

UNIVERSITY OF THE FREE STATE

# Dweller Control In Cooperative Housing, Harare. Zimbabwe.

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CENTRE FOR DEVELOPMENT SUPPORT

## Chapter 1

### Research Issues and Analytical Approaches

#### 1. Introduction

"... there is a serious urban housing shortage where 667 571 houses are currently occupied by 4 760 132 people." (The Herald, 4 May 2009, own emphasis)

The quotation above, attributed to the Director of Housing and Community Services for the City of Harare sums up the alarming quantitative dimension of the housing crisis facing Harare. The quantitative crisis is only one dimension of the problem, cities in Zimbabwe because of their colonial legacy also have qualitative housing problems such as overcrowding, old infrastructure, gaping cracks, exposed foundations, leaking roofs, dangerous electrical wiring to name but a few. Some of the houses are not even fit for human habitation (Kamete, 2006).

To illustrate just how housing in Zimbabwe is a cause of concern to any policy makers and to the people of Zimbabwe as a whole, in August 2008, Zimbabwe had a cholera outbreak. Cholera is a preventable disease that has a very close relationship with the living conditions of people. It has been observed as published by newspapers that the cause of the outbreak was, "...the simultaneous breakdown of water supply, sanitation and refuse collection services in crowded townships" (Sapa, 3 March 2009). Before this outbreak, in May 2005 the government of Zimbabwe engaged in what they called "Operation Restore Order" or referred by local people as "*Tsunami*" wherein they destroyed "...92 460 dwelling units... leading to around 570 000 people or 133,534 households losing their homes..."(UN,2005) The justification for this action was to:

...enforce by-laws to stop all forms of illegal activities. These violations of the by-laws in areas of vending, traffic control, illegal structures, touting/abuse of commuters by rank marshals, street life/prostitution, vandalism of property infrastructure, stock theft, illegal cultivation, among others have led to the deterioration of standards thus negatively affecting the image of the city. (Mrs Sekesai Makwavarara, Chair of the Harare Commission, 19 May, 2005 in Potts, 2006:275)

To some this government action is barbaric and a gross disregard for human rights, (Romero, 2007) whereas for some this is acceptable and legitimate state intervention of which under socialist thought, squalid and informal settlements are not ideal for the transformation to an egalitarian society (Davies and Dewar, 1989). Whatever a person's ideological persuasion is, the above is a reflection of the challenges of housing issues facing Zimbabwe.

A number of authors describe the housing challenges in Zimbabwe as a 'crisis' (Potts, 2006; Kamete, 2006; Grant, 2007; United Nations 2005). There are several reasons for this, the full extent of which is beyond the scope of this research although some elements will be dealt with. However, the housing delivery policies since 1997 have been in disarray given the political problems and the protracted economic recession that engulfed the country. Historically housing has always been underfunded since the dawn of independence and in subsequent years, budget allocations have dwindled (Rakodi, 1995). If there is a sector that underperformed under the ZANU (PF) government, it is arguably the low income housing sector.

## 2. Problem Statement

Zimbabwe's housing delivery strategies have surprisingly been guided by the Neo-liberal ideology proffered by the World Bank in the form of "sites and services" or in some cases erroneously referred to "Aided self help" strategies rather than the Socialist ideology which was espoused enthusiastically by the liberation movement. For example, ZANU (PF) (one of the leading liberation war party) published its manifesto in Lusaka in 1972 and stated, "State power will be used to organise the economy for the greatest benefit of all citizens and to prevent the emergence of a privileged class of any kind." It added, "...an important factor in class formation is the ownership of property" and "in a free, socialist and democratic Zimbabwe, property as a commercial and exploitative factor will be abolished" (Nyangoni et al 1979:258 in Davies and Dewar, 1989:46). Further ideological posturing is shown by the permanent secretary of the Ministry Of Housing in 1983:

Ours being a people oriented government bent on achieving socialist goals, our housing policy is a redistributive mechanism for redressing colonial income and wealth inequalities. The geographical polarization of the nation reminiscent of the colonial days is being dismantled. (Interview with the Permanent Secretary for Local Government and National Housing, cited in Chikwanha, 2005:95)

Rakodi and Mutizwa-Mangiza (1990) and Grant (1996) observe that 'sites and services' was the housing strategy of choice for the ZANU (PF) government because it was in line with their ideological inclination of socialism which promoted "self reliance and collectivism" (Kamete, 2001:174) yet at the same time it allowed it to cope with the economic realities that it did not have the money to fund low income housing (Davies and Dewar, 1989).

However because of the progressive failure of government to meet demand for housing (Kamete, 2001a; Rakodi and Withers, 2005; Grant, 2007), through the government ministry responsible for housing policy and delivery- Ministry of Local Government and National Housing, the government itself acknowledges its own inability to deliver decent and affordable housing; " housing backlog was over 1 million housing units by year 2000" (Ministry of Local Government, 2003). Specifically the Government had annual targets of 162,000 units between 1985 and 2000 but with actual annual production ranging from 15,000 to 20,000 units per year. By 2002, "only 5,500 plots were serviced in eight major urban areas compared to an estimated annual demand of 250,000 units" (ibid).

The President of the country himself, Robert Mugabe, in the foreword of the National Housing Task Force (2000) admits the incoherence in the housing policy by stating:

It has been proved beyond doubt that Zimbabwe has enough resources in terms of both financial and professional skills to meet its housing requirements. What is lacking is the mechanism to marshal these resources where they can be utilised for housing development. (Cited in Chikwanha<sup>1</sup>, 2005:92)

Since the 1980s, Zimbabwe has always lacked a comprehensive and coherent housing policy. Chikwanha (2005:94) argues that from 1982 to 2000, it was the World Bank and the United States International Aid Agency (USAID) that facilitated housing programmes focusing on the low income sector and she emphasises that it is the work of these agencies that “dominated housing delivery in Harare”. “There was no major housing policy until donor fatigue set in” she argues further. Davies and Dewar (1989:55) further state that the Zimbabwe government relied on the “On-going development momentum in existing self-help, ultra low cost, home ownership schemes generated in the closing years of the colonial rule...”

Zimbabwe now has a serious housing problem. The ongoing political problems have taken the housing problems off the radar screen and the consequences of this malaise are now beginning to show through disease epidemics albeit with simmering social tensions that are only being managed by resorting to draconian legislative and administrative mechanisms. A closer look at the symptoms of the urban housing problem shows not only a serious shortage of housing across all income levels, but an escalation in gentrification, where the high and middle income people now invade the low income residential areas and few programs available because of a chronic housing shortage and overcrowding. The combination of a lack of coherent policy and economic implosion makes the housing situation a cause of serious concern economically, socially and politically.

As a response to chronic housing shortages, housing cooperatives were born in 1986 and they have since multiplied. In fact, they are the only institution active in the low cost housing sector since the late 1990s (Kamete 2001b). Housing cooperatives are very popular with the low and medium income people who cannot afford to buy complete houses or afford any of the housing options that are available including the so called ‘affordable’ housing options (Rakodi & Mutizwa- Mangiza, 1990). Kamete (ibid) observes that the formation of housing cooperatives was spontaneous. Although the government has embraced housing cooperatives in particular and cooperatives in general, their full contribution towards low cost housing has had limited impact on the housing sector because production has failed to go to scale (UNCHS, 2001) owing to various issues pertaining some internal dynamics of this housing strategy and to the general malaise in the urban housing policy.

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<sup>1</sup> Chikwanha, A.B.H. June 2005. The politics of housing delivery: A comparative study of administrative behaviour in South Africa and Zimbabwe. Ph.D thesis, University of Bergen, Norway. Unpublished

This research sets out to analyse empirically principles and practices of “dweller control” and “self-help” as argued by John F.C. Turner as a possible insight into how current housing policies and strategies can be remodelled to become “appropriate and adaptable tools” (Turner, 1996:340) for housing programmes. Using the ‘dweller control’ theoretical framework, this research evaluates the empirical strengths and weaknesses of “mutual aid in self help” as a housing strategy for the low income sector in Zimbabwe.

### **3. Research Aim and Objectives**

**AIM:** The aim of this research was:

To identify housing policy lessons from the current praxis by urban housing cooperatives

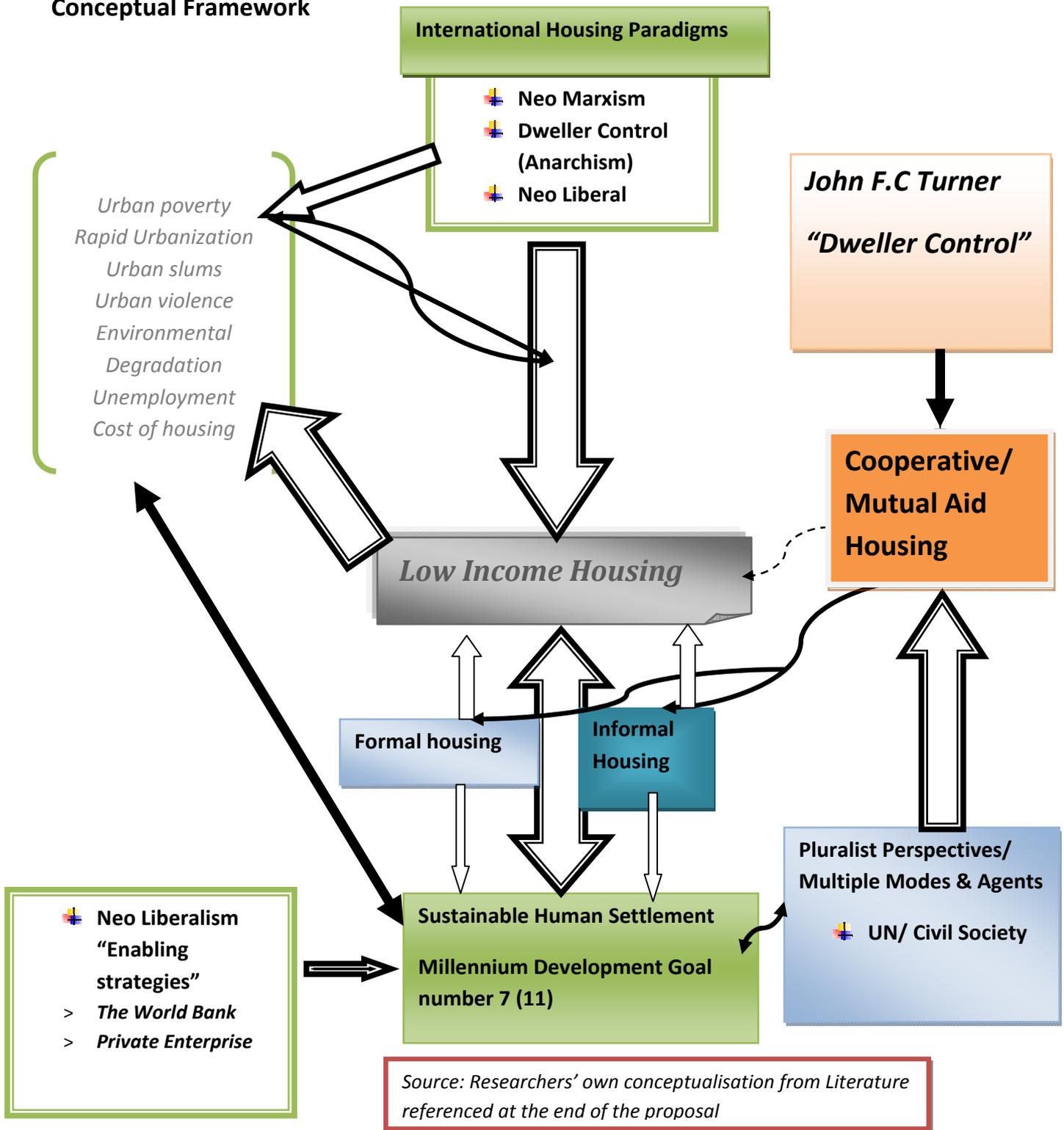
**Research Objectives:** The following made up the objectives of the research study:

1. To validate or invalidate the themes and principles of “dweller control/ self -help” as posited by Turner using the framework of Harare urban housing cooperatives.
2. To understand the practicality and viability of Turner’s notions of “dweller control/ self -help” in a recessionary economy.
3. To determine the efficacy of mutual aid in self help schemes as a housing strategy.

### **4. Conceptual Frame Work**

Below in Fig. 1 is a schematic representation of the conceptual framework of this study. This conceptual framework shows how the study on dweller control in co-operative housing fits within the body of literature currently available.

# Conceptual Framework



This research focuses on the theory of “dweller control” as posited by John, F.C. Turner (1972) which was used as the basis of the “sites and services” paradigm to low income housing in the 1970s. The arguments this research makes about “dweller control” are given a contemporary perspective by anchoring the low income housing debate in the Sustainable Human Settlements paradigm, a concept which was put forward at the Habitat II [Istanbul, 1996] which set the habitat agenda which gave expression to adequate shelter and sustainable human settlements for all (UNCHS-Habitat, 2000) and was later supported by the Millennium Development Goal number 7 (Holden et al, 2008).

In order to get a proper current perspective on low income housing dynamics, the research has a historical grounding in the housing paradigms especially after the Second World War because that is when international action begins to be seen in the area of housing policy especially concerning developing countries (Harris and Giles, 2003). For convenience and clarity, this research specifically restricts itself to housing paradigms in the developing countries. **A full discussion of this is found in Chapter 2.**

An anchoring argument used is that currently there is “little agreement on a standardised approach” (Abbott, 2002:304) to low income housing and Harris (2003a:164) rebuts this observation by arguing that “as policies have gone in and then out of fashion, useful ideas and experiments have been forgotten, so that they then have to be reinvented.”

This research accepts that policies go in and out of fashion as stated by Harris (above) but it is however important to take note of the recent line of argument proffered by Turner himself in defence of his work:

- *The search for best practices reflects the new paradigm*
- *In the new paradigm the search is for appropriate and adaptable tools, not for standardised programmes*
- *Examples of best practice must identify tools and their guiding principles if they are to promote the paradigm.* (Turner, 1996:339) (emphasis original).

This research takes the example of housing cooperatives in Harare, Zimbabwe as the reference point to analyse the processes that define the cooperative empirical approach to low income housing. **Housing policies and strategies are discussed in Chapter 3.** By giving dweller control a contemporary perspective, the argument is that historical lessons and experiments do not need to be reinvented as argued by Harris (2003) under the guise of sustainable human settlements but they form part of the new paradigm that is “all embracing” (Eastaway and StØa, 2004:1) and built on a “tool box of options” and “alternative ways of carrying out independently variable tasks” to create “a vast range of possible programmes.” (Turner, 1996: 344). **Chapter 4 discusses the empirical findings in relation to the practicalities of various theoretical notions by J.F. C. Turner and Chapter 5 discusses the conclusions and policy recommendations.**

## 5. Research Design

In an almost similar research by Marais et al (2003), an empirical study of self help was done and the research compared contractor driven housing and self help housing in Thabong (Welkom) and Mangaung (Bloemfontein). A quantitative research design was used and data was collected using questionnaires. A total of 150 households made up the sample. No particular justification was given for this methodology. Data analysis was done using descriptive statistics.

In contrast, this study was not a comparison but was a theory driven, analytical study (Mouton, 2001) of self help principles in cooperative housing. A largely qualitative research design was used. Unlike the study by Marais et al (2003) which considered the quantitative dimension to self help, this study considered self help from a largely qualitative dimension. Marais et al (2003) compared income levels, number of rooms, housing expansion, and type of materials to measure owner satisfaction with their houses, this study however analysed the 'process' of housing construction with less emphasis on the product itself to which Turner (1996:342) argues "What matters about housing is what it **does** for the user and not what it is in material terms" (emphasis original).

By using a qualitative approach, this research aimed for "quality and depth" as compared to "scope or breath" (Maree, 2007: 51) of information from the study. Maree further points out in explaining qualitative research that it is concerned with understanding "the social and cultural contexts which underlie various behavioural patterns..." Therefore this research intended to understand to some depth various dimensions of self help as practised by urban housing cooperatives in Harare, with a view to contributing towards the Zimbabwean and African housing policy discourse.

Mouton (2001:144) proposes a four way method of mapping research designs and he identifies these four dimensions:

1. Empirical versus non empirical
2. Primary versus secondary data
3. Numerical versus textual data
4. Highly structures versus natural field

Using these mapping criteria, this study used a survey design which is an empirical approach, deals with primary data which is either numeric or textual (hybrid) and has medium control in terms of the degree of structuring.

A survey is "concerned with describing, recoding, analysing and interpreting conditions that either exist or existed" (Kothari, 1990:149). A survey design can fulfil "all the four goals of research: description, exploration, explanation and experimentation" (Ahuja, 2007: 137). In this study the survey design was adapted to a triangulation mixed design (Maree, 2007). This was meant to make the research able to get

and use both quantitative and qualitative dimensions although the qualitative dimension remained dominant. Empirically, in a survey, a study can get both numeric and textual data and by using a triangulated design both sets of data can be collected at the same time. The type and nature of the questions in the survey tool determines the level of data triangulation. Theoretically and empirically therefore, surveys can be used in both quantitative and qualitative studies but what would distinguish the character of the survey would be a) the size of the sample b) their representative character and c) reliability or validity sought by the research (Ahuja, *ibid*).

Greenhalgh and Taylor (1997) argue that a good qualitative research is strong in validity (closeness to the truth) whereas quantitative research has reliability (repeatability) as its strength. For the survey design, Ahuja (2007:138) highlights that it “enables investigators to verify theories because their theoretical notions are either supported or not supported by the people.” In testing John F.C. Turner’s “dweller control” ideas, this research is looking for validity of his arguments and in this study, using the practice of housing cooperatives in Harare as the context. Given the different intricacies surrounding housing, reliability is not as important as validity of ideas because development literature shows- it is difficult to get a ‘reliable’ development policy.

