HOUSING COOPERATIVES IN ZIMBABWE: THE RELATIONSHIP BETWEEN GOVERNANCE AND OUTCOMES IN THE CASE OF MASVINGO

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A Research report submitted to the Faculty of Engineering and the Built Environment, University of the Witwatersrand, Johannesburg in partial fulfilment of the requirements for the degree of Masters of the Built Environment in Housing. Johannesburg, March 2018

Declaration

I declare that this Research Report is my own unaided work. It is being submitted to the Degree of Master of the Built Environment in Housing to the University of the Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination to any other University.

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Signature

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Abstract

Housing cooperatives have gained momentum over the decades. This is a result of governments' failure to meet the housing need of their citizens. After independence, the Zimbabwean government inherited an overcrowded and segregated housing stock. The state encouraged the formation of housing cooperatives as one mechanism to fulfil its obligation in relation to housing. Since the early 1980s, housing cooperatives have evolved in Zimbabwe to be the key to housing provision for the poor. This research report was aimed at understanding how governance issues affect the overall outcomes of housing cooperatives in their effort to address the housing shortage in Zimbabwe. The study concentrated on two housing cooperatives in Masvingo. A conceptual framework was used to analyse the data gathered using qualitative methodology interviews and observation. The findings of the research show that basic tenets of governance, namely participation, accountability, transparency and responsiveness are at their lowest levels in cooperatives. As such overall outcomes have been compromised. Thus, housing cooperatives under this study are facing challenges in trying to house the poor populace of Masvingo. The study revealed that if well-supervised and properly monitored, housing cooperatives could be a vehicle for the provision of housing. As such, housing cooperative should create a conducive environment for members to participate and provide financial statements to members. The responsible ministry needs to engage with members at the local level and not just engage management at the national level as was the case at the time of my research in 2017.

Dedication

This work is dedicated to my husband, Mordicai Chibaya, without whose caring support it would not have been possible.

Acknowledgement

I would like to direct my appreciation to all those who rendered their time, support and assistance towards the completion of this research. This project could not have been a success without the Almighty God who gave me strength day after day to execute this task. Special acknowledgement goes to my supervisor Professor Marie Huchzermeyer for her guidance throughout the research, without her it would have been difficult for me to complete it, her informed advice and constructive guidance contributed to the success of this research. Thank you very much, and may the Almighty continue to bless her. Many thanks go to the lectures of the department for their professional guidance throughout my study.

Special mention goes to Wits-TUB project for the financial support throughout the completion of this degree. To my husband thank you for your unwavering support. To my family members and friends, I am b grateful for your unfiltered backing and encouragement.

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List of acronyms

BEE- Black Economic Empowerment

GOZ- Government of Zimbabwe

HPZ- Housing People of Zimbabwe

ICA- International Co-operative Alliance

ILO- International Labour Organisation

MSMECD- Ministry for Small and Medium Enterprise and cooperatives development

NGO- Non-Governmental Organisation

NHDP- National housing delivery programme

NHP- National housing policy

OECD- Organisation for Economic Co-operation and Development

OGHK- Operation Garikai Hlalani Khule

RVR- Remainder of Victoria Ranch

SCC- Swedish Cooperative Centre

SDGs- Sustainable Development Goals

UDCORP- Urban Development Cooperation

UN- United Nations

UNDP- United Nations Development Programme

UNESCAPE- United Nations Economic and Social Commission for Asia and the Pacific

ZINAHCO- Zimbabwe National Association of Housing Cooperatives

Zimstat- Zimbabwe National Statistics

CHAPTER 1

1.0 Introduction and Background

The topic for this research is housing cooperatives in Zimbabwe and how governance issues affect them in trying to achieve their objectives. This chapter aims at introducing the concept of housing cooperatives by giving background information on the subject. The chapter will outline the purpose and objectives, research question and sub-questions and set out the methodology to be used in this research. In addition, limitations of this research will be given. Zimbabwe's political situation has taken a dramatic turn as I was writing up this report. The new anti-corruption drive has seen several high-ranking officials being arrested for corruption. In the wake of this turn, this research was carried out at a difficult time where respondents were not willing to talk about irregularities willingly although it was evident to all that they exist. It was a context of tension and suspicion.

According to UNCHS (2000) shelter is every human being's basic need. It is an essential part of the foundation needed by every individual to participate fully in society. The state has a role to play in this but usually cannot offer to house adequately on its own. In Zimbabwe, housing provision has been one of the important aspects of government plans since independence in 1980. The government of Zimbabwe decentralised power in housing, allowing housing cooperatives to take the role of providing residential stands and to build houses for those in need. Zimbabwe gained independence in 1980 and inherited a segregated and overcrowded housing stock. The incoming government had the role of unifying segregated cities and to provide accommodation for all urban dwellers. However, it did not manage to develop a policy that adequately considered the population expansion in urban areas. While the country faces socio-economic problems, which result in high demand for housing, the government of Zimbabwe came up with different strategies aimed at solving the housing problem. One of these relates to housing cooperatives.

Thus, housing cooperatives have emerged in the context of housing challenges in urban centres as a strategy for securing low-cost housing. The first housing co-operative in Zimbabwe was formed in Bulawayo in 1986. The Government of Zimbabwe has made efforts to solve housing problems by enacting laws, helping Council programmes, private and community initiatives to ensure access to adequate housing in the face of economic hardships and the legacy of colonial policies among other challenges. The Cooperative Societies Act 24:05, bylaws and the Co-operative Development Policy of 2005 govern housing cooperatives in Zimbabwe. These cooperatives are membership based.

Zimbabwe like many developing nations in Africa has seen rapid population growth in urban areas due to urbanisation (Mutizwa 2009). Zimbabwe is one of the African countries that supports the SADC treaty on decent human settlement and the UN's Millennium Development Goals including goal number 7D which hopes to have improved lives of slum dwellers by 2020. However, it should be noted that Zimbabwe has faced economic challenges. Segregatory colonial policies such as Economic Structural Adjustment Programmes have contributed to the failure of government in fulfilling its obligation in housing provision (UN Habitat 2007). As of 2012, the Zimbabwean government had a housing backlog of 1.25million (GOZ 2012).

Housing cooperatives have been allowed to provide housing where the state failed (Auret, 2005). However, provision of housing through housing cooperatives has become a profitable business venture that has seen many players enrich themselves (Chinyamakobvu, 2014). This research is a study of the governance dynamics in housing cooperatives in Masvingo.

1.2 Problem statement and rationale

Providing decent and reasonably priced accommodation has been one of the worries for the government of Zimbabwe. To this end, different approaches where adopted. These include the housing cooperative programme which is the focus of this research. In this approach maladministration and monetary scandals have resulted in cooperatives being questioned. Cooperatives were adopted to support the principles of the new government through improved affordable land access to enhance home ownership of the poor (GOZ, 2012). However, the poor are not accessing affordable land through cooperatives (Muchadenyika and Williams, 2016). In the case where the poor have accessed land under cooperatives, there are many demolitions of houses developed under cooperatives (ibid). Therefore, it is relevant to research governance issues affecting the progress of housing cooperatives.

1.2. Aims and objectives

This research has the overall aim to contribute to our understanding of the effects of governance on housing cooperatives. To this end, its's goals are to explore how governance issues have affected the outcome of cooperatives in Masvingo. More precisely the study seeks to understand issues of participation, collectiveness and decision-making. In addition, this research aims to identify the principles that govern housing cooperatives broadly but also within Zimbabwe.. This research also seeks to gain an insight into the governance challenges faced by housing cooperatives and assessed measures taken by housing cooperatives to ensure good governance in housing provision.

1.3 Research Question:

The following main question guides the proposed research:

To what extent has governance affected the outcomes of housing cooperatives?

Sub-questions are as follows:

What are the principles that govern housing cooperatives, particularly in Zimbabwe?

Why is good governance important in housing and particularly in cooperatives?

What is the relationship between governance and the outcome of cooperative housing in Masvingo?

What does this mean for housing cooperatives in Masvingo?

1.4 Expected findings

The study expected to find that governance is critical to the effective functioning of housing cooperatives. It expected to find that housing cooperatives in Masvingo are governed in a way that allows them to serve interests other than those of their members. The study also expected to find that collective ownership in housing cooperatives has become secondary to a profitmaking objective and it has limited decision-making power of members.

1.5 Key terms and concepts applied in this research

This section highlights some key definitions from the literature that will be reviewed in detail in chapter two, and that relate to the functioning of housing cooperatives.

1.5.1 Definitions and broad types of housing cooperatives

A housing cooperative is a distinctive form of collective home ownership, is membership based and it has the characteristic of bringing resources together to use to buy houses (UNHSP 2012). ILO (2002) defines a cooperative as a self-governing partnership of people banded together by preference to meet their needs through a jointly owned and democratically managed programme. The International Cooperative Alliance (1995) extends this definition by emphasizing that housing cooperatives are "legal associations formed for providing housing to its members on a continuing basis". Housing cooperatives have been spelt out as key actors in the provision of sustainable human settlements in the world and as a government partner (UN Habitat 2006).

There are distinct types of housing cooperatives, but what they have in common is a form of mutual understanding (Agevi and Yahya 1987). Housing cooperatives are distinguished in several ways. Sazama (2000), highlights that housing cooperatives have been developed under different circumstances. Firstly, there are housing cooperatives that build houses for members, ones that provide stands for their members and those that work as contractors. Accordingly, housing cooperatives vary in their obligations, among them acquiring land, servicing, and construction of houses as well as management (ibid). Secondly, cooperatives span different sectors; that is community and work cooperatives. Housing cooperatives are either community housing cooperatives or work-related housing cooperatives. Community housing cooperatives cater for members of the community who are not employed as such but have diverse sources of income. Work-related housing cooperatives cater for formally employed households, therefore people with a fixed source of income. Income earning cooperatives are distinguished from one another by the type of work they provide

1.5.2 Advantages of cooperatives

Housing cooperatives have been viewed to have positive effects on the members involved. 'The co-operative housing approach has many advantages', as highlighted by UN-Habitat (2006). These include member participation which gives control, indirect ownership, and in countries such as South Africa, potentially the enhancement of Black Economic Empowerment (BEE) related economic activities (ibid). Housing cooperatives make the unrealized potential of housing as an asset realised, thus reducing reliance on the state (ibid). Ajayi (2012) places these advantages in relation to other housing approaches thereby highlighting the benefits of cooperatives. He emphasises that co-operatives give low-income people the opportunity to take part in establishing and managing their housing. According to CAHF, the cooperative model presents residents with control of the property they live in. In this regard, members of a cooperative have the power to decide on what they need on the property.

Housing cooperatives are also considered important in creating integrated urban communities not only through providing housing but also for the overall development of the society. They can be useful in the provision of many services and facilities to the community at large (Ajayi 2012). For example, in Kenya, the Kariobangi Housing and Settlement Cooperative in Nairobi runs a nursery school and a building materials production yard. Such cooperatives also create an internal control mechanism which minimises speculation and premature transfer of houses (ibid).

1.5.3 Formation and governance of cooperatives

Sazama (2000) notes that housing cooperatives have been developed under different circumstances. Housing cooperatives have come into being because of the housing shortage and failure of states to provide housing for its people. In developing countries, they came into being because of housing problems which could be rectified through practical, unsegregated and self-managed communities (Onukwugha 2000).

Governments have played distinct roles in relation to cooperatives. At one extreme is the Norwegian case where housing cooperatives have been successful due to the enabling environment offered by the government (Pedersen 2003). By dividing responsibilities among cooperative stakeholders, the Norwegian government ensured no individual profited from the housing crisis that existed (ibid). At the extreme end, the Canadian government also took part in housing cooperatives by enacting legislation that governs the housing cooperatives and gives subsidies. The Turkish government offers grants and subsidies to make certain the goals of the cooperatives are met (Pedersen 2003). Thus, different governments have offered support for the housing cooperatives to be successful. Governments in developing countries where funding is scarce due to economic problems are at the other extreme. They have largely failed to provide substantial support for housing cooperatives.

1.5.4 Cooperatives in Africa

In Africa, there have been different forms of collective initiative with housing cooperatives having gained momentum in the 1980s (Agevi and Yahya, 1987). In countries like Zimbabwe, Tanzania and Botswana, this resulted from or in the context of existing collective initiatives such as saving and credit unions as well as credit clubs (ibid). In Zambia, housing cooperatives have been viewed as a way of enabling people to provide own housing. Ajayi (2012) mentions the formation of housing cooperatives in South Africa around 1996 in the early post-apartheid years. However, the concept is yet to be fully developed due to challenges such as cooperatives legislations being biased towards housing cooperatives (ibid).

1.5.6 Cooperatives in Zimbabwe

In Zimbabwe, housing cooperatives came to the fore in the late 1980s. Both classifications of cooperatives were promoted, that is work-based and community-based cooperatives (Chirisa et al 2014). Zimbabwean cooperatives control their operations through a democratically elected management committee. Housing cooperatives in Zimbabwe use an incremental approach to pool together resources. This approach allows people to settle in the absence of roads and electricity (ibid).

Numerous studies have been conducted on housing cooperatives in Zimbabwe. Vakil (1994) showed that housing cooperatives improve women's access to housing especially in the community-based housing cooperatives in Zimbabwe. Research by (Keivani & Werna 2001) showed that in Zimbabwe housing cooperatives were work-based competent union or politically influenced community associations. Housing cooperatives proffer members a sense of control on the quality of houses produced only if the members take part in the production of houses.

1.5.7 Governance of cooperatives

Governance in relation to cooperatives 'entails how members and the elected directors, set and control the direction of the cooperative to safeguard its achievements as a workable business and a cooperative group' (CHF Canada, 2010). Governance ensures 'the views of minorities are considered and that the opinions of the powerless in society are heard in decision-making' (UNDP 2006:1). Good governance includes participation, transparency, accountability, collectiveness and effectiveness (World Bank 1992). These basic attributes of governance will be considered and how they affect the operations of housing cooperatives in Masvingo.

1.5.8 Conceptual framework

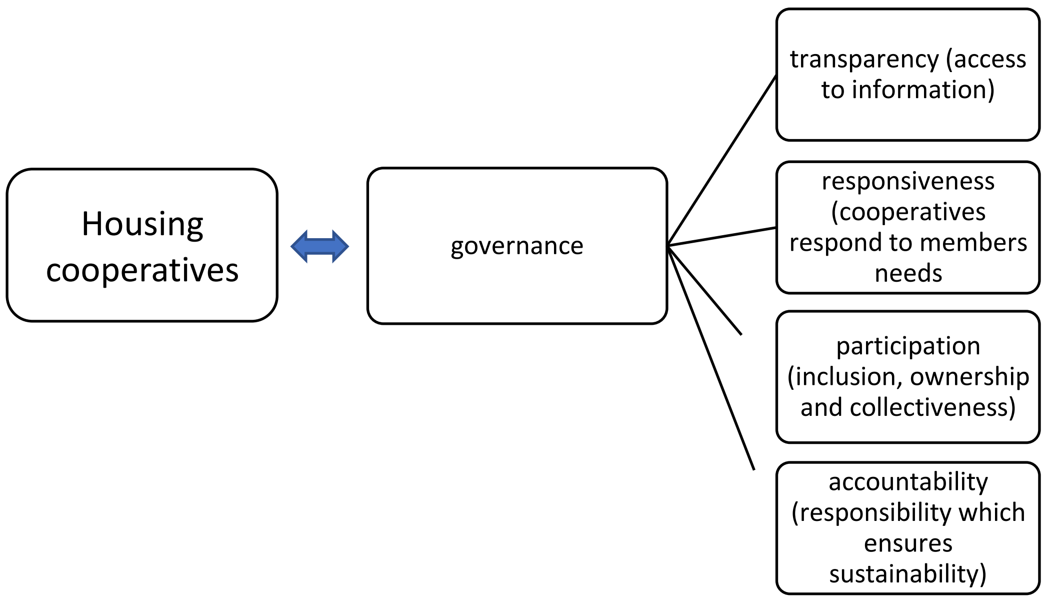


Figure 1 conceptual framework

1.6 Research method

This research followed a qualitative research method, and interviews were used as data collection technique. The qualitative research method was chosen because it enabled me to explore the complex patterns of a small number of housing cooperatives in sufficient depth and at a meaningful level of detail. The research design for this study was a multiple case study. Wilson (2013) explains that a case study is a study of a phenomenon or a process as it develops within one or more cases. Of relevance to a master by coursework and research, Strauss (1999) argues that case study method is suitable for individual researchers since it offers a chance for a particular issue to be researched in a short space of time. As such, a descriptive design was used because it allows for the gathering of first-hand information from the relevant stakeholders.

1.6.1 Purposive sampling

Given that this is a qualitative study, the sampling was purposive. This applies to the choice of the case studies as well as the selection of interviewees within the case study. Yin (1991) describes purposive sampling as a method of sampling that allowed me to choose subjects per their knowledge on the issue under research. In the same manner, purposive sampling was utilised in this research. In this case, participants were selected according to their knowledge about the emergence of housing cooperatives in Masvingo, of the structures through which they work and make decisions, of the conflicts and dynamics and their implications for the day-to-day running of the housing cooperative. With my knowledge of the area, I was able to select cooperatives for my research as I had prior information of their business. To select the interviewees, I chose people who had knowledge on cooperatives. The sample comprises of officials and members from two housing cooperatives, Council officials and the MSMECD official. I made sure that my sample included a resident with an experience of how each of the two cooperatives functions in their capacity. Each cooperative manager possesses knowledge of how each organisation functions. I also made sure to select the Council officials and MSMECD official had experience working with cooperatives in Masvingo through the assistance of the relevant people from the local authority.

