Research Project Title

The role of the government on ensuring affordable housing in formal self-help initiatives. A case of Dulivhadzimu, Beitbridge, Zimbabwe

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Research Submitted for Masters in Built Environment (Housing) at University of Witwatersrand, Johannesburg, South Africa

13 October 2020

Declaration

I, Vunganai Martin Registration Number 1844090 do hereby declare that this Research Report is a product of my own unassisted research. It is being submitted to the degree of Masters of Built Environment (Housing) to the University of the Witwatersrand Johannesburg, South Africa. It has not been submitted before for any other degree or examination to this University or any other University. All works and sources used have been duly acknowledged.

(Signature of Candidate)

13th	OCTOBER	2020
(Day)	(Month)	(Year)

Dedication

This report is dedicated to my lovely wife, Ever Mabuto Vunganai and my lovely daughters Nokutenda and Nicole Vunganai.

Acknowledgements

I thank God for His unmerited favour, the gift of life and all that I am as well as guiding and giving me wisdom during my research period. Had it not been because of you LORD I would have quitted. My appreciation goes to my supervisor, Dr. Gerald Chungu for all the necessary guidance, corrections and support which he rendered from start to the end of my report. I could not have made it if it was not for him. To my Degree Convener Prof Ally Karam, I say your support will forever be remembered. To the entire 2018 MBE (Housing) lecturers your input and insights during the academic year paved way for this research, therefore I thank you.

I am very much indebted to Simbarashe Chiuta and Rejoice Takuva Chiuta a couple who went out of its way through spiritual, financial and social support during my studies and research in particular. My brother Loyd and the entire Vunganai family I thank you for your patience and encouragement.

I also appreciate and acknowledge the financial support received from the WITS-TUB Scholarship with funds from German Academic Exchange Service (DAAD) in the School of Architecture and Planning at Witwatersrand University without which this report would have not been a success. Sentiments, views and conclusions articulated in this report are however, not those of the funders but those of the researcher.

I would also want to thank the entire staff from Beitbridge Town Council for their input during this research. Mr Muleya and Mangumba Lucy deserves special mention for their unwavering support. Members from Department of Public Works and National Housing Beitbridge and Masvingo your support is highly appreciated.

Abstract

The Zimbabwean government like any other government has housing provision as one of its major mandates. However, owing to the current economic crisis such as, high unemployment, unfavourable policies, incapacitated construction industry, and rise in prices of building materials, among others, the government has failed to live to its obligation. The government has shifted its responsibility to the citizens, who have found alternative self-help initiatives to provide housing. As a result, questions emerge as to how people are managing self-help initiatives and what the role of the national and local government is in those people driven initiatives? This research therefore seeks to establish the role of Zimbabwean government on ensuring affordable housing in formal self-help initiatives in Dulivhadzimu, Beitbridge.

Literature reviewed presents the need for affordable housing not only as a Zimbabwean issue but rather a Global issue and a more pronounced need in Sub Saharan Africa (S.SA). Key lessons on self-help housing are also briefly drawn from South Africa's People's Housing Process (PHP) and Ghana as presented in chapter two.

The study explores the role of the national government in affordable housing provision. More specifically the role of the local government through responsible Ministries and departments such as Department of Public Works and National Housing, and the city council as policy implementers is unpacked. Based on the conceptual framework presented, key determinants on the provision of affordable housing as a dependant variable are unpacked. How the government and people driven initiatives have been found to be moderating the independent variables such as availing of land, provision of infrastructure, accessing of finance and building materials in an attempt to have affordable housing outcome, feature in this report as key aspects. The research also unpacked the current and anticipated roles of the government roles from citizens' viewpoint. In order to find answers to all these questions, a qualitative research method was employed. A review of the policy and legislative documents was done including interviewing of Mfelandawonye (Building Material Stokvel Group) who happen to be home builders in Beitbridge Town Council undertaking self-help initiatives in formal housing.

This research gives an insight into the quest for citizens to at least see the government giving an input and the form of input to their initiatives that are being espoused at the end of the

construction process. This input is looked at in light of acquisition of finance, land acquisition, provision of bulk services and the actual building.

List of Acronyms

BBTC	Beitbridge Town Council
BNG	Breaking New Ground
CAHFA	Centre for Affordable Housing Finance Africa
CABS	Central African Building Society
CBOs	Community Based Organisations
DPP	Department of Physical Planning
EMA	Environmental Management Authority
ESAP	Economic Structural Adjustment Programme
GDP	Gross Domestic Product
GFC	Global Financial Crisis
GoZ	Government of Zimbabwe
HAI	Housing Affordability Index
HFS	Housing Finance Systems
HGF	Housing Guarantee Fund
HDS	Housing Delivery System
LAA	Land Acquisition Act
MDC	Movement for Democratic Change
MLG, PW &NH	Ministry of Local Government, Public Works and National Housing
MOU	Memorandum of Understanding
MPC&NH	Ministry of Public Construction and National Housing
NGOs	Non-Governmental Organisations
NBS	National Building Society
NHBRC	National Home Builders Registration Council
NHDP	National Housing Delivery Programme

NHF	National Housing Fund
NHP	National Housing Policy
PHP	People's Housing Process
POSB	People's Own Savings Bank
PPPs	Public Private Partnerships
RTCPA	Regional Town and Country Planning Act
SA	South Africa
SDGs	Sustainable Development Goals
S-HI	Self-Help Initiatives
S & SS	Site and Service Schemes
S-SA	Sub-Saharan Africa
UNDP	United Nations Development Programme
UN-HABITAT	United Nations Human Settlement Programme
UN	United Nations
UNCHS	United Nations Centre for Human Settlements
WB	World Bank
ZANU PF	Zimbabwe African National Union (Patriotic Front)
ZESA	Zimbabwe Electricity Supply Authority
ZIM ASSET	Zimbabwe Agenda for Sustainable Socio- Economic Transformation
ZIMSTAT	Zimbabwe National Statistics Agency
ZINWA	Zimbabwe National Water Authority
ZNRH	Zimbabwe National Report for Habitat

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CHAPTER ONE: INTRODUCTION AND BACKGROUND TO THE STUDY

1.0 Introduction

The Zimbabwean government like any other government has housing provision as one of its major mandates. Housing for the poor being the main area of focus. Key barriers to this provision include the economic crisis currently prevailing in the country, high unemployment, unfavourable policies, incapacitated construction industry, uncontrollable rise in prices of building materials, among others. As a result, the government has failed to live to its obligation and seem to have shifted this responsibility to the people to provide for themselves. Following this shift of responsibility by the government, citizens have found alternative self-help initiatives to house themselves. How people are managing these self-help initiatives in formal housing and the visibility of the government in such initiatives is what this research seeks to answer. The plight of the residents will also be heard on what they expect their government to be doing in support of their housing initiatives.

The research report presents the issue of affordable housing from a global perspective through the S.SA to affordable housing within the Zimbabwean context and more precisely Beitbridge's Dulivhadzimu suburb which is the study area. Key variables to the success or failure of affordable housing programs such as land for housing, land tenure, access to finance, legislative environment as well as the political environment stand as the pillars of this research.

In order to find answers to emerging questions on the role of the government on ensuring availability of key resources in rolling out affordable housing program, qualitative method was employed. The specifics in this regard were made possible through the use of descriptive research methodology. Policy documents were reviewed and interviews conducted with some low income citizens who are managing to build under prevailing economic conditions. Key informants from the Town Council and Government officials within responsible ministry were also interviewed. Questionnaires were distributed to homebuilders undertaking low cost housing construction in Dulivhadzimu. Special reference was made to Mfelandawonye Building Material stokvel group. Key to this research also has to do with the level of participation by homebuilders on issues that directly affect them. Inconsistencies that exist between policies in place by the national government and implementation by the local government is key to this research.

Beitbridge's proximity to South Africa and the fact that it's a border town makes it a peculiar case. This is the case in the sense that in most cases people take advantage of neighbouring countries when things get tough in their own countries. The need by the town council to also lift the face of the border town and how that desire impact the rolling out of affordable and low cost housing is of paramount importance to this research.

This research gives an insight into the quest for citizens to at least see the government giving an input and the form of input to their initiatives that are being espoused at the end of the construction process.

1.1 Background to the Study

> *"Over the past decades, Sub-Saharan Africa has experienced some of the highest urban growth rates in the world, while income levels on the sub-continent remain amongst the lowest in the developing world. The dual pressures of growing urban population and pervasive poverty mean that the rapidly-growing African cities face a growing challenge of providing shelter for the poor."(African Centre for cities Report, May 2015: vi)*

Globally housing provision and processes have posed challenges in many countries both developed and developing countries. Most of these challenges have since been attributed to the way housing policies are being implemented which in turn directly or indirectly affects housing affordability. This also explains why a global approach to mitigating these housing challenges have arisen through the formation of United Nations World Habitat. With reference to the Sub Saharan situation, the introductory statement best explains the general situation therein.