## **6. Data Collection Strategy**

The most important consideration to ensure validity and reliability of the study is the need for crystallisation in the design and collection of data. Maree (2007:81) argues that crystallisation is more than triangulation because crystals “allow for an infinite variety of shapes, substance, transmutations, dimensions and angles of approach.” Surveys are usually associated with questionnaires although interviews can also be used with this strategy. This research used unstructured and semi-structured interview schedules to collect data from cooperative housing beneficiaries and from representatives of Housing Civic organisations (NGOs) and from the local Municipality- City of Harare.

To enhance the process of crystallisation at data collection level, data was collected around the same themes from households and institutions. At household level, semi –structured interview schedules were used. At institutional level, unstructured interviews were used to give room to the researcher to follow through any new angle that may not have been known by the researcher prior to the interview. In this research, the unstructured interviews were used as a source of data that informed the construction of the household data collection tools.

Data collection was done by a team of two interviewers who were all male. Interviews were done between the 23<sup>rd</sup> of June and the 2<sup>nd</sup> of July 2010 in the following High Density suburbs of Harare; Dzivarasekwa (4), Glen Norah (2), Hatcliff Extension (3), Hatcliff (2), Crowborough North (2), Mabvuku (2), Budiro (2) and Kuwadzana Phase 3 (7). All interviews were recorded using two digital recorders and the subsequent recordings were transferred to laptops as MP3 files which were then transcribed verbatim using Windows media player with the assistance of two transcribers who were undergraduate university students from University of Zimbabwe.

The interview schedules used (Refer to Appendix 1) had eight *a priori coded* sections that had structured and semi- structured open ended/ free response questions drawn largely from the theorisation from Turner. There are eight "dweller control" notions that are outlined in the literature review (Chapter 2) that form the basis of the *a priori codes*. The interviews took between thirty minutes and one hour in length.

*A priori coding* is meant to have the data have the same structure and logic as the theory thereby helping in the aspects of measurement validity which is making sure that data collection is measuring exactly what is planned to be measured (Johnson and Turner, 2003). The type of coding also made it easier to handle and analyse the large volume of data that came from the twenty eight interviews

For institutional interviews, apart from contributing to crystallisation of data within the conceptual framework under study, the key respondents were also sources of grey literature, primary or secondary data on the specifics of Zimbabwean housing policies and strategies. Three respondents interviewed represented the following organisations:

- Zimbabwe National Association of Housing Cooperatives [NGO]
- Practical Action [NGO]
- Harare City Council (Municipality)

## 7. Sampling design

According to a research on housing cooperatives done by Vakil (1994), housing cooperatives are structured into workplace based (all male) and community based (mixed gender) cooperatives. Thirteen cooperatives were sampled and seven were community based cooperatives with six workplace based. The quantum of each co-operative type was purely coincidental.

For this study, stratified purposive sampling to firstly identify the cooperatives was used through using the above criteria and secondly snowball sampling was subsequently used to identify beneficiaries within a cooperative. Stratified purposive sampling and snowball sampling are non probability sampling techniques and importantly, they do not apply the rules of probability theory and do not claim representativeness (Ahuja, 2007). Within these stratified groups of cooperatives, households were selected on the basis of this study's definition of a beneficiary, ease of accessibility, availability and voluntary participation.

For household interviews, a total sample of twenty five (25) respondents were interviewed with fifteen from community based coops and ten from workplace based coops. A maximum of two respondents per co-operative were interviewed with only three cooperatives providing a single respondent-largely because of non availability of other beneficiaries and time constraints. The justification for having as many cooperatives was to have as wide a spread of cooperatives between high density suburbs and this data triangulation strategy with more triangulation being achieved through the selection of more than one respondent per co-operative thereby minimising unreliability in data from any single respondent. However, Ahuja (2007:185)

points out that sampling in qualitative research “does not resort to numerical boundaries to determine the size of the sample”. Time and cost considerations were the major influences to the numerical boundaries.

For Institutional interviews, sampling was purposefully determined by the individual's knowledge of the Zimbabwe housing policies and strategies, availability and willingness to participate in the study.

## **8. Data analysis**

A guiding principle in the data analysis is that it is iterative meaning that it is non linear. McMillan and Schumacher (2001:463 in Maree, 2007:37) state “there is no ‘right’ way to analyse data.... data can be analysed in more than [one] way”. This researcher individually conducted all the institutional interviews and 78% of household interviews and data was initially analysed during interviews for purposes of seeking clarification or substantiations. Answers from one respondent were in some cases triangulated with others.

Content analysis was used to analyse the transcripts. Content analysis is defined by Niuewenhuis (in Maree, 2007:101) as “a process of looking at data from different angles with a view to identifying keys in the text that will help us to understand and interpret raw data” he further states that content analysis is “an inductive and iterative process where we look for similarities and differences in the text that would collaborate or disconfirm theory.”

Using verbatim transcripts, all responses in a particular assigned code were cut and paste into a single flowing table of responses to a particular question and analysed as consolidated responses. For each code, major arguments were identified based on the researchers’ understanding of the data informed by both theory and empirical data. Additional data codes were created for new issues that were out of the scope of the initial theory driven codes. Descriptive statistics were used on data that could be quantified.

The research by Marais et al (2003) measured housing satisfaction using dwelling features such as type of building material and number of rooms and other researches (see Mohit et al, 2010) use other variables such as dwelling unit support services, public facilities, social environment etc to measure satisfaction. In addition to some of these variables this research considered emotional reactions to questions to try and reflect the level of satisfaction with various housing processes and this was done through visual observations of the respondents’ body language and listening to their vocal reactions as recorded.

## **9. Limitations of the Study**

Of the twenty eight interviews, ten respondents were women resulting in more male representation than female. Residents of cities in Zimbabwe were historically supposed to be gainfully employed for them to get a housing permit (refer to Appendix 2 which details this experience- interview 23). Their families lived in their rural homes so beneficiaries in workplace based cooperatives are all men with some community based cooperatives dominated also by men (Vakil, 1994). Although priority was given to women household beneficiaries despite the difficulty in finding them and in some cases reluctance to participate, this research however accepts the bias as part of the social and practical reality in Harare.

There are specific areas in this research where significant validity threats are potent by the simple fact of the design of this research. An example comes from the “reactive effects” (Webb et al in Johnson and Turner, 2003:302), these are “errors resulting from the respondents awareness that they are being the targets of a study.” The specific type of “reactive effects” is the “role selection” (ibid) type where respondents change their behaviour because of the mere fact that they are the subject of a study and may result in inaccurate responses being given. This is particularly a validity threat especially for this study because respondents’ body language and vocals form the core of the cyclical and iterative process in data collection and analysis. However, respondents were meant to understand in the introduction of the interview that their responses were to be grouped with many other responses from other beneficiaries from different parts of the city.

For this study, contextual dynamics were very important because most communities in Zimbabwe have been the subject of political violence or NGO interventions and either way, ‘role selection’ has always played an important part as a defensive mechanism or as a strategy to be a beneficiary in an NGO intervention. Research studies in Zimbabwe or each time a ‘foreigner’ (outside person from the community) visits a community, locals usually associate their presence with some potential immediate benefit at the end, therefore, there were some visible reactive effects in some cases where respondents withheld information or tried to gloss over certain issues. An example is interview 22, where the respondent was part of a group of “war veterans” that invaded an open space in Glen Norah and gave largely very positive responses and in some cases out of the ordinary in comparison with other cooperatives.

## 10. Definition Of Terms

A **household** in this research means the beneficiaries of cooperative houses.

**Institutions** mean organisations that have interest in the activities of cooperatives and / or those that have direct influence in the delivery of low income housing.

*a priori codes* are ‘meaningful analytical units’ or labels, developed from Literature review and developed before the examination of data (Maree, 2007:105).

A **questionnaire** is “a document that contains a set of questions, the answers which are to be provided personally by the respondents” Ahuja (2007:193)

An **interview schedule** is a “set of structured questions in which answers are recorded by the interviewer himself”(ibid).

**Grey Literature** is unpublished literature usually found filed within organisations.

A **lodger** is a person renting part of the house that has been expanded through addition of rooms or contracted through sub divisions of the available room space, from the tenant or the owner usually without a proper lease agreement

## CHAPTER 2

### An Overview Of Housing Paradigms

#### *Keywords:*

- Self help
- Sites and services
- Sustainable Human settlements
- Dweller Control
- Enablement Policies
- Anarchism
- Neo Liberalism
- Neo Marxism
- John F.C. Turner
- World Bank
- USAID
- United Nations
- Civil Society

## 2. Introduction

This chapter gives this research a historical perspective by discussing the major housing paradigms. As highlighted in the conceptual framework in Chapter One, this history helps the research to have a well informed perspective on current housing theory and practices. For purposes of convenience and perspective, this discussion does not follow the chronological development of the paradigms but discusses the significance and relevance of various paradigms to the housing sector as applied in the developing countries. Of particular significance is that all the paradigms are discussed in relation to “Self Help” paradigm which is at the centre of this research. The four major paradigms discussed in this chapter are “**Self Help**”, popularised and mostly erroneously attributed to John, F.C Turner, “**Aided self help**”, which was implemented with the help of the World Bank and USAID as “sites and services”, “**Neo Marxism**” which argued for a strong state involvement in public housing and the “**Sustainable Human Settlements**” which brings housing in the realm of sustainable development.

Kamete (2001a:35) cites Dunn (1981) who proffers the idea that “The perception of a problem affects its definition and eventually the solution to that problem.” Similar assertions are made by Nientied and van der Linden (1985) that the definition of empirical situations results in different interpretations of those situations. The discussion on the housing ideologies sheds light on how the problem of housing can be viewed using different perspectives. The different perspectives result in various propositions on housing solutions and

most significant, the influence of ideological inclination is palpable. The different results from various housing programmes across the world clearly give traction to the conclusion by Kamete (2006:982) that:

**One type of solution of the housing crisis, however well designed and well meaning it is, will not simultaneously tackle all housing problems in all their varied, complex and dynamic manifestations. (Own emphasis)**

## **2.1 Self-Help: John F.C Turner**

According to Harris (2003b:249) John F.C Turner is arguably the “best known and most often quoted proponent of self help housing”. Harris (2003b:248, 249, 250) highlights that Turner describes himself as a housing “iconoclast” and is best known as the “proponent” for self help because his writings “expressed a consistent point of view and also, for a long formative period, had a consistent focus” and had “a singularity of purpose and outlook that has given it unusual coherence”.

However, despite the large-scale credit given to Turner, Harris and Giles (2003) argue that the history of housing policy especially between 1945 and 1973 is largely misunderstood. Because of this misunderstanding, self help is largely credited to J. F.C Turner when actually the phrase “aided self help” was coined by Jacob Crane in about 1948 (Harris and Giles, 2003) before the appearance of Turner on the housing policy scene who only appeared around 1963<sup>2</sup> (Harris, 2003b). Harris and Giles (2003) strongly argue that it is the triumvirate influence of Jacob Crane (USA government, 1948- 1953), G. A Atkinson (advisor British Colonial Office, 1948- 1962) and Ernest Weissman (UN, 1951 – 1965) that was crucial in framing international housing policy including nurturing “aided self help”.<sup>3</sup>

The ‘self-help’ policies of the World Bank, despite having some association and influence to some extent from Turner<sup>4</sup>; there is however a significant departure of these policies, if not theoretically, at least in

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<sup>2</sup> Turner published his first scholarly paper in 1963 but had written his first housing report in 1959 according to Harris (2003:246)

<sup>3</sup> Note that “Aided self help” was an already established concept before the coming / influence of the World Bank into international housing policy in around 1972

<sup>4</sup> Harris (2003b:258) chronicles the network and closeness which he refers to as “Patronage and Reception” between Turner and Ernest Weissman who had been in charge of the Housing, Building and Planning branch at

practical terms from the original Turner's argument of "dwelling control" (Marais, 2008). These differences made Turner himself to openly criticize the World Bank programmes of being "impractical", "anti-social", "uneconomic", "environmentally damaging" and "irrelevant" (Turner, 1996:342). Harris (2003b:263) observes that, "the aspect of his argument that was most original, namely his emphasis on dwelling control is the one that was least influential... it has not been embodied to any significant degree in the recommendations and policies of international agencies."

In tracing the history of self help policies Harris (1999:301) finds out that "Intellectually and politically, self-help housing has never been part of the mainstream." However, Harris (2003b:263) acknowledges Turner for being "the most prolific and committed advocate of self-help..." through building "extension to pre-existing arguments about the importance of self-help..."

Without doubt, Turner contributed original ideas about self help and he is credited for ideas on, "Housing as a verb", "housing as a process", "dweller control", "housing by people", "freedom to build", the "value of the house, and the "functionality of the house" (Marais et al, 2003:349). Turner envisaged self help as "a process of active self fulfilment" (Pugh,2001:402). He states that self-help is "not only the investment of sweat equity by owners in their homes, but also the processes of owner design and management" (Harris, 2003b:248). He argues that housing should be viewed as a verb rather than a noun emphasising that housing is a process (Nientied and van der Linden, 1985).

He firmly argues for the concept of 'Autonomy', which he emphasises as being fundamental in the housing process. He argues that the question of "who decides" and the "structure[s] of authority and control" differentiates between self-help and public housing (Harris,2003b). He argues for the attainment of what he terms "best results" from the housing process and he states, "The best results are obtained by *the user who is in full control of the design, construction and management of his own home*" (ibid) (own emphasis). In simple terms Turner's argument is that the main housing processes should be left into the hands of the users if 'best results' are to be found. Turner further argues that it is not very important -"it is secondary" whether the person build the house with his own hands or not as long as they are in control of the process

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the United Nations since 1951. Weissman employed Turner as a consultant to the UN twice in 1959 and in 1964-1965.

and they are free to make personal decisions about the nature and process of their own housing. Harris (2003b:248) explains that by 'best results' Turner meant "houses that best suit the changing needs and circumstances of their occupants."

The implication of making low income households in control of their own housing process is that the housing goes through a process of "progressive development" instead of "instant development" (ibid). Essentially, incrementalism was deemed to be superior to public housing in terms of affordability and flexibility (Pugh, 2003). Lizarralde and Massyn (2008:4) argue from their experiences with low income housing that progressive construction of the houses is an important strategy for increasing affordability in the low income sector. It allows poor residents to improve their dwellings through improvements that follow the pace of their own economic possibilities and income growth. They further state that different plot sizes reflect different purchasing power, household sizes and family priorities. This, they argue, is a powerful way to increase affordability because "through this progressive process, the house reflects at each point the invested capital and the resources that the family is willing to invest in housing."

In the realm of "dweller control" the role of the state is to provide those aspects of housing that low income people cannot provide for themselves (Marais et al 2003) in the process enabling them to become involved in various housing activities such as planning, organising building and maintenance. This conclusion comes from Turner's observation that state institutions by virtue of their large size have standardised procedures and products that make them unable to adequately handle changing needs and priorities of individuals. (Nientied and van der Linden, 1985). Of importance, Turner's perspective of the state was guided by his philosophy of anarchism which has deep scepticism of government (Harris, 1999 & 2003). Marais et al, (2003) cite Gilbert and Gugler (1993) who point out that Turner's concept of 'dweller control' played a significant role in changing common perspectives of the "culture of poverty" to an understanding that poor people can play an important role in improving their own conditions.

A review of various literature on Turner's work reveals the following prominent principles of dweller control that have been developed, extended and refined by Turner between 1963 and 1998. The notions include:

1. *"Structures of authority and control" – user in full control of the design and construction and management of his own home (Harris, 2003b: 248)*
2. *"best results"- 'a house that suit the changing needs and circumstances of their occupants' (Harris, 2003b:248)*

3. *What is a house? – “what it is” (exchange value) versus “what it does” (functionality) (Marais, 2008:2)*
4. *Rationality of the poor – “people are the best judge of what housing they needed” (Harris, 2003b:250)*
5. *Progressive development [incrementalism] versus Instant development- affordability and flexibility (Harris, 2003b: 248)*
6. *Role of government – “government should leave people to solve their own problems: at most they should work along with [existing forces, accepting values and priorities whenever they coincide with the logic and demands of the situation.” (Harris, 2003b:249)*
7. *Self help as “mutual aid between families and within larger communities.” (Harris, 2003b :248)*
8. *Importance of Tenure- “One of the most powerful institutional instruments that can be used to stimulate local investment is the granting of rights of tenure...” Turner (1985:22)*
9. *Amenities and aesthetics- “represent a commitment to place and home” (Pugh, 2000:331)*

## **2.2 Neo Marxist Paradigm**

The basic tenet of Neo Marxist housing ideology is that housing is more than just a technical or infrastructural question, it is a political question; the State has the power to determine the pace and form of development (French and Hamilton, 1979:4 in Davies & Dewar, 1989: 51). Marxists view housing as an essential tool to the achievement of an egalitarian society (Griffiths and Griffiths, 1979). This view makes the State central in the provision of housing and services to the low income.

