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HIGH-DENSITY HOUSING IN HARARE

Commodification and Overcrowding

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This paper addresses the current situation of the urban low-income housing stock in Harare, Zimbabwe, and the problems which have arisen from the increasingly severe housing shortage. The Government's policies of home-ownership combined with high building standards on new-site-and-service schemes have led to increasing commercialisation in this sector and house sales and absentee landlords have become increasingly common. Many of the poor cannot afford any of the official housing options. Lodging is becoming more prevalent and overcrowding is a serious problem. Empirical evidence of these phenomena is presented, drawing partly on surveys of migrant households conducted in 1985 and 1988. So far the Government has managed to constrain the emergence of informal housing solutions, but it is debatable whether the pressures within this sector can be contained for much longer.

Zimbabwe finally gained its independence in 1980. It was not until two years later that the Government published the first development plan, the Transitional National Development Plan 1982/83–1984/85 (TNDP). Construction and housing received a very high priority in this plan with 22 per cent of the planned Public Sector Investment Programme (PSIP) for 1982/83 allocated to housing and related infrastructure.[1] The national housing backlog was already a problem before independence, standing at 30 000 for Salisbury (now Harare) in 1974.[2] In 1981 the Whitsun Foundation reported the national backlog to be 56 000 units, and this had increased to 64 000 the following year,[3] and was estimated to be increasing at a rate of 15 per cent per year according to the TNDP.[4]

The TNDP stated that the urban housing backlog could be eliminated in eight years. During the planning period this would require the construction of 57 500 units at a total investment cost of Z$525.2 million[5] (this estimate included both public and private sector investment). The plan also included 57 500 rural housing units, although it was not clear to what, if any, extent these would receive public funding and how they were costed. In fact, when cost estimates were published in 1983, the total cost of the housing programme was given as only Z$492.7 million,[6] less than the original estimate for the urban programme alone. Of this the planned government share (Public Sector Investment Programme (PSIP)), was to be Z$370.1 million, approximately 10 per cent of the total PSIP over the planning period.

The reality of housing construction and investment fell far short of the plan. The

low-income urban housing delivery system largely relied on the site-and-service approach. In the first two years of the TNDP only 7500 houses were built and 12 500 serviced stands were developed and made ready for future housing construction.[7] By the end of the planning period only 13 500 houses, out of the planned national total of 115 000, had been completed.[8] A number of causes of the massive gap between planned and actual construction can be suggested. The Zimbabwean economy, after an initial post-independence boom, experienced a recession which coincided with the TNDP period. Foreign investment did not occur on anything like the scale hoped for. Building costs escalated rapidly. In the site-and-service areas the time within which allottees were expected to complete their houses was far too short. The main direct cause was that the budget allocation to the Ministry of Construction and National Housing fell far short of planned requirements. In 1985 it was estimated that the Ministry would have needed ZS325 million to invest in the 57 500 urban units planned, but only ZS123.7 million, 38 per cent of requirements, was voted.[9]

The failure to fulfil the planned housing programme obviously meant that the housing backlog continued to increase. Estimates vary according to source, with those based on official waiting-lists underestimating the problem. In 1984 the national backlog was reported as 110 000 units,[10] with 63 000 units needed in Harare and Chitungwiza (Harare's satellite dormitory town) alone.[11] However, the First Five-Year National Development Plan for 1986–90 (FFYNDP) estimated the problem to be far more serious with an urban housing backlog of 240 000 units in 1985.[12] This plan made no mention of eliminating the backlog but aimed to complete 75 000–100 000 houses, fewer than the original planned total for the three-year TNDP. It appears therefore that the government felt that the first plan was over-ambitious. Nevertheless, the general plans and estimates contained in the first volume of the FFYNDP, published in 1986, appeared to show that the Government was seriously committed to addressing the housing crisis. It is stated that 'the investment programme for the [housing] sector which amounts to ZS1040 million or 15.0 per cent of total investment in fixed assets, is the second largest in the Plan.'[13] The PSIP allocation for housing for the five-year period is estimated at ZS812 million.'[14] However, on closer inspection it turns out that these estimates include 'urban development and general purpose investment by the government'.[15] The second volume of the Plan published in 1988 indicates that total planned investment in all housing was ZS686 million, of which ZS262 million was for urban housing.[16] What proportion of this is expected to come from the private sector is not specified, but the plan stresses that the Government hoped that it would make a much greater contribution in the financing and construction of houses.

A number of points can be made in relation to these plans and the urban housing shortage. First, the planned investment in urban housing contained in the 1986–90 plan is only half that originally planned (though never realised) for 1982/83–1984/85. Since building costs have increased significantly since then, the Government has considerably decreased the development priority given to urban housing. Second, even this planned investment appears to be predicated on a significant input from the private sector. Private individual and family investment are obviously part of the site-and-service strategy, which was already the main urban

housing strategy pursued in the TNDP.[17] The second plan, however, clearly envisages that the formal large-scale sector will play a role. The formal large-scale sector would include construction companies building houses for purchase, building societies offering loans for construction or purchase, and employers building houses for purchase or rent by their employees. Involvement of this sector would undoubtedly do much to relieve the administrative and financial burden on the Government, but the returns on investment in low-income housing tend to be very low. There is a strong reluctance on the part of the sector to invest in low-income housing, and it may be therefore that actual investment will fall short of that expected. Third, given that the 1985 urban housing backlog was 240 000, and taking the two previous points into account, it is obvious that the number of urban housing units which this investment plan will produce (even if realised) would be considerably fewer than half those planned for the TNDP, and would therefore make a negligible impact on the urban housing shortage.[18] Zimbabwe's urban housing problem is therefore a very major one, and likely to continue to increase rapidly.

This brief analysis of the Government's plans for the low-income housing sector provides the background for the major aim of this paper which is to review the current situation of the urban low-income housing stock in Harare, and the problems which have arisen from the increasingly severe housing shortage. Particular emphasis is placed on the related phenomena of lodging and overcrowding, which, in part, arise from the fact that many of the poor cannot afford any of the official housing options. The data presented are drawn partly from two major surveys conducted by the authors in 1985 and 1988 in low-income housing areas in Harare. This research was primarily focused on new migrant households in order to build up a picture of migrant characteristics since independence. The questionnaires used included questions on household income, tenure status, rent, intra-urban housing moves, methods of finding accommodation, and housing aspirations as well as questions more specifically directed at migration patterns. The 1985 survey covered 968 households in Glen Norah, Mabvuku, Highfields, Kuwadzana and Chitungwiza, and the 1988 survey 227 households in Glen Norah C. Interviews were also conducted with the various housing authorities in these high density areas and with the City Council.[19] The following analysis also draws on published and unpublished secondary sources, the latter mainly being surveys conducted by Harare's Department of Housing and Community Services.

The Existing Low-Income Housing Stock at Independence

The vast majority of the pre-existing low-income housing stock in Harare before independence consisted of formally-built housing in the so-called African townships, which were segregated from the 'white suburbs'. Rhodesian Government policy towards African urbanisation varied, but was largely characterised by segregation and control, under the aegis of a racist political system which attempted to prohibit permanent African urbanisation. Although the system favoured the circular migration of single male migrants who could be housed in

hostels, it could not prevent the emergence of family residence. Rights to a *rented* family house (also known as 'married quarters') were predicated on recognised employment and a recognised marriage, which excluded many married under customary law. Freehold tenure rights for Africans were not allowed until the late 1970s, and squatting was prevented. The Government was fairly successful in curtailing the rate of African urbanisation until the late 1970s, and as a result Zimbabwe was relatively under-urbanised at independence.[20] The rapid in-migration that has occurred since then is reflected in the increased demand for housing described above. The annual average growth rate of the national urban population in the intercensal period 1969–82 was recorded as 5.4 per cent, whilst that for Harare was 4.6 per cent. However, it is worth noting that both censuses are believed to have under-enumerated the urban population, and thus the official growth rate should be treated with caution; in addition this average growth rate conceals substantial variations in in-migration over the period as influx control weakened and was eventually abolished, and war refugees moved in and out of Harare.[21] It is clear however that the rate of population growth in Harare has increased significantly since independence. An estimate made for the Harare Master Plan put the 1982–87 growth rate at 9.2 per cent, giving a population of about 961 000 in 1987 compared with the census figure of 658 000. The growth rate for the later 1980s was estimated at about eight per cent per annum, tapering off to around five per cent by the mid-1990s.[22]

The old townships which were built either by the Government or the municipality have now been renamed high density areas (HDAs). The majority are to the south and west of the city. The first was Harari (now called Mbare), close to the major industrial area and relatively near the CBD (see Figure 1). This settlement dates back to 1907,[23] although much of the municipal township was built after 1950. The conventional or standard housing in such townships was of a comparatively high standard. The designs varied but usually consisted of detached or semi-detached units, comprising three or four main rooms with a cooking area (sometimes only partly covered), and an internal or external combined flush-toilet and shower.[24] Ninety-one per cent of township houses had electricity by 1979, although in many cases this was only suitable for lighting.[25] The major hostels were also located here. Hostels had accommodation for nearly 30 000 single people in 1974.[26]