The Government of Zimbabwe (GoZ) since independence realised the need to include individuals, partnerships with the private sector, community based organisation (CBOs) in housing provision and processes moving from the traditional public sector provision (Mutekede & Sigauke, 2007). This period after independence also saw an emphasis on home ownership aiming at enhancing security of tenure provision to the once deprived black majority mainly in African Townships (ibid). In showing its commitment to home ownership almost 90% of municipalities' high density rental housing stock was converted to private homes by the government benefiting the homeless and marginalised black populace through rent to buy approach (NHP,2012) All this was done in an effort to deal with the housing backlog which now sits at around 1.25 million (ibid). Accordingly, Government of Zimbabwe (2015:5) posit that "Reducing such a backlog does not require piecemeal approaches, but demands concerted efforts from all stakeholders in the human settlement development agenda." While that is the case, the approaches alluded to in NHP (2012) however, worked only for a short period of time from 1980 to around 1995 and failed to fully cater for low income earners. The reason for this failure being centred on the transition from white to black rule when the country attained its independence which however did not bring total independence to the black majority in terms of access to housing. With particular reference to this shift of responsibility from the government to individuals, the GoZ introduced "Pay Your Own Service Scheme" in 1985 (NHP, 2012, p. 6). This meant that individuals had to be actively involved in every process from acquisition and servicing of land through to occupation. The decline and constant death of the aforementioned schemes was mainly witnessed during the hyper inflationary period from 2000 up to date. This therefore, led to withdrawal of loans by banks that were issued through National Housing Fund (NHF). Housing Guarantee Fund (HGF) also ceased to operate in 2000 that was under the management of Ministry of Public Works and National Housing (MLG, PW&NH). Upon realising that the aforementioned approaches to housing had failed, the government introduced site and services schemes as opposed to direct provision in form of core houses as well as bond houses. This did not however help completely solve the housing problem in the country and this saw the introduction of Building Brigades as well as Housing Cooperatives, approaches common to low income home builders across the country today. The government in 2015 launched Home Ownership Scheme (HOS) with the intention of complementing efforts by various players through streamlining each player's role thereby inculcating sense of ownership. While this appeared to be a brilliant scheme its operationalization and implementation by the government through key variables alluded to is the prime concern of this research. It is also imperative to note that at this stage the government had adopted a trial and error method and this was done in a harp hazard manner.

Whether or not the GoZ completely take themselves out of the housing equation remains the question regarding the visibility of the government in people driven initiatives.

While several efforts by the citizens to house themselves were coined in form of informal housing following failure by the government to provide formal housing, the government reacted to these informal settlements. These reactions were done under the banner OPERATION MURAMBATSVINA (Huchzermeyer, 2011). This is an operation which saw demolition of all illegal settlements. At face value the operation brought sanity in the housing sector but further widened the housing challenge. As a result, some of the housing challenges that are part of the country today can be attributed to reactionary actions by the state on illegal settlements through Operation Murambatsvina carried out prematurely without taking into account negative effects of the operation. Although the government tried to accommodate those affected by Operation Murambatsvina by introducing Operation Garikai (Operation Restore Order) a programme meant to compensate those affected by Operation Murambatsvina less than a quarter of the affected benefited. Thus, formal self-help housing initiatives became one of the viable available option for low income earners to house themselves especially for those affected by operation Murambatsvina. Hence the need to investigate the role of the government on formal self-help housing in enhancing affordable housing.

1.1.2 Research Area: Beitbridge, Dulivhadzimu

Beitbridge is one of the towns that lies in the southern part of Matebeleland South along Limpopo River. Beitbridge town was established in 1923 on the establishment of the border post between Zimbabwe and South Africa. It is this introduction of Beitbridge as a border town that brought about rapid urbanisation and subsequently population growth. On introduction of the town the government only catered for its workers accommodation who would man the boarder and did not foresee the need for many to take advantage of the travellers and make business out of it. The government failed to keep up with the rate of urbanisation and population growth due to economic crisis, poor policies and poor regulations.

A closer look at the skeletal comparative quantitative information on population against housing stock made available showed that in the pre-independence era, the housing stock in Beitbridge was enough to house the population available during that time. The problem only came in soon after independence when policies that favoured whites such as Land Apportionment Act were abolished in favour of those that gave freedom to the black majority. Introduction of these pro black majority policies increased the demand for housing as houses that were available in town were only meant for white minority and a few blacks. The town had a population of 33 637 in 2002, 35 790 in 2010 and 42 137 in 2012. This trend explains why there is a high demand of houses in general and more specifically the need for affordable housing for low income people. Economic opportunities at Beitbridge border post like any other border posts did not only facilitate rural to urban migration but even urban to urban migration. This impacted significantly on housing availability in the border town. These opportunities span from freight, retail, construction customs with an estimated population of 1 200 and informal sector in form of vending and sex work with a total population of around 1 400 and this translates to incomes (ZIMSTAT, 2015). It has an estimated 2 570 formal houses which are mainly occupied by government officials and middle income earners from the private sector with 3000 in informal settlements (GoZ, 2014). According to Property Survey Report for Beitbridge Town Council (BBTC) (2017) more than double of Matabeleland South urban population is in Beitbridge. The estimated population growth rate in 2017 was around 6, 8% per annum totalling around 58 549. It is this background that also triggers the need to look at the role of the government in ensuring affordable housing in. Beitbridge has become one of the fastest growing towns. Given the aforementioned situation in Beitbridge it seems not much has been provided by the GoZ to enable affordability of housing. Instead people driven initiatives have been employed in form of formal self-help. Despite these initiatives, housing still remains a challenge in Beitbridge Town. Whether or not these initiatives have any positive or negative relationship with affordability is the thrust of this research. Focus has been given to Dulivhadzimu Township which lies on the western side of the highway.

1.2 Research Problem / Statement of the Problem

Failure by the Zimbabwean government to provide low cost houses to low income citizens and the shift of this burden to home seekers posed housing challenges to the citizens, mainly the poor. The need for houses by residents led people to find ways of meeting this need. It is these initiatives that the research seeks to address. Affordability of housing became a more complex task owing to failure by the government to provide due to economic decline witnessed from around 2000 to date. Since government involvement in housing provision equation cannot be eliminated, government's level of involvement in people driven initiatives is of paramount importance to this study.

1.3 Objectives

- To establish the aspirations of citizens on what they want to see coming from the government in promoting formal self-help housing
- To establish what the government ought to do to people driven initiatives to make housing supply process affordable
- To establish strategies employed by the government in ensuring affordable housing provision.
- To establish the perceptions of dwellers on government's roles in self-help housing provision
- To establish how government and formal self-help initiatives moderate independent variables such as land and access to finance towards attainment of affordable housing as a dependant variable.

1.4 Research Question

How has the government (local and national) intervened in people driven housing initiatives throughout the building process i.e. from land acquisition to completion to upsurge the supply of affordable housing?

1.4.1 Sub Questions

The following sectional questions shall be employed to feed answers to the main question.

1. What programs, strategies and mechanisms by the government are in place to ensure affordable housing provision?
2. How has government support impacted on formal self-help housing initiatives delivery?
3. What could be the shortcomings of the government in their role in promoting formal self-help housing?

4. What are the perceptions of residents and government officials on formal self-help housing initiatives?
5. What is the impact of government involvement on variables that affect affordable housing provision?

1.5 Limitations of the Study

By definition limitations in research are characteristics of strategy or approach that obstructed or influenced the analysis of outcomes from study. They are the restraints on generalizability, validity and applicability of findings as a result of design choice (James and Murnan 2004). This research acknowledges that affordable housing is a complex issue that encompasses a wide range of issues ranging from rental housing, social housing, informal settlement upgrading, and incremental housing among others. This research focused on aspirations of citizens on the role of the government in ensuring affordable housing in people driven initiatives.

While the study would have explored the economic patterns of the country in detail and come up with how the housing situation came into being today, mainly information on the perceptions of the residents was used. On sample size and generalizability, the chosen sample impacted on my findings in the sense that they were not be a true representation of Beitbridge homebuilders especially low income earners who are part of these formal self-help initiatives. As a result information gathered from Dulivhadzimu may not be generalised to all Beitbridge residents' perceptions on the role of government on formal self-help housing. Information gathered will only apply to Beitbridge. Rather, it gives an insight on the areas that the government need to closely look at and seek to improve on.

Obtaining of biased information as one of the possible limitation on seeing the question it was possible that people could use that as a chance to air out even non-existent plights and even ridicule the government on failing to meet its obligation. This may be politically inclined. Some could have done that with the hope that something positive and immediate could be brought to them thereafter. In mitigating this face to face depth interviews were also done with key respondents to supplement information obtained from other tools used. Other data gathering tools such as document analysis and questionnaires were as a result used so as to triangulate and validate the authenticity of data obtained.

One of the problem in relation to this study is lack of a standard Housing Affordability Index (HAI) which helps track whether housing is becoming more affordable on less for a given standard household over time. It is also important to note that HAI incorporates all the key variables of this research hence lack of it poses a major challenge.

1.6 Brief Conceptualisation of Key Terms Used in this Research

Affordable housing, formal self-help, low cost housing and government feature in this research as key terms that needed to be defined. Definitions from various scholars were employed. The author however, came up with operational definitions for the purposes of this research.

