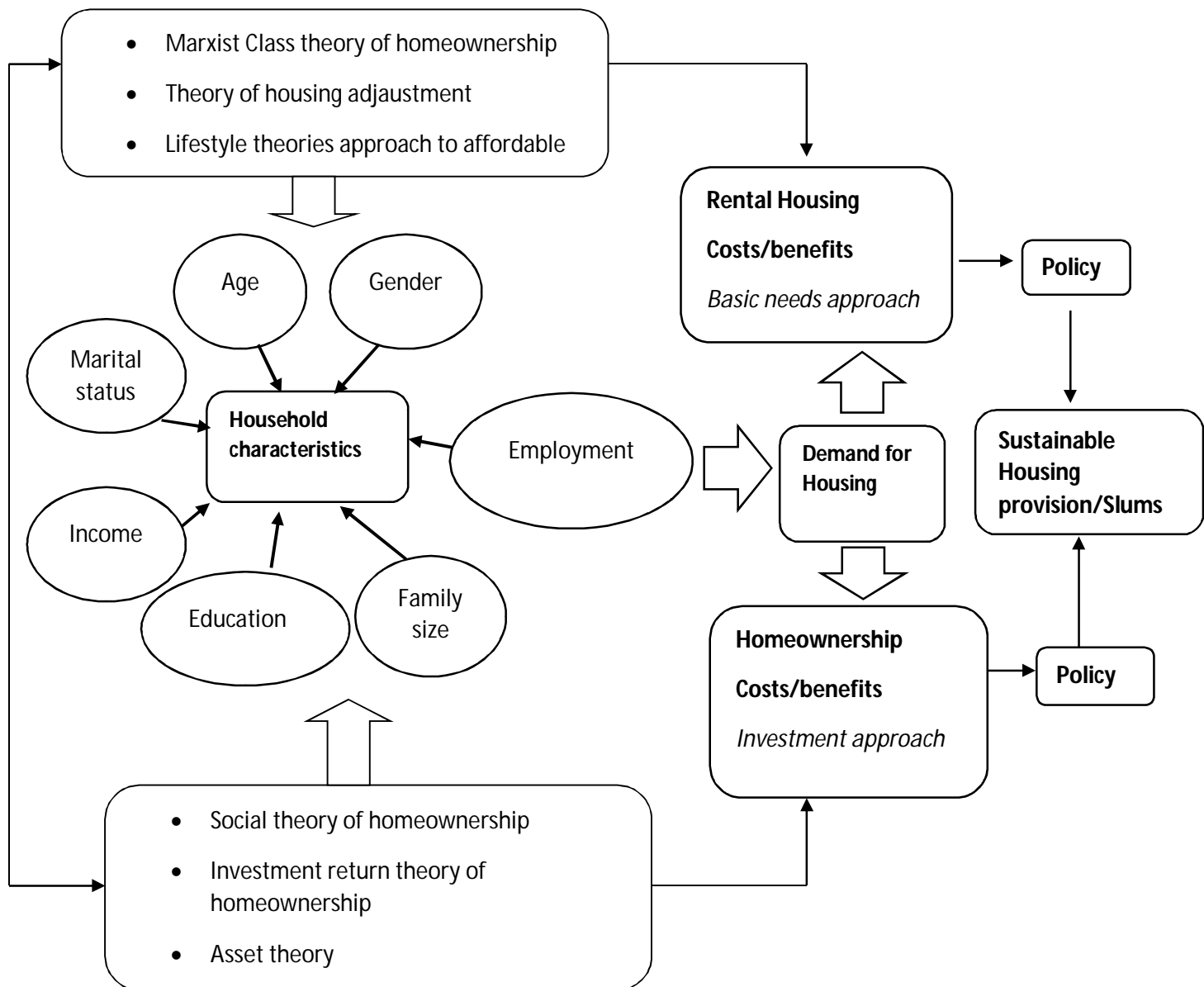


Figure 3.1: Conceptual framework

Source: Adopted these ideas from (Ward and Macoloo, 1992; Verberg, 2000; Lee and Yip, 2001)

3.12 Chapter summary

Theories may play a vital role in academic research and guide researchers in developing their research. In the housing sector, researchers have used and challenged prevailing theories, or developed new theories according to the requirements of their research. This chapter has discussed the various theories that were utilised in the conceptualisation of the study. It highlighted how the theories are important in understanding issues of low-income homeownership and housing in general. The conceptual framework developed was then used in the formulation of various research tools such as questionnaires and interview guides. These tools were then used for data collection. Chapter four focuses on deciphering the terrain of housing delivery and development policies in Zimbabwe.

CHAPTER FOUR: DECIPHERING THE TERRAIN OF HOUSING DELIVERY AND DEVELOPMENT POLICIES IN ZIMBABWE

4.1 Introduction

This chapter situates homeownership in the confines of the socio-economic development policies of Zimbabwe considering how each of the policies affected low-income homeownership. This was based on the recognition that housing, finance, land, architectural standards, costs of off-site and onsite infrastructure and the cost of housing related services were some of the barriers to low-income homeownership. In terms of organisation, this section provides an analysis of the political, economic and social context of housing delivery since these have an important impact on the success of policies. After this, a brief background of housing in the 1980s is provided. This is followed by a discussion of the policies from 1990 to date and the policy components related to housing. The Zimbabwean government soon after independence adopted a socialist development paradigm which was mainly meant to address disparities of inequality of access to resources between the natives and the British (Vambe, 2008). Likewise, housing policies from the early 1980s were motivated by the desire for equality. However, towards the end of first decade after independence, the government adopted a neoliberal political ideology. Similarly, this political ideology shift had an implication on low-income housing delivery.

4.2 How the policy thrust environment and context matter

Policies are simply broad statements of intention but for the policy goals to be realised the environment in which the policies are implemented matters most. This section provides highlights on the various economic, political and social factors that in one way or the other constituted the policy environment in Zimbabwe in the post-independence era.

4.2.1 Economic Context

Zimbabwe's economic performance has been declining since independence. Productivity of the key sectors of the economy, agriculture and manufacturing has generally been deteriorating (GoZ, 2013). There has been massive deindustrialisation resulting in a decline in manufacturing output. As for agriculture, land reform implemented as of 2000 negatively affected productivity of the sector reducing its comparative advantage across the Southern Africa region (Mlambo, 2014). Decline in agricultural productivity combined with deindustrialisation in the manufacturing sector resulted in massive unemployment. Similarly, the financial sector has been affected by nationalisation and economic isolation of the country from the world financial systems since the late 1990s (Chitiyo and Kibble, 2014). Despite the positive improvements after adoption of multicurrency in 2009, the economy is generally deteriorating, characterised by massive unemployment, urban poverty, financial cash crises and the rise of informal markets. This has prompted a growth in urban informality (Mbiba, 2017). Economic growth is important in stimulating housing demand and consumption. Furthermore, employment and income levels are important in dictating the type of housing products demanded, taking into consideration affordability by the consumers.

4.2.2 Political environment

The 1980 General Elections

The 1980 elections took place in February 1980 under the ongoing state of emergency and martial law (Kriger, 2005). The election was provided for in the 1979 Lancaster House agreement which formally terminated the liberation war. According to Kriger (2005), the settlement reinstated a British governor to supervise the provisional administration and to oversee the elections using the Rhodesian administration. Under the settlement terms, the Commonwealth Observers' Group had the right to decide whether the elections were 'free and

fair'. The new constitution reserved a disproportionate 20 out of 100 parliamentary seats for whites, while 8 African parties contested the remaining 80 seats. Africans and whites voted on different days and on separate voters' rolls, though both used party lists and proportional representation (ibid). The most important parties contesting the common roll seats were the incumbent Prime Minister Muzorewa's United African National Council (UANC) and the two liberation movements, Robert Mugabe's ZANU-PF and its Zimbabwe African National Liberation Army (ZANLA), and Joshua Nkomo's ZAPU and its Zimbabwe People's Revolutionary Army (ZIPRA). Ian Smith's Rhodesian Front (RF) party won all 20 seats reserved for whites. Mugabe's ZANU-PF won 57 out of 80 seats and 63 percent of the vote, giving him the authority to form a government (Kriger, 2005). ZANU-PF's 1980 election manifesto propagated the myth that it was a revolutionary and action party which alone had been responsible for the constitutional change that removed the racist settler regime (Sylvester, 1990). In all these, decipher housing was articulated as an election agenda. Land became a rallying point for housing delivery to the home seekers.

The 1985 General Elections

Unlike the 1980 election, for the 1985 election the government prepared a common voters' roll and delimit constituencies for which there had been no time in the 1980 election. However, delays in preparations of the election led to the postponement of parliamentary elections from March to June –July 1985 and parties had only nineteen days to campaign. ZANU-PF campaigned on its positive performance and promoted a one-party state. It issued a manifesto for unity of the working people in the advance of a just Socialist Society. ZAPU called for multiparty politics, the rule of law, and economic liberalization. The latter called for a unified effort to ensure that multi-party liberalism would prevail in Zimbabwe and implicitly endorsed most of the principles of social balance through growth with equity which its alleged Marxist-

Leninist opponents had instituted (Sylvester, 1990). On these elections no official international observers were invited to monitor the elections according to Kriger (2005) but only one foreign team, along with several Zimbabwean groups were available for monitoring.

The 1990 General Elections

The parliamentary and presidential elections, held from 28 to 30 March 1990, occurred in a new political context. The violence against ZAPU/ZIPRA and all Ndebele civilians ended in a Unity Accord in December 1987, merging ZAPU into ZANU-PF. The merger gave the new united party, still named ZANU-PF. Earlier on before the elections a constitutional amendment to create an executive president with unusually wide powers was approved and parliament voted for Mugabe to become president. In February 1990, another constitutional amendment abolished the Senate, enlarged the unicameral parliament to 120 elected members, and added a further 30 members, directly or indirectly elected.

The 1995 General Elections

ZANU-PF dedicated itself to Marxism, a mixed economy, and improved economic growth and employment through structural adjustment. Prior to and during the campaign, the state and party media blamed white economic domination for economic problems and sought to deflect attention from the government's economic mishandling (Kriger, 2005). During these elections, severe competition occurred not between the ruling party and the opposition parties but in the ruling party's primary elections and in the general election, when official ZANU-PF candidates competed against ZANU-PF members running as independents. However, in terms of the results, ZANU-PF had won a majority even before the elections because 55 out of 120 seats were uncontested and it was assured the 30 appointed seats. ZANU-PF eventually held 148 of the 150 seats, and increased its portion of the vote to nearly 82 percent (Kriger, 2005).

The 2000 Parliamentary Elections

With the rise of a stronger opposition part MDC the 2000 elections were believed to be tougher than any other preceding elections and as such political parties' manifestos were an important tool than ever before. Political manifestos were used as instruments to market political parties' ideologies. MDC was brought into existence by the Zimbabwe Congress of Trade Unions (ZCTU) and its top leaders - including Tsvangirai and his deputy, Gibson Sibanda were trade unionists. The party's economic programme, largely neo-liberal in character, was welcomed by the World Bank and the International Monetary Fund (Alexander, 2000). Whilst the MDC was initiated by the ZCTU, a second major strand in the new party were the middle-class activists associated with the National Constitutional Assembly (NCA). These included Welshman Ncube, Professor of Law at the University of Zimbabwe-Lovemore Madhuku. Their focus was on constitutional reforms, such as a reduction in the power of the executive. According the MDC manifesto, the MDC was founded in 1999 to transform the culture of governance and management of the economy from a system of repression and corruption, to one that is based on social justice, accountability, transparency, openness, honesty, and efficiency. It was evident that the people of Zimbabwe wanted a government that cared for and was accountable to them. MDC perceived that the ZANU-PF Government had become arrogant, corrupt, and repressive against the citizens. It did not care enough for the people.

In the 2000 elections, more than other parties, the MDC and Zanu-PF have a national reach and presence. They were the only parties capable of fielding contestants in all 120 constituencies. ZANU-PF the governing party since independence, pronounced its objectives as preserving and defending 'the national dominion and independence of Zimbabwe' and establishing 'a socialist society firmly based on historical, cultural and social experience'

(Zanu-PF 1999). It pledged to continue to participate in the world-wide struggle for the complete extermination of imperialism, colonialism and all forms of racism. Sachikonye (2005) is of the opinion that although Zanu-PF has had 25 years to implement its aims, objectives and overall agenda, it has fallen short of doing so as evidenced by a prolonged economic and social crisis which can be indicator of the party's shortcomings. The main themes in ZANU-PF's campaign was land - the party's slogan was "Land is the Economy, the Economy is the Land" - and the supposed British effort to 're-colonise' Zimbabwe and reverse the gains made since independence. The MDC - slogan 'Vote for Change' - emphasised the need for change, pointed to what it said was ZANU-PF's mismanagement of the economy and promised to withdraw Zimbabwean troops from the Democratic Republic of the Congo. ZANU-PF sought to portray the MDC as a front for foreign interests. MDC charged that ZANU-PF was behind the violence and intimidation that preceded the elections (Abubakar, 2000; Alexander, 2000).

The 2005 Parliamentary Elections

In these elections Zanu-PF pledged to assert what it termed 'sovereignty over national resources', to stabilise the exchange rate and to raise Gross Domestic Profit (GDP) growth. The party promised to adopt programmes that would increase investment, manufacturing and mining output while implementing a 'look east' policy to diversify markets. Other campaign pledges made by Zanu-PF were that it would construct 1, 25-million houses by 2008 and revamp the health sector, together with increasing funding for an HIV-AIDS programme. A Zanu-PF government would simultaneously refurbish the education infrastructure and expand university education. The land issue was prominent throughout the campaign, with Zanu-PF playing up its high-profile role in land redistribution while pledging to embark on comprehensive agricultural irrigation and mechanisation programme (Zanu-PF 2005).In its

manifesto, the ZANU-PF Government claimed that over the years it has steadily provided housing to ordinary Zimbabweans living in urban areas. It also further pointed out that under ZANU-PF, municipalities were people orientated, dispensing quality service to ratepayers. However, with the ascendancy of the MDC after its freak performance in local government elections of 2002, disaster struck in those municipalities controlled by MDC, with housing delivery coming to a virtual standstill. ZANU-PF through its Government has had to respond robustly to this endemic maladministration, in some cases dismissing errant MDC mayors and councillors. To arrest the snow balling housing backlog, the ZANU-PF Government rolled out a National Housing Delivery Programme aiming at providing 1 250 000 housing stands by 2008 (Kriger, 2005).

On the other hand, the MDC promised to build 'a new Zimbabwe' that would have 'freedom, prosperity, job opportunities, justice, safety and a living wage' (MDC 2005a). With respect to the economy, the party pledged to restore macro-economic stability, to reduce inflation to a single digit, to increase investment, especially in mining and manufacturing, while stabilising the foreign exchange market. Economic stability would be made possible partly by engaging the international community and negotiating loan rescheduling and debt relief. Furthermore, the party promised that, if elected to power, it would build 750 000 houses within five years. Through its land policy, the MDC would promote security of tenure by granting title to land users as well as providing inputs, extension and financial support for farmers.

The 2008 Global Political Agreement

For closer to a decade, the relationship between the MDC and ZANU-PF has been characterised by a ferocious rivalry which has had horrible socio-economic consequences for Zimbabwe. Power, governance, ideology and resource distribution were all key factors that contributed to

this conflict. ZANU-PF identifies the MDC as a counter-revolutionary and neo-liberal force that threatens to reverse the gains of independence. In fact, in the ZANU-PF storyline, the MDC is considered a proxy of the British and a “puppet of the West,” tasked with orchestrating the “regime change” agenda. On the other hand, the MDC is convinced that poor policy choices by ZANU-PF were responsible for the socio-economic and political intricacies in Zimbabwe, in particular the economic disintegration and rising discontent among the populace (Mutisi, 2011).

The Zimbabwe political crisis and economic loss had contagion effects in the region, including a substantial exodus of refugees to Botswana, Namibia, Malawi, Zambia and South Africa among many other countries. Highlights of episodes reflecting the increasing levels of crisis include the fast-track land resettlement programme known as the Third Chimurenga which commenced in 2000, Operation Murambatsvina, an urban clean-up campaign launched in 2005 and the period prior to the June 2008 runoff election, which led the leader of the MDC-T, Morgan Tsvangirai to withdraw from the Presidential race. This move spurred more directive intervention from SADC through the efforts of the designated mediator, Thabo Mbeki. After concerted mediation efforts by President Thabo Mbeki, a negotiated settlement, namely the GPA was finally reached on 15 September 2008.

The GPA was a crunch agreement which witnessed ZANU-PF and the two MDC formations resolving to work together towards consolidation of peace and reconstruction of the country’s shattered economy and political landscape (Mutisi, 2011). In this agreement, President Robert Mugabe retained the Executive Presidency (head of State and Government) and the positions of commander-in-chief of the armed forces and chair of cabinet, while Morgan Tsvangirai of the MDC-T became the Prime Minister (head of the Council of Ministers), and Arthur

Mutambara of MDC-M was offered the position of Deputy Prime Minister. The GPA awarded 16 Cabinet positions to the two MDC formations, while ZANU-PF got 15 seats. Furthermore, in the Global Political Agreement, parties also agreed to work together to create a genuine, viable, permanent, sustainable and nationally acceptable solution to Zimbabwe. On February 11 2009, Morgan Tsvangirai, Arthur Mutambara and Thokozani Khupe were sworn in as Prime Minister and Deputy Prime Ministers respectively in accordance with the provisions on Constitutional Amendment # 19 of 2009. However, Mutisi (2011) is of the opinion that, although the GNU was welcomed by many as a solution to the Zimbabwean crisis and much has been celebrated about its achievements, the Zimbabwe conflict is still very fluid as conditions shift everyday due to the confrontational nature of the relationship between ZANU-PF and the MDC.

Zimbabwe's political terrain has been characterised by instability and different policy regimes. ZANU-PF has dominated from independence up to 2009 when an inclusive government between ZANU-PF, MDC and other parties was formed (Bourne, 2012). The inclusive government operated up to 2013. It was deemed an effective way of reviving the financial sector, anticipating the removal of economic sanctions against Zimbabwe (Bourne, 2012). However, these were not removed during the 2009-2013 which was the period of the inclusive government (Raftopoulos, 2013). The changes in political regimes shape the political ideology and influence the degree of motivation of the politicians to address homeownership challenges (Keohane and Broughton, 2013).

Other than party ideologies, political commitment to homeownership largely depends on problem visibility of housing as well as the extent to which the problem captures the interests of citizens as voters (Keohane and Boughton, 2013). As such, homeownership as a visible

community challenge ceases to be a pure technical problem but becomes a political issue since it captures interest of politicians who usually vest power over resource allocation (Ball, 2013). Quality of political leadership is also vital in shaping policy to provide a conducive environment for the private sector engagement (Yuen *et al.* 1999). Furthermore, homeownership policies are not purely technical since the implementation and resource allocation depends on the degree to which different groups can lobby and have their interest articulated (Kadenge, 1992). Resource allocation also depends on the political economy. In terms of the political economy, Zimbabwe has moved from a socialist to a liberalised economy. As already mentioned, soon after independence, Zimbabwe adopted a socialist development ideology in which the government assumed a greater role in providing welfare services particularly public services including housing. However, with a growth in population and a decrease in GDP the government resources could not sustainably fund all services, hence the movement towards liberisation in early 1990s as shall be discussed in section 4.3.1. As a result, the political regimes, political leadership and political economy are indispensable attributes for understanding homeownership in Zimbabwe.

4.2.3 Social Context

In terms of the social dynamics, urbanisation in Zimbabwe has been increasing. This has been attributed to the relaxation of migration laws after independence as well as the deterioration in livelihood activities in rural areas which has seen huge population movements into urban areas (Mlambo, 2014). In terms of population structure, the majority of population falls within the working group and the youth age. These groups are the most economically active groups hence the higher propensity to migrate to urban areas. In terms of living standards, poverty has increased due to a decline in employment in the economy. As a result, the standards of living

continue to deteriorate. These social factors are crucial in shaping homeownership schemes where houses have to be designed to suit the needs of their users.

The socialist ideology of the state soon after independence prompted housing policies that advocated for housing with equity, meaning that housing should be accessed by everyone since it is regarded as a basic need. The Government and local authorities assumed a greater responsibility in funding housing projects and servicing (Ministry of Finance, Economic Planning and Development, 1982). The overall aim was to improve homeownership among indigenous people, given the skewed distribution of homeownership in the pre-independence era when most Africans occupied houses on a rental basis (Jones and Ward, 1994). Housing loans were forwarded from central government to local authorities for new housing projects. In addition, a National Housing Development Corporation was formed in 1988. The institution was responsible for mortgaging, construction of houses as well as production of building materials (Republic of Zimbabwe, 1988). Thus, the government was directly engaged in construction.

Though building societies were engaged before independence, their activities were sustained by the government through subsidies. Subsidising the private sector was meant to stimulate production of not only affordable houses but also affordable housing related services (Republic of Zimbabwe, 1988). The aid was in form of tax incentives, subsidies and grants. Tax exemptions were given to companies that engaged in the provision of homes to employees, subsidies were given to building societies to allow them to lend mortgages to low-income households, whilst grants were availed to corporates engaging in housing projects for the minority groups (Republic of Zimbabwe, 1988).

However, in the early 1990s, the government adopted a neoliberal ideology. Factors stimulating the shift include failure of government led institutions, inefficiencies of government owned public enterprises, declining GDP and a rise in inflation. The shift was also a result of influence from institutions such as the World Bank and International Monetary Fund (IMF) policies, where all borrowers had to adopt the structural adjustment policy as a prerequisite for obtaining financial assistance from the bank. Thus, the shift from socialism to neo-liberalism was stimulated by economic challenges as well as international factors.

4.3 Development policy frameworks

4.3.1 ESAP/ Zimbabwe Framework for Economic Reform (1991-1995)

This policy advocates for adjustment through reducing public sector investment (for the government to earn taxes), privatisation of public enterprises and responsibilities, trade liberalisation, liberalisation of the financial sector, deregulation of by-laws discouraging investment. However social protection for the disadvantaged groups remains a priority (GoZ, 1991). Housing related issues addressed by the policy include government service delivery, financial sector reform, infrastructure, environment and natural resources, land reform, poverty alleviation, investment in housing (GoZ, 1998).

As far as government expenditure was concerned, there was a move towards a reduction in subsidy spending on public services by the government (GoZ, 1991). Reducing government expenditure was meant to reduce inflation on the domestic market where inflation would be stimulated by excess government spending (Ministry of Finance, 1994). Housing construction companies and building societies, through the assistance of government subsidies, made a greater contribution to the production of low-income housing prior to the ESAP (Rakodi,

1997). Following ESAP, these subsidies were withdrawn. Withdrawal of housing subsidies to the banking sector reduced chances of low-income home seekers securing mortgages from the financial markets (Murisa and Nyaguse, 2015). Other than subsidies, the direct investment of the government and local authorities in housing was reduced (GoZ, 1991). Reducing government investment in housing construction led to a decline in housing construction (Mucharambeyi, 2001). The overall effect was a reduction of housing supply.

It is also important to note that despite the decline in spending on housing, the government continued to spend heavily on some sectors such as agriculture and education for political reasons (UNDP, 2008). This reflects how political interest affects the overall outcome despite the provisions for subsidy withdrawal through ESAP. Closely related to reduction in government expenditure was the promotion of engagement with the private sector to carry out responsibilities formerly vested with local authorities (GoZ, 1991), ESAP, therefore prompted privatisation (Ramsamy, 2006). Similarly, in the housing sector, private actors were contracted to service land, provide onsite and offsite infrastructure and construct houses through cooperatives and self-help models. Housing finance was privatised, that is; housing would be financed by individual through pay schemes. Pay- for-your-house scheme was one of these and was introduced in 1992 (UNDP, 2008). This has seen the successful development by the high- and middle-income communities at the expense of low-income households. Beneficiaries would pay the costs of services and then council would engage contractors and monitor servicing after which the projects would then be commissioned to beneficiaries. However, this fared well for high- and middle-income housing relative to low-income housing as evidenced by a growth in more schemes for these by the end of the ESAP period which is estimated to be from 1990-1995. The rate of private sector engagement in low-income housing was poor during the ESAP period (UNDP, 2008). This could be attributed to the low-cost recovery potential of

investment in the low-income sector particularly without government subsidies. Immature withdrawal of government spending in such sectors could have resulted in the notable gaps in low-income housing infrastructure provision (Skalnes, 2016).

Other than the profit motivated actors, donor agencies were also engaged in self-help housing delivery. The World Bank and donor agencies were financing housing investment projects for the vulnerable groups through the World Bank Urban II programme in 1996. Some housing projects sponsored include servicing of Warren Park A and B and Phase 3 Kuwadzana (City of Harare, 1996). These were run under aided self-help programmes (UNDP, 2008). However, since the year 2000, the World Bank aid has declined due to poor political relations between Zimbabwe and the commonwealth (Skalnes, 2016). This negatively affected aid for self-help housing projects.

Privatisation of public services such as energy, water, electricity and housing infrastructure provision was also advocated for through ESAP (GoZ, 1991). This was meant to increase competition and foster efficiency in service provision. However, privatisation has a negative impact on the poor's access to housing infrastructure and related services since they cannot afford these services priced at market values (Dabour, 1999). For Zimbabwe, there has been a deficiency in terms of services in emerging peri-urban housing communities (Mutekede, 2009). In addition, quality of public infrastructure and amenities in low-income residential neighbourhoods has been deteriorating. This can also be attributed to a reduction in government spending on public amenities combined with the inability of the poor to finance their own housing infrastructure (Mutekede, 2009). The other challenges of off-site housing infrastructure privatisation have been a low uptake by the private sector considering the public nature of some projects which offers little in terms of profits (IMF, 1997). As a result, a

deficiency exists in terms of public infrastructure in low-income residential communities following the withdrawal of public infrastructure provision by the government.

The fiscal policy of low interest rates for savings consequently reduced the propensity for saving in the financial sector (IMF, 1997). On the other hand, higher interest rates for lending also discouraged borrowing mortgages from the financial sector. The combined effect has been a decline in the financial integrity of mortgage lending institutions since they depend on a pool of savings in order to lend mortgages. This is because negative rates on deposits and high interests on lending during the ESAP period discouraged effective mortgage development (IMF, 1993). Furthermore, prior to ESAP the government regulated maximum interest rates as a way to ensure loans were accessible by the poor (Mutekede, 2009). However, following financial liberalisation in the ESAP era, these interest rates were liberalised and only the minimum interest rates were regulated (GoZ, 1991). This increases costs of mortgages to aspiring homeowners. Other than disrupting the integrity of financial markets, high interest rates also negatively affected the poor's ability to secure housing finance from the mortgage market (Moyo, 2001).

In addition, the liberalisation of the financial sector and devaluation of the currency discouraged foreign company investment in Zimbabwe. This negatively affected supplies of foreign currency (Mucharambeyi, 2001). Lack of foreign currency consequently affected the supply of building materials on the local market since most of the construction material had to be imported using foreign currency. As a result, the cost of building materials rose (Mucharambeyi, 2001). This saw an increase in the cost of housing construction which further exacerbated homeownership challenges for the poor. As a result, there was an increase in

informal and substandard dwellings in Harare between 1992- 1995 (Gumbo and Mupedziswa, 2001). This could be an indication in part of unaffordability of standard building materials.

The other factor related to decline in homeownership is the deregulation of council by-laws. This was meant to stimulate investment in different sectors of the economy including urban development (Ministry of Finance, 1994). This led to the invention and adjustment of most urban development regulations such as statutory instrument 216 of 1994, building standards, land delivery laws as well as laws on housing infrastructure provision among other changes. Promulgation of statutory instrument 216 of 1994 (use group regulations) allowed a variety of formerly prohibited activities to be carried out in residential neighbourhoods without the need for securing an additional planning permit (GoZ, 1998). This broadened the range of activities that could be conducted in a residential community. On a positive note, promotion of industrial activities in residential areas would improve convenience and efficiency and foster compactness of residential communities though this had new needs for urban design and planning for low-income housing schemes (Kamete, 2010).

Other than deregulation of laws on permitted land uses, the ESAP package also advocated for the reform of laws governing land surveys including amendments to both the Land Survey and the Professionals Act. This was meant to stimulate the process of land acquisition for development (Ministry of Finance, 1994). The basis for this development was the observation that delays in land delivery were a result of lack of surveyors (GoZ, 1998). As a result, the policy advocates for the reform of institutions governing land survey and training of land related professionals in fields outside surveying - like planning, architecture and property valuation (GoZ, 1998). This was an institutional change that was meant to positively influence low-income housing supply.

Furthermore, deregulation was also effected on laws regarding building architectural standards. Building standards were relaxed to promote development through Circular 120 of 1993 (Ministry of Finance, 2004). The circular advocated for the reduction of minimum stand size requirements, onsite and offsite infrastructure requirements and requirements on superstructure for low- and medium-income residential developments among other changes (Ministry of Finance, 2004). These adjustments were meant to reduce development costs for prospective low- and middle-income home seekers as well as private developers. Deregulation of laws also saw a major shift in the provision of housing infrastructure. There has been a transition from the planning - servicing - building - occupation model to the reverse which is occupation – building- planning – servicing model. As far as the implications of this on low-income housing are concerned, there are mixed reports. This has made stands and housing more affordable to the poor, albeit the areas being underserved (Gumbo, 2015). Deregulation is also critiqued for the wide proliferation of slum housing conditions where low-income communities lack basic infrastructure and services (ibid).

The policy context for ESAP was characterised by strong donor support, an open economy policy and currency devaluation. As far as political commitment is concerned, it is relevant to note that the Zimbabwean government, through the ruling party lacked full commitment to the ESAP policy. As such, the success of initiatives was limited as government spending continued. The ruling party then in a bid to retain control, failed to promote conducive environments for private sector vibrancy and initiative in the economy including in the housing market (Simpson and Hawkins, 2018). This had dire effects on the implementation of ESAP.

4.3.2 Zimbabwe Programme for Economic and Social Transformation, 1996-2000

(ZIMPREST)

ZIMPREST, as opposed to ESAP, was a move away from western policy towards a home-grown policy which would take into account the social, economic and political context in Zimbabwe. However, the policy thrust remained the same - reducing government expenditure, privatising public service delivery, economic stability (low interest rates and inflation) and social housing. ESAP also focused on improving household capacity to meet their own basic needs among which is housing (GoZ, 1998). Besides these common targets, the policy also focused on access to land, land tenure and environmental sustainability.

The other homeownership related concept of the policy is investment in public infrastructure. Under this aspect, the quality of public infrastructure was recognised as an important component in influencing the living standards of households. Hence, the policy advocated for use of both government funds and private sector resources where public infrastructure was oriented towards public infrastructure needs of the disadvantaged (GoZ, 1998). This was to be achieved through public- private partnership arrangements. Typical public infrastructure brought under this includes water delivery.

The other factor considered by this policy is access to land. Land delivery method was to be through the land market (using land taxation to encourage the efficient use of land). With regard to housing, the land reform was deemed as the strategy for fostering access to peri-urban land for residential development (GoZ, 1998). However, Kamete (2002) notes that the practical reality shows a contrast with inefficiency in housing land delivery. This has been attributed to a lack of surveyed land for construction due to poor institutional capacity within the survey

department (GoZ, 1991) and this had persisted from the term of the FFYNDP soon after independence.

Land tenure is another important aspect of home ownership in the ZIMPREST policy. The objective was to streamline land tenure to promote efficient land use (GoZ, 1998). Though the greater emphasis was on agriculture, land tenure is an important issue in low-income homeownership in urban areas of Zimbabwe. The ZIMPREST policy focuses on direct engagement of the government in the housing sector particularly for addressing needs of the low-income, youth and women who cannot afford homes on the market. Government engagement for addressing housing needs of the poor would encompass a focus on three major aspects including availability of serviced land, mobilising housing finance and review of building standards in line with prevailing limitation during the term of the plan (1996-2000) (GoZ, 1998). As far as the provision of serviced land to the poor is concerned, typical schemes under this project in the case of City of Harare include Kuwadzana Phase 3 which was financed by the World Bank (City of Harare, 1996). Services considered included water mains, sewer mains, roads and storm drains (City of Harare 1996). However, poor performance of the economy and a decline in national budget allocations for housing construction negatively affected implementation of public social housing projects. In the case of the City of Harare some construction projects were postponed due to the same reasons (City of Harare, 1996). The result was an increase in low-income earners illegally occupying peri- urban farms like Hatcliffe in Harare for shelter.

Homeownership by the poor was also to be achieved through removing discrimination in access to funding by banks (the National Housing Fund). In addition, housing cooperatives were also to be engaged to supplement resources for housing the poor in partnership with the government

(GoZ, 1998). Similar to the ESAP policy, modifying building material requirements as a way of reducing housing construction costs for the poor remained an important policy priority. However, despite all these priorities inflation continued to be on the rise and this becomes a major challenge to improve the housing situation.

4.3.3 Millennium Economic Recovery Plan, 2000 (MERP)

The policy sought to restore economic stability and reduce inflation (Bonga, 2014). As a result, the plan mainly focused on economic policies (GoZ, 2000). Aspects related to housing considered under this section include reforming public enterprises, lowering interest rates and protection of the minority groups such as women, children and the disabled. With regards to social welfare of the poor, the policy sought to increase access to land as well as housing. Lack of access to land was deemed a barrier in access to capital by the poor leading to perpetuation of poverty. Based on this observation, the government was determined to use the fast-track land resettlement programme as a strategy for securing housing land for the urban poor (GoZ, 2000). This was to be achieved through direct engagement of the government in servicing and construction of infrastructure. One of the strategies advocated for was efficient utilisation of the land through construction of flats (GoZ, 2000).

The MERP also aim to address the housing needs of the minority based on the observation that they were not an attractive sector by the private and profit-oriented actors. Groups considered as the minority include the poor, handicapped, youth as first-time home seekers (GoZ, 2000). Strategies used include national housing trust where pension funds would deposit 1% of their revenues into it and these would be available for lending at a subsidised rate, social housing grants to specific groups such as the blind, old and the physically disabled (GoZ, 2000).

The other intention of the policy was on stimulating public-private partnerships in infrastructure provision (GoZ, 2000). These were advocated for in areas of water and electricity on the basis of failing capacity of the government to provide these (GoZ, 2000). Thus, the rationale was the same as that guiding the original ESAP policy where the bottom line was liberalisation to reduce the government burden and foster efficiency through competition. To facilitate these infrastructural partnerships, a board responsible for governing the relations between the private sector and the public sector was to be set in place. In addition, laws were to be instituted to protect consumers from discriminatory service provision (GoZ, 2000).

For the financial sector, interest rates were to be monitored so as to influence demand in the economy. This was against the background that low rates of interests in mortgage markets versus higher rates of interest in the money markets following financial liberalisation, which negatively affected the functionality of mortgage markets. The low mortgage market interest rates trigger loss of investment to the higher paying money market (GoZ, 2000). The scenario negatively affected lending capacity of building societies during the period up to 2000. Therefore, interest rates were to be subsidised so as to revive the mortgage markets (GoZ, 2000). Interest rates were to be designed in a way to channel more resources to mortgages rather than to the money market (GoZ, 2000).

One of the key areas related to homeownership is the issue of environmental sustainability. This goal provides consideration to access to water and sanitation as well as enhancing living conditions for slum dwellers. Improving housing was seen as a strategy for preventing environmental pollution and therefore preservation of the natural environment. However, the results show inconsistency with this objective. Though attempts were made to upgrade slum settlements there was an upsurge in informal settlements in peri-urban areas (GoZ, 2004).

4.3.4 National Economic Revival Plan 2003 (NERP)

Zimbabwe's macroeconomic environment has been declining since the late 1990s and Real GDP fell by an average of more than 6 per cent in 2000-01 and by more than 30 per cent in 2002-03. Inflationary pressures worsened in 2003 and the lack of anchors further reduced economic activity and the competitiveness of exports (AfDB /OECD, 2004). The economy also suffered from continued uncertainty over the fast-track land resettlement programme, declining productivity on resettled farms and shortages of foreign exchange.

Severe bottlenecks developed as imports of raw materials and production inputs were significantly cut and infrastructure (railways, electricity and urban water supplies) deteriorated badly. Agriculture and manufacturing were the most affected in 2002 and 2003 (ibid). The financial sector grew for the fourth straight year but this was due to huge distortions in the foreign exchange market and speculation by banks in real estate and other physical assets markets (AfDB /OECD, 2004). Reflecting mounting concerns on the implementation of the 2003 budget, business and the unions, under the auspices of the Tripartite Negotiating Forum (TNF), pushed the authorities to launch a National Economic Revival Programme (NERP) in February 2003.

The policy touches on financial interest rates which have an impact on the sustenance of mortgage lending institutions hence the availability of funding for homeownership where the policy sought to resolve the scenario of a mismatch between interest rates and inflation which would discourage investment (ZMFED, 2003). Narrowing the difference between deposit and lending rates was advocated for by Ministry of Finance and Economic Development. This had

an impact on the provision of mortgage and it also affected the willingness of households to invest in the property sector since it was regarded as an effective hedge against inflation.