For this study, the interviews were administered to officials who included Council officials, minister if available (ministers are often referred to as politicians rather than officials) and managers of housing cooperatives and some beneficiaries from the housing cooperatives. Two sets of interviewees were used in this research. First, I conducted five interviews with officials from the Council and housing cooperatives as well as the resident Minister of Masvingo and secondly, I conducted four interviews with members of two different housing cooperatives. These members were recipients of stands from either of the cooperatives. Interviews aided in acquiring first-hand information from different people knowledgeable on housing cooperatives. To this end, there were members yet to receive stands but who were out of reach during this research.

1.6.2 Interviews

As highlighted by Creswell (2009) in an interview, I used questions to elicit an expanded response through one on one communication. Interviews were of much importance in this study since they allowed informants to open up on their views on the governance of housing cooperatives, including the dynamics surrounding them. Thus, the adoption of interviews was important as these allowed me to probe further.

Semi-structured interviews were used to collect data in this research. This allowed me to prepare questions and let the conversation go beyond the questions but in a focused way. Semi-structured interviews are formal and conversational; they help the informants to open up (Creswell, 2009). 'Questions are pre-planned, and there is enough flexibility to enable the interviewee an opportunity to shape the flow of information' (Wilkinson 2012:45). During interviews, I set out to record and take notes. However, the interviewees had their reason not to be recorded. I had to take notes throughout the interviews. The interviews were conducted in English as respondents understood this language. Interviews with members lasted up to 35 minutes and were conducted in members' houses, whilst interviews with officials lasted between 30 and 45 minutes. These I carried out in the officials' offices. All the interviews were conducted on different dates in September 2017.

1.6.3 Ethical considerations

McMillan and Schumacher (2010) note that research ethics entail rules that must guide the researcher in carrying out research. Research ethics help differentiate between unacceptable or acceptable behaviour in conducting a research (ibid). Researchers should consider ethics when conducting any form of research (ibid). Ethics protect the participants from psychological, social and physical harm (ibid). In this research, I respected the participants by considering ethical issues taking note of, the informed consent, confidentiality, and data storage. My fieldwork could only start once I had set out this in my ethics clearance and my clearance certificate was granted.

Given that cooperatives are known to be fraught and self-enriching I identified myself and the purely academic purpose of my study before engaging participants. To position myself I told my participants that I knew there were some negative issues affecting cooperatives that needed to be discussed. I also sought consent from the intended participants. This consent reflects a respect for the rights of individuals wishing to take part in the research (Nachmias and Nachmias 1996) and refers to the participant being given the information needed to decide to take part in the study (Creswell 2009). As such information about the research was given to intended participants through participant information sheets. I availed myself to clarify this further when questions arose.

1.7 Limitations of the study and how these were overcome

Limitations are boundaries beyond the researchers' control that constrain the research (Simon and Goes 2013). In this research, these included time and resources (ibid). It also included respondents not opening up and seemingly not answering honestly. I expected that this study might unleash tension and may be considered politically unacceptable. I tried to make sure this research would be useful despite the constraints. By adhering to the requirements of research rigour, I managed to gain well-founded insights within the confines mentioned above.

To collect data from interviewees a few challenges were met. To start with, housing cooperative managers were not voluntarily available to engage in the interviews. Likewise, I had to seek authorization from the senior administrators to interview the managers. Thus, I had to make repeated visits until I managed to interview them. It was unfortunate that the resident Minister of Masvingo passed away before I could interview her. Due to this, the director in the late Minister's office directed me to the Small, Medium Enterprise, and Cooperative Development Ministry were the official in the Masvingo office attended to the questions I had. Housing cooperative members were hesitant to be interviewed. I had to engage with a local community member who introduced me to the members. Finally, to engage Council authorities was a challenge as I was asked to write an application to ask for an approval to conduct my research with them. The response took over a week to come through. With the permission in hand, I could interview the Council officials though I was directed from one office to another until I got to the right officials who could answer my questions. Nonetheless, I had the impression that interviewees answered questions to the best of their abilities.

1.8 Structure of the research/ chapter outline

The research comprises of six chapters:

Chapter 2 introduces the literature review and the conceptual framework of the study. In this chapter, the key concepts in governance and issues to do with housing cooperatives: accountability, responsiveness, participation and transparency will be reviewed. The literature is based on international and developing nations' academic discourses.

The third chapter describes the housing situation, governance and policies in the context of Zimbabwe and more specifically Masvingo. The fourth chapter presents the findings from the two case studies. The fifth chapter follows and it analyses data presented in chapter four using the literature reviewed in chapter two. Finally, chapter 6 focuses on the conclusions and recommendations for the study.

CHAPTER 2: GOVERNANCE IN HOUSING COOPERATIVES

2.1 Introduction

It is impossible to separate housing issues from the socio-economic development of the human species (Ademiluyi and Raji, 2008). Housing cooperatives have been viewed as an entity that has the potential to fulfil goals of low-income housing (Sukumar, 2001). This chapter presents arguments put forward by different authors in relation to housing cooperatives and how they work in connection with their success and failure. The chapter is focused on the themes of this research, namely housing cooperatives, the formation of housing cooperatives, governance of housing cooperatives and housing cooperatives in Africa. The reviews inform how these concepts are related to the functioning of housing cooperatives and their outcomes. As such these key themes will be utilised as an analytical framework to assess the connection between governance and outcomes of housing cooperatives in Masvingo. As mentioned, the analytical framework brings together accountability, transparency, effectiveness and participation, and active and direct member participation, which allows for accountability, which in turn helps ensure transparency and effectiveness. For the purposes of this research, I will use the word governance as meaning the way housing cooperative leaders exercise power or authority for the well-being of their members which relates to management processes and decision-making rights.

2.2 Housing in Africa

According to UN Habitat (2011) Sub Saharan Africa has the highest population growth. Further, the increase in population in the South is most intense in metropolises (ibid.). Access to sufficient and reasonably priced housing is a present and emergent problem in all African nations and cities. As such virtually, every state in Africa is facing accommodation deficiency, which is on the rise at an alarming rate. Housing challenges are to do with the ability to afford housing, which is costly and earnings are small (ibid). Metropolitan housing demand in Africa is principally an upshot of rapid and extensive urbanisation in Africa. The exodus of rural households to urban areas in search of urban opportunities has placed, and will persistently place massive force on reasonably priced land and housing.

2.3 Understanding housing cooperatives

Cooperatives entail pooling resources together in a collective way and this is intended to lower individual housing cost (Ganapati, 2001; Saegert and Benitez, 2005 cited in Ganapati, 2014). Cooperatives, therefore, are based on the notion of collectiveness rather than individualisation and aim for inclusiveness, equality between members, self-responsibility and participation of members (ILO, 2002). They have evolved since the late nineteenth century and have been embraced by countries of the north and the south alike. Cooperatives, as highlighted by Ganapati (2014), are a means of building community; in effect, cooperatives foster community action. In Mumbai, cooperatives have been used to foster collective ownership thus giving a voice to the voiceless (ibid). Cooperatives are also recognised as a mechanism for fostering low-income housing (Sazama, 1995) and therefore several developing countries have adopted cooperative housing models (Freut, 2005). Lang and Novy (2013) argue that although the concept is widespread, cooperative housing is being rediscovered as an alternative to managing the high demand for reasonably priced houses due to urbanisation.

Housing cooperatives have become organizational elements in the advent of neoliberal policies that took charge in developing countries in the 1990s (ibid). UN Habitat (2010) highlights that there are cooperatives that only provide land and the individual member builds the house. These cooperatives may lease land to their members. As a solution to low-cost housing demand, they came into being in several countries because of the retreat of the public sector and the inability of the private markets to avail housing to the people (ibid).

The International Cooperative Alliance (1995) highlights their role as "legal associations formed for providing housing to its members on a continuing basis". Organisationally, housing cooperatives are understood as self-governing organizations of people integrated to meet a common identified socio-economic need in this case housing (Habitat, 2010). They are characterised by a philosophy of working in harmony with mainstream social goals and generating trust within the community (ibid). As such, Gertler (2001 cited in UN-Habitat, 2010) agrees that housing cooperatives are a catalyst for achieving sustainable develop varies.

The benefits or advantages of a cooperative vary according to the type of housing cooperative. Housing cooperatives came into being in an environment of housing problems in cities and towns as a way of obtaining low-income housing in urban locations (Chirisa et al 2014). The co-operative housing approach has distinct advantages. It can be noted that cooperatives are hinged on equality, solidarity self-help and self-responsibility with ethics in honesty and openness (UN Habitat 2010). Housing cooperatives are viewed as important in the eradication of poverty and in the attainment of Sustainable Development Goals (SDGs). Sazama (1995) notes that housing cooperatives positively contribute to the supply of inexpensive housing. According to his research in the United States cooperatives have provided a structure for reasonably priced housing for the low-income earners. Thus, cooperatives have the potential for the low-income and the poor to access housing in developing countries.

UN Habitat (2010) makes a point that housing cooperatives have the goal of creating a home for individual members and the community. Furthermore, housing cooperatives have an advantage of meeting the social needs of members as they are locally owned and directed thereby bringing members together even when conditions change to their disadvantage. In India, Mumbai housing cooperatives have been effective as compared to Chennai and New Delhi, thus benefits or advantages vary accordingly with the type of housing cooperative (ibid). As highlighted by UN Habitat (2010) housing cooperatives have economic advantages to their members. As cooperatives provide low down payment for members this makes housing affordable for the low-income earners in society (ibid). In addition, cooperatives offer control of an individuals' living environment thereby providing security of tenure (ibid). As such, housing cooperatives should offer security for its members.

2.4 Formation and governance of cooperatives

Housing insufficiency and the inadequacy of the government to deliver accommodation for its citizens has seen the inception of cooperatives (Onukwugha, 2000). According to UN Habitat (2010), the first housing cooperative movement was in Germany in the 1890s. Housing cooperatives have evolved in divergent contexts. According to Sukumar (2001), housing cooperatives have received preferential treatment in government subsidy systems as they offer a better solution in housing provision compared to other subsidies. Governments have played distinct roles in promoting cooperatives. The enabling atmosphere in Norway resulted in the triumph of housing cooperatives (Pedersen, 2003). In addition, the enactment of legislation that regulates the functioning of housing cooperatives and provision of subsidies have also resulted in the success of cooperatives in Canada and Turkey (ibid). However, in the South limited funding results in housing cooperatives not realising their full potential. Thus, the government support for cooperatives in developing countries is uneven.

2.5 Cooperatives in Africa

The focus of this section is to unpack the inconsistent variables of housing cooperatives in Africa. On this continent, cooperatives emerged in the 1960s when countries sought a collective resolution to confront development that the continent faced (Ganapati, 2014). Cooperatives have traversed two epochs. The first era was characterised by the state directing the movement of cooperatives (Wanyama, 2009). The state-dominated in housing provision making people's common interest conditioned to meet the needs of the state. Interestingly cooperative development in this era was directed by the colonial state to meet its own needs. Housing cooperatives were used as instruments through which the colonial settlers would implement their socio-economic policies. In the same way, these cooperatives were not operating with the interest of the members in mind but with the state's interest (ibid). This resulted in failures of cooperatives to meet their developmental expectations.

These failures as highlighted by Wanyama (2009) resulted in the second epoch/era of housing cooperatives in Africa. It is against the World Bank's belief that cooperatives needed restructuring that is moving away from the state to ensure the focus was entirely on the needs of members (*ibid).*

In Kenya, cooperatives span across all sectors and they gained recognition after independence (UN Habitat 2010). Housing cooperatives have been regarded as a self-help mechanism of empowering people to own housing in Kenya. In Angola, housing cooperatives have been known as one of the key strategies in addressing the housing deficit that exists (CAHF, 2017). The concept of cooperatives in Angola dates to the colonial period. It has proved to be a practical solution to the housing needs of the citizens of Angola. Cooperatives in Africa had partial accomplishment in developing affordable housing pending market liberalisation from the 1980s onwards. In Eastern and Southern Africa cooperatives have been relatively strong in recent decades. It has so far become a dependable housing provision scheme since building houses need more financial resources and a few people can afford to construct houses using personal resources (Twwimanye et al, 2015). Thus, housing cooperatives have played a role in different areas of Zimbabwe in housing the low-income bracket people.

Housing cooperatives have three open roles concerned with the aim of adequate and affordable housing for their members. To start with, they allow families to pool resources to acquire and develop land and housing. Next, they simplify access to finance. Finally, they empower groups to come together and lessen building expenses. Their core purpose is to encourage home possession for low-income people. Cooperatives are vehicles for households to access decent housing (Huba, 2016). Furthermore, cooperatives are owned, financed and managed by their members with the aim to improve societal financial state and fulfil the requirements of the members. However, as I will show below, my interviews in Masvingo showed that influential leaders of cooperatives encompass individuals from diverse experiences with dissimilar drives and principles, and therefore possess different thoughts on cooperatives.

2.6 The development of housing cooperatives in Zimbabwe

In Zimbabwe, housing cooperatives took centre stage in the late 1980s. Following this initiative, several housing cooperative societies were formed in Zimbabwe (Chirisa et al, 2014). As its main social responsibility on attainment of independence, the new government sought to achieve basic education, health, housing and sanitation for all by the year 2000 (Zanu (PF) Manifesto, 1980). Cotton Printers Housing cooperative was the first housing cooperative in Zimbabwe. It was established in 1984 as a work grounded housing cooperative in the second largest city in Zimbabwe; Bulawayo (Chabuda, 2016). One of the biggest housing cooperatives to date, Kugarika Kushinga Housing cooperative (KKHC) was set up in 1986. In 1993 Swedish Cooperative Centre (SCC) in collaboration with Housing People of Zimbabwe (HPZ) eased the formation of the Zimbabwe National Association of Housing Cooperatives (ZINAHCO) as an apex organization in the country. ZINAHCO's mandate is to aid cooperatives in getting registered and accessing land from the government (Kubara, 2013 cited in Twwimanye et al, 2014).

Despite the inception of housing cooperatives, the economic environment set by the colonial policies resulted in governments' support for cooperatives diminishing in developing countries resulting in cooperatives struggling to meet their goals (Birchall, 2004 cited in Ganapati, 2001). The administration of Zimbabwe tried to manage the housing problem by letting housing cooperatives proffer housing where the government was unsuccessful (Auret 2005). Nonetheless, delivery of housing through housing cooperatives has come to be a moneymaking business enterprise that has seen many players opting for big numbers in membership to ensure higher contributions (Chinyamakobvu 2014). Land barons have come into play as they saw cooperatives as an entry point for them to access land and then sell it to people outside the cooperative for profit (Muchadenyika and Williams, 2016). It ought to be noted that housing cooperatives are not primarily for profit but for housing provision for low-income earners.

The government sees the manifestation of housing cooperatives as the cure to the problem that the state has failed to provide or enable accommodation to its citizens (ibid). In Zimbabwe, housing cooperatives manage their performance through an egalitarian board. Which allows for the use of an incremental approach to bring resources together. This mechanism means that in many instances cooperative members begin building incrementally prior to service provision by the state (ibid).

Various research studies have been conducted on housing cooperatives in Zimbabwe. In one of the earlier studies, Vakil (1994) highlights that women's access to housing was improved and has changed due to the adoption of community housing cooperatives in Zimbabwe. As such housing cooperatives should be viewed as key to access housing in Zimbabwe. However, today cooperatives have managed to incorporate the working class and even those who have informal sources of income. Housing cooperatives thus have offered the formal and informal workers access to housing by enlisting as a member and paying monthly contributions.

2.7 Governance

Governance is defined as the application of control by governmental front-runners for the well-being of their nation's citizens, which includes processes and institutes through which general public and groups communicate their rights (World Bank, 2007). It is aimed at ensuring that an organisation complies with its constitution. According to the research done by Gisselquist (2007) governance is viewed as a principled goal and as a channel for the achievement of development.

Good governance is the process of making and implementing the best possible decisions (UNESCAPE). It is more concerned about those being governed. It assures that corruption is minimized, the views of minorities are taken into account and that the voices of the most vulnerable in society are heard in decision-making.

Kofi Annan, former UN head, highlighted that ‘good governance the essential element in eliminating hardship and promoting development’ (UN 1998:1). Governance is ‘the procedure by which collective establishments administer community concerns and manage public assets’ (UNDP, 2007: 128). It ‘incorporates the responsibility of public establishments in creating an atmosphere in which financial operators function properly’ (OECD, 1995: 14).

As such good governance should be in the realm of any development initiative. Good governance includes participation, transparency, accountability, collectiveness and effectiveness (World Bank, 1992). In addition, World Bank (2007) explains good governance as the approach used by institutions to acquire and exercise power to shape public office in this research housing cooperatives. It can be deduced from the above definitions that in governance there are three issues mostly involved which are the procedure through which, authority is utilised to control common affairs of a community (Ibid). Community control is established as residents participate at various levels (UN Habitat, 2010). Sukumar (2001) concurs with the above when he makes a point that cooperatives aid low-income household through collective self-help.

2.8 Governance in housing cooperatives

Governance in housing cooperatives entails openness and accountability to the membership, transparency, effective participation of members and responsiveness in the running of the organisation. These attributes of governance will be considered in detail in the following review.

2.8.1 Transparency

Transparency is a principle used for logical purposes (Etzioni, 2010) and it entails openness. It is defined as the principle that empowers the community to access information in operations and structures of a given organisation (ibid: 389). Transparency plays a role in development initiatives, enhances policy investigation, promotes public discussion and reduces the possibility of dishonesty. Transparency entails that resolutions and their implementation are executed in a way that stems from set rules and regulations (ibid). It encompasses free access to information by the members of the cooperative who are governed by the resolutions and their implementation. Transparency in cooperatives promotes and protect the set-out goals of the cooperative the presence of transparency guarantees people an ability to stand for their rights and act against fraudulent practices in the housing cooperative. The cooperatives should conduct their business openly and respect its members and aim for producing required results. Transparency is about making information about an organisation open however Etzioni (2010:398) found conflicting evidence that 'those who receive the information cannot act on it' as they lack the expertise that is limits of knowing. In housing cooperatives for low-income earners, members possess low levels of education as such they will not be able to decode and act upon the information provided by the cooperative rendering provision of information to members less important.