Burgess (1985:271) argues that in order to understand housing delivery (supply side) and housing consumption by families and individuals (demand side) one needs to appreciate “the fundamental social process of its production, exchange and consumption and in relation to the many class-based interests tied

to the commodity cycle". Furthermore according to Burgess (1985:271) in a capitalist political economy, the state is "an instrument of class domination" and "acts in the interests of the dominant classes." The capitalist political economy ensures the "domination of the bourgeoisie over the subordinate social classes" (ibid). In a Marxist state, housing delivery should strive to achieve "convergence of access, tenure, production, qualities and standards..." (Davies and Dewar, 1989:51). Neo Marxists argue that the existence of low income housing is 'a response of the capitalist system' to benefit the dominant class (Nientied and van der Linden, 1985:318). Their position is that land and property should not become vehicles for "individual accumulation and exploitation in the process of production" (Davies and Dewar, 1989:51). For Marxists, housing delivery should strive towards the following housing qualities;

- A form of public control over ownership of land and buildings.
- Standardised and relatively uniform space and norms.
- Occupancy limited to a single dwelling unit.
- Elimination of speculations in land and property.
- Access by way of a public allocation process
- Convergence of housing qualities but with variations arising from different sources of public delivery, including the redistribution of space in former privately owned dwellings.
- Limited but temporary accommodation of a residue of private ownership in circumstances of housing shortage.
- Multiple occupancy of dwellings in circumstances of shortages.
- Increasing public participation in planning.
- The concept that no part of the city should be barred to any inhabitant on the grounds of cost, income, status or race.
- Banning of slum or sub-standard housing development.

(after French and Hamilton, 1979 and Bater, 1980 in Davies and Dewar, 1989:51)

The Neo Marxist arguments provide insights on "*Who*" produces each type of housing, "*How*" the construction process is organised and financed and sheds light on the constraints on housing production by different categories of producers (Rakodi & Mutizwa-Mangiza, 1990). This writer contends that the Neo Marxist ideology, appeals only in so far as giving intelligent insights into the inadequacies, inequalities and forces that shape other political economies such as the capitalist system and housing systems such as self

help. In the developing world, apart from Cuba (as debated by Davies and Dewar, 1989) examples of the application of pure Marxist thinking are difficult to come by.

### **2.3 Neo Liberal Paradigm**

The Neo liberal thinking came from the changing view of the role of government in the economy and the housing sector in particular. Harris and Giles (2003:174) and Choguill (2007:145) identify three policy supported actions available to any government:

- I. Governments can build residential units and rent them at full or subsidised rates, or give them to residents.
- II. Governments can help households build their own homes through taking steps to lower the price of housing, making it more affordable to residents.
- III. Governments improve the working of the market to facilitate home ownership among citizens through steps as making mortgages and other home loans more readily available or through improvements to the access to residential land.

Through the history of housing practices, it was recognised that public housing “was no solution to the general housing problem” (Harris and Giles, 2003:175). The interaction between the British Colonial Office (Atkinson), The United Nations (Weissman) and the US International housing Office (Crane) saw the slow development of Neo liberal housing thinking largely driven by the empirical challenges of housing in the developing countries in which these agencies had interest and influence. Although international housing policy as argued above was conceived by various international agencies, the World Bank was the most influential (Pugh, 2000). This was mostly because the World Bank leveraged strategic policy direction with the availability of development loans (ibid).

The simplest conception of Neo Liberal ideology is that it takes away the responsibility and burden of funding low income housing from the government to private consumers. This would result in minimising public expenditure on housing development. The Neo Liberal ideology, packaged as “sites – and– services” by the World Bank had two phases that reflected the progressive development and learning from project implementation by the World Bank through its influence on governments. The first phase was from 1972-

1982 and phase two was in the between 1983 – 1993 (Pugh, 2000). The general thrust of these policies was described by the World Bank as a “programmatically approach” (ibid).

Phase one was mostly driven by self help theories largely attributed to Turners’ writings. It emphasised individualism, free markets and the user pays principle. These principles were implemented in a what was called the “programmatically approach”<sup>5</sup> (Pugh, 2000:328) in which the role of government was that of facilitating and restricted to providing infrastructure, utilities and title to land (Pugh, 1991). In the implementation of the sites and services housing projects, the World Bank and its implementing partners were guided by specific operational guidelines derived from the broader three principles above: Affordability, Cost Recovery and Replicability (Rakodi and Withers, 1995a; Nientied and van der Linden, 1985).

Pugh (2000:327) summarises the following weaknesses from this phase of housing policies:

- Cost recovery was achieved only occasionally
- Sites for self help building were sometimes remote from employment opportunities
- Institutional capability was often weak with some indications of corruption
- The projects scarcely led to citywide housing reform.

Keivani and Werna (2001:198) weigh in by comparing directly self help theory with the “sites and services” programmes by stating:

[Turner] envisaged dweller control through participatory policies for supporting and enabling the informal self help processes by increasing the direct access on informal low income households to financial, material and technical resources...[The World Bank] on the other hand , attempted to formalise and regulate the process largely through internationally financed government controlled aided self help projects.

They conclude therefore that it is not surprising that:

..the resultant bureaucratic framework of the aided self help programmes with their huge overheads costs, long delays and duration and involvement of a multitude of international, national

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<sup>5</sup> This is also referred to as the “project by project approach” in which the World Bank was “learning by doing”

and local public and formal private actors failed to capture the dynamism and scope of the informal processes observed in the work of the earlier advocates of informal self help housing.

In the phase two of the paradigm, the policies are referred to as “Enablement” Policies (Pugh, 2001). This phase is also referred to by Burgess et al (1997) as the phase of “rolling back the state” (in Pugh, 2001:417). The role of the state was stated by the World Bank as to “create the legal, institutional and economic frameworks for economic productivity and social effectiveness” (ibid). Compared with the “programmatic approach”, the enablement phase was “a fully comprehensive conceptualisation of housing” and had “broader and deeper institutional reform and development” agenda (Pugh, 2000: 328)

According to Pugh (ibid) the strategic policies of the World Bank were based on a seven point programme:

- Housing finance systems were to be further developed,
- The backlogs and inadequacies in infrastructure had to be given greater significance,
- Land management and land policy often required reform, especially when they substantially slowed down development,
- Regulatory audits were recommended as a means of accelerating supplies, especially in low income housing,
- The competitive efficiency of the construction industry was to be monitored,
- Targeted subsidies were viewed as appropriate for the poor, and
- Further attention was to be given to institutionally loaded reform.

This phase focused on whole housing sector development and capital markets (Pugh, 1991). The whole housing sector development “depend[ed] upon the quality and operational effectiveness of its [state] economic, financial, legal and institutional framework, including its relationship to the wider national and international economies” (Pugh, 2001:407). These economic policies had to focus on enlarging housing capital markets, mobilising savings from households and to integrate these into the housing capital markets. Housing was to be understood as economically productive, especially in its capacity to generate income and employment multipliers (Pugh, 2000).

It is important to note that the World Bank, in its modelling and advancing the neo liberal ideologies, its role in housing delivery was more than just a financier, it was in the process also using its influence and power

to reform housing policies and to monitor results from the implementation of its policies by governments (Pugh, 1991). By directly funding projects and getting involved in housing to the extent of even setting up departments in the institution specialising on housing, the World Bank wanted to demonstrate to various governments that, "there are low cost affordable and user- acceptable solutions to the problem of shelter." (Nientied and van der Linden, 1985:320).

Abbott (2002:306 cites Huchzermeyer, 1999) argues that the World Bank was "a trendsetter for development thinking"<sup>6</sup>. He argues that the World Bank gave direction to the consulting community, to major western governments (the EU and The USA particularly) and to the United Nations community of development organisations.

Keivani and Werna (2001) discuss the following weaknesses of the enablement policies;

- Enablement policies were inappropriate to the context of most developing countries and they ignore the need for expanding the role of informal private markets and developers. They further argue that the World Bank relied on adjustments to supply and demand but such adjustments were unable to take account of the complex relationships between the different actors and interest groups which played out in cultural, social and political spheres which are country and city specific and which directly influence the outcome of such policies (pg 200).
- The focus of enablement policies were on "enabling markets to work rather than on enabling poor people to gain access to housing and land markets." (cited from, UNCHS, 1996:338).
- The conception of "enabling strategy", was primarily a policy for the development of formal private markets to the implicit or explicit exclusion of other policies and modes of provision<sup>7</sup>(pg 203).
- The over reliance on formal private markets lead to the stifling in the development of new policies and modes of provision (pg 203).

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<sup>6</sup> Cited by Huchzermeyer, (1999) from Baken & van der Linden, (1993)

<sup>7</sup> Keviani and Werna (2001) classify housing provision into formal and informal modes: **Formal Mode Include-** speculative; developer landowner; individual owner occupier; public provision (direct; sites & services; settlement upgrading; cooperative; public- non public partnership). **Informal housing include:** squatter housing; informal sub-division; informal rental housing.

## 2.4 Self –Help versus Sites-and-Services

It is important to make a distinction between self-help and sites- and- services. The distinction is important because the seeming commonality in the genealogy of the concepts make it easy for readers and some writers to confuse self- help as popularly (arguably erroneously) attributed to John F.C Turner and “Sites- and- services” as propagated especially in the developing world by The World Bank since the 1970s. For example, “out of Turner’s work in Peru... the idea of sites-and services-projects emerged”(Schon, 1987:361) and “Turner and his colleagues played a major role in the substitution of new and more flexible policies of “sites-and-services” which are increasingly major parts of national policy around the world” (Peattie and Doebele, 1973:67 in Harris, 2003:251). It is statements like these that easily hide or confuse the facts around Turner’s influence and involvement.

Neo Liberal ideologies are regarded as having been advocated and promoted by the World Bank using its international financial influence and other multinational donors such as the USAID, and the World Bank intended to make housing “a tool for macro economic development”(Nientied and van der Linden, 1985:320).

In practice, this ideology was packaged as “sites and services” schemes. It is the genealogy of “sites-and – services” that is usually misunderstood with the whole policy package being attributed to Turner’s self help. These policies were a mixture of Turner’s writings and recommendations and also a response to the empirical situations given that when the World Bank decided to fund urban housing projects in the 1970s it was doing it on a project by project basis as the bank was using this as a learning experience into housing policy (Nientied and van der Linden, 1985). Although it is arguable the extent to which ‘sites and services’ thinking and packaging reflected John F.C Turners writings, it is however widely agreed that the World Bank got theoretical influence and guidance from the housing theories by Turner and other contemporaries promoting the “self-help” low income housing arguments.

Harris (2003:263) argues to Turner’s defence by stating that the association of Turner and “sites- and- services” was “a *compromise*” (*Own emphasis*) given that in the context of the prevailing housing thinking then, at least “sites –and- services” was a step in the direction “of autonomous self –help in which Turner

believed..." Turner remained sceptical about sites and services as a vehicle for self help. In his most recent publication, Turner (1996:342) implicitly attacks the World Bank programmes but arguing:

*The impracticality of state-based and the irrelevance of market based housing systems for lower income people were evident before the reasons were understood... policies based on replicable state-initiated programmes were wrong in principle and could never achieve the scale demanded...programmes of standardised projects are anti-social, uneconomic and environmentally damaging...* (Emphasis original)

The most virulent ideological critique of self –help housing ideas was Rob Burgess who criticised Turner from a neo- Marxist perspective. Mathey (1997 in Marais et al 2003:352) gives a summary of the major neo-Marxist criticism of self –help housing as:

- Self-help programmes in principle still serve the interests of capital accumulation through the effects of double exploitation. The argument is that self-help programmes prolong the working day as people need to build after hours or during weekends.
- Self-help is a mechanism for disciplining the workforce by means of credit and work-time commitments. Self-help housing leads to commodification. Commodification means that land and the self-built processes and products start to obtain an economic value and a link to the market.
- Turner had an individualistic view of the self-help process and ignored the socio-political context in which self-help housing takes place.
- Although Turner was of the opinion that the self-help sector was able to generate its own resources without interference from capitalist relationships, this view was, according to Burgess, a myth.

## **2.5 Sustainable Human Settlements**

Sustainable Human Settlements is regarded as a housing paradigm in its own right. Holden et al (2008: 307) state "the pursuit of sustainability in our time means not stasis but paradigm shift..." Housing policy paradigms appear to have moved a full circle and the debate on Sustainable Human Settlements comes as a result of "little agreement on a standardised approach" (Abbott, 2002; 304) to low income housing of which Choguill (2007:147) retorts to the "standardised approach" thinking by stating "there is no such thing in housing as universal 'best practice.' Reliance on best practice is simply a substitute for thinking and analysis". Holden et al, (2008:307) assert "the very freedom of pursuing an ideal like sustainable development is that prototypes of finished products do not exist".

Despite decades of experimentation with housing policy as shown in the ensuing discussion, the housing sector especially in developing countries remains plagued with innumerable problems and to briefly illustrate, Cohen (2006:64) highlights “the speed and sheer scale of the urban transformation...” and urbanisation has “seriously outstripped the capacity of most cities to provide adequate basic services for their citizens.” Hope (1998:7) calls this phenomenon “overurbanization” and list the following associated problems: “unemployment, underemployment, inadequate housing and access to public housing, traffic congestion and environmental pollution...” According to the UN Settlements Programme (2006:16), the statistics for slum dwellers across the world has increased over time from 715 million in 1991 to 913 million in 2001 and to 998 million in 2005.

In operational terms, what entails sustainable development is not a clear cut matter. Holden et al (2003: 314) argue that “sustainable development represents a historic compromise between the ideology of capitalism and its environmental critique...” and Houston (1997: 194) grapples with the same debate by reflecting that:

What we are currently witnessing may well be a fundamental ideological battle between those who advocate **neo-liberal deregulatory** trade reforms to bring about global competitiveness and others who argue for **environmental re-regulation** in the name of the ecological transformation of capitalism. The outcome of these epochal challenges may determine not just the **future of capitalism**, but also the functioning of future cities and indeed the very sustainability of the global environment (own emphasis).

The question of “choices and trade -offs” (Haughton, 1999:234) is fundamental in the sustainability conceptualisation. This is easily illustrated by the language of binary opposites that are found throughout the sustainability debates such as *short-term profitability versus long term efficiency, profitability versus equity, global versus local, cost and benefits* etc (from Camagni et al 1998 own emphasis). Making choices and balancing between the tradeoffs is what many countries continue to grapple with in their housing policies and it appears from the available evidence that the fine balance has not yet been achieved.

However, Campbell (1996:301) argues, “in the battle for big ideas, sustainability has won: the task of the coming years is simply to work out the details, and to narrow the gap between its theory and practice.” Holden et al (2008:306, 307) observe, “sustainability has allowed for its continued popularity as a framing concept for development” and has become a “common place term in policy parlance”

Eastaway and StØa (2004:2) cite the Sustainable City Conference (2000) which provides the following perspective on sustainability:

The concept of sustainability as applied to a city is the ability of the urban area and its region to continue to function at levels of quality of life desired by the community without restricting the options available to the present and future generations and causing adverse impacts inside and outside the urban boundary.

Pugh (2000:334) suggests "sustainable development should be seen simultaneously as environmental, social, economic, political, and for encouraging people to choose lives which they value." In terms of sustainability Choguill (2007:145) emphasises, housing has to be "economically viable, socially acceptable, technically feasible and environmentally compatible."

The Sustainable human settlements paradigm became popular Habitat II in 1996. Evidence shows that this paradigm is an extension of the neo liberal philosophy but with an adoption of community based, participatory elements (Pugh, 2000). Keviani and Werna (2000: 192) argue that "the private market is still identified as the 'primary mechanism' and forms the backbone of the "Shelter for All" policy adopted at the Habitat II conference." According to Pugh (2000) in the neo liberal sphere, the notion of sustainable human settlements was the broadening and deepening of the significance of the 'enablement' approach.

Sustainable Human Settlements was not only about institutional reform but governance became the epicentre of the development agenda in order to promote "accountability" and "transparency" in urban governance in order to benefit particularly the "urban poor" according to the UNCHS (2000: 198). The UNCHS argues that good urban governance marks a shift from direct provision of goods and services by the government to an enabling approach which it argues "is the best strategy to achieve sustainable development" (ibid).

In the meanwhile, the World Bank strategic direction was "for medium term strategic development policies, centred upon the alleviation of poverty and socio economic transformation." (Pugh, 2000:329). At the centre of the strategic thrust "Cities were to enhance economic growth and socio economic modernisation" According to Pugh (2000) the development scene would be stakeholder driven in a "multi institutional" and "multi-organisational" manner. The desire of the World Bank was to break away from the economic

orthodoxies of the Washington consensus<sup>8</sup> of the late 1980s. The justification for this strategic redirection in development policy was that the Washington consensus lacked “a broad basis in the political economy of the socio- economic development and the earlier market led approaches had significant limitations” (ibid).

The debate about Sustainable Human Settlements represents a “rethinking of the role of the city in sustainable development” (Holden et al, 2008:314). This broadening of conceptualisation of the city and housing is discussed by Choguill (2007:149) who states that “we tend to think of housing as a distinct and identifiable sector, in fact it is little more than one sector of the overall urban development challenge, which in turn, is more than one sector of the comprehensive economic development of a nation.” Keviani and Werna (2001:192) conclude that:

Scaling up low income housing provision and the development of the housing sector as a whole for that matter, require a more **comprehensive** and **pluralistic** approach to enabling housing strategies. Whereby different modes and agents of housing provision are identified and co-ordinated in a comprehensively integrated policy (own emphasis).

## **2.6 Conclusion**

The above discussion reflected on the major international housing paradigms as anchoring this research in the historical development of housing policy. It is submitted that this historical grounding enables the research to get a proper perspective on the current housing thinking and policy choices. It is worth noting that ever since the 1950s, ‘self help’ debates have dominated housing policy albeit on different dimensions. The discourse on Sustainable Human Settlements mark the current thinking in housing policy and practice and this discussion attempted to show how principles proffered by Turner are still appearing in housing debates in the same way as the 1950s. This literature review makes the argument that a closer look at the historical development in housing paradigms shows that housing policy has gone full circle. The current debates in sustainable human settlements involve contentions on not reinventing the wheel and the need to go back to past housing experiments to look for “best practices” and identifying “guiding principles” and “adaptable tools” (Turner, 1996). Keviani and Werna (2008) advocate for “a more comprehensive and pluralistic approach” to housing strategies to make them multi agent and multi modal because “each mode

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<sup>8</sup> Washington Consensus included The World Bank, IMF and the US government who all favoured economic stabilization, export led growth and market liberalization.

of provision has its own advantages which suit specific requirements of certain sections of urban population" (pg; 203). Choguill (2007:147) contends that any sustainable housing policy should meet three objectives;

1. Progressive improvement – as argued by Turner (1967).
2. Empowerment of the people politically and economically.
3. Feeling of self worth to the lower segments of the urban society.