4.3.5 Short Term Emergency Recovery Programme 2009 (STERP) I

On the 15th of September 2008, a Global Political Agreement was executed by the three Political Parties represented in the Zimbabwean Parliament. These political parties were ZANU-PF and the two MDC factions. Pursuant to this, the new Inclusive Government took Office in the context of an economy that had many challenges. At the epicentre of the economic crisis, have been exceptional levels of hyper-inflation, sustained period of negative Gross Domestic Product (GDP) growth rates, massive devaluation of the currency, low productive capacity, loss of jobs, food shortages, poverty, massive de-industrialisation and general despondency (GoZ,2009). The parties agree to give priority to the restoration of economic stability and growth in Zimbabwe. As part of its commitment to address the economic crisis, Government came up with the Short-Term Emergency Recovery Programme (STERP), which covered the period February to December 2009.

This policy recognised housing as an important arm of the economy through links with other sectors. The poor performance of the housing sectors has been recognised and the policy advocated for provision of credit to construction companies (GoZ, 2009). This was a financially based innovation under the national housing sector. Land allocation was to be increased to facilitate housing construction. Municipalities had to collaborate with the financial institutions to mobilise resources for housing (GoZ, 2009). Thus, banks and building societies had to be re- engaged. Other than banks, cooperatives were also recognised as important institutions that would be prioritised for land acquisition (GoZ, 2009). This prompted the rise of housing cooperatives since 2008. Overall, STERP maintained the neo-liberal thrusts where the key

responsibility for resource mobilisation remains with the private sector, cooperatives, banks and pension funds. Thus, the state plays a facilitator role through availing land and helping in resource mobilisation.

4.3.6 STERP Two (Three Year Macro- Economic Policy and Budget Framework-2009-2012)

STERP was a nine months programme from February to December 2009 focusing on political and governance issues, social protection programmes, supply side reforms and macro-economic reforms. The short-term nature of STERP meant that some programmes and projects would not be fully implemented within the time frame of nine months. Hence, continuation of all such programmes beyond 2009 was implied from the onset in their design, resource requirements and implementation scope. In this regard, Government formulated a successor policy to STERP, the Three Year Macro-Economic Policy and Budget Framework, which was meant to build on the macro-economic stability attained under STERP.

Housing is a human right as stipulated on section 28 of the Constitution of Zimbabwe. Housing is also believed to be a strategy for poverty alleviation (GoZ, 2009). Attempts at improving housing include creation of a conducive economic environment. The thrust of the policy was also on access to land which would be facilitated through acquisition of peri-urban farms. The policy also emphasised equity in housing delivery with the intention of ensuring that access to housing was improved across all groups of the community including the youth, the elderly, women and the physically disabled. As in the previous policies, emphasis was also placed on the provision of quality onsite and offsite housing infrastructure.

Reforms in the financial sector included the requirement that banks pay interest to individuals on deposits in order to stimulate savings (Ministry of Finance and Economic Development, 2009). This would encourage saving and financial viability of the building societies and banks which directly affects low-income housing finance. As far as housing finance is concerned, strategies include the re-engagement of a civil servant housing fund and employee housing schemes. Private-Public Partnerships (PPPs) with building societies were also promoted as a way of easing housing finance challenges. Beneficiaries were also to mobilise resources for financing projects under self- help housing. Youth building brigades were to be revived in a bid to speed housing construction (Ministry of Finance and Economic Development, 2009). The other intention for engaging building brigades was to boost employment in line with the indigenisation policy (Ministry of Finance and Economic Development, 2009). STERP two also emphasised on the need for carrying out environmental impact assessment on projects as a way of integrating environmental conservation into development (Ministry of Finance and Economic Development, 2009). Though environmental impact assessment implies a cost on housing delivery, it has a positive implication on the resilience of housing infrastructure.

4.4 Fast-Track Land Resettlement Programme (FTLRP)

The Fast Track Land Reform Program (FTLRP) in Zimbabwe formally began with the Land Acquisition Act of 2002. The Program, that effectively co-opted the farm occupations since 1998, redistributed land from white-owned farms and estates, as well as state lands, to more than 150,000 farmers under two models, namely A1 and A2 (Mkodzongi and Lawrence, 2019). The A1 model allocated small plots for growing crops and grazing land to landless and poor farmers, while the A2 model allocated farms to new black commercial farmers who had the skills and resources to farm profitably, reinvest and raise agricultural productivity. The FTLRP generated heated debates that polarised opinion between those who were in favour of redressing

the colonial racial distribution of land in favour of black farmers and those who were against this objective as well as the way it was done. On the other hand, Moyo and Chambati (2013) are of the opinion that FTLRP in Zimbabwe characterises the only instance of radical redistributive land reforms since the end of the Cold War. It overturned the racially-skewed agrarian structure and discriminatory land tenures inherited from colonial rule, whereby over 6,000 large-scale white farmers and a few foreign and nationally- owned agro-industrial estates controlled most of the prime land, water resources and bio-reserves, while relegating the majority of the population to marginal lands and cheap-labour services. The land reform also radicalised the state towards a nationalist, introverted accumulation strategy, against a broad array of unilateral Western sanctions. Undeniably, Zimbabwe's Fast Track Land Reform, in its social and political dynamics, must be compared to the leading land reforms of the twentieth century, which include those of Mexico, Russia, China, Japan, South Korea, Taiwan, Cuba and Mozambique (Moyo and Chambati 2013).

FTLRP commonly known as '*jambanja*' and was initiated in the year 2000 with the aim of acquiring commercial farms for redistribution (Manby, 2002). The programme sought to provide land to the landless based on the social and economic value of land. Land reform in urban areas led to the invasion of peri-urban farms by the homeless in urban areas (Murisa & Nyaguse, 2015). Other than the intention for social and economic betterment, land reform has been used as a strategy for political survival by the ZANU-PF party in urban areas (Simpson and Hawkins, 2018). With regard to who benefited, politicians and those aligned to politicians were the priority beneficiaries since allocations were based on political affiliation and political networks (Matondi, 2012). Thus, land reform has been used as a way of redistributing resources among the elites in the capitalistic land reform context (Mbiba, 2017). These elites exploit the complexity and delays in the land delivery process as an opportunity for corruption (GoZ,

2015). Thus, politicised access to land promoted the growth of land corruption which has become rampant in allocation of urban land (Chiweshe, 2017). This scenario is prevalent in land reform for homeless poor in peri-urban areas. An example is the case of Whitecliffe Farm in Harare where war veterans issued out housing stands mostly to those beneficiaries aligned to their political ideology (Potts, 2010). Therefore, this reflects discriminatory tendencies in terms of access to land for housing.

Other than the use of political networks to access land, land in peri-urban Zimbabwe is also secured through organised housing cooperatives based on the ability to pay (Kamusoko and Chikati, 2017). These co-operatives register, acquire land and subdivide plots for occupation and distribute them to members. The major drawback is that homes are developed without servicing the land which has been the conventional way of land delivery for housing (Chitekwe-Biti, 2009).

Other than affecting access to land, land reform also had an impact on tenure arrangements. The common change with regards to land tenure during the fast track land reform in 2001 was the vesting of land in the state and abolition of pre- independence property rights laws (Murisa and Mujeyi, 2015). Of the land acquired by the state some peri-urban farms were allocated to urban local authorities for residential development (Ministry of Finance and Economic Development, 2009). A major deficiency of this movement on housing the poor was that most of the land under these schemes lack security of tenure as some farmowners appealed in courts against the compulsory acquisition of their farms and also for those allocated no title deeds were issued. The absence of full property ownership by those allocated land has been maintained for political reasons (Boone, 2013). This has been used by politicians as a campaigning point to gain the interests of the voters' already allocated land but waiting for

titles. This is reflected in political manifestos of both MDC and ZANU-PF which are the two major political parties in Zimbabwe. The two political parties' manifestos for 2013 and 2018 elections are discussed in detail in subsequent sections. However, according to desoto (2010), the absence of private tenure works against the functionality of neo-liberal housing markets and the transformation of the poor's houses into tradable assets that can be used as collateral and this in turn increases vulnerability of the poor homeowners.

As a result of the pitfalls of, the fast-track land resettlement programme most housing developments are informal in several ways. The developments are not coordinated under the operative master plans of most urban authorities and often the subdivisions do not conform to the formal standards (Kamusoko and Chikati, 2017). These challenges are linked to ineffectiveness and active subversion of the land delivery process where the process was not in line with formal land delivery methods (Mbiba, 2017). This affects the amenity and decency of low-income housing developments particularly in peri-urban areas. Politicians have assumed the responsibility for land allocations and subdivisions, skipping some of the regulations as they undermine the role of urban local authorities (Muchadenyika, 2015).

4.5 The Look East Policy-2003

According to Ojakorotu and Kamidza (2018), Look East Policy (LEP) was introduced to promote Zimbabwe – China bilateral relationship as a sign of commitment by the two countries to support each other against Western governments in global dialogue engagement and platforms. The adoption of the look east policy in 2003 by the Zimbabwe African National Union–Patriotic Front (ZANU-PF) government was a direct response to the country's deteriorating political and economic instability and bilateral conflictual relationship with both the Western governments and international development partners. It is also seen as a strategy

adopted by the ZANU-PF government towards East-Asian countries, particularly China with the objective of ensuring enhanced and heightened bilateral cooperation between the two governments in all economic sectors. Indeed, LEP has been largely a strategy to counter Western governments and Global Financial Institutions (GFIs) imposed targeted economic sanctions and travel prohibitions on the ZANU-PF leadership and associated companies.

The policy was an attempt to overcome or bypass the sanctions by the Western community which saw Zimbabwe entering into a pact with China for economic and social benefits to the country (Youde, 2007). It started in the early 2000, though the policy became officialised in 2003 (Saunders *et al.* 2012). This was a bilateral agreement for financial gains as well as development projects between China and Zimbabwe (Ojakorotu and Kamidza, 2018). The relations were to benefit Zimbabwe in terms of infrastructural development (Mbiba, 2017) and through this relationship, China was engaged in the construction of low-income houses on land provided by local authorities. For example, in areas like Divarasekwa and Hatcliffe in Harare land has been identified for some of these developments. Furthermore, Chinese financial institutions were to provide mortgages to finance home buying for homes constructed under low-income housing projects by Chinese firms however, to date little is known about the progress under this kind of arrangement. The other way through which the Look East Policy provisions should have affected housing is the provision of loans and grants for companies and individuals engaged in the construction industry. In addition, China has been engaged in the production of construction materials used in the construction of houses in Zimbabwe. This impacted negatively on the quality of residential (offsite and onsite) infrastructure in terms of the longevity of the houses as well as the architectural quality which was mainly Chinese architecture (Mbiba, 2017). With regards to the observation of laws regulating housing development, engagement of Chinese based contractors has often meant flouting of the laws

and regulations for planning with developments proceeding in ecologically fragile areas (Mbiba, 2017). This reflects poor administration of rules.

4.6 Zimbabwe Agenda for Sustainable Socio-Economic Transformation, 2013-2018 (ZIMASSET)

The social cluster under ZIMASSET, seeks to improve living standards and well-being for economic growth. Therefore, the government advocates for enhancing the capacity of local authorities to deliver public services such as water and sanitation (GoZ, 2013). This has an impact on the quality of residential communities. In addition, the infrastructure cluster is also important since it determines investment in bulk infrastructure services which influence availability of water, energy and sanitation at community level. Investment in these sectors is necessary in improving the decency of living conditions for residential communities. Under this policy, investment in infrastructure has to be facilitated through Public-Private Partnerships (PPPs). These PPPs have been engaged by local authorities either in financing or in the provision of off-site infrastructure (GoZ, 2013). The policy also advocates for indigenisation of most economic activities which have an impact on low-income housing production, a policy direction which seem to contradict the look east policy with regards to the production of building materials. On a positive note, indigenisation has given way to a campaign towards land ownership by the poor based on the ideology that land is the cornerstone for economic empowerment. This has led to the increase in residential stand allocations in urban areas easing the challenge of access to land by the poor. Furtherstill, indigenisation promoted the rise of local based industries in the production of building materials. Some of the motives for indigenisation seem to have been for political interest as some of those tasked to produce materials lack adequate skills and therefore some of the material produced are often of poor-quality and compromise the quality of housing provided. However, the 51% share

ownership in whatever form of investment by the indigenous citizens which is required in the ZIMASSET policy has discouraged foreign company investment across all sectors (Matyszak, 2014). Similarly, this discourages foreign company investment in the housing sector which would benefit the homeless.

4.7 Housing as relected in Political manifestos in election times

Since it had already been highlighted that the promotion of homeownership as an ideology is very much linked to politics this section focuses on the political manifestos of the two biggest political parties in Zimbabwe which are ZANU-PF and MDC. The intention is to find out the articulation of housing issues in these manifestos especially for the 2013 and 2018 elections. These elections were very special in the sense that the 2013 were being done after the expiry of the inclusive government and the 2018 are special in that they were the first elections since independence to be done without Robert Gabriel Mugabe as the candidate for ZANU-PF and also without Morgan Tsvangirai as the presidential candidate for MDC.

4.7.1 ZANU-PF 2013 Election Manifesto (Indigenise, Develop and Empower)

The essence of ZANU-PF ideology according to its 2013 manifesto was to economically empower the indigenous people of Zimbabwe by enabling them to fully own their country's God-given natural resources and the means of production to unlock value from those resources. It claimed that the deliberate socio-economic policies and achievements since independence have laid a firm foundation for the attainment of this strategic goal. The ways and means in the Manifesto are anchored on ZANU-PF's policy of Indigenisation and Economic Empowerment, which seeks to enforce the transfer to local entities of at least 51 percent controlling equity in all existing foreign owned businesses. Over and above this, the policy is to empower

indigenous entities to hold 100 percent of equity to start up or take over strategic enterprises across the economy, especially in key sectors such as mining, tourism and agriculture.

On the issue of housing the manifesto portrays Housing for all as one of the most important goals every Zimbabwean aspires for and which ZANU-PF is determined to achieve. It acknowledged that Zimbabwe faces serious homelessness characterised by a very high national housing backlog which stands at 1, 25 million. This situation has been attributed to the combined effects of discriminatory urban settlement policies of the pre-independence era, the massive rural-urban migration of the post-independence years – which is on the increase as large numbers of school leavers and college graduates annually seek to secure employment opportunities – and the deterioration of both physical and social infrastructure and economic decline that has been caused by the illegal sanctions imposed on Zimbabwe by Western countries over the past 14 years. The sanctions and the economic decline, in particular, have had a negative impact on wealth generation, employment creation and the promotion of savings. This impaired the capacity of the citizens to choose their own habitat and dented the focused programmes and gains that ZANU-PF had made towards the goal of providing housing for all Zimbabweans. A National Housing Policy, launched by the Government in 1999 with the aim of surpassing the Millennium Development Goals, was immediately checkmated by the illegal sanctions before it could make any progress. After the forthcoming elections, the ZANU-PF Government promised to embark on a vigorous housing programme to address the housing backlog of 1, 25 million using financial resources from assets to be unlocked from the indigenisation of foreign-owned companies (ZANU-PF, 2013).

Access to land has always formed the political ideology of the ZANU- PF regime after independence (Boone, 2013).In 2001 the fast track fast-track land resettlement programme was

embarked on and a number of beneficiaries were allocated pieces of land either for agricultural purposes or residential developments. The land allocations during the period were marred by disputes leading in some cases to evictions in various areas. One of the critical components to homeownership advocated for by the 2013 ZANU-PF election manifesto is the need to unlock the value of home assets in peri-urban areas through regularising tenure for residential properties allocated and developed in peri-urban areas through the land reform of 2000 -2003 (ZANU-PF, 2013). This was also supported by the need to provide decent housing for every citizen as a foundation for unlocking economic prosperity in Zimbabwe.

Furthermore, this was aligned to the political ideology of the party which has a strong belief in land ownership by natives and indigenisation as given by the statement "Our land is our economy". Hence, ownership to land through formal tenure was a priority for economic development. Above all, "housing for all" forms the basis of the goals of this manifesto where the houses were to be affordable and have high quality and decent amenities for human dignity (ZANU-PF, 2013). This reflects a strong political interest in housing delivery for strengthening ZANU-PF ideology of an inclusive society.

4.7.2 MDC 2013 Election Manifesto (Jobs, Upliftment, Investment, Environment - JUICE)

Since its inception the MDC has believed access to land and the enhancement of agricultural productivity as central to sustainable development and the eradication of poverty (MDC, 2013). Unfortunately, land has been a source of conflict, corruption, and abuse of power preventing the population from utilising the resource to their benefit. On the issue of Land Management and Administration the MDC promised to implement a fair and equitable land policy to

cultivate an efficient, just, and people-driven agro-economy and this will be achieved by the following measures as stipulated in its 2013 manifesto:

- Ensure equitable access to land for all irrespective race and gender
- Provide security of tenure for all land owners
- Restoration of forms of title or title deeds
- Establishing the constitutionally mandated Land Commission
- Enforce the one household, one farm policy
- Strengthen agricultural technical support and ensuring access to credit for farmers
- Full and adequate compensation for land acquisition
- Enforce a viable land tax system • Conduct periodic land audits
- Manage land disputes and regulate land acquisition
- Restoration of a land market

On housing the MDC in its manifesto acknowledges that, Zimbabwe has a housing shortage and is currently experiencing a 1.3 million-unit backlog. This inadequate provision of housing is unacceptable. The MDC was the driver in establishing access to affordable housing as a basic human right in the new Constitution. Creating a business and tax incentive system to address housing needs around the country will generate jobs throughout the construction sector and provide housing to those in need. To create this environment, the MDC government will:

- Expand access to credit for homeownership
- Guarantee conditions for private sector investment in housing
- Partner with the private sector to implement innovative approaches to provide housing
- Automate a National Housing waiting list
- Renovation or reconstruction of bachelor's quarters through urban renewal

- Obligate 2 million hectares of state and national land to housing provision
- Ensure devolution of authority to ensure local challenges are met with local solutions

On the issue of infrastructure development the MDC promised to create tax incentives and a Housing Fund for low income housing development, introduce the Energy Management Act to address energy and electricity shortages and introduce a National Road Network Development and Maintenance Plan.

The political manifesto of MDC sought to apply tax incentives and a housing fund for low-income housing as a way of stimulating the production of low-income housing. It also sought to enhance access to credit for home buying. Other than access to credit, the policy also sought to improve the quality of amenities and social services (MDC, 2013). The other element advocated for that could have an impact on housing delivery is the institution of a land commission which would ensure access to land as well as security to land ownership through title deeds issuing.

4.7.3 Zanu-PF 2018 Election Manifesto

One of the themes of the manifesto is fiscal sustainability and revival of the financial sector. This was to be achieved through re- engagement of the Commonwealth with the intention of bringing back Zimbabwe's economic sector into the international mainstream (ZANU- PF, 2018). This would have an effect on financial wellbeing of building societies and mortgage markets within the country. The manifesto also sought to ensure access to affordable housing and not replicate the unplanned developments. This would be achieved through issuing title deeds, regularisation of unplanned settlements, improving servicing with water and related housing infrastructure (ZANU -PF, 2018). Housing related infrastructure and services would

be provided in partnerships with the private sector. To ease the affordability challenge, the ZANU- PF party would also allocate land to the youth, women and war-veterans (ZANU-PF, 2018). The ZANU-PF party also committed itself to embarking on a command housing programme targeting 470 000 units by 2023.

To attract investors in the housing construction industry, the party advocated for the alignment of regulations which impinge on investment in low-income housing projects by both the indigenous people as well as by international investors. This includes a review of policies like the deeds registry as well as the companies' act which regulates the registration of companies to facilitate easy registration by prospective construction companies (ZANU-PF, 2013). Deeds registry laws would be structured for adequate property rights protection. All these factors are strategies under the “ease of doing business” mantra and they have an effect on investment in low-income housing construction. This is similar to the deregulation of urban development regulation advocated for under ESAP during the early 1990s.

The 2018 manifesto generally retains the major aims of its 2013 manifesto with regards to land allocation for housing, housing related infrastructure and services, engagement of the private sector, private property rights and implementation of public housing programmes. However, a major difference in the de-emphasis on the indigenisation policy and a look towards attracting international investors (ZANU- PF, 2018). This also has an implication on investment in the housing construction sector.

4.7.4 MDC 2018 Election Manifesto

The MDC Alliance recognises the importance of housing, environment, infrastructure (water and sanitation). One of the strategies for such a recognition is availing land for housing to

municipalities (2 million hectares). The basis of this idea could be on the notion that the housing challenge in urban areas emanates from land shortages. Rather than compromising on standards, the manifesto advocates for the maintenance of standards for quality although it touches on revision of some legislative frameworks governing housing provision such as the Regional Town and Country Planning Act 1996 (Chapter 29:12), Public Private Partnerships with employers, pension funds, among others. These were to be stimulated through incentives (MDC Alliance Political Manifesto, 2018). This would have been a move back to the 1980 policies, but now like then, the extent to which the private sector would be incentivised to provide for the low-income need remains questionable. This idea is still consistent with the World Bank idea where the role of the state would be reserved to simulate private sector housing activities which seem also to a theme in the ZANU-PFs manifesto in 2018 (IMF, 1993).

Other strategies include council provision of cheap serviced stands, orientation of the banking institutions (National Building Society (NBS) towards extending mortgages to low-income households, regularisation of informal settlement - (though the method of regularising were not explicitly started), incentivised the construction sector and improving housing law for protection of home owners (MDC Political Manifesto, 2013).

4.8 Global policy frameworks and their application in Zimbabwe

4.8.1 Millennium Development Goals (MDGs)

The Millennium development Goals 2001 mainly focus on basic needs goals and poverty alleviation. Issues related to quality of life which may have a positive effect on homeownership include public health, reducing poverty and environmental sustainability although the MDGs make no pronouncement on tenure (UN, 2001).

Health is one of the critical components closely related to housing that is identified under the MDGs of 2001. Though the policy does not directly mention housing as an indicator of health, it is one of the common indicators of well-being and quality of life for Zimbabwean citizens. This is due to the fact that access to housing and housing quality affects mental well-being and physical development and protection from harm and from communicable diseases (Bashir, 2002).

The other component of the MDGs relevant in this study is poverty alleviation. Ensuring that the poor are adequately housed is a special contribution towards poverty alleviation though the targets under this policy did not consider housing under poverty alleviation. This emanates from the fact that the policy increases the assets of the poor and therefore their capacity to raise capital to meet their own basic and household needs (Dodds *et al.* 2017). Owning a proper title to a home provides poor households an ability to capitalise on this home title to secure other benefits or trade it on the secondary mortgage markets (Desoto, 2010). Other than the economic benefits of housing, poor living conditions in housing facilities have been deemed detrimental to human wealth and development contributing to a poverty of health (Chambers, 2006). This has seen countries such as Ghana embarking on homeownership as a poverty alleviation strategy (Adarkwa, 2010). Other housing projects have been taken in different countries mainly by humanitarian aid and the government as a way to better the living conditions of the poor and therefore alleviate poverty.

Environmental sustainability is the other goal of the MDGs. Targets under this goal was to significantly improve lives of 100 million slum dwellers by 2020 and had the unfortunate slogan ‘cities without slums’ which led to many governments interpreting it as a slum reduction

target, which was not the intention (Nwonwu, 2008). In the context of Zimbabwe, this was to be achieved through upgrading poor-quality houses to improve housing conditions. The aim was to ensure that a family had access to at least a three roomed house designed with individual water and sanitation facilities by 2015 (GoZ, 2004). With regards to the results of implementation, Zimbabwe has been reported as one of the success countries in terms of slum upgrading (Nwonwu, 2008). The success cases include the upgrading of parts of Epworth in Harare through combined cooperation of the City of Harare, Dialogue on Shelter and beneficiaries (Dialogue on Shelter and Zimbabwe Homeless People's Federation: Harare Slum Upgrading profiles). Despite the success, there are challenges in the implementation of slum upgrading such as excess focus on physical design while neglecting other economic aspects (Awortwi and Musahara, 2015).

Other than in-situ slum upgrading, the challenge of slums or informal settlements was to be addressed through construction of new dwelling houses with a target of 250 000 units yearly as set in the National Housing Delivery strategy of 2003, but by the end of 2004 approximately 6% of the annual target was met (GoZ, 2004). The gap was attributed to unavailability of serviced land. The challenge was compounded by shortage of land for housing with most urban areas running out of housing land reserves (ZMDG, Report, 2004). This reflects the poor capacity of both the public and private sector housing institutions to keep pace with the rate of demand. The overall result has been increasing development of unplanned and unserviced dwellings in the peri-urban confines.

4.8.2 Sustainable Development Goals (SDGs)

Components of the SDGs related to homeownership include poverty alleviation, building inclusive cities as well as access to water, sanitation and energy. Homeownership comes under the first objective the SDGs where property ownership and control is recognised as an important way of reducing poverty (Dodds *et al.* 2017). Homeownership also comes under SDG 5 where equal access to housing can be used as a gender equality mechanism. Homeownership also comes under goal 11 of making cities inclusive. This has to be achieved through enhancing access to affordable housing as well as affordable housing amenities (Dodds *et al.* 2017). The way housing is designed affect environmental sustainability (Pareja-Eastaway and Winston, 2017). Thus, homeownership is important towards fostering inclusivity as well as environmentally sustainable urban development. Housing related services such as water, sanitation and energy are also recognised under the UN- Sustainable Development Goals. Under this framework, the services have to be accessible as well as affordable for all since they define the living standards in a residential community.

4.9 Synthesis of the policies

From the review of the policies, the major issues relating to low-income homeownership addressed include access to finance, privatisation of public service, social housing, engagement of PPPs, access to land, land tenure and the provision of housing infrastructure. This section, therefore summarises these through examining the general trend in each of the factors since the 1990s.

As far as mortgage lending is concerned, the effectiveness of the mortgage markets has generally declined since the 1990s. Financial institutions fared well before liberalisation since mortgage lending activities were subsidised by the state with each building society obliged to

direct a quarter of its income towards low-income mortgages (Mutekede, 2009). On a negative note, liberalisation of the financial sector has reduced the capacity of these financial institutions to extend services for low-income households (Rakodi, 1997). This has been coupled by the deterioration of the economy. The overall result has been a rise in the cost of mortgages for the low-income earners which negatively affects homeownership.

With regards to the actors in housing sector, the private sector has been engaged in the production of low-income housing, housing infrastructure and housing related services following privatisation in the 1990s. In some cases, they have been able to avail homes and service land for housing in partnership with local authorities. There are also reports of housing cooperatives helping to ease the housing challenges for the urban poor in Zimbabwe (Chitongo, 2017; UN-HABITAT, 2006). However, engagement of the private sector has been critiqued on various grounds such as exploitation of desperate home seekers, provision of substandard housing infrastructure and corruption (Chereni, 2010; Chikomwe, 2014). This has been attributed to a weak institutional framework for effective delivery by the private sector.

All the economic policies and political manifestos interrogated advocate for direct government production of housing for the vulnerable groups. Consequently, the government has implemented national homeownership programmes of which *Operation Garikai/Hlalani Kuhle* is an example. It is a government led social housing project and self-help housing programme. However, this has been criticised for not accommodating the urban poor beneficiaries were supposed to formally employed and earning specific monthly salaries to qualify (Chikuhwa, 2013). Lack of financial resources by the poor to develop onsite infrastructure under such schemes has been a challenge (Gumbo, 2014). Due to that fact, completion of some *Operation Garikai* schemes in Bulawayo had to be delayed. The Bulawayo project had to be completed

within 5 years, under a US\$50 monthly payment, but was changed to US\$15 monthly payment for 16 years (NewsDay, 2017). Thus, economic decline further worsens access to housing by the poor.

Despite the attempts to liberalise the economy under ESAP, land an important resource for housing production, still remains under state control. Though intended to increase access to land for the poor, state interventions through the fast track land reform has distorted the functionality of urban land markets (Gareth and Ward, 1994). This also has negative impacts on the integrity of the property markets and housing production.

It is pertinent to note that requirements for standard construction materials, large stand sizes and servicing before construction were among the regulations increasing access to housing. Hence, the first attempts to neo- liberal housing (ESAP) has deregulated these housing standards requirements. Standards were revised downwards to improve affordability (Ministry of Finance, 1994). Similarly, in 2004, the government further revised these standards downwards in circular no. 70 of 2004 (MLGPWNH, 2018). Despite the continuous adjustment of minimum stand size regulations, the challenge of low-income home ownership continues to grow. Thus, deregulation of standards alone may not be the answer to Zimbabwe's homeownership challenges.

The challenges to homeownership in Zimbabwe have also been increased by a negative policy environment characterised by economic deterioration. This does not only weaken the capacity of government to fund public housing programmes but also constraints the capacity of financial markets to extend mortgages (ZMDG, 2004). Other than economic decline, political instability has also shunned away possible investors in the housing sector. Poor regulations

have increased prospects for corruption by both politicians and local authorities. Poor institutional framework for private sector engagement has led to failure of private sector to deliver housing infrastructure services. Though there has been a marked increase in private sector actors in provision of land, construction and housing amenities, their effectiveness stood to be questioned particularly given the deficiency of services in most residential projects after the 2000 fast track land reform.

4.9.1 Chapter Summary

Change from the socialist to the neo- liberal housing policy has rather worsened the challenges of low-income homeownership. This is against attempts to privatise housing delivery, engage PPPs in infrastructure provision, liberalise the financial sector and deregulate housing standards as shown in the country's economic blueprints. Other than the economic blueprints, attempts to improve homeownership have also remained the focal ideology of political manifestos. These changes have occurred in an unfavourable political and economic context. This has been coupled by poor institutions for facilitating the functionality of free market in housing delivery. Housing has not been purely brought under the market as politicians retain vested interests in the urban land and housing market. These political interventions have often disrupted activities on the property markets. This further affects the capacity of the market to cater for the needs of the poor, for example, the denial of land tenure under the fast track housing to beneficiaries has often served as a political campaigning strength since 2013. Despite some success, homelessness (slums, lack of tenure, poor servicing) continues to grow with the increase in population. The following chapter provides an assessment and critique of the housing policies with specific reference to low-income homeownership.

CHAPTER FIVE: AN ASSESSMENT AND CRITIQUE OF THE HOUSING POLICIES WITH SPECIFIC REFERENCE TO LOW-INCOME HOMEOWNERSHIP

5.1 Introduction

This chapter reviews literature on urban low-income housing provision from a multidimensional perspective. It focuses on the importance of housing in general, the various approaches and policies that have been used or being used in various countries to meet the housing needs of urban societies. As the chapter progresses focus is shifted towards debates surrounding housing tenure options taking note of the arguments for and against homeownership as a dominant form of tenure in most countries. The literature then funnels down to focus on the pros and cons of homeownership in relation to low-income households.

5.2 Evolution of Global housing policies

Historically, housing was perceived as a consumption good rather than an economic one (Tibaijuka, 2009; Chipungu and Adebayo, 2012). John Turner, one of the major protagonists of social production of housing or state assisted self-help had consistently argued for government intervention to support low-income groups. However, his ideas were seen to be more social rather than economic especially by those who were advocating a reconceptualisation of housing as an economic good in development planning (Tibaijuka, 2009). In the past, organisations like the World Bank and the United Nations did not recognise housing investment as an integral part of the economic development until the 1970's through the influence of Robert McNamara who was the then President of the World Bank (Tibaijuka, 2009). In 1975, the World Bank produced a landmark housing sector policy paper, reflecting its formal commitment to housing in general and lending guiding lines in particular (ibid).

Evolution of housing policies can be seen as going through a number of phases in line with the global development goals. According to UN-HABITAT (2006) and Tibaijuka (2009), the first phase is the Modernisation and urban growth phase (1960's and 1970's) where physical planning and production of shelter by public agencies was the major focus. Table 5.1 summarises the evolution of housing policies by showing the phase and approximate dates, focus of attention and the major instruments used at each phase from a global perspective.

Table 5.1: The development of housing policies

Phase and approximate dates	Focus of attention	Major instruments
Modernisation and urban growth: 1960s and early 1970s	Physical planning and production of shelter by public agencies	Blueprint planning: direct construction of houses
Redistribution with growth/basic needs: 1970s to mid-1980s	State support to self-help ownership on a project by project basis	Recognition of informal sector; squatter upgrading and sites and services. Subsidies to land and housing
The enabling approach/urban management: late 1980s –early 1990s	Securing an enabling framework for action by people, private sector and markets	Public –private partnerships; community participation; Land assembly and housing finance; capacity building
Sustainable urban development: Mid 1990s onwards	Holistic planning to balance efficiency, equity and sustainability	Sustainable cities program; poverty alleviation and environmental management
Habitat II:1996	Adequate shelter for all and sustainable human settlement development	Culmination and integration of all previous policy improvements
Millennium Summit:2000	8 Millennium development Goals and 18 Targets, including 11 on slums	Millennium Development Project
Istanbul+5:2001	Review of the Habitat Agenda process	Renew Habitat Agenda commitment and develop more strategies

Source: Tibaijuka (2009: 39)

From the 1970's to mid-1980, the phase can be referred to as the redistribution with growth where state support to self-help ownership was the major focus. The enabling approach phase

started in the late 1980's to early 1990's with the major focus of securing an enabling framework for action by people and the private sector. Sustainable urban development phase then followed in the mid 1990's focusing on holistic planning to balance efficiency, equity and sustainability. The other phases included Habitat II in 1996, Millennium Summit and Istanbul +5 in 2001.

5.3 Perspectives on housing policies and approaches

Most governments subscribe to the notion of housing as a basic need resulting in initiatives being crafted to provide houses to the people. Traditionally, in most countries, it has been the sole responsibility of government to provide houses either for rental or homeownership to the citizens through direct construction of housing units (Tibaijuka, 2009; UN-HABITAT, 2009). The nature of housing challenges facing the global society varies from one country to another but they are more intense in less developed countries. The provision of decent, affordable and durable housing especially to low-income earners is an important aspect in housing policies of many developing nations, however continuing urban growth, budgetary constraints and massive poverty make housing provisions and other basic services, to a large extent, ineffective and done at sub-standard level (Kamete, 2001; Muchadenyika, 2015). The history and evolution of housing production systems in many countries has been one of continuous search for effective housing production systems to cope with the increasing demand for housing in urban settlements (Rakodi and Mutizwa-Mangiza, 1989; Toriro, 2006). Current approaches to housing provision in most developing countries reflect a shift from the conventional way of housing provision to autonomous modes (self-help) of housing provision (Rakodi and Mutizwa-Mangiza, 1989). Under the conventional approach, servicing of stands was done to ensure that the entire basic infrastructure such as water, sewer and roads are in place before the construction of the actual houses. On the other hand, the autonomous approaches put emphasis

on the actual housing units rather than the basic infrastructure and this is seen as a way of coping with the increased demand for housing (incremental housing development approach). According to Kamete, (2001) and Olotuah and Bobadoye (2009), the changing nature of housing provision is occurring against a background where the majority of people living in cities are poor due to high levels of unemployment in developing countries. As already mentioned housing plays a fundamental role in economic development and poverty reduction (UN-HABITAT, 2009; Tibaijuka 2009). However, Balchin *et al.* (2000); Chatiza (2009) point out that if housing policies are to make a difference, they must be well informed, evidence based and responsive to demands and real needs of the population.

Ferguson (2001) postulates that housing provision in developed countries is very much different from what obtains in developing countries. This consequently led to differences in the meaning of the term, 'housing'. In developing countries, the term 'housing' can be used as a verb because households must actively perform most of the tasks to gain access to land and construct adequate shelter during a long time period. Households in developed countries buy or rent a complete new or existing home and have access to a wide array of financial sources although there is evidence of growth of informal settlements in the global north. In this regard, the term 'housing' has become a noun in high-income countries because it is a product delivered mainly by a refined network of private firms and public institutions. This deep-seated contrast causes substantial misunderstanding and often contributes to poor programs and policies in developing countries. Households in developing countries value homeownership more than households in advanced industrialised countries (Ferguson, 2001). Gilbert (2000) points out that the housing problem is not something that can be solved by architects and planners alone especially in developing countries where the problem is often diagnosed in excessively simple ways due to poor analysis as a result of political pressures. Politicians are

often tempted to espouse populist solutions. As the housing problem is multi-faceted, any simple solution is unlikely to help. Figure 5.1 shows the five pillars of the housing market as discussed above.