The next oldest township is Highfield, originally established in 1934 by the Government for government employees.[27] Other government townships were Dzivaresekwa established in 1961, and Tafara established in 1966, both originally intended for domestic workers. The other municipal townships in Salisbury were Mabvuku established in 1953, Mufakose established in 1960, and Glen Norah established in 1973. Other black housing areas included Rugare built in the 1950s by the National Railways for its employees, and Marimba Park, an exclusive area allocated to high-income blacks in the mid-1960s where they could build their own houses. Part of Highfields was also set aside in the 1970s for higher-income blacks, and the detached houses there differ enormously from the older standard housing stock. From Figure 1 it can be seen that, apart from Mbare, the townships were located at a considerable distance from the city centre, thus making transport a considerable problem for their residents. Indeed, again with the exception of

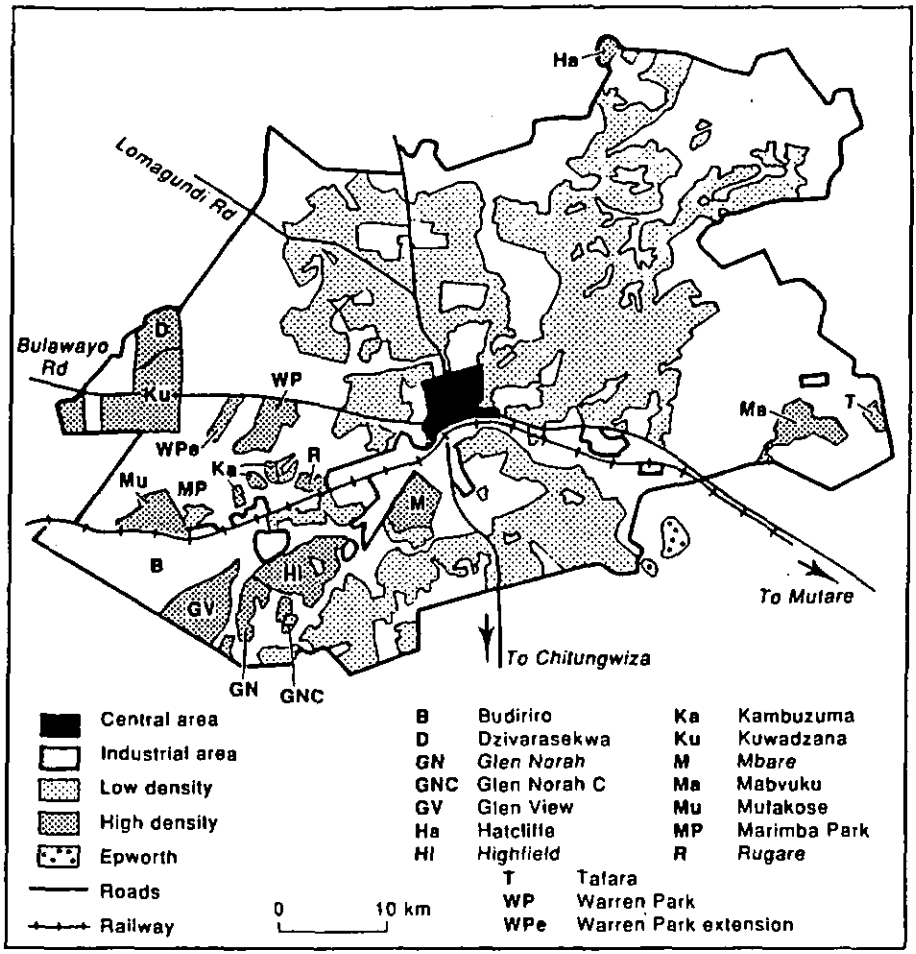


Fig. 1. Map of Harare

Mbare, they were all outside the municipal boundaries until these were extended in 1971.

Many blacks working in Salisbury were housed even further out in St Mary's and Seki (now Seke). St Mary's township (now officially called Chaminuka) originated in 1956 on mission land 20 kilometres from Harare, where blacks could own plots. It was administered by Salisbury City Council until the late 1970s. Seki 'Native Township' in the nearby Seki Tribal Trust Land was begun in 1954 and administered by Africans as it was not on land allocated to whites in the 1930 Land Apportionment Act. In the 1970s this was extended by the Government with the establishment of Seki New Town and Zengeza.[28] These areas were eventually

amalgamated into Chitungwiza, which is now Zimbabwe's third largest town, and has had its own Town Council since 1978.

In addition to these Government and municipal townships some employees were housed on their employers' premises. This provided an extremely significant stock of housing for domestic servants, who were housed in *kayas* in their white employers' gardens; the standard of such accommodation varied enormously.

Lower-cost solutions to housing the black urban population were already being sought by the 1960s. Inevitably this involved transferring part of the cost of construction to the occupants, as is now standard practice throughout Africa (including now South Africa) and elsewhere in the less-developed world. The details of the genesis and nature of these pre-independence low-cost housing strategies are described in detail elsewhere,[29] and will only be outlined briefly here. The strategy began in 1963 with a core-housing project in Kambuzuma. The cores provided usually consisted of one partitioned room, a kitchen and a toilet. It was hoped that the occupants would then extend the core. A site-and-service settlement was also established in 1978 at Glen View, west of Glen Norah: here only a toilet/shower was provided on the plot. Just before independence the Government began a major new housing initiative which involved 'ultra low-cost cores' comprising two rooms, and a shower/toilet and sink, constructed to very low building standards. These were implemented at Seke and Zengeza in Chitungwiza. Seven thousand units were rapidly completed and this concept formed the basis of a Five Year Low-Cost Housing Programme inherited by the independent Government, which envisaged the construction of 167 000 units from 1980–85.[30]

Thus the late 1970s saw a large increase in low-cost housing production with the introduction of ultra low-cost cores. From 1978–81 26 389 low-cost housing units were included in municipal building plans approved for Harare and Chitungwiza, compared with 9882 for 1974–77.[31]

The rising tide of war refugees by the late 1970s led to the emergence of squatter settlements, which had previously been rigorously prevented. The major areas were Mbare Musika, Derbyshire and Epworth. Only the latter remains: Mbare Musika, near the bus station in Mbare, was cleared with some of the residents moved into 'temporary' Red Cross asbestos sheet housing nearby, which still stands. Derbyshire settlement was on European-owned quarry land outside the city boundaries, and grew suddenly between August and October 1976 from a few hundred people to 12 000, many of whom proved to be long-term Salisbury residents looking for cheaper accommodation and space. They were then moved to Chirambahuyo, an area adjoining Zengeza, where they were allowed to rebuild, but were then moved again into housing in Zengeza.[32] Epworth, again outside the city boundaries, grew up on mission land in the 1970s and was therefore not illegal and could not be cleared.

Post-independence Housing Policy

Ultra low-cost cores were rapidly phased out after independence. They were 'very negatively perceived in the euphoric environment of the immediate post-independence period'[33] and 'were considered an anathema in independent Zimbabwe'.[34]

leading in Seke to 'sporadic outbreaks of violence and attempts . . . to prevent the future construction of these core units'.[35] There were strong political overtones in the eventual rejection of ultra low-cost cores, which were felt to provide very inferior accommodation, which neither the Government nor many of the (potential and current) occupants were prepared at the time to accept. The influence of ideology on policies towards low-income housing in the early years of independence has received detailed attention in the literature.[36] Since then low-income housing policy has concentrated on the site-and-service approach. The first two major areas developed were Warren Park and Parkridge Fontainebleau (now called Kuwadzana), both begun in the early 1980s. Some cores of one-to-two rooms were provided at Warren Park at first, but this was later rejected as too expensive.[37] Since then a number of other site-and-service areas have been developed or begun including Hatcliffe in the north, Glen Norah extension (also known as Glen Norah C) and Budiriro in the south-west, and the suburbs of Sunningdale, Midlothian Patrenda and Gleneagles. The latter suburbs are not specifically low-income developments, however, and the projects involve both private developers and the Council. Some data on the low-income schemes are shown in Table 1.

Although there has been some variation in the policies implemented in the different site-and-service projects, they exhibit a number of similar features. In theory the income limits set should restrict plot allocation to those on low incomes. The majority of the stands are for owner-occupiers, although the government has introduced a condition that 10 per cent of units must be for rent. Allocations are made on the basis of the Harare housing waiting-list and the income limits set for the particular scheme. Again in theory this should ensure a degree of fairness in allocative procedures, but in practice there are many problems with the system which will be discussed later. People who apply to the schemes are incorporated into the list if they were not already on it and are eligible.[38] For example, in 1981 29 000 people applied for Warren Park stands, of whom 14 298

Table 1 *Post-independence low-income site and service schemes in Harare*

Scheme	*Date approval*	*Allocations begun*	*No. of plots planned*	*Income reqts/mth*	*Source of funding*
Kuwadzana	1980	1984	12 500	ZS175 as of August '82*	USAID
Warren Park	1980	1981	3 448†	ZS130–325	Govt.
Hatcliffe	n.d.	1984	756	n.d	n.d.
Glen Norah C	1984	1986	916	ZS200–400‡	World Bank
Budiriro	n.d.	1988	12 000§	n.d.	World Bank

*This income limit was set according to the results of a 1982 housing demand study for Harare which established ZS175 as the median income

†Number of plots for first phase of Warren Park. It was later extended with the development of Warren Park extension.