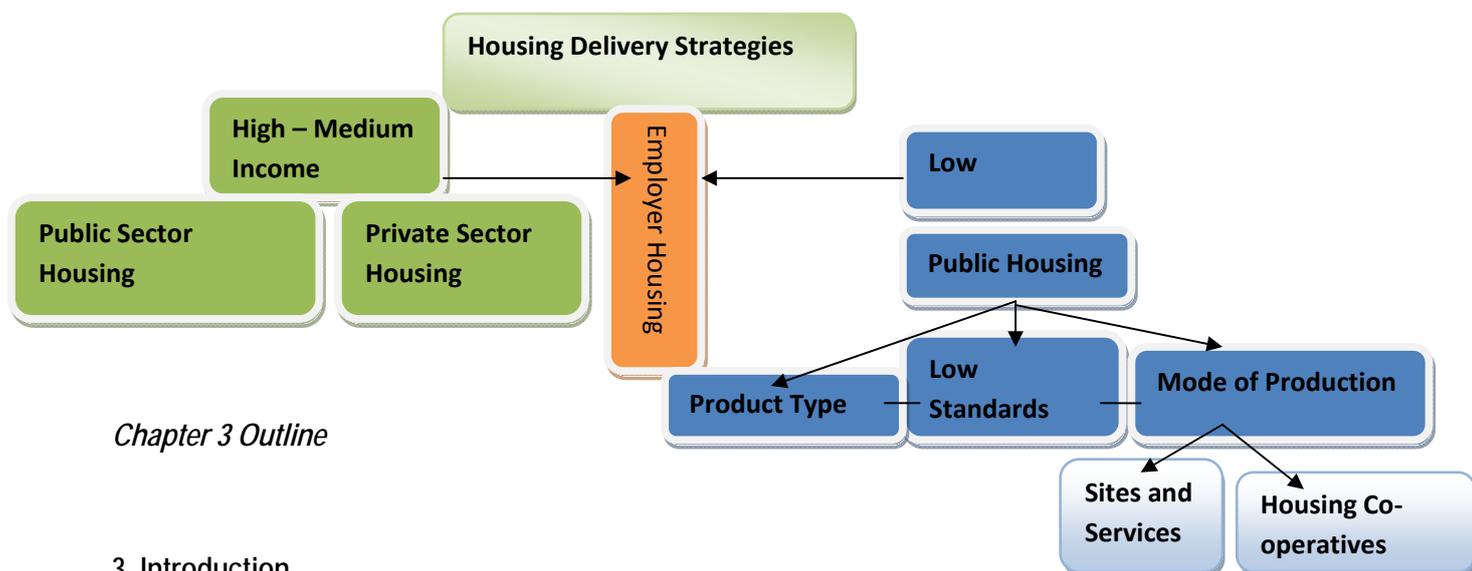
To conclude, table 1 below sums up this chapter by giving a schematic representation of the housing paradigms and their influence on housing thinking and practice.

Table 1: *Summary of Housing Paradigms*

Major Proponent	Housing Paradigm	Housing Policy/ Strategy	Main Focus
John F.C Turner	Self -Help	Dweller Control	User in charge of the housing process
Jacob Crane, G.A Atkinson & Ernest Weissman	Aided Self Help	Sites and Services	Progressive construction
Rod Burgess and others	Neo- Marxism	State housing & insights on 'who' & "how" housing is produced	Housing as a tool to achieve an egalitarian society
World Bank, US AID & Multinational Donors	Neo Liberal	Enabling Strategies	Housing as a tool for macro economic development and social effectiveness
UN, Civil Society	Sustainable Human Settlement	Multi Modal & Multi institutional (includes informal and formal modes)	Comprehensive and pluralistic approach to housing strategies



## Chapter 3: Housing Delivery Systems In Zimbabwe



### Chapter 3 Outline

#### 3. Introduction

Chapter 2 gave an overview of three housing paradigms, Neo liberalism, neo Marxism and Self help. It dealt with the major ideas associated with these paradigms which include aided self help, enablement policies, dweller control and sustainable human settlement. This chapter attempts to decode the interpretation or implementation of such kind of thinking through the various strategies implemented by the state and non state players in the housing arena. Special focus is put on the low income housing sector. This chapter discusses the housing delivery strategies in the pre and post independence Zimbabwe with specific focus on the capital city, Harare.

A close look into the literature on housing issues in Zimbabwe shows there is significant material written focusing on different aspects of the housing policies, pre and post independence. Mafico (1991) has a detailed history of urbanisation in Zimbabwe and deals with low income housing policy. Other published material that discuss housing policy include Chaeruka and Munzwa (2009), Chatiza and Mlalazi (2009), Housing Finance Mechanisms in Zimbabwe (2009), Rakodi and Mutizwa-Mangiza (1990) Kamete (2006) and Chikwanha (2005) just to name out a few. Elements of the housing policies are discussed to various depths in various articles (see Schlyter, 1989; 2003; Mutekede and Sigauke, 2007; Rakodi, 1995; Kamete 1999; Rakodi and Withers, 1995). There is a thin line between housing policy and strategy and in a number of articles housing policies and strategies are discussed almost in the same breath.

### 3.1 Housing Delivery Policy Instruments

There is a significant amount of literature on various housing policies on Zimbabwe and as such this literature analysis deals with low income housing strategies in Zimbabwe. A snapshot of housing policies is given in Box 1 below which summarises the major post independence housing policies.

#### Box 1: Housing Delivery Policy Instruments 1980- 2000

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

These policy initiatives enabled the delivery of over 460 000 housing units countrywide between 1980 and 2005 apart from introducing new home ownership structures (GRZ 2005).

Source: Chatiza & Mlalazi (2009:18)

### Box 2: Pre-independence housing delivery strategies

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 e.g. Highfield.
5. Employer-built accommodation e.g. Rugare by Railways.
6. Upgrading of informal settlements (Chirambahuyo, St. Mary's in the 1960s)  
*Source: Chaeruka and Munzwa, (2009:13)*

### 3.2 Housing Delivery Strategies in Zimbabwe

This section provides a brief history of the different forms of housing production systems in Zimbabwe. This section will highlight the fundamental aspects of the housing strategies.

Schlyter (1989: 17) attempts to explain housing strategy as a concept that implies some degree of planning and "a governmental strategy is the result of a political process ending in a decision on how to achieve an explicit aim." Therefore the following section attempts to trace the history of low income housing strategies which make the overarching focus of this research.

Schlyter (1989:41) identifies the following as the significant low income housing strategies in the post independence period:

- Cost recovery
- Home ownership
- Anti squatting
- High standard
- Aided self help

By contrast, Mafico (1991) highlights, Aided Self-help, building brigades and housing cooperatives as the major housing strategies in the same period. Box 2 shows the pre- independence housing delivery strategies

This literature review discusses the housing delivery strategies below in more detail on the basis of their appearance in the matrix of the various housing strategies employed to deal with the housing challenge in Zimbabwe:

- Public sector housing for rent and for sale
- Private sector Housing
- Housing affordability
- Urban Housing Cooperatives
- Aided Self-help

### 3.3 Public sector housing

The provision of housing by the public sector has always been engrained in the housing policy of Zimbabwe since the beginning of urbanisation in the early nineteenth century. In the colonial era, urban areas were for the Europeans and blacks were not allowed to leave in the cities. Public housing was therefore, for the white Europeans who were being encouraged to settle in the new colony. However, literature also reveals that, Zimbabwe was colonised by the British South Africa company which reserved 8 000 hectares of land in central Harare for public purposes (Rakodi & Mutizwa- Mangiza, 1990). This was the beginning of controlled development of the city.

Harare was established as a settler colony in 1890. The first African settlements were established in 1892, Low income public housing started in 1897. The purpose for low income housing was that the white settlers needed African labour force in the newly established manufacturing base (Brown, 2001). The government provided housing were largely 'bachelor accommodation in hostels' with 'four bed-spaces per room' (Rakodi & Mutizwa- Mangiza, 1990:11)

With growing urbanisation, hostels gave way to family houses of two- three rooms with relatively high standard utilities. In the 1950s, the colonial government started experimenting with home ownership by building houses for Africans who could afford (ibid). To put this in context, there were eleven years where Southern Rhodesia was part of The Central African Federation (1953- 1963). In this period the colonial governments attempted to move towards a more liberal and inclusive idea of "Partnership" with Africans (Davies and Dewar, 1989). In terms of housing, the following progressive developments took place;

- 1956, Blacks were permitted leasehold tenure in townships
- 1958, the Plewman commission recommended freehold tenure for Blacks within urban townships and formal recognition of permanent Black urban settlement.
- 1963, Salisbury city council developed a small, leasehold tenure, aided self-help scheme (Kambuzuma) and at the same time established a freehold township (Marimba park) for more affluent Black home owners (Davies and Dewar, 1989:48).

Of importance is the fact that, housing was tied to employment. Only economically active and gainfully employed black people were allowed to the urban areas. Up to the 1950s all public houses found in the high density areas were for rent whose owners were either the state or local municipalities (Kamete, 1999).

"The system was subject to controls on growth and supply and was articulated by a waiting list and public allocation system, which coupled to severe containment of informal and squatter housing, served also to contain the level of Black urbanization in the city." (Davies and Dewar, 1989:50).

This culture of population control through deprivation of decent services together with strict legislation (Grant, 1996) was surprisingly bequeathed to the post independence ruling class which, just like its predecessor, is intolerant to urban squatting and fanatically demolishes with reckless abandon, any sprouting unauthorised urban settlements. As highlighted above, writers like Schlyter (1989) make anti squatting a housing strategy in its own right. To this effect Rakodi (1995:27) states, "Illegal settlements have been strictly controlled, with the exception of a few years in the late 1970s" (these were the liberation war years) "Today squatter settlements are small, temporary and house the most disadvantaged." Mafico (1991:69) quotes the Minister of Local Government, Rural and Urban Planning, Enos Chikowore in 1985, announcing his plans intention to form what he called "squatter hunting units". Davies and Dewar (1989) argue that under Marxist housing principles, this kind of action is acceptable and squatter or unplanned settlement are incongruous with an egalitarian society.

A decision was taken in the 1970s to sell municipal housing stock to sitting tenants and this decision was affirmed by the new independence government which also directed that any further housing construction would retain only 10% as rental stock with the rest being home ownership (Kamete, 1999). Due to the intensification of this policy after independence, Grant (1996:249) observes that, it created two types of housing relationships which have endured to this day: "those who were 'privileged' and those who were 'vulnerable'. "Privilege' and "vulnerability arose out of the state of the houses and the living conditions. The 'privileged' inherited "relatively elite conditions" and the "vulnerable" inherited "conditions that were difficult and not conducive to the success of the households' development within the city..."

### **3.4 Private sector Housing**

Two aspects to private sector housing can be found; speculative constructions and employer housing and these are explained below:

### 3.4.1 Speculative Constructions

In true Neo classical economic behaviour, with its focus on choice and utility maximisation (Kamete, 1999) the colonial settlers started subdividing their land holdings for sell to other European immigrants which resulted in the rapid construction of high value private properties especially in the north- eastern direction of Harare (Rakodi & Mutizwa –Mangiza, 1990). Because of the profits involved, it was observed that the rate of subdivision actually overran demand. Of significance was the fact that all construction was commissioned by owner occupiers and this marked the birth of the privately owned construction sector which grew to include financing, secondary housing markets, construction companies and associated professionals such as architects and surveyors (ibid).

### 3.4.2 Employer Housing

Although not really significant in absolute terms, the inclusion of employers in direct housing of employees was an important strategy, especially after independence, they were encouraged through legislative and non legislative means to be involved in the housing of their employees. The biggest company in this regard was the National Railways of Zimbabwe which had significant housing stock in the cities it operated (Grant, 1996). It was for example found out by Grant (1996:254) that companies in the city of Gweru controlled 71% of all the flats in the city. Between 1961 and 1976 the private sector was also taxed for each black employee they had in what was called the 'Services Levy' which was used to 'finance the subsidisation of housing and services normally related to housing and transport for Africans" (Kamete, 1998:19). The post independence government attempted to institute a similar tax called "housing development levy" but with much wider scope to include all employed people in 1997 but this was met with significant resistance especially from labour unions and it backed down.

It is recognised that the historical involvement of the private sector in housing allowed the Zimbabwean property sector to be established and grew to some level of sophistication. Rakodi (1995) observes through an analysis of the housing finance sector that Zimbabwe inherited a relatively sophisticated housing finance, institutional and commercial systems focusing amongst other things on subdivision of land, construction, finance and exchange services that were originally developed to serve the interests of settler capital and the white population. It was government policy both before and after independence that, high and middle income residents were expected to meet their housing needs through the open market.

It can be seen from the foregoing discussion, that the history of housing in Zimbabwe shows attempts to manage both the supply and the demand side for housing. To manage the supply side, both the colonial and independence governments applied varied strategies such as getting involved through various state agencies and private contractors in building houses. They both allowed the private sector to play a role in allowing it to provide housing to those that could afford especially the middle and high income but in the public sector, they were limited to contracts in aspects such as engineering and material provision (Kamete, 2001b). They both also tried to manage the demand side by controlling population movements to the cities. The colonial government outlawed unemployed people from coming into town and instituted user fees to control demand. The post independence government paid a blind eye to illegal home/ backyard extensions and in some cases actually demolished unauthorised constructions. The non removal of a significant number of colonial era restrictive urban planning regulations and by –laws were also meant to manage the demand for housing and related services (Kamete, 1999).

Tracing the history of colonial era housing policies shows that, there was a significant amount of experimentation with various housing delivery strategies. Of importance was the need to safe guard their economic and political interests yet at the same time balancing the need for labour in the manufacturing sector and controlling African populations in the cities. The need to safe guard political interests made the government become involved in providing rental and limited home ownership housing for Africans. To safe guard economic interests, the government had to find ways to provide accommodation without overburdening their budgets and over taxing their 'European' citizens hence it was very innovative in devising taxes and levies to finance black housing. At one stage they had an entire range of taxes such as, rent and supplementary charges, services levy to employers and 50% of profits from sell of beer in council beer halls (Rakodi & Mutizwa- Mangiza, 1990; Rakodi, 2005).

Without a rapid increase in urbanisation, the taxes were sufficient in taking care of black people's housing through cost recovery but the starting of the liberation war in the 1970s created an influx of rural people into the 'safer' urban areas and the government responded by experimenting with housing affordability strategies such as different versions of the 'sites and services' schemes. It should be noted that when the sites and services schemes were conceived in the Rhodesian context, they had nothing to do with the

World Bank or any theoretical persuasion because Rhodesia fell under international sanctions after they declared the UDI (Unilateral Declaration of Independence) regime. Such strategies were a practical response to domestic pressures. From the available literature there is nothing to authoritatively suggest that the housing policies of the colonial era, despite having been continued in the post independence period, were significantly informed by any of the international housing paradigms or international theoretical persuasion.

The high and medium income housing strategy and the involvement of the private sector in housing construction was in the realm of Neo Liberal thinking but contextual circumstances such as international sanctions make it difficult to believe that the UDI regime closely followed such thinking and practices. The sites and services schemes, which were also in the sphere of Neo liberal thinking and self help ideologies, betray more of political survival strategy than of any of these persuasions.

### **3.5 Housing Affordability Strategies**

A recurrent housing theme throughout the history of urbanisation in Zimbabwe is that of affordability. This is one aspect that governments for political and economic reasons tried to fiddle around with and as a result affordability was the cornerstone of any low income housing policy especially after the 1950s. Kamete (2001a:34) identifies three different strategies applied by both the pre and post independence governments to address affordability and these are:

- Product type
- Reduction of standards
- Delivery strategies

#### **3.5.1 Product type**

From the beginning of urbanisation in the 1890s, it was the public sector that provided completed units to the low income residents. The units started by being ultra low cost bachelor accommodation in hostels, then married quarters through extensions to bachelor flats, then 2-3 rooms family units and in order to take care of the squalid conditions, larger units were provided on fairly larger pieces of land with varied conditions of services and infrastructure. Because beneficiaries paid full user fees, they could not afford this type of housing and the completed units were phased out in favour serviced plots with minimal initial development. Then the sites and services schemes were introduced in the 1950s and they have endured

up to today (Kamete,2001a, Rakodi & Mutizwa-Mangiza, 1990, Grant,1996). Mafico (1991) identifies the following low cost housing types:

- The Ultra low cost house
- The One room core house
- The two bedroom core house and
- The four room core house

### **3.5.2 Reduction of Standards**

When family units were introduced in the 1950s, the high standards of construction made them not only expensive, but increased the amount of subsidy that the government had to outlay. To make the unit affordable to both the people and government, standards were lowered and experiments were done with various building materials (Kamete,2001a, Rakodi & Mutizwa-Mangiza, 1990; Mafico,1991). In 1982, in the euphoria of independence, minimum standards were raised but then reversed in 1992 in the name of affordability. The housing standards had a direct bearing on the cost of providing housing and the continued revision of this element reflects its importance to policy makers. For example, Mafico (1991:86) illustrates the cost cutting measures of ultra low cost houses as being configured around:

1. The plot size- The Ultra low cost house was 10m X 20m (300m<sup>2</sup>) and was changed to 14m X 21.5m (301m<sup>2</sup>) then 12m X 25m (300m<sup>2</sup>) and these were minimum space requirements for human habitation
2. Minimum sized foundations (300 X100mm). These were laid immediately below the ground level, hence reducing the amount of excavation
3. No floor slabs were provided at all
4. Glazed windows were not provided in the first phase
5. Roofing was made of locally made asbestos cement sheeting

### **3.5.3 Housing Production Strategies**

The housing production strategies themselves had influence on the cost of housing. 'Affordability' as a major influence in housing production appears in two ways- sites and services and housing cooperatives.