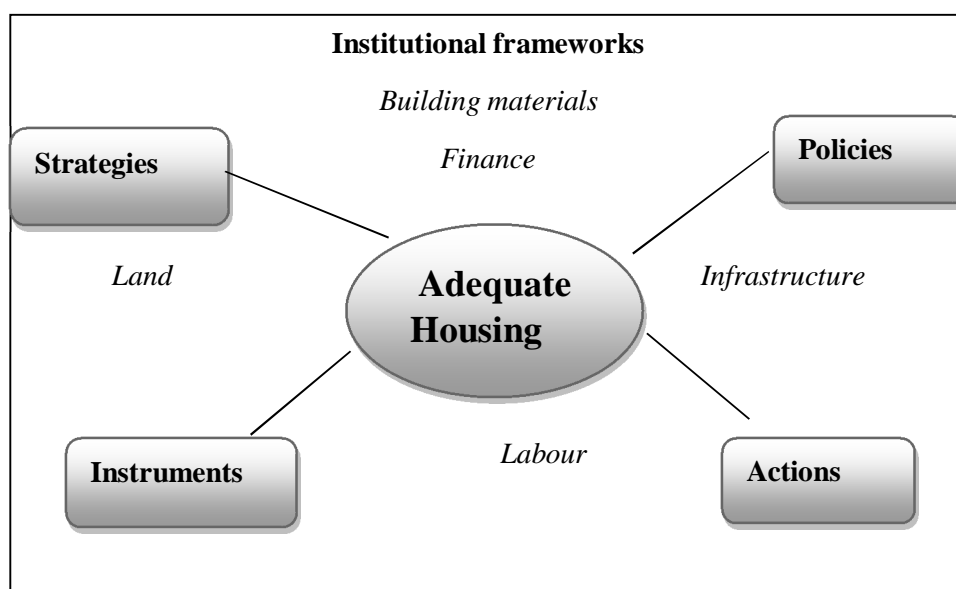


Figure 5.1: Housing market pillars

Source: Acioly and Horwood (2010)

According to Acioly and Horwood (2010), housing should be viewed from a multidimensional perspective. In their view, there are five inter-dependent components that interact in any housing market, namely land, infrastructure, finance, labour and building materials along with the accompanying construction industry with its technology and institutions. These components are organised and shaped by four groups of external forces which consist of the legal, regulatory and institutional frameworks within which they operate. These four forces are policies, strategies, instruments and actions. The forces are the four corners of the institutional context or environment which together may enable the provision and access to infrastructure, land, finance, building materials and labour, as well as the know-how by housing suppliers and housing consumers in a given market. An unbalanced or inappropriate setting of these four

forces can distort, constrict and/or suppress the development and growth of housing in a given country. However from this conceptualisation the aspect of politics seem to be missing despite it having an influential role in the provision of housing in many countries.

Tibaijuka (2009) appreciates the importance of housing since it is a central force behind sound economic development and must be treated just like any other form of investment. This stance is contrary to earlier theoretical and policy complications on the nature and the salience of housing. Aurell and Johansson (2010) argue that housing is a problem in most developing countries but housing policies without any connecting context is not the solution. The issues of safe neighbourhoods, livelihood generation and comfort are important issues that are forgotten in many urban housing strategies. In most developing countries, housing policies have been influenced by the concept and rationale of self-help housing which differs from conventional housing approaches (Withers and Rakodi, 1993). Proponents of the self-help concept stresses that it enables access to housing by many urban poor by increasing the number of housing starts made possible as well as enabling such households to obtain affordable housing (Withers and Rakodi, 1993).

Acioly and Horwood (2010) and UN-HABITAT (2015) acknowledge the nature of housing as an integral element of a nation's economy. Its backward and forward linkages with other parts of the economy closely bond people's needs, demands and social processes with the supply of land, infrastructure, building materials, technology, labour and housing finance. These linkages allow housing to act as an important engine for sustainable development and poverty reduction in both society and the economy. Operating within an all-embracing governance framework, defined by institutional and regulatory systems that enable society to build homes and neighbourhoods, housing has an inescapable physical manifestation through the building of

houses, dwellings and shelter. Tibaijuka (2009) argues that without a functioning housing sector, urban centres cannot be established or developed. A functioning housing sector offers appropriate, affordable housing and sustainable patterns of urbanisation which are critical for the future of the ever-urbanising planet. With respect to urban housing provision in Zimbabwe, Rakodi and Mutizwa-Mangiza (1989) note that there is need to carry out future research on household's incomes, especially low-income households and of importance are their sources of income, , availability of other resources for housing including savings, inter-household transfers and reactions to loan programmes available. This will lead to a realistic assessment of the resources available for housing as a guide for policy making.

5.4 Housing policies from selected countries

Housing policies are important as they guide the development of housing in any nation. Policies also aim to ensure optimal use of existing housing resources as well as guiding the future requirements and location of new housing. The following sections provide some highlights of housing policies in the United Kingdom, United States of America, Sweden, South Africa and Zimbabwe. With the exception of Zimbabwe, the four countries were chosen because there is a wide range of literature about housing issues in those countries and also they are some of the countries with very big economies in the world. However this does not necessarily mean that the Asian countries don't fit into this equation.

5.4.1 Housing policy in the United Kingdom (UK)

United Kingdom was the first country where the government intervened by way of policy on housing. In the 19th century, large cities in the UK were experiencing acute housing shortages resulting in squalor, diseases and immorality. The situation stabilised more or less through public housing interventions until the Conservative Thatcher Government planned possibly the

greatest setback to social housing and subsidies in the UK. During this period, central subsidies for council housing were cut, a situation that continued under Margaret Thatcher's macroeconomic policy reforms in the 1980s, during which time, the public sector housing expenditure was reduced by 50 per cent (Tibaijuka, 2009). Since then, provision of social housing has not kept pace with need, despite the introduction of other forms of subsidies and assistance. The Conservative Government redirected the country's housing policy from public social housing towards home-ownership. The Housing Act of 1980 introduced the right for long-term tenants to buy their homes. Tenants in houses were given a rebate of 60 per cent of the market price, while those occupying flats had a 70 percent rebate. Councils were not permitted to reinvest the proceeds of disinvestment on new construction (ibid).

New rules introduced in the 1980's restricted councils' investment in housing, preventing them from subsidising from taxes, but sitting council tenants had the option of buying under very favourable financial terms. In the late 1990's to early 2000 the Labour Government continued with this policy under Tony Blair, but the discount rate on housing was reduced as a means of cost recovery for the government. However, the government favoured further construction of new council housing. The same government also facilitated the transfer of council housing stock to not-for-profit organisations (Tibaijuka, 2009).

While most inner-city boroughs of London, such as Hackney, Islington and Lambeth, as well as cities such as Hull, Leeds and Corby, still have high proportions of council housing, others like Wakefield have very little. Generally, public opinion is not in support of council housing in the UK, because of anti-social behaviour (Tibaijuka, 2009). As part of its market-driven and enabling policies in the sector, property developers of diverse sizes are encouraged by government to construct residential buildings in the countryside. Similarly, government has

involved housing cooperatives in direct provision. Most of the cooperatives are ‘per value’ rental cooperatives, meaning that the tenants have no equity share in their flat or house which is very different from the Zimbabwean model of housing co-operatives. From time to time, these societies receive grants from the UK Housing Corporation (Tibaijuka, 2009: 58-61).

Discussing low-income housing in Britain, Boughton (2018) points out that the state played a central role in improving access to decent homes by the poor and moving them from slums. The experience demonstrates that homeownership has become a central ideology of state politics in Britain. This is because there was a major policy shift from council provision of housing in the UK towards promoting homeownership among tenants who were already occupying council property in the 1970s (Murie, 2016). This was done through a rent to buy scheme which earned the government political support. In terms of the structuring, the home ownership initiative, comprised of buying at a discount rate that offered lower prices to the market level (Murie, 2016). Despite the financial gains to the government, the homeownership policy was affected by elite capture where it was used to satisfy the home ownership interested of a targeted class of which the poor were excluded (Murie, 2016). As a result, low-income households have been made worse off by the policy by increasing inequality in access to housing (Tibaijuka, 2009). In very broad terms the UK trajectory is similar to the policy shifts that were adopted in Zimbabwe in the postcolonial era namely from a welfarist to a neo-liberal approachespecially the rent to buy policy.

5.4.2 Funding low-income housing in the United States of America

The USA housing policy focuses more on homeownership rather than provision of rental accommodation for low-income households. One of the reasons why homeownership is pursued in America is the need to access better services, schools and other amenities compared

to public rental housing (Bruin and Mitchell, 2018). Despite the positive attributes of the American home ownership programmes, challenges of inequality are reported for example, housing costs vary by race between the black and Latino groups (Molina, 2017). Discrimination is a common feature of the housing market and this has a negative impact on the distribution of social benefits of homeownership. Some of the problems militating against the success of the housing finance programmes rental housing in the USA are:

- Inadequate funding by the Federal Government due to changes in policy focus and constraints on spending for low-income housing;
- Poor physical conditions in inner cities (there is overcrowding in rental households and deterioration of the buildings and the surrounding environment);
- A history of maladministration by institutions responsible for public housing;
- Powerlessness and alienation of low-income people depending on public housing, due to their inadequate economic power and lack of political influence; and;
- Opting out of Department of Housing and Urban Development (HUD)- subsidised housing contracts by owners of public housing because they make more money by renting at market price

The emphasis of the government is to move people from welfare to work, create mixed –income developments and help renters become homeowners (Tibajjuka 2009: 75-76).

America owes much to the history of Low-income Homeownership (LIH) as we know it today. As far as the history and evolution is concerned, traditional strategies have evolved into contemporary policies remodeled to better address the needs of the minority groups in accessing homes. Various institutions are involved in LIH in America. These include realtors, urban planners, civic associations, politicians and the presidency. The provision of homeownership to the low-income citizens formed the mantra of the then president.

Accordingly, homeownership has been adequately supported by politicians from the history of homeownership in America (Rohe and Watson, 2018).

Concerning cultural values and their impact on homeownership, America has been reported to be one of the countries where culture places greater emphasis on homeownership. Homeownership is a shared value across the nation based on its economic, psychological and social benefits (Molina, 2017). Homeownership policies have been projected as congruent with the traditional cultural values of the Americans and this has made it more acceptable by politicians. However, homeownership has been criticised for failing to benefit the poor and has managed to serve as a way of reinforcing social inequalities.

In Chicago, the concept of low-income home ownership has been shared between the tables of planners, property managers, service providers (Popkin, 2017). Community groups organised by the homeless also form an important institution in America. Squatters in New York through collective actions have organised themselves to improve their housing conditions through collectively raising funding or cooperatives. This has the overall effect of transforming squatters into home owners in New York (Starecheski, 2016).

In America, lowering of taxes on homeowners has been employed as a strategy to promote home ownership and as a way of easing the financing of low-income home ownership (Mallach, 2017). This has become the link of the residential property sector in sustaining the financial markets through home equity, mortgage loaning as well as insurance markets (Molina, 2017). Various methods have been used in America as ways of financing homeownership such as private savings and federal subsidies. The most historic source of finance was private saving since mortgages were expensive before the Great Depression in the

1930's. This reduced affordability of homeownership to the poor which were later remodeled to align with the financial needs of the middle class and the low-class population. By making loans affordable, the impact of this intervention was an increase in home ownership across the different social status groups (Molina, 2017). Before this move, the financial policy has been discriminatory towards low-income homeowners which would result in foreclosures of mortgages, thereby challenging access to homeownership. The government also initiated a low-income housing tax credit to reduce the costs of home ownership to the poor (Mallach, 2017). This tax credit reduced taxation costs to those already owning homes and acted as an incentive to promote homeownership.

The intentions of the government in supporting the residential property market were also driven by the desire to revive and promote the functionality of its banks and the construction industry (Kwak, 2015). Mass homeownership was driven by the need to rebuild America's capitalist economy. This was done through the development of a mortgage system (Kwak, 2015). The development of a formal tenure system had an important contribution in stimulating investment in United States housing market as well. This shows the close relationship of home ownership to the economy of the United States. The government promoted homeownership among the low and middle classes and getting political support and stability in return because low-income earners were regarded as a critical component for political stability in America by then (Kwak, 2015). Homeownership was, therefore a mechanism for encouraging citizens to actively engage in civic matters in the country. As a result, homeownership has become a key political ideology in America (Kohl, 2017).

5.4.3 Housing policy and financing mechanisms in Sweden

The Government of Sweden has traditionally provided generous subsidies to housing construction through interest rate subsidies and indirectly by tax deductions. The state also has a special housing subsidy support programme for households with children and elderly retired persons. Municipal governments are responsible for planning and providing access to housing. They decide the timing and location of housing construction projects. As in most countries development permits for all categories of building are issued by the municipal authorities under the building law.

Allmannytta, which literally means public housing is ‘useful for everybody’ and is provided by public housing firms or institutions which are often operated by a municipal government (Tibaijuka, 2009). Its objective is to provide decent housing without profit. Until recently, the government had not established any criteria of income level for tenants of public housing. However, the rents for the units are adjusted to the market. Between 1965 and 1974, the Swedish government initiated the ambitious ‘million programme’, aimed at providing 1 million housing units within 10 years. Most of the units were built detached from pre-existing neighbourhoods, often some distance from the existing urban areas. In 2007, about 1, 4 million tenants lived in about 850,000 dwellings belonging to 300 public housing companies. It is also reflected that 60 per cent of the population are home-owners, while 20 and 17 percent live in public housing and cooperative apartments respectively. The government financed its housing programmes using funds derived largely from taxes. The market-oriented finance institutions catered to the needs of the higher and middle- income groups (Tibaijuka, 2009).

Beginning from the 1990s, there was a call for a new housing policy direction. Some of the key issues canvassed include the following:

- I. The need to reduce the level of subsidy due to surplus housing units;
- II. The relatively high per capita housing standard;
- III. The limited impact on equity of the subsidies;
- IV. Poor targeting of subsidies;
- V. High construction cost; and
- VI. Contributions of housing subsidies to national fiscal deficit. (Tibaijuka, 2009: 68-69).

5.4.4 Experiences from Singapore

In the case of Singapore, policies to facilitate effective home-ownership for low-income earners mainly focused on land acquisition, public housing, housing finance and housing production that responded to the needs on the property markets (Phang, 2018). As a result, government intervention was meant to correct these market failures and make home ownership available to the poor (Phang, 2018). In terms of strategies, the government adopted a central role through policies on land acquisition, finance, housing supply as well as land use planning as already indicated.

The Government also assumed the responsibility for land acquisition where it would acquire land at sub-market value for development by the poor. The government also actively engaged in housing supply through public housing schemes where residential properties were made available at rental below the market rents under long-term lease agreements (Phang, 2018). To promote homeownership, lessors would be able to buy the property at the end of the lease term. This was provided in Singapore's 1964 policy on homeownership scheme (Phang, 2018). Other than the private interest reasons for ensuring political legitimacy and control of housing and homeownership services, the intervention of politicians and the government had a positive

contribution to the success of Singapore's homeownership programmes through ensuring political will and therefore commitment of human resources to the programme (Zhang, 2017).

The government in Singapore plays a central role in offering mortgages to prospective home buyers through the home ownership programme though lending was based on the credit worthiness and the saving history of applicants as a way of financing home ownership (Forrest & Hirayama, 2015). This was done through a scheme that allows lease households to subscribe monthly mortgages over an agreed period of time from the leaseholder's social security saving accounts (Chua, 2015).

The implication of transferring housing into the financial and liberalised market has resulted in increasing the failure of the lower income groups to access mortgage funds since they are less preferred borrowers as opposed to the high-income earners (Forrest and Hirayama, 2015). As a result, the poor have to depend on their family resources and reserves in order to access financial resources for homeownership rather than depending on mortgages provided by the government (Forrest and Hirayama, 2015). The general implication is that this has made home ownership difficult not only in the case of Singapore but in other areas with developed housing market such as the United States and the UK. The outcome being a movement towards rental rather than home ownership particularly for the majority of the poor who cannot access the costly mortgages on the mortgage markets (Forrest and Hirayama, 2015). To counter the market failures, the Singaporean government has assumed the role of providing homeownership to the middle income and low-income groups who cannot afford the market rates. Housing finance is characterised by two main actors, that is; the market which serve the homeownership and housing requirements of the rich according to the price signals and the

government which assumes responsibility for addressing the housing needs of the poorer groups through provision of public housing

The primary motive of homeownership institutions was driven by the social motive of promoting homeownership access as a strategy for social betterment and social cohesion (Forrest and Hirayama, 2015). Still under the social objectives of homeownership, the 'lease to buy back' scheme introduced in Singapore in 2009 has had positive impacts on promoting access to homeownership by the poor particularly the elderly upon retirement (Phang, 2015). Rather than being based on market values, the prices for these assets are offered at prices below the market value in most cases. Other components that promote the social objectives of housing include progressive taxation where owners of higher value properties pay higher taxes than owners of lower value properties.

Homeownership has been used as a tool for addressing social disparities based on inequality of access to capital in Singapore (Phang, 2015). However, with time homeownership was transformed from a social product to an economic commodity through commodification. This shift had an impact on the institutions of homeownership since it comes with the new demands for promoting capital mobility (Forrest and Hirayama, 2015). Instead of being based solely social interests, the motives of homeownership institutions comprise of a hybrid of interests which include social, economic and political motives. This reflects that homeownership is a cross cutting and multi-disciplinary issue.

Other than the social objectives, homeownership in Singapore brought with its economic benefits to the individual low-income homeowners as well (McClaren *et al.* 2016). These benefits included rental incomes from flat owners upon subletting their apartments, providing

a source of security upon retirement as well as providing homeownership at affordable rates since the flats were sold below the market value (McClaren *et al.* 2016). Beyond the economic effects, homeownership in Singapore is also pursued for political interests. Initially, the promise to provide decent homes through homeownership in Singapore formed the manifesto and the rallying point for political parties in search of electoral support (Chua, 2015).

Apart from being the manifesto for maintaining political legitimacy, homeownership was also believed to be a way of ensuring that every Singaporean had a stake in the country (Gordon, 2004; McLaren *et al.* 2016). Under such circumstances, homeownership among the poor was a way of encouraging and strengthening their citizenship through improving their engagement in civic development affairs of the country. Thus, the provision of public housing was seen as a political mandate as well as a strategy for maintaining the legitimacy of the party (Chua, 2015).

Various institutions are engaged in low- income homeownership in Singapore. These include financial institutions such as the Central Provident Fund (CPF) responsible for financing homeownership through mobilising savings. The other actor is the Housing and Development Board which is responsible for the production of the physical housing stock (Phang and Helbe, 2016). The Housing Development Board is also responsible for the design of flats to ensure that they are affordable to the intended users. What is interesting to note is that the role of this low-income housing institution has not remained static but has evolved in line with the changes and new challenges of access to homeownership among the low-income Singaporeans. The role has moved from providing decent homes and amenities in the 1960s when it was formulated (Phang, 2015) to include building, pricing of the flats, clearing land for redevelopment, providing loans for purchasing the flats and managing the rented and owner-

occupied flats. The government is also engaged as the key actor in provision of lease flats available for buying at end of the lease (Chua, 2015).

The public housing authority assumes the responsibilities of ensuring the steady rise in values of residential properties at the same time regulating this rise to prevent a housing price inflation as well (Chua, 2015). This shows the centrality of political ideologies in homeownership in Singapore. The other important actor in promoting low-income homeownership has been the employers. McClaren *et al.* (2016) observe that the employers were responsible for contributing a certain percentage of the employee's income towards the Central Fund. The funds collected under this scheme were used for purchasing homes (Zhang, 2017). This was done in collaboration with the government and the contributions varied according to the economic performance of the country. Accordingly, the employers were an important actor in the low-income homeownership programme in Singapore. They played a central role in promoting access to finance for low- and middle-income classes entering home ownership at a later stage in life (upon retirement).

Other than the government, the other key actor in ensuring homeownership in Singapore is the private sector. The private sector has been engaged by the government through an arrangement known as the "Design, Built Sell" Schemes" (McClaren *et al.* 2016). Under this arrangement, the role of the state is to provide land. This has been facilitated by the law on eminent domain in the 1966 Land Apportionment Act which provides the Singaporean government power to amass land for public development (Phang and Helble, 2016). The private sector is therefore responsible for developing the land and selling the housing estate produced. This has resulted in increased supply of housing to cater for the wider housing market. The major difference with the traditional model is that under this arrangement, private home suppliers have the discretion

to charge higher prices since in most cases; the quality of flats is often higher as compared to flats produced by the government under the retirement scheme. However, in terms of management, these private actors remain under the regulation of the central body which is the Housing Development Board (HDB). This has also helped to cater for homeownership requirements of younger couples (McClaren *et al.* 2016). It also illustrates the dynamics and evolution of the low-income homeownership policy in trying to meet needs of emerging markets.

It is important to note that household beneficiaries also take an active role in the process. Leaseholders/future beneficiaries of the homeownership through the term of their leases are interested in finding measures to increase their capital investments in the property which is done through rules and regulations of ownership (subletting) (Chua, 2015). The housing needs of the low-income pensioners and the young people in Singapore have evolved showing their dynamism. These changes in social dynamics have also been accompanied by changes in the needs of the population and family sizes and housing needs which have imposed new housing requirements on the traditional public flats. In response to these dynamics, the flats once bought have often been redesigned to meet the requirement not only of the aging populations but those of young married couples through extension and improving quality as well as material used in the construction of the flats (McClaren *et al.* 2016). This shows an important aspect of adjustment which is necessary to ensure sustainability of low-income flats as the socio-demographic changes. Other than readjustment in terms of building material, low-income homeowners can also resale their properties and acquire larger properties in terms of a growth in family size or the requirements for larger financial gains (Chua, 2015).

In terms of the provision of services within these low-income housing neighbourhoods, the flats are designed with consideration of access to public transport and other amenities such as schools within close proximity. The design is done in a way that ensures that low-income homeownership beneficiaries have access to low-cost public transport for commuter trips (McClaren *et al.* 2016). Trains are the most common forms of public transport. Thus, the low-income housing projects are planned as an integrated component with due consideration to provide for the daily requirements of the population in proximity.

5.4.5: Housing policy in Republic of South Africa (RSA)

The policy of home ownership for African households began to be pursued by the Apartheid government as late as the 1980s through serviced sites for the poor and mortgages for an emerging class of white collar workers. The initiatives were sponsored by the government through a capital subsidy scheme to low-income earners. From 1994 onwards this was augmented and increased access of the poor to homeownership. The subsidy schemes were used in divisive ways by the outgoing apartheid government to address inequality among blacks before the end of apartheid (Ganiyu *et al.* 2017). According to Venter *et al.* (2015), these subsidies as of 1994 varied according to the income level of the household, the lower the income, the higher the subsidy level that low-income earners would receive. These were meant to cover access to a stand, services and what is referred to as 'a starter home'. This subsidy system has remained throughout the post-apartheid era. On a positive note, a separate mechanism was introduced to facilitate access to mortgages to the not so poor which involved subsidizing the down payment on loan. (Aigbavboa and Thwala, 2019). However, with the experience of the financial crises of 2008, many home owners were affected with some low-income home owners moving back into the rental housing market (Marias and Cloate, 2015). The subsidy scheme in the post-apartheid era was constrained by a shortage of housing supply on the market for the

first-time home owners in South Africa. The other challenge which limited the success of this subsidy scheme was the abuse by low-income beneficiaries where homes were sold on the open market at below market values which distorted the public subsidy model due to limited control of sales by beneficiaries (Ganiyu *et al.* 2017). The poor credit potential of some of the beneficiaries was one of the other challenges of this scheme in improving access to homeownership among the first-time home buyers in South Africa (Bah *et al.* 2018).

Other steps that were taken to improve home ownership by the black South Africans who had been denied ownership to property rights in towns under the apartheid regime included transferring public rental stock to tenants under formal property rights to homeownership in the black townships (Marais and Cloate, 2015). The strategy was also meant to address the apartheid challenges of dispossession in the black township areas. Venter *et al.* (2015) note that this strategy of commodification has important implications of transforming homes from shelter into economic assets. However, the success of this initiative has been limited given that a majority of the properties fall in the informal sector and the potential benefits from transactions in this sector to the economy have been lost (Gunter and Manuel, 2016).

Site and services schemes were also used as a strategy for subsidising housing and increasing access to housing by the poor in South Africa. The site and service schemes were run in the late apartheid years by the government as well as an Independent Development Trust. However, with these strategies for delivering homeownership, there were major deficiencies in terms of design and services with emphasis placed on the provision of bulk infrastructure services (Venter *et al.* 2015). As a result, they have failed to be a panacea for increasing homeownership for the poor in South Africa (Tomlinson, 2017). This has negative implications on the livability and quality of life in these low-income environments.

The government of South Africa has used slum upgrading as a strategy for improving homeownership in its efforts to improve private formal tenure in the post-apartheid era (Marais *et al.* 2018). This strategy has been promoted in the view that it has the potential of bringing better results given its participatory nature (Cirolia and Drimie, 2016). In terms of the results, this had positive impact in asset generation through reforming tenure status of owners (Marais *et al.* 2018). This shows the positive impacts of formal land tenure arrangements on the use of homes as tradable assets. In the case of South Africa, low-income housing schemes were criticised for being associated with poor living conditions and were also characterised by disintergrated planning with lack of services to ensure sustainability (Venter *et al.* 2015). Towards the 2000, there was a movement away from the incremental low-income housing policy. The movement towards the end of the 2000 saw the change in the conception of low-income housing from the basic social welfare orientation towards appreciating the value of housing as an asset.

The local government is responsible for legislation on building regulations and managing the land development process while NGOs have a small stake in the provision of social housing for the poor. The market has also been identified as a key actor in terms of allocation of homeownership according to needs in the market. This is usually based on price signals and with the motive of profit making (Venter *et al.* 2015).

The government has been an important actor immediately after the post-apartheid era. During that period, the role of the government was to improve the housing welfare of its citizens through the provision of subsidies in the form of its housing subsidy scheme (Ganiyuet al. *et al.* 2017). Other than the state, the private sector has also assumed an important role in the

delivery of subsidized low-cost homeownership in South Africa. The private sector and beneficiaries through the self-help home delivery scheme (the People's Housing Process) are engaged in development of self-help housing (Venter *et al.* 2015).

Housing policy in post-apartheid South Africa is an outcome of a process of intense negotiation in the national Housing Forum between 1992 and 1994. The underlying principle of the RSA's housing policy is that housing is a basic need. The right to have access to adequate housing is enshrined in the 1996 Constitution in which the state is obliged to achieve the progressive realisation of this right. The policy and strategy for South Africa commits government to:

- establish, socially and economically integrated communities situated in areas allowing convenient access to economic opportunities as well as health, educational and social amenities; and;
- ensure access for all South Africa's people to a permanent residential structure with secure tenure, ensuring privacy and providing adequate protection, portable water, sanitary facilities, including waste disposal and domestic electricity supply.

The 1997 Housing Act identified the housing development process to pursue as one that:

- must allow for different tenure options;
- is the outcome of choice;
- is a process that encourages and support skills transfer and empowerment of the community and;
- facilitates the effective functioning of the housing market, levelling of the playing field and taking steps to achieve equitable access for all to that market.

Housing subsidy is the main instrument for financing low-income housing in South Africa. It is available to all qualifying South Africans once in a life time. A substantial proportion of the

housing subsidy is said to be earmarked for engineering and infrastructure costs. Each developer is expected to produce a residential unit measuring 25 and 35 square metres although these standards are now out of date (Tibaijuka, 2009: 63-65).

5.4.6 Experiences from Nigeria

Like in other economies, homeownership is one of the aspirations of the citizens to derive housing satisfaction. The state of overall homeownership in Nigeria is poor. This is based on the argument that homeownership across the all income groups falls below 20 % (Olanrewaju *et al.* 2016). Omalabi *et al.* (2016) rightly note that approximately half of the population are tenants in Lagos but not a similar figure for Johannesburg despite the South African Subsidy system. This implies that less than half of the population has access to homeownership. This problem has been attributed to lack of housing supply and deficits on the markets. This is also supported by an observation that housing in Nigeria is not only a result of inadequate supply but also includes challenges of unaffordability of the housing supplied (Omalabi and Adebayo, 2017). The poor-quality of the environment has also been identified as one of the challenges. The general context and conditions include rapid urbanisation and poverty. Unplanned urbanisation and poverty are key influential factors in increasing the housing challenges among low-income groups in Nigeria since they have promoted the rise of slum settlements (Aduwo *et al.* 2016).

Ownership of a home in Nigeria has far reaching implications from the precolonial era right up to the present day because the values of homeownership among the Nigerian have not changed. Among these long-standing values are cultural values and economic values of capital asset accumulation as well as the political value of assets ownership (Ogunnaike, 2017). Strategies have evolved from federal provision to slum clearance and resettlement, site and service

schemes though it has been identified that central government provision remains common (Odawu *et al.* 2016; Omalabi *et al.* 2016). Low-income home ownership in Nigeria is delivered through the informal way where households build using own resources and incomes rather than the formal way where individuals are subsidised or have to depend on mortgages from the banking sector (Nwuba *et al.* 2015). This is typical of the site and service scheme. Incremental approaches to homeownership were introduced as early as the 1970s (Adawu *et al.* 2016). These initiatives were based on the background that the poor were discriminated against accessing finance on the market which resulted in the lack of sufficient finance (Ojekunle, 2016). Apparently, the self-help model has become the dominant strategy to finance homeownership in Lagos (Ogunnaike, 2015). A wider variety of factors affect the affordability of homeownership among which are cost of land, cost of rental housing and cost of building materials. Personal factors such as household incomes were identified to be influential on homeownership in Nigeria (Nwuba *et al.* 2015).

A strong relationship exists between prices on the rental market and homeownership in Nigeria. Lawal and Adenkul (2018) confirm the challenge of access to land in Nigeria. High costs of securing land and complexity of land acquisition process by the Federal Housing Authority (a public body responsible for construction and supply on the market) transforms to higher prices for units provided by the authority which under normal circumstances should be lower than those provided under the private housing market (Lawal and Adenkule, 2018).

Some of the challenges to homeownership in Nigeria, beyond finance, include regulations against the use of vernacular material and the high costs of building materials (Iwuagwu and Iwuagwu, 2015), poor infrastructure provision as well as difficulties in securing land. To these, Aigbavboa and Thwala (2019) added the poor amenity of living conditions for the poor

which compromise human dignity. Apart from these factors, home ownership in the context of Nigeria was influenced by income levels, race gender and educational level (Ojekunle, 2016). These variations show the work of the Marxist theory of class and access to resources. This has been attributed to poor governance of the housing market where the role of the state has been limited resulting in inefficiencies on the market (Olanrewaju *et al.* 2016).

One of the challenges observed in improving home ownership in the case of Nigeria is land title registration. This is against the background advanced in the rights theory that secure tenure and freehold property rights are a prerequisite for the full enjoyment of privileges associated with home ownership since it offers security to homeownership. Secure property rights also determine the usability of property in the rental and capital markets for income generation. In spite of this scenario occupiers lack security of tenure hence the call for attempts to address tenure issues through squatter upgrading projects in Nigeria (Iwuagu and Iwuagu, 2015). The process of land title registration is expensive, which tends to constrain title registration by land owners (Alabi *et al.* 2018). This undermines the security of homeowners. With regards to the social values of homeownership among the poor in Nigeria, an experiment that was done to explore the social impacts of home ownership in Ibadan reveals that homeownership had no significant impact on life satisfaction whilst the neighborhood effect was found to be a crucial component in ensuring life satisfaction (Sunmola *et al.* 2016).

5.4.6.1 Institutions involved in Low-income housing in Nigeria

A variety of institutions are important in governing access to homes among the low-income populations of Nigeria. The state is one of the actors in governing access to homes and its major role is to provide the bulk infrastructure services to trigger development of housing

(Olanrewaju *et al.* 2016). The state through its organ, the Lagos State Development Property cooperation, was tasked to provide and manage public low-income housing as well as planning the housing scheme from as late as the late 1920s up to date though it has been changed and renamed. It was also observed that there was need for the state to broaden its roles in the provision of housing in Nigeria where the state has to ensure that an effective environment is provided to accommodate the different actors in the industry. This was based on the observation that the market was immature and therefore in a poor capacity to address the shortages of access to housing (Olanrewaju *et al.* 2016). The other role of the government was to provide serviced land for low-income prospective home owners. This would ease the burden for securing land given the observation that land access is a major challenge in Nigeria. Apart from its role in the provision of the land, the government is also a key player in monitoring and managing these developments of housing stock by individuals through the site and services schemes (Adawu *et al.* 2016).

Poor bulk infrastructure provision has been cited as one of the challenges confronting homeownership in Nigeria. Poor provision of mortgage has been cited as another challenge in the housing supply sector (Olanrewaju *et al.* 2016). This indicates that the financial sector and mortgage markets are critical institutions in improving homeownership in Nigeria. One of the financial mortgage institutions in Lagos is the Lagos Building Investment company. However, the issuance of mortgages for development of housing by the private sector has not been effective in serving needs of the poor but has rather provided access to housing finance for higher income groups (Omalabi *et al.* 2016).

The institutions mandated to deliver low-income housing in Nigeria, particularly in Lagos have failed as manifested by gaps in the demand for low-income housing (Omalabi *et al.* 2017).

Even where the low-income housing units were made available as per provisions of the policies, an example of which is Nigeria's third national development plan from 1975 to 1980, these units were unaffordable to low-income citizens. The largest shortfall has been pointed as the failure of the institutions to cope with new challenges in the demand for housing using old approaches of direct construction and supply particularly with regard to the needs of lower income groups. Hence, the call for reform of the institution to address the current home ownership gap for the minority groups (Isah, 2016). Other than gaps in terms of quantity, some gaps have also been reported in terms of quality of housing resulting in user dissatisfaction (Isah, 2017). While an option exists for private sector engagement, Omalabi *et al.* (2017) argue that this avenue cannot be exploited to ensure provision of low-income housing without giving the appropriate subsidised housing to the private sector. The lack of private sector engagement has created a gap in the provision of housing for the low-income groups. Such a failure of the old mechanism of delivery using the government model employs a centralised provision for social housing which does not fit the changes in rapid population growth and urbanisation (Aduwo *et al.* 2016). This has resulted in a scenario where the low-income households resort to slums with poor housing conditions for human flourishing and lack of secure property rights.

5.4.6.2 Urban planning and design evolution

In terms of the design and architecture of low-income housing in Nigeria, core housing has been identified a design that the government in Nigeria used to produce housing units for the beneficiaries (Aduwo *et al.* 2016). These include bungalows, terrace houses, flats with shared facilities, dwelling spaces and internal configurations designed based on the foreign concepts (Isah, 2016). These designs and layouts have been criticised for their perceived base on concepts borrowed from western countries where social conditions were different from conditions in Nigeria. The designs and layouts failed to provide for social livability of low-

income public housing societies due to the absence of indigenous Nigerian values in their architecture (Isah, 2016). The dissatisfaction has grown from the inconsistency of the layout with demographic characteristics such as family sizes. Despite the changes in family sizes, the need for evolving the architecture of low-income housing projects in Nigeria becomes imperative.

The approach to housing and designing for low-income projects in Nigeria has maintained uniformity of designs despite variations in culture. As a result, there has been a change in the layout patterns of low-income housing units in Nigeria driven by an outcry against the livability of public housing homes and neighborhoods (Isah and Khan, 2016). This transformation also points to the social value of housing and the psychological values of attachment to a home as observed in the sociological theory of home ownership.

Based on the observation that costs of construction were increasing against the background of an increasing population that was unemployed there have been attempts to reinvent indigenous building materials as a way of reducing the costs of housing to the urban poor (Iwuagwu and Iwuagwu, 2015). This is based on the argument that these materials are already compatible with the cultural values of the citizens. Isah (2016) has been observed that the incorporation of local cultural values in architecture of housing environments in low-income residential areas was necessary for maintaining a feeling of ownership and improving residential satisfaction among home owners

5.5 Housing policies, institutions and approaches in Zimbabwe

5.5.1 Housing policy

The national housing policy for Zimbabwe is an amalgamation of sector experiences in terms of policy and practice. It draws from pre and post –independence periods and operationalizes the Habitat Agenda and related international best practices. The policy is guided by the following eight key principles as stated in the national housing policy of 2012:

- I. Conformity with national constitution's bill of rights which recognises the provision of housing as a basic human right.
- II. A partnering and facilitating approach to housing development and management that pulls community and private sector initiatives.
- III. Economic empowerment and skills development through full participation in the housing development and management.
- IV. Removing land and finance delivery bottlenecks using diverse instruments in a transparent and accountable manner.
- V. Enhancing flexibility and choice during implementation of housing initiatives within the framework of inclusive cities.
- VI. Adherence to environmental codes in terms of human settlement development and management for both state and non-state programs.
- VII. Enhancing sustainable housing initiatives in relation to financial instruments, employment and information and communication technology.
- VIII. Responding to the unique needs of rural and urban housing development and management dynamics (GoZ, 2012).

Colonial housing policies ignored historical, social and economic experiences of Africans in terms of planning and managing urban settlements as discussed in chapter one (GoZ, 2012).