‡The upper income limit for allocations to Glen Norah C has now been increased to ZS470 to allow for government wage increases.

§Reported in *Herald* 11 4 88 and 12 6 88. Only six families had begun construction at that stage.

were eligible. The city waiting-list stood at 19 000 in January 1982.[39] Admission to the list was then subject to an upper income limit of ZS325, and in addition applicants had to be married or have parental responsibilities, be employed or otherwise economically productive, and should not own or rent (as the principal tenant) Council-provided housing, or be in the process of purchasing City-financed property. Length of employment in the City rather than time on the waiting-list determined applicants' priority, and in 1982 applicants still had to obtain their employers' signature as proof. However, as informal-sector employment has increased this regulation has been relaxed, although proof of income is still necessary. In addition it was often difficult for applicants to trace their former employers to get proof of how long they had worked in the City.[40] People renting houses in the older HDAs can obtain a site on the condition that they vacate their other accommodation within six months.

The income limits applied in the schemes have varied (see Table 1), and by 1988 had increased to $470 for Glen Norah C. The low limit set for Kuwadzana applied to beneficiaries' incomes in August 1982, and they could therefore have been earning more by the time they received a plot. There is some form of loan provision based on income on all the schemes to assist with the cost of the stand plus construction. For example, in 1984 6594 stands were allocated in Kuwadzana, Warren Park and Hatcliffe and the stand developers received loans totalling ZS13 million from the City Council (much of it received from the development agencies).[41] At Kuwadzana monthly repayments including service charges could not exceed 27 per cent of income, which meant that the maximum loan based on the upper income limit was $3230, repayable over 25 years with a six-month grace period. At Glen Norah C, where the Government had succeeded in involving building societies, maximum monthly payments are about 30 per cent of income.

The standards of construction enforced in the schemes reflect a strong political priority for modern, high standard and reasonably sized houses. The requirement is usually to construct a four-room unit and ablution facilities *within eighteen months*. A further six-month grace period is usually allowed, although this is not publicised.[42] At Kuwadzana people were prohibited from living on site until they had built a toilet, kitchen and one room; this had to be completed immediately they had applied for a water connection to the standpipe on their site which had to be done within six months of allocation. The rest of the house had to be completed within the eighteen months. This regulation reflected the fear that site-and-service schemes would lead to the erection of 'temporary' shacks whilst people built their houses, which might become permanent. This had happened at Glen View and had attracted criticism from the Minister for Housing. However, since it is virtually impossible for people to have time to build their houses, or supervise construction, if they are not living on site, this regulation has not been applied in later schemes such as Glen Norah C and Hatcliffe where many makeshift structures can be seen on stands with 'real' houses in all stages of construction. In theory this is still illegal largely because of health regulations since, for example, water connections have often not been made. Such matters are often ignored by the district administrations.

The regulations in building standards are strictly enforced. The plans must be

approved by the municipality; the scheme administrations provide a variety of eligible plans which can be purchased for a nominal sum, and the vast majority of allottees use these. This creates a certain degree of uniformity of housing since there are usually one or two plans favoured because they are cheaper to implement or, for example, include a lobby which can be used as an extra room. The standards of construction and building materials imposed adhere to building bye-laws inherited from the settler government. Floors have to be a concrete slab, and the walls of fired brick or cement blocks. The roof has to be asbestos, metal or tiles. Building materials may be partly subsidised; at Kuwadzana a Building Materials Store was provided by the municipality where materials were sold below the retail price as sales tax was not added.[43]

Although the schemes are termed 'aided self-help', in fact very few allottees build their own houses. Most employ local builders who usually operate on a small-scale but may employ some labourers; this sector has been greatly boosted by the schemes.[44] In theory 'aided self-help' does not exclude the use of such builders, since the term can embrace other types of self-help besides building, including the contribution of one's own savings, and arrangements for building without any institutional help. However, a number of housing officials on the schemes felt that the employment of builders conflicted with their perception of the spirit of the scheme. Originally the Government planned that building brigades and cooperative movements would play a major role in site-and-service housing construction, but this has not occurred.[45] Construction by brigades proved to be more costly for the allottees, and cooperation between allottees was unlikely since they would not know each other at first. Its rejection at Kuwadzana was 'hardly surprising since they were not allowed to live on the stand during construction and would have little basis for co-operation'.[46]

A major plank of Government housing policy is home-ownership on an owner-occupier basis. In the older HDAs rental housing can be converted to home ownership with price discounts according to length of residence: 30 years' residence means occupiers are given their houses free.[47] This has transformed the HDA sector, and has undoubtedly been a major advantage for the former tenants. This significant transfer of assets to 'the people' can be regarded as a socialist policy, although ironically perhaps it involves a transfer from the public to the private sector, and has helped to open the gates to the commodification of low-income housing. By June 1984, 74 per cent of family units in Harare were held under home-ownership agreements, and a year later the proportion was 78 per cent (51 000 of the stock of 65 000 houses in the HDAs).[48]

In 1986 the 10th Conference on Housing and Urban Development in sub-Saharan Africa was held in Harare, taking as its theme public and private sector partnership in these sectors. This theme goes along with the general ethos of a reduction in direct government intervention in the economy, currently being imposed with varying degrees of success throughout Africa, partly under conditions laid down by the IMF and World Bank. One element of the involvement of the private sector in the HDAs has been the purchase of stands, and assistance with building costs by employers. By 1987 502 plots at Kuwadzana had been sold to companies such as Rothmans, Southamptons, and Speciss.[49] More significantly two of the major

building societies in Zimbabwe, CABS and Beverley, have been the major source of loans for housing construction in Glen Norah C. This is a major break with tradition since previously building societies have been quite uninterested in this sector, but the Government recently allowed the introduction of special shares which earn nine per cent tax free, with the stipulation that 25 per cent of these funds must be made available for low-cost housing. In July 1988 it was reported that CABS had advanced Z$35 million to almost 5000 low-income applicants nationwide, and had introduced reduced interest rates of 11.5 per cent to new low-cost home-owners.[50] Applicants at Glen Norah, however, have to go through a complex procedure to obtain such finances. When they reach the top of the waiting-list for the scheme they are called to the Planning and Research Unit of the Department of Housing and Community Services (DHCS). To be eligible to apply for a loan they must then prove that they have Z$400 *in an account* (not cash) for 'front-end' charges for administration of the loan. This is presumably to hinder applicants from showing a cash sum which has been temporarily loaned for 'display' purposes only. A letter is provided by the DHCS which must then be presented to the district office (DO) at Glen Norah where a stand is provisionally allocated. An account for at least Z$400 must then be opened at CABS or Beverley, and the account book and a copy of the building plan left there. The loan application takes about three months to process whilst the society checks details such as marital, income and employment status. If this is satisfactory the applicant signs for the loan and takes the letter of acceptance to the DO, and signs three copies of the scheme agreement. The DO then hands over the loan which has been forwarded from the society, and the applicant can begin to build.

In 1988, the minimum income for Glen Norah C was Z$200 per month, and loans varied between Z$3000 and Z$14000. Average income on the scheme was estimated at Z$260 and thus most loans would have been at the lower end of this range. Loans were used for the initial costs of the stand and the cost of building materials and builder's charges. Most of the plots were 282m^2 or 330m^2 and cost Z$1225 and Z$1300 respectively.