### **3.5.4 Sites-and-Services**

Although experimentation with this strategy started in the pre colonial era around the 1950s, it was a strategy of choice for the post independence government mostly because it resonated with the governments socialist ideology of "self-reliance and collectivism" (Kamete, 2001b:174) and the new government attempted to manage its economy independent of any outside influences (Jenkins, 1997).

It is instructive that "sites-and-services" should have a broader appeal to both market oriented (colonial government) and Socialist (ZANU PF government). Sites-and-services was affordable to both government and beneficiaries. It is indisputable that sites and services was the low cost strategy of choice since the 1970s (Rakodi and Withers, 1995a). Given that the colonial government was under international sanctions and the 1980s had world economic recessionary stresses, it made economic sense for government to cut public expenditure especially on housing.

There is no doubt that the history of Sites and services in the post independence Zimbabwe mirrors the ideological developments of the Neo liberal thinking as proffered by the World Bank. It is believed that the government of Zimbabwe did not need any persuasion to participate in the Sites and services schemes given that the country was under severe economic stress (Brown, 2001). The economic dynamics at the time were not in favour of continued public spending because revenues were progressively falling. Rakodi (1995:27) traces the budget allocations for housing and finds out that in the 1990s allocations for housing fell from about 40% of expenditure to about only 12%. She asserts that

Given the financial constraints of central governments, however, the belief that housing finance component of [various programmes] could be achieved by extending the role of private sector financial institutions to low cost housing, thereby replacing government's role in this respect, *seemed logical to national policy makers and fitted nicely into the evolving thinking of international agencies.* (own emphasis)

As a result, the sites and services schemes mirror closely the evolution of the phase 1 and 2 of the World Bank policies as evidenced in terms of the role of government in housing, cost of projects, targeting of beneficiaries, siting of projects and housing finance. For example, the government's sites and services schemes of the early 1980s concentrated on affordability by applying what they called "the rule of thumb" which was used to assess whether a household could afford to spend 27,5% of their income on housing to ensure cost recovery. (Rakodi & Mutizwa- Mangiza, 1990)

Phase two also follows government efforts to redesign mortgage instruments, simplify administrative procedures and find ways to mobilise resources from the “popular sector’s resources” (Nientied and van der Linden 1985:321). The cornerstone of housing finance in Zimbabwe were the ‘Building Societies’ which were banks specifically designed to finance housing by advancing loans financed by savings deposits. This system was modelled around similar British institutions. The trials and tribulations of Building Societies closely mirror the development of housing finance in Zimbabwe. In periods where there were significant savings through increased deposits like between 1987 and 1991 (Rakodi, 1995), more loans were advanced and the opposite is true in years when savings were scarce especially after 1992 with the start of ESAP.

Despite the socialist rhetoric that was espoused by the ZANU (PF) government, the 1980s really show a wide departure between ideology and practice in the housing sector. The housing strategies of the 1980s and 1990s, ‘lock, stock and barrel’ are Neo Liberal by nature and substance.

### **3.5.5 Urban Housing cooperatives**

A more detailed discussion of housing cooperatives is done in this section because cooperatives are the main focus of this research. It is not surprising to find cooperatives being part of the “affordability” matrix for because their structure provides advantages both economic and ideological. Before focusing on the role of housing cooperatives in the Zimbabwean context, this section explores the building blocks of the cooperative notion.

To understand what housing cooperatives really are, the International Co-operative Alliance (ICA) provide what looks like an authoritative framework for cooperatives as most writers on this subject tend to use this as a source of working definitions (see UNCHS,2001; Sukumar, 2000; SCC, 2007).Box 3 below shows the cooperative principles as detailed by the ICA:

### *Box 3. Statement of the Cooperative Identity*

#### **Definition**

*A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise*

#### **Values**

*Cooperatives are based on the values of self help, self- responsibility, democracy, equity and solidarity. In the tradition of their founders, cooperative members believe in the values of honesty, openness, social responsibility and caring for others.*

#### **Principles**

*The cooperative principles are guidelines by which cooperatives put their values into practice.*

#### **1<sup>st</sup> Principle: Voluntary And Open Membership**

*Cooperatives are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.*

#### **2<sup>nd</sup> Principle: Democratic Member Control**

*Cooperatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary cooperatives, members have equal voting rights (one member, one vote) and cooperatives at other levels are also organised in a democratic manner.*

#### **3<sup>rd</sup> Principle: Member Economic Control**

*Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their cooperative, possibly by setting up reserves, part of which at least would be indivisible, benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.*

#### **4<sup>th</sup> Principle: Autonomy And Independence**

*Cooperatives are autonomous, self help organisations controlled by their members. If they enter into agreements with other organisations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.*

#### **5<sup>th</sup> Principle: Education, Training And Information**

*Cooperatives provide education and training for their members, elected representatives, managers and employees so they can contribute effectively to the development of their cooperatives. They inform the general public particularly young people and opinion leaders about the nature and benefits of cooperation.*

#### **6<sup>th</sup> Principle: Cooperation Among Cooperatives**

*Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures*

#### **7<sup>th</sup> Principle: Concern For Community**

*Cooperatives work for the sustainable development of their communities through policies approved by their members*

*Source: ICS News No 5/6, 1995*

Sukumar (2001:150) points out that the cooperative principles can be analysed at two levels (i) at the organizational level of cooperative and (ii) at the individual level of membership. He states that "at the organizational level, cooperative principles define the governance features of housing cooperatives... at membership level, cooperative principles define members' incentives to be the collective." He also adds that the cooperative principles are not uniformly exhibited in all cooperatives. The UNCHS (2001) points out that the primary reason people join cooperatives is not the desire to own property collectively but to get access to a house for themselves and their family.

### 3.6 Advantages and Disadvantages of Co-operative Housing

Over the years, researchers have been able to identify some positive and negative attributes of cooperative housing. Fruet (2005:304) identifies the following as the teething constraints that cooperatives face:

- Cooperatives are usually inexperienced in assuming responsibility for the complexities of housing development
- The gap between housing cost and salaries is too great to be met without additional resources (subsidies, external aid etc).
- Poor families do not have access to formal credit for land purchase and housing construction
- The volume of production is too low to be significant
- There are conflicts between organizations and with authorities
- The cooperative spirit and commitment fade out after houses are built and long-term affordability is not secured.

After analysing cooperatives at membership level, Sukumar (2001:153) contributes the following constraints:

- Cooperatives are seldom formed voluntarily- low income households need to be mobilized into a group by another catalytic agent
- Low income households face opportunity costs between participating in the collective and other productive income earning activities. Households will participate if the benefits from the collective outweigh costs of participation
- Self management in housing cooperatives can be problematic due to managerial, technical, legal or financial expertise of members
- Although cooperatives entail open membership, heterogeneous membership adversely affects the alignment of individual preferences with collective decisions. Democratic decisions based on majority voting favours median member of the group while efficiency generally calls for outcome preferred by the average member.

The Swedish Cooperative Centre (2007:10) identifies the following as the strengths of cooperatives:

- Member driven organisations mobilize resources, raise capacities of the individual and community and empower families
- Members develop the capacity to construct a collective culture of solidarity that rejects welfarism, the pre-eminence of individualism and housing as merchandise in favour of its condition as goods for use

- A highly participatory conception consolidates self management and mutual aid and strengthens their condition as economic and social solidarity enterprises capable of producing a new way of habitating.
- Self management signifies that the people directly involved are the ones with political, administrative and social control of the project.

Sukumar (2001: 152) adds the following advantages;

- Pooling of resources in the collective lowers the individual housing costs that each household would otherwise incur
- Credit worthiness of low income households rises due to collective pooling of resources
- Speculation and gentrification can potentially be contained in cooperatively owned housing

The UNCHS (2001:27) identifies the following as significant roles that the co-operatives play in the context of East and Southern Africa

- They enable households to pool resources to acquire and develop land and housing.
- They have access to finance which, in many cases derives from donor funding.

In empirical studies of low income housing, there are some concepts that take centre stage and these are community participation and the institutional context. In the discourse on cooperative housing, these notions can easily or rhetorically be assumed to part and parcel of the co-operative process. The following section attempts to discuss these concepts in relation to co-operative housing.

#### **a. Community Participation**

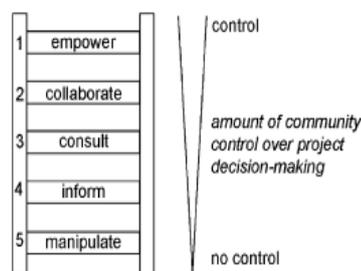
The notion of community participation is often taken to be at the centre of cooperative housing or most low income housing projects. Turner (1972: 174) claims that "As housing depends on the actors' will and as the dominant actors in economies of scarcity are the people themselves, they must be free to make decisions which most concern them". There is community participation rhetoric in low income housing literature that it deserves some scrutiny.

Davidson et al (2007:101) observe that "Contemporary literature about the performance of housing projects hinges around a widely accepted paradigm: the value of community participation" they argue that "community participation actually take many different forms in the field of housing" and observe that "Participation in housing projects has also been found to play an important role in empowering beneficiaries or community members to become part of the general process and to have a voice in decisions that shape

the community.” They however query that community participation “has been so widely expressed that it does not seem to mean anything clear anymore.”

In discussing community participation several writers refer to the “ladder of community participation,” which defines a continuum of approaches for how organizations seek community involvement in housing projects (Davidson et al, 2007, Human et al, 2009, Lizarralde and Massyn, 2008). This ladder was originally proposed by Arnstein (1969) and was later modified to fit the context in developing countries by Choguill (1996) and an adapted ladder is shown below;

Fig. 1



Ladder of community participation adapted from Arnstein (1969) and Choguill (1996).

Source: Davidson et al 2007:103

In cooperative and self help housing, participation is such a central principle that at times the value in the initiatives is often stated without due consideration or knowledge of the different forms of participation as highlighted in Figure 1 above resulting often in cursory or unsubstantiated conclusions being made about the efficacy of the process.

For example Masimba (2008<sup>9</sup>) argues that through *consulting* Beneficiaries of a housing project, it “reinforces the linkage between participation and sustainability: the greater the participation (*read consultation*) the greater the chances of the project to sustain itself.” Based on this argument, he makes the recommendation that “it is important to institutionalize participation in community development projects. Participation not only provides for the success of community projects but it generates a sense of ownership and control within beneficiaries.” Such kind of generalization of the concept of participation buttresses the argument by Davidson et al (2007: 102) that:

The ladder of community participation shown here (Fig. 1) depicts that approaches at the top of the ladder **empower** people in important decision-making roles or offer **collaboration** with communities, thus promoting community control over the project. On the bottom end of the ladder, beneficiaries may be **consulted** about their needs and wants (with no assurance that these concerns will be taken into account), merely **informed** about the shape the housing project will take or even **manipulated** into taking part in the project. As Choguill (1996) and Arnstein (1969) argue, these cannot really be classified as ‘participation’ because the users will have little or no control over decision making.

<sup>9</sup> Masimba, G. July 2008. Community-driven versus government-driven housing projects: the case of the Hatcliffe Extension settlement in Zimbabwe. Master’s degree in Development Studies Dissertation, University of the Free State. Unpublished

The term "Participation" is also randomly used to denote civil debate and communication, consultation, delegation of activities, partnership, self help construction, communal meetings, political decentralization etc. *Probably the main difficulty in the application of this concept is that participation has not been defined in terms of what it means in a project environment" (own emphasis)*

The obvious conclusion to make is that different forms of participation have influence on the implementation and outputs of any cooperative. There is need therefore to establish the efficacy of various types of participation in various contexts and as argued by Davidson et al (2007:112) "it would be foolish to propose a single theoretical model for participation.

#### **b. Enabling Institutional Framework**

A detailed discussion on the institutional influence on cooperatives is provided by Sukumar (2001) who analyses cooperatives from what he calls endogenous and exogenous levels. Endogenous features of a cooperative are the internal governance features that help low income households in achieving their goal of getting a dwelling through the cooperative mode of housing. The exogenous features refer to the external institutional framework which may or may not support the formation and functioning of housing cooperatives.

He cites North (1990:5) who argues that "both *WHAT* organizations come into existence and *HOW* they evolve are fundamentally influenced by the institutional framework" (own emphasis). Sukumar (2001) further argues that the external institutional framework forms the incentive structure for cooperatives to operate. He finds out that the broader institutional framework affects transaction costs of the functioning of the housing cooperatives and can raise or lower transaction costs of cooperatives through cooperative/housing policies, subsidies, taxes, preferential treatment etc.

Sukumar (2001) also discusses the importance of the political economic context in determining the institutional framework and states that the Socialist political economic systems favour cooperatives due to their ideological alignment with the cooperative's collective principle and self management. He further states that the Socialist state explicitly promotes cooperatives through preferential treatment in terms of subsidies, license, tax rebates etc.

For cooperatives to flourish it is important that they exist within a positive and enabling environment and Zimbabwe arguably has the most positive environment for shelter cooperatives in the region (UNCHS, 2001) The government has a fully fledged "Ministry of National Affairs, Employment Creation and Cooperatives" that has a "Registrar of Cooperatives" and the Ministry offers free services in ways such as registration, training of members, financial management and democratic management of the affairs of cooperatives. It has made into law a 'community property' clause that provides that all houses remain the property of the cooperative until the scheme winds up after all members' housing needs have been met, then ownership is transferred to individuals (Kamete2001b) There have been significant qualitative improvements to the institutional framework and the government has been very responsive to the needs of cooperatives.

The first legislation governing cooperatives was established in 1956 and after independence the legislation was revised to The Cooperative Societies Act 1990 with further revisions in 1996. There have been qualitative improvements in the legal framework specifically geared to deal with various anomalies and constraints faced by cooperatives.

### 3.7 Cooperatives and Housing Delivery in Zimbabwe

The concept of cooperatives is still subject of interest in Zimbabwean policy circles, for example, a communiqué on sustainable housing in Zimbabwe<sup>10</sup> produced in October 2009 had as one of its resolutions on the role of Community Based Organisations:

CBOs have become a critical player in housing and social amenities delivery. To enhance their full mobilization the convection resolved that:

1. Government legislates for CBOs participation as major actors in housing and social amenities delivery and creating a framework for inclusion in delivery models as appropriate.
2. CBOs to become accountable so that they are taken seriously as part of the housing delivery process
3. Establish appropriate housing assistance packages for CBOs...

Housing cooperatives in Zimbabwe 'grew out of the need to house low income people, a need that both the public and private sectors had clearly failed to do' (Kamete, 2001b:164). Housing cooperatives, it is argued, reflect the realisation by people that the "government cannot satisfy all the needs of its subjects" (ibid) and from the sad reality that all low income housing initiatives had ground to a halt especially during and after the years of economic structural adjustment of between 1990 and 1997(Brown: 2001).

Cooperatives in general, grew for the heydays of Socialism in the 1980s although the co-operative strategy itself had already been legislated in 1956 (Kamete 2001b). At best cooperatives are described as having a checkered past and at worst they were a complete failure and most viewed with contempt. The UNCHS (2001:24) argues that cooperatives were initiated and controlled by the governments in the African context and therefore most of the "basic requisites for genuine cooperative development were consequently absent during those years."

However, in post colonial Zimbabwe, the government was determined to make a success out of cooperatives hence it formulated and refined the laws that govern cooperatives in general with specific provisions on housing cooperatives. Housing cooperatives were one of the strategies to deal with low income housing and according to the government they were supposed to achieve the following:

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<sup>10</sup> Victoria Falls Communiqué on An integrated approach to sustainable and affordable housing and amenities delivery in Zimbabwe: October 30<sup>th</sup> 2009

- I. "to enable beneficiaries to participate significantly in the provision of their own housing;
- II. To increase the level of people's satisfaction, responsibility and commitment to their housing project through direct involvement;
- III. To import building and other related skills to members of the building cooperative, and
- IV. To ensure that there is an equitable distribution of housing resources by providing houses to the people who have been neglected." (MCNH, 1985 in Mafico, 1991: 79)

There is evidence that the government has been engaged, sensitive and at times pro-active in dealing with issues pertaining to cooperative housing initiatives. One of the reasons for this sensitivity is ideological since the ZANU-PF government has a socialist background in the same manner as argued by Sukumar (2001) on ideological alignment discussed above. Kamete (2001b:175) reproduced data on land allocations to smaller cooperatives during a period where there was no significant state involvement in public housing mostly because of a floundering economy. Table 1 below shows land allocated to cooperatives in Harare

*Table 1: Allocation of land to smaller housing cooperatives in Harare by 1997*

Cooperative name	Membership	Plot allocated
Zvakatanga Sekuseka	240	240
Highfield	200	230
Perseverance	16	16
Kutambura	10	10
Napolo Lord Malvern	10	10
Batanayi	10	10
ZRP	75	75
Sarudzayi	18	18
PTC Trust	32	32
Progress	41	40
Kutamburira	158	158
<b>Total</b>	<b>810</b>	<b>839</b>

Source Mapeza, 1996  
in Kamete 2001b

Table 1 shows how the government is willing to facilitate that cooperatives get access to land resulting in some cases in more land being allocated than the members available. The text box below taken from a Dialogue on Shelter Land Bulletin provides more evidence of the government's involvement with the mutual aid sector.