This resulted in the inadequate provision of housing through deliberate policy of discouraging blacks from permanently settling in urban areas (Mutekede and Sigauke, 2007; Chirisa *et al.* 2015; Chirisa and Kawadza, 2015). According to Chipungu and Adebayo (2012), the GoZ, guided by the principles of Socialism, outlined its first low-income housing policies and strategies through the First Transitional National Development Plan (FTNDP) of 1982. The main focus of the subsequent low-income housing policies was on homeownership, minimum housing standards, self-reliance, cost effectiveness and PPPs.

Housing policy in Zimbabwe is anchored on the concept of homeownership. The home ownership policy has enabled the hitherto marginalised black majority to own property in urban areas and use it as collateral where necessary through a title deed. To facilitate the implementation of this policy, Government formulated several housing finance mechanisms, which led to the establishment of the National Housing Fund (NHF), Housing Guarantee Fund (HGF) and the Central Rates Fund (CRF), Pay for Your House Scheme as well as Access to Homeownership Scheme (Kamete, 1998; Mutekede & Sigauke, 2007; Chatiza & Mlalazi, 2009; Marongwe *et al.* 2011; GoZ, 2012).

5.5.2 National Housing Fund (NHF)

This was a revolving fund administered by the Government. It was meant to provide soft loans to local authorities for the construction of houses and infrastructure in their areas of jurisdiction. The fund enabled the low-income people who had no collateral to access housing in urban areas and it is believed to have empowered the once marginalised low-income people to own property in urban areas, which they could use as collateral to borrow from financial institutions.

5.5.3 Housing Guarantee Fund (HGF) and Central Rate Fund (CRF)

The HGF enabled people to borrow from building societies by providing a Government guarantee, 100% for civil servants and 90% for non-civil servants and facilitated the participation of building societies in financing low-cost housing. The CRF was created as a special purpose vehicle for developing small urban settlements in rural areas such as growth points and rural service centres by providing funds as grants to Rural District Councils (GoZ, 2012).

5.5.4 The Pay for Your House Scheme

The Pay for Your House Scheme mobilised funds from potential home owners and used them to construct houses with a matching contribution from the GoZ. It was used as one of the strategies to augment housing finance by tapping resources from the beneficiaries themselves. The understanding was that Government would match beneficiary contributions on a dollar-to-dollar basis in order to make the programme sustainable (GoZ, 2012). Government contributions were to be recovered over 25 years. The main objectives of the Pay-for-Your House Scheme were to expand and deepen the housing finance base by tapping beneficiary resources, especially those with regular source of income (effective demand) and to make housing accessible and affordable to the majority (GoZ, 2012). According to GoZ (2015), the Pay-for-Your House Scheme started off very well and subscribers joined in their numbers such that by 1997, the scheme had 23 000 subscribers. It delivered 8 000 housing units and 12 000 serviced residential stands between 1994 and 2006. However, the government has since pointed out some of the weaknesses listed below which were associated with the old Pay Scheme as stipulated in the new Homeownership scheme policy document introduced in 2015.

- Contributions were not reviewed upwards to cope with inflation;

- The failure by Treasury to match contributions by beneficiaries significantly scaled down the anticipated production and revenue streams;
- Finances were not properly managed as they accumulated into one common pool the NHF where project specific contributions lost identity and could be used on other projects or for other uses.
- Projects costing were not properly done leading to cost overruns.
- Inflationary pressures that set-in around 2006 significantly contributed towards the massive withdrawal of membership from the scheme and severely compromised the viability of the programme (GoZ, 2015).

5.5.5 Access to Homeownership Scheme

Access to homeownership replaced the Pay for Your House Scheme because the Government was no longer able to match the contributions as required by the scheme. Beneficiaries were urged to make own savings through Building Societies, after which they would be issued mortgage loans to construct their own houses. This scheme had little success compared to Pay for Your House Scheme (GoZ, 2012).

5.5.6 Housing institutions in Zimbabwe

Though not exhaustive, Table 5.2 summarises some of the key institutions and their roles in the housing delivery process in Zimbabwe.

Table 5.2: Key Housing Institutions in Zimbabwe

Institution	Main functions
CENTRAL GOVERNMENT (CABINET):	Land allocation, land policy (tenure issues).
a). Ministry of Finance	Budgetary management, regulating the financial services sector including aspects related to housing (Building Societies).
b). Ministry of Lands	Administration of Land Act, land survey (Department of Surveyor General)
c). Ministry of Local Government (Departments of Local Authorities, Housing, Physical Planning).	Land-use planning and general regulation of standards (e.g. building materials) and provision of technical assistance where needed to Councils and other stakeholders. Under Operation Garikai/Hlalani Kuhle, Government also went as far as producing own materials.
d). Ministry of Justice	Deeds Registrar and repository of land conveyance records.
e). Parastatals (ZINWA, ZESA...)	Providing and managing strategic utilities like, bulk water, electricity ...
LOCAL AUTHORITIES (mainly urban but rural for management of Growth Points).	Land allocation (state land allocated to Councils), land use planning, on and offsite servicing, superstructure plan approval and construction supervision, certification, technical backstopping of community groups... Councils also collect and allocate revenue in keeping with their short and long-term plans and budgets. The Central Rates Fund has been decentralised to Rural District Councils and with it the responsibility for financing development in Growth Points.
PRIVATE SECTOR	Land development and servicing (build-own-operate-transfer and other public-private partnership schemes), actual home construction (contractors and employing organisations), supporting employees' housing programmes.
BUILDING MATERIAL SUPPLIERS	Production and distribution of relevant materials.
FINANCIAL INSTITUTIONS (local and international banks, building societies and private investors)	Provision of finance to home builders and land developers.
CIVIL SOCIETY ORGANISATIONS	Savings mobilisation, social mobilisation of home seekers and capacity building, technical backstopping of such groups.

Source: Chaeruka and Munzwa (2009)

Institutions playing a critical role in the development and management of housing in Zimbabwe are found at the levels of central and local government, private sector and in civil society (GoZ, 2012). The arrangements for the delivery of housing in Zimbabwe are spearheaded by various organisations or institutions which administer various pieces of legislation and policies. According to Chaeruka and Munzwa (2009), these pieces of legislation are also used to create these organisations.

5.5.7 Housing Delivery Approaches used in Zimbabwe

Several housing delivery models have been used in Zimbabwe by both public and private organisations as a way of making housing accessible to those in need. Some of the identified models are listed in the forthcoming paragraphs.

(i) Building Brigades

Low-income housing was also facilitated by the use of building brigades as it was believed that the approach would tap into the large pool of unemployed youths and ex-combatants. To enforce this strategy, the then Ministry of Public Construction and National Housing issued Circular No.8 of 1983 instructing all local authorities not to use private contractors for all housing schemes funded by the government but to engage building brigades.

(ii) Aided self-help /Site and services

The approach was a continuation of the colonial policies that were put in place in response to the increased number of blacks in urban areas (Chipungu and Adebayo, 2012). This strategy has to a large extent, reinforced the government's homeownership policy and self-help approach since households were free to make extensive decisions in relation to their housing. However, this freedom was limited to those sites which would have been serviced with basic

infrastructure such as roads, water and sewer reticulation systems by local authorities. Housing developments were strictly monitored to meet the specific requirements of local authorities and it is through this strategy that private capital got its way into low-income housing production. This is because households or beneficiaries could approach building societies for mortgage loans. Toriro (2006) emphasises that the approach has been the most common means of providing housing for low-income families in Zimbabwe. However, the main problem has been the very slow pace at which serviced residential stands are released. The demand for the plots far exceeds supply. To date the approach is still being used not only by the government but also by other players in the housing development sector.

(iii) Pay schemes

Local authorities prepare layout plans for land which is not serviced and these are tendered to contractors on behalf of beneficiaries. Beneficiaries are required to pay upfront for the requisite infrastructure. After the payment, they take possession of the serviced plots and construct dwellings at their own pace. This kind of approach is suitable for middle- and high-income earners. However, the schemes have been abused, with money being diverted to other uses, or undeserving people benefiting ahead of those who have contributed (Toriro, 2006).

(iv) Employer assisted schemes

Serviced land is allocated to employers who then assist their low-income employees in the construction of houses. The employers usually deposit some money with building societies. Most employers hire private companies for the construction. In Harare, about 5 percent of the new low-income houses have been built in this manner (Toriro, 2006).

(v) Consortiums and syndicates

Groups of employers come together to form a consortium or syndicate and request virgin land from the relevant local authority. Houses are constructed for employees after servicing. Although similar to the housing cooperatives approach discussed in the forthcoming paragraphs, this has not been very popular and few houses have been constructed using this mode.

(vi) Wet cores

These comprise a single room, toilet and shower on fully serviced land. The schemes are suitable for low-income families who can construct rooms at their own pace as funds become available. Most of the wet core schemes were constructed in areas like Dzivarasekwa, Mufakose and Mabvuku high-density suburbs where two room cores were provided. However, the Dzivarasekwa wet cores programme has been criticised for providing very small rooms.

(vii) Housing co-operatives

This has increasingly been the main form of low-income housing provision in Zimbabwean cities and has become the principal hope for home seekers in the larger cities. Under this strategy, potential home-seekers were required to pool their resources together first for acquisition of a site for construction of each member's house to ensure affordability. Local authorities are required to allocate land to co-operatives for them to be actively involved in housing production. However, in 2017 land allocation to co-operatives was banned by the then Minister of Local Government Honourable Saviour Kasukuwere due to alleged abuse of contributors' funds and mismanagement by co-operative executives.

5.6 Synthesis of country policies reviewed in this chapter

There is a common identification in the centrality of the role of the state in the provision of public homeownership as a strategy for ensuring the welfare of the populations in both countries. However, for all the case studies there has been a gradual shift towards the conception of homeownership as an economic asset that has important implications not only on the economic status of beneficiaries but on the overall welfare of the national economy through building home equity. A typical example is the case of United States of America where home equity contributes a greater share of the economy's wealth and forms a strong relationship to Singapore's financial markets (United States, real estate and financial markets). In the case of developing countries, the role of the state has been gradually reduced following the adoption of policies such as the Economic Structural Adjustment Program (Zimbabwe). This resulted in the use of market forces to provide housing but has been blamed for economic exclusion and therefore the rampant spread of slums in African cities. In the case of developed countries such as Singapore, the government has remained an active player in promoting homeownership by strict regulation of the private sectors activities and housing market prices. Singapore, for instance, has the highest proportion of residential properties under low-income homeownership where an estimated 90% of its residential property stock were reported to be under homeownership (Zhang, 2017).

Notable differences have been observed in the case of countries with developed low-income housing markets such as Singapore and developing countries like South Africa in terms of the design of low-income housing projects. In the context of Singapore, housing units were developed with greater consideration of integrating them with other relevant services such as transport and education facilities. This is contrary to the case of South Africa where up to the year 2000, the public housing schemes were developed in a developer driven manner with

little consideration to spatial planning and integration, with the result that the overall quality of amenity in low-income residential neighborhoods in South Africa is generally poor (Venter *et al.* 2015).

Homeownership finance has been described as one of the challenges militating against homeownership by the poor. A cursory analysis of the findings for both developed and developing country housing property markets has shown that public finance mechanisms through government sponsored banks have been the traditional source of finance for low-income home buyers. However, in the case of developing countries, a decline in economic performance has reduced the capacity of government owned banks in providing subsidies to the low-income to purchase homes. In most policies this role has since been transferred to the private sector. However, the problem with this arrangement is that these agents are mainly motivated by the desire to satisfy private interests which are often at odds with the overall aim of improving homeownership by the poor (Bahl *et al.* 2018). This challenge of integrating profit seeking stakeholders into housing strategies has resulted in worsening the homelessness state of low-income households particularly in the case of Zimbabwe.

The other important observation is that there has been an evolution in the financial strategies for low-income housing programmes in order to adjust as per demands on the economy or financial markets. In the case of Singapore, the contribution of workers towards the CPF savings have been adjusted in line with the economic performance where the economy entered a downturn and saving subscriptions were reduced. On the same note, in South Africa, adjustments were made to the targeted beneficiaries of the housing subsidy scheme. Other than the dynamics in terms of financial strategies, some were also observed in terms of the physical design and components of the low-income housing units. These changes in the designing of

low-income housing units was mainly driven by the need to take into account the dynamics in social demographic characteristics such as changes in family sizes as well as upward social mobility.

In the case of Singapore, this has encompassed the redesigning of the units and change of building material as well as converting the existing housing units into larger apartments within the same neighbourhood. This shows the importance of flexibility in ensuring that the low-income housing units are able to cater for household changes since flexibility is a key component in designing low-cost housing schemes.

In the case of economies with immature property markets like Nigeria, there are arguments and strong advocates for increasing the intervention of the government to improve the state of home ownership (Olanrewaju *et al.* 2016). This is based on the belief that the market is immature to do so effectively. Against this background it has been observed that even in countries with developed property markets, the government has remained active in ensuring that the poor have access to homes, given the discriminatory nature of the housing property markets which allocates housing based on the price mechanisms. Typical examples of countries where housing markets are developed and the government still performs an active role are America and Singapore which remain as some of the global leaders with the highest rates of homeownership. It can be established that whilst market forces can help to ensure the supply of housing for the high-incomes, effective access for the poor remains to be incentivised by the government mechanisms through different methods of interference in the market.

The role of the political leadership has featured in the review of literature on low-income home ownership policies. In developed countries like Singapore and America, the involvement of

government and the state has been applauded as a key factor leading to the success of the social housing policies. This was achieved through ensuring political will, support and resources commitment to the low-income homeownership programmes. However, in the context of developing countries like Nigeria, the engagement of politicians has resulted in political interference which has affected attempts on improving homeownership among low-income citizens (Aduwo *et al.* 2016). This scenario has negatively affected homeownership by the poor.

The spatial configurations design of low-income home ownership has to address the sociological dynamics of the intended beneficiaries. In the context of this study, this has been illustrated from the findings on low-income home ownership in Nigeria where widespread dissatisfaction with public housing resulted from dissatisfaction with housing stock since design was unfavorable for the social needs of residents (Isah and Khan, 2016). This shows that low-income residential spaces should not be designed as an end product but they should evolve taking into consideration dynamics in family sizes among other factors such that they have social satisfaction to their users. On the other hand, in the case of South Africa, low-income housing units provided by the government were reported to be poorly located and of poor-quality (Venter *et al.* 2016). Similarly, the design quality has been questioned in the case of initiatives spearheaded by the South African government, which were reported to lack a viable connection and access to off-site infrastructure services (Muchadenyika, 2015). These negative design aspects of low-income housing projects have negative implications on the ability of the house to provide the social needs in the social theory of homeownership. This case is contrary to the one of Singapore where low-income homes have been redesigned in line with the provision of adequate amenities and services.

5.7 Homeownership Policy: A Global Perspective

Homeownership is a big portion of the housing industry which can strengthen housing markets (Bentzinger, 2009). Phang (2009) Aarland and Nordvik (2009) note that the promotion of homeownership is accorded a great deal of policy attention by governments of many countries. Homeownership is associated with a lot of property rights and benefits as compared to other tenure options such as renting, lodging and squatting (Christopher *et al.* 2013) and for these reasons many governments aim at promoting it. As mentioned in earlier chapters, grounded on these rights, homeownership is generally linked to security, freedom, independence, responsibility and involvement (Elsinga and Hoekstra, 2005). The concept has developed a particular salience in recent decades in developing parts of the world. Homeownership has come to dominate discourse and thinking concerning normal family life and social participation (Gurney, 1999; Aarland and Nordvik, 2009). According to Proxenos (2005), the rate of homeownership is often used as a measure of the quality of a country's housing finance system, though he also points out that the terms 'home' and 'homeownership' are not defined consistently worldwide. In the developed world, broad definitions are coupled with comprehensive and robust land and titling infrastructure which is often not the case in the developing world. Despite these differences, homeownership as a form of housing tenure has brought about different views about its impact on households and communities.

Homeownership represents an important opportunity for individuals and families of limited means to find stability and also accumulate wealth. Policies to support homeownership seem to be justified as a means of alleviating wealth disparities by extending this opportunity to those who are in a position to succeed as homeowners under the right conditions. However, Christopher *et al.* (2013) underscore the importance of identifying the conditions where lower-income and minority households are most likely to succeed as owners and so realise this

potential while avoiding the significant costs of failure. Bentzinger (2009) is of the opinion that a better understanding of the challenges and successes of low-income homeowners will contribute to improving public policy strategies and efforts by housing professionals. The increases in both homeownership rates and foreclosures in most parts of the developed world have created the need for research examining issues surrounding low-income homebuyers. The benefits as well as costs of home ownership have been the subject of many studies. Some of the research which has focussed on homeownership is; Boehm and Schlottmann (2008), Sherraden (1991) who has focussed on asset accumulation, Rohe and Stegman (1994) who examine increased life satisfaction, while Evans *et al.* (2003) and Hartig and Lawrence (2003) explore the physical and mental health of owner's household members. Besides the benefits, research also focused on other issues such as the barriers to homeownership describing the limitations and problems (Shlay, 2006), unexpected responsibility for maintenance costs (Harding *et al.* 2000; Herbert and Belsky, 2008) and lack of affordable housing stock (Collins *et al.* 2002).

5.7.1 Pro- Homeownership perspectives

Research suggests that homeownership is associated with many benefits for individuals, families and communities. Evidence in some developed countries like United Kingdom supports that owning a home is associated with increased savings and wealth, particularly among low-income families (Phang, 2009; Aarland and Nordvik, 2009). Wealth build-up is considered an essential benefit derived from homeownership for families in general and low-income families in particular. Boehm and Schlottmann (2008) investigate wealth accumulation for low-income households. The researchers utilised data from the Panel Study of Income Dynamics (PSID) looking at the time period between 1984 and 1994 to assess the contribution of numerous variables to family wealth. Measures studied included the value of the family's

total debt, the value of any family business, household saving's accounts, the value of family owned real estate, the value of other stocks, mutual funds and individual retirement accounts, the value of owned automobile, the value of any other asset in the family's possession and the value of the family's equity in the primary residence. They found that homeownership did not guarantee wealth accumulation, but that household wealth appeared to be positively affected by homeownership.

Buying a home is an asset-building strategy. For low-income households, owning a house provides wealth and is likely to be their principal asset (Schwartz, 2006). Furthermore, Elsinga and Hoekstra (2005) are of the opinion that homeownership provides households with protection from rising housing prices, especially if they have a mortgage loan with fixed-rate financing. When a family lives in rental housing they are susceptible to an increase in monthly rent every year unless this is regulated. The situation is different for a homeowner with a fixed rate mortgage because payments are stable and many times can be lower than what a household would pay for rent. Affordability issues surrounding rental units and continually rising costs are said to make homeownership a better option for low-income families, provided acquisition is affordable.

Studies by DiPasquale and Glaser, (1999), Manturuk *et al.* (2009) and Weiss *et al.* (2010) show that there is a link between owning a house and households' greater social and civic involvement in local activities such as voting, volunteer work and neighbourhood associations. Thus, it is not just the homeowner and their immediate dependents who enjoy the benefits of homeownership but the entire society because homeownership encourages stable, more law-abiding communities as discussed in chapter two under social theory of homeownership. It also motivates people to vote in local elections and join local initiatives. Future generations also

benefit because as Bergman's (2011) found that children of homeowners do better at school and have fewer behavioural problems than children of renters (Bergsman, 2011). Withers and Rakodi (1993) are of the opinion that homeownership is an essential incentive for households so that they have the responsibility of financing and managing the construction of houses. Evidence suggests that owner-occupied housing is in better physical condition than housing occupied by renters. In the United States, it was been found that in units that were more than seven years old, tenant-occupied housing deteriorates faster than similarly aged owner-occupied housing as a result of both physical decay and eventually their value depreciates (Dearborn, 2006; Zumbro, 2014).

The conventional wisdom that homeownership is very risky ignores the fact that the alternative, renting, may also be risky depending on how well tenant's rights are formulated and protected (Sinai and Souleles, 2005). Housing investment is a more effective hedge against inflation as compared to shares and bonds (Montezuma, 2003). For the past two decades, national and local housing strategies in the United Kingdom put much emphasis on the development of homeownership especially low-cost homeownership. This was seen as a way of achieving urban regeneration (Jones and Brown, 2002; Clark, 2013). Homeownership is also a strategy to improve well-being of disadvantaged families (Lemanski, 2011; Fogel *et al.* 2008). It is a long-term goal for many in America but the road to ownership is difficult due to scarcity of resources and credit constraints (Grinstein-Weiss *et al.* 2011).

Based on the arguments put forward in the preceding paragraphs, it can be summarised that homeownership is likely to give an individual a sense of belonging to the community. It also enhances feelings of rootedness to the immediate community. The spirit of togetherness and issues of community involvement and the desire to build a legacy takes root. One begins to get

involved in community events and take a keen interest in community development. Elsinga and Hoekstra (2005) echoed that the appreciation of the property and the development of personal equity through the gradual repayment of the mortgage loans are regarded as a financial benefit.

Homeownership provides one a sense of stability because it is a long-term financial commitment. By owning a home, a household is more in control of its immediate surroundings. A household can furnish and decorate its house in accordance with its taste and not be limited by the standards of the landlord (Bentzinger, 2009). A homeowner does not have to seek someone else's approval if they decide to remodel. He/she has more flexibility and independence when it comes to number and nature of the occupants of the property. Landlords sometimes give an upper limit on the number people that can be accommodated at their premises. Being a homeowner will make one feel more secure as they are able to make their own decisions about their household. There is room to forge relationships with neighbours; lifelong friendships can be formed because everyone knows that they will be around each other for years to come. One final aspect that cannot be overlooked is the pride that one feels when they own a home. One would have proven to themselves that they can achieve monumental goals and can give their family the security it needs to move forward in life.

However, Elsinga and Hoekstra (2005) point out that people in countries with a well-developed rental sector do not rely on the owner-occupied sector for their basic security. In such countries, government policy serves to ensure that the rental sector remains a reasonable alternative to home ownership. Such a policy has a major influence on the attractiveness of homeownership as opposed to renting. Apart from the arguments put forward to support homeownership, there are also studies that provide evidence that for certain contexts, the benefits associated with

homeownership are, to a certain extent, exaggerated especially with respect to low-income households.

5.7.2 Perspectives that caution against homeownership policies

There are fundamental problems in asserting a single homeownership model due to the diversity of housing histories and trajectories, systems and structures, cultures and ideologies among the owner-occupation orientated and dominated societies (Schmidt, 1989; Shlay, 2006; Yates, 2011). The benefits of homeownership approaches are far from universal across neighbourhoods and populations (Struyk and Perkova, 2004). The challenge lies in figuring out who can realistically benefit from homeownership and at the same time, there is clearly a need for affordable rental opportunities for lower-income individuals. In most transitional countries, it has been noted that the majority of households are homeowners. In countries such as Mexico, Brazil and Uruguay the achievement of high levels of homeownership has been possible because of the privatisation of public rental housing to sitting tenants. It still remains uncertain whether such high levels of homeownership are sustainable (Riley, 2010). The first reason for this scepticism is the lack of developed housing finance systems in many countries. Secondly, even if the financial systems were to be developed, many households would be unable to access these services because they are poor. Subsidies for homeownership in many developing countries are poorly targeted and inefficient (Gordon, 2004; Struyk and Perkova, 2004).

Many affordable housing=advocates fear that the homeownership approach represents a continued movement away from supporting rental housing in an environment in which increasing numbers of city dwellers are tenants (Zielenbach, 2004; UN-HABITAT, 2003). Excessive focus on homeownership as the one and single solution to ensure access to housing is part of the problem (Rolnik, 2008). Homeownership may be the ideal option for many but

adequate housing for all is a public goal whose achievement requires a wide variety of arrangements, from the tax advantages of buying a home to better legal protection for tenants and rent control areas; from direct subsidies to the poor to publicly owned housing and a range of tenure arrangements. Markets, even with appropriate regulation, cannot provide adequate housing for all (Rolnik, 2013). Policy makers tend to adhere to the homeownership allegory, despite changing circumstances, constantly maintaining that homeownership is beneficial and should be encouraged often against all odds. In the United States, homeownership has contributed to severe housing problems that have been experienced over the years (Dearborn, 2006). Retsinas and Belsky (2003) characterise low-income homeownership as the unexamined goal and cautioned against mindless dedication to increasing homeownership for low-income individuals without first weighing the evidence of the risks and returns involved. A frequent theme in the critique is the manner in which homeownership has been pursued. In some cases, it has made families worse off (Herbert and Belsky, 2008; McKee 2013).

As already mentioned, homeownership is the dominant housing provision strategy for the poor in many countries but Angel, (2000); Bostic and Lee (2008) emphasise that this strategy does not come without its risks as homeownership exposes households to potential troubles along multiple dimensions. Low-income homeowners confront several barriers in acquiring and maintaining their own homes. These include; the down payment and closing costs which require some asset base or assistance from other sources, the monthly carrying costs (including mortgage, utility, insurance and tax payments) which they have to cover out of their current income and unforeseen maintenance and repair costs which they may not be prepared to address. In many countries, housing is acknowledged to be a national problem. The precise nature of that problem, however, is largely unspecified and certainly not an element of policy consensus (Bostic and Lee, 2008). Most policies are directed at relatively short-term fixes,

ranging from providing more shelter space to offering homeownership status to low-income households. The emphasis on homeownership evident in the federal policies that emerged in the 1980s similarly took a short-term view (Stegman, 1991). The rhetorical rationale for the promotion of ownership is that it will improve the stability of housing tenure and increase residents' commitments to their dwelling places and communities (Dean, 2005; Belsky *et al.* 2005; Meyer *et al.* 1994) Collins (2013) argues that minimal institutional attention has been given to the preservation of tenure over time and this short-term focus is inappropriate for policies directed at long investment decisions and is inconsistent with the affirmed intent to stabilise tenure.

The actual circumstances of low-income families are much complicated when it comes to homeownership than what is often perceived by policy makers. Households' experiences in the labour market and public benefits offices might mean that their earnings are not stable and may be below the poverty datum line. In the absence of safety nets, these families are likely to be in poverty (Seefeldt, 2016). Some recent studies seem to reflect that positive social benefits of owner-occupied homes are more likely to be realised but it depends on who buys a home and when, rather than to the tenure of ownership itself (Engelhardt *et al.* et al. 2010; Holupka and Newman; 2012). Bentzinger (2009) is of the opinion that low-income families are often faced with more complex choices than their higher income counterparts when it comes to housing. Tenure status of families, namely whether a home is owned or rented, is one of those choices that is constrained by income and is an important concern among housing advocates, service providers and policy makers. Tenure status is a choice that is made by the individual and the family, but for low-income families, options are more limited than households with higher incomes. It is important for researchers, policymakers, housing advocates and others who work with low-income populations to gain as much knowledge as they can about the issue of

homeownership. From a collection of papers by Christopher *et al.* (2013) conclusions reflect that lower-income households may benefit from owning homes, although this conclusion is subject to a variety of ‘caveats and codicils’. Although it is known that homeownership is sought after by most families and thought to have more positive outcomes for the household and the community, questions remain regarding the actual benefits of becoming a homeowner, especially for low-income families (Shlay, 2006). Elsinga and Hoekstra (2005) note that in countries with a well-developed rental sector and a tenure-neutral policy, a rental dwelling is a satisfying alternative to homeownership.

5.8 Chapter summary

There seems to be contradictory evidence and debate in literature about the concept of homeownership and the extent to which it solves the housing problem especially in relation to low-income households. On one side, there are those who valorise the concept. On the other are those who think it worsens the housing problem. Besides the two extremes of scholars, there are others who think that a wide-ranging housing policy requires pulling a mixture of levers simultaneously to tackle the broad range of housing needs and challenges facing low-income families. This means ensuring that both rental housing and homeownership opportunities are available, decent, safe and affordable to all families regardless of income. There is need to ensure that both rental housing and homeownership become synonymous with economic security, safe and stable communities, access to quality jobs, schools and services and wealth building (Hockett *et al.* 2005).

A redefinition of ‘homeownership’ is needed so that all kinds of housing options are considered ‘homes’ and ‘ownership’ is not just about property deeds and mortgage payments, but about having pride in one’s home, whether rented or owned (Hockett *et al.* 2005). Nevertheless,

homeownership rates affect the social fabric of society and as such, one cannot understand a homeowner's behaviour or satisfaction without evaluating the range of institutions affecting housing markets and consumer choices. The findings reviewed in this chapter suggest that the secret to explaining homeownership rates in various countries lies with the effects of the myriad of institutions involved in housing provision. There is much work to be done in this area (Fisher and Jaffe, 2003). The review also shows that not much has been done in developing countries in terms of examining homeownership as a housing policy aspect. This is because most of the literature on homeownership is discussed in the context of developed nations hence the need for this kind of examination in developing countries like Zimbabwe. The next chapter focuses on the study methodology.

CHAPTER SIX: STUDY METHODOLOGY

6.1 Introduction

This study examines the promotion of low-income homeownership in the post-colonial era in Zimbabwe by using Harare as a case study. The study seeks to investigate the socio-economic dynamics associated with urban low-income homeownership in a bid to find out whether and to what extent, the benefits and risks of ownership are being experienced by low-income households in Harare. The intention is to conclude whether the promotion of low-income homeownership in Zimbabwean urban areas is a viable policy option.

After understanding the aforementioned issues, the study also assessed the effects of promoting low-income homeownership in Harare. In order to homin on relevantparts of Hararewhere homeownership has been realised for low-income households, the research focused on the following five Low-income (high-density) residential areas. Glen-Norah, Highfield, Mabvuku, Mufakose and Tafara. These suburbs are among the oldest suburbs in Harare and their selection was informed by their location and historical development and the type of homeownership schemes. With the study objectives in mind, this chapter describes the various research methods which were employed in this study. To provide the basis for interpretation of research findings, this chapter also describes the research procedure and processes that were followed in conducting the research. This includes sampling methods, data collection and analysis techniques.

6.2 Research Design

In this chapter, a distinction is made between method and methodology. Methodology refers to the philosophical pillars of a research design and methods are the techniques of gathering data.

Kothari (2004:31) has defined a research design as “the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure”. To Kothari (2004), a research design is a blueprint for the collection, measurement and analysis of data although in qualitative research the design has to remain flexible.

Research designs can be quantitative or qualitative in nature. Jha (2008) notes that qualitative research, which is also known as constructivist research, is a multi-method in focus involving a naturalistic approach to its subject matter and it tries to make sense of the phenomena in terms of the meanings people attach to it. Gall and Borg (2007) define qualitative research as an inquiry grounded in the assumption that individuals construct social reality in the form of meanings and interpretations which tend to be transitory and situational. Kothari (2004) emphasises that qualitative research is important in the behavioural sciences where the objective is to discover the underlying motives of human behaviour. The definitions of qualitative research cited above imply that the dominant methodology is to discover meanings and interpretations by studying cases and subjecting the findings to an analytical induction. Embedded in this approach is the perspective that the researcher cannot set aside his experiences, perceptions and biases. This has the potential of affecting the objectivity of the researcher.

According to Maree *et al.* (2007), when collecting data using this approach, the sample size is usually small and is purposefully selected from those individuals who have the most experience with the studied phenomena. Commonly used data collection tools under this design include focused individual and group discussions, observations, document analysis, audio-visual materials and artefacts (Maree *et al.* 2007).

On the other hand, quantitative research is a type of research in which data can be analysed in terms of numbers (Best and Khan, 2006). According to Gall *et al.* (2007), it can also be referred to as positivist research, an inquiry that is grounded in the assumption that features of the social environment constitute an objective reality that is relatively constant under certain conditions. The main focus is to describe and explain features of this reality by collecting numerical data on observable behaviours of samples and subjecting findings to statistical analysis. An experiment or survey is a typical example of quantitative research (Maree *et al.* 2007). Quantitative research involves hypothesis testing and experimental designs which require tightly controlled conditions and as a validity concern, this may be a major drawback of quantitative designs (Jha, 2008).

Maree *et al.* (2007:255) assert that, ‘the quantitative researcher tests the theories about realities, looks for cause- effect relationships and uses quantitative measures to gather data to test hypothesis or questions’. Muranda (2004) notes that quantitative research tends to use structured and direct questioning, large and representative samples and very specific data as a basis for representative conclusions. Lincoln and Guba (1995) point out that quantitative methods are characterised by assuming that there is a single ‘truth’ that exists and is independent of human perception.

After discussing the two forms of research design, it can be concluded that these two approaches are there to cater for different research circumstances. However, the two may complement each other in the research process. Table 6.1 summarises some of the notable differences between the two research designs.

Table 6.1 Comparison of Qualitative and Quantitative research designs

Issue/Aspect	Qualitative	Quantitative
Data generated	Verbal, text and pictorial	Numerical
Nature of reality	Understands constructed social reality	Measures social reality
Type of reasoning		Inductive
Purpose	Deductive	Confirmatory
Nature of research	Discovery <ul style="list-style-type: none"> • Holistic • Unknown variables • Flexible guidelines • Context bound 	<ul style="list-style-type: none"> • Focused • known variables • Established guidelines • Context free
Subjects studied		Representative sample
Data analysis method	Informative cases	Statistical
Research report	Analytic induction Interpretive and subjective	Impersonal and objective

Source: Drawn from Mikkelsen (2005)

6.3 In search of an appropriate Research Design

The specific objectives of this study were to:

- (i) examine the perceptions of housing institutions on the promotion of low-income homeownership in Zimbabwe;
- (ii) analyse the characteristics of low-income homeowners in the five selected suburbs in Harare;
- (iii) evaluate low-income households' experiences with homeownership and;
- (iv) identify and explore the effects of promoting low-income homeownership in the five selected suburbs in Harare.

With the study objectives in mind, I saw it fit to adopt the mixed research design. However, I had a bias towards qualitative tools. The qualitative research design seems to be suitable for this study because of its holistic nature. The approach made it easier for me to make informed findings since the purpose of this study was largely to discover rather than confirm issues underpinning low-income homeownership. However, in order to achieve the research objectives meaningfully, the study also utilised a questionnaire survey. This position was based on the argument put forward by Glenn (2010) and Jha (2008) that these research methods should not be viewed in isolation from each other but on an interactive continuum. They further emphasise that qualitative and quantitative strategies are almost always involved, at least to a certain extent, in every research study. Muranda (2004) further states that these two forms of research should be viewed as having a complementary role. The triangulation of methods is an important aspect in research because each method has its strengths and limitations. Qualitative methods are data condensers and enable one to see the big picture while quantitative methods are understood to be data enhancers, making it possible to see key aspects of cases more clearly (Mikkelsen, 2005).

6.4 The Case study approach

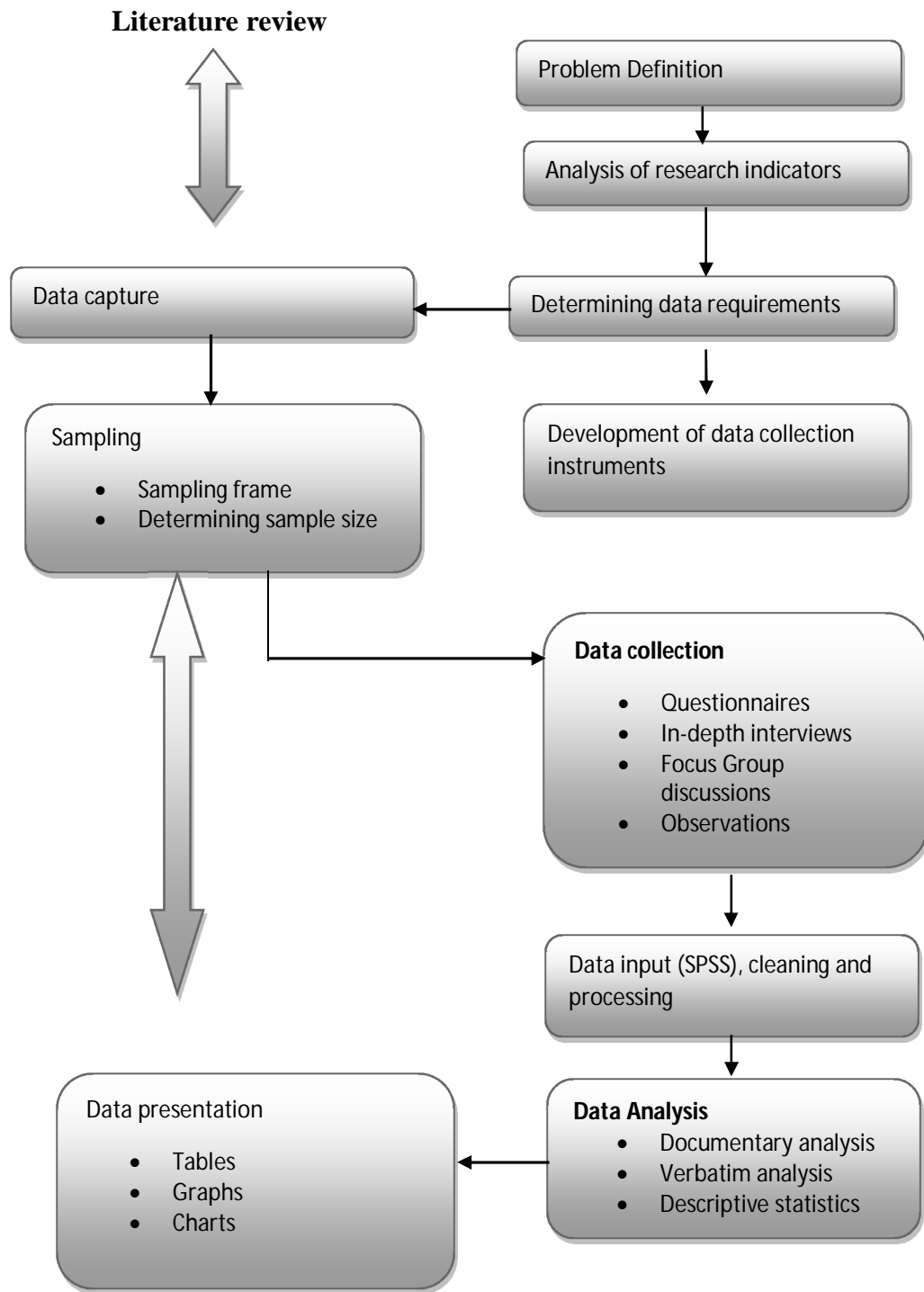
A case study approach was used for this research. Best and Kahn (2006) define a case study as a way of organising social data for the purpose of viewing social reality. Phophalia (2010) believes it to be an intensive investigation of an economic or social unit in which the researcher gathers pertinent information about the present status, past experiences as well as environmental forces which contribute to the individuality and behaviour of the unit. This augers well with the intention of this study which seeks to find out the various reasons why homeownership is being promoted for low-income households and understand in what ways urban low-income homeowners in Harare have benefited from this form of housing tenure. In

this study a multiple case study approach was adopted in the sense that five areas within Harare were focused on. The case study approach is an insightful method of studying a social phenomenon (Phophalia, 2010; Muranda, 2004). On the other hand, Woodside (2010) and Maree *et al.* (2007) have described the case study approach as an inquiry that investigates a contemporary phenomenon within its real-life context, especially when the boundaries between phenomenon and context are not clearly evident. In relation to my topic, the benefits associated with homeownership in the literature are mostly discussed in the context of developed nations like the United States of America, the United Kingdom, Australia, China and Japan. Fewer studies have contextualised the homeownership debate to developing countries and Zimbabwe in particular. The case study approach answers the how and why questions across disciplines and offers the researcher an opportunity to consider the views of not just one or two participants but also other relevant groups of actors.