The Government has maintained an implacable opposition to the development of squatter settlements, which means that at present this low-income housing type is largely confined to the Epworth area. Nevertheless the housing shortage has meant that other squatter sites within the city have periodically emerged. Since independence squatter settlements have appeared at various sites, including Russeldene, Emerald Hill and Prince Edward Dam,[51] an area behind the Chaminuka grounds in Mbare, near the railway station, Mbare Musika, Mashonaland Turf Club, a site along the Lomagundi road, and Msasa. Most have been very small-scale and are periodically cleared, the houses being destroyed. The first major clearance occurred in 1983 with Operation Clean-Up which removed large numbers of squatters, 'vagrants' and alleged prostitutes. Many were taken to a national parks area for 're-education', before being 'returned' to their rural areas.[52] At the beginning of 1984 it was estimated that there were still about 1000 squatters in the City. About 30 per cent of these were rehoused in the old hostels, leaving a reported total of 691 in eight settlements at the end of that year. Forty-two other settlements had been cleared according to the City Medical Officer's 1984 annual report. In

September 1985 a DHCS official estimated that there were about 200 'hard-core' squatters left and the numbers were not increasing,[53] but a month later on 19 October another major operation removed over 1000 people, including squatters from Chaminuka, Mbare Musika and the railway station. They were transferred to Chikurubi maximum security prison for screening before being moved to a resettlement area. The Minister of Local Government, Rural and Urban Development announced two days later that they would be resettled on two farms purchased by the Government near Kadoma south of Harare; a month later 400 were reported to be in a transit camp at a mine settlement near one of the farms.[54] Urban squatter clearances have also occurred elsewhere. In Bulawayo 845 families (5500 people) were moved in November 1987 and resettled in Tsolotsho; at least 30 of these families and probably more were estimated to have returned to the City by March 1988.[55]

At Epworth, after some prevarication and delay, the Government has opted for an upgrading programme. The settlement was already quite large by 1980 and would have been difficult to eradicate, especially since the mission had allowed people to settle. In addition Underwood states that 'there were particularly strong political sympathies between the Zimbabwe government and the people of Epworth who had stood as a symbol of self reliance during the troubled pre-independence years'.[56] The Government has, however, attempted to prevent further growth of the settlement. The existing houses were recorded in 1983 by aerial photography and further building was to be prohibited. Nevertheless, the official population, estimated at 25 000 in 1984,[57] had grown to 35 000 in April 1989;[58] an unofficial mission estimate put the population at 36 000 as early as December 1985.[59] The upgrading programme finally began in 1985 and included the provision of health, education and administrative services, better water and sanitation and improved transport. In 1986, 290 protected tubewells and 850 ventilated improved pit latrines were completed, with more planned, and improvement of the road to Harare began. Bus services to town were also introduced. The upgrading continued: in 1987–88 it included plans for the survey of 1090 plots for an overspill area to accommodate houses relocated from wet and rocky areas and those which have been constructed since 1983. Sixty houses have also been moved to a planned overspill area from close proximity to a tourist site, the Balancing Rocks.[60]

Analysis of Housing Policy

For those on low incomes there are two major problem areas with respect to present housing policy. These can be broadly described as *housing standards* and *housing shortage*. The specified minimum standard house of a four-room core, combined with the rigid construction and material requirements, are 'completely beyond the financial reach of a vast majority of Harare's low-income population'.[61] In 1985 Mutizwa-Mangiza estimated that 84 per cent of low income Harare households could not afford to build a four-room core, applying a 27.5 per cent limit on housing expenditure as a proportion of monthly income, and 93 per cent were excluded if a (in his opinion more realistic) limit of 17.6 per cent was used.[62] Using the same housing expenditure limits, he calculated that 16 per cent and 42

per cent of respondents could not even afford a site-and-service stand, let alone build anything on it.

Since these calculations were made, both incomes and building costs have risen. The authors conducted two surveys of *migrant* households in the HDAs in 1985 and 1988 which provided some more recent data, and this has been used to perform a similar analysis to Mutizwa-Mangiza's. Here, however, all housing expenditure costs have been taken from information given by the DO at Glen Norah site-and-service area, where as discussed above the main source of finance comes from building societies. A building official there estimated that an average house cost ZS12 000–ZS13 000 to complete in 1988. The average monthly income in Glen Norah was reported to be about ZS260.

Although it might be expected that recent migrants' incomes are not representative of the general distribution of incomes in the HDAs, the data are the only ones available for recent income distribution in Harare, and it is probably valid to assume that they are in fact fairly representative of the lower-income strata which are meant to be the target population for the site-and-service schemes. The majority of migrant households were found to be employed in the formal sector, and their average income in Glen Norah C in 1988 was ZS264, equivalent to the official estimate for the total settlement.[63] Loans at this scheme are made on the basis of a maximum monthly expenditure of 30 per cent of income on loan repayments (which here include stand costs) and service charges. An income of ZS260 allows a loan of about ZS6000, less than half that necessary to complete a four-room core today.[64] Figure 2 shows affordability curves derived from the migrant household data and Glen Norah C housing expenditure data. In 1985 and 1988 only six per cent and eight per cent of households respectively could afford the minimum required house, on the basis of the household head's income. In Glen Norah C 47 per cent of migrant household heads earned less than the income necessary to get the average loan (completely insufficient to build the required house), and 33 per cent fell below the minimum income required for the scheme. The affordability curve based on *total* household income, including income earned by other household members, is only slightly more favourable,[65] with about 19 per cent able to build the minimum house.

Many households in the site-and-service schemes can build little more than one or two rooms which stand, rather forlornly, on the edge of the cement slab, since allottees cannot proceed with construction until inspectors have approved the first stages (e.g. the foundations for *at least a four-room core*). Nevertheless they do then have somewhere to live, and it appears that although they have not fulfilled the signed agreement to complete, no punitive action is taken.[66] This does not, however, negate the significance of the housing standards regulations, because if standards were relaxed the loans available would enable faster construction and/or larger houses; feasible housing could be constructed for smaller loans which would allow poorer households to become eligible and/or decrease the proportion of income spent on housing; and more houses could be built for any given planned amount of private and public investment, assuming that enough stands are prepared.[67] This is particularly crucial since planned investment in housing falls so far short of that necessary to ease the shortage.

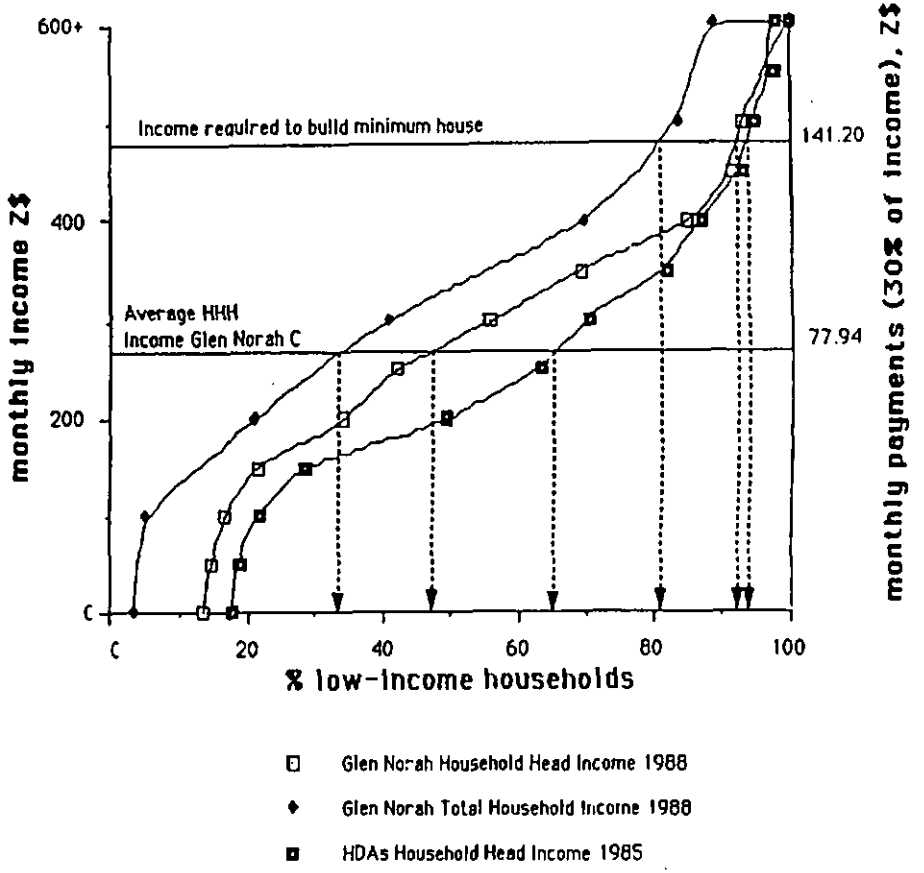


Fig. 2. Low-income housing affordability curves using 30 per cent of income for housing

One element of planned housing policy is to find cheaper methods of construction, although so far there have been no major breakthroughs. In fact the technology to make stabilised soil bricks in manual brick-making presses already exists in Zimbabwe. These bricks, which exceed the minimum compression brick strength laid down by the regulations, are cheap and could also speed up the rate of construction since there is presently a major cement shortage in Zimbabwe. Although the Government has no clear policy on these bricks, local councils have been banning their use. It has been reported that this technology could reduce building costs by 50 per cent or more.[68] This may be an overestimate since the most costly elements of the standard houses are the poured cement floor and the roof.[69] Cheaper alternatives for these elements are undoubtedly more contentious: rammed earth floors as used in the ultra-low-cost cores would be much cheaper but would probably be seen as a politically unacceptable lowering of standards.