1.6.1 Affordable Housing

"Affordable housing is a term used to describe dwelling units whose total housing cost are deemed "Affordable" to a group of people within a specified income range." (www.wikipedia.com). According to Adlakha and Puri (2003) it refers to the technology adopted for housing mechanisms which should be such that the construction technology and material be deemed within the reach of the 'poor'. Ministry of Public Construction & National Housing (1996) define affordability of housing in terms of Home Price to Income Ratio **(Home Price: Income)**. It further defines affordability as Rent Price to Income Ratio **(Rent Price: Income)** (ibid). Affordable housing is also often looked at in light of public, community or social housing. From the definitions provided, two aspects seem to be key in the definitions namely income and cost. It is these two key elements that this research was guided with in determining what form of housing is deemed affordable and the role of the government in ensuring 'affordability' of housing to low income earners in their formal self-help initiatives. Price to income being major determinant of affordable housing in this research. Thus, for a housing to be deemed affordable in this research it must not consume more than 50% of one's total earnings. In other words total spending on housing by a household should not strain other necessities or needs for a family's day to day survival for example food, clothes, and school fees among others.

1.6.2 Formal Self- Help

The prefix 'formal' on formal self-help is of great importance in this research. This is so in the sense that once lost, it would imply that the research looks at self-help in general which is often viewed as informal type of building in Zimbabwe which calls for eviction and demolition.

1.6.3 Low Cost Housing

According to (Sharma, et al., 2018) low cost housing takes into account efficient and cost cutting planning, low cost building material, economical building technologies and use of any alternative method of construction available. In light of the definition given, choice of building materials have a bearing on cost of the house built. In this research, low cost housing was looked at in light of the confinements of the council's building standards and by laws. . It is also imperative to note that in this research low cost housing is used interchangeably with affordable housing.

1.6.4 Visibility in the Context of the Research

It is imperative to note in this research the term visibility refers to the degree to which the government of Zimbabwe through its various structures is involved in the process of self-help housing provision seen through the different stages of the process.

1.7 Structure of the Report

This research report is structured as follows:

1.7.1 Chapter One: Introduction

The chapter presents an introduction to the report, background to the study, justification of the study and the problem statement. It also presents the research questions and sub question, which profile the heart and purpose of the study.

1.7.2 Chapter Two: Literature Review and Conceptual Framework

The chapter explores various literature from a global point of view on housing delivery, to S-SA to Zimbabwean' housing delivery system. Methods that have been used by other countries to close affordable housing gap are presented. Special reference is given to South Africa's self-help housing initiatives mainly the People's Housing Process (PHP), Ghana's self-help housing initiatives and how such initiatives helped in narrowing affordable housing gap. The chapter ends with a conceptual framework that summarises the key variables of this research.

1.7.3 Chapter Three: Research Design and Methodology

This chapter focuses on the methodology that underpins this research. The research design, research instruments, and the data analysis method used were discussed. The chapter also presents the population and sampling procedure adopted. It ends with the explanation of the ethics that guided this research.

1.7.4 Chapter Four: Key Variables that Impact Rolling Out of Self Help Housing Initiatives

The findings are presented in a qualitative form. They provide evidence on the role of the government on ensuring affordable housing to low income earners, and most importantly, they respond to research questions. The preceding chapter's findings are analysed and illuminated though literature

1.7.5 Chapter Five: Conclusions and Recommendations

This chapter draws conclusions and recommendations for policy formulation and implementation on formal self-help housing initiatives in Beitbridge. It also looks at the aspirations of the homebuilders on the roles the government should take to enhance their affordable initiatives.

1.8 Conclusion

In conclusion the chapter gives an insight of where this research is coming from and the direction it intends to take. It explores the background to the study, objectives of the study, presents research problem and research questions.

CHAPTER TWO: LITERATURE REVIEW AND CONCEPTUAL FRAMEWORK

2.0 Introduction

Different schools of thought and different researches on governance and provision of low cost housing have been put forward by different scholars and different researchers. This chapter therefore seeks to unpack key issues guided this research. Objectives and research questions of this research are guided by the reviewed literature. Key factors that revolve around provision of affordable housing that include access to land, access to finance, construction process and the legislations that govern provision of housing are unpacked in this chapter. In this chapter, housing provision is looked at from a global lens and narrowed down to Dulivhadzimu, Beitbridge with affordable housing with other key lessons from neighbouring South Africa and Ghana. The conceptual framework of this research is also presented diagrammatically highlighting the relationship of variables that influence affordable housing provision such as policy, land, finance, construction process and building bylaws among others.

2.1 Housing Delivery a Global Review

Provision of housing to the citizens has been an insurmountable task across the world with developing countries being the most affected. The economy being the key driver to this challenge. Insufficient housing is often related with several snags like poor sanitation and lack of other basic services. Rigorous international struggles to deal with housing challenges can be mirrored back to United Nations' first Conference on Human Settlements that was held in Vancouver in Canada in 1976 in June and the succeeding formation of the United Nations Centre for Human Settlements (UNCHS) 1978 (UN-HABITAT 2001). The Istanbul UNCHS (Habitat) of 1996 which saw the adoption of Habitat Agenda with an emphasis on the need for providing adequate shelter and sustainable human settlements was a milestone towards the provision of housing globally. (ibid)

Self-help was adopted during Habitat I Conference in Vancouver with the need to meet housing demand for the poor. Habitat II which was held in Istanbul in 1996 also brought in an issue of 'enablement' followed by Habitat III in Quito in 2016 October where sustainable development was the agenda (UN Habitat 2014).

Globally over 100 million people are homeless, over one billion are not housed properly, one billion people earn less than US $2 per day (UN Habitat 2012). As a result affordable housing and the need for affordable housing is a global issue which should be addressed by the private and public sectors collectively (Smith 2015). A global analysis of affordability of housing for low income earners can be looked at through Sustainable Development Goal (SDG) number 11, which states that there is need “to make cities and human settlements inclusive, safe, resilient and sustainable” (U N Habitat 2012). Based on a study by Miles and Parks in 1984 it was discovered that globally around 53 000 new houses are required daily if the pace of demand is to be kept with. To that effect, Wheaton (1983) projected that provision of a 30 square metre house globally for a poor family would use 25-30% of the gross national product. While that is the case, housing as a ‘product’ or ‘process’ rests as an individual problem despite one’s social or economic position in most countries following failure by the states to provide. (ibid)

2.1.1 Affordable Housing a Global Overview

> *Just as the world has become used to the wide-reaching and painful implications of the Global Financial Crisis (GFC), there is another global crisis in the making; the Global Urban Housing Affordability Crisis. This term reflects the accelerating trend of housing-related household expenses rising faster than salary and wage increases in many urban centres around the worl. Perry, 2015; Pittini, 2012 quoted by* (Wetzstein, 2017)

With reference to the above, quotation, many people find themselves living in overcrowded places or squatting and other needs such as food, education, healthcare being heavily compromised (Wetzstein, 2017). Disturbingly, housing cost and household income disparities in urban areas are probably to become worse as nearly half a billion metropolitan family units globally are projected to live in congested, substandard housing situations in ten years’ time (ibid). Evidence to this ‘global urban housing crisis have seen the issue of housing affordability being topical in the media across the world. Table one below shows it all that affordable housing is not only a Zimbabwean issue.

Table 1: *Housing affordability global crisis – Selected news media publications.*

Tittle of News Media Publication	**News Media Source**	**Authors/ Date**
'Lack of affordable housing threatens **China's** urban dream'	www.chinadialogue.net	Huang (2013)
'All of **Europe** may march in protest against housing poverty	The Guardian, UK	Foster (2015)
'**Toronto's** affordable housing shortage sparks growth of illegal suburban rooming houses'	The Globe and Mail, Canada	Kwan (2014)
'Only 43 homes in **London** are affordable for first-time buyers'	The Guardian, UK	Elledge (2015)
'How to fix **California's** housing ''affordability crisis''?'	The Press Enterprise, USA	Collins (2016)

Source (Wetzstein, 2017)