The case study approach provides a comprehensive understanding of how participants view the phenomenon under study (Gall and Borg, 2007). Muranda (2004) emphasises that case studies uncover motivations through demonstrated actions, not through sentiments or opinions. Case studies also use observation and documentation to stimulate questions and corroborate responses (Muranda, 2004). Due to the above cited strengths, the researcher was motivated to adopt the case study approach to understand low-income homeownership in Zimbabwe through five sub areas which were purposively chosen and do not represent Harare as a whole. In terms of the limitations of the case study approach, Phophalia (2010) mentions it can be expensive because of its intrinsic quality of being exploratory in nature and also generalisations based on a single case cannot hold true to the entire population. However with qualitative research, the intention is not to generalise but to provide context specific insights therefore the case study approach, remains a valid method to understand a phenomenon.

6.5 Research Flow chart

The research flow chart shows the various stages pursued by the researcher. These stages include; problem definition, analysis of research indicators and determining data requirements of which data capturing is an important aspect in this regard. Other stages involved in the study encompass the development of data collection tools, the collection of data in the field, data input and analysis as well presentation of findings. Review of literature was a continuous process which was guiding this research process and the researcher constantly updated the literature relevant to this study in order to accommodate new perspectives. Figure 6.1 provides a summary of the research flow chart for this study.



Literature review

Figure 6.1: Summary of the research flow chart

Source: Author's creation

6.6 Data collection methods

6.6.1 Key-informant interviews

Wellington and Szczerbinski (2007) describe key informants as individuals who possess special knowledge and status who are willing to share that knowledge with the researcher. Key-informant interviews were carried out with various institutions and organisations in the housing sector in Zimbabwe in a bid to understand their perceptions with regards to the promotion of low-income homeownership. The institutions which took part in this study include; the Ministry of Local Government, Public Works and National Housing, City of Harare, Dialogue on Shelter (DoS), Zimbabwe National Association for Housing Co-operatives (ZINAHCO), Zimbabwe Association for Housing Finance (ZAHF) and Zimbabwe Institute for Regional and Urban Planners (ZIRUP). In order to assess the willingness of the key-informants to share knowledge with the researcher, preliminary discussions about the study were done with these key informants to make them aware of the study and request their co-operation as well as making appointments for the interviews.

Interviews can be defined as conversation with a purpose and are regarded as a useful technique for collecting data which might not be possible to collect using other techniques such as observations and questionnaires (Blaxter *et al.* 2006; Wellington & Szczerbinski, 2007). Interviews can take various forms such as unstructured interviews, structured interviews and semi-structured interviews. Each of these has its own merits and demerits in relation to the ability of the interviewer to control the interview, to allow flexibility and easiness for data analysis. Mikkelsen (2005) and Wellington and Szczerbinski, (2007) advance that semi-structured interviews are the most valuable as compared to other forms because they are flexible yet rely on a premediated structure which guides the conversation. For smooth data

analysis structuring of interviews is important. The key informant interviews conducted by the researcher were semi structured in nature to allow flexibility.

During the course of the interviews the researcher took notes as a way of recording the research participant's views which were then used for analysis. However, this is not the only way of capturing the views of key-informants since tape recording can also be used as an alternative. Wellington and Szczerbinski, (2007) outline the advantages and disadvantages of note taking as compared to tape recording. They state that facts are recorded in an economic way through note taking because off record statements may not be recorded. However, the disadvantage associated with this approach is that note taking can be distracting for the interviewee and also the status of data may be questioned due to difficulties in verification. Tape recording, on the other hand, has the potential of preserving the actual natural language (verbatim account). It also allows the interviewer to concentrate, maintain eye contact so as to observe body language which may have a lot of meanings in relation to the responses being given (Wellington and Szczerbinski, 2007). With recording, too much data may be available of which some may not be relevant to answer the research questions. Thus, it can be time consuming because much effort is required to transcribe and then screen the data for relevance. The other aspect is that interviewees may object to being tape recorded. It is for this latter reason, namely the participants not being willing, that I chose note taking.

The key-informants who participated in this study were the following:

- (i) The Director of Housing in the Ministry of Local Government, Public Works and National Housing and the Chief Housing Officer. The focus of the interview was to obtain information on the key aspects of housing policy and why it emphasises on promoting homeownership for low –income earners as well as the various mechanisms that the government has put in place to ensure that homeownership is affordable to low-income

earners. The interview also sought to understand the various low-income homeownership schemes that have been or are being carried out by the government and also determine the number of people who have benefited from those projects to date. The discussion also focused on the various challenges that are being faced by the government in its attempt to provide housing to urban low-income households.

(ii) The Director of Housing and Community services for the City of Harare and District Officers in Glen-Norah, Highfield, Mabvuku, Mufakose and Tafara were the key informants from City of Harare. The Director of Housing and Community services was the first entry point and the interview was meant to obtain Council's perceptions on the homeownership policy and how the local authority has handled the issue of converting council rental housing units to ownership over the years. During the interview, permission was also sought to approach the District Offices (DOs) for more information in their respective districts. The interviews with DOs were mainly meant to obtain statistics on the housing stocks and their tenure as well as getting their opinions on the issue of low-income homeownership in relation to their localities, further permission to administer questionnaires to households was also sought during this stage. The researcher also sought to understand how the the promotion of low-income homeownership was affecting the operation of the local authority in the study areas.

(iii) Zimbabwe National Association of Housing Co-operatives (ZINAHCO)

The key informant in this case was the chairman of ZINAHCO. ZINAHCO is the apex for housing cooperatives operating in Zimbabwe. Governed by a Board Committee, ZINAHCO is a non-profit Community Based Organisation which was formed in 1993 and registered in 2001 under the Cooperative Societies Act (Chapter 24:05) (www.zinahco.zw). Its programs are implemented by the secretariat who are specialised in various disciplines.

Housing co-operatives have been increasing over the years and many low-income people have resorted to joining co-operatives in order to fulfil the dream of owning houses. As such, the researcher wanted to understand the role as well as assess the effectiveness of housing co-operatives in promoting low-income homeownership. I saw it wise to approach the mother board of Housing co-operatives rather than approaching individual co-operatives.

(iv) The Chairperson of the Zimbabwe Association for Housing Finance (ZAHF) (Formerly Association of Building Societies). The chairperson was interviewed to obtain the perspective of financial institutions on the issue of promoting low-income homeownership. The organisation also provided trends on the mortgage market in Zimbabwe and the various housing projects that are being carried out by their members in various parts of the country in line with the government policy of promoting low-income homeownership.

(v) Zimbabwe Institute of Regional and Urban Planners (ZIRUP)

The president of ZIRUP was also interviewed to provide expert opinion from the point of view of the town planning profession. The town planning perspective was considered to be relevant for this study although the literature which I reviewed on the cost and benefits of promoting homeownership examined this topic primarily from a psychological and sociological perspective and rarely from the perception of urban planning which has the intention to promote order, health and convenience in the development of human settlements.

(vi) Two Dialogue on Shelter (DoS) Projects Officers were also interviewed as key informants representing the civic society. This organisation was chosen because it has made a great impact in terms of influencing housing policy in Zimbabwe over the years. Above

all, it is also well known for its advocacy role in promoting low-income housing projects across the country.

6.6.2 Questionnaires

In order to characterise the low-income homeowners in Harare, a survey was conducted in Highfield, Glen-Norah, Mabvuku, Mufakose and Tafara. These suburbs are among the oldest residential areas in Harare where the homeownership policy was greatly felt as local authorities were instructed to convert 90% of their rental housing stock to homeownership soon after independence. In Zimbabwe, high-density suburbs are meant to cater for the housing needs of low-income households. In order to administer the questionnaire, the residential layouts of the suburbs were obtained from the Surveyor General's office. Guided by the road network of the residential layouts, each suburb was divided into blocks to form clusters. An average of ten blocks per each residential layout was produced. Convenience sampling was then used to administer questionnaires in these clusters and the study was only targeting present homeowners. The questionnaire had a mixture of both closed and open-ended questions. A total of 500 households took part in this study. One hundred questionnaires were administered to households' in each of the five high-density suburbs.

The questionnaires obtained information about the characteristics of those households as well as understanding their experiences with homeownership. Kothari (2007) asserts that a questionnaire consists of a number of questions typed in a certain chronological order. It has been seen as a useful tool for data collection especially when dealing with a big universe. Wellington and Szczerbinski (2007) note that a questionnaire is a fact-finding tool which can be used to validate an existing theory. In this case, it was used to test the validity of the homeownership theory among low-income households as discussed in chapter three. Thematic

analysis of responses is likely to yield extremely interesting information, categories and subcategories.

The use of questionnaires in research has its weaknesses in that there might be lack of interpretive opportunity as compared to other techniques such as interviews. Blaxter *et al.* (2006) observe that poor response rate is another challenge associated with questionnaires. However, Wellington and Szczerbinski (2007) are of the view that this can be improved by careful design of questions by making sure that they are clear, well presented and they are distributed in a rational manner. The questionnaires were coded and made up of both closed and open-ended questions. Mikkelsen (2005) points out that coding is a useful way of organising data for analysis.

In order to obtain valid and reliable data through the use of questionnaires, the researcher conducted a pilot survey. Brace (2008) views a pilot survey as something that is recommended because questionnaires are rarely the best that they could be at the first attempt. There is need for testing and refining questions as an ongoing process before the major survey. A questionnaire is said to be reliable if it provides a consistent distribution of responses from the same universe while its validity can be determined by its ability to measure what it was intended to measure (Brace, 2008). In this study, questionnaires were very useful in obtaining socio-economic data about the low-income homeowners. The response rate was 100% due to the convenience sampling used as only the questionnaires were administered to those homeowners who were present and willing to complete them. In order to administer the questionnaires I got the help of seven research assistants who were first oriented on the nature of the study and training was provided on how to administer the questionnaires. The research assistants were

also involved in the piloting of the questionnaires. I had the responsibility of checking details on each responded questionnaire to make sure that everything was in order.

6.6.3 Focus Group Discussions (FGDs)

FGDs were also conducted with the households in the five selected areas. The district officers were used as an entry point to get contacts of the residents' representatives who were then contacted to inform other members about the discussions. Some households volunteered to use their houses as venues for the FGDs. The main aim of the discussions was to understand the experiences with and perceptions of homeownership among the households. It was also meant to augment data generated from the questionnaires. Five FGDs were conducted, one in each study area. An average of eight people in each location attended the FGDs. The advantage derived from the FGDs was that people were free to express themselves in their first languages. This made communication easier because the research participants were able to express themselves without any difficulty since they were using their language of comfort. Shona dominated in the FGDs and in cases where issues were not clear to the research participants, I was available as the principal researcher to provide some clarification using the language that the participant prefers. The participants were very excited as they saw the discussions as a platform for expressing some of the challenges and grievances that they were facing as homeowners. Plates 6.1 and 6.2 show the researcher conducting some of the FGDs in Highfield and Mufakose respectively.



Plate 6.1 FGD in Highfield

From the left the researcher is paying attention to one of the focus group participants who was stressing a point during the discussions in Highfield. All the participants who took part in this group were women as they were the ones available. Source: Fieldwork (2016)



Plate 6.2 FGD in Mufakose

Here the researcher wearing a yellow T-shirt is explaining a point during a FGD held in Mufakose. The discussions comprised of both men and women. Source: Fieldwork (2016)

6.6.4 In-depth Interviews with residents

Questionnaires can have disadvantages in the sense that the amount of detail may differ among research participants, coding of answers may be difficult and research participants may need time to think and provide responses (Bell, 2005). In order to augment the data collected through questionnaires, the researcher conducted follow-up interviews with selected households who would have completed the questionnaires. The type of responses on the questionnaire especially on open ended questions if not clear determine whether the household should be selected for interviews or not. Ten indepth interviews were conducted in the five suburbs. Plate 6.3 shows the researcher conducting an in-depth interview with one of the homeowners in Mufakose as a way of obtatining more information about their homeownership experiences.



Plate 6.3: In-depth interview with one of the elderly households in Mufakose

The researcher in white T-shirt is seeking clarification of an issue which was raised by the elderly homeowner during a follow up interview in Mufakose. Source: Fieldwork (2016)

6.6.5 Observations

To augment other data collection techniques which were used in this study, direct observations were carried out in the five neighborhoods in order to understand the various socio-economic activities that occur in these low-income residential suburbs. Of particular interest were the condition of the houses, road infrastructure and other land use activities in these neighbourhoods. The intention was to relate the observed variables to homeownership and also to link some of the issues that were being raised in the FGDs and questionnaires.

Observation becomes a scientific tool for data collection when it serves a formulated research purpose. It should be systematically planned in order to ensure validity and reliability (Kothari, 2004; Maree *et al.* 2007). The strength of observation is that subjectivity is eliminated if it is done objectively. Data obtained through observation relates to what is currently happening and

the method is independent of research participants' willingness to respond. This makes observation a less demanding method of data collection (Kothari, 2004).

Apart from the above advantages of observation, there are also limitations of this method of data collection, for example, information collected through observation is limited due to lack of explanation of the observed variables to the extent that it can be wrongly interpreted. However, in this study the researcher combined observation with on –the- spot interviews with those residents who were found utilising various pieces of open spaces in the residential areas (both actively and passively) for various activities so as to get the rationale for such practices. The intention was to ascertain the relationship that exists between such residents and the homeowners in the areas in order to draw conclusions. During the observations, the researcher also took photographs on interesting issues in the low-income neighbourhoods and note taking.

6.6.6 Literature review and documentary search

Besides using primary data collection tools, the researcher also utilised a variety of secondary sources of information such as journal articles on homeownership and urban housing, Government legislative instruments, housing policy documents, annual reports from the -City of Harare's Department of Housing and Community services, newspapers and international organisations publications such as UN-HABITAT documents. Blaxter *et al.* (2006) point out that secondary data sources come in handy in cases where collecting primary data may be difficult, time consuming and expensive. They further assert that it makes sense to use secondary data sources if the data you want exists in some form as this enables the researcher to focus on analysis and interpretation. Generally, one cannot conduct a research study in isolation from what others have already done (Blaxter *et al.* 2006).

Kothari (2004) warns that a researcher must be very careful when using secondary data because not all secondary information is relevant to one's study. As such, particular attention should be given to the reliability of the data. Some of the questions that the research must ask before using secondary data include the following; who was responsible for data collection? What are the sources of data? Were the appropriate methods used? What time were they collected? All this will help in assessing the suitability of the data in relation to the issue under investigation (Kothari, 2004). In dealing with the above issue that Kothari (2004) raise, the current study made use of recent secondary sources of data from reputable publishers.

6.7 Data presentation and Analysis

Qualitative research often results in voluminous notes from observations, interviews and other documents. After collecting the data, I compiled, typed and processed it for analysis and presentation. According to Kothari (2004), processing implies reviewing, coding, classification and tabulation of collected data so that it is acquiescent to analysis. I followed these mentioned steps in order to analyse the data collected. Reviewing which involves careful scrutiny of all the completed questionnaires was done to ensure that the data is accurate and consistent with other facts gathered through interviews and observations. Data was sorted into data sets according to aspects related to research questions.

After organising the data, I then coded it. Cohen *et al.* (2007) define coding as the process of disassembling and reassembling the data to produce new understanding that explores similarities and differences across a number of different cases. I noted that as coding progressed, themes emerged and analysis became more organised and structured. The questionnaire that was used in conducting the household survey was coded so that responses could be put into reasonable categories. It is necessary to code data for efficient analysis.

Basically, analysis involves the computation of measures along with searching for patterns of relationships among the data groups (Mikkelsen, 2005).

The Statistical Package for Social Scientist (SPSS) was used for the analysis of data collected through questionnaires. The researcher used the multivariate analysis approach to data analysis. Multivariate analysis is an all statistical method which simultaneously analyses more than two variables on a sample of observations. This has been made possible due to advancement in computer technology (Kothari, 2004). Qualitative data from interviews and FGDs were analysed using textual and content analysis which enabled the researcher to identify trends, validate theories and cross examination of issues. The chronological order of the study objectives are followed in the presentation of research findings in the following chapter in this thesis. Tables, pie-charts, graphs and photographs are used to present the research findings.

6.8 Ethical considerations

Ethics has to do with respect for human rights and it is an important aspect in research. It involves considerations such as fairness, honesty, respect for the integrity and dignity of individuals and confidentiality of information (Tuckman, 1994; Wellington & Szczerbnski, 2007). In order to ensure that the conduct of the research study was ethical, the following issues were considered during research process. Clearance letters to conduct the research were obtained from the Department of Rural and Urban Planning at the University of Zimbabwe, City of Harare and the Zimbabwe Republic Police (ZRP).

During the stage of conducting the research, informed consent was important such that only those households and individuals who were free and willing to provide information were considered for the study. All information provided by individuals and organisations was

confidential and used for academic purposes only. In a situation where a household was not willing to divulge information, the researcher used a substitution technique by finding a replacement until the required sample size of households was achieved. The researcher ensured that the research participants were aware of the purpose of the research study by first explaining to them what it was all about and the student identification card was always produced to identify myself to the research participants. Research participants were also given a chance to ask questions or seek clarification on any aspect in relation to the study. The researcher wrote 'thank you letters' to all organisations and thanked households who participated in the study after the successful completion of data collection. Besides the above cited ethical issues, the researcher also put maximum effort to acknowledge all the information borrowed from other scholars. The researcher also put maximum effort to see his supervisors regularly in order to be directed and guided. Consultations with supervisors were also critical because they provided the researcher with an opportunity of seeking clarification on emerging issues during the course of the study.

6.9 Limitations of the study

During the execution of the research I encountered some challenges. Among these challenges was the issue of limited financial resources to meet some of the expenses involved in the study such as stationery and travelling expenses. Since the study did not benefit from any form of funding, I had to use my personal savings for the research to progress though sometimes the funds were not enough.

I also faced a challenge of missing deadlines and set targets due to circumstances beyond my control. For instance, it was a common experience that targeted key informants in the targeted institutions were occupied with other commitments to the extent of failing to participate in the

research as per my planned schedule. As a solution to this challenge, I had to be flexible in order to accommodate the concerns of such research participants. We had to agree on convenient times with such research participants so that the study did not interrupt their individual businesses. Since the study focused on five suburbs in Harare only, there is a possibility that the findings of the study might not hold true in other cities and towns in Zimbabwe. Resources permitting, the researcher intends to conduct future studies in other cities and towns in due course by focusing on those households who are just being given unserviced stands to start the whole process of house construction with limited or without any support from the responsible authorities such as local authorities or central government. The intention being to find the meaning and experiences of low-income homeowners in contemporary urban Zimbabwe.

6.9.1 Chapter summary

This chapter discussed the research methodology adopted to guide this particular research study and provide a justification for the use of such methods. Considering the research topic and research questions, a triangulation of both qualitative and quantitative research designs was the most appropriate and reliable method for this research. Both primary and secondary data collection tools were used. Questionnaires, Key informant interviews, FGDs and observations were the main data collection tools in this study alongside documentary policy analysis. The SPSS software package was used for data analysis and the research was considered and evaluated in terms of its internal and external validity. Lastly, the limitations of the study were discussed. The next chapter presents and discusses the various institutional responses on the promotion of low-income homeownership as a pillar of the housing policy in Zimbabwe.

CHAPTER SEVEN: INSTITUTIONAL PERSPECTIVES ON LOW-INCOME HOMEOWNERSHIP IN HARARE

7.1 Introduction

This chapter presents and discusses the perceptions of selected housing institutions and organisations from which data was collected. According to the National Housing Policy of Zimbabwe (2012), institutions playing a critical role in the development and management of housing in Zimbabwe are found at the levels of central and local government, the private sector and civil society (GoZ, 2012). These clusters of institutions perform distinct but also overlapping functions that are critical in addressing the housing challenges in Zimbabwe. It is this framework which guided the selection of institutions that took part in this study.

For the purpose of this study, the following institutions and organisations were deemed useful. These are the Ministry of Local Government, Public works and National Housing (MLGPWNH), City of Harare, DoS, ZINAHCO, ZIRUP and ZAHF, formerly Association of Building Societies (ABS). The objective was to find out the perceptions of key officials in these institutions concerning the idea of promoting homeownership among low-income households in urban Zimbabwe. Programs and measures that the institutions and organisations were embarking on in line with the homeownership policy were also identified and are briefly presented in this chapter to better explain the perceptions of the respondents. Figure 7.1 summarises the institutional framework for housing delivery in Zimbabwe.

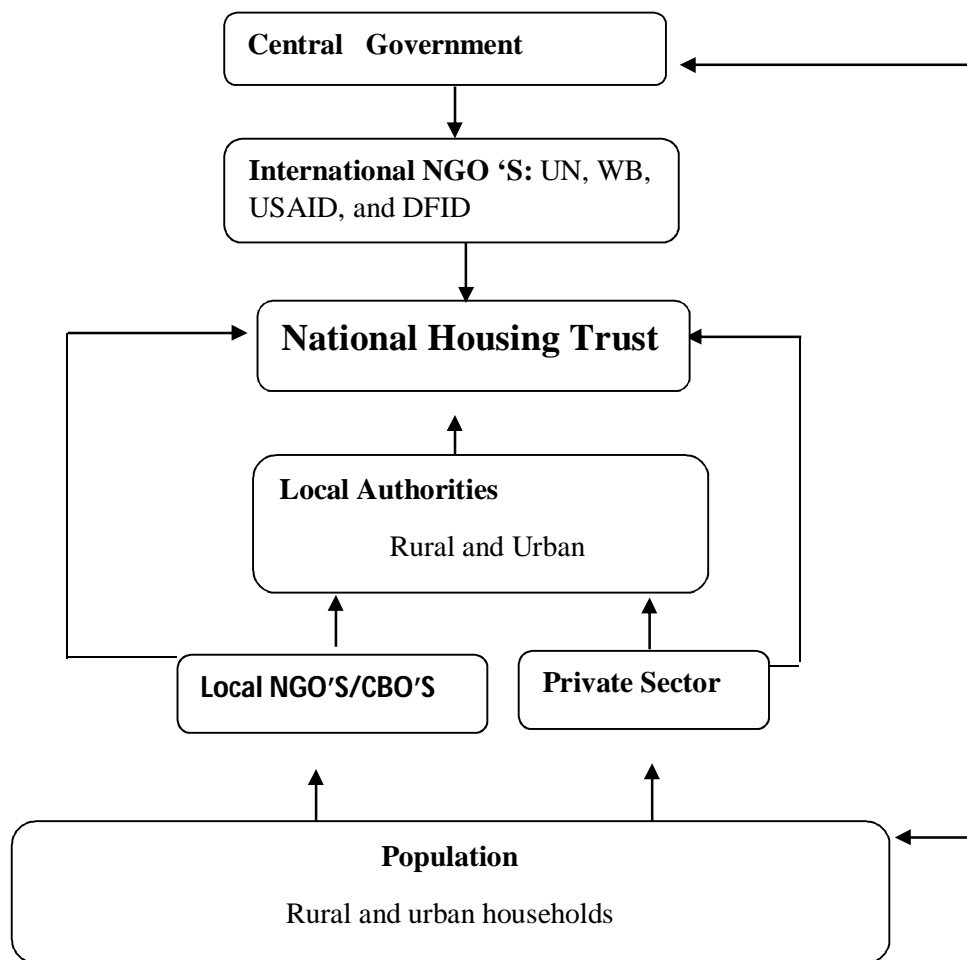


Figure 7.1: Institutional framework for housing delivery in Zimbabwe

Source: Adapted from GoZ (1999; 2012)

The institutional framework for housing delivery in Zimbabwe shows the central government at the top of the hierarchy which reflects the level of authority that it has in crafting housing policies. The framework also reflects that in terms of housing finance, there is room for the creation of Housing Trust funds where financial resources meant for housing development can be pooled together from various players such as beneficiaries, local authorities, the private sector, Community Based Organisations (CBO's) and International and local NGOs. All these players which fall in the highlighted categories interact and co-ordinate with each other in the housing provision process.

7.2. Ministry of Local Government, Public Works and National Housing

The Ministry of Local Government, Public Works and National Housing was the first institution that I engaged in trying to understand the motivation behind low-income homeownership. The ministry was chosen in order to elicit the perspective of the central government on the issue of low-income homeownership. The Director of Housing and Social Amenities and the Chief Housing Officer were the research participants. The two officials pointed out that homeownership, as a form of housing tenure, is about increasing the property rights to beneficiaries of various housing schemes. From a central government's perspective, homeownership policy is a measure that seeks to ensure that the beneficiary takes control of the housing unit offered (actual dwelling or stand) and assumes rights and obligations in respect of the unit. In so doing, the advantage for the government is that the mobilisation of housing resources for either construction or maintenance is no longer the responsibility of the provider but the beneficiaries as well.

To prove ownership of the housing unit, the beneficiary can be given various official documents such as housing purchase offer letters, agreements of sale and lease documents with option to purchase or title deeds. They further pointed out that homeownership is not about having title deeds to the property in question, but it is about the rights that one has in relation to the property. The officials were of the opinion that titling is a long process which reinforces the value of the property. As such, households can transfer their property rights to other individuals even in the absence of title deeds. However, it depends on the conditions stated in the offer letter or lease agreement. Selling of a property can be done through conducting cessions (transferring of property rights from one individual to another) in the event that title deeds are not available.

The Chief Housing Officer indicated that the adoption and implementation of a homeownership policy since independence has influenced Zimbabwean housing practice. Firstly, it allowed the hitherto marginalised black majority to own properties in urban areas. Promoting low-income homeownership as a policy measure is seen as a way of empowering citizens since households can use their properties to cushion themselves against the vagaries of the economy. Viewed this way, a house becomes an investment asset. Secondly, the policy has changed the role of government in housing provision from being a direct provider to facilitator. This opens doors for other players to participate in housing provision. As a result players such as Housing co-operatives, private land developers, Community Based Organisations (CBO's) and financial institutions have been on the increase in the housing sector. The increasing number of players has been seen as one of the multiplier effects associated with the housing industry with employment creation as one of the major effects.

Thirdly, the increase in the the number of players meant an increase in the housing stock produced. Thus, the policy enabled more housing units to be produced within a certain period of time. Fourthly, both officials seem to be in agreement that the policy has, to a certain extent, reduced government housing provision expenditure. This is because the actual construction and maintenance of the housing unit would be the responsibility of the homeowner and not government. Increased homeownership has also been seen as an opportunity for the government to generate revenue through capital gains tax as a result of property transactions from one entity to another.

7.2.1. Mechanisms to promote homeownership

The government used a number of strategies as a way of implementing and intensifying the homeownership policy since independence. These include the conversion of most public rental

housing units to owner-occupation countrywide. This was a policy measure where local authorities were directed by the government to sell most of the public rental houses to sitting tenants. The policy requires that only 10% of the housing stock shall be for rental while 90% should be on homeownership. Some of the initiatives range from direct construction of core housing units and flats as well as servicing of residential stands where beneficiaries will then be required to build the actual housing units using their savings or mortgages from building societies.

Acquisition of peri-urban farms for urban expansion was another strategy that the government used where the land was then allocated to housing co-operatives and private land developers for housing developments. In the case of Harare, residential areas like Hatcliffe, Kuwadzana, Budiro, Southlea Park, Whitecliffe and Caledonia, just to mention a few, are some of the areas where housing developments have taken place on peri-urban farms that were acquired by the government in the post-colonial era. These strategies have seen housing projects being carried out in various urban centres to fulfil the homeownership quest of the citizens. Beneficiaries of most government projects are drawn from the Ministry of Local Government, Public Works and National Housing's housing waiting list as well as local authorities' housing waiting list depending on the location of the project.

To finance public housing projects, one Official from the ministry pointed out that,

The Government of Zimbabwe, through the Housing and Building Act (Chapter 22:07) established the National Housing Fund (NHF) in 1995 which is administered by the Ministry of Local Government, Public Works and National Housing. The fund has two components, namely; general or "common pool" NHF which has a 10% administration allocation and it is supposed to be a revolving fund. It is supported by the fiscus through

the national budget. However, the performance of the fund has not been pleasing over the years due to ineffective management of the funds. The other part of the NHF is the National Housing Development Facility (NHDF) which is project specific and this one is administered by the Infrastructure Development Bank of Zimbabwe (IDBZ). Most funds from the government are meant to be used for infrastructure development such as water, sewer and roads for the housing projects.

The Director of Housing pointed out that over the years, due to budgetary constraints, the government has not been in a position to assist beneficiaries financially to build their own houses and the only assistance that it can offer is the crafting of enabling legislation for housing. Examples of pro-poor legislative instruments that were crafted by the government include Statutory Instrument 216 of 1994. The instrument increases the number of non-residential uses which can be carried out in residential areas with or without the need to apply for special consent for certain types of income generating activities in residential areas. This was a response to accommodate the increasing number of informal activities in residential areas due to high levels of unemployment in the country. In other words, it was a way of trying to accommodate the various livelihood strategies adopted by the poor in the face of unemployment in the city. However, this instrument seems to be the genesis of officially condoned urban informality and with this some of the challenges currently being faced in the low-income residential areas in the City of Harare. Examples are Glen-Norah, Mabvuku, Mbare and Mufakose.

Circular number 70 Of 2004 was also crafted to promote the National Housing Delivery Programme (NHDP) for 2003-2008. The Circular supersedes Circular number 3 of 1992 and it provides the minimum requirements on Planning (stand sizes, building lines, road widths and layout design elements), housing construction (Standards on building materials, building plans

and plinth area) as well as infrastructure (water supply, sewerage and road construction). The major aim of the legislative instruments was to ensure affordability of housing to low-income households and to enhance the housing delivery process throughout the country. The circular stipulates that the stand sizes for low-cost or high-density housing shall range from 70m² and 200m² compared to 150m² to 300m² in the previous circular. It further states that for stands ranging from 70m² to 89m² only semi-detached and terraced housing shall be constructed on such stands while detached houses will be constructed on stand sizes which are between 90m² and 200m². Medium density housing stands are said to range between 300m² and 500m². Infrastructure wise, the circular states that access roads in low-cost/high-density areas shall be appropriately gravelled with a cross gradient of about 5% and reticulated water supply network is a standard requirement. On housing construction, farm bricks are accepted as a standard building material. All these minimum standards were introduced so as to reduce cost and promote affordability by low-income households in the name 'homeownership'.

Responses from the two Officials in the ministry reflect that the government is in full support of the homeownership policy. According to the current economic blueprint, Zimbabwe Agenda for Sustainable Socio-Economic Transformation (ZIMASSET) for the period from October 2013 to December 2018, the government, through the ministry and other players, intends to deliver 125 000 housing units and serviced stands by the end of the plan period. The Ministry of Local Government, Public Works and National Housing has developed a five-year National Housing Delivery Programme (NHDP) 2014-2018 which seeks to operationalise the revised 2012 National Housing policy. According to one official from the Ministry, the new homeownership model is anchored on member contributions to leverage finance while the Ministry provides land and other infrastructural services. Prospective first-time homeowners

will pool resources into a revolving fund through stipulated monthly contributions towards the construction of their houses.

7.2.2 Housing development projects by the Ministry

In line with the homeownership policy, the Ministry has been involved in the construction of flats in various parts of Harare as well as allocation of land to various private land developers, housing co-operatives and companies so that they can embark on housing development projects. Government in conjunction with the IDBZ has since completed the construction of flats in Tafara (41 units), Willovale (170 units) and Mufakose and these have already been allocated to beneficiaries. The units were ranging from \$36 000 to \$40 000 in 2013 with a payment period of 25 years for civil servants and 15 years for non-civil servants. Plate 7.1 shows some of the completed housing apartments in Highfield along Willovale road in Harare.



Plate 7.1: Flats in Highfield, Harare

Completed blocks of flats along Willowvale road in Highfield. These flats were constructed by the Ministry of Local, Government Public Works and National Housing in Conjunction with IDBZ.

Source: Fieldwork (2014)



Plate 7.2: Flats in Mufakose, Harare

Source: Fieldwork (2014)



Plate 7.3: Construction of Flats in Tafara, Harare

Construction of eight four storey blocks with three bedroomed flats in progress in Tafara. This is an addition to the other five blocks which have already been sold under the homeownership scheme.

Source: Fieldwork (2017)

Table 7.1 shows the number of houses in various parts of Harare that were constructed using the NHF and The HGF indicating those on sale, sold and those which are still on leases. The figures exclude government pool houses and institutional houses which are specifically provided to government employees on a rental basis.

Table 7.1: List of Government Fund Properties in Harare as at December 2017

Area Name	Properties on sale	Sold Properties	Properties on Lease	Total
Glen-Norah	216	4	35	255
Highfield Flats	250	1	36	287
Mufakose	116	-	31	147
Mufakose Flats	422	-	79	501
Tafara Flats	41	1	38	80
Dzivarasekwa Flats	48	-	-	48
Dzivarasekwa	301	3	68	372
Budiriro Flats	90	-	5	95
Baines Avenue	38	-	9	47
Eastlea /Odzi Flats	-	108	20	128
HighGlen	2	117	5	124
Southerton and Waterfalls	515	56	4	575
Willovale Flats	170	-	17	187
Willovale Houses	177	-	45	222
New Canaan	23	-	4	27
Marimba Flats	51	2	3	56
Sunningdale flats	85	-	2	87
Tynwald Lot 4 Flats	78	3	8	89
Tynwald houses	122	-	16	138
Gunhill Villas	-	-	31	31
Mbare Annex	41	1	33	75
Mbare Tagarika Flats	11	-	626	637
Donnybrook	35	5	2	42
Malbereign	-	-	2	2
Total	2832	301	1119	4252

Source: MLGPWNH (2017)

Table 7.1 shows that the government has made a direct provision of **4 252** houses in various suburbs in Harare and 1119 (26.32%) of the houses are under lease with an option to purchase while 3133 (73.68%) of these houses were put on sale. However, only 301 (9.61%) of the properties on sale have been sold meaning that the beneficiaries have fully paid up for the properties. The implication of the statistics from the table is that while homeownership is desirable, it is a very expensive form of tenure as evidenced by the number of properties not fully paid up. This means that most beneficiaries are still renting (rent to buy) their properties as they have not fully paid for the properties. However, the government has little control over those properties since sale agreements have already been entered into with the beneficiaries. The payment period of 25 years seems to be too long a period to the extent that even if the beneficiaries' default, the government is unlikely to repossess the properties due to social-political and economic dynamics. This usually results in sunk costs or limited cost recovery which have a knock-on effect on the revolving nature of the funds used to construct the houses. Consequently, this has a negative effect on the central government's ability to invest in more properties.