2.8.2 Responsiveness

Most importantly, housing cooperatives should serve and help meet the collective needs of its members (CHF, 2010). In a responsive cooperative, members should be free to engage the cooperative on matters that matter to them and these should be taken care of by the cooperative board (ibid). The responsiveness of a cooperative can be seen when the cooperative periodically does surveys on members asking if the cooperative is meeting their needs. In addition, cooperatives directly and collectively engage members in decision-making (Chirisa et al, 2014). However, housing cooperatives in Zimbabwe tend to increase membership in their cooperatives irrespective of the cooperatives not meeting the needs of the smaller number of members they already have (ibid). Thus, increase in numbers results in the cooperative not responding to the housing needs of its members. Waiting periods are lengthy making members tired of waiting for their turn to get a house or a stand (ibid). Housing cooperatives need to be responsive to ensure members access housing at the appropriate time. More so, there is a need for housing cooperatives to work with numbers they can provide housing for. In her research Vakil (1994) discusses the responsiveness of housing cooperatives to housing problems that affect women in Zimbabwe.

2.8.3 Accountability

Literature, for the most part, suggests that accountability is key to the sustainability of any development project. As such accountability in public services cannot be enforced in the absence of transparency (UNESCAPE 2013). Housing cooperatives need to be transparent in their effort to house their members. Cooperatives should have a concern for the community they operate in (UN Habitat, 2010). Considering this, cooperatives should not only focus on cooperative objectives but also work for sustainable development of their communities. Sukumar (2001) highlights that self-management advocated for by cooperatives is difficult to achieve considering that members lack managerial and financial expertise. In this context, members might find it difficult to hold their cooperatives to account. The decision-making board of an accountable housing cooperative takes care to make good, fair decisions, factors that have a bearing on the members always (CHF, 2010). Elected representatives are accountable to the membership as such it should guide the members accordingly and stand by its decisions and take responsibility for its actions collectively (ibid). To ensure accountability the cooperative should report to its members on decisions made, offer reasons for the decisions and give members information for them to make their own decisions (ibid).

2.8.4 Participation

Participation is viewed as a concept that has different stages for members to take part (Cornwall 2008). Participation has the following stages: manipulation, functional, interactive and self-mobilisation as types of participation. Much of the literature on participation finds positive effects of participation in any development initiative. According to Cornwall (2003) participation is a practice that is aimed at creating places of incorporation for the voiceless to foster development. It is important to empower the voiceless by offering an opportunity to be heard through participation (ibid). In housing cooperatives, members can make decisions through various forms of participation.

Chambers (1995) states that participation demands embracing bottom-up approaches to development, hence the need to incorporate ideas of those affected by housing problems. Participation has the power to enable people who are poor and weak to come together, express, analyse their reality, and come up with solutions to the issue at hand (ibid). Thus, housing cooperatives need to engage participation more in their interrogation of housing problems. However, it must be noted that participatory initiatives are successful when pursued as part of a comprehensive initiative (Hickey and Mohan, 2005). Participation should bring social cohesion that brings the community together and advances fairness and justice. Social cohesion is aimed at inclusiveness and participation of the society in issues that concern them and it creates a sense of belonging. It should be viewed as a form of empowerment of the marginalised (ibid). Social cohesion in housing cooperatives enables members to trust the board members of the cooperative. Housing cooperatives provide a crucial link between citizens and urban housing policy, thus providing a chance for bottom-linked citizen participation (Lang and Novy, 2013). Participation links members of a housing cooperative and the decision-making board and allows them to work as an entity and this makes cooperatives become inclusive. Though participation is a tool for justice, it is open to manipulation by those in power (ibid). Therefore, participation should be incorporated in housing cooperatives to make certain the victory of the group with due diligence to ensure its objectives are met (Hickey and Mohan, 2005).

Members of a cooperative are the key stakeholders who have the duties of facilitating the effective running of the cooperative attend meetings and take part in other activities in the organization (UN Habitat 2010). Participation by both women and men is an essential element of good governance (UNESCAPE, 2013). As such, participation should be the centre of activities in housing cooperatives as people seek to secure tenure and enhance their citizenship rights in urban centres (Chirisa et al, 2014). Members of a cooperative exercise economic participation through monthly contributions to the cooperative (UN Habitat, 2010), thus members should have control of their cooperative as they contribute equitably. It is thus important to note that cooperatives are controlled by membership and each member can participate without hindrance and make decisions that impact on the organisation. However, Sukumar (2001) argues that though participation is key in housing cooperatives, members are faced with a dilemma of taking part in the organization and engaging in productive income-generating programmes and shun being active in the organization. In addition, when members are involved or not, benefits are the same across the board (ibid).

2.8.5 Effectiveness and efficiency

Effectiveness in housing cooperatives is an aspect that assists these organisations in producing positive outcomes that satisfy the demands of members while fully utilizing available resources. The idea of efficiency in the backdrop of good governance also consists of the ecological use of natural capitals and the conservation of the environment. It's more concerned about members of the cooperative doing things right (UNESCAPE, 2013). According to CHF (2010), effective governance entails being organized in terms of what needs to be done by the organization and getting proper tools to get the job done thus producing the intended or expected result. As such housing cooperatives should have the insight of what lies ahead and what needs to be done before the time comes. Thus, effective governance allows for cooperatives to have plans that lead to action and clearly laid down duties for each member especially committee and board members (ibid).

2.9 Government and housing cooperatives

For housing cooperatives to be successful there is a need for a dedicated support system (UN Habitat 2010). Considering this, the government should be committed to ensuring corruption and unethical behaviour in cooperatives are dealt with through different legislation (ibid). Thus housing cooperatives benefit from partnerships with the state. According to Sukumar (2001), the government is there to provide an institutional system that guides the functions of the cooperatives. In India, the government offered an organised structure that promoted the formation of housing cooperatives as a mechanism for house delivery for low-income earners (ibid). The government has the role of providing operational guidelines, which are the operating guidelines such as the Cooperatives Act in Kenya (ibid). As such in

Kenya, the government committed to its new Constitution in 2010 to the recognition of the right to adequate housing for all its citizens (UN Habitat, 2010). In Kenya, the government put in place an ethics commission for cooperatives societies to ensure cooperatives adhere to set principles (ibid). In addition, it has the mandate as a shareholder to protect the public by offering a clearly defined legal framework that guides the operations of cooperatives (ibid). Such legislation includes anti-corruption laws and a Cooperatives Society Act.

2.10 Challenges in housing cooperatives

Housing cooperatives are facing a number of challenges in their effort to provide housing. Among these is lack of economic backing, political intrusion and unavailability of serviced land (Mashoko, 2012). Important to note is the fact that these problems have a way of reducing the effectiveness of housing cooperatives. In Zimbabwe, failure of local government to provide serviced land for the past 20 years has resulted in the adoption of so-called parallel development, which is the release of unserviced stands (Muunganirwa, 2017). As noted by Agevi (2012) housing cooperatives are marred by the insufficiently established support and lack collective structures to improve the housing delivery system.

According to The Herald of 2 February 2015, housing cooperatives in Zimbabwe have become the hub of fraud and corruption. This, in turn, has made people shun cooperatives, as they fear being defrauded of their hard-earned money by land barons.

2.11 Conclusion

To sum up, the chapter looked at the issue of housing cooperatives ranging from their formation to how they are governed, the role of government in cooperatives, as well as aspects of governance and how their affect cooperatives. It is essential to note that the concept of housing cooperatives has the prospective of unravelling housing shortage in developing countries if put to use under good governance. It is nonetheless essential to add that housing cooperatives have the potential to realise their goals provided the state and other stakeholders are engaging fully on the use of this mechanism in housing provision.

CHAPTER 3: HOUSING COOPERATIVES IN ZIMBABWE AND MORE SPECIFICALLY MASVINGO

3.0 Introduction

Housing cooperatives in Zimbabwe have helped in improving access to housing by the poor and low-income earners. In their effort to ease affordability, they are known to have challenges in their governance. The chapter introduces the context of Masvingo as a basis for the case study. This offers a summary of housing and relevant programmes in relation to the context of this study. The chapter presents the history of housing in Zimbabwe and highlights the key points of housing policy in relation to housing cooperatives. It shows the effects of government programmes on housing and unpacks the pieces of legislation that governs housing cooperatives. The chapter also brings out the effects of the economy on housing as these aspects help contextualise the issue of housing cooperatives in Zimbabwe. Apart from that, an overview of Masvingo province, which is the focus area of this research, will be given. This means that literature on Housing cooperatives in Masvingo shall be explored to understand how these have evolved.

3.1 History

Housing cooperatives in Zimbabwe have traversed two key periods; the period of government regulation and that of the eased restrictions on the economy. Firstly, cooperatives came into being during the colonial period where they were used as a tool to control the black majority from accessing housing in the city as they were meant for the working class. Secondly, in the era, liberalised economy housing cooperatives were and are still used as a path for the poor to access housing.

During the colonial period, indigenous Zimbabweans were given temporary accommodation in the city through laws such as the Land Apportionment Act of 1961 and the Land Tenure Act of 1969 (Chikwanha, 2005). These pieces of legislation allowed for divisions between areas considered for whites and blacks (ibid). Housing provision in urban areas was tied to employment and in this way, permanent urbanisation was prevented. At independence in 1980, the newly elected Zimbabwean government assumed a segregated housing policy, which was characterised by race and unequal distribution of land between indigenous Africans and white minorities. The new government swiftly moved to abolish this inherited housing policy (Chirisa, 2015). Such a move unleashed an increase in rural to urban migration by Africans. As such, the government became the principal supplier of low-income housing. However, the Zimbabwean government's attempts to provide housing in cities has not grown proportionally with rapid urbanisation processes. There has been a mismatch in terms of housing supply and demand for a long time in Zimbabwe (Kamete, 2015). The current housing backlog is estimated to be at 1,25million with almost 20 percent of the people made destitute or living in poverty (ibid). These conditions have also been attributed to poor housing policies that saw the demolition of informal settlements (ibid).

While faced with a challenge to house its people, the government of Zimbabwe has over the years seen housing as playing a vital role in the lives of people and the development of the country. The government made its prerogative to offer decent housing by adopting a policy that emphasised affordability for low-income earners (Chirisa, 2015). Most importantly, the emphasis was placed on self-help housing to alleviate poverty. However, this radical stance did not last as the government was overwhelmed by lack of resources to promote self-help housing. Insufficient financial resources coupled with rapid urbanization saw authorities not mitigating the housing demand. Initially, the government had offered to house to citizens. Ironically, the government's stance shifted as it went on to make land available to local authorities to promote the production of housing through cooperatives. In this regard, housing cooperatives were adopted as a strategy to ensure that once-segregated black households had access to housing in urban areas.

The flourishing of housing cooperatives in offering to house low income groups was dealt a blow by cooperatives' failure to access finance. In their growth access to loans was limited making them rely on member contributions as the only source of finance for cooperatives. As such, it took them long lag times to start construction processes (ICA, 2013). Only work based housing cooperatives were operational during the colonial era. These were formed by groups of employees of some institutions and were advancing compared to community-based cooperatives. The cooperatives received financial aid from their employers (ibid). Companies would pay a certain percentage towards employees' subscriptions to cooperatives whilst the employees would pay their own amount. This, in turn, reduced the burden on the employee. It enabled housing cooperatives to be functional as funds were readily available.

Subsequently, Housing Cooperatives in Zimbabwe also enjoyed international support, particularly through the Canadian organisation Rooftops Canada. However, this support could not be sustained due to the political environment in Zimbabwe. Periods following this saw the emergence of other cooperatives like the Housing People of Zimbabwe (HPZ) which was aimed at aiding low-income earners in accessing housing. The HPZ was formed in the early 90s through a workshop on cooperatives and construction. The workshop sought to find ideas on how to help low-income workers access housing through cooperatives (ICA, 2013). The HPZ was a non-governmental organization and had the goal of moulding and preserving the housing cooperative movement in Zimbabwe through the provision of technical assistance to cooperatives. It was focused on improving human settlements in Zimbabwe. An NGO worked towards that success of cooperatives (ibid). Sadly, the economic meltdown or instability in Zimbabwe saw HPZ close its doors in 2010.

While the period from the 1980s to mid-1990s saw the government receiving international funding to help low-income earners with an opportunity for home ownership by easing access, these efforts were not sustained. In 1993 HPZ promoted the start of the cooperatives apex association Zimbabwe National Association of Housing Cooperatives (ZINAHCO). ZINAHCO was formally registered in 2001 and had the role of helping housing cooperatives that are recorded on the official list of 'Housing Cooperatives and Procure land and building materials' (ICA, 2013). The official list is housed at ZINAHCO head office in Harare. The list acts as a database for local authorities seeking to clarify issues on cooperatives wanting to operate in their area. Every cooperative must be registered with the association for it to be recognised. Interestingly, ZINAHCO was formed when cooperatives were facing challenges in accessing funds, land and building materials. More details on ZINAHCO will be outlined in section 3.3.4 of this chapter.

There are four major housing delivery systems in Zimbabwe as shown in figure 1. Firstly, the private sector housing mainly caters for the employed who can afford to secure housing through their employers (Nyakuwa, 2010). Secondly, public housing entails rental housing offered by the state through municipalities. As set out in the housing policy of Zimbabwe to which I will turn to in the next section, public sector housing provision is mandated with the responsibility of offering low-income housing to the citizens (Mashoko, 2012). Thirdly, there is aided self-help housing and lastly, housing cooperatives. Cooperatives have been favoured due to their advantages as highlighted earlier in chapter 2 and chief among them is their ability to enable community participation (ibid).

Housing should be understood as a durable human shelter constructed as per stipulated specifications. Housing shortages have been the order of the day in Zimbabwe since operation Murambatsvina in 2005 (Kamete, 2006). Housing cooperatives are a form of non-profit-making private sector institutions. The public sector mainly ought to cater for the low-income wage earner while the private sector caters for the medium to high-income earners in Zimbabwe. By itself, private sector housing mainly consists of employee housing and housing cooperatives (ibid). According to Nyakuwa (2010), the economically active and gainfully employed individuals have enjoyed formal housing in Zimbabwe.

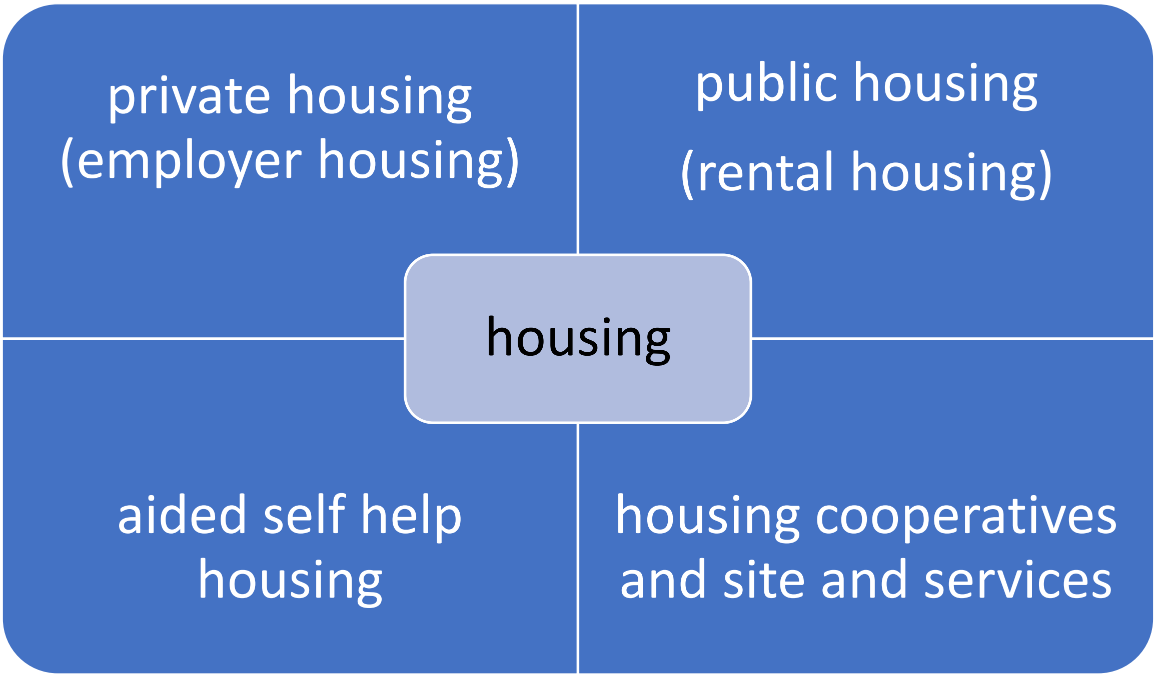


Figure 2 *Housing delivery systems in Zimbabwe* (Author's own construction)

3.2 The National Housing policy

The Zimbabwean National Housing Policy adopted in 2000 was ridiculed by the government's lack of funds to implement the policy for the provision of housing. The National housing policy of 2000 fell short of giving housing to the low-income bracket though it outlined strategies for housing provision for low-income earners (Chikwanha, 2005). The failure of the responsible authority in implementing the stipulations of the policy and the unavailability of funds from the government to set out the provisions of the policy resulted in its review. This led to the policy being revised. The review recommended widening the housing implementation base by allowing additional actors such as community-based organisations and NGOs to provide housing in urban areas, which were impossible with the 2000 National Housing Policy. Such a move was also a way of doing away with housing bottlenecks such as lack of funds that hampered growth in the housing sector. In 2012, the government adopted a new National Housing Policy. The review resulted in the government adopting different options aimed at funding housing projects, particularly from sources outside of government. However, the government is still expected to support different housing initiatives. Through this national housing policy, housing has been declared a basic human right which every citizen is entitled to.