Thatch costs a fraction of standard roofing materials, and if carefully constructed, has an acceptable life-span.[70] Despite the fact that the site-and-service houses are all detached, thatch may nonetheless constitute an unacceptable fire risk. Political and public pressure to maintain high standards is very strong, however, and there is even some pressure to increase standards further.[71]

The Government's policy towards squatters has attracted much criticism, not surprisingly, given the general softening of attitudes towards this sector in many agencies and less-developed countries (at least at the rhetorical level). The arguments for not destroying squatter settlements are well established: they provide much needed shelter and constitute considerable private investment in housing; it is manifestly unjust to remove them if alternative shelter is not provided; their inhabitants are usually found to be employed and are often long-term city residents. Informal settlements have been shown to play a vital and positive role in housing the poor throughout the world, and the people who live in them are fully involved in the city's economy, society and culture. All these points are as true for Zimbabwe as elsewhere and have been elaborated elsewhere in the literature on Zimbabwean housing policies.[72]

Impact of the Housing Shortage: Overcrowding, Commodification, Lodging and Landlords

The enormous housing shortage in Harare means that very many low-income people are lodgers, renting one or more rooms from house-owners or principal council tenants, mostly in the HDAs but also in the domestic quarters of wealthier suburbs. The forces of supply and demand mean that rents are very high and rising all the time. As has been documented elsewhere for Africa,[73] this leads to a very high financial incentive for richer people to obtain housing which is meant to be for the poor, in order to make large profits from the rent. This is of course counter to the Government's policy of home-occupier ownership. In theory the use of the waiting-list for allocations and attempts to restrict sales in the site-and-service schemes should limit the emergence of absentee landlords. In Kuwadzana, for example, the stipulated policy was that beneficiaries could not sell until they had paid for their stand *and* their building loan. It was stated that very few could afford to do this before the end of the loan term which meant that, theoretically, few could legally sell their plots before twenty years had elapsed. In 1985 a scheme official said that transfers had been rare, *to his knowledge*, except in case of death and inheritance. In Glen Norah C the World Bank policy is that no sales are allowed, although presumably they could not be prevented if the owner had completed the house and had no outstanding debts. In June 1988 a district administrator said that only one sale had so far been attempted, by a beneficiary who still had rented municipal accommodation elsewhere, and the administration was trying to prevent it. Nevertheless no objection would be raised if the beneficiary had no other accommodation (this can be checked against municipal lists), despite the World Bank policy, although there would always be a strong suspicion that any sale indicated access to another house since the logical action if the beneficiary were leaving Harare would be to rent out each room. Attempts are also made to prevent

absentee landlordism in the older HDAs by selling houses at the discounted rates to long-standing lodgers, if the registered tenant evidently no longer lives there.[74]

Nevertheless, despite the official Kuwadzana evidence that sales were rare, and the stated policy at Glen Norah, it is quite evident from newspaper advertisements, and plentiful anecdotal evidence, that transfers are common. Indeed at a later interview at the Kuwadzana offices in 1987 it was reported that the rate of cessions was increasing: around 40 owners had applied for permission to sell and this was a cause for official concern. It is axiomatic that illegal transfers are very difficult to substantiate with, for example, survey evidence. The Glen Norah administration was aware, however, that many people do not conform to the conditions for the scheme, and that there were many absentee landlords. Rapid commodification of low-income housing is also evident from reports from Chitungwiza, where the Town Council bemoans the rate of unregulated house sales, which it feels should at least be offered to people on the waiting-list.

There is also indirect evidence of the flouting of income and other regulations for site-and-service schemes. Mutizwa-Mangiza's and our data on affordability limits suggest that few eligible households should be able to complete a four-roomed core in the short- to medium-term, if at all, and certainly not within 18 months to two years. In theory the servicing of their loans, which as has been seen are usually completely inadequate to build the minimum house, takes up 27.5 per cent to 30 per cent of incomes. It is debatable whether low-income households can afford this proportion at all; obviously the lower the income the lower the proportion households can afford to pay without trading off vital expenditures on, for example, food, transport, clothing and education. It seems valid to assume therefore that most eligible households would be unable to invest even more of their incomes, which is the only way they could complete a house. In 1982, 71 per cent of allottees at Kuwadzana received loans of less than ZS3000 (the minimum loan was ZS294), whilst the average cost of a completed core was estimated at ZS4800 plus the cost of the plot which was ZS855.[75] Yet a very significant proportion of the houses at Warren Park, Kuwadzana and Hatcliffe, and even many at Glen Norah C which was begun much later, are already complete. Kuwadzana officials expressed some amazement in 1982 that even domestics on ZS80 per month and with very small loans appeared to be managing to build houses. Similar rapid completion of many houses at Glen View prior to independence raised suspicions of 'deficiencies in the allocation of units'[76] and 'possible illegal infiltration by high-income people for business purposes'.[77] The paradox is that *an ability to comply with the specified time limits and minimum housing standards must very often indicate that the allottee is theoretically ineligible for the schemes on grounds of income.* A newspaper report on lodgers in 1988 stated flatly that 'many of the new [core] houses are bought by the middle and high-income people who can develop stands and put up reasonable dwellings. Self-help housing schemes . . . [are] a mockery to the ordinary person. The schemes only make more open the inability of a low-income person to own a house because building costs are just too high.'[78] Part of the problem may arise from the fact that middle-income people cannot afford housing in the low-density areas and are therefore competing for the housing stock in the high-density areas. However, there are a number of specific new schemes which include middle-income housing

(e.g. Midlothian, Gleneagles and Sunningdale which were planned for a total of about 11 000 plots and began in 1985[79]). Illegal infiltration into low-income schemes is therefore not always driven by necessity, and must often be motivated by the desire to profit from the low-income housing shortage.

It is also apparent that in practice plots are often allocated to people who are not waiting-list priorities.[80] Since no-one is going to explain how they circumvented the waiting-list, one can only go by deduction and anecdotal evidence. Hoek-Smit reported in 1982 that 'for allocation of housing in new housing projects the waiting-lists are often not used, and, therefore, people feel discouraged to enrol';[81] however, schemes since then have used them. The list itself is problematic: a sample analysis in 1982 found that only 12 per cent of entries were eligible lodgers or sub-tenants looking for housing, six per cent owned property in Glen View and 82 per cent could not be traced through the employers registered on their card.[82] In 1984 a new system was introduced whereby people must re-apply every year, in an attempt to keep the list updated. One possible way of falsely becoming a housing priority is to forge length of employment records, which is easier now that informal sector employment is recognised.[83] Another obvious possibility is bribery or other influence at the estates division of the City Council which administers the list. In 1986 a scandal broke out with allegations of improper allocations to, amongst others, council officials and 'well-known people', when it was discovered that only seven of 442 people in an allocation of medium and low-density stands were on the list.[84]

The vagaries of the waiting-list were also indicated by our own surveys of migrants. The 1985 HDA survey covered one site-and-service scheme: Kuwadzana. Since our sample was of migrants who had moved to the city *since independence*, we were assured that no migrants would be found on the scheme, other than as lodgers, because all allottees had been on the list for many years; the range of time was reported as seven to 27 years. The Glen Norah administration made similar assurances in 1988. Nevertheless, in both areas we found many migrants had obtained stands as owner-occupiers (see Table 2), although there were undoubtedly others on the list who should have had a higher priority. This is fortunate for the migrants, but not for families who have been lodging in one room in other HDAs for years.

Other evidence includes Patel's analysis of a 10 per cent sample of allocations for Kuwadzana in 1985 which showed that 13 per cent had not applied for a loan, although most had not indicated that they had alternative resources when first interviewed. There was also no clear relationship between size of loan and construction progress.[85] In Glen Norah C people with cash to pay for the plots and building were eligible for the scheme as long as their recorded earned income did not exceed the maximum—it could even be less than the minimum. It seems reasonable to suspect that people on very low incomes with small loans who build very fast, or poor people with large amounts of cash, are simply fronts for absentee landlords. A survey of Glen View earlier in the 1980s also drew this conclusion since the average income of those living in completed houses was double that found in an earlier survey of those in the temporary shelters, and thus the latter people appeared to have been replaced.[86] One puzzling aspect of this is that the title of the

Table 2 *Tenure status: Harare HDAs in the 1980s*

Survey/date	HDA/*type of* HDA	*% lodgers*	*% o/occs**	*% absentee owner/tenant*
Hoek-Smit	Kambuzuma	50	75	21
1982	Highfield	40	50	21
	Glen View	40	90	13(22)†
	Mabvuku	13	75	5
Harare Socio-	<10 years old	37	50	n.d.
Economic	10–20 yrs. old	28	43	n.d.
Survey 1983	20–30 yrs. old	27	52	n.d.
	>30 years old	21	48	n.d.
Migrant	Kuwadzana	36	60	n.d.
household	Highfield	43	40	n.d.
surveys: 1985	Mabvuku	40	30	n.d.
	'old' Glen Norah	40	50	n.d.
	Chitungwiza	21	60	n.d.
1988	Glen Norah C	75	24	23

Sources: adapted from *Interim Report on the Harare Socio-Economic and Environmental Survey*, Harare, September 1983; Hoek-Smit, M.C., *Housing Demand Study, Harare, Draft Report*, prepared for US Agency for International Development, Harare, mimeo, August 1982; own survey data for 1985 and 1988.