#### Box 4 Government Involvement In Land allocation

##### **300 stands allocated following World Urban Forum 2006**

6 months after the World Urban Forum in 2006, the Ministry of Local Government , Public Works and Urban Development has allocated land in Dzivarasekwa Extension, Harare to the Zimbabwe Homeless People's federation. This allocation comes as the first following the Minister's commitment at the World Urban Forum to allocate 5000 stands to the Federation. The land that was allocated is virgin and there is already a layout which has about 300 stands. The preparation of the civil designs for this site will be done by the Ministry while the alliance will undertake the actual works of installing infrastructure services before housing development can commence.

Source: Dialogue on Shelter. Land Bulletin Vol.1 May 2007

However, the UNCHS (2001) states that registered cooperatives in Africa contribute only a small fraction of the national housing output with most countries having contributions of less than 1%. It also finds out that in the Eastern and Southern African region, Zimbabwe is the most successful country with cooperatives contributing significantly to national housing output of which the year 1999 figures show a contribution of 1.6%. This 1.6% contribution in absolute terms was 3200 built houses of which 2800 units made up 5.8% of the output in Harare alone but proportionally making up 90% of the total housing output in the city. The explanation for this is that most housing co-operatives were initiated in the urban areas where demand is highest. In smaller towns and in the rural areas it is cheaper to rent accommodation and the incentive to invest in housing through the cooperative system is not so high (ibid).

More recent data on cooperative housing is provided by ZINAHCO and Table 2 below shows the contribution from 1999 to 2009.

**Table 2 : Housing CBOs' performance in last 10 years**

Name of Organization (Registration year).	Mobilized membership (active).	Stands allocated.	Stands serviced.	Houses built.
ZINAHCO (2001).	10 500	8 668	4 054	812
ZIHOPFE (1997).	20 993	4 305	1 119	536
Other Cooperatives in Harare.	40 000+	11 479	4 000+	2 351
<b>Totals.</b>	<b>71 493+</b>	<b>24 452</b>	<b>9 173+</b>	<b>3 669</b>

Source: National Housing Symposium 2009<sup>11</sup>

By comparison, in Turkey, 39.5% of total new housing in 1989 is estimated to have been built through cooperative (Cakin, 1991). In 1999, Fruet (2005) documents that cooperatives produced as much as 30% of the total housing production in the North-eastern part of Brazil and Sukumar (2001) finds out that co-operatives in India contributed 10.8% of annual housing stock between 1991 and 1995.

The need to scale up housing production from cooperatives is beyond debate. However this imposes a huge task to housing practitioners and researchers to try and find out ways that can inform how best cooperatives can be ramped up. This research is an attempt to understand the endogenous and exogenous features of housing cooperatives that facilitate or constrain the achievement of the primary goal of providing housing to the low income people. This is done through combining the conceptual framework proffered by J.F.C Turner and the co-operative framework.

### 3.8 Conclusion

This chapter discussed housing delivery strategies in Zimbabwe and it discussed the following strategies:

- Public sector housing
- Private sector housing
- Aided self help and
- Cooperative housing.

It is argued in this exposition that Zimbabwe cooperative housing movement is the more successful of cooperative housing contributions to housing production in the region but in comparative terms the output still remains low to other countries such as Turkey, Brazil and India. Two important parts of cooperative housing were discussed, community participation and the institutional context. Questions were raised over the rhetoric of community participation which seem to confuse to meaning and role of community participation in housing initiatives. The institutional debate showed that Zimbabwe has a progressive institutional environment mostly attributed to the ideological alignment of cooperatives with the ideological persuasion of government.

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<sup>11</sup> Proceedings of the National Symposium Convened by the Ministry of National Housing and Social Amenities. "Towards an Integrated Approach to Sustainable Housing and Social Amenities delivery in Zimbabwe" May 28<sup>th</sup> 2009, Harare.

## Chapter 4

### Dweller Control in Cooperative Housing

#### 1. Introduction

This chapter discusses the empirical evidence that came from interviews conducted with beneficiaries of cooperatives housing in eight different suburbs around Harare. The data discussed here is gleaned from transcripts of the interviews. Eight different elements of dweller control and self help were investigated and these form the basis of this discussion

#### 2. Cooperatives In The Sample

A total of 13 cooperatives made up the sample. Seven (7) cooperatives were community based and six (6) were workplace based. The cooperatives were spread amongst eight high density suburbs of Harare, namely Dzivarasekwa (4), Glen Norah (1), Hatcliff extension (3), Hatcliff (2), Crowborough North (2), Mabvuku (2), Budiro (2) and Kuwadzana Phase 3 (7) (*in brackets are the number of interviews conducted from Cooperatives in the suburb*).

The sampled cooperatives were formed between 1988 and 2005 with 8/13 (61.5%) of the cooperatives being formed between 1994 and 1997. Only two cooperatives were formed before 2004 (1988 and 1990), and three after 1997 (1998, 2004 and 2005). Therefore 85% of the cooperatives in the sample have been in operation for more than twelve years giving them sufficient time to through a complete organizational cycle.

From formation of the cooperative to the allocation of a house to the respondents, the cooperatives give an average waiting period of 4.7 years with the lowest waiting period being 1 year (Cain Nkala HC formed 2005) and the longest being 12 years (Marlborough HC formed 1990 and allocated 2002). There is a total of 2 779 beneficiaries of cooperative houses from the thirteen cooperatives and they have 3 221 active members. Of the seven community based cooperatives, only two cooperatives got fully serviced stands with water, sewer, roads and electricity from the local authority and of the six workplace based, only two cooperatives got virgin land. An explanation for this anomaly on allocation of land between the two types of cooperatives is that most workplace based cooperatives in the sample were formed before 1998 when the local authority was servicing land first before allocation although some cooperatives formed in that period still got virgin land, for example Simba HC formed in 1994 was allocated virgin land but it was allocated not by the local authority but by the Mayor of Harare who was campaigning for votes.

*So in 1994 I joined a co-operative and lucky enough Mr Chikwavaire was campaigning for the position of mayor and he helped us to buy this land. We bought the land during the campaign period.*

All community based cooperatives in the sample have more than 200 members, with the smallest having 216 members (Hatcliff Extension HC) and the biggest having more than 1000 members (Kugarika

Kushinga HC- the exact membership is not known because the membership register disappeared unceremoniously).

### 3. Demographics Of Respondents

The sample had 15 male and 10 female respondents. The average age was 47 years with the oldest respondent being 64 years old (female) and the youngest being 34 years (male). The sample was therefore made up of mature individuals who largely fall in the demographic productive age group. Only 2 of the 25 respondents do not live in their cooperative houses. One of these respondents has several properties across town and she falls in the over \$1000<sup>12</sup> (R7 500) per month income category which is high income<sup>13</sup> and the other falls in the very low income of less than \$100 per month but has two cooperative houses from two different cooperatives, with one cooperative membership for the wife and one for him.

On average the respondents have lived in their houses for 8 years with the longest having lived for 16 years and lowest being 2 years. 52% of the respondents have lived in their houses for more than 8 years. The 25 houses in the sample accommodate 74 adults and 79 children giving a total population of 153 people giving an average family size of 6. The average size of each house is two rooms excluding bathroom and toilet. This therefore means that a family of six is accommodated in two rooms suggesting the existence of overcrowding.

7 respondents earn less than \$100 per month, 7 earn less than \$200 and another 7 earn less than \$500 per month. According to the poverty datum line calculated by the Consumer Council of Zimbabwe of \$460 per for a family of four, 84% of the sample live below the poverty datum line. Of interest also in that of the 25 respondents, only 7 (28%) were in formal employment at the time of the study. Of these seven, one person has a formal retail business and also generates income from leasing houses. Two are teachers, one is a university lecturer, there is a security guard and two are general hands at the university. The rest of the respondents are in the informal sector and rely mostly on vending and petty trading.

### 4. What is a house?

Under this theme, respondents were asked to define a house from how they experienced it, to compare exchange and use values of the house and whether the size of the house mattered to them. On what is a

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<sup>12</sup> Average exchange rate of US\$: Rand for 2010 = \$1 : R7,50.

\$ Currency is in United States Dollar. Zimbabwe currently uses multi currencies and the US\$ is a common currency in Harare therefore there are no exchange rate conversions involved.

<sup>13</sup> There is no authoritative categorization of incomes in the country. This research establishes its own income categories : \$500 and below = low income. \$501-\$1000 =middle income. \$1001 and above= High income

house, the respondents regarded the reproductive uses<sup>14</sup> of the house as being more important to them. Only two respondents highlighted the productive uses<sup>15</sup> of the house;

*If you sell a house you get and spend the money there and then but if you can rent out your house, you will get income for the rest of your life which is a very big advantage*

*I joined the co-operative as a way to make money out of the houses I would get from the cooperatives because I found out that my children were not interested in staying in the "locations" (high density suburbs).*

*The money I have saved from staying in my own house has helped me raise poultry and the profit I used to buy a grinding mill.*

On the reproductive uses, the most common response was on the importance of accommodation in town and how a house is an inheritance to children. Respondents also found it important that a house allowed them to accommodate their relatives as and when they visited, highlighting the need to accommodate relatives as a key consideration for housing.

*I have a good place to sleep, a decent place to live and my relatives now are able to come and visit me.*

*you get all sorts of visitors unannounced they can be your relatives or your wife's relatives, you can easily accommodate them without feeling guilty about it*

Of importance however in that there was a third dimension that had overwhelming responses from respondents and this related to the difficulties of "lodging"<sup>16</sup>. All respondents had bad experiences with lodging and this formed the major part of their motivating to seek alternative accommodation means especially where they will own the house. It is interesting to note that when asked "what is a house?" respondents conceptualized a house as a way of escaping the difficulties of lodging. Although this falls within the realm of Turner's theorization that what a house "does" is more important than what it is, in this case, there is a very strong projection of the challenges involved with lodging and reflects negatively on the prevalence of lodging as a means of accommodating people.

*When lodging you might be unfortunate to be so stressed with the experience*

*if I have to lodge I may be given a limit on the number of children or given a curfew and my wife is told to do cleaning duties.*

*In Shona they say "a King's child is a slave somewhere else" when you are lodging there is no freedom*

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<sup>14</sup> Reproductive Uses: A house as a place for activities such as relaxing, sleeping, eating and socializing (Kamete, 1999: 138)

<sup>15</sup> Productive Uses: carrying out business activities or income generating activities from the house with or without extensions to the house (Tippie, 1999).

<sup>16</sup> A lodger is a person renting part of the house that has been expanded through addition of rooms or contracted through sub divisions of the available room space, from the tenant or the owner usually without a proper lease agreement

*Previously I used to be a lodger and the landlord did not want me to stay with my children but with my husband only.*

The most common Shona word used by respondents to describe how they felt about their own house was "kusununguka" which when translated either means living comfortably or having freedom or independence- depending on context. The overwhelming mentioning of challenges of lodging followed by the relief of 'freedom' that comes with having a house makes it necessary not to interpret the word "freedom" literary but with profound implications on the level of decency involved in lodging. Does lodging not result in the violation of individual rights?

#### **4.1 Exchange Value Versus Use Value**

The use value was regarded as important to respondents and all sorts of reasons were identified which included the need for accommodation, the decency it gives to families, inheritance to children and most importantly, although the productive dimension was not mentioned when most were defining what a house was, they highlighted the importance of putting in lodgers to rent out any excess space they may have shrink their own space as a way to supplement their income.

An analysis of rental incomes established that there was a total of 32 excess/ extra rooms amongst 13 households that reported to have lodgers that were reserved for lodging. This worked out to an average of 2.5 rooms for each of the 13 households and they had a modal income of \$90 per month. This means most of the households reported to earn an extra \$90 per month from lodgers. Amongst the 13 households, the lowest income was \$20 (from 1 room available) and the highest was \$240 per month (from 6 rooms). This income was mostly used to pay bills such as water and refuse removal- commonly referred to as 'rates' and electricity. The possibility of rental income made households to make appropriate decisions on how to economically use the space they had available in whether shrinking the space available to their families or as a motivation to add more space through construction of extra rooms.

#### **4.2 Does Size Matter?**

Although a significant number of respondents indicated that on ideal conditions they would like to have a house that have between 7 to 10 rooms, most regarded size of the house as secondary. What motivated the 7 to 10 rooms was the need to rent out rooms to lodgers. For their own family use, any size was good enough.

*The size is of secondary importance*

*I am thankful for the two rooms I have because I am living comfortably with my family at a place I call mine*

*At the moment the size is not very important*

*Size only matters to those that have options, those without, size does not matter, that small thing is big enough.*

What was more important to respondents was the size of the stands. Several beneficiaries responded to the question on the ideal size of the house in terms of the size of the stand instead. Most mentioned 300m<sup>2</sup>

as the ideal size of the stand because it could accommodate a 7 to 10 roomed house which they all hoped to build one day. They all visualized their current houses as work in progress and their stands gave them the motivation to extend their houses in future.

*When there is enough space (on the stand) the house can be extended, more rooms can be added*

*the stand is 735m<sup>2</sup> and I already have a plan for an extended unit*

*You can see I have a pile of bricks, it shows that one day I will add a room.*



*Example of Cooperative Houses in Kuwadzana Phase 3 and Mabvuku, Harare, Zimbabwe*

## **5. Autonomy- who decides?**

Data was collected on who has full control of the construction and management of the house. The data shows that most members were aware that the construction process of the house was mostly handled by the management committees of the cooperatives who worked under the mandate of the general membership. Many members did not have problems with not having direct control in the management of the construction process. They reasoned that they voted in members of the management committee and those represented their interests to acceptable levels. They also stated that in most cooperatives, there was a quality control or inspection sub-committee which was responsible for managing construction issues on their behalf.

*We left everything to the co-operative. After we got our stands we would have meetings every month in order to discuss the amounts that may be needed in the case of shortage of materials or whatever was needed.*

*We had people in the co-operative who supervised the construction on behalf of everyone*

The level of personal involvement and direct management of the construction process varied though by cooperative and their specific requirements and management styles. The data shows that most smaller cooperatives, who happen to be workplace based cooperatives, showed more flexibility by allowing their members room to choose between the cooperative constructing their house or them doing it individually. The flexible smaller cooperatives showed more individual empowerment and the bigger community cooperatives showed collective action and greater uniformity.

Several cooperatives also reported the direct contribution of unpaid labour as way of cutting costs. Activities included fetching water and moulding bricks. Some respondents regarded the payment of subscriptions as a good example of individual involvement because the cooperative relied on the money for its activities.

### 5.1 Self construction versus Institutional construction

Respondents were asked to express their preference between self and institutional construction based on their experience with cooperative housing. 64% (16/25) of respondents preferred self construction. They gave the following as some of the reasons:

*I prefer self construction because the co-operative way has too many regulations that you have to abide by and thus you cannot build your own dream house*

*If it wasn't for financial constraints I would think it is better for members to look for the stands as a co-operative and then have individuals build for themselves.*

*At the moment the government is unable to build houses as they are struggling with finances themselves so it is best to do it yourself. As things stand in this country at the moment, it is wise to do your own thing so that you do things that you can manage at you own pace*

*With co-operative construction it takes a long time to make a simple decision as you would have to take a vote and it may even take weeks to come up with a conclusion.*

*if you are to ask the government to build it for you the amount they may charge you at the end of the day may too much for you to pay.*



*Self constructed cooperative houses in Dzivarasekwa*



32% of respondents preferred institutional construction and their reasons were:

*As an individual, especially considering the state of the economy we are coming from, it is difficult to construct a house as an individual because it is expensive whereas as a co-operative, you pool resources together and channel those resources towards one thing.*

*As a co-operative you can pool those resources and be able to service land- we got virgin land and started by installing sewer and water lines and then opened roads.*

*Co-operatives are better because sometimes one can only raise enough money to buy building material and not enough for the labour. The members in the co-operative can then help you to make bricks and even in the actual construction*

*I would prefer a complete house as the process of making bricks and being involved in the process is hard work. Fetching water for the builders is painful.*

Based on this analysis, it can be concluded that most cooperative members prefer self construction to institutional construction of their houses. A similar but different question was asked on whether they preferred progressive construction or Instant construction. 92% (23/25) preferred progressive construction with only 8% in favour of instant construction. It is instructive that those respondents that preferred instant construction were those that earned less than \$100 per month making them very low income earners. In favour of progressive construction respondents argued;

*if a poor person is given access to a core house, poor people learn to save and finish their houses.*

*Being part of the construction process gives me something to look forward to which is staying in my house. It gives me a sense of achievement.*

*I think progressive development is better because it is easier to modify it according to my own tastes*



*Progressively Constructed Cooperative Houses in Dzivarasekwa and Crowborough North*

Against progressive development, some respondents argued;

*It has taken me 12 years and others still remain with one room so I think progressive construction is not ideal,*

*It is very painful to build on your own because the funds are also meant to be directed towards other things such as children's school fees thus it may take up to 20 years before the house is complete.*

Given the above, it can be seen that respondents prefer to develop progressively their own housing using self construction reflecting a strong need to have control over the construction process. Respondents preferred acquiring stands through the cooperative then be allowed to individually construct their houses to their own tastes. On this note, it is significant to note that 76% (19/25) of the households had a core house only on their stands at the time of the study. Only 24% (6/25) had extended their houses from the core. This probably has more to do with the recessionary economy in the past decade than disinterest by the people to progressively develop their houses. Respondents liked their core houses because it gave them immediate accommodation but they still preferred to transform the house to their liking progressively despite the fact they could not afford it at the time of the study.

This would logically lead to the next question that asked how flexible cooperatives were in meeting individual family needs. 40% (10/25) thought cooperatives were very flexible because they can accommodate various needs that members have especially regarding the terms of payment of subscriptions and the fact that every member was free to extend their houses to their household needs especially when they get title deeds. Also, depending on the understanding within the membership, members could start modifying their houses before they got their title deeds as evidenced in several cooperatives. 36% (9/25) thought there were inflexible because they operated through the constitution and by-laws and bound by consensus and 24% (6/25) felt there was a mixture of both flexibility and inflexibility.