Together with other stakeholders, housing cooperatives such as ZINAHCO played a crucial part in the formulation of this revised housing policy (ICA, 2013). The policy makes a strong point that community-based organisations have become key to affordable access to housing in Zimbabwe

(Government of Zimbabwe, 2012). At the heart of the policy are the ideas of participatory and inclusive approaches to housing provision. In its explanation of the 2012 National Housing Policy, Rooftop Canada (2013) note that at the core of the policy is the mobilization of the beneficiaries' own resources in housing provision for cooperatives to achieve their goals.

Taking the preceding argument further, the policy of 2012 states that 'housing institutions can approach international institutions for funding' (GOZ, 2012). This was not permissible in the previous housing policy. The policy is also premised on three characteristics which are the advancement of the provision of accommodation to help the formerly marginalised, the utilisation of a bottom-up perspective and the mobilisation of the recipient's personal assets in housing provision (HRT, 2016). There is clear stipulation of strategies through which community-based organisations should operate in this policy. For instance, Section 5:5 of the policy articulates the functions that should be assumed by organisations such as cooperative to effectively provide low-cost housing (NHP, 2012). In addition, the policy declares that housing is a primary human necessity that is key to economic development. Therefore, the policy promotes people-centred housing programmes with the aim of setting up inclusive cities (HPZ, 2012).

In the framing of the 2012 housing policy, cooperatives help fulfil the mandates of the Zimbabwean housing policy (Marunga, 2013). These cooperatives are offering to house in the absence of government financial aid during a time of economic hardship in Zimbabwe (ibid). This shows the potential that housing cooperatives were believed to have in providing housing to the low-income earners. They have been viewed as a form of enablement for low-income earners to access housing in Zimbabwe, although, as this study noted, this has not necessarily been the outcome.

3.3 Legislation that governs housing cooperatives

The government of Zimbabwe took the initiative in 2005 to review laws that governed cooperatives with a bid to remove bottlenecks that used to hinder their successful functioning. This was to ensure that people in the low-income bracket could access housing in the urban areas

3.3.1 Land Acquisition Act

An enabling environment is critical to the flourishing of housing cooperatives in their bid to reduce the housing backlog. Interestingly, commentators have seen Zimbabwe as having a favourable and encouraging context for shelter cooperatives in Africa (UNCHS, 2001). The Land Acquisition Act of 1992 was enacted mostly to favour the existence of housing cooperatives in Zimbabwe. As contained in the National Housing and Social Amenities report (2013:15), the Land Acquisition Act gives authority to the government to obtain land for the expansion of peri-urban areas, towns and cities. The Act stipulates that the government should expropriate farmland for the growth of towns and hand over this land to local authorities who will survey and offer titles for the land. It is through this that the surveyed land had to be sold to cooperatives who in turn would develop residential houses (Muunganirwa, 2017). However, as of 2014, the utilisation of this legislation had the propensity of lengthening the acquisition of land and had been delaying the achievement of goals by housing cooperatives (Moyo, 2014).

3.3.2 Urban Councils Act

The Chapter 29 of the Urban Councils Act of 2015 stipulates how urban Councils should manage and distribute land in the urban areas. The Urban Councils Act makes it possible for municipalities to make the best use of financial and material resources within their surrounding area (Urban Councils Act, 2015). The Act thus specifies how local authorities manage their operational structures.

3.3.3 Cooperative Societies Act

In Zimbabwe, the Cooperative Societies Act is a legislation that covers the structure and functioning of the cooperative movement in Zimbabwe. The Cooperative Societies Act chapter 24 of 2005 stipulates the explicit guidelines and principles concerning the establishing and managing housing cooperatives. Since there should be rules to regulate and govern the behaviour of cooperative members (ICA, 2013), the Cooperative Societies Act clearly sets out in section 118 the roles assumed by cooperative managers stating that the cooperative ought to be a non-profit making business (Muunganirwa, 2017; Government of Zimbabwe, 2005).

3.3.4 Housing cooperatives governing body

As was mentioned earlier the Swedish Cooperative Centre and HPZ facilitated the establishment of ZINAHCO. This organisation was established in 1993 with the role of assisting housing cooperatives with registering and acquiring land and building materials (Mungoni, 2014). ZINAHCO is the highest governing board for housing cooperatives in Zimbabwe. It advances the interests of the organisation, conducts management and construction training, as well as easing access to financial capital for cooperatives (ICA, 2013). This means the organisation is involved in helping cooperatives through the purchasing of land and construction of buildings. To its members, ZINAHCO offers specialised services which include sourcing financial capital, auditing and marketing (ibid). In addition, ZINAHCO develops and nurtures unregistered cooperatives for them to be incorporated as registered cooperatives. Chapter 24 of the Cooperative Societies Act governs the organisation and it is aligned to the by-laws stated by each Council although it also has its own bylaws (Mungoni 2014). Important to the existence of ZINAHCO is the fact that it stands for the cooperatives at the national, regional and international fora. The organisation has worked in partnership with international organisations such as the Swedish Cooperative Centre, SIDA, Homeless International and Rooftops Canada-Abri International (ICA, 2013).

3.4 The economy and housing cooperatives

Housing delivery in any state needs a sustainable financial system for it to be effective (Chikomwe, 2014). The Zimbabwean economy was marred by a plunge between 1998 and 2008. This was mainly attributed to political decisions that triggered hyperinflation and foreign currency shortages. The negative effects of hyperinflation on the economy of Zimbabwe are manifold. The ability of Zimbabwe's economy to advance was dealt a big blow during this era. Commonwealth pressured the government of Zimbabwe to address hyperinflation and shortage of foreign currency resulting in it withdrawing from the convention. Coupled with the end of its participation in the Commonwealth in 2003 periods that followed saw an exodus and end of international aid in housing initiatives. The state of the economy in Zimbabwe at the time affected housing development as housing cost tripled (Chirisa, 2015). In addition, the economic decline saw work based cooperatives members defaulting on their payments due to retrenchments in the workplace. Funds collected by cooperatives could not be used for development as hyper-inflation affected them (ibid). This hampered progress in housing cooperatives. Irrespective of these difficulties, through research done in Harare by ICA, housing cooperatives, has since proven to be an effective strategy for providing accommodation for low-income earners in Zimbabwe (ICA, 2013).

The downturn of the Zimbabwean economy negatively affected housing development at large. Similarly, macroeconomic conditions in Zimbabwe have negatively impacted on the availability of financial systems to fund housing cooperatives (Chikomwe, 2014). The brunt of these economic conditions has also been felt through the ineffectiveness of housing funding systems such as the National Housing Fund to finance housing in Zimbabwe (ibid). Notwithstanding these challenges, housing cooperatives in Zimbabwe have survived in housing delivery and are one of the key low-income housing providers, though not without problems (ibid).

3.5 Politics and housing cooperatives

Politics are dynamic and influence development initiatives in any given country. Within the context of Zimbabwe, politics have affected housing provision system of housing cooperatives (Muchadenyika and Williams, 2017). Cooperatives often engage with politicians to advance their access to land. It is a common belief that if an organisation aligns with political bodies, access to resources is eased. However, it is important to note that cooperatives engaging politicians may result in delays for members to obtain housing. This is because the focus will be on satisfying the engaged politicians. Some politicians exploit or use housing cooperatives to gain political mileage (Chikwanha, 2005). Coupled with their access to land, cooperatives are thus being used as a political tool (Muchadenyika, 2015). Low-income housing projects spearheaded by housing cooperatives have been taken over by politicians. At the same time access to public goods with no political affiliation to the ruling Zanu PF has become an out of reach aspect for many citizens. Therefore, politics has affected the progress in housing cooperatives in Masvingo as some resources from cooperatives are channelled to fund politicians.

3.6 Government programmes and housing delivery in Zimbabwe

The Zimbabwean government has since independence engaged in several programmes to proffer solutions for the challenges associated with the housing. These housing challenges have been manifested in the proliferation of informal settlements among others. Ironically, in dealing with informal settlements the government adopted Operation Murambatsvina Restore Order in 2005. This led to the demolitions of many housing units and backyard rental dwellings that were considered informal or unauthorised. The years that preceded operation Murambatsvina saw the adoption of operation Garikai which was developed to redress the effects of Murambatsvina. These two programmes shall be unpacked in greater detail in the following passages. They are necessary to briefly unpack as these government programmes affected cooperatives.

Another programme that was implemented to foresee the production of housing in Zimbabwe is the National Housing Delivery Programme (NHDP 2004-2008). Sadly, the programme lacked sufficient funds to assist housing cooperatives' efforts to leverage resources for low-cost housing provision. On another note, the success of NHDP was also dealt a big blow by the reality that the programme was launched at a time when Zimbabwe was faced with hyperinflation. This meant that the economy was not conducive to any form of development. Thus, housing cooperatives have been negatively affected by the state of the economy in Zimbabwe.

3.6.1 Operation Restore Order / Murambatsvina in 2005

Operation Murambatsvina was adopted in 2005 to eradicate 'illegal' housing and informal jobs in urban centres (Potts, 2006). In as much as the government was trying to solve the issue of informality in jobs and housing through the Operation, many people were left homeless. The Operation dismantled informal settlements (UNSE, 2005). It is believed that this initiative was an impulsive decision by the government to enforce standards which did not adhere to the policy principles that denounced such actions as obstacles to low-income housing provision (Chikomwe, 2014). Operation

Murambatsvina is understood as one of Africa's iconic post millennium eviction drives that resulted in the destruction of houses and sources of livelihoods (Huchzermeyer 2011). Urban dwellers lost income opportunities as they used to rely on home enterprises. These were in the form of rents and informal trading. Therefore, Operation Restore Order aggravated the housing and socio-economic situation in urban areas. It resulted in a sharp increase in a rental housing which affected the low-income earners. Its effects were severely felt by 700,000 households whose structures were demolished and were left with no place to call home (ibid).

3.6.2 Operation Garikai Hlalani- Kuhle in 2005

Operation Garikai Hlalani-Kuhle (OGHK) was a reverse effort from different stakeholders and aimed at offering decent housing to people who were affected by Operation Murambatsvina. Thus it was intended as a way of rectifying the damage done by Operation Murambatsvina. The government put in place Operation Garikai in the same year Operation Murambatsvina was carried out. Within this programme, beneficiaries were to pool their resources together to service stands before construction of houses. OGHK which was initially invented to make available over three hundred thousand houses across the country, involved parcelling out over a few thousand un-serviced stands and the expense of constructing houses will be with the recipients (ibid. However, instead of constructing houses, the government had provide unserviced stands due to lack of funding (Solidarity Peace Trust 30 August 2006). Considering this, the community-based cooperatives faced a decline in monthly payments as people were more focused on finding alternative homes after Operation Restore Order. They had to resort to renting in overcrowded conditions. Thus, the emergence of Operation Murambatsvina and Garikai were a set back to the activities of housing cooperatives in Zimbabwe.

3.7 Governance in housing cooperatives

In urban areas governance has been used as a tool to establish how public institutions manage common affairs of the city (Kamete, 2009). In his paper, Kamete (2009) points out that aspect of participatory governance need to be embraced as it is concerned about how cooperative members come up with binding and mutually satisfactory decisions that benefit members. It can be noted that poor governance tends to pervade the development in any cooperative. In addition, the aspect of corruption has affected the concept of governance in Zimbabwe. This is since leaders abuse power entrusted to them thereby hurting those who entrusted the power to them (Chimbganda, 2013).

Urban governance involves a continuous process of concession and contestation over the allocation of social and material resources and political power in any organisation. In housing, cooperative issues of urban governance play an important role in the success of these entities. Relevant authorities put in place by laws that ensure the smooth flow and operation of stakeholders in each community.

3.8. Housing cooperatives in Zimbabwe

To this end, these have the potential to offer the means to affordable housing as their structure provides economic advantages (Nyakuwa 2010). It is in light of this that the government of Zimbabwe consented to undertake housing cooperatives as an alternative way through which low-income families can access housing. The adoption of housing cooperatives was jointly carried out with a Canadian Non-Governmental organisation that had done an assessment on the practicality of housing supply by housing cooperatives (Chikwanha, 2006). The cooperatives were tasked to forge both horizontal and vertical partnerships within the local authorities and the state at large.

3.9 Housing cooperatives in Masvingo

Masvingo is Zimbabwe's oldest town, founded in August 1890. At one time in the 1890s, it was also the largest colonial settlement (Chitongo, 2017). It has twice changed names: Fort Victoria was the town's name up to 1982, then for a brief period it was Nyanda, a name rejected by the inhabitants of the town (Muzvidziwa, 1997). From later in 1982, the town assumed the name Masvingo up to date. Masvingo is now a provincial commercial hub as well as the capital of the province (ibid). The name is used interchangeably, both for the town and the province, as shown by the map below. It is in this town that my case study is located.

Masvingo is a city in the south eastern region of Zimbabwe with an urban population growing rapidly. It is characterised by segmented living conditions. Characterised by self-employment, formal employment and the unemployed. In terms of housing locations, it has both low, medium and high-density areas. With only 3 locations characterised as low density: Rhodene, Target copy and Cloverly. The high-density suburbs are Rujeko, Mucheke, Runyararo west and Victoria Ranch. Masvingo has a stagnant economic growth due to the absence of industries in the city. Masvingo is a historical city that houses one of the most visited tourist attraction area the Great Zimbabwe Monument. The province houses two Universities namely Great Zimbabwe and Reformed Church Universities, a Polytechnic College and three teachers' colleges. The city is well known for having the highest percentage of educated people in Zimbabwe. In terms of population, Masvingo has an estimated total of 72,527 people (Zimstats, 2012).

The city of Masvingo has a deficit in housing provision resulting in an increase in housing backlog. According to (Chitongo, 2017), Masvingo city has a backlog estimated to be around 9297. To reduce the backlog, Masvingo City Council has prioritised housing provision by housing cooperatives, emphasizing their role in supplying housing to the poor and low-income earners (ibid). This was consistent with the National Housing Policy. To this end, Masvingo city has several housing cooperatives which handle housing provision to the residents of the city. Among these are December Twelve and Vashandi Housing Cooperatives which I am basing my study on. These organisations are expected to be at the forefront of providing shelter to both employed and unemployed residents of Masvingo. However, cooperatives are not the only active actor in the provision of housing in the city, the City Council is also involved housing its residents. The City Council allocates land for housing to residents on their waiting list to reduce the housing backlog. Thus, in Masvingo, the Council and cooperatives have the role of providing land for housing.

In Masvingo, the Ministry of national housing has been mandated with the role of allocating land to cooperatives. The land available for housing is in the periphery of Masvingo city. These areas are Victoria Ranch and Lot A. Victoria Ranch and Lot A were a result of state allocation of virgin land to housing cooperatives for residents to access housing. These allocations were made on land that had no services known as parallel development. This was done to try to address the housing backlog that the city is facing. As already mentioned, the two housing cooperatives in my research are in these two areas that were allocated virgin land. These are the Vashandi Housing Cooperative and the December Twelve Housing Cooperative. Vashandi housing cooperative is located RVR and December Twelve is located in Lot A. The two locations are located close to each other.