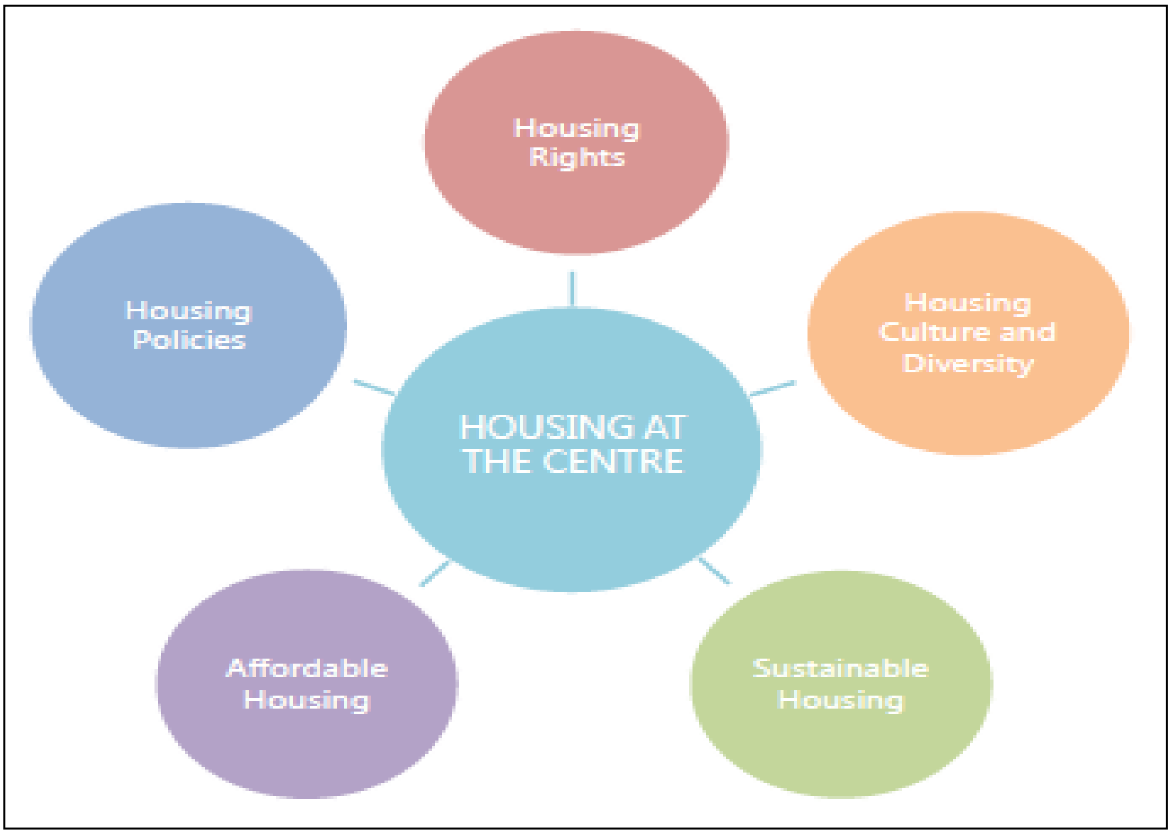
The above media publications give a reflection on affordability of housing globally. Looking at the tittles ones sees how affordability of housing is an issue across the globe. However, levels of affordability vary from continent to continent, country to country and specific place to place. Looking at the media tittle, Lack of affordable housing threatens China's urban dream' one notes from the article that it is indeed the dream of China to have inclusive urban centres with people in different income categories becoming home owners (Wetzstein, 2017). However, the Chinese government is failing to meet this demand hence the urban dream is shattered. This research therefore unpacks affordability of housing in Beitbridge and how government programs, strategies and mechanisms as well as those of homebuilders have assisted in bridging this affordable housing gap.

2.1.2 New Urban Agenda and Affordable Housing

The new Urban Agenda in Quito in 2016 saw fruitful discussions and recommendations being made. One of the key thematic efforts, principles and commitment related to this study being, to "Leave ***no one behind***, by ending poverty in all its forms and dimensions… by ensuring equal rights and opportunities… and providing equal access for all to basic services as well as ***adequate and affordable housing***" (UN Habitat, 2018:10).This is believed to be only made a reality by taking into account key components presented below diagrammatically as the focus of the new urban agenda. The diagram presents some of the key variables to this research in which affordable housing was also realised as one of the key aspects of the new urban agenda. Thus, the new agenda is inclusive as it takes on board the plight of the poor. It is this inclusion that makes affordable housing an obligation of any government globally.

Figure 1: *Variables that impact housing provision according to New Urban Agenda (Focus of New Agenda)*

Source UN habitat (2018:12)



2.1.3 Narrowing Affordable Housing Gap Examples from other countries within the region
Central Statement in narrowing affordable housing gap*:*

> *The people (can) do a lot…So: work with the people! In all ways possible. (=Social sustainability).*

South Africa and Ghana have been chosen to show how other countries have managed to narrow the affordable housing gap through the use of a self-help housing approaches.. This is looked at in light of both local and national government intervention strategies as well as people driven initiatives. When one thread through housing literature for these two countries it is evident that social sustainability referred to in the opening statement under the heading is indeed key to narrowing affordable housing gap.

2.2 Housing in Sub Saharan Africa (S-SA)

"All African countries, regardless of their social, economic and political conditions, are confronted with an acute problem of housing, because they all face similar developmental challenges" (UNCHS, 1991, p. 1). Additionally increasing metropolitan growth across Sub-Saharan African countries means that provision of housing as well as other facilities for metropolitan inhabitants, particularly low-income earners, will be a main issue for municipal administrators and governments. (Yeboah, 2005). In Sub-Saharan Africa, urbanization is not accompanied by the level of per-capita economic growth or housing investment that is observed elsewhere in global trends (World Bank, 2015, p. 1). As a result the demand for housing will not be proportionate to economic growth. This further worsen affordability of housing especially for low income earners. "The majority of housing investment in most African countries currently come from government investment or domestic savings rather than finance obtained through international capital markets as is the case in developed economies" (World Bank, 2015, p. 2). While that is the case, in Zimbabwe, the later seems to be the only way to go owing to the withdrawal by the government from housing provision. It is estimated that over 200 million people in SSA will reside in slums by 2020 (UN-Habitat, 2014). Zimbabwe as one of the countries in Sub Sahara cannot be left out, instead it is not surprising that its contribution to the estimated 200million can be huge as compared to other countries in the region.

2.2.1 Affordability of Housing in Sub-Saharan Africa (S-SA)

The value chains that back the provision and consumption of recognised housing in S-SA are fragile and in favour of high income earners (World Bank, 2015). Informal housing delivery due to its cost cutting advantages over formal housing has been the practice in S-SA (ibid). The table below best explains the situation in S-SA in relation to housing provision formal versus informal.

***Table 2**: Comparative Summary of Housing Delivery Conditions in S-SA*

	Housing Delivery Component	**Formal**	**Common S-SA condition (Informal)**
SUPPLY	Land Tenure and Administration	Freehold or leasehold title; title or deed registry	Competing tenure systems and or absence of title: Squatting, land invasions, illicit subdivision and sales
	Planning Standards and Regulations	Compliance with floor area ratio (FAR), plot coverage, site setbacks, heights, building codes	Variation in site density, design and lot coverage
	Construction Sector	Sector with professional, licensed contractors/workers	Self-built, or use of informal unlicensed labourers
	Building Materials	Mass produced materials with standardized quality	Variation in type and quality of materials: Scavenged items, traditional manufacturing techniques, some use of manufactured materials where they can be obtained
	Infrastructure	Trunk lines and utility connections	No trunk lines: Illegal wiring, pit latrines, household cisterns
DEMAND	Formal savings accounts	Savings account deposits used for mortgage lending	Little formal savings: Reduces capital available for lending to consumers or developers
	Underwriting and verification	Assessment of income and creditworthiness to create mortgage terms	Lack of formal income and land or property title for collateral: Reduces eligibility for housing subsidy programs, raises risks profile for commercial mortgage lending
	Mortgage loans	Long term loan for obtaining complete, titled house	Few mortgages: Most households use personal savings, microcredit, savings groups and/or other non-commercial sources

Source (World Bank, 2015)

The housing delivery components indicated in the table above directly or indirectly affect housing affordability. As a result the formal ways of providing housing are bypassed resulting in such issues self-built, variations in building material quality, illegal electricity and wiring connections all done through personal savings. While it is a known fact that these conditions seem to be uniform across the S-SA, Zimbabwe’s approach to self-help initiatives is of importance to this research.

2.2.1.1 Lessons from South Africa’s People’s Housing Process (PHP)

According to Parnell and Hart (1999) self-help housing commonly known as People’s Housing Process (PHP) in South Africa today is a product of apartheid government whose main aim was to provide a ‘starter home’ with room for extension with all basic services in place. In South Africa, it is also commonly associated with ‘sweat equity’ in which beneficiaries contribute through their labour, saving money in the process with the bulky of the support from the government (Harris, 2003). South Africa's PHP is one of the housing development approaches that involves the practice of 'housing by the people for the people and with the people' (Gumbo, 2014). Baumann 2003 posits that People's Housing Process gives the poor communities room to plan, design, manage and implement their housing needs with support from the government in terms of funding and technical support.

It is important to note that South Africa is among the countries that applied self-help housing concept well before it was made part of government policies and programmes. Most governments to show their level of commitment to provision of low cost housing coined Aided self-help housing schemes. According to Drakkis-Smith 1981 in Gumbo and Onatu (2015), self-help housing in many other countries was a product of blending the formal and informal housing development approaches in which informal housing units were integrated in formal systems to produce standard houses. "To improve housing quality and quantity the South African government adopted PHP in 1998 for the first time after attainment of independence and this was afterthought by relevant authorities." (Gumbo and Onatu 2015:7). To cement this, according to NDHS (2014) People's Housing Partnership Trust in that same year was formed to drive implementation of PHP programmes. The adoption of the PHP approach was upon realisation by the government that housing provision to the urban poor directly alone was a mammoth task. Accordingly, it was necessary to diversify housing provision approaches roping in participation by the poor. To also show the level of commitment by the South African government on PHP, "a Comprehensive Plan for the Development of Sustainable Human Settlement commonly known as Breaking New Ground (BNG) was adopted in 2004" (Gumbo and Onatu 2015). BNG promoted active participation by the urban low income earners which saw the success of self-help housing initiatives in South Africa. This saw an increase in housing stock especially for the poor through this approach between 2004 and 2009 which further prompted the government to come up with Breaking New Ground **Comprehensive** Housing Programme. A closer look at the support by the government to PHP did not only yield housing units, rather it created jobs and promoted social cohesion among other socio economic benefits. Upon realising the decline in the fruits of PHP, the government adopted Enhanced People's Housing Process to address challenges that were faced during implementation of PHP.