Despite the nobleness of the homeownership ideology from the perspective of the government in the post-colonial era, the City of Harare has been converted into a 'city of housing' characterised by sprawling housing developments (see Chirisa, 2012; 2014) which are not in tandem with the level of economic activities in the city. In some cases, previously reserved areas like wet lands have been encroached by housing developments. This is despite the fact that wet lands are environmentally sensitive areas in Zimbabwe as they are seen as sources of water and habitat for other creatures.

7.3 City of Harare

The Department of Housing and Social Development (DHSD) is responsible for the provision of housing and social amenities in the City of Harare. The housing division is made up of three sections, namely; Housing Management, Housing Allocations and a Research Unit. According to Council's housing policy of 2015, the Department is responsible for the allocation of residential stands and rented accommodation. The City of Harare housing delivery is driven by the following four major strategic channels:

- (i) Allocation of serviced land to individuals;
- (ii) Employer assisted housing schemes;
- (iii) Public Private Partnerships and;
- (iv) Pay Schemes.

From the five study areas in Harare, findings from interviews with the District Officers confirmed that most of the council houses were converted to homeownership by selling those properties to sitting tenants as per the government policy requirements. In Tafara district, there were 4 626 council houses and 4 241 (91.68 %) were sold to sitting tenants leaving 385 (8.32 %) for rental. Highfield district has a total number of 10 165 houses and of these only 951 (9.36 %) houses are under rental. Mufakose has got 10 333 (99.18%) houses under homeownership and only 85 (0.82%) housing units are still under rental meaning the policy of 10% for rental housing was not adhered to. In Glen-Norah district, there are 8 584 (96.90%) housing units under homeownership and a total of 275 (3.10 %) housing units (inclusive of semi-detached and flats). However, some of the houses in Glen-Norah were owned by various companies such as Crystal Candy, Zimbabwe Sugar Refineries (ZSR), Lobels, Bata, Cairns Foods and others. These companies constructed the houses in close proximity to where they are located to accommodate their employees and this can be seen as a reflection of the link between housing

provision and employment. However, the houses were also sold to long serving members in the companies under the homeownership policy as companies were also encouraged to do the same. Mabvuku district has 432(7.70%) rental units (flats only) and 5 179 (92.30%) housing units were converted to homeownership. Table 6.2 below summarises housing stock in the chosen five districts in Harare showing the difference between homeownership and rental housing stock.

Table 7.2: Council housing stock in selected five districts in Harare

Tenure	Glen-Norah	%	Highfield	%	Mufakose	%	Mabvuku	%	Tafara	%
Rental	275	3.10	951	9.36	85	0.82	432	7.70	385	8.32
Ownership	8 584	96.90	9 214	90.4	10 333	99.18	5179	92.30	4 241	91.68
Total	8 859	100	10 165	100	10 418	100	5 611	100	4 626	100

Source: City of Harare District Offices, 2014

Concerning the issue of low-income homeownership, the key informants from the City of Harare namely the District Officers were of the opinion that the sale of council houses to sitting tenants after independence in areas like Glen-Norah, Highfield, Mufakose, Mabvuku and Tafara brought relief to Council as it was now the responsibility of the owner to maintain and repair the properties. They were also of the view that the sale of council rented houses brought revenue to the local authority which was more than the revenue derived from leasing of those properties. The money generated enabled the local authority to be in a better position to invest in other capital projects. However, the repayment period of 25 years posed the risk of the money to lose value due to inflation. Besides these advantages to the local authority all the other perceived advantages that the local authority cited about the homeownership policy were associated with the beneficiaries. However, the City of Harare District Officials were

concerned with the inability of some low-income homeowners to keep their council utility bills updated because a significant number of them were in arrears with the local authority. For the five districts (Glen-Norah, Highfield, Mufakose, Mabvuku and Tafara) which this study focused on, the city was owed USD\$36 934 423.58 by the residents as at the 31st of December 2016. The officials also cited some incidences where some owners face challenges in meeting maintenance costs of the properties. If properties are not well maintained it might lead to a fall in the value of the property and in some cases the decay was visible on some of the properties in the neighborhoods.

Key informants from the City of Harare support the homeownership policy but were concerned about the current state of the housing sector in Harare where there seems to be ineffective co-ordination among the increased number of players resulting in the rise of illegal and informal housing developments in the city. One official from the local authority said, “Though homeownership is a noble idea, the state of housing development efforts is not in line with the city’s vision to be a world class city by 2025.” In its effort to restore order and sanity in Harare, the local authority has crafted a housing policy (215) in line with the recently adopted SDG’s. However, there are perceptions from individuals in the city that the issue of restoring order sounds very top-down and its not in line with the spirit of the SDGs.

Some of the key elements in the City of Harare housing policy (2015) are that the Council shall be the leading developer of housing stands in Harare and the policy is still anchored on the homeownership ideology though there seem to be some acknowledgements on the need for rental housing as evidenced by a citation of the need for social housing. This statement shows that despite the increasing number of players in the housing sector the local authority still retains powers in terms of development control in the city. Accordingly, its decisions pertaining

to any housing related developments would be as a result of its professional personnel guided by relevant pieces of legislation. The policy document also highlights that thirty percent (30%) of all residential land be reserved for high rise flats and seventy percent (70%) of residential land for detached dwelling units. This policy position is a slight deviation from the national government housing policy (2012) which stipulates that a minimum of 5% of any residential developments be reserved for high rise flats. The rationale behind this quantification may be that the local authority has run out of land and would want to utilise intensively any piece of land that would have been availed for residential development. City of Harare's Policy on Housing Development (2015) also encourages the participation of the private sector in housing provision. This is seen as a way of tapping resources from the private sector as the local authority is no longer receiving grants from the central government and donors on a regular basis due to economic challenges facing the country as discussed in chapter 4. Emphasising on the establishment of sustainable human settlements through the use of renewable energy sources, the local authority in its policy indicated that there shall be compulsory solar geysers on new housing units.

Besides those low-income homeowners who benefited from the sale of public rental housing between the period of 1980 and 1992 and those who benefited from government site and service schemes in the late 1990's, it can be argued that since then, low-income households have been finding it difficult to access secured homeownership as evidenced by the increase of informal settlements and illegal structures in most parts of Harare. These settlements can be a reflection of the Theory of Slums by Charles Stoke in 1962 which I reviewed in chapter three who pointed out that Slums are classified into two categories, namely; slums of hope and slums of despair. Hope means the quality of psychological response by inhabitants of the slum which indicates both their intention to better themselves and the estimate of the probable outcome of such an

effort. Despair, on the other hand, denotes either the lack of such intention or negative estimate of the probable outcome of any attempt to change the status. The psychological distinction between 'Hope' and 'Despair' can resemble the difference between the employable and non-employable individuals in the city. The function of the slum at any moment in the city development is to house those classes which do not participate directly in the economic and social life of the city.

According to the NewsDay newspaper of 23 April, 2014, the City of Harare had planned to demolish illegal structures, including houses in Mufakose which were built on top of water pipes and other structures mushrooming around the city which were erected without municipal approval. Plates 7.4 and 7.5 shows some of the illegally built houses which were demolished in Harare.



Plate 7.4: *A caterpillar demolishing an illegally built housing structure in Harare while a municipal police officer monitors the process and the owners look on helplessly.*

Source: Daily News December 2015



Plate 7.5: *A homeowner is rushing to save some belongings while the caterpillar demolishes the illegally built housing structure.*

Source: Daily News December 2015

Findings from the city of Harare in relation to these demolitions reflects that these houses were illegally built because the co-operatives involved did not follow due process to acquire the land and they were in possession of fraudulent papers. Besides that, it was also revealed that the piece of land in question was designated for other uses which are not residential hence the demolitions as regularising was not an option in this case.

7.4 ZINAHCO

. The chairperson of ZINAHCO was the Key informant. The chairperson described the organisation as the Apex of housing cooperatives operating in Zimbabwe. It was formed in 1993 and registered in 2001 under the Cooperative Societies Act (Chapter 24:05). ZINAHCO's mission is to "champion cooperative housing development by empowering members to access adequate housing in an effective and efficient manner." It provides technical assistance to home

seekers from preliminary stages to final construction. Some of the products and services that ZINAHCO offers are summarised below:

- Lobbying and advocacy services on housing land, infrastructure, finance and policy
- Facilitating access to housing finance for members
- Provisioning of construction management, supervision and extension services
- Capacity building and advisory services on cooperative housing development
- Organisational development of cooperatives (mainstreaming gender, youth, HIV/AIDS and Environment)
- Assisting member cooperatives to engage in income generating projects

According to the Chairperson, the association was said to have a membership of around 200 cooperatives which are affiliated to it throughout Zimbabwe with Mutare having the biggest number of subscribing co-operatives. The association supports the homeownership policy and it is boastful that its members (co-operatives) are playing an important role in the provision of low-income housing despite the prevailing harsh economic environment in the country. These sentiments are in line with Chirisa *et al.* (2015) who point out that, in sub-Saharan Africa, the decline of the welfare state in the provision of goods and services has seen the rise of housing cooperatives. These have become a panacea in trying to curb the housing shortage in urban centres.

Despite the fact that the association subscribes to the promotion of low-income homeownership, it was concerned with how the homeownership policy is being implemented. Firstly, the rate at which people are benefiting seems to be slow in relation to the housing backlog in various urban centres. The Chairperson was also concerned with the manner in which some housing co-operatives were conducting their businesses. Some of the co-operatives

are oversubscribed relative to the number of stands or houses that are available in a given project. This inevitably results in conflict concerning who should benefit and when should such a member benefit.

The collective ownership in some instances of co-operative housing is also a challenge to the extent that it is sometimes difficult to ascertain whether the individual beneficiaries really own those houses or stands. In order to overcome some of these challenges, ZINAHCO is of the opinion that a housing co-operative should be made up of 100 to 120 members for it to operate effectively taking issues of transparency and accountability into consideration. This is despite the fact that the Co-operative Societies Act of 1990 (Chapter 24:05) states that a minimum of 10 people can form a co-operative society and there is no limit to the number of members. The Chairperson was also of the view that individual title deeds are the best form of papers one can have to confirm ownership of a property despite the availability of other options as these may not be recognised for collateral purposes. Households may therefore not realise some of the benefits of homeownership if it is not accompanied by title deeds.

ZINAHCO acknowledges that homeownership is associated with a number of benefits. Low-income homeownership enables households to generate income through various means. Firstly, they can let out other rooms to lodgers and generate some income in the process. Secondly, through the rights embedded in homeownership, households can also engage in income generating projects on their stands such as poultry and gardening. The potential for earning supplementary income if not the only one has the potential of improving the livelihood of the households. This is one aspect through which homeownership benefits low-income households not withstanding the fact that the same may be possible under long term leasehold.

Despite the role of ZINAHCO in championing the co-operative movement in housing development in line with the homeownership policy in Zimbabwe, experience from other countries such as Germany and Netherlands reflects that the co-operative approach to housing seems to be best suited for rental or social housing. This is because the houses, in most cases, belong to the co-operative and not individuals until such a time when members agree that the ownership of the houses be transferred to individuals who would have met the basic requirements. As such, issues of ownership may be difficult to ascertain.

From a practical point of view, some housing co-operatives in Harare have been characterised by poor management, disputes and cases of corruption among the leadership. This led to a temporary suspension of new land allocations to housing co-operatives in 2016 by the Minister of Local Government, Public Works and National Housing. However, the extent to which housing co-operatives are part of the solution to some of the housing challenges in Harare is a subject for further research.

7.5 Dialogue on Shelter (DoS)

DoS was chosen to represent the NGO sector concerning the issue explored in this study and the Key informants were two projects officers. One of the officers highlighted that DoS is a registered trust which operates as a technical partner supporting a Community Based Organisation by the name Zimbabwe Homeless People's Federation (ZHPF). The two organisations work in partnership to address issues of low-income housing and poverty in general. It provides technical support in the form of capacity-building, training and facilitating an interface between communities and government, the private sector and academic institutions. This support is mainly geared towards enabling the poor to access resources and address systems and practices that hinder affordable housing and infrastructural services. One

of the core principles of the organisation is that it does not define the agenda for the people but it is the community or ZPHFmembers which does so.

Concerning the issue of homeownership, the Dialogue on Shelter sees security of tenure as the most important aspect in housing development. It believes that tenure security motivates the occupiers to sacrifice resources towards the property. They also appreciate that security of tenure can be in the form of freehold title, sectional title or lease agreements. However, the officer was of the view that there is pressure as evidenced by high demand for housing by households on ownership as a way of ensuring tenure security in Zimbabwe. This research participant attributed this situation to lack of viable alternative tenure options for urban housing. DoS supports the promotion of low-income homeownership because it believes that it comes with economic and social benefits. Socially, households are better recognised and can participate in community activities if they own houses. Economically, households will be able to generate and access finance from different sources. For example, they have noted, through experience, that micro-finance institutions are more willing to deal with clients of a permanent or fixed residence as compared to those who rent.

Besides the promises that homeownership brings to people, the research participant from a DoS perspective, was of the opinion that the policy has been embroiled by a number of challenges since its adoption. Men and women have not benefited equally from the policy because in most cases they found out that property documents are rarely in the name of both spouses. Mostly they are in the name of the male counterpart. As an organisation, they are biased towards the welfare of women in society and as such they prioritise women in all their operations and activities. This is evidenced by the numerical strength of women over men on their membership list as well as the strategic positions that women hold. The DoS respondent also noted that

besides the gender dimension, the policy tends to assume a 'one size fits all' approach which assumes that everyone wants to own a house. She argued that in practical terms, not all people want to own houses. Another angle that the DoS respondent brought up was that, the policy seems to have encouraged wrong perceptions about housing tenure options resulting in most people aspiring for things that they cannot afford, causing unnecessary pressure on the housing delivery system.

The DoS respondent raised another challenge facing the homeownership policy which is that land is very difficult to access. Most local authorities seem to have exhausted their pieces of land and they have to rely on the central government to be given land. Further the homeownership policy was not accompanied by adequate financial resources to support aspiring homeowners, especially low-income earners. Individuals have to mobilise their own resources despite the fact that it is the responsibility of central government to provide housing for the people. DoS is of the view that most of the challenges facing the practice of homeownership are created by people who are not in touch with the reality on the ground. The DoS cited 'arrogance' as the chief source of problems being encountered. This arrogance can either be power, economic, political or academic and all these have been a recipe for disaster in the country's housing sector.

To date, DoS and its Partners, have made an impact in the field of housing and urban development. They have managed to meet people's needs and improve people's livelihoods. Their members are now a visible group of the urban poor in Zimbabwe according to the DoS officer. DoS appreciates the strength of the urban poor and according the key informant their success is not only quantitative but qualitative in the sense that they have managed to change social relations between weak and powerful groups in societies. For example, they influenced the City of Harare to stop the planned illegal demolition of structures in 2014. The official was

of the view that as long as there is no alternative accommodation house demolitions should not be tolerated. DoS had also entered into partnerships with local authorities in the country such as Harare, Mutare, Bulawayo, Chinhoyi and others in the upgrading of slum areas. They have embarked on exchange programs with various countries such as South Africa, Zambia, Kenya and India. To learn on best practices the research participant pointed out that, as an organisation, they have a good working relationship with central and local government as well as other partners in the urban development sector.

The ideology of Slum upgrading by DoS is in line with the Social theory of Homeownership which states that housing has important implications on the social welfare of individual human beings. Humans have the right to access not only housing but housing that is adequate, affordable and safe so as to promote human development. Hence, DoS gives consideration to complementary housing services such as sanitation, sewage, telecommunications, health, educational facilities to ensure the adequacy of the right to housing as also noted by Iglesias (2016). Plates 7.6 that follows shows some of the DoS programme beneficiaries participating in one of their upgrading projects in Harare.



Plate 7.6: Beneficiaries participating in the construction of a house in Dzivarasekwa

Women members of the Zimbabwe Homeless People's Federation taking part in the construction of a core housing unit in Dzivarasekwa, Harare.

Source: DoS (2010)

Plate 7.7 shows a cross sectional view of some of the completed core houses that have been built by the participation of beneficiaries in the construction process. Participation of beneficiaries is seen by DoS as a way of reducing the costs associated with the construction of the houses.



Plate 7.7: Typical Core housing units constructed by ZHPF members

Source: DoS (2010)

7.6 Zimbabwe Association of Housing Finance (ZAHF)

The Zimbabwe Association of Housing Finance chairperson pointed out that in Zimbabwe, there are various financial institutions which provide mortgage loans to households so that they can develop or purchase properties that they desire. Building societies have been at the centre of financing housing development and their operational activities are guided by the Building societies Act. The ZAHF, formerly known as Association of Building Societies was made up of seven financial institutions by the time of the interviewing for this study in 2017. These members of the association were Central African Building Society (CABS), FBC, ZB, Commercial Bank of Zimbabwe (CBZ Bank), Met Bank, BancABC and National Merchant Bank (NMB). The changing of the name was necessitated by the broadening membership as well as the need to be in line with the African Union for Housing Finance (AUHF). The respondent also pointed out that besides ZAHF other financial institutions such as IDBZ, Fidelity and NSSA through its subsidiary company by the name National Building Society (NBS), are also playing a significant role in supporting the construction of houses or basic infrastructure for housing development in Zimbabwe.

The Chairperson of the Association was of the view that despite challenges in the operational environment, the Zimbabwean financial sector remains well developed and one among the best in Africa. With reference to housing finance, he pointed out that as at 30 June 2017, there were 20 operating banking institutions including the Central Bank, thirteen commercial banks, one merchant bank, four building societies (the country's major source of housing finance) and one savings bank. Records by the Reserve Bank of Zimbabwe (RBZ) indicate that the country has 16 asset management companies and 163 microfinance institutions. Mortgage lending remains largely undertaken by the CABS, CBZ Bank, FBC Bank and ZB Building Society. New mortgage lenders include more traditional institutions: People's Own Savings Bank (POSB); Stanbic Bank and Barclays Bank. Mortgage lending rates retained their range of 15-20 percent with NBS maintaining its flexibility in the mortgage lending thresholds.

The ZAHF chairperson was of the opinion that the promotion of homeownership is a noble idea because of the benefits associated with ownership. However, when it comes to low-income homeownership it is very difficult for this category of households to access housing finance from financial institutions without government support or any other special arrangements between the parties involved. This line of thinking is in line with the Marxist school of thought on homeownership. It states that, homeownership can be used as a means of exploiting the poor or empowering them by increasing their access and control of homes as an asset. Inequality of access to home is regarded as a point of weakness and a tool for exploiting the poor. The Marxist theory argues that the commodification of housing results in the appreciation of wealth by the powerful groups at the expense of the poor and powerless groups. This usually resulted in new inequality and stratification of the community in terms of wealth and assets. In the past, the government used the HGF to guarantee loans obtained by low-income earners.

The prevailing economic situation is unstable as evidenced by government's weak financial position. As a result of that situation, most institutions end up dealing with those who can afford resulting in low-income earners failing to access housing finance from the open market. Most financial institutions suspended mortgage lending during the hyperinflationary period which the country experienced over the years only to resume after the introduction of the multi-currency system in 2009. The Liquidity challenge is the major problem affecting mortgage lending in Zimbabwe. As a way of promoting the homeownership policy, other financial institutions have also been involved in mortgage lending or actual construction of houses in various urban centres in Zimbabwe. The Zimbabwe Association for Housing Finance (ZAHF) pointed out the following as some of the challenges being faced in the housing finance sector:

i. Affordability

On the issue of affordability, the ZAHF chairperson points out that a large number of persons who desire homes cannot afford to pay for them. Lending practices require that a prospective borrower satisfactorily demonstrates ability to repay and in the current economic environment, many informally earned incomes cannot be proved. Deposits ranging from 10% to 25% of the acquisition cost of a property are also normally required and their experience has shown that these pose a major challenge. Moreover, property development and construction services and products in Zimbabwe are overpriced and these factor into the ultimate price that a potential house-owner is expected to pay leading to the issue of affordability. A survey of twelve countries within the SADC region carried out by the ZAHF revealed that the Zimbabwean conveyancing tariff (at 7, 8% of property value) was the third highest after tariffs used in Namibia and Zambia. This compounds the affordability challenges faced by prospective home buyers. ZAHF has initiated dialogue with the Law Society of Zimbabwe for the tariff to be reviewed downwards.

ii. Land Delivery Process

In ZAHF's experience the process of converting virgin land to individualised freehold title is lengthy and cumbersome. It has observed that this process varies from one local authority to another and there appears to be no set sequence of the necessary approvals. Disorderly development of settlements in unformalised areas have been a worrying phenomenon. Mortgage lending institutions cannot extend their services to such areas for land servicing or house construction at the risk of condemnation of such projects by the authorities and the resultant loss of funds that would have been outlaid. Existing off-site infrastructural installations, can no longer cope with the rate of growth of the urban settlements.

iii. Absence of a Saving Culture

The Zimbabwean economic environment has over the years destroyed a saving culture through which financial institutions create pools of affordable funds for on-lending as mortgages. The ZAHF Chairperson explained that as a result, lending institutions are forced to seek off-shore lines of credit which unfortunately, are availed at high costs and in turn, results in high lending rates of interest on mortgages. Individuals and households therefore, need to be incentivised to save. ZAHF has been advocating through the Ministry of Finance, for the introduction of a tax-free deposit class of which a substantial portion of the proceeds will be channelled towards low- cost housing. According to the ZAHF, chairperson, appropriate legislation for this class of investment already exists. Table 7.3 shows some of the housing projects output by members of the ZAHF from 2013 to 2015.

Table 7.3: Housing output by ZAHF members between 2013 and 2015

Institution	2013	2014	2015	Total	Urban Centre
CABS	973	2797	-	3770	Harare
FBC	440	98	143	681	Harare, Kwekwe
CBZ BANK	1463	406	415	2284	Gweru, Mutare, Kwekwe and Harare
ZB	395	10	150	555	Beitbridge and Harare
Total	3271	3311	708	7290	

Source: ZAHF (2015)

Table 7.3 shows that CABS produced a total of 3770 housing units and serviced residential stands between 2013 and 2015 while FBC delivered 681 units. CBZ Bank delivered 2 284 and ZB produced 555. From the statistics, CABS seems to be playing a leading role in the delivery of low-income housing.

CABS is a unit of insurance giant Old Mutual which resumed mortgage financing a year after the Zimbabwean government adopted the multiple currency regime which was preceded by a decade long economic contraction. Lending was resumed in August 2010 targeting low, medium and high-income earners for housing developments. As at September 30, 2013, US\$112.8 million has been disbursed towards mortgage finance. The funds were obtained through customer deposits, credit lines and shareholder support as stated in one of the reports from ZAHF. CABS has been in the process of constructing 3000 low-cost core housing units in Budiriro. The housing project was estimated to cost US\$15 million. As the traditional leader, CABS continues to require 10 percent of the property value as deposit, in addition to 10 percent of the value paid towards property transfer fees.

According to the Chairperson FBC Building society have also been playing a very significant role in housing development projects in Harare though their target is not necessarily low-income people but those who meet their terms and conditions. From the interviews it was also revealed that FBC is issuing mortgages to individuals and for one to qualify 25 % deposit of the property value was required with maximum mortgage repayment period of 10 years. On the projects that they have done so far, all housing units have been sold out. Table 7.4 that follows shows some of the housing projects in Harare. Apart from projects in Harare, they also have other projects in Gweru -Mkoba.

Table 7.4: FBC Housing development projects in Harare

Project Name	Density	Bedrooms	Number of units	Selling price (US\$)
Main way Meadows	Medium	3	99	99 500
Glaudina	Medium	3		110 000
Washington 1and2	Medium	3	30	85 000
Philadelphia	Low	3	10	
Greendale 1	Low	3	12	180 000
Chaplin Low	Low	3	8	300 000
Newlands	Low	2	-	125 000
Spring view	High	stands	95	-
Belgravia	Low	2	-	120 000
Greendale 2	Low	3 and 4	-	130 -138 000
Helensvale	Low	stands	14	Depend with size

Source: Survey 2016

From Table 7.4 as well as shown in Plate 7.8, FBC housing development projects are not meant for low-income households as evidenced by the selling prices of the completed units and their location. The prices and conditions are beyond the reach of low-income households and most

of their projects range from medium to low density suburbs. Plate 7.8 shows one of the completed cluster-houses that FBC Building Society constructed in Waterfalls.



Plate 7.8: FBC Masotsha Ndlovu Housing project Harare

Inside view showing some of the cluster housing units in Masotsha Ndlovu Phase 5 project.

Source: Field Survey (2016)

7.7 Zimbabwe Institute for Regional and Urban Planners (ZIRUP)

ZIRUP was also chosen to respond on the idea of promoting low-income homeownership and the President of the institute was the key informant. The Institute is a professional body responsible for the registration and regulation of town planners in Zimbabwe and it plays an important role in shaping the field of human settlements.

The then President of the Institute was of the opinion that the promotion of home-ownership is a policy that can be looked at from two dimensions. Firstly, it is a good policy in that it empowers the ordinary person by making an important asset available to them. Once someone owns a house, they can leverage the asset to access other resources which they ordinarily would

not have security to access and this seem to be a commonly held view across most of the key informants in the study. Secondly, the research participant was of the opinion that the promotion of home-ownership is over-rated in Zimbabwe. He said, it is not necessary to promote ownership of housing. In other words, we should consider access to housing as being more important than owning it. He went on to point out that there has been disempowering of local authorities through promoting individual ownership.

The consequences of promoting home-ownership particularly amongst the low-income are two-fold. Firstly, it exerts a lot of pressure on workers and households to save for housing at the expense of competing basic needs such as food and education. Secondly, it takes away the potential rental market from the housing investor because currently, the priority appears to be home-ownership and other housing models suffer. ZIRUP president was of the opinion that policy should also encourage the development of a large pool of housing stock for rental purposes so that focus is directed on people that are only temporary residents in some city due to work or other reasons.

The ZIRUP president said there are roles for different stakeholders in providing sustainable low-income housing. The public sector, that is, national government and local authorities should mainly focus on providing land at affordable cost to developers. Development practitioners must develop, together with research institutes, various types of low-cost housing models and designs. Financiers and pension funds must provide funding at concessionary rates so that the housing remains affordable. Government must develop enabling policy and legislative frameworks to facilitate the development of low-cost housing. This includes low or no taxation on equipment and materials used in housing provision.

The home-ownership drive has led to the production of housing that is designed sentimentally as opposed to technically. Where people design houses for owner-occupation, the tendency is to over-design rather than just provide a roof over someone's head. A further consequence is inefficiency in housing provision and on the other hand, it has promoted resilience and independence. House owners tend to be more resilient through crises than tenants. The space around the house also tends to be more productive on owner-occupied stands than where tenants are. The homeownership policy has impacted on planning as a profession by encouraging entrepreneurship on the part of some planners. There are professionals that have moved in to satisfy the hunger for home-ownership by investing in housing projects on a full-cost-recovery and mark-up basis.

7.8 Chapter summary

According to the research findings, it seems all the six institutions that took part in the study are in support of the homeownership policy in general although with varied degrees of conviction on some aspects when it comes to low-income homeownership. National government is in favour of homeownership policy because by doing so it relieves itself from the responsibilities of directly providing houses to the citizens and thus reduces its expenditure in the process. The local authority, as government closer to the people, receives instructions from the central government. Consequently, they also support the policy. Local government also supports homeownership as it relieves them from maintenance and repairing responsibilities of the properties as in the case with public rental housing. From the financial perspective, it is very clear that the low-income people are no longer able to access housing finance from the formal institutions such as building societies and banks under the current macro-economic environment. The following chapter focuses on the characteristics of the low-income homeowners in the five suburbs which the study focused on.

CHAPTER EIGHT: CHARACTERISING LOW-INCOME HOMEOWNERS IN THE FIVE CASE STUDY AREAS

8.1 Introduction

This chapter presents findings on the demographic and socio-economic characteristics of low-income homeowners in the five selected high-density (low-income) suburbs in Harare. The characteristics of the low-income homeowners are then used to analyse the extent to which they enable or incapacitate the homeowners to enjoy the benefits associated with homeownership as well as their ability to sustain this form of housing tenure. This is informed by the Lifestyle theories approach to affordable housing by Salama (2006). He argues that income level, work sector and work style of an individual which determines housing needs and preferences, vary dramatically. This variation results in various lifestyle modes namely self-employed life mode, wage earner life mode and career-oriented life mode. Putting the three life modes into affordable housing perspective, Salama (2006) states that the first mode is self-employed where the means of production is owned and included within the house. This implies that the house acts as both a living and working place and no separation between working time and spare time. The wage earner is the second mode where the house is either regarded as a primary place serving recreational purposes or a place for spare time activities. Career oriented is the third mode where the house reflects the personal progress in order to reveal position, social status as well as past and recent experiences.

Low-income households usually reside in high-density low-income suburbs. This form of residential classification along income lines has been in place since the colonial era in Zimbabwe when high-income earners, who were largely Europeans, had areas earmarked for

their settlement while the residential spaces for Africans, who formed the majority of low-income earners, were the African townships. These two spaces of existence were a creation of the colonial segregationist policies such as the Land Apportionment Act of 1930. As already mentioned the five suburbs which the study focused on are; Highfield, Glen-Norah, Mabvuku, Mufakose and Tafara. Also as already mentioned these suburbs are among the oldest locations in Harare. The majority of households in these suburbs received their houses through direct purchase from the local authority when the houses were converted to ownership as a result of the homeownership policy. The policy directive requires that sitting tenants be given the offer to purchase the council rental houses.

8.2 Demographic characteristics of the homeowners

Table 8.1 summarises the statistics on gender, age, marital status of the homeowners who responded to the questionnaires and average household size of the households in each of the five suburbs as presented in the forthcoming paragraphs. Statistics of the research participants who took part in this study shows that females constituted 56.2% (n=500) as compared to their male counterparts who constituted 43.8%. This scenario can be attributed to the stereotypical roles of man and women in Zimbabwean society. Traditionally, women are supposed to stay at home and take care of the house while their male counterparts are expected to provide income for their families. This maybe can be attributed to the low rate of male research participants as they will be out seeking income generating opportunities. Findings showed that 39.4% (n=500) of the research participants were above 61 years, 16.8% were between 51-60 years, 18.4% were between 41-50 years, 14.8% were between 31-40 years, 9 % were between 21-30 years and 1.6% were below the age of 20 years. From these statistics, there is a higher possibility that the majority of the homeowners are older. If we combine those above 60 years (39.4%) and those in the age range of 51-60 years (16.8%), it provides us a total of 56.2% reflecting an aging

population of homeowners. On the other hand, those in the less than 20 years and 21-30 years category are likely to be children of homeowners who have inherited the properties from their deceased parents.

Table 8.1: Demographic characteristics of the homeowners surveyed in the five suburbs (n=500)

Variable	Category	Name of Suburb					
Age		Highfield	Glen Norah	Mufakose	Mabvuku	Tafara	Total
	<20	1	4	1	1	1	8
	21-30	16	5	6	7	11	45
	31-40	15	17	14	12	16	74
	41-50	20	16	15	19	22	92
	51-60	17	21	12	18	16	84
	>61	31	37	52	43	34	197
	Total	100	100	100	100	100	500
Gender	Male	41	52	41	49	36	219
	Female	59	48	59	51	64	281
	Total	100	100	100	100	100	500
Marital Status	Married	56	63	52	68	59	298
	Single	12	8	7	8	10	45
	Divorced	3	3	8	5	4	23
	widowed	29	26	33	19	27	134
	Total	100	100	100	100	100	500
Average Household Size	<5	60	35	55	58	53	261
	6-10	32	57	33	41	42	205
	11-15	3	7	9	1	4	24
	16-20	5	1	3	0	1	10
	Total	100	100	100	100	100	500

Source: Author's Survey of homeowners in the five study areas conducted in 2015

With regards to the marital status of research participants 59.6% were married, 26.8% were widows while 9% and 4.6% were singles and divorcees respectively. Combining widows and

those married provides us a total 432 (86.4%), which is a significant figure to show that marriage was a very important institution which was considered for one to qualify into homeownership. This was more valid especially if one was to go through the local authority waiting list procedure. A marriage certificate was a very important document if one was to qualify for homeownership. Homeowners with less than five family members constituted 52.2% of the sample size followed by 41% whose members' ranges from 6-10. Those with 11-15 members constituted 4.8% while 2% were in the range of 15-20 family members across all the five study areas.

8.3 Socio-Economic characteristics of the homeowners

In terms of the research participants' level of education, 54.4% (n=500) have attained secondary education while 27.8 % had attained primary school and 17.9 % have attained tertiary education. Findings also revealed that 71.4% (n=500) of the homeowners, earn a monthly income range of US\$100-300, a figure below the poverty datum line which is estimated to be around US\$500 according to ZimStat (2012). Those in the US\$300-500 range constitute 17.6% and 6% were in the US\$500-800 range. Households who earn a monthly income between US\$800-US\$1100 constituted 3.8% while those who earn more than US\$1100 constituted 1.2% of the sample population. Findings also revealed that 53.2% (n=500) of the homeowners have been living in their houses for a period of 41-55 years and 4.6% have been staying in their houses for more than 55 years. These findings seem to confirm the idea that homeownership promotes stability. Those that have lived for a period of 11-40 years constituted 33 % while 9.2% have lived for less than 10 years. Table 8.2 provides details of the preceding socio-economic aspects for the five suburbs.

Table 8.2: Socio-economic characteristics of the homeowners (n=500)

Variables	Name of Suburb					
Highest Level of Education	Highfield	Glen Norah	Mufakose	Mabvuku	Tafara	Total
Primary	25	18	33	32	29	137
Secondary	48	59	57	48	60	272
College	20	17	8	15	6	66
University	6	6	2	4	5	23
No formal Education	1	0	0	1	0	2
Total	100	100	100	100	100	500
Monthly Income range						
None	6	7	1	5	4	23
100-300	57	63	70	71	73	334
300-500	16	24	17	15	16	88
500-800	9	5	8	5	3	30
800-1100	10	1	4	1	3	19
>1100	2	0	0	3	1	6
Total	100	100	100	100	100	500
Year of Occupation						
Not Sure	1	1	0	1	0	3
<10	12	4	4	11	12	43
11-25	15	12	9	10	19	65
26-40	14	23	28	12	23	100
41-55	42	58	59	66	41	266
56+	16	2	0	0	5	23
Total	100	100	100	100	100	500

Source: Survey 2015

Concerning the issue of employment, findings revealed that, 41.8 % (n=500) of the research participants do not have any form of employment while 28.4% earn their livelihoods through informal employment activities. For those employed, 15.4% were employed in the public sector and 14.8% are in the private sector. Figure 8.1 shows the employment details of the research participants.

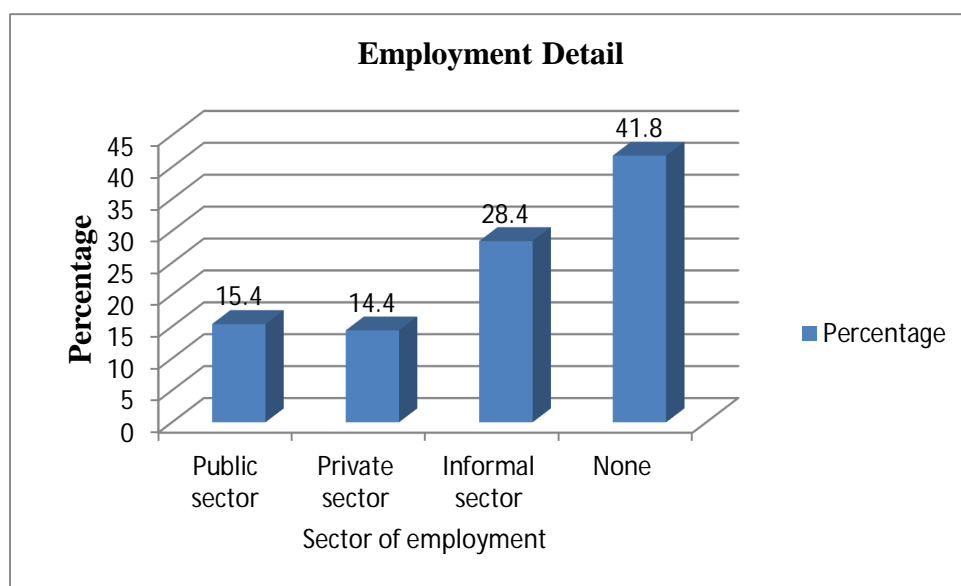


Figure 8.1: Employment Detail in the Study Areas

Source: Survey 2015

As reflected in Figure 8.1, the informal sector seems to be a significant source of livelihoods for low-income earners in an environment where formal employment is difficult to find. However, as compared to the private sector, public enterprises employ a significant number of low-income households. As indicated by these findings, one can conclude that the formal unemployment rate is approximately around 70.2% among the homeowners in these low-income areas, a figure arrived at after combining the unemployed and those in the informal sector. This situation can also explain the significant number of households whose service bills are in arrears. In this case the study observed that 212 of the 500 households are in arrears and

some of the reasons cited includes unemployment, dollarization and general economic hardships. Higher levels of arrears in the study areas can contribute negatively to the provision of services by the local authority in these areas.