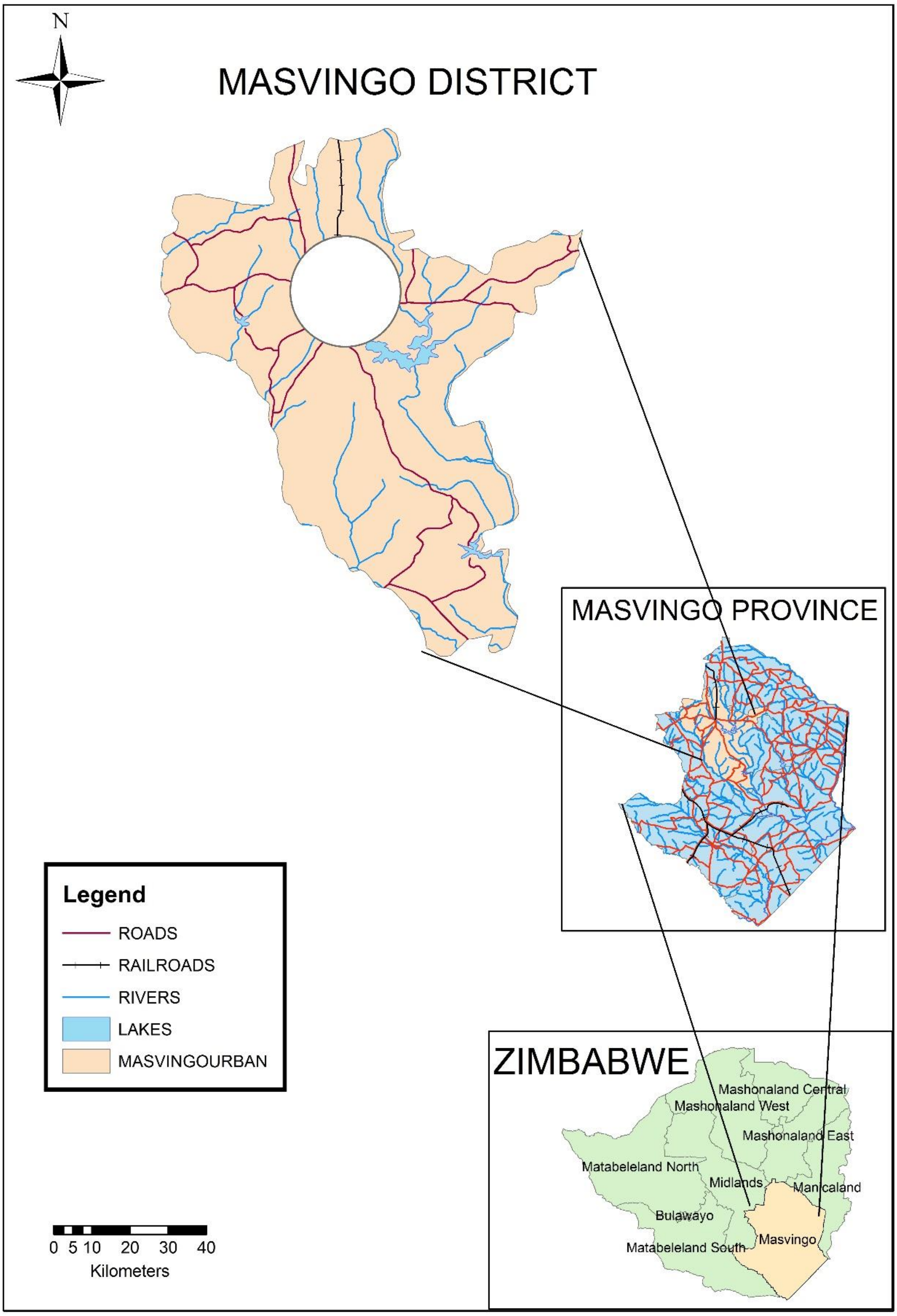
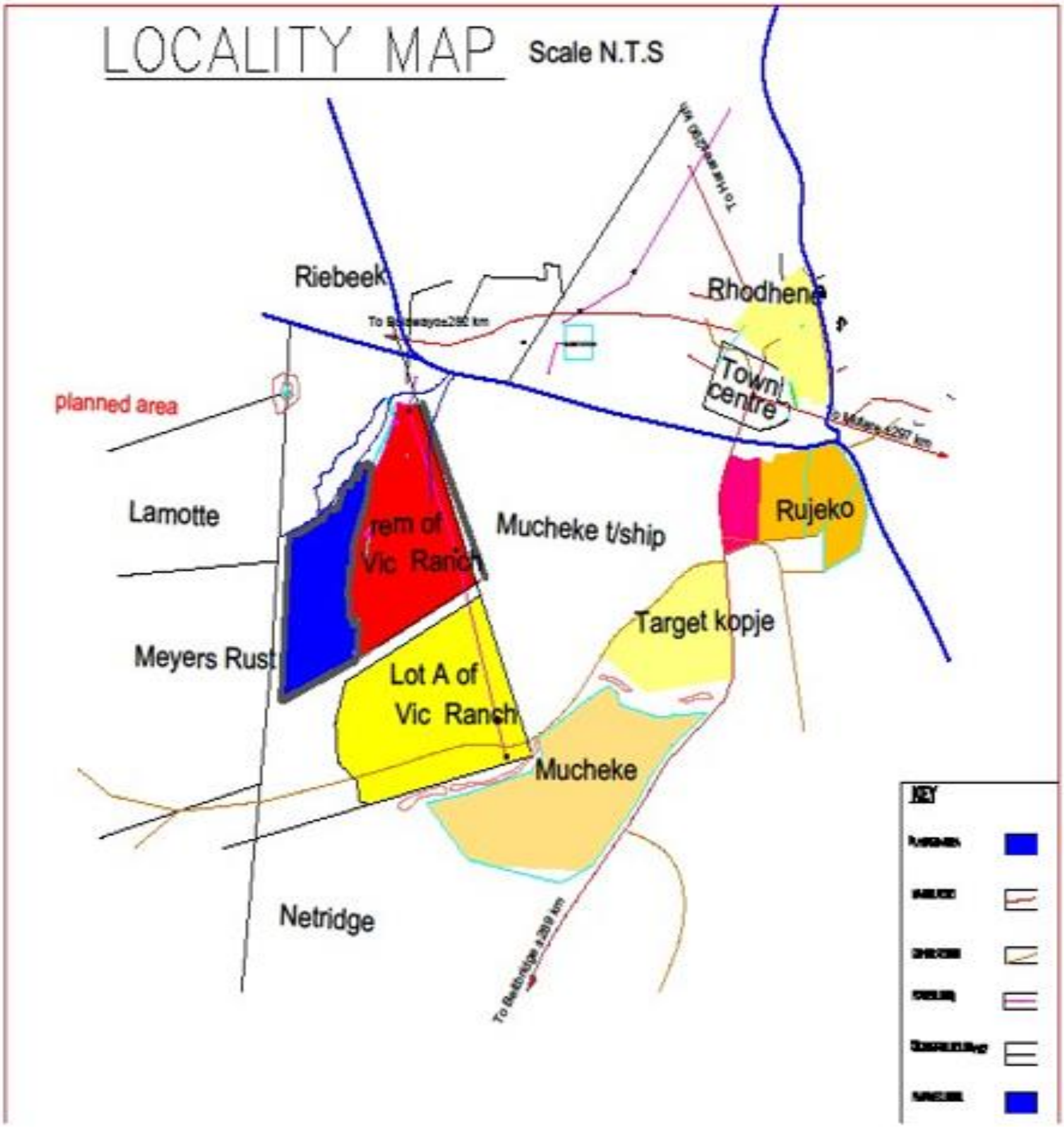


Figure 3 Map of research area (*source authors own construction based on Masvingo urban area)*



Map showing actual research area (Remainder of Victoria Ranch and Lot A). *Source: department of physical planning 2017)*

3.10 Overview of the housing cooperatives under research

	Vashandi housing cooperative	December Twelve housing coopertaive
Area of operation	Remainder of Victoria Ranch	Lot A
Year formed	2005	2004
Number of members	Plus or minus 1200 at inception	Plus or minus 600 at inception
Issues on governance	Mandated to have a constitution, conduct meetings, audit financial statements	Mandated to have a constitution, conduct meetings, audit financial statements
Cooperative officials	Administration, site staff, supervisory committee, management	Management committee, secretary, treasurer, 3 committee members
Membership requirements	Acquiring a stand through the cooperative upon payment of 60% of the total amount	Acquiring a stand through the cooperative upon payment of 60% of the total amount
Number of Members interviewed	2	2
Number of cooperative officials interviewed	1	1
Number of officials interviewed (council, and ministry)	4	

Table 3.1 showing certain aspects on the cooperatives under research (Author's own)

Housing cooperatives in Masvingo are increasing in numbers. There are around 16 housing cooperatives among them Vashandi Housing Cooperative and December Twelve housing cooperative. These two cooperatives are at the centre of this research. It must be noted that in Masvingo housing cooperatives in Victoria Ranch a high-density location in Mucheke have accessed housing land through the parallel development programme. In this programme, the ministry of housing distributed virgin land to housing cooperatives. Vashandi and December Twelve housing cooperatives benefited from this government initiative. These cooperatives are in different areas of Victoria Ranch (VR); they are in Remainder of Victoria Ranch (RVR) and Lot A respectively. In both cooperatives, there are founders who are known as owners of the cooperatives. In terms of subscriptions, both engage members into monthly subscriptions. It is through buying a stand that one becomes a member. Therefore, these two cooperatives are run similarly but with some notable differences. To be allocated a stand one member has to pay the prescribed full amount and also a certain amount to the Council to ensure they are on the list that awaits water connections.

3.11 Conclusion

This chapter offered a general idea of the housing situation, policies and regulations in Zimbabwe. Reference was made to the colonial and post-colonial housing situation to configure the present housing situation in the country. Considering the struggle that the poor in Zimbabwe face in trying to access housing, the chapter looked at different pieces of legislation on housing highlighting the clauses that govern the functioning of housing cooperatives. As there have been various aspects affecting housing in Zimbabwe, as mentioned above, it remains useful to examine the relationship that exists between governance and outcomes in housing cooperatives in Masvingo.

CHAPTER 4: HOUSING COOPERATIVES IN MASVINGO

4.0 Introduction

It emerged from the research that housing cooperatives in Masvingo managed to improve housing delivery at a district level. However, matters of governance have in one way or another derailed these cooperatives from achieving the desired goal of improving access to housing by the poor, by following personal agendas of profit-making within cooperatives. Outcomes such as the provision of stands and services have been negatively affected by these issues.

The research was focused on examining the relationship between governance and outcomes in housing cooperatives in Masvingo. In Masvingo as highlighted by both Council officials and Ministry of Small, Medium Enterprise and Cooperative Development (MSMECD). In as much as officials see cooperatives as having a positive contribution to housing delivery, members of the cooperatives who have been paying contributions for years pointed out that they have been waiting for too long to have their contributions converted to housing. The chapter focuses on presenting collected data on the two cooperatives of this research. In order to establish the link between governance and outcome, the case studies focused on how governance issues – transparency, accountability, responsiveness and participation – are dealt with in housing cooperatives as well as establishing challenges that affect housing cooperatives in Masvingo. Findings in the chapter were drawn from interviews and observation. As set out in Chapter 1, interviews were carried out among members of housing cooperatives, Council officials, housing cooperatives managers and the Ministry of Small and Medium Enterprise and Cooperative Development. Broader themes shall be used to present the information obtained in the field. The chapter highlights what was unearthed during data collection. Therefore, the chapter will present the views of the participants in the research with regards to the four pillars of governance participation, transparency accountability and responsiveness as well as challenges faced by cooperatives.

4.1 A deficit in member participation in decision making/ nominal participation in decision making

Access to housing was made reachable by cooperatives who provide houses for the middle and lower classes of Masvingo but not to the poor. It was pointed that housing cooperatives have in their effort to house residents of Masvingo missed their mark as the larger number of members belong to the middle and lower classes with only a few poor being incorporated. The emergence of cooperatives has resulted in the reduction of people in need of housing on the Council's waiting list in Masvingo. Council officials pointed out that housing by cooperatives had resulted in over 1 200 houses being built in Masvingo; this has been evidenced by the emergence of new residential areas like Victoria

Ranch. Provision of houses influenced the reduction of rentals in the City of Masvingo making it easier for the lower class to afford accommodation in Masvingo. An official argued that

> "Masvingo was known for providing expensive accommodation, however, the emergence of Rujeko and Victoria Ranch influenced the reduction of rental. Residents mostly students preferred living in unserved houses to minimise cost, therefore, influencing fully serviced houses to reduce their charges since competition remained stiff." (Official 2, September 2017)

In as much as cooperatives are responsive to housing needs of the people of Masvingo. It emerged from Cuncil officials that the work in Remainder of Victoria Ranch has resulted in cooperatives not being responsive to the services need of the people. One of the cooperative managers highlighted that cooperatives have not been responsive to social services and amenities needs of the people they gave stands to. This has been because of insufficient funds as servicing stands is expensive one official pointed that;

> "It is difficult to service new residential stands since it is too expensive and sometimes we lack resources and machinery to carry out such projects. Another issue that we cannot withstand is the economic hardship which is affecting the country. Zimbabwe has been operating without its own currency for the past years up to present. This affects organisation since we cannot purchase materials outside the country." (Official 1, September 2017)

Officials claimed that housing cooperatives have gone beyond building four walls, they have responded to the needs for commercial space such as shops and schools in the areas they are developing thereby improving peoples' accessibility to shops and schools and thus responding to infrastructure deficit in the area. In addition, officials pointed out that housing cooperatives have provided basic accommodation as the Council is failing to achieve total provision of housing delivery. Infrastructure development came into being following the provision of stands in areas like Victoria Ranch and Lot A.

Officials from both cooperatives pointed that having a stand is the key that warrants one participation rights in relation to the development of the cooperative. In the officials' view the cooperative allows and invites members to vote for decisions that promote development initiatives. One cooperative official pointed out that;

> 'Members are presented with ideas that need their input. To allow for this member are asked to vote for a decision during meetings. However, when urgent decisions need to be made outside the AGM the administrators are responsible.' *(*Cooperative official 1, September 2017)

Cooperative official 2 indicated that they invite and encourage different members from housing cooperatives to express their views during meetings. The official added that the agenda of the housing cooperative is to ensure that the organisation creates a conducive environment for residents' participation and members who affiliate to the cooperative. It was argued that the invitation of different members promotes good urban governance in the cooperative.

> "We as a cooperative encourage members to air their views by ensuring a conducive environment with no intimidation, thus making all members free to participate in meetings." (Cooperative official 2, September 2017)

Another Official reiterated that they conduct annual general meetings with members of the cooperatives to ensure that accountability and efficiency are achieved within the organisation. The officials pointed out that aside from the AGM they only conduct meetings when the need arises that needs the input of members. In addition, it was indicated that the cooperative was organising the provision of a suggestion box in locations or neighbourhood to enhance member participation. It was reiterated that

> "Suggestion boxes allow those who find it difficult to attend the meeting to place their suggestions through letters or reports. Furthermore, suggestion boxes help the cooperative to curb corruption since some of the issues cannot be reviewed during meetings." (Cooperative official 2, September 2017)

Moreover, another cooperative official revealed that the organisation arranges and conducts meetings at neighbourhood scale to ensure that everyone participates at the local level. It was argued that when meetings were held at provincial level it affected the operation of the cooperatives since some of the members are ignorant at attending meetings. Such meetings are aimed at updating members on projects which are taking place, for feedback purposes, and to conduct elections when there is a need. WhatsApp and cellular messages, posters, notice boards and newspaper adverts are used to inform residents about the meetings. In addition, an official reiterated that members are given the power to elect representatives of their choice. Therefore,

> "We suggested meeting our members at neighbourhood scale to ensure that residents participate and contribute in decision makings. Engaging members at neighbourhood scale helped us to identify problems and ideas that we failed to identify at the provincial level. Also, we give residents power to vote and elect representatives of their choice" (Cooperative Official 1, September 2017)

Notwithstanding that conducting meetings at neighbourhood scale is time-consuming and sometimes results in conflicts and misunderstanding between officials and members of the cooperatives, it was revealed that

> "Conflicts and misunderstandings arise among members and the officials especially if decisions made affect members. General meeting that requires the contribution of money results in misunderstandings and resistance since some of the members feel robbed." (Cooperative Official 1, September 2017)

Cooperative officials alleged that meetings were reduced to four meetings per annum due to untoward behaviour between officials and residents when meetings were held monthly as members and officials engaged in altercations during meetings which defeated the purpose of the meetings. However, due to members' unbecoming behaviour, the cooperative management decided to reduce to three meetings per annum. In contrast, members alleged that management made the decision to reduce the number of meetings on their own without consulting them.

Moreover, it was revealed that all cooperatives under this research invite members to take part in meetings. It was revealed by both cooperatives that meetings are held to update members about the progress of projects and provision of feedback to members. Thus, members pointed out that in their experience, the meetings were mainly for information sharing which is a low level of participation. One member highlighted that;

> "As members, we have realised that leaders that we have are somehow in a relationship with the [political] leaders either through extended family ties or through or they come from the same rural area with the leaders. This leaves members without such relations out of being given an opportunity to represent others." (Cooperative member A 1, September 2017)

Furthermore, cooperative officials gave the impression that members responded positively in all the meetings, attendance and participation were vibrant since member's attendant in their numbers. However, an official argued that some of the members stay very far from the meeting places and in some cases, they cannot attend meetings. For this reason, members contribute to the bus fare and also sends member representatives who could represent them during their absences. It was reiterated that;

> "Since our cooperative takes people from various places it has come to our knowledge that the people in attendance in some cases will not be members but representatives of members who reside outside of Masvingo and those who might have other commitments that need

> their attention. This results in the cooperatives not getting the actual participation from members. In this regard, members cannot air their views in their absences hence the failure of the cooperative to ensure participation of members." (Cooperative official 1, September 2017)

Cooperative Officials highlighted that consultation is made with regards to housing plans and the use of funds. These officials indicated from their point of view that members voted for payment plans that were affordable to them. Members pay monthly subscriptions to enhance their participation and to ensure that the organisation functions well. Members use different payment methods including the use of Eco cash transfers a mobile money platform, bank deposits and cash. Payments made in the form of cash are done at centres provided by the cooperatives. The cooperatives provide centres where a member can easily make payments. Receipts after every payment are issued to make sure that everything is done professionally and consistently. The contributions made by members are important to the organisation since cooperatives use funds paid by residents to service stands, roads, sewer and electricity. Officials concurred that the cooperatives rely solely on the member's contributions considering that there are no forms of finance from the government or other authorities to help these cooperatives further and improve the situation their separate locations.

4.2 Members' concerns about participation

Members of housing cooperatives pointed out that cooperatives have made them owners of property. One of the residents revealed that

> "Housing cooperatives provided us with land to build a property that everyone admires in his/her life. Therefore, the cooperatives are important by providing cheap stands to the poor although economic hardship is affecting the provision of service delivery. The issue of services still remains a thorn in the flesh for us." (Cooperative A member 1, September 2017)

With the interviews with members of both cooperatives, some painted a rosy picture whilst others had opposing views with regards to the issue of participation. Both these views will be addressed in this section. It can be noted that those from cooperative A had more negative words towards their cooperative than those from cooperative B.