It is important to note from a narration of events above from what triggered the government to adopt the PHP approach, how a PHP trust was formed, how programmes and plans such as BNG were put in place, creating an enabling environment for other stakeholders to participate such as civil society, private contractors among other players that one realises the level of commitment to promote these people driven initiatives. Quantitatively, since the inception of government involvement over 903 543 serviced plots were delivered (*http://www.dhs.gov.za/content/peoples-housing-process*). From this provision of serviced plots by the government one realises that acquisition and servicing of land is one major contributor to affordability of housing, a role played by the South African Government with other players approving subsidies, while others concentrate on skills transfer and other forms of support

Whilist government can be praised for its role in people driven initiatives, others felt that SA government snatched the initial project and overtook the general public's ideas and diluted the people driven flavour by imposing '*too many prescriptions and controls*' leading to low uptake by the public. Some these prescriptions come in form of formation of institutions to approve subsidies which as a result limited participation by community members. Above all government involvement brought with it bias towards large scale production with control on designs and quality calling for commissioning of completed projects. In SA, PHP according to Gumbo and Onatu (2015) was reduced to sweat equity where the dwellers only contributed labour.

Table 3: *State control and Institutional response to PHP in SA*

PLAYER	ROLE IN PHP
The three tiers Government	✓ Provision of subsidies and grants (capital subsidy ,establishment grant and facilitation (preparatory) grant) ✓ Vetting of beneficiaries and subsidy approval ✓ Providing serviced stands if its green field housing development
Support Organisations	✓ Planning, including layout, design or upgrading of services and design of houses. ✓ Determination of the total subsidy amount. ✓ Preparation of a cash flow and stages for progress payments. ✓ Applying to the housing establishments for project approval. ✓ Assisting in the completion of the subsidy application forms submit them to the local authority. ✓ Preparing building plans and having them approved. ✓ Monitoring construction work. ✓ Construction certification by the certifier.(Baumann,2003:11) ✓ Advise the beneficiaries on building materials related aspects. ✓ Giving general assistance and advice
People's Housing Partnership Trust (PHPT)	✓ Capacity building ✓ Advocacy role in the uptake of PHP ✓ Providing various forms of assistance to NGOs and CBOs ✓ Skills and technical support to all stakeholders involved through workshops and trainings

2.2.2.1 Self-help housing challenges in Ghana

Challenges grappling Zimbabwe's self-help housing are not unique. Ghana like Zimbabwe's self-help housing is confronted with trials stretching from insufficient funding, policy inadequacies, and lack of political obligation among others as clearly spelt in the table below. Self-help housing development in Ghana is primarily characterized by self-builder initiating the project, acquires and registers land, procures designs, building materials and acquires development as well as building permit (Dery et al, 2014).

Table 4: *Tabulated Housing challenges, how they manifest and the role of the Ghanaian government.*

Nature of challenge facing self-help housing	How it manifests in self-help housing in Ghana	Government Position
1.Self-builder related factors	- lack of information and experience -lack of capacity empowerment(capacity to run self-help housing projects) -incompatible project plans and designs with government requirements, which will lead to such projects being perceived as illegal	- No control
2. Development and Planning Regulations related factors	-self-help groups/ individuals are obliged to adhere to all statutes in place which in turn usually affect progress -Lack of resources by the government to support people driven initiatives - processes too bureaucratic which in turn slow development - corruption by law enforcers	-Ensures adherence and whip in line those breaking the laws and bring sanity in the built environment
3.Land and tenure related factors	-acquisition process rather discouraging -prices to register and acquire title deeds too high -corruption and bribery common at this stage affecting development -Land use control regulations a hindrance to development	-Seem to keep a blind eye on the bottlenecks around land acquisition and use.
4.Finance and Cost related factors	-low income earners are not prioritised by the banking sector as they are regarded as risk borrowers -lack of collateral security to access loans -overrun on cost due to time taken to complete projects - Labour costs often too high -Lack of financial knowledge needed in the construction process.	- Government housing finance systems not efficient and are far from meeting the demand for housing finance
5.Building Planning and Design related factors	-High cost to have plans drawn and approved -The above challenge often lead to cutting corners by homebuilders leading to building of substandard structures - Customised plans often become a nightmare	- Seem to turn a blind eye on the stringent policies as they are not revised.
6.Material and Equipment related factors	- Quality building materials and equipment often too expensive leading self-help builders with no option but to resort to similar but substandard building materials -lack of information on recent technology in use	-Enforcing the use of requisite materials forgetting the need to make the materials locally available at affordable prices

Source: Adopted from Dery et al (2014)

2.3 Housing Provision in Zimbabwe

Housing provision in Zimbabwe can be best understood mainly in two phases, the pre and post-independence era.

2.3.1 Housing Delivery in the Pre-Independence Era

Housing provision in the pre-independence era was largely embedded in the racial system based on land apportionment which saw blacks as inferior citizens compared to whites (Muchadenyika & Williams, 2016). This saw the black majority being forbidden or discouraged to live in urban areas save for a few who were permitted to serve their white masters. In an effort to really make sure that blacks were confined to the rural areas, Rural Councils Act of

1966 was formed (ibid). Policies that were racial included, Native Locations Ordinance of 1906, Land Apportionment Act and later Land Tenure Act of 1969, Accommodation Registration Act of 1946 (Chaeruka & Munzwa, 2009). These were meant to completely shut out the black majority from access to home-ownership in urban areas (NHP, 2012). Regrettably this period, subsequently, saw an exceptionally skewed and deficient housing supply for blacks. Hence, “housing for blacks before independence was tied to one’s duration of urban employment” (Chaeruka & Munzwa, 2009, p. 14). It is even this history that best explains why Zimbabwe’s housing stock is where it is today. Policies in use can also be traced back to colonial policies, with some policies having this colonial and un-accommodative and unequal flavour still in existence. All this history is of paramount importance to this study as the current scenario can be best understood from what the past constituted.

2.3.2 Housing Delivery in the Post-Independence Era

Independence in Zimbabwe also came with housing independence on the part of the blacks as evidenced by relaxation of restrictive colonial laws through policy. Home ownership being an emphasis. While that sounds noble, it triggered an uncontrollable wave of urbanisation in towns and cities. A combination of “rural push” and “urban pull” factors saw a 5.5 percent urban population growth rate (Chirisa, 2014). “Low cost housing traditionally has been the preserve of the public sector. Building societies refrained from providing mortgage finance directly to low income applicants because of high costs of administering adequate mortgage security in the form of tittle deeds and lower standards of construction permitted in high density suburbs” (MPC&NH, 1996, p. 27). While the government was mandated to provide houses to the poor following deprivation of mortgages by banks. A surprising report to this effect follows.

> *The National Housing Programme of 2003 acknowledged the inability of Government to provide decent and affordable housing. It noted that Government plans for housing fell far short of the annual target of 162,000 units between 1985 and 2000 with actual production ranging between 15,000 and 20,000 units per annum. It further noted that the formal sector housing production rate was decreasing and that by 2002 only 5,500 plots were serviced in eight major urban areas compared to an estimated annual demand of 250,000 units.(National Housing Policy 2012)*

In an effort to accommodate the low income earners, the GoZ established Housing Guarantee Fund and National Housing Fund to give affordable loans. Unfortunately the housing guarantee fund is no longer functional with the National Housing Fund offering around $4000 (bond) to a few civil servants an amount not even enough to purchase a 300m^2 stand. This decrease in capacity to deliver saw a sharp decrease in 2002 and 2008 respectively due to hyperinflation. In response to that the GoZ chickened out of the housing provision equation introducing "Pay for own services scheme" after some years of implementing "Site and Services". To this effect, Ministry of Public Construction and National Housing 'MPC&NH' (1996:7) notes that, "Local authorities are increasingly facing diminishing financial resources to plough into infrastructure, hence the continued shortage of housing and the deteriorating urban environments." Further to that the report states that while policy wise housing seem to be prioritised, there is no finance to back up the available policies. In other words there exist policy-implementation gap due to various variables with the economic and political factors being key (ibid). This in turn affect affordability of housing across the country.

2.4 Housing Development Sequence in Zimbabwe

Housing development follows a sequential process if it is to be deemed formal (Gumbo, 2014). The process follows three distinct stages namely planning, servicing, building and occupation (ibid). On the other end there exist an informal land and housing delivery which starts with occupation-building-planning and servicing. The table below shows the formal land and housing development sequence

Table 5*: Housing Development Sequence*

Sequence of Development	Planning ➡	Servicing ➡	Building ➡	Occupation
Stakeholders	-Central Government -Local Planning Authorities	-Contracted companies -Private sector developers -City council	-Individuals Allotees	-Beneficiaries -Buyers
Outcomes	Adequate and secure housing but very few and unaffordable to the urban poor			

Source: (Gumbo, 2014)

In Zimbabwe, planning is done by the Department of Physical Planning, servicing is done by the city council or private developers, building is left in the hands of individual allocated serviced land to look for own contractor. While these stages may seem simple and easy, professionals are constantly on the watch to enable adherence to regulations as shall be explored further under standards and affordability. The general outcome as alluded to by

(Gumbo, 2014) is of importance to this research as the development processes have a direct effect on affordability of houses. The research therefore seeks to find ways in which the government can review the sequence to make it usable in formal self-help housing and make housing affordable.