8.4 Sources of Homeownership

Housing can be accessed through a variety of channels and among these alternatives includes the national government, local authorities, housing co-operatives, private land developers, employer assisted schemes or it can be a direct purchase from other individuals and also through inheritance. The majority of the homeowners in the study areas have accessed their houses through the local authority and they constituted 69.4% (n=500) of the sampled population. This is because the suburbs (Highfield, Glen-Norah, Mufakose, Mabvuku and Tafara) were mainly dominated by council rental houses which were later sold to sitting tenants as a result of the homeownership policy.

Those who purchased directly from other individuals constituted 23.4% of the sample and these can be referred to as second generation homeowners suggesting there is a market in these housing schemes. Households who have accessed their houses either through the government, whereby the government has its own housing stock in those areas or housing co-operatives, private developers where co-operatives and developers have been given land in those areas as well as those who inherited properties constituted 7.2%. Findings also revealed that 60% of the sampled homeowners were registered on the council housing waiting list as a procedure to homeownership while 40% were not registered on the waiting list. This shows that the housing waiting list mechanism was very functional and effective in the past.

For the households to qualify or be considered for ownership they were supposed to meet certain conditions, and, this shows that ownership was not for everyone. Some of the requirements were that one must be gainfully employed in the city, be legally married and be registered on the housing waiting lists. All these requirements were meant to screen those who do not meet the minimum requirements and the fear being that some may not be able to purchase and sustain ownership. Figure 8.2 shows the various channels used by the households to access homeownership.

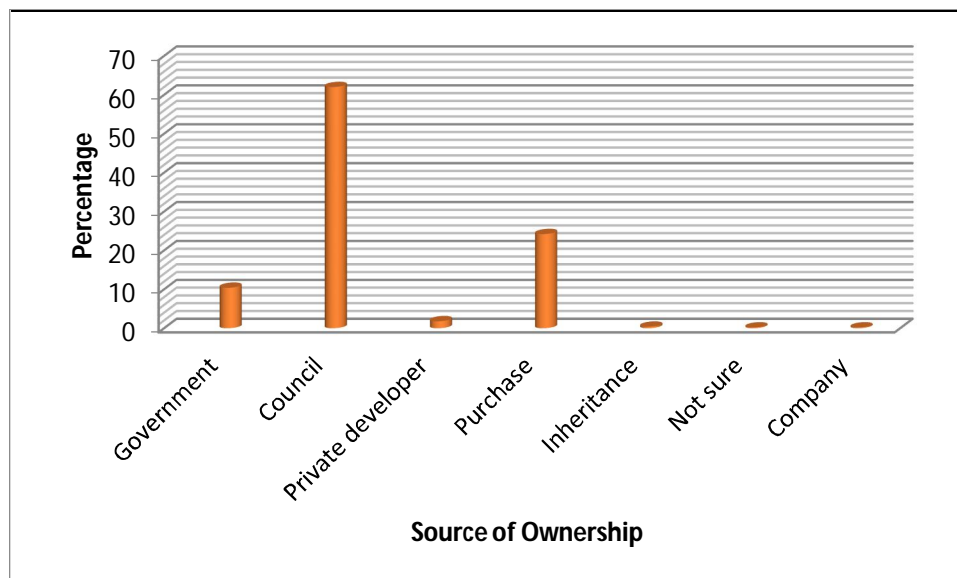


Figure 8.2: Households source of homeownership (n=500)

Source: Survey 2015

Figure 8.2 reflects that the local authority has played a very important role in the development of these suburbs resulting in most of the beneficiaries benefiting directly from it as compared to other channels of accessing housing.

8.5 Financing mechanisms and Tenure security

Findings showed that 69.4% (n=500) of the sampled households have accessed homeownership by using their own personal savings. Those who benefited from the HGF constituted 4.2%, 7.9% used personal loans to finance their housing costs and the means used by 18.5% of the sample cannot be accounted for. To prove ownership of their residential properties, findings reflect that 71.2 % (n=500) of the homeowners have title deeds while 9% have lease agreements with an option to purchase. Those without or with other unrecognised documents constituted 19.8 % of the sample. Figure 8.3 shows the different security of tenure documents in possession by the households.

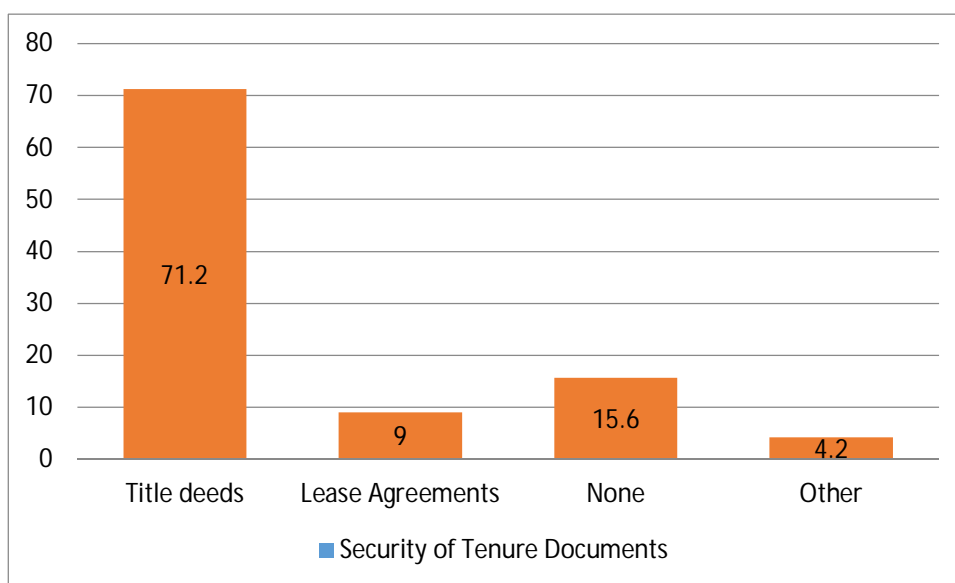


Figure 8.3: Security of tenure documents (n=500)

Source: Survey 2015

Despite the majority of these households having title deeds for their properties, findings revealed that of those with title deeds 91.4 % have never used their properties as collateral to obtain finance for other personal investments. This is an interesting finding that corresponds well with issues raised in literature, in particular studies that have shown the shortcomings in

De Soto's theory. How then do low-income households benefit financially from owning their houses? Gordon (2004) asserts that the financial benefits of homeownership have been exaggerated especially for low-income households because if you don't use your house as collateral, the only way you can benefit financially from it is either through renting it out, subletting or selling it.

Security of tenure is questionable for those without proof of ownership. Unavailability of tenure documents is a situation which is likely to be associated with inherited properties where the house would have been passed from one generation to another.

The foregoing discussion has shown that most of these households are likely to have been gainfully employed at the time of access to ownership as evidenced by the various means used to purchase the houses. Instead of using mortgage financing low-income, households used personal savings to meet their housing needs as evidenced by 69.4% who used their personal savings to purchase the houses. The issue of whether this scenario is by choice or is a reflection of the limited affordable housing finance options for the poor requires further investigation. However, this resonates with the perceptions of the ZAHF which pointed out that the majority of low-income people do not qualify for the minimum possible mortgage options on the market. Owning a home comes with a lot of financial responsibilities to the owner. These responsibilities include paying the purchase price for the house, repairing and maintaining the various elements of the dwelling as well as paying bills and rates to the local authority. The implication behind all these responsibilities is that one should have a reliable source of income.

8.6 Physical characteristics of the houses

The stand sizes of the sampled homeowners living in Highfield, Glen-Norah, Mabvuku, Mufakose and Tafara shows that the majority of the stands in these areas ranges from 150m² - 200m² with a frequency of 61.5% (n=500). Stand sizes ranging from 250m² -300m² constituted 37.7% of the sample while those above 300m² constituted 0.8%. Figure 8.4 indicates the details of the stand sizes in each suburb.

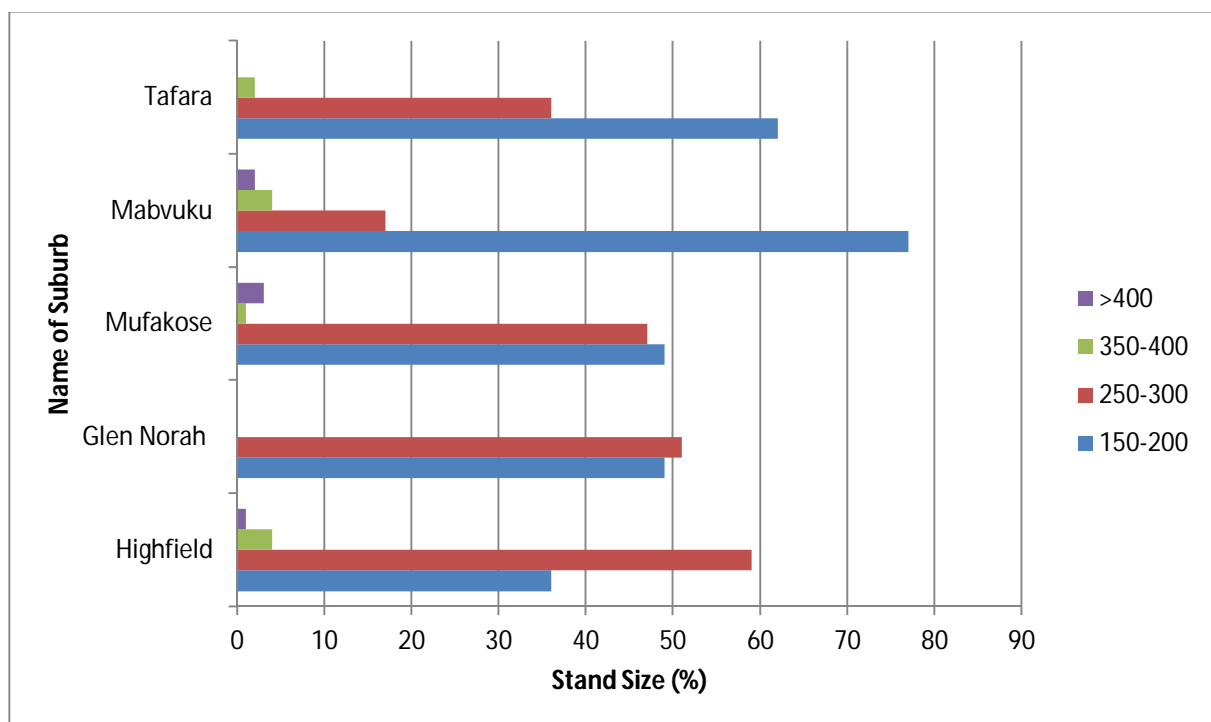


Figure 8. 4: Average stand sizes in the study areas (n=100)

Source: Survey 2015

8.6.1 House plans

A standard house in any urban area should have an approved plan by the local authority for it to be recognised as formal. Homeowners with approved house plans in the study areas constituted 75.8 % (n=500) while 24.2% do not have approved plans of their houses (see figure 8.5 for details in the five suburbs). There seems to be a relationship between those who do not

have approved house plans and those without ownership documents (19.8%). The prevalence of households with approved house plans can be attributed to the fact that the majority of the houses in the suburbs were constructed by the local authority following proper procedures and during the early years of independence when incidences of informality in Harare were minimal as compared to the post-independence era.

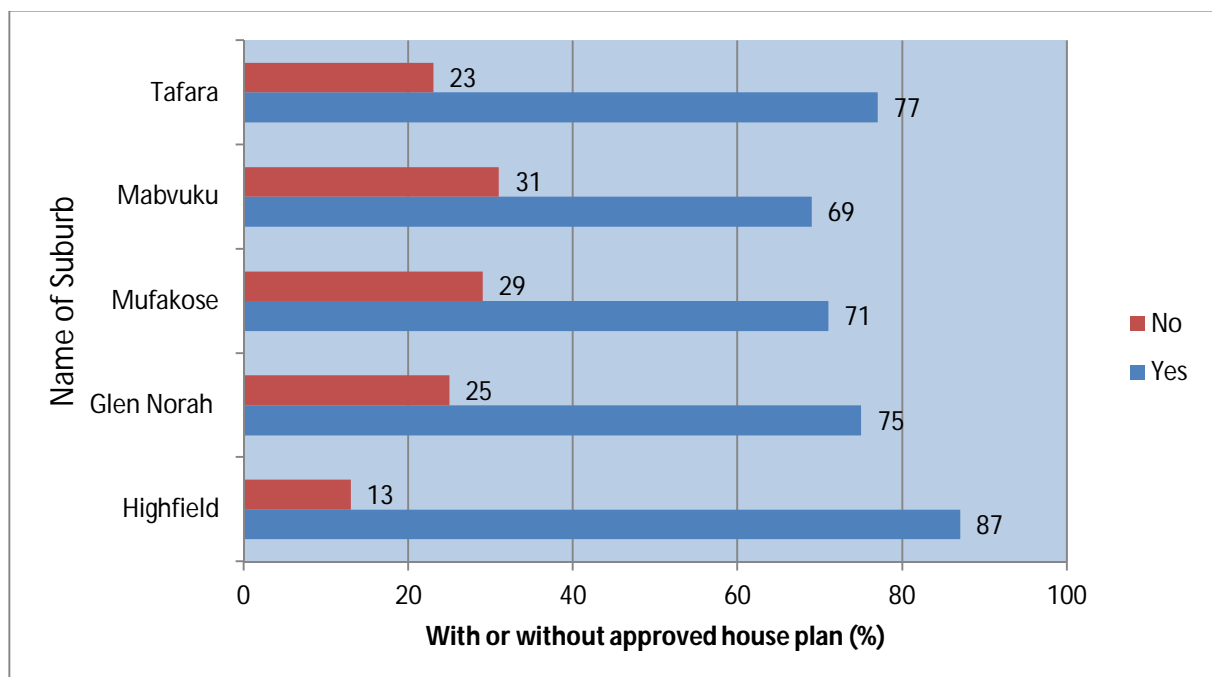


Figure 8.5: State of house plans

Source: Survey 2015

In relation to the aspect of house plans, findings also reflect that 47.6% of the homeowners who took part in the survey have extended their houses while 52.4% haven't. The number of rooms at each house in the study areas ranges from two to seven and figure 8.6 that follows shows the frequency of the number of rooms that each house has.

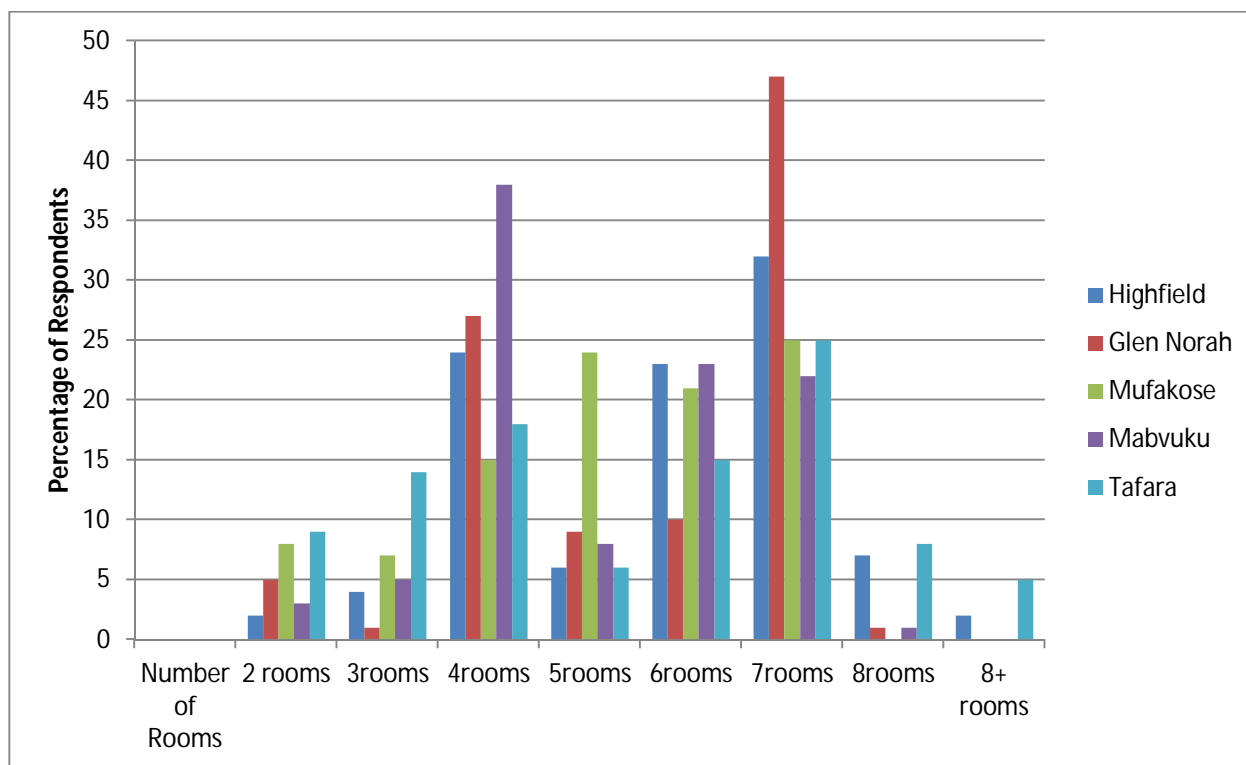


Figure 8.6: Number of rooms per stand in the study sample

Most of the houses fall in the 4-7 rooms category in all the suburbs. Glen-Norah has the largest number of houses with 7 roomed houses while the largest number of four roomed houses were found in Mabvuku.

Source: Survey 2015

8.7 Homeowners staying with lodgers

As a measure of coming to terms with the harsh realities of unemployment or as a way of supplementing their income, low-income homeowners indicated that they live with other households on their premises as lodgers in return for rentals. The rent being paid by lodgers' ranges from US\$30-60 per room in the case study areas. Those who confirmed having lodgers constituted 52.6 % (n=500) and those without lodgers constituted 47.4 %. To create more space, some of the low-income homeowners have extended their houses to seven rooms. A total of 339 homeowners in the study areas confirmed that they have extended their houses.

Figure 8.7 shows the number homeowners with lodgers and those without in the study areas. There are more homeowners staying with lodgers in Highfield and Glen-Norah as compared to the other three suburbs. This concides well with the domination of seven roomed houses in these areas. This situation can also be attributed to the proximity of the two suburbs to the Harare Central Business District and major industrial areas in the city as compared to Mabvuku and Tafara. However, the differences are not that significant to differentiate the behaviour and experiences of low-income homeowners in these suburbs.

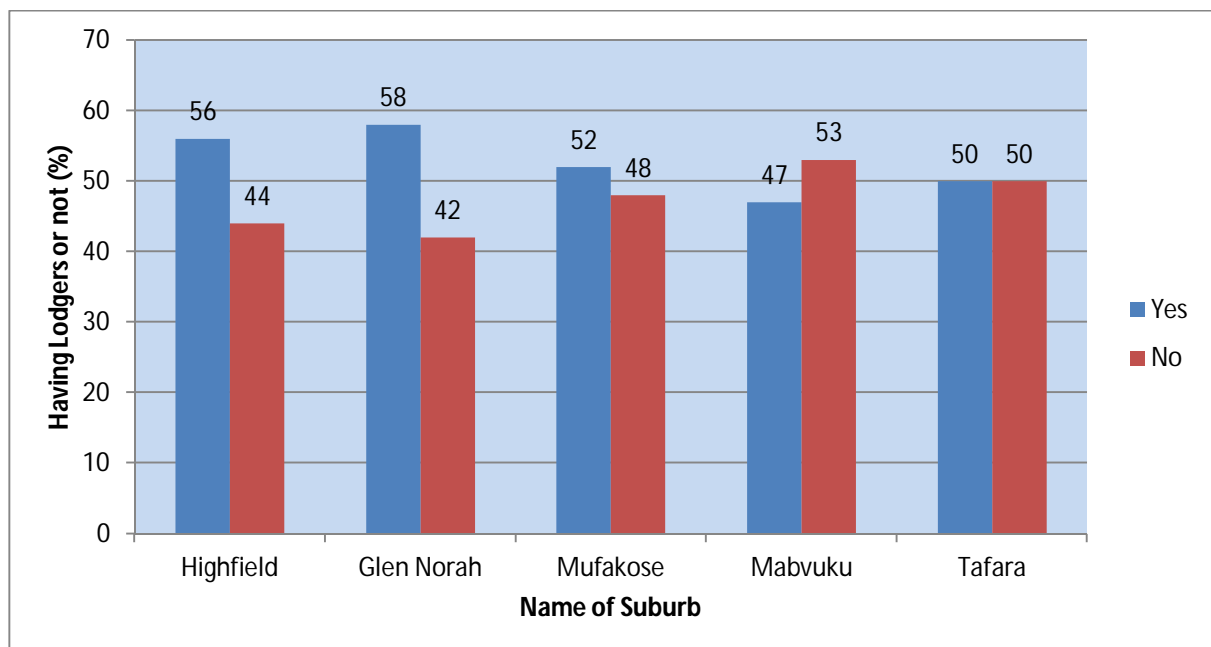


Figure 8.7: Homeowners with or without lodgers

Source: Survey 2015

8.8 Households' perceptions on ownership

Findings revealed that 90 % (n=500) of the households who participated in the study view homeownership as a good form of tenure regardless of possessing title deeds or not. 'Freedom' was frequently cited as one of the benefits of being a homeowner. Homeownership was said to

be associated with a large bundle of rights as compared to leasehold tenure or renting. Some of the rights that have been experienced by the homeowners include the right to occupy, restrict others from entry, dispose, inherit, undertake additional developments on the premises as well as the right to realise financial benefits by any means possible. In relation to the freedom aspect, it was pointed that homeowners sometimes give rules and regulations as to how many people can be accommodated at their premises. One of the research participants echoed the following sentiments; *“Being a homeowner makes one feel more secure as they are able to make their own decisions about their household”*. These sentiments showed that some of the homeowners were once tenants at one point in time as they were able to refer to their previous experiences as tenants/lodgers. Box 8.1 highlights some of the positive expressions of those who have experienced benefits from being a homeowner in the study areas. Low-income homeowners saw homeownership as a form of investment which can shield them in times of economic difficulties. The property may also benefit children in the event of unforeseen circumstances such as death or disability of the parents. Homeownership was also said to be associated with financial returns through letting some rooms to tenants as confirmed by 52.6 % of the research participants.

Box 8. 1: Households positive experiences with homeownership

Household 1 (Glen-Norah)

“With the meagre salaries that I am getting, it was going to be difficult for me to pay rentals, bills, food and be able to send my children to school. So, owning a home is good because it brings supplementary income”.

Household 2 (Highfield)

“Being the landlord is a great experience, I have a lot of freedom to do what I want”.

Household 3 (Mufakose)

“This house is an inheritance left by parents, a good heritage that provides a safe, free and convenient dwelling place. It is also inheritance for the grandchildren we have now and the future”.

Household 4 (Mufakose)

“Kugara pakasununguka, hapana zvekubhadhara rent, uye munogara zvakanaka hazvienzani nekuroja”.

(You live freely if you own and moreover you don’t pay rent, It cannot be equated to lodging’.)

Household 4 (Mabvuku)

“It is less costly; I can meet some of the demands in life. I can save money to buy furniture and even sending my kids to better schools”.

Household 5 (Tafara)

“A place to stay where one can do his business at his own place. It is an investment and inheritance for the children”.

Household 6 (Mufakose)

“Peace of mind and can do what I want such as poultry, vending without disturbances”.

Household 7 (Highfield) *“I have got my house hapana chinondinetsa”.*

Source: Survey 2015

These findings concur with studies by scholars like Rohe and Stageman (1994); Scanlon (1998); Davidov and Weick (2011) who point out that owning a home is a huge responsibility but it is better than renting because whatever cost incurred is treated as an investment. Home

ownership creates a sense of stability because it is a long-term financial commitment with costs that are fixed and predictable.

Owning a home provides one a sense of belonging to the community (Harkness and Newman, 2002; Dearborn, 2006). The spirit of community begins to grow and issues of community involvement and the desire to build a legacy take root. One begins to get involved in community events and takes a keen interest in community development (ibid). Contrary to this claim, findings in this study show that 91.2% of the homeowners are not members of any community or social group in their neighbourhoods. Studies have also claimed that children of homeowners attend good schools (Dearborn, 2006). Nevertheless, the findings in this study shows that 78.6% of low-income homeowners in the study areas attend local schools. As to whether these are better or quality schools is a subject for debate in relation to the case study areas.

Despite the positive experiences associated with homeownership, research participants also highlighted various challenges that they were facing in their neighbourhoods as homeowners. Households are not satisfied with the state of road infrastructure in their neighbourhoods as they felt that the infrastructure is too old due to lack of maintenance by the responsible authorities. As to whether the situation could have been different if the council were still renting out the housing units is something which can not be concluded in this study. Research participants also complained about erratic water supply, poor refuse collection and 'unjustified' service bills which they deemed to be too high such that they end up accumulating, leading some of the households to be in a vicious cycle of debts. Findings revealed that 42.4% of the study sample was in arrears with their council bills.

8.9 Chapter summary

From an individual perspective, low-income households in the five selected suburbs in Harare are in support of homeownership as they seem to have experienced more positives than negatives with this form of housing tenure. However, the study finds that 70.2% of the low-income homeowners are formally unemployed yet employment is important for one to sustain life in the city. These formally unemployed homeowners can be equated to the first lifestyle mode by Salama (2006) where the means of production is owned and included within the house. This implies that the house acts as both a living and working place and no separation between working time and space time. The implication is that these households may be conducting their informal economic activities and still earn a living.

Letting rooms to lodgers was also a common practice among the low-income households in the study areas. This is seen as a coping strategy which can be an example of household adjustment as pointed in the theory of housing adjustment (Morris and Winter (1975). The theory states that the way households attempt to meet the changing needs of their housing as they go through the family life-cycle has often been characterised as an adjustment process. Basically, there are two criteria used by families to judge their housing conditions, family norms and cultural norms. Each household continuously evaluates its housing to determine whether it is in accordance with family and cultural norms depending on the family life-cycle stage. If the housing is inadequate with normatively derived needs, a housing deficit is said to exist which may be reduced by either changing the residential unit (residential mobility) or by adaptation which can either be residential adaptation, or family adaptation and in this case Lodging is an example of the adjustment process. The issue of lodgers has not been given the attention that it deserves in the post-colonial urban Zimbabwe despite the impact that it seems to have on urban development. These findings are in line with Boehm and Schlottmann (2008)'s observation

that there is need for re-examining economic circumstances under which housing is the best investment for the low-income households.

The majority of the properties in the low-income neighbourhoods were found to be in a dilapidated state, a clear indication that some may be facing challenges to maintain and repair their properties. This aspect of maintenance was also cited as one of the reasons why the City of Harare was converting some of the remaining rental houses to ownership. It is highly probable that sitting tenants will fail in this regard because the responsible authority, which is expected to be well-resourced, has failed. Rohe and Stegman (1994) rightly note that low-income households may face difficulties in maintaining their houses leading to deterioration in value of the properties in the neighbourhoods. Unemployment therefore is a very important aspect which puts the promotion of low-income homeownership under examination.

The picture that we derive from these findings has implications for urban development. This study, therefore suggests that both central and local government may play an active role in the provision and management of houses for low-income households rather than playing a facilitator role. Low-income households are in most cases economically vulnerable and should be provided with affordable public rental housing rather than forcing them into ownership. Social housing should also be made available to the disadvantaged groups such as the elderly and the disabled since findings have shown that older people are struggling with ownership. This explains why they take in lodgers as a coping mechanism. The large frequency of homeowners with lodgers is a clear indication that there is a higher demand for rental housing as compared to ownership and also limited affordable supply of homeownership. The rotational aspect of rental housing is very important as this will reduce pressure on the responsible authorities and be able to manage housing needs and demand. The greater portion of low-

income housing should be rental housing rather than ownership if sustainable urban development is to be achieved. The chapter that follows discusses some of the effects of promoting low-income homeownership and the implications that this has on the overall urban development process.

CHAPTER NINE: EFFECTS OF PROMOTING LOW-INCOME HOMEOWNERSHIP

9.1 Introduction

This chapter analyses the effects of promoting low-income homeownership in the five study areas by cross examining the benefits of homeownership. The intention is to explore whether low-income homeownership is a sustainable housing policy measure for urban low-income households and the wider urban society at large. From the study, the promotion of low-income homeownership seems to be associated with several knock-on effects which to a certain extent are being reflected by some of the challenges being experienced in the capital city of Harare. These identified effects are discussed under the following three themes; housing stock effect, population effect and informality effect. The promotion of low-income homeownership in urban Zimbabwe has been supported over the years by various organisations, institutions and the general public with the government playing a leading role as already highlighted in the previous chapters. The perceived colonial imbalances and benefits associated with homeownership have been the major drivers forcing the government to promote it among low-income groups. The preoccupation with homeownership has been reflected in most government housing policy instruments and programs. The homeownership initiatives have been done at the expense of public rental housing which, from my own understanding, is a very important housing option. The benefits and other rationales of being a homeowner have already been alluded to by the households and institutions who took part in the study. The following sections discusses the various socio-economic effects that have been observed in this study through focus group discussions, questionnaires and in-depth interviews with residents.

9. 2 Housing stock effect

The traditional housing designs prior to independence in locations like Glen-Norah, Highfield, Mabvuku, Mufakose and Tafara were core houses with two to four rooms which were either detached or semi-detached. The design of the detached or semi de-detached houses had the effect of limiting the number of people that can be accommodated in each housing unit. Most of these properties were for originally rental and the rights of the qualifying occupants, were to a greater extent, limited by the lease agreement which they would have entered with the local authority at the time of occupation. After independence, the promotion of homeownership to low-income urban households saw most of these rental properties being converted to homeownership, a process which is still on-going in some local authorities like Harare.

Homeownership as a form of housing tenure is believed to motivate the owner to invest more in the property as it is associated with large bundles of individual “rights” and benefits. Some of these rights allows one to extend/alter the dwelling or sell the property depending on needs. In the post-colonial era, the majority of the black migrant workers were allowed to own immovable properties in urban areas. This freedom to alter after acquisition of ownership made it possible for their families to join them in the city and live together as a social unit. This move has seen a lot of houses being extended to create more space for the families by increasing the number of rooms. This resulted in the changing of the original designs in the case of the previously council rented houses. The seven-roomed house has become a popular type of layout in the low-income residential areas of Harare with a frequency of 30.2% in the study sample. From the study sample as shown in figure 9.1, houses with a minimum of five rooms and above constituted 64% (n=500). This is an indication that, resources permitting, households would want to have more rooms. Those with less than five rooms constituted 36% and this situation can be attributed to those households who haven’t changed the original house

designs or those who are facing economic challenges to extend their houses due to a variety of socio-economic reasons. Figure 9.1 shows the number of rooms per stand in the study areas.

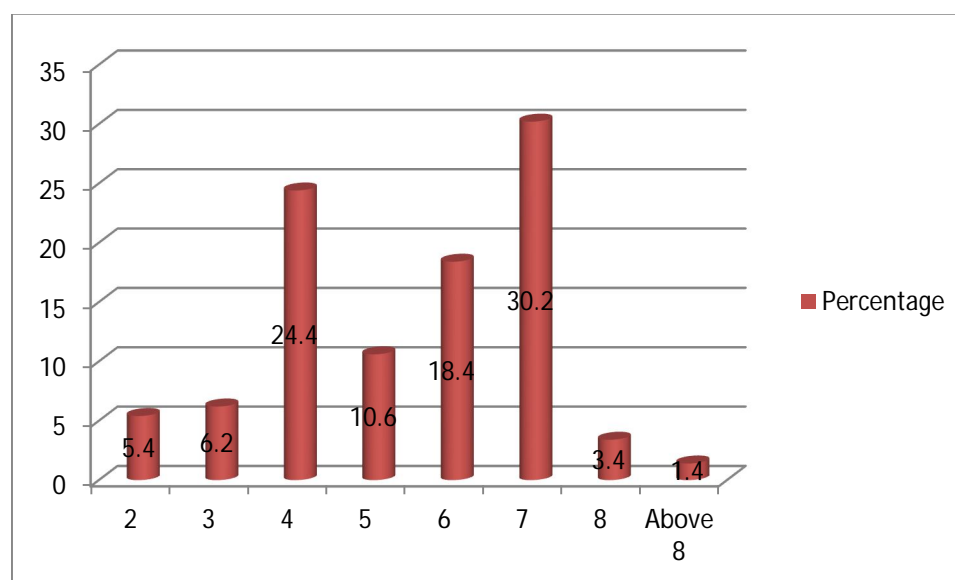


Fig 9.1: Number of rooms per stand in the study areas

Source: Survey 2015

The study also found out that the physical appearance of the low-income neighbourhoods have since changed over the years as homeowners are constantly trying to improve their houses by changing the original designs of the houses in the study areas. This mainly applies to those who bought previously council rented houses. The semi-detached types of housing are being demolished or altered to the point that original house is not being visible from the streets. Detached houses, though not spatially economic, are now the most common type of housing found in the five low-income residential areas that the study focused on. As a result of these house extensions and alterations, the number of rooms per stand has increased in these high-density suburbs. This implies an increase in the housing supply. Plate 9.1 shows a typical low-income house which used to be rental accommodation before independence and still looks the same.



Plate 9.1: *A view of typical semi-detached housing structures in Mufakose. The houses are still in their original state as no alterations have been done. The houses used to be owned by the local authority in the past and to date some are still under rental but the majority have been converted to ownership.*

Source: Fieldwork 2015



Plate 9.2: *House extension in progress on a stand in Glen-Norah. The original semi-detached house (in white colour) is being engulfed by the new extension.*

Source: Fieldwork 2015



Plate 9.3: *A finished extended house in Glen-Norah, originally semi-detached.*

Source: Fieldwork 2015

Despite the alterations of existing formal houses in the study areas it has also been observed that the housing stock in these areas has increased as a result of the increased number of players in the provision of housing. So although all the five study areas are old suburbs, developed in the pre-independence era, they still have vacant land inside them. Housing co-operatives and private land developers are also informally acquiring land zoned for other uses in these neighbourhoods all in the name of promoting homeownership. Open spaces and other sites which were previously condemned for residential purposes such as wetlands and way leaves (servitudes) have since been occupied by housing co-operatives and private developers in these five residential areas.



Plate 9.4: *A view of housing structures built along a wetland in Glen-Norah B. The site serves as river servitude but due to high demand for housing it seems as if a house can be built anywhere.*

Source: Fieldwork 2015



Plate 9.5: *Mushrooming of houses which are being built by housing co-operatives on hilly sites which were previously zoned as open spaces in Mabvuku.*

Source: Fieldwork 2015

9.3 The Population effect

On the aspect of population, findings revealed that 52.6% (n=500) of the homeowners in the five selected low-income residential areas were living with lodgers at their houses. This reflects a closely similar picture with the ZimStat (2012) census report which stated that 47.9% of households in Harare province are lodgers while tenants constituted 5.7% of the households. According to Grant (2007), lodging is characterised by a situation whereby there is more than one household at any given house and sometimes it can also be referred to as multi-habitation. Addo (2016) points out that in Ghana, Multi-habitation is the predominant housing strategy adopted by low-income households to address their housing needs. In its housing policy draft, Ghana recommended multi-habitation as an urban low-income housing strategy. Nevertheless, several researches have indicated that households living in multi-habited houses are faced with a myriad of challenges, chief among them being the conflict over inadequate shared facilities (ibid).

Evidence shows that the majority of city dwellers in Harare are lodgers, possibly signifying a higher need for rental housing as compared to ownership. Renting is a situation whereby a tenant has got its own bedrooms, kitchen, toilet and a bath room. The landlord does not share these facilities with the tenants. Usually, renting is common in medium to high-income suburbs where the stand sizes allow for the provision of out buildings. Lodging, on the other hand, is where the landlord and tenants stay together and share certain housing services. In most cases, rooms are not used for what they are designed for or are used for multiple purposes (ZimStat, 2012).