Members of both cooperatives revealed that they participate in most meetings organised by their cooperatives. It was reiterated that;

> "We are satisfied with the effort our cooperative does, they engage us and negotiating with us about their operations. Sometimes we get involved in decision making, we vote for a

> representative of our choice and that representative represents us during our absence." (Cooperative A Respondent 2, September 2017)

Participants illustrated that annual general meetings are mostly done in August of each year. Participants from the other cooperative echoed that the cooperative conducts meetings every three months to ensure that members' views are taken on board with regards to the development of the project. One of the members indicated that: "*he feels empowered since he participates in decision makings during meetings that take place in the cooperative."* (Cooperative B respondent 2, September 2017)

Following the above interviews, the impression is that participants are partially empowered since they engage with the management of the organisation during General meetings. Participants mentioned that they want to be informed and understand everything that takes place in the organisation. In contrast, other members argued they are not happy and all they want is to be informed and understand but they are not. They indicated that they need to be actively involved in decision making in their respective cooperatives. Members pointed out that in meetings the platform is given to members to raise their views and ask questions about issues on the ground and the progress of the cooperative. However, they just air their views with no positive outcomes coming out of these. Regarding the issue that attainment of stands in Zimbabwe is difficult, however, participants lamented that;

> "Sometimes fear is instilled in us when we raise radically issues to do with the provision of services and the continued payment of subscriptions to the management and the cooperative even tell us that if we always argue negatively they will refund money. Therefore, sometimes we fear to ask critical questions since we fear to lose the stands." (Cooperative A Respondent 1, September 2017)

Members from cooperative A mentioned that they don't feel empowered since they are only involved and engaged in development initiatives that require labour. The cooperative only engages members when they want to minimize labour cost, endorse projects discussed in the office and when money is required. It was bemoaned that;

> "Cooperatives don't engage us in the decision making, however, the cooperatives only engage us when there need for labour or money. Mostly when money is needed, that's when we see the owners of the cooperative coming to us." (Respondent, September 2017)

Members referred to ‘owners of the cooperative’ considering that cooperatives are supposed to be collective entities members are thus misinformed or lack knowledge that cooperatives are supposed to be collective entities. It was further complained that members do not have the power to decide; the owners or founders of the cooperatives make decisions. Members of both cooperatives indicated that they do not have a chance to vote for the leaders of their choice. However, owners of the cooperatives chose leaders and representatives of their choice. I was told that the priority goes to those who abide by the owner's expectations or shareholders of the cooperative. Moreover, it was pointed out that none of the residents is selected to represent themselves or take part in the decision-making processes. Thus, it was alleged that leaders validate their own thoughts making the meetings a mere rhetoric, as they do not produce anything meaningful. A respondent revealed that;

> “During meetings, our voices are not heard, leaders come to dictate what they have decided during our absences. Our role is to sit down and listen to what is being dictated by the owners/ founders of the cooperative. They make their decisions without our concerns and some of the decisions they make affect us negatively since most of them will be draining out pockets for reasons which are not clearly presented to us.” (Cooperative A Respondent 2, September 2017)

Another participant lamented that;

> “We are living in densities where services like sewer, water and electricity are not [provided] while we pay huge monies to the cooperative. Moreover, when we ask, we are told that our subscriptions pay for office workers and they are not enough to provide proper service delivery. Therefore, we feel robbed since our monies are not accounted and effectively used. We benefit nothing from their workers and office.” (Cooperative A Respondent 1, September 2017)

In addition, participants lamented that they pay huge amounts while they receive nothing in return. Some of the participants indicated that they paid full amounts for servicing their stands but nothing took place for the past two years. Participants argued that decisions are not clear to them and they do not see any progress taking place on their stands and if they ask about the progress they will be told that the projects are in progress and they are certain delays that are taking place. However, it was also pointed out that residents accept what is presented to them and they wait in vain for the unknown progress and they fear to be stripped of their un-serviced houses since they do not have title deeds to their stands. Members of cooperative B did, however, highlight that consultations are done within the cooperative on issues to do with access to water and the laying down of sewer pipes. Representatives are sometimes consulted and invited during the decision-making processes.

Participants further pointed out that cooperatives' progress of projects is explained to them sometimes through notice boards and meetings. Cooperative A members claimed that the administrators and leaders don't expose all the information pertaining the development of residential areas. The members pointed out that

> "Sometimes when we have problems, we are asked to report the issue in groups of four to ensure that the leaders hear of the issue. However, the leaders hardly come back to us with positive feedback. Instead, they provide us with information that they want us to know and not what we want to know" Cooperative B, Respondent 1, September 2017)

4.3 Responsiveness matters in housing cooperatives

Responsiveness to stakeholders entails the ability to meet requirements of members involved. Cooperatives have somewhat managed to provide stands and housing delivery in time to members who affiliated to the cooperatives. Provision of houses and stands was based on first come first serve. This strategy boosted the finance of the cooperatives since residents competed to get stands. Certain agreements are met so that operations would be carried out in a professional way. It was revealed that the signing of agreements was essential since it gave members a guarantee to stands. After reaching certain agreements, residents benefited through stands or houses as promised by the cooperative.

Members reiterated that cooperatives managed to provide stands and housing among members mostly on time. However, it was noted that cooperatives are unable to provide service on time. Roads, water, sewer and electricity are not yet available in these areas. Therefore, in terms of stands and housing delivery, cooperatives were responsive since they have delivered as needed though without services. This was resulting in members opting to stay in other locations.

Some of the participants pointed out that they did not receive their stands on time and at times two members were allocated one stand and this was reported to be causing conflicts between members. Conflicts arise about the ownership of the stand. Therefore, one of the participants bemoaned that; cooperatives in some cases did not deliver stands on time and sometimes two members could be given the same stand. Such incidents resulted in conflicts between members of the cooperative.

More so, as in the responses about participation, the interviews about responsiveness are deeply contradicting with those of the officials. The cooperative officials were of the view that cooperatives are managing to meet the stipulated period to provide stands. However, members had different views as they showed that there are delays in the distribution of stands and other service delivery. Officials stressed that delays are because of overdue payment by members, whereas other delays are caused by differences between the SMECD and Council on how cooperatives are supposed to be registered. Thus, such discords were viewed as having negative effects on development progress within the cooperatives.

However, it was also explained that it may be members are the ones who are responsible for the delay in the delivery of services. A member from the cooperative organisation revealed that it is difficult to achieve responsiveness since members sometimes do not contribute funds as expected. Rapid follow-ups for member's subscription is required, but some of the members do not pay on time and payment defaults affect the operation of the cooperatives. This, in turn, has resulted in delays in the provision of services such as sewer electricity and water. Thus, responsiveness should start at neighbourhood scale.

Cooperative officials from both cooperatives reiterated that it is difficult to achieve responsiveness following economic hardships and poverty that has become the trend in Zimbabwe. Officials pointed out that The Labour Act amendment of 17 July 2015, which was provoked by Supreme Court judgment, caused massive retrenchments of employees in Zimbabwe hence leaving many urbanites unemployed. As such a sporadic increase of the unemployment rate affected cash inflows in cooperatives thus finding it difficult to achieve what is expected to be delivered. Furthermore, it was illustrated that the cooperative has taken too long to provide services in the Remainder of Victoria Ranch as a result of delays and defaulting members considering that the cooperative is working under the parallel development programme.

4.4 Accountability is key in housing cooperatives

As with responses on participation and responsiveness cooperative officials and members, interviews are contradicting each other. With members painting a negative picture different from the officials. To ensure accountability to members officials highlighted that cooperatives must be registered for them to conduct their business in Masvingo. Registration for cooperatives is a requirement for them to access to land to offer to members. As such the cooperatives in this research were registered through ZINAHCO and SMECD. In addition, if a cooperative is not registered they cannot access land from the Council and or Ministry of lands.

Accountability of cooperatives begins with the wise use of funds as required by residents. If cooperatives are corrupt, it will be difficult to be responsible. It emerged from the research that, both cooperatives have the administration and accounts departments where funds are handled and recorded in the books of accounts. Cooperative officials alleged that, accountability is achieved through tight monitoring of funds and hiring private auditors to check how funds are used within the organisation. It was claimed that owners of cooperatives sometimes convert funds to their personal issues forgetting the needs of the people. Therefore, as argued by cooperative officials such corrupt activities are overcome by hiring external auditors who check the books of accounts. It was alleged that members are also allowed to ask about the use of funds anytime, and clarity if exposed to residents at required times. Therefore, such measures are employed to ensure that accountability and wise use of funds are achieved.

However, that the conversation with members kept returning to the thorny issue of the absence of services. A member who affiliates to another cooperative lamented that cooperatives are not responsible enough since they don’t provide services on time. Services are poorly delivered, residents are living in un-serviced houses and this was reported as manipulating people’s rights. It was revealed that;

> “I cannot talk about accountability if proper services are not delivered. Cooperatives rob us following that we subscribe every month. Services should be delivered as we expect and subscribe. I feel robbed since I subscribe money for service delivery, cooperatives are going against the constitutional rights which are clearly stated.” (Cooperative B, Respondent 1, September 2017)

Moreover, members argued that they wonder how leaders of the housing cooperatives drive expensive and latest cars. Taking into consideration issues of equality, it was highlighted that other owner/ founders of cooperatives own schools and businesses. Therefore, as mourned by members, it is where their money is converted to instead of delivering services to the majority.

It was argued that;

> “… We have been contributing for years now but we are still far to access electricity, sewerage and water even refuse collection. Leaders of cooperatives they don’t care and it does not affect them since they are enjoying good lives using our monies.” (Cooperative A member 2, September 2017)

Additionally, it was alleged that cooperatives lack monitoring and management skills. Most of them are politicians who don’t have knowledge about how to properly handle funds.

> "Contributions made by residents are inappropriately used, resident's funds are used for personal gains like campaigning during election periods. Politicians converted cooperatives into profit-making organisations which do not help the members." (Official 1, September 2017)

For instance, it was made known that large sums of money are used for other purposes outside the cooperative while leaving residents with no and/or limited services in residential areas. However, one official highlighted that such miss-use of funds resulted in the formation of Urban Development Cooperation (UDCORP) in 2015 under the Ministry of Local Government and Public Works and National Housing. The organisation is aimed at supervising housing cooperatives by checking their funds to ensure cooperatives offer serviced residential stands. To achieve this the UDCORP each cooperative is required to give monthly reports that will help in improving accountability for organisations. UDCORP is said to be still in its beginning stages and it's mainly functioning in Harare. In Masvingo, at the time of my interviews in September 2017, they were yet to engage with cooperatives. Thus, the official alluded to the fact that full functioning of UDCORP will assist members. As it is aimed at making sure members' funds are used appropriately to the accomplishment of their needs in housing.

Officials revealed that politics are at the centre of people's suffering. Allegations of corruption affect accountability within cooperatives. An official had this to say:

> "Since the inception of VR politicians have used this government initiative as a window for them to engage in housing provision as a business. Corruption has become a disease which is difficult to cure following the economic meltdown and poverty in Zimbabwe. Even reaching residents is easier when people have money to bribe officials (Official 3, September 2017).

From the officials' perspective, it emerged that the idea of service provision in residential areas is central to the day to day needs of households. It was exposed that there is no proper monitoring and evaluation of cooperatives. This has resulted in people living without proper services for a while. One of the officials highlighted that prior to Victoria Ranch and Lot A, housing cooperatives were given serviced land in areas such as Rujeko and this ensured that housing cooperatives were accountable for service delivery provision. Now housing cooperatives are accessing virgin land from the Council and Ministry of lands and housing without services. As such with the issue of lack of enough funds, it takes time to service these areas.

4.5 Perceptions of transparency

The study deduced that Small and Medium Enterprises and Cooperatives Development (SMECD) conducts audits for all housing cooperatives to ensure transparency among cooperatives. Participants exposed disapprovingly on the issue of paying monthly subscriptions indefinitely. Respondents especially ones in the Remainder of Victoria ranch alluded to the fact that they are still paying subscriptions for the organisation to pay its workers. In fact, the other cooperative members stop paying their subscriptions when they have fully paid for the stand. Therefore, members of Cooperative A reiterated that there is limited transparency or openness in cooperatives as members will be paying subscriptions until they cease to be members. To this end, cooperative owners are alleged to be using members' subscriptions to construct their own commercial buildings which include shops and crèche. Another resident was quoted saying;

> "Can you imagine paying 20 United States dollars every month for the rest of my life? Only because my cooperative says I must pay or else I will lose my house that I have built with my hard-earned money. This is frustrating for us look here I joined the cooperative four years ago. Members who joined before me are still paying the same amount. At the end, there is no development in our area we still need water and refuse collection among other services." (Cooperative A, Respondent 1, September 2017)

During the research, it was observed that there is some progress on service delivery in residential areas. Pipes were supplied to ensure water and sewer services are improved and delivered to residents. The figure below shows sewer pipes with some already buried underground in the Remainder of Victoria Ranch and Lot A residential area.

Figure 4.1 ***sewer pipes and water taps (authors own photographs)***

Both members and officials revealed that the cooperatives had acquired sewer pipes for the area. However, members were quick to point out that the pipes have been lying idle for a long time as there are yet to be laid down. In contradiction with this, an official highlighted that some pipes in RVR have been laid down with only a few remaining. In addition, officials placed the blame on the Council which they said was taking too long to approve the connections.

4.6 Factors affecting housing cooperatives

Housing delivery for citizens with low income and for the poor encounters many continuous obstacles that delay the delivery of enough and reasonably priced housing for all people of Zimbabwe. Politicisation of cooperatives was said to be the main challenge that affected cooperatives by officials. One Official revealed that developments are politicised hence they affect the provision of stands and service delivery in Masvingo under cooperative development. To foster efficient distribution of service delivery, cooperatives should not be politicised as this asphyxiates growth in any initiative the official retaliated. To add officials were quick to point out that in the case of Remainder of Victoria Ranch (RVR) first phase politicians bulldozed their way and went for personal gains as they converted the residential land for commercial purposes as they were given surplus land that was more than their membership numbers.

Moreover, miss use and less monitoring of funds was another challenge that affected cooperatives in Masvingo. There is no strict monitoring of funds in cooperatives and this resulted in the misappropriation of the bulk of the money collected by cooperatives. Officials indicated that owners of cooperatives are using funds meant for development for their own benefit. Members of housing cooperatives concurred with this when they revealed that their administrators where gaining positively from the collections from members as they advance their own projects. In addition, officials pointed that cooperatives had challenges in accessing funds to expedite their activities.

Officials highlighted that the provision of un-serviced stands in the form of parallel development should be done away with as this is shortchanging members of housing cooperatives, as they are taking too long to access services in these areas. An official was of the view that there was a minimal background check on cooperatives in terms of the financial status of cooperatives in RVR which has resulted in the non-provision of services, misappropriation of land making members take too long to access housing.

It emerged that the SMECD mandates of the Council are different hence influencing difficulties in engaging different stakeholders since they hold different perspectives. As such, there is a discord in the pronunciation of housing cooperatives between the Council mandates and SMECD. Officials pointed out that the proliferation of housing cooperatives can become a challenge since Masvingo as a province has limited land thus making it difficult for responsible authorities to provide land for housing. Considering this the ministry continues to register cooperatives whilst the local authority does not have land to parcel out.

Lack of funds was cited as another challenge that cooperatives faced. It was assumed that housing cooperatives do not have enough money to buy land even if the stands or land is available within the local Council or ministry of lands. In addition, it was highlighted that scarcity of stands results in conflicts between residents and cooperatives since other subscribers may not be receiving their stands on time.

The key goal of any cooperative is to provide its member's improved services and products. Nonetheless, along with struggling to carry out this objective in isolation and jointly, paying to the enhanced improvement of the community, it has proved difficult to achieve desired results in the set period (an official retaliated). As highlighted by the officials' cooperatives have limited or weak financial standing which has given rise to the organisation lagging in addressing the needs of members.

4.7 Conclusion

In conclusion, this is difficult terrain in that the opposing responses pose a challenge for analysis, which I attempt in the next chapter. From the presented findings, interviewees presented opposing points and experiences on issues under research. Officials presented a positive side that makes one view operations in cooperatives as positive. Members believe they are being short-changed as they pointed out that they are not taking part in decision making whilst the cooperative officials indicated that they offered a conducive environment for members to take part. In terms of accountability, it can be concluded that due to limited responsiveness in cooperatives, it becomes difficult to account for the organisations' actions/activities.

Presentation of findings was done in this chapter focussing on governance nature within cooperatives. Interviews focused on the principles governing housing cooperatives, the governance of cooperatives and the challenges that housing cooperatives are facing in Masvingo. From the interviews, it can be deduced that as cooperatives are aimed at easing housing provision for the residents of Masvingo, the cooperatives have principles to follow to ensure functionality within these entities. These principles include participation, transparency, accountability and responsiveness. Interviews conducted show that there are challenges within these principles that need to be discussed in order to meet the needs of the people or members. Outside of these principles, cooperatives are facing challenges with the local authority as they try to house their members. These include delays in approval of plans and failure of the Council to connect the RVR to main sewer and water line under the pretext that the available infrastructure cannot accommodate new connections. These findings will be analysed in the next chapter using some literature reviewed in chapter two.

CHAPTER 5: DISCUSSION OF FINDINGS

5.0. Introduction

This chapter discusses and analyses findings obtained from the field. Relevant literature offered support and/or an analytical insight about governance, responsiveness and accountability of cooperatives in Masvingo. The chapter is mainly informed by the data collected during the fieldwork through interviews. The discussion is informed by insights from the literature presented in chapter 2. Thus, the chapter is aimed at analysing findings in relation to major ideas from the literature. Issues to do with governance, residents' participation, accountability, the responsiveness of cooperatives and challenges that affect these cooperatives are discussed and analysed in trying to unravel issues affecting Masvingo. Housing cooperatives in their effort to meet the housing needs of the people have focused more on the middle class and low-income earners leaving out the poor whom they had in mind when cooperatives were considered.

5.1 Governance in housing cooperatives

As reviewed in Chapter 2, governance should ensure the views of the minority are considered and heard in decision making (CHF Canada, 2010). Significantly, governance is key to the success of cooperatives (UNDP, 2007; UNESCAP, 2013). To this end, it is important to note that housing cooperatives under study have shown that lapses in governance are taking their toll on the success of housing cooperatives in Masvingo.