2.5 Influences of Housing Affordability Challenge on Housing Choice

"Because housing absorbs a high proportion of household expenditure, the trade-offs households are required to make in order to meet their housing needs may mean they have inadequate resources to meet their non-housing needs." (Yates 2006:1). Some of the housing affordability challenges translates to some housing choices (ibid). Looking at the aforementioned sentiments, it is clear that some housing options in use today are push resultant. Owing to failure by the government to provide affordable houses, as shall be discharged in this research, residents are left with no choice than to resort to informal housing and later on self-help housing.

2.6 Housing Delivery Systems (HDS) in Zimbabwe

2.6.1 Site and Services Scheme

By definition, site and services involve the provision of land plots by lease land tenure, together with minimum crucial infrastructure required for habitation (Laquian, 1983). In the site and services scheme there are usually two key players, implementing agency and intended beneficiary who are in most cases low income earners who cannot afford a house in the formal market (World Bank, 1974). In Zimbabwe the site and services scheme came into being as a reactionary measure to an increase in squatter settlements without proper facilities necessary for habitation. This innovative scheme came in to try and deal with the housing 'dilemma' following the realisation that provision of complete houses with all services by the government was far-fetched. One of the prime purpose by the Zimbabwean government like any other states that used this method was to incorporate "sweaty equity". In other words, "the attempt is to develop a policy instrument capable of meeting the needs of families at the lower end of the income spectrum, and to harness the energies of occupants themselves in producing a low-income housing stock" (Peattie, 1982, p. 131). While the site and services scheme is commonly used in an attempt to upgrade informal settlements, it has been used as a starting point through provision of roads, sewer reticulation, and water among others on virgin and unoccupied land. In Zimbabwe an issue of cost recovery saw the site and services scheme dying a natural death in most towns and cities especially in 2008. This contributed to an uncontrollable demand for affordable housing for low income earners. Reacting to that people engaged in self-help initiatives.

2.6.2 Public Private Partnership Model

Public Private Partnership (PPP) is one of the most used housing provision model following failure by the GoZ to meet the demand. Chikomwe (2013:23) defines PPP as “the mutual and beneficial engagement of the GoZ and the various private housing developers and housing cooperatives as well as other non-state private individuals or institutions to deliver the much needed housing.” The PPP model, offers a new governance prototype that is multi-disciplinary and inter-sectoral in nature and holds the hope for a feasible, coordinated and more equitable policy framework (ibid).UN Habitat (2011) posits that the success of this model should be hinged on mutual respect between all the involved parties. In Zimbabwe, PPP has been adopted due to its flexibility in terms of giving room to pulling of resources together. The government provides land, individuals or housing cooperatives provides a portion of required money and the private sector service the land and build in consultation with home owners and local municipalities.

2.7 Formal Self-Help

The issue of self-help housing is believed to be as old as humankind, which implies that people had their own ways of making housing available since creation. John Turner is believed to be the father of self-help and his writings on self-help can be traced back to 1915 and are linked to his Peruvian experiences more specifically in Lima (Turner 1972). Important to mention in Turners’ writings is an issue of standards, housing as a process, and an issue of dweller control. Turner believes that if housing provision and processes is to yield positive results then standards should be played down. This is an important element in this research as building standards is a topical issue in Zimbabwe. Whether or not the provision of the Zimbabwe National Housing Policy on the need to at least consider minimum requirements is just on paper or in practice shall help in this research. This is so because there seems to be a great correlation between affordability of housing and building standards. The need for certificates of occupations prior to occupation being an issue important to mention since it acts as a certificate of proof that standards would have been met. In more specific terms, Turner (1972:149) posits that, “In as much as standards are enforceable, they price the great majority of would be home builders out of the market.” Turner further argues that if governments cannot bridge the gap between standards and high demand then they should not create problems. With reference to the above, it is imperative to note that in relation to the Zimbabwean situation minimum standards should be the talk following minimal involvement by the government in the provision of housing.

Turner (1972) argues that housing should be seen not as a noun but rather as a process. In this report, I argue that in as much as Turner believes that a house should not be commoditized, standardised and specified, it is this 'commodification' together with the 'process' that brings one to an understanding of affordability of housing. Basing on Turner's argument that people should not be allowed to build for themselves as squatters do but be allowed to choose own housing, the later should be analysed to understand if such housing initiative relate to affordable housing for low income earners.

Dweller control is one of the topical issues in Turner's work on self-help (Turner 1972). An 'open system' is very dangerous as well as a 'closed system' (ibid). With reference to the above, if houses are to be provided, there is need for a balance between the demands of the city builders and the state's demands in terms abiding to city by laws and standards. While dweller control is an issue of concern, Zimbabwean state has an active role as people are not just left with total freedom to build but rather do it within the parameters of certain regulations.

> *In an economy of scarcity, the mass of the common people, though poor possess the bulk of the nation's human and material resource for housing. Their collective small saving capacity and their collective entrepreneurial and manual skills (and spare time) far surpass the financial and administrative capacity of ever the most highly planned and centralised institutional system. (Turner, 1972, pp. 170-171)*

After all have been said, the above quote says a lot in relation to the role of the low income earners in building of cities following failure by most governments to provide houses to its citizens. Thus, it is imperative to look at the role of the government in such people driven housing provision initiatives.

2.8 Income Profiles in Zimbabwe

According to World Bank (2017), Zimbabwe was classified under low income countries based on per capita Gross National Income (GNI). It is also this classification that gives evidence to income levels of majority of Zimbabweans. Unfortunately there seems to be no comprehensive statistical information regarding income category percentage and number of households. According to ZimStat Labour Survey (2014) unemployment rate was pegged at 11.3% a percentage arrived at following exclusion of those that generate their income through other means such as commercial farming. It is from these statistics where one can also get to know the percentage of those viewed as low income earners. A survey by Centre for Affordable Housing Finance in Africa (CAHFA) highlighted that Zimbabwean banks, CABS in particular regard low income earners as those households with a collective income of not less than USD 750. Interestingly those with a collective income of USD 750 are regarded as low income earners qualifying for a mortgage between USD 15 000 to 20 000 while the majority of civil servants have individual incomes way below US$750. This therefore says a lot with regards to accessibility of finance from banks as Zimbabwe civil servants are around 554 000 . This implies that those who rely on a salary and don't have other sources of income do not qualify for these mortgages

2.9 Affordable Housing

Affordable housing have often interchangeably been referred to as low cost housing. Income levels of individuals have since become a generic concept in defining affordable housing**.** Shivam, Nachiket and Kshitij (2012) define affordable housing based on three aspects namely income level, dwelling unit size and 'affordability' and they believe that in as much as income level is independent of dwelling unit size, income is correlated to affordability. Select Committee (2008:33) defined affordable housing simply as housing that does not give the buyer mortgage stress. In defining affordable housing, Milligan et al (2004) view it as an idea that recognises the needs of individuals with insufficient incomes that deter them from accessing appropriate houses on the market without assistance. Thus, if affordability is to be realised, there is need for such people to be assisted financially to afford the housing market (ibid). In light of the definitions above, it is important to take note of the basic aspects incorporated namely income level versus insufficient incomes to afford housing. Basing on that it is important to note that one can have similar income with another but their levels of affording houses differ. 'Affordability' is an easy concept to grasp in general but can be hard to pin down in practice, especially in terms of the changing circumstances of individuals and households over time (Bramley 2006:1). That makes defining affordable housing a big task as it exists in an ever changing environment.

In this study affordable housing shall be looked at and be defined in light of level of income versus the ability to pay for the necessary services required in land and housing development.

2.10 Self-Help

John Turner is believed to be the father of self-help and self-help is believed to be rooted in his Peruvian experiences. Pugh (2001) notes that self-help housing emerged with the emergence of humankind. While Turner believes that self-help should be hinged on dweller control, viewing housing as a verb (housing process), freedom to build and the need for creating an enabling environment, this research shall adopt a consolidated approach of Turner and Burges. Marais, Ntena and Venter (2010) posit that in many countries and even socialist countries such as Cuba and India, self-help is being implemented through an institutional approach in form of housing cooperatives not by means of site and services.

Formal self-help for the purposes of this study shall look at organised type of self-help in form of cooperatives.

2.10.1 Self-Help Initiatives

> *"Self-help initiatives… are attempts by concerned individuals and groups to bridge the gap between the efforts of governments at overall national development and the near total invisibility of many of these communities. Provided they are demand–driven and environmentally friendly, there are no limits to the range of projects that qualify to be executed in the rural communities through self-help initiatives"* (Ebong, et al., 2013, p. 66)

In light of the above quotation, self-help initiatives uses voluntary grassroots structures to restrain individual desires through participatory ways in mobilising private resources which are independent of government budgets, to ultimately meet basic needs (shelter being included). Ebong et al (2013) further noted that it entails the expansion of community resources by struggles of community members alone, rather than relying on external ingenuities or support. The self-help approach presupposes the presence of like-minded individuals with common needs and have coined initiatives, backed by foresight and integrity, apart from availability of resources or favourable environment (ibid). The insights put forward by Ebong et al (2013) reflect the situation in Dulivhadzimu, Beitbridge in terms of their collective efforts to meet their housing needs despite their low levels of income and inhibitive political environment. However, due to the complexity of the issues that revolve around home building, government involvement on these people driven initiatives cannot be ignored. Hence the need to look at the role of the government as a moderator in these people driven initiatives towards provision of affordable housing.