Lodging has become a prominent feature in most low-income residential areas in Harare. It seems as if the availability of rooms to lodge in the city has contributed to higher levels of rural

to urban migration. However, contrary to this position is that Mhlahlo (2011) found out that in Gweru, lodging was a response to increased need for housing due to demolitions caused by Murambatsvina/operation restore order. With the abolishment of restrictive measures in the post-colonial era, it has been easier for rural migrants to find accommodation in the city despite whether they are formally employed or not. Grant (2007) has labelled lodging as a migrant accommodation strategy. This state of affairs is contrary to the colonial period where measures were put in place to control the movement of people from rural to urban areas. Some of the restrictive measures included the Native Registration and Accommodation Act 1946 and Vagrancy Act 1960. Though perceived racist and oppressive by the majority, Patel (1981) notes that some of these pieces of legislation were rationally crafted as they enabled effective management of the urban population in the locations. Homeowners benefit financially from these lodging arrangements, but there are no marginal benefits to the local authority which is responsible for providing service delivery to the residents except that this does take the pressure off council's low-income housing delivery. Findings revealed that lodgers are paying an average of US\$30-\$60 a room in the low-income selected study areas. Lodging is seen as an income generating strategy by the low-income homeowners in the study areas. For those not employed, it is their source of income and for those employed it is a supplementary strategy. This is evidenced by one low-income homeowner who said;

With the meagre salaries that I am getting, it was going to be difficult for me to pay rentals, bills, food and be able to send my children to school. So, owning a home is good because it brings supplementary income from lodgers (Survey respondent).

Lodging has eventually led to a higher occupancy rate per stand. This has also been reflected by the 2007 National Housing Data base (GOZ, 2007) which was produced by the Ministry of Local Government, Public Works and National Housing which stated the average occupancy

rate for Harare to be 21 people per standard house. The overall impact is that most of these areas are overpopulated, with a higher possibility of instigating basic infrastructure such as roads, water and sewer to deteriorate at a much faster rate. Though these densities are very low when compared to other countries. In most countries and indeed in the New Urban Agenda compaction or increased densities are desired but this requires upgrading of infrastructure. Depending on the size of the stand and number of rooms added the promotion of low-income homeownership seems to have facilitated rural-urban migration leading to an increase in the number of people living in Harare in the post-colonial period. According to the ZimStat (2012), the population of Harare is estimated to be around 2 123 132. This is despite the fact that most of the infrastructure in Harare such as water, sewer and roads was not designed to cater for such a large population. Plate 9.6 shows sewerage flowing in Mufakose as a result of a burst sewer pipe.



Plate 9.6: *Sewage flowing along the road in Mufakose as a result of a burst sewer pipe.*

Source: Fieldwork, 2016

The study has identified the provision of lodging as the major source of financial benefits to low-income homeowners and also as the very reason why most low-income households prefer ownership as compared to renting. It can be deduced that lodging is fuelling the demand for low-income homeownership as evidenced by the increasing number of sprawling informal settlements in the study areas. These are some of the efforts that people who do not own houses use in order to own houses in the end as one available channel of evading paying rentals and enjoying the attendant benefits of homeownership. In the study areas, most open spaces have been invaded by housing developments which are either legal or illegal in the name of housing co-operatives and infill stands by politically connected individuals. All these efforts are done in order to make money and exploit the desire for homeownership. On the other hand, a significant number of these migrants or lodgers end up engaging in informal activities to generate income for survival as formal employment opportunities are difficult to come by in the city. Related to the findings of this study on this aspect the former President of Zimbabwe, His Excellency the late Cde Robert Gabriel Mugabe when he addressed a rally in Marondera on the third of June 2017 pointed out that;

Dzimba hadzisi dzekuisa malodger. This nonsense of dishing out stands must stop.

Land is a finite resource and if every Local Government Minister is to parcel out stands without thinking the strategy through, soon there will be nothing left for future generations-not even for agriculture. Further the sprawl that has been created-particularly around Harare as one goes to the southern, eastern and western limits of the capital creates a huge infrastructure and services strain. Land is being divided up for residential purposes when there is no capacity to build the supporting infrastructure, like roads and provide attendant services like water. Does it not make sense to go upwards rather than outwards when it comes to housing development?

Quoted from the Sunday mail of 04/06/17.

From the preceding speech it can be deduced that there is also a call for compaction and higher densities. Alternatively, these sentiments could also be part of the look east policy as the Chinese have promoted high rise apartment building in several African countries.

9. 4 Growth of urban informality

Findings revealed that 70.2 % (n=500) of low-income homeowners who took part in this study are not formally employed, indicating a high level of formal unemployment. Money is the common denominator of most relationships and transactions in urban areas and if these low-income households are to earn a living in such kind of an environment which is different from the rural areas where households can be self-sufficient through subsistence agriculture and other means of primary production, they definitely have to devise means of generating income. Patel (1981) points out that the economic and social costs of maintaining surplus labour are much greater in the urban than in rural areas. Findings revealed that 42.4% (n=500) of the study sample is in arrears with their council bills. A follow up to the local authority in relation to this matter revealed that the city is owed USD\$36 934 423.58 by the residents in the five study areas, a figure which have accumulated since 2013. Table 9.1 shows the breakdown of arrears in each of the low-income suburbs that the study focused on.

Table 9.1: Households arrears to the local authority in the five districts

Name of Suburb	Arrears as at 31 December 2016
Glen-Norah	\$7171799.94
Highfield	\$11716109.98
Mabvuku	\$7349642.22
Mufakose	\$6106010.54
Tafara	\$4590860.90
Total	\$ 36 934 423.58

Source: City of Harare (2016)

Taking in lodgers has already been alluded to as one of the income-generating activities and survival strategies by low-income homeowners in Harare. For low-income families, lodging is the most used form of tenure and is seldom formal. Agreements are arrived at informally, with little or no recourse to legal advice and the agreements are enforced in a non-legal manner. Verbal agreements in lodging are often trust based and work well.

In an environment characterised by high levels of unemployment, owning a house provides one with a shield to survive. Strategies such as lodging means that those who own houses can continue living in cities even if they are not employed. Findings also revealed that low-income homeowners supplement or derive their incomes by engaging themselves in informal activities like vending and operation of small businesses. Most of these vending sites can either be in front of their residential stands or they occupy open spaces along streets leading to the shopping centres or schools in the area. Some have established tuck-shops in the neighbourhoods as an income generating strategy.

Urban agriculture has also been identified as an activity that is mostly practiced by low-income homeowners in the five study areas. From the in-depth interviews it was also revealed that homeowners have powers of invading open spaces and use them to their individual advantage because of their long stay and landlord status which provides them a relatively permanent resident status in the locations. Most of the income generating activities which these low-income homeowners engage in are violating city by-laws leading them to be regarded as informal and to a certain extent, illegal from the point of view of the local authority. The following plates show some of the informal activities and developments taking place in low-income residential suburbs in Harare.



Plate 9.7: *A view of informal tuck-shops sited in the premises of a low-income homeowner in Mufakose. These initiatives are also seen as a way of generating income and a source of livelihood.*

Source: Survey 2016



Plate 9.8: *A series of informal vending taking place along a street in Glen-Norah. Most of these vendors are lodgers who are, in some cases, given permission by homeowners to operate in front of their properties. Unemployment has been cited as the major driver of vending in the suburbs.*

Source: Survey 2016



Plate 9.9a: *Urban agriculture being practiced on an open space by a homeowner in Mabvuku.*

Source: Survey 2016

The existence of informality in the low-income residential areas seems to be an indication that low-income earners, without the necessary support, cannot afford homeownership in its 'purest' form neither are they in a position to sustain it. The current state of affairs reflects that low-income earners in Harare are surviving by breaking the 'urban rules'. This is because most of the income generating activities are seldom formal or regulated. There seem to be too much emphasis on homeownership at the expense of rental accommodation resulting in high demand for owner-occupied housing in Harare. However, this demand is not effective demand as it is not backed by the ability to pay resulting in the development of informal settlements. Homeowners are charging their lodgers/tenants high rentals. In turn, the lodgers/tenants opt to find houses of their own by subscribing to various housing co-operatives. All this is taking place against a situation where unemployment levels are very high creating a vicious cycle of problems.

Another noticeable effect which seems to be linked to the high population in these suburbs is the high production of waste which in most cases is poorly disposed due to the lack of capacity by the local authority to cope with the increased waste production. Plate 9.9 b shows a heap of uncollected garbage at an illegal dumping site established by residents in a section in Glen-Norah B.



Plate 9.9b: *Illegal Dumping of waste in Glen-Norah B. It has become a common feature in low-income areas.* Source: Survey 2016

Public infrastructure such as roads are also in a dilapidated state in most of these low-income residential areas. Many access roads are characterised by potholes and, in some cases, the tarmac has since ceased to exist. Besides the lack of adequate maintenance, the other reason for the rapid dilapidation of the access roads is that they were not designed to cater for high

volumes of traffic since there were restrictive measures in place to manage vehicular population in the suburbs. Plate 9.9c shows a dilapidated part of a road in Mufakose.



Plate 9.9c *Dilapidation of road infrastructure in Mufakose*

Source: Survey 2016

9.5 Chapter Summary

The chapter has highlighted some of the challenges that are currently being faced in the City of Harare's high-density suburbs and the study has attributed most of these problems to the promotion of low-income homeownership in the city. Though related to each other, the chapter highlighted the housing stock effect as a result of homeownership, population growth in the city as a result of rural urban migration and natural increase as households become permanent city residents. High population means more labour supply and, in a situation, where the economy is not performing well, unemployment is likely to be high. In a situation where unemployment is high, the development of informal and illegal activities is inevitable. Most of

these effects seem to be having a negative effect on the sustainable development of the city despite the efforts being done by the responsible authorities to deliver services to the residents. The following chapter concludes the study and indicates areas of further inquiry with regards to issues emerging as a result of low-income homeownership.

CHAPTER TEN: STUDY SUMMARY, CONCLUSION AND FUTURE DIRECTION

10.1 Introduction

This chapter concludes the study by highlighting the major findings and their implications on housing and urban development policies in Zimbabwe. The aim of the study was to investigate the socio-economic dynamics associated with urban low-income homeownership in a bid to find out whether and to what extent, the benefits and risks associated with ownership are being experienced by low-income households in the five selected suburbs in Harare. The intention of such an investigation was to gauge the long run affordability of homeownership among low-income households as well as finding out whether the promotion of low-income homeownership in Zimbabwe's urban areas is a viable policy option if the sustainability of those urban settlements is a priority. The specific objectives of the study were;

- I. To examine the perceptions of housing institutions on the promotion of low-income homeownership in Zimbabwe
- II. To analyse the characteristics of low-income homeowners in the five selected suburbs in Harare
- III. To evaluate low-income households' experiences with homeownership
- IV. To identify and explore the effects of promoting low-income homeownership in the five selected suburbs in Harare

In order to achieve the study objectives Institutions and organisations such as Ministry of Local Government, Public Works and National Housing, City of Harare, Dialogue on Shelter, Zimbabwe National Association for Housing Co-operatives, Zimbabwe Association for Housing Finance and selected households from Glen-Norah, Highfield, Mufakose, Mabvuku and Tafara participated in the research process by providing their perceptions and experiences

about low-income homeownership. The conceptual framework for the study acknowledged the different types of benefits and risks of homeownership which occur at a number of scales: micro (households), meso (neighbourhood) and macro (societal and economic benefits) as illustrated in chapter two. However, the study was more interested in the household scale and two broad types of potential benefits, namely; financial and non-financial benefits. Financial benefits refer to the capability of home owners to have lower housing costs over time such that they can live on a lower income or have more money for non-housing expenditures and their capacity to build wealth through ownership of an asset which appreciates in value over time. Non-financial benefits refer to the degree of control, freedom and sovereignty often associated with home ownership and a range of more indirect health and security benefits associated with homeownership. The following section discusses the major findings of the study.

10.2 Major findings of the study

The research findings reveal that all the six institutions that took part in the study are in support of the homeownership policy in general although with varied degrees of certainty on the benefits and risks associated with low-income homeownership. Government is in favour of homeownership policy because by doing so it relieves itself from the responsibilities of directly providing houses to the citizens and thus reduces its expenditure in the process. The local authority, as a small government closer to the people, receives instructions from the central government. Consequently, they also support the policy as it also relieves them from maintenance and repairing responsibilities of the properties as in the case with public rental housing. Despite the perspective that the homeownership policy was a good move, some officials in the local authority seem to have some reservations about the manner in which the homeownership programme was handled. Some are of the opinion that the sale of rented accommodation seems to have partially crippled the financial capabilities of the local authority

as it was one of their revenue sources. Some of the research participants in the local authority were of the opinion that the promotion of low-income homeownership after independence was more of a political move rather than a rational one. Some of the challenges that are currently being faced by the local authority can, to a certain extent, be attributed to low-income homeownership policy if proper examination of the policy was to be given due attention.

The implication of converting 90% of council housing stock to ownership is that the revenue base of the local authority may have been reduced since beneficiaries of the homeownership scheme are no longer paying rentals but rates only. The houses should have acted as an investment to the local authority. Under normal circumstances, revenue generated through rentals must be a revolving fund which can be used to increase the housing stock of the city. The criteria used to allocate houses to sitting tenants was that one should be employed but the situation on the ground is that some of the beneficiaries are no longer gainfully employed and they no longer have the potential of paying monthly rates. In terms of low-income housing, provisional findings reveal that the Harare city council does not have any meaningful housing projects on its own during the period of the study due to lack of financial resources and shortage of land. However, some of the housing projects in which the local authority has a stake, which are being carried out in Harare, are being championed by the central government on state land, by housing co-operatives, by real estate companies and by financial institutions under the Public–Private partnership arrangements.

The homeownership philosophy has seen other players entering the housing sector to fill the gap left by both central and local government in urban housing provision. These players came in different forms such as housing co-operatives, private land developers, housing trusts and Community Based Organisations (CBO's) and, in some cases, NGOs. Most of these players

seem to be in line with the homeownership pedagogy because the policy creates opportunities for them to do business. Of these players, housing co-operatives seem to be catering more for the housing needs of the urban low-income households in Harare. Business for these players seems to be promising with an estimated national housing backlog of 1.25 million (GoZ, 2012). However, it is not clear whether the demand for housing is effective demand or not and also the methodology used to estimate the national housing backlog is questionable. Despite the various pro-homeownership measures put in place to support it, it seems the government does not have reliable statistics which clearly reflects those who have benefited or achievements made to date. Thus, crafting policies basing on dirty statistics can be disastrous in the long run. In addition, the absence of policy review and evaluation mechanisms seem not to be sustainable.

Homeownership as a form of housing tenure is preferred by many households in the study areas as it is perceived to be associated with a number of benefits. Low-income households who took part in the study confirmed that it is their preferred form of tenure. Households also confirmed realising a number of benefits from ownership which includes security of tenure, freedom and savings as a result of not paying rentals and generation of extra income through letting out rooms to lodgers as well as capitalising on surrounding open spaces in the neighbourhoods. These findings are in line with the various rationales that have been applied to justify public policies aimed at expanding homeownership opportunities for low-income households. It has been observed that owning a house for a family is most likely to have positive effects (Collins, 2013; Santiago *et al.*, 2010). Various studies such as, Bratt (2008); Eastgate (2009); Phang (2009), among others, submit that there is a relationship between homeownership and the people's perceived control, life satisfaction or self-esteem. This is because a house is seen as an indicator of personal status and success.

Despite all the positive experiences of homeownership by the households, unemployment was found to be an aspect which characterises the majority of the households in the five study areas. This is evidenced by 70.2% of the study sample who confirmed that they were not formally employed. Unemployment and underemployment have resulted in most of the households living below the poverty datum line as evidenced by 334 households who have a monthly income range of US\$100-300. Another interesting finding of the study is that despite having title deeds for their properties (71.2%), low-income households are not risk takers. This is because of those with title deeds 91.4% of them have never used their houses as collateral to access finance to venture into other income generating investments.

Due to financial constraints being faced by the low-income households in the study areas, lodging was also found to be a common practice among the low-income homeowners with 283 research participants (57%) conforming having lodgers at their houses. Lodging is seen in this study as a coping strategy being adopted by the homeowners. Despite the various coping mechanisms that are being adopted by the low-income homeowners, 42.4% of the study sample is in arrears with the local authority. As at 31 December 2016 the city of Harare was being owed \$36 934 423.58 by households in the five districts which the study focused on.

According to the Zimbabwe statistical Agency (ZimStat) 2012 census report, Harare province has a homeownership rate of 28.6% and it is the lowest as compared to other provinces. The report also unveils that 5.7% are tenants, 47.9.0% are lodgers, 8.8 % are in tied accommodation, 6.2 % constitute other forms and 2.9 % are not accounted for. The statistics reflects that despite the promotion of homeownership in Harare, the majority of low-income households are not homeowners but they are either tenants or lodgers. This is a reflection that homeownership

might not be an appropriate policy for highly populated urban centres where the majority of households are tenants or lodgers. There are a lot of financial implications in this state of affairs in Harare and it can explain the challenges that are currently faced in the capital city of Zimbabwe as well.

From the study, it was noted that the majority of the low-income homeowners who took part in this study were of an elderly age as evidenced by 281 of the research participants being 51 years and above. Aging is part and parcel of our lives but with it comes a lot of challenges especially for those urban low-income households who would have sacrificed their rural homes for an urban lifestyle. In spite of aging, households would still want to meet the basics of life but being an elderly homeowner worsens the situation if one does not have sufficient safety nets to take care of the situation. In this study, elderly homeowners were finding it difficult to cope with urban life as they cited many challenges pertaining to their survival. Those receiving pensions pointed out that the money wasn't enough to cover all their basics and for some, their houses were the only form of investment that they have. They resort to letting other rooms to lodgers but this only applies to those who would have managed to extend their houses beyond the conventional four rooms in order to supplement their incomes. The consequences for the way the elderly live are enormous and the myth that the family model is the best and only lifestyle for older people has to be revised in light of the changes in society. Many governments rely on the traditional ways of living as an excuse for the lack of support to the elderly.

The issues emanating from the above analysis concur with those raised in literature by those who are against the promotion of homeownership to low-income households. For example, Dearborn (2006) notes that in the United States homeownership has contributed to severe housing problems that are being faced in most urban centres in the country. In support of this

view, Retsinas and Belsky (2003) characterised low-income homeownership as an unexamined goal and cautioned against mindless dedication to increasing homeownership for low-income individuals without first weighing the evidence of the risks and returns involved. The other challenge of promoting homeownership is that of figuring out who can realistically benefit from homeownership and at the same time, there is clearly a need for affordable rental opportunities for lower-income individuals (Struyk and Perkova, 2004). In most countries in transition, it has been noted that the majority of households are homeowners but achievement of such high levels of homeownership has been possible because of the privatisation of public rental housing to sitting tenants. It still remains uncertain whether such high levels of homeownership are sustainable. The first reason to question the sustainability of low-income homeownership is the lack of developed housing finance systems in many developing countries (Gordon, 2004; Struyk and Perkova, 2004). Even if the financial systems were to be developed, many households would be unable to access these services because they are poor. Subsidies for homeownership in many developing countries are often poorly targeted and inefficient. From these sentiments, it is important to revisit the homeownership policy in Zimbabwe so as to assess the real impact of such a policy especially in relation to low-income earners.

10.3 Concluding remarks

Low-income housing simply means housing that is affordable to the generality of the population or those with incomes below the poverty datum line. According to United Nations Habitat (2010), an indicator of affordability is when a household is not spending more than 30 percent on housing expenditure, be it rental or owner-occupied housing. However, affordability varies from one economy to another. A variety of materials and building technologies have been used in various countries to reduce the cost of housing. In Zimbabwe, Circular Number 70 of 2004 was put in place to ensure affordable housing to low-income earners by making

housing standards flexible. It provides for minimum requirements on planning, construction materials and infrastructure. However, despite all these measures, low-income housing provision remains a challenge for several reasons.

Firstly, homeownership, which is the cornerstone of housing policies in Zimbabwe, is being promoted against a background where the majority of people living in cities are poor, partly because of high levels of formal unemployment. The implication is that only a few can afford meaningful homeownership in its 'purest sense'. Secondly, too much emphasis on home ownership and rent control regulations has resulted in the low construction of rental accommodation despite the higher demand for rental housing. Many people have resorted to lodging (multi-habitation) as the only option in most cities and towns of Zimbabwe due to the unavailability of formal rental housing. Thirdly, the fact that only a few can afford home ownership programmes those residential stands allocated to the poor will end up being owned by high-income earners resulting in multiple ownership of residential properties in areas designated to benefit the poor. Although homeownership has been advanced and prioritised in housing policies of many countries, its appropriateness to low-income earners in developing countries like Zimbabwe seem to be unsustainable as evidenced by its various effects that have been cited in this study.

There seem to be a myriad of factors that interfere with low-income households' ability to reap material gains from homeownership. Households' characteristics, timing of ownership, location, finance terms are some of the variables which dictate whether low-income families benefit or not. As such it can be concluded that the elevation of low-income homeownership to its current status has deflected political attention away from other policies for affordable housing. In order to address the housing needs of low-income families and provide a policy

framework that will enhance their opportunities and enhance social and economic development, there is need to account for the multifaceted nature of the housing bundle. Policies should not solely focus on promoting low-income homeownership without ensuring that it is a viable investment. Housing policy should not increase risks for households that are already at risk of a host of problems. Being a low-income earner is a stage that individuals always want to get rid of and homeownership is not most likely to be the springboard to get out of this situation.

There is need for a paradigm shift by Government so that housing policies in Zimbabwe are not biased towards homeownership. There is need for an appropriate mix of housing tenure options where rental housing is not perceived as an inferior option. Government and local authorities should focus on the construction of public rental housing and effectively management of these properties through their Estates Departments so that revenues collected can be used to maintain the properties or even invest in other housing projects. Building walk-up flats is good in as far as economising urban land is concerned. Homeownership can be given as an option to those who can really afford it while the government caters for low-income earners by making affordable rental housing available as homeownership is not for everyone.

In Zimbabwe, human settlements issues are either discussed in the context of urban or rural set ups. In practical terms, it appears that there is a bias towards urban housing with the majority of people striving to own a house in urban settlements. The houses are deemed to have a higher value as compared to the rural ones. It is well known that access to adequate housing, whether rural nor urban, a human right. However, the demand for urban housing is derived demand. As such, the right to adequate housing should not only be viewed in the context of urban areas

where governments are pressured to house low-income people in urban areas despite their contribution to production in the urban economy. Any housing provision which is not linked to production or capital accumulation is dead capital. As a result of this situation, it is better to have more rental than homeownership for low-income earners because rental housing allows urban managers to gauge the productivity of those living cities.

The study also concluded that the freedoms that Low-income homeowners have has resulted in the increase of informal activities in low-income residential areas and in some cases depriving the responsible authorities of revenue and taxes. Despite the houses being designed for single families, the taking in of lodgers is an indication that some low-income homeowners are finding it difficult to sustain homeownership and also a sign that a ready market for rental housing does exist, hence the need to review the housing policy so that formal low-income rental housing be promoted in urban areas.

Since the study focused on some of the oldest low-income residential areas in Harare, there is need for further research on newly developing residential areas for low-income areas where aspiring homeowners are given undeveloped stands to kick start the whole process of house construction. More information is required on how these beneficiaries are coping with homeownership in a bid to understand their homeownership experiences. There is a higher possibility that the experiences may differ from those found in this study. The study also recommends further investigation on lodging practices in urban areas as this will augment understanding of the housing challenges being faced in Harare and other urban areas.

EPILOGUE

The year 2020 begins with a 2019 problem that started in Wuhan in China. A coronavirus disease code-named COVID-19. According to the World Health Organisation (WHO) (2020), in the absence of the necessary precautions the virus is killing people with countries such as China, Italy, United Kingdom and United States of America being the hardest hit. To avoid contraction of the virus people are being encouraged to avoid contact with each other and as a result there are a wide range of terms which are being used to reflect actions and practices to obviate the spread of the disease across the various parts of the world .COVID-19 is now characterised by Lockdowns, which are a temporary condition imposed by government authorities in which people are required to stay in their homes and refrain from activities outside the home and those involving public contact.

Social distancing, also referred to as physical distancing needs to be observed, a term being used during this pandemic which means keeping space between oneself and other people outside of your home. Besides the above actions Governments are also giving directives on the movements of people especially those coming from other countries to prevent the spread of the virus by quarantining them and also making it mandatory to wear masks when in public places as is the case in Zimbabwe.

As a result of this pandemic it's no longer business as usual across the globe. People are being asked to stay home and practice social distancing to stop the spread of COVID- 19 virus. These stratagems against this pandemic automatically brings the home into sharp focus. The impact of COVID-19 has been immediate and severe, on low-income residents and people of modest economic means. Of concern under this situation are those households living in close quarters,

sharing houses, the homelessness, homeowners, those who rent and those who lodge. These same individuals may be facing job and income loss due to economic hardships which could result in mortgage and rent arrears and in some cases evictions. In response to this inevitable truth various governments have crafted measures to cushion various sectors of society from the negative effects of covid-19 pandemic. With regards to this matter, in Zimbabwe the government has crafted Statutory Instrument 96 of 2020 (Deferral of Rent and Mortgage payments During National Lockdown) Regulations to cushion various individuals who have been affected by the lockdown. However, the implications and effects of these measures to homeowners and those lodging or renting remains unclear.

During the colonial era, if a household was unfortunate to be unemployed there were very few opportunities to continue staying in the urban areas if they did not have alternative sources of income and one of the most likely option was to go back to the rural areas. However, in the post-independence individuals can engage themselves in a wide variety of informal activities in the city to ensure survival even without formal employment and going back to the rural areas may not be an option as everyone has the right to the city. With the majority of the homeowners being unemployed, a house is a very invaluable asset for urban low-income households as it is used as a means of earning a living. During this COVID-19 lockdown, what is the situation like in the rural areas? Are people also adhering to all these preventive measures being put in place?

In this foregoing study, taking in lodgers was found to be the prime source of financial benefits being realised by low-income homeowners. In the colonial period lodgers were required to register with the local authority in which they reside and get a lodger's card for a fee. Interestingly the issue of lodging in the post-colonial era seems not to be an issue which local

and central government authorities in Zimbabwe are concerned with as evidenced by the lack of clarity on the issue of lodging and resultantly these arrangements end up in most cases being private and informal. In relation to housing policy, this aspect seems to be an unexplored area which raises some questions. Is lodging equivalent to renting? Are lodgers' tenants and according to Statutory Instrument 96 of 2020 do lodgers qualify under protected tenants? Although the two are treated as one and the same in the Rent Regulations of 2007, ZimStat (2012) in its census document acknowledges that these two are different. It is against these contemporary issues that the study recommends further investigation on lodging practices in urban areas as this will augment understanding of the housing challenges being faced in Harare and inform housing policies.

“Cabinet has resolved that there be a moratorium on both commercial and residential evictions due to applicable lease obligations due from April to end of #LockdownZim, including payment of rentals for those months¹.”

COVID-19 seems to be opening a Pandora's Box on many issues that shake the foundations of life including shelter. We wait to see how things unfold. The long and short of it is: it is the beginning and new world order.

¹ <https://news.pindula.co.zw/2020/04/28/govt-issues-a-controversial-statement-that-suspends-april-rental-payments/>, Tweet by Permanent Secretary :Information Publicity & Broadcasting, Republic of Zimbabwe

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Annex 1: City of Harare Letter of Authority to Undertake Research



CITY OF HARARE

HUMAN CAPITAL AND PUBLIC SAFETY DEPARTMENT
ROWAN MARTIN BUILDING, HARARE, ZIMBABWE
POST OFFICE BOX 1680
TELEPHONE 752979 / 753000

EMAIL: hrd@hararecity.co.zw

ADDRESS ALL CORRESPONDENCE TO THE HUMAN CAPITAL AND PUBLIC SAFETY DIRECTOR

29 June 2016

University of Zimbabwe
Department of Rural and Urban Planning
P.O Box MP 167
Mount Pleasant
Harare, Zimbabwe

Nyasha T Mutsindikwa

RE: AUTHORITY TO UNDERTAKE RESEARCH: NYASHA T MUTSINDIKWA

This letter serves as authority for Nyasha T Mutsindikwa to undertake his research project on the topic: **"LOW INCOME HOME OWNERSHIP IN THE POST COLONIAL CITY: CASE OF FIVE SELECTED SURBURBS IN HARARE, ZIMBABWE."**

This is in partial fulfilment of his Doctorate in Philosophy with University of Zimbabwe.

The City of Harare has no financial obligation and neither shall it render any further assistance in the conduct of the research. The researcher is however requested to avail a copy of the research to the undersigned so that residents of Harare can benefit out of it. The research should not be used for any other purpose other than the study purpose specified.

Yours faithfully

DR. C. CHINGOMBE
HUMAN CAPITAL DIRECTOR


VISION: HARARE TO ACHIEVE A WORLD CLASS CITY STATUS BY 2025

Annex 2: Police Clearance from Harare South District

326/16

ZIMBABWE REPUBLIC POLICE

Official communications
should not be addressed
to individuals.



HARARE SOUTH DISTRICT HQ
P O BOX ST 11
SOUTHERTON

TELEPHONE : 665275
FAX : 665875

04 August 2016

NYASHA MUTSINDIKWA
UNIVERSITY OF ZIMBABWE

**RE: NOTIFICATION TO HOLD RESEARCH STUDY: 31 AUGUST - 31
OCTOBER 2016: 0900- 1600 HOURS**

I acknowledge receipt of your letter dated 14 June 2016 in respect of the
above subject.

My office is advising you that your notification has been noted and you may
go ahead subject to the strict observation of the following conditions:

- You are supposed to hold your research study at the venue, date and
time stated in your letter.
- You are instructed not to turn the research study into a political
meeting and notify police of any politicians who would want to hijack
your research study to further their political mileage.
- You are directed to ensure that peace prevails before, during and after
your research study.

Police will be monitoring.
OFFICER COMMANDING
HARARE SOUTH DISTRICT
2016-08-05
P O BOX ST 11, SOUTHERTON

[P. WASARA] Chief Superintendent
to the Officer Commanding Police
HARARE SOUTH DISTRICT

/jt

Annex 3: Police Clearance from Harare Suburban District

ZIMBABWE REPUBLIC POLICE

Official communications
should not be addressed to
individuals.

Phone: 751 734 or 777 777
Exts 1024 / 1034



Your Reference:
Our Reference:

Harare Suburban District
P. O. Box CY 154
Causeway
HARARE, ZIMBABWE

Date: 15/06/16
University of Zimbabwe
Department of Rural & Urban Planning
Harare
Tel: 0773 859 396
Attention: Nyasha Mutsindikwa - Lecturer UZ

RE: REQUEST FOR POLICE CLEARANCE.

1. I acknowledge receipt of your letter dated 14/06/16
2. Authority to hold a (n) research study
at Mabvura Tafara
on dates 01/07/16 - 31/10/16
from time(s) 0600 to 1600 hours has been granted.
3. You are however expected to ensure that the meeting / event proceeds peacefully without undue interference with public order and that you are accountable for any breach of peace as a result of the occasion. The event should not be hijacked or converted to a political function.
4. By copy of this letter, the Officer in Charge Mabvura
has been advised of the event and is contactable on 491 069
5. In case of any problem[s], do not hesitate to contact the undersigned.


[T. CHITEKWE] Chief Superintendent
Officer Commanding Police
HARARE SUBURBAN DISTRICT

OFFICER COMMANDING
ZIMBABWE REPUBLIC POLICE
HARARE SUBURBAN DISTRICT
15 JUN 2016
P.O. BOX CY 154 CAUSEWAY
HARARE

Annex 4: Housing institutions Interview Guide

Organization /Institution	Questions
1.Ministry of Local Government, Public Works and National Housing (MLGPWNH)	<ul style="list-style-type: none"> • What is homeownership policy all about? • Who have been the main institutional promoters of homeownership and why? • In what ways has it influenced housing practice in post-independent Zimbabwe? • What measures have been put in place to support homeownership? • What kinds of benefits have accrued from its adoption? • Who has benefited? • How affordable is homeownership to low-income households? • Are there any challenges with this policy?
2.City of Harare	<ul style="list-style-type: none"> • What is homeownership all about? • What are the advantages of promoting homeownership? • What is the role of the local authority in promoting homeownership? • What achievements have been made so far? • Can you shed more light on the conversion of Council rental houses to

	<p>homeownership soon after independence?</p> <ul style="list-style-type: none"> • What challenges are you facing in housing provision? • What is the state of affordable rental housing? • Can you provide brief historical background on the following areas? <ol style="list-style-type: none"> 1. Glen-Norah 2. Mufakose 3. Highfield 4. Tafara 5. Mabvuku
3.ZINAHCO	<ul style="list-style-type: none"> • What is the role of your organisation? • How many co-operatives are affiliated to your organization? How many are in Harare? • What is your organisational position on homeownership especially for low-income households? • How do you relate with central and local government? • What challenges do you face in trying to fulfil the homeownership dream? • How best can the housing challenge be solved?

4.Civic Society Organisations	<ul style="list-style-type: none"> • Does your organisation subscribe to the homeownership policy? • What is your role in the field of housing? • What can you say is the biggest challenge in housing provision? • How best can these challenges be solved? • What have you achieved since your organisation was formed? • How do you relate with central and local government?
5.Private Sector (Land developers &Financiers)	<ul style="list-style-type: none"> • What is the role of your organisation in housing provision? • Are you working on any project? Can you name them giving details on the current status of each project? • Who are the beneficiaries of your projects? • How do you finance your projects? • What is the current state of the mortgage market? • What are the conditions for one to qualify for a mortgage?

Annex 4: Homeowners Questionnaire

Residential stand Number.....

Serial Number

Date.....

I am carrying out a survey to inform a study that is currently under way in the department of Rural and Urban Planning at the University of Zimbabwe. The title of the research study is, “**Low-income homeownership in the post-colonial city: Case study of Harare, Zimbabwe.**” You have been randomly selected to participate in this study. I kindly ask for your participation in this study by responding to the questions in this questionnaire. All the information provided shall only be used for academic purposes and as such please feel free to respond to the questions as honestly as possible.

SECTION A: RESEARCH PARTICIPANT’S GENERAL SOCIO-ECONOMIC DATA

1. Gender: Male ☐ Female ☐

2. Age : < 20 yrs ☐ 21-30yrs ☐ 31-40 ☐ 41-50 yrs ☐ 51-60 yrs
>61yrs ☐

3. Highest Level of education

Primary ☐ Secondary ☐ College ☐ University ☐

4. Employment status: Employed ☐ Unemployed ☐ Retired ☐

(i) If employed share the details:

Public sector	
Private sector	
Self employed/Informal Sector	

(ii) If unemployed what do you do for a

living?.....

5. Marital status

Married ☐ Single ☐ Divorced ☐ Widowed ☐

6. Monthly Income range

\$100- 300 ☐ \$300-500 ☐ \$500-800 ☐ \$800-1100 ☐ > \$1100 ☐

7. Household size

<5 ☐ 6-10 ☐ 11-15 ☐ 15-20 ☐

SECTION B: HOUSING AND OTHER LIVING CONDITIONS

8. When did you start living in this

house?.....

9. How did you get the house?

Govt ☐ Council ☐ Co-operative ☐ Private Developer ☐ Purchase ☐

10. Were you registered on the housing waiting list? YES ☐ NO ☐

11. If yes, how long have you been on the list?.....

12. What documents do you have as security of tenure?

Title deeds ☐ Lease agreement ☐ none ☐ other specify ☐

13. What is the size of your stand?

150m² -200m² ☐ 250m² -300m² ☐ 350m² -400m² ☐ >400m² ☐

14. How many rooms does your house have?

2 rooms ☐ 3 rooms ☐ 4 rooms ☐ 5 rooms ☐ 6 rooms ☐ 7 ☐

rooms

(i) Did you make any extensions on the house? Yes ☐ ☐

(ii) If yes/no why?

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

15. Do you have an approved plan for the house?

Yes ☐ No ☐

16. How did you finance the construction/purchase of your house?

Savings ☐ Govt guarantee loan ☐ Personal loan ☐ others ☐

17. Have you finished paying for the house? Yes ☐ No ☐

18. Do you have any lodgers/tenants? YES ☐ NO ☐

19. If yes how many lodgers?

1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐

20. Why do you have

lodgers?.....

.....

21. If no why?

.....

.....

20. How much do you charge your tenants/lodgers as rent per room?

<\$30 ☐ 30-50 ☐ 51-70 ☐ 71-90 ☐ 91-100 ☐ >100 ☐

21. Are your Council Bills up to date? Yes ☐ No ☐

22. If No

why?.....

...

22. Do you have other houses in Harare or any other town? Yes ☐ No ☐

23. Have you ever used your house as collateral? Yes ☐ No ☐

24. Do you prefer living in this area? Yes ☐ No ☐

Give reasons to your

answer.....

.....

.....

.....

.....

.....

25. Are there social organisations/clubs in this area? Yes ☐ No ☐

Give examples

.....

.....

.....

.....

.....

26. Do you hold any position in any of these social organisations/clubs? Yes ☐ No ☐

27. Where do your Children go to school? Day school ☐ Boarding ☐

28.What benefits have you experienced from owning your

house?.....

.....

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29.Are there any disadvantages/challenges that you have faced as the owner of the

house?.....

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.....

.....

.....

30.What do you think must be done to improve living conditions in your

area?.....

.....

.....

This image shows a full page of white paper with horizontal dashed lines, typical of primary-ruled notebook paper. The lines are evenly spaced and run across the entire width of the page. There are no margins, text, or other markings present.