However, depending on the internal dynamics of the cooperatives, flexibility varied with some cooperatives being very flexible to the extent of allowing members to build individually from the beginning of the construction process and the same members being compensated for their individual funds used in construction. It was usually the bigger community based cooperatives that were described as inflexible and on a balance of scale, the inflexibility was necessary to manage the various internal dynamics.

## **5.2 Sweat Equity**

Respondents were very enthusiastic of the idea of sweat equity and it was viewed favorably by a significant majority of them. It is not surprising that many respondents preferred self construction than institutional construction. Their arguments in favour of sweat equity were:

*you can only appreciate it if you have worked for it. If you see people who sell their houses they would not have been involved in its construction.*

*If you sweat for your house you realize the value of your house.*

*We did not expect the co-operative to give us these houses on a silver platter we are members who work hard for their houses.*

## 6. Changing Needs and Circumstances “best results”

Given that the households had an average of two rooms apart from the toilet and bathroom and there was an average size of 6 people per family, it was obvious that the houses were not meeting the family needs of beneficiaries but it is important to note that an overwhelming 84% (21/25) were satisfied with the house and 16% (4/25) were dissatisfied. Of the 4/ 25 dissatisfied members, it is important to note that one person was from a proper registered cooperative and the other 3 were members of the Zimbabwe Homeless People’s Federation which is a ‘cooperative like’ organization<sup>17</sup>. This organization had its own challenges emanating strongly from the unfulfilled expectations especially given the donor involvement in its activities. This basically means there is a high rate of satisfaction with cooperative housing. Related to this, 68% reported to be satisfied with both the construction and allocation process. They regarded the allocation process as very fair and the construction to be of acceptable quality. Even if they could be unhappy with some aspects, they felt they could live with the defects and they reasoned that some of them were as a result of financial constraints on the part of the cooperative.

Another significant area of enquiry concerned aspects of the cooperative house they were proud of. To clarify the questions first, satisfaction asked about the elements of the physical house they were happy or unhappy with. What they were proud of elicited what they felt as the most significant aspects of their experience with the house and had strong emotional attachment to. The following lists some of the aspects that made respondents proud:

- A house gave a sense of achievement
- The existence of the physical house itself was a source of pride
- The house represented future prospects
- Their house confounded critics of cooperatives especially critical friends and showed good decision making on their part
- Accessing a stand in Harare was source of pride because it was almost an impossible task
- Ownership of a house brought pride
- The size of the stand brought pride because they well fully paid for and ranged in size from 250m<sup>2</sup> to 2000m<sup>2</sup>.

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<sup>17</sup> Cooperative like organizations are not legally registered as cooperatives under the Cooperative Societies Act but operate using cooperative principles.

## 6.1 Improvements to Household

Respondents identified several aspects as significant improvements in their households. They stated that their houses would be spared should there be an activity such as "Operation Restore Order" (*Tsunam*) which in effect was a test of the legality of the house. Some stated that they were happy that they now live with their families in their houses and they now had peace of mind. Overwhelmingly respondents stated that they no longer had to worry about all the problems associated with lodging and their quality of life had improved.

*The biggest improvement is that I am reassured that in the case of Operation Murambatsvina (cleanup operation) I will be spared because I am safe as they will not demolish my two rooms*

*This is improvement in the quality of life, it different to **Lodging**. **Lodging** is a very big problem not only for me but a lot of people because I went through it. **Lodging** is sign of poverty.*

*It has greatly improved the life of my family because now we live in Harare and I am staying with all my children.*

*Living in your own house gives peace of mind.*

*This house brought a lot of improvements in my family and my children commend me and say that I made very good choices.*

*The house has given me peace of mind. The quality of life has improved in terms of my physical well being and social well being*

*There was a great improvement now my family is happy and settled because we have a place to call home somewhere to stay.*

## 7. Right of Tenure

The biggest test of legality or security of tenure for most residents of Harare was "Operation Restore Order" that started in June 2005 and ended in 2006. Residents were asked to prove the legality of their houses or extensions through showing approved plans of the structures. An unproved and unapproved structures and extensions were immediately demolished. Against this background it is notable that all respondents stated they either had formal title to their land through block cooperative title or individual title. Only one cooperative- Cain Nkala FC, didn't have any formal title although the cooperative claimed its land was in the process of being formalized by the Ministry of Local Government. 7 of the 13 cooperatives had individual title deeds meaning they have gone through the whole cooperative process and finished building a house for each member.

There is therefore a strong awareness by beneficiaries of the importance of formal/ legal title to the houses. However, regardless of the existence of legal title, there is also a strong perception that cooperatives are a vehicle for secure title even if legal title has not been granted. Respondents perceived the government to be sympathetic to cooperatives and that the allocation of land and the construction process of housing was in consultation and in cooperation with the relevant authorities. It is notable that beneficiaries noted that the authorities legally and by perception, were known to respect the cooperative tenure arrangements. This

enhanced their sense of security thereby allowing them to focus their energies on meeting the conditions of the cooperative for them to get title for their houses.

*We are secure that our names are registered with the council in the case of a cleanup operation. When the previous one took place so many wanted to see our houses demolished due to political related issues because the leaders were causing trouble and there was hatred but they hadn't realized that we had bought the land.*

*You can comfortably live knowing full well that you are on your stand unlike the holding camp where you didn't know what to expect. I don't think we will be affected again by "tsunami"- that phase is gone for us.*

*It is good enough that authorities know that this stand is allocated to me*

*In that year when "tsunami" came, our houses were almost demolished. We survived because our co-operative had proper plans for the houses.*

However, respondents were quite unhappy that the Municipality uses the title deeds as a way to intimidate them by threatening to withhold them should they fail to meet certain conditions. They highlighted the withholding of title deeds until certain conditions are met by the cooperatives as insensitive. Of contention are issues surrounding the construction of roads and other basic infrastructure that the authorities are failing to provide yet threaten cooperatives should they equally fail. Some respondents felt that the government had not been generous with incentives to either compensate or appreciate the work done by cooperatives in installing infrastructure.

*if they ask cooperatives to develop the land, they must give us title deeds as soon as we finish developing the land and members must have title deeds right away. The conditions binding cooperatives to a certain type of a house or number of rooms must stop as soon as they finish servicing the land. Our by-laws state that we are not supposed to be given virgin land, we are supposed to start from service land- we are a housing co-operative and not a land developer.*

*If the council could be more flexible e.g. they won't give us the title deeds before we have finished tarring the roads. Roads are not child's play- they are very expensive- they should be flexible enough to give the title deeds as long as roads are in existence and then we can finish up in time*

## **8. Government - People Relationship**

The research solicited views on the level of national and municipal governments' level of involvement with cooperative housing. 60% (15/25) expressed satisfaction with government's involvement. The 60% could be misleading because quite a number of respondents were just happy that the government had facilitated that cooperatives get land and they regarded any other activities to be of secondary importance.

*I am satisfied and grateful that they gave us the land because there are some people with money who are finding it difficult to get the stand to buy*

*We are satisfied that they facilitated that we get the ground, the rest is secondary.*

Therefore of the 60% some were satisfied with different actions of both the responsible ministry and the municipality and some were just grateful for the land without considering any further direct support. The

40% who were dissatisfied with government involvement – these were almost half of the respondents and reflecting a split view on the role of government. The dissatisfied beneficiaries argued that:

*The government did not assist us and yet we were doing them a service by housing their people which is their responsibility as they should allocate people houses*

*During allocation of stands, there is a lot of corrupt activities at the city council.*

*The council wants us to pay rates on the sewage yet we are the ones that installed the system ourselves*

*The other thing is that the reality of our living conditions now requires that the council changes their by-laws which are outdated and oppressive*

*If we go there for assistance we do not get any and it seems some of the officials are now benefiting from coops. We begin to suspect that these officials have interests in some of the cooperatives*

*The relationship with the municipality is like a horse and rider, it's OK if you are able to pay their rates. What we know is we only meet the Government and municipality when they want payment and I have not received any help from them.*

On the other hand, the satisfied beneficiaries argued that:

*The government helped us greatly at the meetings because most of the people in the cooperatives are uneducated.*

*They held seminars where they would give us guidelines on how to construct but this was when we had just started the co-operative.*

*They were very receptive of our request for stands. They were very willing to help out*

*The government through the City council gave cooperatives preference in getting serviced stands.*

*All the construction we did here was supervised by the council and they knew all our activities.*

*The council also allowed us to share the building and to construct our houses progressively. In 2005 when there was "tsunami" our houses were not demolished.*

*They help us with the technical issues as their stamp is necessary in processing documents.*

Respondents mentioned the major roles that the government was playing when working with cooperatives as, providing an enabling institutional environment and making sure that the cooperatives were well aware of the various institutions and processes and giving direct support to cooperatives that mostly came in the form of training. The government through the Ministry responsible for cooperatives was involved in cooperative formation, registration, and induction of management committees. The Ministry of Local Government working closely with the municipalities prioritized allocation of land to cooperatives and in

recent times, they have been allocating virgin land to mostly consortiums<sup>18</sup> of cooperatives in a suburb. The municipality is well mentioned in providing technical expertise in the surveying of land, installing water reticulation systems and inspection of all the construction work. Respondents lament the lack of bridging finance as a gaping hole in the matrix of direct support to cooperatives.

### **8.1 Should government get involved with Cooperatives?**

Respondents felt strongly that there is a big role for the government to play in cooperative housing. The following aspects and views were proffered on areas the government should be involved in and/or strengthen:

#### **1. Financing**

*it should play a bigger role in providing help in the form of grants or revolving funds- at least this would help with cash flow challenges that coops have. Or they could link coops with other institutions that are interested in the housing sector*

#### **2. Servicing land**

*The government should play a role in housing by giving co-operatives serviced lands before allocation. It is costly to service the stands and it's cumbersome.*

*This business of making residents contribute money every time services want to be installed is painful because it is very expensive*

*they should not abdicate that responsibility, they need to look for something they can do so that they lessen the burden on cooperatives.*

#### **3. Livelihoods and economic management**

*The government must make it possible for people to have a decent source of livelihood to that we are able to build our own houses.*

#### **4. Cooperative Leadership training and management capacity**

*the government can host workshops which train our leaders on leadership skills and show them how to make fool proof by-laws.*

#### **5. Financial control systems**

*They should also help cooperatives put in place control mechanisms to avoid misappropriation of funds. There are a lot of fraudulent activities that take place in coops and they must help with that.*

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<sup>18</sup> The local municipality encourages individual cooperatives to form a consortium of cooperatives reported to number up to about fifteen and the consortiums become responsible for servicing the land and the individual cooperative is only responsible for building the houses although the consortium operates using the funds contributed by cooperatives.

## 6. Supervision of municipalities

*the government should enhance efforts to make sure that the administration of local authorities is efficient and non corrupt. During allocation of stands, there is a lot of corrupt activities at the city council.*

## 7. Monitoring cooperatives activities

*The Ministry of Coops should be involved in monitoring the way the coops are being run even after registering the coops*

## 8. Revising and updating the legal framework

*the reality of our living conditions now requires that the council changes their by-laws which are outdated and oppressive*

*this idea of having a high density area and low density... why should I have only 300m<sup>2</sup> and I have nowhere to part my car, no space for a garden or orchard?*

## 9. Mutual Aid

Mutual aid is advocated as an ideal in providing accommodation to low income people. This research asked beneficiaries to share their personal experiences on the advantages and disadvantages they experienced from cooperative housing and to also understand their rationality in joining cooperatives. The table 4.1 below shows this advantages and disadvantages of cooperative housing:

Advantages of Cooperative Housing	Disadvantages of Cooperative Housing
<p><b>Only viable option</b></p> <p><i>There is no other way to get a house or a stand in Harare other than through a coop. The council does not have the land and funds to service land</i></p> <p><b>Encourages savings</b></p> <p><i>To buy your own stand would be expensive considering most people are not earning much but to come together with others, contributing bit by bit would give you the motivation to you need to build your own house like so many other people and it helps you to save</i></p> <p><i>One then saves the money that would have been used as rent and pay to the co-operative.</i></p> <p><b>Good Strategy to get a house in Harare</b></p> <p><i>The housing cooperatives are a short cut- it is a good strategy, it has helped a lot of people especially from our co-operative- where were we going to get land for 2000 people through the waiting list</i></p> <p><i>An advantage is that you will get land faster if you are in a co-</i></p>	<p><b>Municipal by laws</b></p> <p><i>They ask us to build two roomed units to everyone in the co-operative for them to give us title deeds and I find it unfair because we would have developed virgin land- you have put in the infrastructure- water, sewer and roads</i></p> <p><b>Unhealthy suspicion amongst members</b></p> <p><i>When any of the members in the executive do something of their own, people are quick to say money is being embezzled.</i></p> <p><b>Insecure tenure</b></p> <p><i>At the moment the stand belongs to the co-operative and is partially allocated to me. That is why I see this as a punishment because I have spent a lot of money constructing and developing the stand and yet I still do not own it</i></p> <p><b>Cash flow challenges</b></p> <p><i>The co-operative members are always in debt due to unpaid</i></p>

*operative*

### **Pooling of Resources**

*cooperatives work in the same way as Insurance companies, they take very little from each individual but they have the strength of the power of pooling resources*

### **Collective action in servicing land**

*that we were able to get land, which was our major priority, installed infrastructure and we constructed houses for members.*

### **Flexible payment arrangement and affordable subscriptions**

*The advantages are that the payment method is flexible we can adjust it whenever it is necessary and you can determine your own pace of development*

*I am satisfied with the subscriptions that I pay because they are manageable and do not strain my pocket.*

### **Progressive construction**

*You also can move into your houses when you want even if it is not complete*

### **Flexible membership conditions**

*the management is made up of people and people will always discuss when there are problems and there are provisions available to make that person get some reprieve. If you have a good management system, you don't feel insecure.*

### **Freedom to speak out and be heard**

*the leaders also gave us a platform to speak out our views which helped as they took these views into consideration*

### **Reality of government failure to provide housing to everyone**

*the reality that- if you move around this greater Harare, you will not find a place where the council is servicing land for sale to residents let alone build houses. I can't imagine anyone getting such services from the council under current circumstances*

*The co-operative is doing work that those mandated to do so I failing. This is a great advantage not only to members but to residents of this city*

*subscriptions and that is a big problem*

### **Difficulty in sharing same vision amongst members**

*they take members from all walks of life and at time it makes it difficult for people to have the same vision and drive and some don't even care what happens*

### **Dictatorial, corrupt and inept cooperative leadership**

*they must make the environment open enough for members to speak out their views with fear and accounts are audited annually*

*The leadership of a coop can bring the coop down.*

### **Persistent disagreements**

*Most disagreements are around figures- the coop needs money to do things and people argue a lot on the figures- because of low incomes, people resist a lot although there will be clear things to be done.*

### **Very long cooperative housing cycle**

*it takes so long to service and then build and some people have even passed away, withdrawn or lost their source of income before the houses are complete*

### **Too many members**

*If a co-operative goes beyond 200 in their membership, it becomes too big. We have 326 members and that's too big and it's difficult to manage*

### **Expensive to service virgin land**

*Getting virgin land was not a good way at all because we felt cheated by the local authority.*

### **Hyper Inflation & economic challenges**

*As a co-operative we were disadvantaged because of the economic situation in Zimbabwe that changed a lot of things.*

### **Need to have source of funds**

*if you do not have any means to get cash, you will struggle and always be homeless*

*if you are unemployed it is extremely difficult to pay the subscriptions.*

### Too Involving

*As a manager at the cooperative I do not have time with my family because there is just too much co-operative work I have to do. It's too involving.*

The rationality and the advantages of cooperative housing, compared and contrasted with the disadvantages show that the housing process is not a multiple choice type of a thing. There are strong justifications for the cooperative housing strategy but it is also beset with weaknesses as experienced by beneficiaries in the above table. The table gives an almost complete overview of the various dimensions that appeal or disadvantage users of cooperative housing from a user perspective.

## 9.1 Internal Dynamics of cooperatives

Respondents were asked to reflect on internal relational issues in the cooperatives that strengthened or weakened their operations. The following were identified as the internal strengths of cooperatives:

*We know each other and offer assistance whenever we can even at funerals. There is a difference in the community of co-operative community and general city residents*

*Because we do our things collectively, cooperatives can bring people together by defending our interests in instances such as hiring lawyers and going to court.*

*As a coop we have formed a burial society and this also brings us together.*

*even though I am unemployed, I pay a small subscription that amount results in my house being built. If I was on my own the US \$10 I pay would not be able to buy building material for me.*

There were several internal elements that were identified by beneficiaries as a cause of concern and contribute a lot in debilitating the functions of cooperatives:

*The co-operative operated for a very long time coupled with the setting in of rent seeking behaviour amongst the leaders of the cooperative. Almost the whole management committee had become corrupt*

*There are some people who were not members of the co-operative but have co-operative houses for example there is a colored man who got a co-operative house when there was no single colored person in the co-operative*

*There is a conspicuous political side in the demeanour of some members where you can't help it but notice that some people tend to want to bring in their political persuasions into co-operative matters.*

*Due to mismanagement we are still poor after 22 years and others have made so much progress and are now building flats to live in when they are in their old age and they can lease out the house*

*A biggest threat to the smooth running of a coop comes from suspicions between members who give currency to rumours and some people begin to believe the rumours*

*The embezzlement of funds is the most disappointing thing that could happen in a coop*

Notably, respondents identify debilitating elements to cooperatives that focus on the behaviour of either the general membership or the leadership of the cooperative. It is important to note that cooperatives themselves have internal issues that require attention because these weaken them in their current operations. There is a tendency to look outside for challenges facing such institutions but the data on this note suggests that the internal issues are equally significant.