2.10.2 Housing cooperatives

One of the most common strategies that have been used by the urban majority in Zimbabwe to cater for housing demand is housing cooperatives (organised self-help). The desire for human settlement development saw the rise of cooperatives. According to Chirisa (2014:39) “cooperatives in Zimbabwe increased in popularity in the 1980s when the government strictly pursued the communist-socialist agenda, which defined the country in its first decade of independence (1980-1990)”. Rural to urban migration increase and failure of state managed housing schemes in towns and cities saw an increase and prominence in housing cooperatives (ibid). The Herald 12 March 2014 reported that more than 2 600 housing cooperatives were registered to deal with a housing backlog of over 1.25 million.

2.11 Housing Demand and Supply in Zimbabwe

Demand is hinged on income, demographics, housing prices among other factors. Supply on the other side is affected by housing costs, the costs of inputs, and the governing environment. The effects of these variables are often correlated to housing provision.

CAHFA (2017), posits that Zimbabwe housing supply is currently embedded in Zimbabwe Agenda for Sustainable Socio- Economic Transformation (ZIMASSET) plan projecting construction of 105 935 new housing units between 2013 and 2018. While the Zimbabwean government is believed to be having a direct provision of houses, accessibility and affordability of housing by the poor is at stake. Given high construction prices, high building material prices and segregation of the low income earners by financial institutions housing is beyond the reach of urban majority.

2.12 Zimbabwean Policies and Legislations that Govern Housing Provision

A comprehensive understanding of the current housing policies and legislations in use today in Zimbabwe can be best understood if mirrored to Pre and Post-Independence housing policies. The table below give highlights to such key approaches that helps one understand the way thing were in terms of the government’s role and the way things are today.

***Table 6**: Key Provisions of Pre and Post- Independence Housing Policies in Zimbabwe*

Pre- Independence Housing Policies Key Approaches	Post-Independence Housing Policies Key Approaches
• Singles in hostels accommodation • Rental flats for married persons • Home ownership meant for whites and a selected few blacks (around 1960s) • Introduction of site and service (around 1935 e.g. Highfield) • Accommodation for workers built by employers e.g. Rugare built by Railways. • Informal settlements Upgrading (St Mary's 1960s) • Building Societies financing site and services for low-income groups • Establishment of the Housing Services Board • African Building Fund Establishment	• Home ownership emphasised • NHF and HGF established to offer affordable housing loans. • Housing cooperatives and Building Brigades in use • Movement from public sector to private sector provision of low cost housing • Rural housing programmes introduced • Use of waiting lists • Pre-independence housing upgrading • Informal Settlement Upgrading (e.g. Epworth) • Direct provision of housing by government. • International mobilisation for housing finance (NB. Currently sour relations with World Bank and IMF)

Source: (Kamete, 2000) and (World Bank and USAID)

2.12.1 Constitution's Provision on Housing

Section 28 of the constitution of Zimbabwe states that,

"The State and all institutions and agencies of government at every level must take reasonable legislative and other measures, within the limits of the resources available to them, to enable every person to have access to adequate shelter." Having said that it is imperative to note the strategies that the government have put in place to make this a reality. Equally important is how institutions such as banks and the government through Ministry of Local Government Public Works and National Housing in partnership with the private sector have come together to make housing accessible.

2.12.2 Other Policies and Legislative Instruments Provisions

The Zimbabwean housing field is very rich in terms of policy and legislation, this is evidenced by the provision of National Housing Policy (2012), Regional Town and Country Planning (RTCP) Act Chapter 29:12, Model Building Bylaws, Land Survey Act (27:06), Rural Land Occupiers Act of 2002, Consolidated Land Acquisition Act Chapter 20:10 chief among others. Implementing the splendid provisions of the mentioned legislature and policy however, remains a challenge. Specifically looking at the Zimbabwean National Housing Policy, homeownership is one greatest form of tenure the governments is advocating for. The Zimbabwean government sought to achieve this through National Housing Fund (NHF), which is a revolving fund targeting mainly civil servants and Housing Guarantee Fund (HGF) in which the government stand in as a guarantor for repayments of all loans from private financiers.

However, HGF is currently not operational making it more difficult for citizens to access home loans. To try and cover up for this the government had a shift in approach giving green light to housing through self-help in form of cooperatives, building brigades housing schemes funded by the private sector and introduction of minimum building standards in its policy documents.

Table 7: *Key Highlights from Some Legislative Instruments in Use*

ACT	KEY HIGHLIGHTS
The Town and Regional and Country Planning Act (1976 revised 1996).	• Gives spatial planning guidelines (aimed at ensuring safety, promoting health, convenience among other factors) • Covers issues to do with master plans as well as local plans
The Urban Councils Act (CAP 29:15)	• Covers issues pertaining to housing provision and development, estate development in line with Housing Policy •
Land Acquisition Act	• Covers acquisition of land related issues for use by Urban or Rural Councils • Deals with boundary description issues •
Housing Standards and Control Act and Model Building By-Laws	• Covers aspects to do with construction of a house (the Dos and Don'ts) • Council Inspectors and Government Inspectors specifies as enforcers • Like the RTCP Act, aims at ensuring safety, promoting quality standards.

A quotation from Muchadenyika (2013:107) speaks volumes on the nature and applicability of legislative instruments in Zimbabwe who argues that,

> *"The omission in policy and practice has led to the suffocation of the low-income housing sector in the post-2000 era when the financial and technical capacity of both government and local authorities has diminished. Furthermore, housing policies seem to be disjointed as they do not build from each other. Policy implementation is piecemeal, with little emphasis on monitoring and evaluation, a key element in policy implementation. Suffice it to say, housing policies did not necessarily produce real changes in people's lives."*

The dictates of the policy documents and practice's treatment as separate entities was witnessed in 2005's Operation Murambatsvina which saw demolition of several houses in the name of 'Restoring Order'. This affected mainly the low income earners and even disrupted their economic activities as majority of them were not assisted through the reactionary Operation Garikai.

2.13 Factors Influencing Affordable Housing Provision

2.13.1 Access to Land and Tenure

> "There is an acute shortage of virgin land in some local authority areas, but the issue of shortage of serviced land pervades all local authorities in Zimbabwe." (UN-Habitat, 2009, p. 34).

The Zimbabwean government through National Housing Policy (NHP) of (2012:4) posits that allocation of land is the responsibility of the state and local authorities, "Land shall be allocated to private developers, employers, co-operatives and individual applicants." The main thrust towards all this by the Zimbabwean government is to enable homeownership. Land for housing according to NHP to be distributed as follows private developers and cooperatives 30%, local authorities 50% and for state use 20%. This distribution of land for housing clearly shows that the state does very little to house its people. The National Housing Policy also states that early provision of title enable beneficiaries to get mortgage finance for the development of the stand and title deeds to be given on completion. There however, seem to exist a gap between policy and practice especially in relation to title issuing for use to apply mortgages. The provision of the NHP in relation to application of land and acquisition is an issue of great concern following failure by most local authorities to service land. The question still remains, if cooperatives are to be included on those who can access land, will it be affordable or not to low income earners.

In Zimbabwe land for housing development is under the management of municipalities through the use of waiting list. "The system sets out the parameters and eligibility criteria for an allocation, as well as prioritizing allocations on the basis of period of residence in a given local authority area and employment status" (Chitekwe, 2009, p. 353). This is used as a tool to manage the allocation of this scarce resource (ibid). A closer look at the method one sees that often the poor are marginalised and those without requisite documents to offer as well as those who will be new in the city. Chitekwe (2009) further notes that most people rarely join the waiting list citing issues of corruption involved there in. For those who would have joined the waiting list they are expected to annually renew their applications through payment of a certain amount. While the method has all those flaws, it is the commonly used method with the poor formulating groups to access land as a group.

"Access to land is conditioned by land tenure which is inextricably linked with historical, cultural, legal and economic factors that affect people's perceptions and behaviour. It is related to location, the nature and distribution of employment centres, transportation and other public infrastructural services" (Payne, 2002:45)

For the poor, location is in most cases more important as compared to housing quality, as it has a direct impact on accessibility of inner-city opportunities and buttresses social networks important for survival (Nabutola, 2004). Nabutola (2004) further notes that land in urban areas is highly prized and is typically under jurisdiction of the central government and the local authorities. Other proprietors are opportunists seeking to make quick cash (ibid). This makes land inaccessible to the majority who are in need of it but cannot afford the premium prices charged.

Traditional mortgages on the other hand often call for full legal title as a security, while the urban poor live in a condition of insecure tenure, or with intermediate forms of tenure (UN-HABITAT 2003). Financial institutes often perceive few enticements to loan the poor. Hence accessibility becomes a central aspect enabling or hindering provision of low cost housing. This is clearly outlined in UN-Habitat (2009:34) which states that,

"The high cost to developers and individual households of acquiring land for shelter through the formal sector as well as the high standards of preparing that land have made it very difficult, if not almost impossible, for the poor and disadvantaged to gain access to legitimate housing on legally acquired land."

These issues that revolve around land acquisition and servicing will in one way or the other have a direct impact on the low income earners, hence affordable housing is compromised.