Governance as a concept encompasses different tenets, and as set out in my conceptual framework, I focus in particular on participation, transparency, accountability and responsiveness. I found that these principles of governance are key to the effective functioning of housing cooperatives in Masvingo. The International Alliance of Cooperatives belief of 'teamwork amid cooperatives' boosts upright and horizontal networking of these organizations to enable them to extend to members services that single cooperatives may not otherwise be able to provide (Wanyama 2009). However, in the cooperatives I studied in Masvingo, it appears that governance has been reduced to be a tool used to control and coordinate activities that benefit those in power to attain a range of specified outcomes.

It is widely acknowledged that cooperatives have offered a solution to housing problems in Zimbabwe. However, in as much as cooperatives are said to be a collective entity where members collectively make decisions, it is imperative to note that this notion in cooperatives has been lost as the authorities now only make decisions whilst members are there to endorse these. Members of housing cooperatives are not participating in partnership with their leaders in terms of decision-making. This, in turn, has resulted in delays in cooperatives meeting the needs of their members. Governance issues in housing cooperatives ought to be monitored thoroughly by the relevant authorities to ensure they are compliant with applicable legislation and accountable to their members. In monitoring cooperatives, the Ministry needs to engage members in regular reviews of cooperatives at the local level as now they only engage with cooperatives by merely attending national meetings and auditing financials for the cooperatives. Engaging members, gives more light on how cooperatives are run ensuring members' grievances are discussed through the ministry.

As stipulated by the tenets of good governance housing cooperatives need to be effective and efficient that is they ought to be more concerned about the wellbeing of members more than that of the leaders. Thus, cooperatives need to be responsive to members' requirements.

Bearing in mind that housing is considered as an economic part and not a consumptive part of life, it is important to note that cooperatives delaying the provision of services results in members losing out on the income they could gain from the houses they have built. As highlighted by (Hamzah 2014) housing is viewed as a source of income by the poor and low-income earners. Thus, the principles of governance will be looked at in the following paragraphs.

5.2 The dilemma of Participation in housing cooperatives

Participation is an idea that is much hailed by everyone I interviewed in relation to the two cooperatives in Masvingo, leaders and members included. However, it appeared that those in power use it as a public relations tool. As highlighted by members interviewed, participation in the cooperatives meant leaders informing members of their plans whilst members were expected to endorse their leaders' ideas. This is juxtaposed to the third rung of the ladder of participation which entails members giving their ideas that is information sharing with leaders. This is followed by consensus building were members are not certain their views are heeded by the powerful. Through this form of participation, cooperative members should be included by owning and deciding collectively on the projects they engage in. Van Wyk (2013) pointed out the importance of participation in housing cooperatives pointing out that the strength of any cooperative is hinged on the extent of participation of its members. As such, democratic forms of direct participation is important as members are the owners of the cooperative. Van Wyk (2013) suggests there is a need for cooperatives to engage in house visits and not wait for AGMs for members to express their views. More importantly, members expressing their views assist in improving understanding between members and administrators. Therefore, the same participation that members and leaders call for may result in grievances being brought to the fore that those in power may not be able to decipher. For that reason, in as far as the cooperative leaders may open channels for dialogue it, however, does not result in effective participation of members (Cornwall, 2008). In the two cooperatives I researched, there is a need for capacity building to enable people to empower themselves on the importance of direct forms of participation. Similarly, the cooperative officials would need a better understanding of both the information sharing and consultation rung for them to address the needs of the members and to ensure members are part of decision makers.

In this research engagement of residents should be questioned since cooperatives and NGOs dictate decisions made in the absences of residents. Members indicated that officials do not totally engage residents in decision making but they consult residents about decisions, which would have already been made by officials in the absence of members. This concurs with Cornwall (2008: 270) who argues that "consultation is widely used, north and south, as a means of legitimating already-taken decisions, providing a thin veneer of participation to lend the process moral authority."

It was alleged that members mostly participate through monetary and labour contributions while their representatives are partially consulted during decision makings. This resonates with the UN Habitat notion that members exercise economic participation through contributions. In addition, the Zimbabwean situation is quite unique in the sense that though members are paying monthly contributions they are not actively taking part in the productive development of the cooperative. However, I can safely say members of these housing cooperatives lacked knowledge with regard to the collectiveness of these organisations. My observation that members referred to founders as leaders, suggested that the members were being repressed by management to deter them from demanding being actively involved in the decision making of the cooperative.

However, participation should not be achieved through monetary contributions only but through taking part in decision making. Deep participation is fully achieved through members' involvement in the decision making of the organisations as argued by Cornwall (2008). As argued by Arnstein (1969) citizen participation is observed as citizen power which yields comprehensive results. In housing cooperatives, this would involve engaging members in decision-making since they are the ones with ideas and contributions that are needed in cooperatives. Beyond taking the system more efficient, more effective and more responsive to community needs, engaging members can "make social care altogether more humane, more trustworthy, more valued and altogether more transforming for those who use it" (Hope, 2009 quoted in Boyle and Harris, 2009:2). To add participation should be a way of taking members to take part through giving them opportunities in decision making within the organisation as it promotes confidence of members to their cooperative.

The relationship of distrust between members and officials of the two cooperatives, as evidenced through my interviews, is worrisome. Both parties shared different perspectives and expectations. Members are sceptical about decisions or ideas raised by the officials at some point while officials blame members for the misunderstanding how cooperatives operate. Once conflicts arise within cooperatives, it becomes difficult to achieve efficiency and effectiveness in the organisations. Effective functioning of organisations can be only achieved through an understanding between parties involved in the organisation.

It was observed that members complain about paying huge sums while they receive little progress. This was observed after complains that residents are only consulted when funds and labour are required. However, this concurs with Cornwall (2008) who argues that, resident's participation in material incentives where residents take part by contributing resources like labour and money. Cornwall (2008:272) further argues that "it is very common to see such forms of member engagement 'called' participation, yet people have no stake in prolonging technologies or practices when the incentives end". Therefore, there are different forms of participation like the consultative participation which was revealed during data collection where consultative participation in Masvingo is used to achieve cooperative goals like reducing labour cost as argued by Cornwall (2008).

Furthermore, City officials also revealed the importance of member participation as a tool that fosters accountability, efficiency and effectiveness of in service delivery. It was argued that elitism is associated with manipulation of the masses and it is against democracy. It followed the realisation that, housing cooperatives involved members trying to introduce diversity where possible coalitions are formed in decision makings. Invited spaces for participation were revealed and identified where residents enjoy being part of decision makers.

5.3 Effects of Transparency on housing cooperatives

It emerged from the research that, pamphlets, use of notice boards and conducting meetings were techniques used to distribute information and progress of the housing projects. However, this was used as way of making members think they are given information on the cooperative yet they are presented with limited information as opposed to the actual information not available to members. Etzioni (2010:398) argues that transparency is achieved when information about an organisation is determined fluently. Considering Etzioni's argument, to a lesser point transparency was achieved in cooperatives since information about housing cooperatives was disseminated. To achieve the good urban governance, information should be effectively delivered to members. A case that is yet to be achieved in Masvingo. It was revealed that transparency promoted people's rights and paved way for residents to analyse fraudulent practices in the housing cooperative. As mentioned earlier on, citizen participation assisted them in identifying and receiving information about the progress of the cooperatives.

5.4 Limited Responsiveness of housing cooperatives in housing provision

Housing cooperatives managed to deliver stands to members who subscribed as expected. It was discovered that members who subscribed as expected by the cooperatives received their stands on time and they were no complications in the provision of stands. Following this, housing cooperatives served and helped in the collective needs of residents as argued by (CHF, 2010). It was revealed that leaders of the cooperatives make surveys to check on whether the expected needs are delivered on time and to hear challenges affecting residents. (CHF 2010 and Chirisa et al, 2014) have supported engagement of residents as a sign of responsive cooperative.

However, other participants argued that they did not receive their stands in time. Scholars like Chirisa et al. (2014) have argued that housing cooperatives in Zimbabwe tend to increase membership in their cooperatives irrespective of them not meeting the needs of the smaller number of members they already have. It emerged that waiting periods are lengthy due to increased membership making members tired of waiting for their turn to get a house or a stand. It quite evidently will not be easy to change the way coops in Zimbabwe are operating. Interests of those having founded them seem quite deeply vested with members' interests being secondary.

5.5 Accountability in housing cooperatives

Important to note is the fact that accountability is more concerned about members, especially leaders, being answerable for their actions which in turn ensures sustainability in the cooperatives. From the findings presented in chapter 4 under accountability, members seem not to be getting enough responsibility from their leaders. Adeboye and Oderinde (2012) argue that accountability measures the level of transparency and financial discipline of officials. To add leaders of cooperatives in this research have been said to be lacking discipline as they are more concerned with their own projects in the area foregoing the needs of the whole group.

Considering that, both cooperatives were registered through the (MSMECD) it is important that registration alone cannot entirely mean the cooperative is acting according to its set objective as there are flows highlighted in chapter 4 that makes accountability in cooperatives questionable.

Housing delivery in Victoria Ranch evidenced how accountable housing cooperatives are. Cooperatives should administer and account for every money used by the organisations. It was pointed that housing cooperatives hire private auditors to balance the books of accounts to ensure accountability is achieved. This is in line with the mandates stipulated in the Cooperative Societies Act. It was claimed that owners of cooperatives sometimes convert funds to their personal issues ignoring the needs of the people. Thus, there are complexities in managing housing cooperatives that have rendered them difficult to manage. Members are also allowed to ask about the use of funds anytime, and clarity if exposed to residents as required. Therefore, such measures ought to be employed to ensure that accountability and wise use of funds remain achieved.

5.6 Challenges faced by cooperatives

Three key challenges faced by cooperatives stand out in my analysis. These are politicisation, non-payment and limited member participation. It arose from the research that politicisation of cooperatives is the main problem associated with cooperatives. The notoriety of politicians was articulated in the research were they only look out for their own concerns. Britton (2001) in his research argued that politicisation of housing delivery in the modern world and even more in Cities of the global South has resulted in the failure to meet housing needs of the people. However, it implies that the human rights are manipulated following the politicisation of housing provision in Zimbabwe. The government officials are somehow directly or indirectly involved in the distribution of land as argued by Chikwanha (2005). It can be argued that "…in situations where ruling elites have to house themselves and their 'others' first, the problem is exacerbated by the corresponding stifling red tape that inevitably pushes up the costs of organising to access housing resources" (*Ibid.*: 14). Therefore, following the inconsistencies and politicisation of housing cooperatives, housing delivery has been delivered in a biased manner, the priority is given to members who affiliate to the party of the cooperation leader.

It arose from the research that non-payment of subscription is the main challenge bedevilling the welfare of housing cooperatives. Officials indicated that members are viewed as being reluctant in paying monthly subscriptions. Officials who participated in the research reiterated that it is very common that residents do not want to pay subscriptions in time. The Nehanda Housing Co-operative identified the same problem, a 3rd Chimurenga project in Harare where cooperatives have problems with non-paying members (The Herald, July 17, 2014). However, it can be argued that non-payment of subscriptions emerged following the economic hardships affecting the country which exposed members to poverty. In addition to that, it was reiterated that cooperatives do not have swiping machines owing to the cashless economy which followed the shortage of cash in the country. The argument of housing cooperatives in non-payments of subscriptions in all members should consider the current situation affecting Zimbabwe. Escalating unemployment and poverty has ruined people's lives especially the lower and the middle class. If economic problems are not solved, it should be expected to have a backlog of monthly subscriptions. Although, it can be agreed that, residents take the economic problem as an excuse for late and short payments of monthly subscriptions.

Thirdly participation of members in cooperatives emerged as a challenge that affects the progress in housing cooperatives in Masvingo. As members are key stakeholders in the effective running of cooperatives there is need for these members to be fully engaged in the running of the organisation. This resonates with Agevi (2012) who argues that lack of collectiveness in terms of participation has marred the positive work of housing cooperatives.

Furthermore, the challenge of corruption and misuse of funds within cooperatives were subscriptions are converted to benefits for the elite at the expense of the majority. It emerged that, administrators are gaining positively from the subscriptions made by members as they develop their own personal projects well. As highlighted by (Takuva, 2017) the owners of some of the cooperatives use subscriptions for campaigning purposes during elections. It can be argued that cooperatives have been turned into fund raising entities at the expense of the majority. The aim is to maintain the capitalistic status quo where the poor should be stripped off and remain poor while the capitalist remains rich.

Chapter 6 Conclusion

6.0 Introduction

This section offers conclusions and recommendations founded on the results of this study as represented in chapter four returning to the main research question and sub-questions. The study aimed at examining the relationship between governance and outcomes in housing cooperatives in Masvingo. Data presented in chapter four assisted in coming up with a conclusion of this research. At the end of this chapter possible, suggestions for further study will be given. Considering that rapid urbanisation has resulted in people having limited access to housing as housing has become unaffordable to the low-income earners and the poor. As such, accessibility has been a challenge for most low-income earners in Zimbabwe. Thus, this group of people resorted to joining housing cooperatives as a solution to their challenge of accessing housing considering that housing cooperatives subscriptions based, which are within members' reach. I deduced from the findings that is affecting housing cooperative outcomes. My research might have revealed how difficult it will be to change the functioning of cooperatives in Masvingo.

6.1 Key conclusion in relation to the research questions

To what extent has governance affected the outcomes of housing cooperatives?

From the earlier chapter, it can be deduced that governance aspects affect housing cooperative outcomes in a negative way for the greater part. Literature made this point mostly in relation to cooperates in developed countries. The particular economic and political context of Zimbabwe at the time of my fieldwork brought these issues into further focus, but not in a way that allows for easy answers. To this end, issues of participation of members in housing cooperative development have caused the delay in service provision in stipulated areas. Members' not fully taking control of the development initiatives in these organisations has resulted in them not satisfied with how owners/ founders of cooperatives are handling matters that affect them. It should be noted that the lack of accountability has contributed to low levels of responsiveness of the coops. Give an example. As highlighted in the earlier chapter housing cooperatives have been affected greatly by transparency in the effort to shelter people of Masvingo. Considering the above outcomes in housing cooperatives have been affected negatively by the aspects of governance.

Principles that govern housing cooperatives, particularly in Zimbabwe

It can be deduced from the findings of this research that there are certain principles that govern housing cooperatives in Zimbabwe. These are corruption, self-interest, irregularities, political allegiance, and exploitation of members. All these are contrary to the official governance of cooperatives that apply through legislation. These official principles include transparency, participation, accountability, responsiveness and collectiveness. One can conclude that these principles are not being followed so housing cooperatives have become profit-making entities for the founders forgoing the primary objective of providing housing to the poor. As a result, housing cooperatives in Zimbabwe have in a way struggled to fully realise the set goals of housing cooperatives.

In this research, I found that housing cooperatives have contributed to the improvement of access to housing for the poor community in Masvingo, particularly through making available land to some of the members, though unserviced. However, there are some aspects that have bedevilled the cooperative movement in Masvingo. As shown in the previous chapters housing cooperatives have continued to increase their membership. In turn, this has resulted in the cooperatives taking long to give housing and or stands to its members. Considering that members had to pay 60 percent of the total amount before accessing stands. Housing cooperatives have taken participation as a mere rhetoric which has failed to provide members with a way of airing or making known their concerns and needs to the leaders. In effect, participation is being used as a way of making cooperative officials endorse their interest on members instead of the process being the opposite.

It emerged from the research that participation for members is limited, cooperatives are not fully responsive to member's needs, whilst the accountability system is not that effective with leaders alleged to be using funds for their own benefits. In addition, transparency is at a low level with members feeling short changed in terms of service provision. As such housing cooperatives are not meeting the needs of their members. While cooperative officials laid the blame on late payments by members, members pointed to their understanding that leaders are using the fund for personal gains.

In terms of participation, members alluded to the fact that they are not participating fully within their cooperatives, making it difficult for them to inform their members of their needs within the area. Members from both cooperatives indicated that they wanted to be more involved with the business of the cooperatives, especially in terms of access to services. There appeared to be a low level of member involvement within the two cooperatives. This, in turn, has seen members of housing cooperatives not receiving their services on time, even when payments have been up to date.

In terms of transparency, cooperative leaders pointed out that information on the running of the cooperative was readily available to members. However, availability of financial records to members was questionable due to the lack of information exhibited by members. As such members indicated that they need to be informed about the usage of their funds within the cooperative

The importance of good governance in housing and particularly in cooperatives

Good governance has been viewed to be the key to the success of housing cooperatives. Housing cooperatives have contributed immensely to housing provision across the globe I found that the two cooperatives were performing well under the expectations of their members and in relation to what these members have contributed in monetary terms. In large part this was due to lapses in governance. While it is evident that a monitoring system is needed, it is not something that will be easily achieved, because the relevant authorities feel there are high level of politics acting in the cooperative sector. The study revealed that governance issues, especially participation and accountability, have resulted in members of housing cooperatives not receiving the commodity that they paid for in time. Considering these cooperatives have been stifled in their aim to house people. Housing cooperatives have taken a profit-making role ignoring the primary mandate they hold of giving housing to the poor and low-income earners. Thus changing how cooperatives operate can in a way begin by the cooperative officials endorsing participation of members whilst these embrace their role in the effective functioning of their cooperative.

This research showed that good governance is the key to the total success of housing cooperatives in Masvingo. The basic aspects of governance have to be recognised to ensure positive outcomes and the sustainability of these cooperatives. Members pointed that the absence of transparency and participation affects progress in these organisations.

The new political era that Zimbabwe has entered, with a visible anti-corruption drive and the political will to attract foreign direct investment and international donors (which is of interest to the cooperative movement since the departure of the Swedish cooperative that assisted cooperatives), there may be renewed hope for this form of housing delivery.