*For Hoek-Smit's 1982 data this category refers to owner-occupied houses as a percentage of all dwelling units; in the other surveys it refers to owner-occupier households as a percentage of all households.

†A survey of Glen View in 1981 by the Research Unit of the Glen View Research Programme recorded 22 per cent of owners to be absent. All Glen View units were for owner-occupation. In Kambuzuma, Highfield and Mabvuku there would have been a mixture of primary tenants and owners. The data are for owners/primary tenants absent as a percentage of all owner/primary tenants, i.e. percentage dwellings with absentee owners/tenants.

plot should be registered in the name of the 'front' who has had to provide income and identity proof, and this could lead to problems for the investor in the event of a sale. In some cases the incomes of original allottees would have increased because they now had access to lodgers' rents. However, the surveys cited did not include income earned from lodgers, and thus the evidence is very suggestive of a process of middle-income infiltration.

Almost without exception the migrant owner-occupiers in Glen Norah C stated that they had obtained their plot through the Harare or scheme waiting-lists, and that the household head's name had first been registered on the list between 1980 and 1985. It was unlikely of course that they would admit to anything else. The most common sources of investment given were household head's income and savings, building society loans, and lodgers' rents, mentioned by 91 per cent, 87 per cent and 32 per cent of owner-occupiers respectively. Unsurprisingly none said they had been helped by an absentee investor or private loan, although 10 per cent had used relatives' money. The district administration, however, reported that some people were obtaining money from private moneylenders at extortionate rates, possibly because they were ineligible for other loans. The rationale for this was that they could complete a house in a few months and gain access to lodgers' rents. Officially no lodgers were allowed, but this was completely ignored as the administration

recognised the vital contribution rents made to construction (although of course it is often the rich who are helped in this way).

There is probably little that can be done to prevent ineligible people gaining access to low-income housing schemes; given the rate of return in the rental sector, ingenious entrepreneurs are bound to find their way around the regulations. In Glen Norah C 23 per cent of migrant households stated that the plot-holder lived elsewhere and therefore was an absentee landlord. Profit rates for absentee landlords are increased by not 'finishing' the houses. Once the basic minimum standards are reached they cut corners by, for example, not putting in ceilings or plastering the walls, and not making internal taps available. Frequently they do not connect the sewage plumbing either, making the toilets redundant. This reduces expenditure on water which is metered, and forces the occupants to use temporary and illegal dug latrines, or to use surrounding wasteland.[87]

The vast gap between supply and demand for housing units means that lodging is becoming more and more significant, rents are rising and overcrowding is rife. Any available room can immediately be filled at rents of between Z$25 and Z$40 per month. One rented room will cover municipal rents and two will cover the cost of many site-and-service loans. A fairly comprehensive picture of the prevalence of lodging, and some indication of the degree of overcrowding, can be obtained from a number of official surveys and our own research. Prior to independence sub-letting was restricted, and therefore many householders did not register their lodgers. This makes it difficult to assess the situation then, but a 1979 survey of 300 school children found that one-third lived in housing with lodgers, although at the time Mufakose, for example, had only nine registered lodgers.[88] A major official socio-economic and environmental survey of Harare in 1983 showed that on average 29 per cent of households in the HDAs were lodgers. Lodging was more prevalent in the newer HDAs where owner-occupancy had allowed people to extend their houses to provide additional rooms for rent. In 1982 Hoek-Smit also found a particularly high rate of lodging in Kambuzuma, the early core-house home-ownership HDA, and in Highfields which has more detached houses which lend themselves to extension.[89] HDAs such as Mabvuku on the other hand had fewer lodgers because their terraced houses and small stands mitigated against extensions. Unsurprisingly our own surveys found that lodging was more prevalent amongst recent migrants than the total HDA population (see Table 2).

Since the surveys in the early 1980s home-ownership has become more and more common in the older HDAs as rented units are transferred to ownership, encouraging further additions for lodgers. Many plots also now have separate units constructed in the 'yard' for lodgers, where space allows. Even in 1982 Hoek-Smit found that 95 per cent of Kambuzuma houses and 65 per cent of Glen View houses had been extended to accommodate lodgers. In the same year 92 per cent of dwelling units in Glen View had sub-let rooms in them[90] and 34 per cent of all completed rooms were occupied by lodgers,[91] and in Kuwadzana 78 per cent of sampled plot-holders intended to take lodgers, and 67 per cent of these planned to rent two or more rooms.[92] In 1988 91 per cent of migrant owner-occupiers in Glen Norah C were renting out at least one room, 37 per cent were renting two, and 33 per cent were renting three or more.

The proportion of lodger households in the HDAs is therefore increasing. Overcrowding is a very serious problem and, despite the increase in the number of rented rooms which has been made available by the small-scale private sector, it appears to be getting worse. This is inevitable given the rapid rate of population increase, estimated at eight per cent per year,[93] the prevention of squatting, and the inadequate resources devoted to new housing. Some indicative data on overcrowding are shown in Table 3. There is in fact no direct correlation between multiple household occupancy and degree of overcrowding.[94] Size of the average house and of the average main household are also significant factors. For example, in the oldest HDA, Mbare, the size of the main household tends to be particularly large and includes many extended family members.

The figures for Glen View and Chitungwiza are particularly startling, since the official socio-economic survey found an average occupancy rate of only 6–8 for all the HDAs in 1983. It is possible that householders attempted to conceal for this survey the number of lodgers they had, although as discussed home-ownership was the norm in Glen View and this allowed more lodgers. The figure of 17–18 per house came from a survey which specifically addressed the question of overcrowding and lodging, and was therefore probably fairly accurate. The Chitungwiza estimate was made by Chiroodza, the town's chief executive officer, who estimated the 1989 population to be 500 000, and the number of houses to be 30 000.[95] The massive increase in Chitungwiza's population, which was 172 000 in 1982 according to the census (although the Council estimated it then as 250 000), was also indicated by a report on overloading of the sewers, which was attributed to people extending their houses and taking in lodgers.[96]

Hoek-Smit estimated that in 1982 the average HDA household occupied 2.3 rooms. However 35 per cent of all HDA households, and 84 per cent of lodger

Table 3 *Overcrowding in the Harare HDAs*

HDA	*survey date*	*Average no. persons/rm*	*% all hhs. sharing a dwelling*	*Average total occup. rate of houses*
Mbare	1982	2 4	30%	n.d.
Mabvuku	1982	2 0	31%	n d.
Highfield	1982	1 9	61%	n d
Dzivaresekwa	1982	1 8	47%	n d
Kambuzuma	1982	1 7	87%	n d.
Hostels	1982	4.2–5 7*	n d.	n.d.
all HDAs	1983	n d.	n d	6–8
Glen View	1981	n d	n d	17–18†
Chitungwiza	1989	n d.	n d	17‡

Sources: as for Table 2 and *An investigation of the tenure status of persons living in completed homes in Glen View and the occupancy rate*, Report of Research Unit, Glen View Research Programme, 1981; *An investigation in to incidence of lodgers in completed houses in the serviced sites-with-toilets section in Glen View*; DHCS C/1/5/GV, 1982; *Herald*, 7 7 89.

*The range is for singles hostels and family hostels, the latter having been converted to family occupation.

†Glen View houses tend to have a large number of rooms, averaging 6.8 in 1982. This 1981 survey included people who were sometimes absent from the city; another survey in 1982 gave an average de facto occupancy rate of 15

‡Estimate assumed to include all stand occupants, i e. includes lodgers not in main house

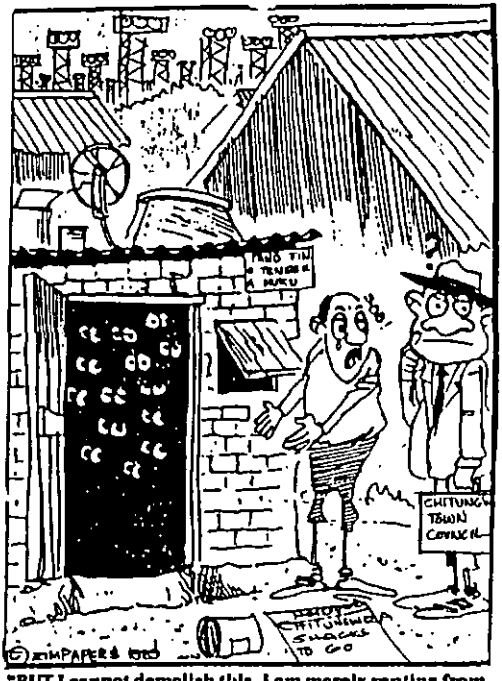
households, occupied only one room each, and this situation is probably becoming more common. A further four per cent were even sharing one habitable room with one or more other households. Lodger households do tend to be smaller than owner or main tenant households: in 1982 one-third consisted of one person. Nevertheless a fifth had five or more people. In Glen View in the early 1980s the average lodger household was estimated to have 3.3 people, and the average number of lodger households per house was 3.2. In 1988 we found the average migrant lodger household in Glen Norah C to consist of 3.1 people compared with 4.4 for migrant owner-occupiers. Twenty-six per cent of all sampled migrant households were sharing the house with one other migrant household, and 11 per cent were sharing with two or more other households. The degree of overcrowding would be greater than these data suggest since occupants who were not recent migrants were excluded.