## **10. Post Delivery**

Building cooperatives are noted or criticized of not having any significant role post the housing construction phase. This aspect was explored and respondents were keenly aware that cooperatives were registered to serve a particular mandate and they viewed it as unfair to expect cooperatives to deliver on mandates they were not created for.

*A co-operative has one mandate which is to provide housing so we do not expect services from an organization that is not supposed to provide those services.*

There was a strong contention that cooperatives were already over reaching when they are made to install infrastructure when their registered mandate was to provide houses only to their members.

*The council requires us to tar the roads which are very expensive. The government itself cannot afford to patch up the potholes and yet they expect a group of low income people to be able to do this. This is one of the conditions for getting title deeds.*

However, apart from a couple of cooperatives forming burial societies, there is no evidence of any post housing services delivered by cooperatives. Some cooperatives are thinking about using their registration certificates to go into commercial business but at the time of the study, they were only suggestions that had not yet been put into serious consideration. It is however significant to state that it was very evident that one of the most significant post delivery service which the cooperatives gave was the sense of community which is otherwise absent from a normal urban community. The benefit of this should never be underestimated especially in a difficult economic environment as experienced in Zimbabwe in the 2000 to 2010 decade.

*I am known all around and so are my children so much that they can't be mischievous without being caught and in the case of an attack by thieves they can easily be identified and the attackers can be traced*

### **10.1 Do cooperatives cater for the poor?**

There was mixed feelings on whether cooperatives cater for the poor. The involvement of the poor varied according to cooperatives and the definition of "poor" itself was subject to debate with quite a number of respondents arguing that most people have been rendered poor because of the economic turmoil in the

country. Based on that premise, they argued cooperatives were for the poor because the rich could not withstand the rigours and conditions of cooperative housing.

*Basically if you have high income people in the co-operative, when it takes long or goes through some of these problems, they quickly resign and move out- they have better options.*

*We can say we are poor in the sense that we have low salaries but we can manage to pay our subscriptions*

*A co-operative is an organization for the poor. Honestly if you have some money you will not waste time paying \$10 per month to build a house. The process takes long and those with money would rather build their houses quickly.*

*once a person joins a coop it shows that they have failed to get a house on their own, they can't afford it. It doesn't always mean you are extremely poor but that you can only manage to pay in installments*

Some pointed out that although the poor may be the initial members of cooperatives, the time involved, monies required- further worsened by the allocation of virgin land to cooperatives by authorities made it very difficult for the poor to withstand the rigours of the cooperative process making them vulnerable to expulsion or voluntarily dropping out from the cooperatives. Some suggested that some cooperatives try to be flexible and allow members time or give various options for them to hang on but it was inevitable that the poor members simply dropped out at some stage. There were some respondents who strongly felt that the whole cooperative process has been corrupted by the leadership and some from the government and local authority who took advantage of the poor and made profit from their contributions or as in some cases they gave priority to individuals who had the ability to pay ahead of the poor members of the cooperative who may have been the original members.

*The low income people stick to the co-operative but unfortunately it is also easy for them to find their way out of the co-operative because they get kicked out once they fail to pay their subscriptions.*

*You don't join a co-operative because you are poor but you join because you are looking for a house*

*The low income guys are the ones that form cooperatives but it is the middle income people that enjoy the benefits because they are the ones that can withstand the financial demands of the co-operative housing*

*The poor are the ones who should be catered for but because of greedy leaders they prefer the rich in order to gain.*

*On the day that subscriptions are collected the management then divides these funds amongst themselves -then go and buy the things from Botswana and sell them.*

## **10.2 How can the poor be helped?**

Despite a divide in opinion on whether the cooperatives served the needs of the poor, the majority of the respondents still contended that the best way to provide housing to the poor was to make them join cooperatives. Some added further qualifications to that option by stating that the authorities should engineer some form of funding mechanisms within the cooperatives so that the poor can individually build their own houses. There was contention that the government must service land and desist from parceling

out virgin land as this made it more expensive for the poor. Some respondents argued that the best way to help the poor was for the government to create livelihood opportunities for the so called poor to be better able to take care of themselves and some opined that despite housing cooperatives as a housing strategy having shown its usefulness, it was not supposed to be the only housing strategy and the municipality should not overly rely on it to as the sole strategy for low income housing.

*The best way to help the poor is for them to find opportunities to sustain themselves.*

*The council should also give co-operatives serviced land and reduce the amount they charge for a square meter*

*They must service the land and give out land that is ready for construction of housing units.*

*They must not demand too much from the very person they are calling low income earner- why should they demand 5 roomed house to issue title deeds- that's wrong.*

*With cooperatives, people are already organized- they organize themselves- the government only plays the role of providing serviced land and they do the rest on their own.*

*The poor must join cooperatives. They are very helpful and because people work together. Combining funds will enable you to build your own house and you get a lot of assistance from the members.*

*These days, the City council is giving out virgin land and it's only through a co-operative that it can be serviced*

Respondents were asked if there could have accessed a house or stand in any other way other than the cooperative when they joined the cooperative and 92% (23/25) stated that they could not and the cooperative was the only affordable option in their reach. Given current circumstances and changes in their lives, 64% (16/25) maintained that they still could not afford any housing options available on the market apart from the cooperatives at the time of the study. Significantly 36% (9/25) felt they could afford alternatives available apart from the cooperatives. Most mentioned that they could now afford the stands that were available and priced between \$1 000- \$2 000. The major reason they gave for this opinion was the economic stabilization brought about by the dollarization of the economy.

This data suggest that cooperative are targeting their beneficiaries well by affording housing to those that can hardly afford any other available options. It also implies that there are some people that were pushed into the low income bracket because of the economic turmoil who could otherwise have afforded other options. **Picture X** below shows an example of a house built by an individual who was squatter at the Hatcliff holding camp due to the dysfunctional housing system but was able to build his own house once he got a stand through a cooperative.



*A transformed cooperative house built by a former squatter in Hatcliff.*

96% (24/25) of the respondents stated that they made a correct decision by joining a cooperative. The only respondent who regretted joining a cooperative said it was because he was unhappy that he had been living in a cooperative house for 16 years and he still did not have title deeds and his cooperative was riddled with severe leadership problems.

*those who got stands who were part of the cooperative managed to build bigger houses and got title deeds. This is where I think I got it wrong. The biggest challenge is that a co-operative is just as good as its leadership, if the management is terrible and dictatorial, as a mere member, they won't listen to your contributions and you are in big problems. Some people are benefiting by running coops as if they are running their own companies. This is why I am saying it was a mistake to join a coop.*

To sum up the sentiments of those that are happy with the decision to join cooperatives, they state:

*it was a very good decision and it still remains a good decision that I can tell my children to do so if they don't have money to buy their house.*

*I think that is the best decision I have ever made since I came to Harare*

## **Chapter 5**

### **Lessons and Recommendations**

#### **5. Introduction**

This chapter sums up the whole discussion on dweller control in cooperative housing by drawing out lessons based on the empirical evidence from fieldwork done in eight high density suburbs of Harare and from thirteen cooperatives. The chapter ends with policy recommendations.

Lessons on Dweller control

##### **5.1 What is a house?**

Although the distinction between reproductive and productive uses of a house may appear academic, it is notable that respondents conceptualized a house as fulfilling reproductive uses more than productive although most households were motivated to shrink their living space or extend their houses in order to supplement their incomes by applying their houses to productive uses such as lodging and vending. Respondents also visualized a house in terms of ownership. This was largely driven by the difficulties associated with lodging which is basically sharing a house with a landlord. For respondents, the freedom brought about by owning their own houses represent a significant aspect in their definition of a house. Respondents in the study also identified the size of the stand to be more important than the size of the house. The size of the stand represented future prospects and a reminder and motivation for the work they need to do on their current house.

Although the elements of what a house “does” may vary from community to community, the evidence in this study highlights an intricate mix of variables that make people in cooperative housing in Harare regard the utility of a house as more important than what it is.

##### **5.2 Autonomy- who decides?**

The lessons on the notion of autonomy and mutual aid given the data are that beneficiaries do not necessarily have to be directly in control of the construction process themselves. The cooperative is good enough to exercise oversight on behalf of their members because it operates on the mandate of its members. Decoding the internal intricacies of the cooperatives shows they have varied degrees of flexibility and leaving the flexibility parameters to the discretion of members customizes the cooperatives to the needs of their membership.

In terms of the importance of who decides and who has control over the construction process, this data suggests that participation and collective decisions are more important than the individual's physical presence or role in the construction process because members were largely satisfied with the work done by the cooperatives and understood the limitations the cooperative worked under.

### **5.3 Best Results**

Despite the cooperative houses being simply core houses with 76% of beneficiaries still living in core houses, the high levels of satisfaction (84%) with the cooperative housing implies that there are other elements that can influence satisfaction with a house apart from the structure or the internal level of finishing. This study appears to imply that high levels of satisfaction come from:

- High levels of involvement and participation with every member appreciating the limitations and the influence of environmental forces on the final product such as hyper inflation.
- The influence placed on the importance of home ownership from environmental issues such as the indecency and difficulties of lodging that make the prospect of or the actual ownership of house override any structural deficiencies that the house may have.
- There is a strong preference for Self- progressive construction and this appears to discount any level of discomfort from the available house as the dweller takes control and responsibility of all future structure of the house. The prospect of a future comfortable house appears a much stronger source of satisfaction than the current state of the house



Examples of Cooperative houses that have 84% level of dweller satisfaction

### **5.4 Architecture and design**

A comparison between a cooperative housing township and those built or owned by the municipality shows that cooperatives are developing better townships and have a higher sense of citizenship, ownership and community. In terms of architecture, the designs for most cooperative townships are similar with the odd ones being different but the cooperative designs are decent enough for urban housing and can easily be modified to changing needs and circumstances. The following two pictures compare a cooperative and a municipal township:



A Cooperative township (left) and a Municipal township (right)

### 5.5 Right of Tenure

Beneficiaries noted that the authorities legally and by perception, were known to respect the cooperative tenure arrangements. This enhanced their sense of security thereby allowing them to focus their energies on meeting the conditions of the cooperative for them to get title for their houses. Security of tenure and all the other institutional mechanisms that encourage cooperative housing are in their own very good inducements for people to join cooperatives and have allowed people to shed off the negative perception associated with the history of cooperatives especially given the monumental failures of cooperatives in other sectors in the post independence era. Pictures X below show a road that is under construction by a consortium of cooperatives in Hatcliff. Such kind of community investment would not be possible if the government did not respect and secure the tenure of cooperatives.



A consortium of cooperatives in Hatcliff are finishing constructing the access road using only their subscriptions

## **5.6 Government – People relationship**

There is mixed feeling on the role of government in cooperative housing and Chapter 4 gives exhaustive details on this. Suffice to conclude that the government needs to find ways to finically incentivize cooperatives so that they improve their cash flows and shorten the period they tale to deliver houses to all the members.

## **5.7 Mutual Aid**

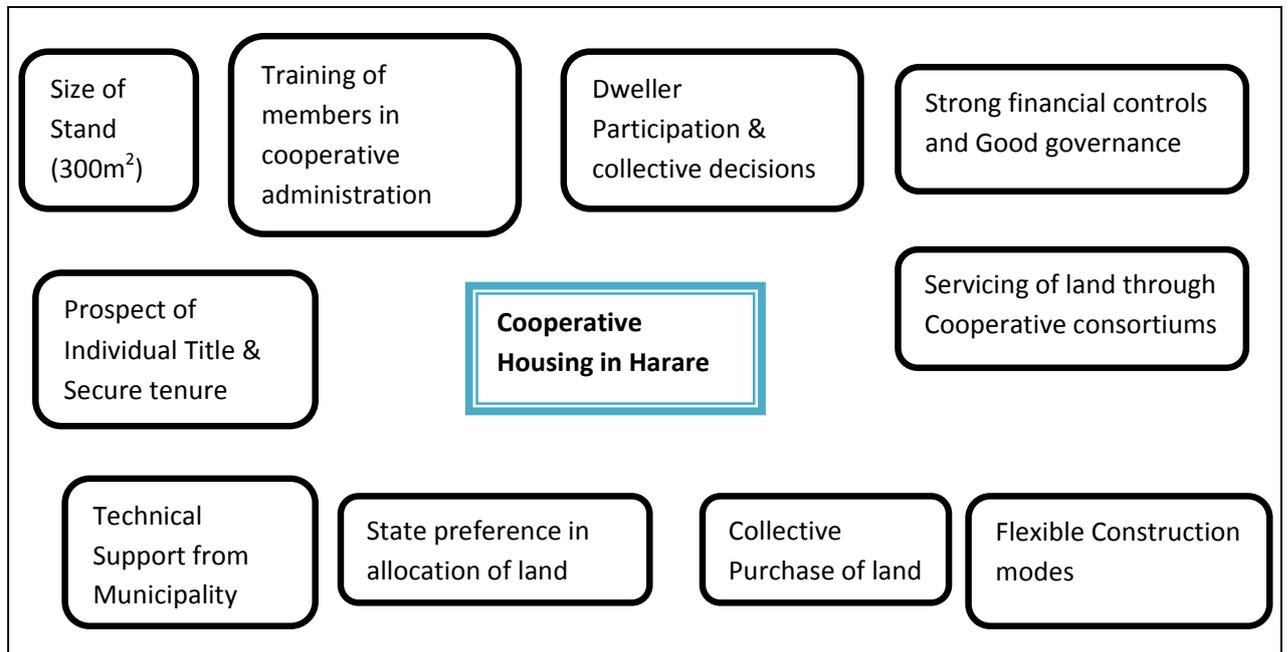
Despite this study showing that cooperatives are a viable way of providing housing to low- medium income people, evidence shows that the internal dynamics of a cooperative are as important as other external factors such as government policy and regulations. The data shows that cooperatives are beset with a lot of leadership challenges that include party politics interference, embezzlement of funds, corruption and dictatorship in some cases. These elements easily overshadow all the advantages that members can derive from collective action and pooling together of resources.

## **5.8 Post Delivery**

Evidence suggests that it cannot be stated with certainty that cooperatives can really cater for the housing needs of the poor because of the need to pay subscriptions and in some cases members are asked to “boost” or “top up” their subscriptions with large injections of funds. The poorer members of the cooperatives are the ones that quickly drop off whether voluntarily or otherwise. Without any sustainable source of income and without stable jobs like most of the respondents, it is difficult for them to progressively develop their houses and to also meet cooperative conditions such as subscriptions and “top ups.” Given that 96% of the respondents state that they made a good decision in joining the cooperatives, this implies that cooperatives are doing a good job of targeting and enrolling people that are really appropriate for this housing strategy. The absence of speculative selling of houses even from those that have title deeds shows that the houses are in the hands of those that need them.

Schematically, the key success factors for successful mutual aid housing in Harare as derived from this study are shown below:

### Key Success factors for cooperative housing in Harare



This study concludes that “**Dweller participation**” is a key success factor in cooperative housing more than “**Dweller control.**” This is not a semantic argument but one that is based on the empirical evidence where a dweller wilfully mandates the cooperative to control and manage the construction process on their behalf. The dweller is then happy with making monthly financial contributions and to actively or vicariously participate in making resolutions that guide the management committee. However, “dweller participation” is not the only success factor and the diagram above shows other variables at play. **Dweller participation** influences dweller satisfaction with the housing unit. Dweller control in its true sense becomes active at the dissolution of the cooperative or by consensus before dissolution when the beneficiary customizes the house to changing needs or their own tastes.

### 5. 9 Recommendations

Given the above conclusions and lessons, the following recommendations are made to improve the cooperative housing delivery system to enable it to deliver housing at scale and have more impact on the housing sector:

1. The Ministries responsible for Cooperatives<sup>19</sup> and housing should look at ways to encourage the formation of housing finance cooperatives and other forms of cooperatives in housing

<sup>19</sup> The actual Ministries are difficult to keep trace of because their mandates keeps changing

- instead of building cooperatives only. Cooperatives are failing to operate beyond the housing construction phase and innovative ideas should be found to allow them graduate from there.
2. Given the need for continual leadership training, cooperatives should pay a mandatory fee to finance the trainings and the funds could be lodged with an Apex organization such as the Zimbabwe National Association of Housing Cooperatives (ZINAHCO) to reduce any dependence on donor assistance or direct funding from government.
  3. Government should look at ways of subsidizing cooperatives in ways such as allowing cooperatives to claim back their VAT on provable receipts issued in their name. This can result in reduction in transactional costs that can help the low income afford the subscriptions and in the process reducing the waiting period because of improved cash flows and quicker construction of houses.
  4. The government through the Ministry of Public construction has heavy earth moving equipment which may be in bad state of repair given the prolonged recession but this equipment can be entrusted to cooperatives who can easily repair it and use it or hire it out at affordable rates to other cooperatives to expedite servicing of land.
  5. There is need for bridging finance for cooperatives and given the failure of the government to service land, funds from the national budget should be put aside for onward lending to cooperatives as a revolving fund under strict conditions to eliminate abuse. Cooperatives being largely low income cannot afford the market rates of capital. Government must and should not abdicate this responsibility.
  6. Housing cooperatives cannot and must not be the only housing delivery mode for the low-middle income groups. Efforts should be put in place to make housing delivery truly multi-modal with an enhancement of and from best practices but in the process affording choice to citizens.
  7. Given the nationalization of land in Zimbabwe, land must not be sold to housing cooperatives. The municipalities must not be allowed to charge even the so called 5% "intrinsic value of land". It is such charges that increase the transactional costs of cooperatives and result in the low income people being left out.
  8. Given the prevalence and difficulties associated with lodging, there is justification in the introduction of a tax on landlords' rental income which must not be too expensive so as to result in an increase in rentals or evasion but enough to be used in the subsidization of low income housing initiatives. It is suggested that a presumptive tax of \$1 per lodger would be a good start.

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