The relationship between governance and outcomes of cooperative housing in Masvingo

Governance issues have affected housing outcomes in cooperatives in Masvingo negatively. This can be traced back to on the failure of housing cooperatives to provide housing to the poor and low-income earners and embark on providing housing to the middle-income earners. Housing cooperatives have not fully provided housing to the intended group/ class of people. Thus, the low-income and poor bracket still struggle to meet their housing needs. The findings in chapter four have shown that housing co-operative societies if well supported and helped by the government and financial institutions play a significant role as prospective means for low-income families' access to respectable housing. This report has revealed that housing cooperatives societies are prospective means for poor families to afford acceptable housing. Important to note is that in India during the

1970s and 1980s, housing cooperatives succeeded because they enjoyed a significant government and policy support this resulted in increased number of houses built and basic community services and basic physical structure.

The complexities, tensions and contradictions of the situation only came to the fore upon deeper probing. The real issues started emerging, namely that there is a tendency within the cooperatives and the City and Ministry to gloss over the seriousness of the situation, the levels of exploitation, and the suggestions of fraud. In contrast – these issues have at times featured in the media and were a reason why I got attracted to this research – but cooperatives in Zimbabwe have managed to continue in impunity and it is not clear as yet that things can actually change. It is important at this point to consider that in 2016 housing cooperatives have been banned but not stopped from accessing state land until issues of corruption were resolved. According to the press statement released by the City of Harare on February 11 (2016) cooperatives were misrepresenting facts to their members. In addition it was reported that corruption has hampered housing provision in urban areas (Daily news 24 February 2016). On 25 February 2016 the Herald reported that housing cooperatives doing double allocations on one stand. All these point to the complexities in housing cooperatives that need to be addressed to ensure cooperatives meet their objective of providing affordable housing to the poor.

Governance and housing cooperatives in Masvingo

Issues of governance have placed housing cooperatives in Masvingo in a negative light as members fear they cannot be granted the intended good (housing stand/ a house) that they paid for in the stipulated time frame. Cooperatives in Zimbabwe do not involve shared ownership, the coops are merely a form of pooling finances for ultimate acquisition of an individual asset. This has affected the element of collectiveness as individuals concentrate more on their own goals.

The research had an overall aim to contribute to the understanding of the effects of governance on housing cooperatives. Attention was mainly focused on four tenets that should govern housing cooperatives; participation, accountability, responsiveness and transparency and how they affect outcomes in housing cooperatives. Collectiveness in housing cooperatives has been over-looked by administrators in cooperative. Through this collectiveness in housing cooperatives can be restored to the benefit of the poor community at large.

6.2 Recommendations

Considering that, the political situation has changed in Zimbabwe I suggest it might be possible that recommendations in this report may fall on fertile ground. However, I only have partial understanding from this short research endeavour, and found that no simple recommendations can be made. To this end building codes and standards were said to add to the problems that cooperatives are facing, hence the need for relevant authorities to try and revisit these. Cooperatives should engage with the council to ensure challenges at hand are resolved. To add, even engaging with the relevant Ministry to ensure their problems are resolved brings positive change to the cooperative situation.

It is against the above conclusions that I make the following recommendations. Through this study, I found out that housing cooperatives have been affected negatively by political interference which in turn has focused more on achieving political milestones at the expense of members who have been paying their monthly contributions. I recommend that responsible authorities who initiated Urban Development Cooperation (UDCORP an organisation aimed at supervising housing cooperatives) make it a countrywide initiative that helps or assists cooperatives to be accountable to its members to improve access to housing for these members. In addition, government should regulate operations of housing cooperatives to protect prospective home owners from being duped. More so policies and measures should be put in place to stamp out corruption.

There is a need for cooperatives to provide a conducive environment for members to take part in meetings and do away with intimidation of members by leaders to cover up their wrongdoings within the cooperatives. As for the Ministry for SMECD, there is need to engage with members at the local level to ensure members' challenges are addressed at a higher level. More so, there is a need for ongoing training of members on how they can fully benefit from their cooperatives (skills and knowledge). However, there are some realities that need to be looked into first before any notable changes can take place in cooperatives. Responsible authorities need to be on the lookout for bogus cooperatives to ensure they are in line with set objectives and do not depart from the initial mandate of such organisations. In addition, the economic situation that Zimbabwe faces needs to be considered as an element that has resulted in cooperatives' reputation being negative.

6.3 Suggestion for further research

It emerged from this research that there is a need for researchers to investigate cooperatives afresh in light of the new government. It is important to research how coop governance is adjusted in the new political era, to understand the forces and means to maintain the status quo, to monitor whether members are actually afforded more powers, to identify roles for international partners, should they return to this sector in Zimbabwe

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Appendix

Permission letters

City Of Masvingo

+263 39 262431/4
Fax No + 263 39 262257

townclerkdept@masvingocity.gov.zw

All Communications Should Be Addressed to
THE TOWN CLERK
P O Box 17
MASVINGO

Town Clerk's Office
City Council Offices
Civic Centre
Masvingo
Zimbabwe

Our Ref MM/en/research

14 September 2017

Moline Mungate
1329 Mandava
ZVISHAVANE

Dear Madam

RE: PERMISSION TO CARRY OUT RESEARCH ON HOUSING COOPERATIVES IN ZIMBABWE: THE RELATIONSHIP BETWEEN GOVERNANCE AND OUTCOMES IN THE CASE OF MASVINGO.

Reference is made to your letter dated 12 September 2017 requesting permission to undertake an academic research on **"Housing cooperatives in Zimbabwe: the relationship between governance and outcomes in the case of Masvingo "** in partial fulfillment of a Degree in Master of the Built Environment.

I am pleased to inform you that Masvingo City Council has granted you the permission to undertake your research. However your research findings shall not be for publication and ***you are also required to present a copy of your final project to the Town Clerk.***

May I take this opportunity to thank you for the interest you have shown in our organization and wish you well in your research.

Yours faithfully

V. Shonhai
ACTING CHAMBER SECRETARY

CHAMBER SECRETARY
CITY OF MASVINGO
20 SEP 2017
P.O. BOX 17, MASVINGO
TEL : (039) 262431 - 4
FAX : (039) 262257

cc: Town Clerk
: File

VASHANDI HOUSING CO-OPERATIVE LTD (*Reg No. 3961*)

179 Robertson Street
FBC Building
Masvingo

0773 247 015
0772 429 398
039-266291

P.O Box 1516,
Masvingo
Email: ***vashandihousing@gmail.com***

17 August 2017

TO WHOM IT MAY CONCERN

RE: PERMISSION TO ALLOW MOLINE MUNGATE TO CARRY OUT HER RESEARCH WITH OUR COOPERATIVE

We write to confirm that we will allow and assist Moline Mungate carryout her research on Housing Cooperatives in Zimbabwe: the relationship between governance and outcomes in the case of Masvingo

We are open to provide necessary information that she may require to successfully complete the research

Please do not hesitate to contact the undersigned for clarification.

Yours faithfully

pp.

E. Gwanongodza
ADMINISTRATOR

VASHANDI HOUSING CO-OPERATIVE
P O. BOX 1516
17 AUG 2017
..ASVINGO
TEL : ....

ABUNDANT LIFE ZIMBABWE (ALZ)
DECEMBER TWELVE (Pvt) Ltd
No 57 Hofmeyer street, Masvingo
Tel-Fax: 039-266452
Establishing the Kingdom of GOD on earth through relevant teachings

18 August 2017

TO WHOM IT MAY CONCERN

PERMISSION TO ALLOW MOLINE MUNGATE TO CARRY OUT HER RESEARCH WITH OUR ORGANISATION

We write to confirm that we will allow and assist Moline Mungate carryout her research on housing Cooperatives in Zimbabwe: the relationship between governance and outcomes in the case of Masvingo.

We pledge to provide necessary information that she may require to successfully complete the research .

If you need any clarification, please do not hesitate to contact the undersigned

Yours faithfully

....

W Mawende

Director: December Twelve Pvt Ltd

President: Abundant Life Zimbabwe

ABUNDANT LIFE ZIMBABWE
DECEMBER TWELVE (PVT) LTD.
18 AUG 2017
57 HOFMEYER STREET
MASVINGO
TEL : 039 - 266452

Participant information sheet

SCHOOL OF ARCHITECTURE PLANNING

PARTICIPANT INFORMATION SHEET (COOPERATIVE MEMBERS)

Housing cooperatives in Zimbabwe: the relationship between governance and outcomes in the case of Masvingo.

Moline Mungate, MBE (Housing) School of Architecture and Planning

University of the Witwatersrand

Greetings

My name is Moline Mungate and I am currently a fulltime student studying towards a MBE Housing Degree in the School of Architecture and Planning (SOAP) at the University of Witwatersrand. I am currently investigatingthe extent to which governance affects outcomes in housing cooperatives in Masvingo.

I am inviting you to be part of the study through an interview. You have been selected to participate in this study due to your knowledge on housing cooperatives in Masvingo. The interview will take no longer than 45 minutes of your time. The interview can be conducted in your residence or a suitable place as suggested by you. During the course of the interview I would like to ask you questions about the governance of housing cooperatives in Masvingo. I have a particular interest in issues such as participation, collective decision making and general governance procedures.

Should you agree to participate, then I will ask your permission to use an audio recorder for the interview, in addition to me taking hand written notes. Your participation is voluntary, you may refuse to answer any questions that make you uncomfortable, and you may withdraw at any time without penalty or loss. You will receive no payment or other incentives for your participation.

Unless you would like your contributions to be acknowledged as your own, your participation will be completely anonymous, meaning I will not use your name and you will not be personally identified in the final report. You will be referred to as an interviewee. However, your organisation may be identified.

Any comments that you make that you deem "off the record" or similar, will not be quoted. Please alert me when this is the case. Further, any information that you share will be kept confidential in that I will not make it available to anyone else and it can only be accessed by me on a password protected computer. There are no foreseeable risks associated with your participation.

The research undertaken is solely for academic purposes. Once completed, it will be available electronically through the online library and can be accessed publicly.

If you have any questions, concerns or comments or if you would like a copy of the final report, please feel free to contact me at molymungate@gmail.com or +263 772314234 or my supervisor Professor Marie Huchzermeyer at Marie.huchzermeyer@wits.ac.za or +27-83 4242457.

____

NAME Moline Mungate
DEGREE MBE Housing

PARTICIPANT INFORMATION SHEET (COOPERATIVE MANAGERS AND COUNCILS OFFICIALS)

Housing cooperatives in Zimbabwe: the relationship between governance and outcomes in the case of Masvingo.

Moline Mungate, MBE (Housing) School of Architecture and Planning

University of the Witwatersrand

SCHOOL OF ARCHITECTURE PLANNING

Greetings

My name is Moline Mungate and I am currently a fulltime student studying towards a MBE Housing Degree in the School of Architecture and Planning (SOAP) at the University of Witwatersrand. I am currently investigatingthe extent to which governance affects outcomes in housing cooperatives in Masvingo.

I am inviting you to be part of the study through an interview. You have been selected to participate in this study due to your knowledge on housing cooperatives in Masvingo. The interview will take no longer than 45 minutes of your time. The interview can be conducted in your office, or a suitable place as suggested by you. During the course of the interview I would like to ask you questions about the governance of housing cooperatives in Masvingo. I have a particular interest in issues such as participation, collective decision making and general governance procedures.

Should you agree to participate, then I will ask your permission to use an audio recorder for the interview, in addition to me taking hand written notes. Your participation is voluntary, you may refuse to answer any questions that make you uncomfortable, and you may withdraw at any time without penalty or loss. You will receive no payment or other incentives for your participation.

Unless you would like your contributions to be acknowledged as your own, your participation will be completely anonymous, meaning I will not use your name and you will not be personally identified in the final report. You will be referred to as an interviewee. However, your organisation may be identified.

Any comments that you make that you deem "off the record" or similar, will not be quoted. Please alert me when this is the case. Further, any information that you share will be kept confidential in that I will not make it available to anyone else and it can only be accessed by me on a password protected computer. There are no foreseeable risks associated with your participation.

The research undertaken is solely for academic purposes. Once completed, it will be available electronically through the online library and can be accessed publicly.

If you have any questions, concerns or comments or if you would like a copy of the final report, please feel free to contact me at molymungate@gmail.com or +263 772314234 or my supervisor Professor Marie Huchzermeyer at Marie.huchzermeyer@wits.ac.za or +27-83 4242457.

______________.

NAME Moline Mungate
DEGREE MBE Housing

Ethics clearance

SCHOOL OF ARCHITECTURE AND PLANNING
HUMAN RESERCH ETHICS COMMITTEE

CLEARANCE CERTIFICATE
PROTOCOL NUMBER: SOAP067/06/2017

PROJECT TITLE: Housing cooperatives in Zimbabwe: the relationship between governance and outcomes in the case of Masvingo

INVESTIGATOR/S: Moline Mungate (Student no #755548)

SCHOOL: Architecture and Planning

DEGREE PROGRAMME: Master of the Built Environment (MBE)

DATE CONSIDERED: 28 August 2017

EXPIRY DATE: 28 August 2018

DECISION OF THE COMMITTEE: APPROVED

CHAIRPERSON ______________________
(Professor Daniel Irurah)

DATE: 28-08-2017

cc: Supervisor/s: Marie Huchzermeyer

DECLARATION OF INVESTIGATORS
I/We fully understand the conditions under which I am/we are authorized to carry out the abovementioned research and I/we guarantee to endure compliance with these conditions. Should any departure to be contemplated from the research procedure as approved I/we undertake to resubmit the protocol to the Committee.

Signature **Date**

Sample interview structure

Key informant interview guide (housing cooperative managers)

Hello, thank you for making yourself available for the interview. As discussed, it will not take more than forty-five minutes. Thank you for completing the consent form. As mentioned, my research aims to understand the relationship between the governance of housing cooperatives and actual outcomes of the cooperatives in terms of housing. My focus is on housing cooperatives in Masvingo.

1. How is the cooperative structured in terms of officials?
2. How many members constitute your cooperative?
3. What departments make your cooperative?
4. Do you have committee members?
5. What is the role of members in the functioning of the cooperative?
6. How is the role of members facilitated/ advanced?
7. What kind of meetings are called and how often?
8. When last did you have a meeting?
9. What was the level of attendance?
10. What would be the ideal way of structuring member involvememnt
11. What is preventing this from being the case?
12. What constitutes being a member?
13. How are member contributions collected?
14. As a cooperative how are contributions managed?
15. How are decisions made regarding the use of the contributions?
16. Would you like to share some of the challenges faced by the cooperative?
17. How are these challenges being addressed?
18. Is there any other information that you think will admissible to this research you can provide?

Interview guide for the Minister

Hello, thank you for making yourself available for the interview. As discussed, it will not take more than forty-five minutes. Thank you for completing the consent form. As mentioned, my research aims to understand the relationship between the governance of housing cooperatives and actual outcomes of the cooperatives in terms of housing. My focus is on housing cooperatives in Masvingo.

1. What has been the role of housing cooperatives in the provision of housing in Masvingo?
2. What is your role as a minister in the operations of cooperatives?
3. As a Minister in Masvingo how in your view have cooperatives impacted on access to housing in the city?
4. What have been the challenges that housing cooperatives in Masvingo facing?
5. And what in particular are the challenges that cooperative members face?
6. In what way have you been able to assist cooperatives and their members with their challenges?
7. Do you conduct meetings with cooperatives?
8. If so, when last did you have such a meeting? And would you be able to share what was on the agenda?
9. Is there any other information that you think will be relevant to this research that you can provide?

Interview guide for council officials

Hello, thank you for making yourself available for the interview. As discussed, it will not take more than forty-five minutes. Thank you for completing the consent form. As mentioned, my research aims to understand the relationship between the governance of housing cooperatives and actual outcomes of the cooperatives in terms of housing. My focus is on housing cooperatives in Masvingo.

1. What has been the role of cooperatives in housing provision in Masvingo?
2. What is the municipality's relationship with housing cooperatives?
3. What legislation govern your relations with cooperatives?
4. Who is responsible for providing services in the areas developed by cooperatives? Could you expand?
5. To what extent do cooperatives comply with municipal bylaws? Are there any exemptions?
6. What is the procedure for allocating land to cooperatives?
7. As council is there any background check on the status of cooperatives done before allocating land?
8. How do you ensure the allocated land is used accordingly?
9. Is there any other information that you think is relevant to my research topic?

Moline Mungate 755548

MBE (Housing) School of Architecture and Planning

Witwatersrand University

Research Title: *Housing cooperatives in Zimbabwe: the relationship between governance and outcomes in the case of Masvingo.*

Interview guide for beneficiaries

Hello, thank you for making yourself available for the interview. As discussed, it will not take more than forty-five minutes. Thank you for completing the consent form. As mentioned, my research aims to understand the relationship between the governance of housing cooperatives and actual outcomes of the cooperatives in terms of housing. My focus is on housing cooperatives in Masvingo.

1. 1.Which housing cooperative are you from?
2. How long have you been a member of your housing cooperative?
3. How many times a year does the cooperative hold meetings with its members?
4. When last did the cooperative invite you to a meeting?
5. How were you notified?
6. Can you describe to me how these meetings are conducted?
7. In your recollection, what were the agenda items?
8. Which decisions have you been involved in?
9. As a cooperative member, what information do you have access to about the cooperative?
10. How is this information made available to you?
11. Can you explain how the cooperative leadership and officials are appointed?
12. How would you say is accountability managed in your cooperative?
13. Other than meetings, what activities are organised by your cooperative?
14. What would you say are the benefits of being a cooperative member?
15. What is your expectation in relation to obtaining housing through your cooperative?
16. What would you say are the challenges of being a member of your cooperative?
17. Are there member contributions?
18. How often do you contribute?
19. Do you as members have an input on how the contributions are used?
20. Might you have views on the causes of these challenges?
21. What channels exist to raise concerns within the cooperative?
22. Are there issues that members vocal about inside and outside of official meetings? Would you like to expand on that?
23. Is there anything else you would like to share with me, that you think will be relevant to my study?