The rules of demand and supply have ensured that rents have risen very rapidly during the 1980s, even for very inferior accommodation. In theory the maximum legal rent is ZS8/room/month but this is not enforced. In 1977 Seager reported average rents of ZS8–ZS10 as being exorbitant.[97] By 1982 Hoek-Smit reported average lodger rents to be about ZS11, and the Glen View surveys in the early 1980s reported average lodger rents to be ZS12. However, since then average rents have probably trebled, far exceeding inflation and minimum wage increases. In Glen Norah C in 1988 the modal rent for one room was ZS35, which was paid by 50 per cent of surveyed lodger households, and the average rent per lodger household was ZS42. The distribution of rents is shown in Table 4. Some households had more than one room which increased their rent, but nearly 80 per cent rented only one.

Other evidence of high rents comes from project housing officials. A USAID official in 1985 estimated lodger rents in Kuwadzana to be ZS25–ZS65 per month, depending on the number of rooms. 'Old' Glen Norah rents were estimated to reach up to ZS40 per month in 1988. The plight of lodgers has received considerable attention in the press, and has been enshrined in popular culture by a song dedicated to them by the Bhundu Boys. A newspaper report on the housing shortage stated that 'one of the fast emerging features of suburban Harare is the backyard timber or tin shack to accommodate the desperate', and went on to describe how lodgers were paying ZS25–ZS55 per month for one-roomed units which frequently had no windows. One Mbare lodger was said to be paying ZS45 for such a room, when the owner of the main house paid only ZS25 rent to the

Table 4 *Glen Norah C: Lodger rents per month 1988*

Rent/month (ZS)	*% of lodger households*	*Cumulative %*
<35	9.5	9.5
35–39	49.5	59.0
40–44	19.5	78.5
45–69	4.5	83.0
70–84	15.0	98.0
>85	2.0	100



"BUT I cannot demolish this. I am merely renting from a lodger of the lodger of this house . . ."

Fig. 3. The threat to lodgers in Chitungwiza (from *The Herald*, reproduced with permission)

council.[98] In Epworth rents of ZS20 per month are common for mud brick rooms.[99] The proliferation of rented rooms has led to multiple sub-lettings (i.e. sub-lettings of sub-lettings) so that some people are both lodger and landlord/lady. In line with policies on minimum housing standards and squatting the authorities are strongly opposed to the backyard dwellings, although they tend to be more pragmatic about lodgers in the main house. Backyard rooms are often demolished, and a programme of demolition in Chitungwiza was announced in July 1989. The ludicrous aspects of such a threat when the housing shortage is so serious are well illustrated by the cartoon shown in Figure 3.

Conclusion

The combination of inadequate planned, let alone actual, investment in the urban housing sector since independence, combined with a politically-inspired determination to achieve 'modern', and therefore expensive, building standards means that the housing shortage in Harare will keep growing. In 1988 the Minister of Public Construction and National Housing estimated that 162 500 new units per year were needed if the national population was to be housed 'decently' by the year 2000.[100] Under current policies overcrowding and lodging are going to increase

further, and rents will rise to even higher levels. The potential rates of return in the site-and-service schemes will ensure that the poor target population will be competing with richer groups for allocations, despite attempts to regulate the process, and as sales and cessions occur the housing market will become more commercialised. It may be that renting is a satisfactory low-income housing solution for Harare, although it is largely ignored by the Government. At present, however, rented rooms are over-priced and overcrowded. To tackle this within the present policy of private ownership of the housing stock, there needs to be a reduction in building standards and a large increase in the rate at which plots are made available. This should increase the number of rooms available for rent and eventually bring down the price, and ease overcrowding. Present policies really only provide housing for lower-middle-income households upwards, and do not even satisfy the demand from the poorest of these households since they are in competition with richer households who 'get in on the act' despite theoretical constraints. An alternative or complementary strategy would obviously be to relax the restrictions on informal settlements, although these would probably then have to be upgraded eventually, and a really dramatic drop in building and service standards on certain planned schemes might be preferable so that the occupants have access to at least some services from the beginning. This would rely on sufficient land and plots being made available however, requiring the Government to allocate far more resources to this sector than has hitherto occurred. If this is not forthcoming, then it may no longer be possible to resist the pressure for informal settlements.

Government attempts to encourage the large-scale private sector to invest in low-income housing parallel the 'current wisdom' on the provision of services in Africa.[101] Whilst the involvement of building societies in low-income schemes represents quite a success story in bringing private money and administrative expertise into this sector, there are associated problems. It is axiomatic that building societies are not going to lend to those on very low incomes or to those with very variable and unreliable incomes (e.g. many workers in the informal sector), and there is no point in expecting commercial enterprises which have a responsibility to their savers to act otherwise. Even for those who are eligible for such loans, the maximum loan available usually cannot build a house which meets existing minimum standards. If some schemes are introduced which have much lower building standards as suggested above, it is almost certain that building societies will not be prepared to lend for those particular schemes.

Although it is easy to sympathise with the Government's stand on housing standards, since it is at least partly inspired by a rejection of the idea that poor Zimbabweans should be relegated to very inferior housing, the present outcome is that whilst the material appearance of the housing stock is generally high, there have been significant trade-offs in terms of space and expense which seriously undermine the standard of living of low-income households. At present Zimbabwe is the only country on the continent which does not have significant informal and/or squatter urban housing. It is questionable whether this situation can persist for much longer, given the immense pressure building up in the houses of the high-density areas.

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5 Ibid.

6 Republic of Zimbabwe, 1983, op. cit., p. 16.

7 Zimbabwe, *Statistical Yearbook of Zimbabwe 1985*, Harare, Central Statistical Office, 1985, p. 124.

8 Republic of Zimbabwe, *First Five-Year National Development Plan 1986–1990, Volume 1*, Harare, Government Printer, 1986, p. 33.

9 Zimbabwe, 1985, op. cit. The rural housing programme was essentially abandoned, as only 1.4% of the necessary funds were allocated.

10 African Economic Digest, *Zimbabwe: the First Five Years*, AED Special Report, April 1985, p. 40.

11 Mutizwa-Mangiza, N., 'Post-independence urban low-income shelter policies in Zimbabwe: a preliminary appraisal of affordability' in Romaya, S. and Franklin, G. (eds.), *Shelter, Services and the Urban Poor* (report of proceedings of seminar held at the Department of Town Planning, University of Wales Institute of Science and Technology), Cardiff, UWIST, 1986, pp. 81–96.

12 Republic of Zimbabwe, 1986, op. cit.

13 The largest single element of the PSIP was planned for the manufacturing sector at ZS1390 million or 20% of planned gross fixed capital formation.

14 Republic of Zimbabwe, 1986, op. cit., p. 33.

15 Ibid., Table 13, p. 51.

16 Republic of Zimbabwe, *First Five-Year National Development Plan 1986–1990, Volume 2*, Harare, Government Printer, 1988, Table 29, p. 43.

17 The Ministry of Construction and National Housing estimated that its share of the cost of constructing the 57 500 urban houses planned in the TNDP would have been ZS325 million: more than the total public *and* private planned investment in that sector for 1986–90.

18 In fact the Zimbabwean Government's budget allocations over the past few years have been hit by a number of austerity measures, and it seems likely that the PSIP will not be met.

19 The methodology of these surveys is presented in detail in Potts, D. and Mutambirwa, C. C., 'Rural-urban linkages in contemporary Harare: why migrants need their land', *Journal of Southern African Studies* (forthcoming) and Mutambirwa, C. C. and Potts, D., 'Changing patterns of African rural-urban migration and urbanization in Zimbabwe', paper presented at International Geographical Congress held in Sydney, Australia, October 1988.

20 Colonial policies towards African urbanisation and housing are described in detail elsewhere. See for example Gargett, E., *The administration of transition: African urban settlement in Rhodesia*, Gwelo, Mambo Press, 1977; Patel, D. and Adams, R., *Chirambahuyo: a case study in low-income housing*, Gwelo, Mambo Press, 1981; Underwood, G. C., 'Zimbabwe's low cost housing areas: a planner's perspective', *African Urban Quarterly*, 2 (1) 1987, pp. 24–36; Mutambirwa and Potts, 1988, op. cit.; Teedon, P. and Drakakis-Smith, D., 'Urbanization and socialism in Zimbabwe: the case of low-cost housing', *Geoforum*, 17 (2) 1986, pp. 309–24.

21 See Mutambirwa and Potts, 1986, op. cit. for a detailed analysis of rates of urbanisation and rural-urban migration in Zimbabwe from 1890 to 1982. Also see Mutizwa-Mangiza, N., 'Urban centres in Zimbabwe: inter-censal changes, 1962–82', *Geography*, 71 (2) 1986, pp. 148–50, for a brief discussion of the urban census data.

22 These estimates are taken from an unpublished memo from Alan Macdonald, Department of Physical Planning, Harare to the Harare Master Plan Co-ordinating Committee, 1987.

23 Mazambani, D., *Aspects of Peri-urban Cultivation and Deforestation Around Salisbury 1955–80*, unpublished MPhil thesis, University of Zimbabwe, 1982.

24 Underwood, 1987, op. cit.; Mutizwa-Mangiza, 1985, op. cit.

25 Mazambani, 1982, op. cit.

26 *The Herald*, 11 October 1985

27 Mazambani, 1982, op. cit.

28 Patel and Adams, 1981, op. cit.

29 Mutizwa-Mangiza, 1985, op. cit.; Teedon and Drakakis-Smith, 1986, op. cit.; Underwood, 1987, op. cit.

30 Teedon and Drakakis-Smith, 1986, op. cit.

31 Zimbabwe, 1985, op cit.

32 Seager, D., 'Struggle for shelter in an urbanizing world: a Rhodesian example', *Zambezia*, 5 (1) 1977, pp. 83–90; Patel and Adams, 1981, op. cit.

33 Mutizwa-Mangiza, 1985, op. cit., p. 21.

34 Underwood, 1987, op. cit., p. 30.

35 Teedon and Drakakis-Smith, 1986, op. cit., p. 118.

36 See, for example, Mutizwa-Mangiza, 1985, op. cit.; Underwood, 1987, op. cit.; and Teedon and Drakakis-Smith, 1986, op. cit.

37 Ibid.

38 Hoek-Smit, M. C., *Housing Demand Study, Harare, Draft Report*, prepared for US Agency for International Development, Harare, mimeo, August 1982.

39 Fologwe, A. D., *Analysis of the selection criteria and procedures for houses and stands at Warren Park*, Department of Housing and Community Services, Ref. B/1/2/14/1, mimeo, Harare.

40 Interview at Glen Norah District Office, June 1988.

41 *The Herald*, 11 October 1985.

42 Interviews at Kuwadzana administrative offices, December 1988, and Glen Norah District Office, June 1988.

43 Interviews at Kuwadzana, op. cit.

44 A survey of 75 builders conducted at Kuwadzana in 1985 found that most had come from the rural areas, and now intended to stay in town (ibid.).

45 The role of building brigades and the influence of ideology on the Government's initial decision to opt for this method of construction, based on the Cuban experience is considered in Teedon and Drakakis-Smith, 1986, op. cit.

46 Patel, D., *Evaluation of Kuwadzana (Parkridge-Fontainebleau) Low-Income Shelter Project Phase I: evaluation of secondary sources of data*, report prepared for submission to USAID, Harare, mimeo, June 1985.

47 See Teedon and Drakakis-Smith, 1986, op. cit., for more details on this policy.

48 *The Herald*, 11 October 1985.

49 Interview, Kuwadzana administrative offices, 1987

50 *Financial Gazette*, 1 July 1988. This important new development of the involvement of building societies requires further research.

51 Underwood, 1987, op. cit. Prince Edward dam is near Chitungwiza and outside Harare's boundaries.

52 Teedon and Drakakis-Smith, 1986, op. cit.

53 Beresford, DHCS, interview, September 1985.

54 Except where otherwise indicated the information on squatter settlements has been derived from newspaper reports, e.g. *The Herald*, 29 November 1985 and 21 October 1985.

55 *Financial Gazette*, 11.3.88.

56 Underwood, 1987, op. cit., p. 33.

57 City of Harare, *Southern Area Catchment Study*, Harare, 1984.

58 *Sunday Mail*, 15 May 1989.

59 Hull, M., personal communication.

60 *The Herald*, 5 June 1988.

61 Mutizwa-Mangiza, 1985, op. cit., p. 39.

62 Mutizwa-Mangiza, 1986, op. cit. His calculations were based on 1982 income distribution data for the HDAs collected by himself and Hoek-Smit for a USAID study on housing demand. Housing construction costs were given by Harare's Department of Works, and monthly repayments required to service the loans sufficient to construct various stages of the four-room core, plus plot and service charges, were calculated according to those in operation at Kuwadzana. His upper expenditure limit of 27.5% of income was based on the traditional acceptance by planners that 20–25% of income is an affordable proportion of household income to spend on housing; his lower limit was the average monthly expenditure on housing of low-income households in Salisbury according to a survey in 1976/77.

63 Since the original income limitation for a stand in Glen Norah C was ZS200–ZS400, this average for *reported* income is not surprising, but the real average may have been much higher.

64 The stand alone costs 20% of this loan amount, so less can be spent on construction.

65 In practice the income limits in the site-and-service schemes have only been applied to household heads' incomes.

66 However stands may be re-allocated if allottees do not develop them at all.

67 The cost of the land and infrastructure would still be a constraint even if standards were eased. However, with building society loans the public sector recouped the cost of the stands once the loan was made. Also the availability of land around Harare is not a significant constraint since farmers are eager to sell (Wekwete, Department of Rural and Urban Planning, University of Zimbabwe, personal communication). The reduction of plot sizes which at present are large by ss standards, would also reduce costs.

68 'Earth bricks' jobs hope ruined by red

tape', *Parade*, May 1989. Government permission to import an expensive stabilised-soil brick-making machine has been given, despite the existence of cheaper machines in the country already.

69 Personal communication from Mike Chirashi, who had formerly worked on architectural projects examining the possibilities of producing lower-cost housing units.

70 High-quality thatched roofs are a common feature of accommodation provided for tourists in the national parks.

71 'Call to end "matchbox" approach to housing', *The Herald*, 24 June 1988; 'Moves for better high-density housing', *The Herald*, 27 June 1988.

72 See in particular Patel and Adams, 1981, op. cit., which provides an excellent analysis of the misguided and wasteful destruction of Derbyshire squatter settlement and its replacement, Chirambahuyo; also see Patel, D., 'Housing the urban poor in the socialist transformation of Zimbabwe' in Schatzberg, M. (ed.), *The Political Economy of Zimbabwe*, New York, Praeger, 1984, pp. 182–96; Teedon and Drakakis-Smith, 1987, op. cit.; Underwood, 1987, op. cit.; Mutizwa-Mangiza, 1985, op. cit.

73 See for example Amis, P., 'Squatters or tenants?: the commercialisation of unauthorized housing in Nairobi', *World Development*, 12 (1) 1984, pp. 87–96; O'Connor, A., *The African City*, London, Hutchinson, 1983.

74 An example was given by an official at Glen Norah District Office of a house in 'old' Glen Norah where the tenant lived in Chipinge and rented to a lodger who had lived in the house since 1978. The lodger could prove residence since 1982 and the administration wished to sell the house to him.

75 Patel, 1985, op. cit.

76 Underwood, 1987, op. cit., p. 30.

77 Mutizwa-Mangiza, 1985, op. cit., p. 20.

78 *Sunday Mail*, 10 July 1988.

79 *The Herald*, 5 September 1985 and 11 October 1985.

80 Sometimes this is officially sanctioned, when special cases are made by ministries and government departments for their employees.

81 Hoek-Smit, 1982, op. cit., p. 1.

82 Ibid.

83 Interview at Glen Norah district office, op cit.

84 *The Herald*, 13 August 1986.

85 Patel, 1985, op. cit.

86 Tobaiwa, D., *Socio-economic circumstances and urban experience of sample homeowners*, DHCS c/i/5/GV, mimeo, not dated.

87 Although our survey did not specifically address the question of facilities, our research assistants were adamant that many 'completed' houses had no sanitation facilities.

88 Mazambani, 1982, op. cit.

89 *Interim Report on the Harare Socio-Economic and Environmental Survey*, Harare, September 1983; Hoek-Smit, 1982, op. cit.

90 *An investigation into the incidence of lodgers in completed houses in the serviced sites-with-toilets section in Glen View*, DHCS, c/1/5/GV, Harare, 1982.

91 Tobaiwa, not dated, op. cit.

92 Data obtained from Kuwadzana scheme officials.

93 Mcdonald, A., Department of Physical Planning, private memorandum, 1988.

94 Hoek-Smit, 1982, op. cit.

95 'Chitungwiza declares war on backyard buildings', *The Herald*, 7 July 1988.

96 'Chitungwiza sewers overloaded', *The Herald*, 14 April 1988.

97 Seager, 1977, op. cit.

98 'Shortage of housing worse despite efforts to cut backlog', *The Herald*, 22 June 1988.

99 'Little evidence of development at Epworth', *Sunday Mail*, 15 May 1988.

100 '162,500 new houses needed each year', *The Herald*, 8 April 1988. This total presumably includes rural houses as well.

101 Stren, R., 'Urban services in Africa': public management or privatisation' in Cook, P. and Kirkpatrick, C. (eds.), *Privatisation in Less-Developed Countries*, Brighton, Wheatsheaf, 1988.

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