2.13.1.1 Formal allocation of land for housing in Zimbabwe

"Ordinarily and at law, land allocation functions reside in local authorities and central government through the state land office." (Muchadenyika, 2015:1222). In urban areas, this is done in accordance with Urban Councils Act (Chapter 29:15). "According to this Act, before selling, exchanging, leasing or donating any council land, the council is obliged to publish its intention to do so in two newspapers, making a copy of such notice public for 21 days in order to receive objections." (ibid: 1225). In other words, the formal process of acquiring land only applies where politics has not been entertained. Since in most cases in Zimbabwe, land for housing is in the outskirts in peri-urban farms, acquisition of such land involves negotiations with other ministries. These negotiations often delay land acquisition thereby delaying delivery of houses.

2.13.1.2 Politics and Acquisition of Land for Housing in Zimbabwe

> "Urban governance is seemingly entangled in the contested realms of socioeconomic and political relations of power." (Muchadenyika, 1221)

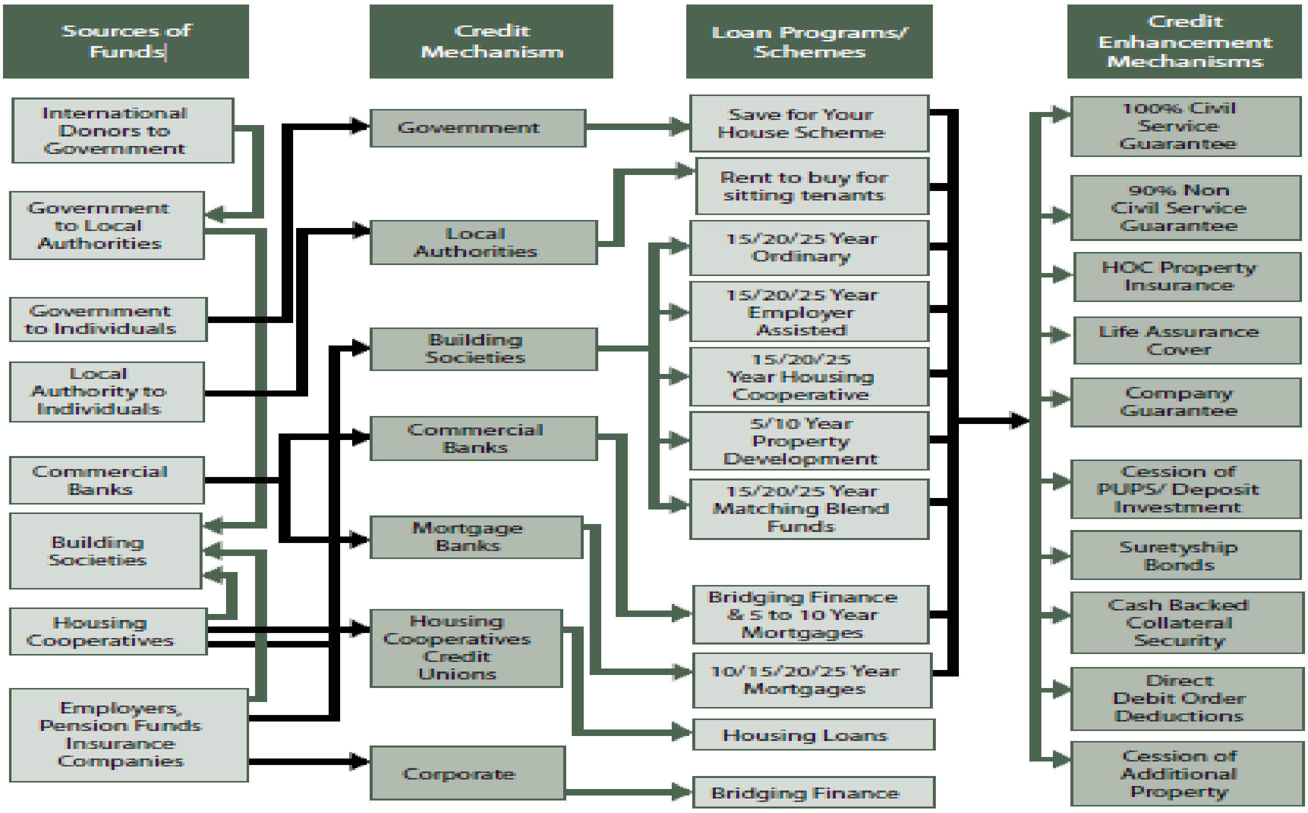
Land in Zimbabwe is used to by the ruling party to garner support from the people hence its allocation is very biased. Muchadenyika (2015:1) on this posits that "Through ZANU (PF)-aligned co-operatives and land barons, the party became a major player in deciding who have access to land for housing." This therefore implies that access land for housing development, in Zimbabwe apart from other requirements there is yet another political affiliation requirement that need to be met for easy access. Although this may not be a very clear requirement lack of it will prolong acquisition of the resource. Muchadenyika (2015) further noted that the ruling party's approach between 2000 and 2012 bypassed urban planning regulations. He further notes that in some cases, those who would have invaded land and would be at the verge of evictions would seek reprieve from councillors who would formalise thereby escaping evictions. In other words, ZANU PF loyalists are the owners of land as the party is in control (ibid). Land for housing faced blockages especially when it comes to low income housing.

2.13.2 Housing Finance

> "Nearly half of the housing deficit in urban areas is attributable to the high cost of homes, and to the lack of access to financing. Demand-side programmes are struggling to reach the extreme poor given high eligibility requirements. Most low-income households face barriers in accessing funding (including subsidized mortgage) from formal financial institutions, including: (a) minimum deposit requirements in savings accounts; (b) high fees; (c) collateral security (titles); (d) income stability requirements (especially difficult for the many who are employed in the informal market). To obtain access to a subsidy for a mortgage loan, households generally need a certain level of savings and formal participation in the labour market. These requirements exclude a large portion of the low income population." (United Nations, 2016:13)

As an introduction to housing finance as a major determinant of affordable housing, it is important to understand how the government previously harnessed a number of players that made it easier to roll out low income housing projects. The housing finance market structure below is a consolidated type of housing finance systems that once existed in the country. The diagram depict a consolidated system that included donors, government, building societies, housing cooperatives, mortgage banks in rolling out loan and credit facilities.

Figure 2: Consolidated finance systems



Source: Mutekede and Sigauke (2007)

Housing finance is one of the pillars of housing provision. Finance cuts across housing development process from acquisition of land through other often undermined issues such as water and sewer reticulation, substructure through to super structure, roofing and finishes (Munzwa & Wellington, 2010). Following the withdrawal of a 3% government subsidy that was there until 1994 where low-income borrowers would pay 15% interest instead of 18% to cover up for the total subsidy, thereafter interest rates became unbearable for low income groups (Kamete, 1997). The introduction of housing finance policies made it easier for low income earners to get home loans between a period of 1986 to 1996 (MPC&NH, 1996) These policies regulated interest on all housing loans to the extent that they were made lower than loans for other diverse purposes (ibid). From that period onwards, "Public funds became meagre and private funds not accessible to the poor due to lack of collateral security and inability to service the loans." (Gumbo, 2010, p. 89).

Having said that, it is imperative to know how the urban low income earners then began financing their housing activities. The role of the informal sector, captivatingly need not to be undermined towards its contribution to housing development. Since Beitbridge is one such area which accommodates a larger percentage of residents in the informal sector. The sector's contribution is of paramount importance to this research. Importantly, housing finance systems in Zimbabwe can be best understood from two distinct systems namely the public finance and private finance systems.

2.13.2.1 Public Sector Finance

Public sector finances are managed through NHF that was established in 1982 with the aim of receiving and processing loans meant for low and middle income housing for individuals and local authorities. NHF has not been effective owing to fluctuating amounts allocated depending on available resources to the government (MPC&NH, 1996). The fund was revived following the formation of Ministry of National Housing and Social Amenities in 2009 after a long period of non-operation with limited number of beneficiaries. The following are some of the reasons that accounted for low investment levels for shelter and in my view are some of the reasons why affordable housing is still an issue today.

a) The need to shift to positive interests for both deposits and lending rates
b) The creation of secondary mortgage market
c) Removal of restrictions on the opening of new financial institutions to encourage competition
d) The creation of a system of mortgage financing for community groups

Source (MPC&NH, 1996)

It is from an honest analysis of the above mentioned issues raised in a report sometime in 1996 versus what is on the ground today that one sees the government's level of commitment on housing provision. This is so in the sense that lending rates are still discouraging ranging from 12 to 18 percent, there are no properly functioning secondary mortgage markets meant for financing of housing, restrictions on opening of new financial institutions do exist and no systems are in place that are meant to financing community groups. Instead groups are being formed in an effort to jointly contribute towards servicing of land, setting up of infrastructure and construction.

2.13.2.2 Private Sector Finance Systems

According to the CAHFA (2017) Zimbabwe has four major players in the banking sector that offers housing mortgages namely National Building Society (NBS), FBC Building Society, Central African Building Society (CABS), ZB Building Society and other emerging players as People's Own Savings Bank (POSB) with mortgage rates ranging between 10% and 20%. Important to note is that short term loans are available since the introduction of bond notes (ibid). Accessibility of these loans by the low income earners appears to be minimal as they are often classified as high risk borrowers given higher demand in comparison with supply. Pension Funds and insurance Companies, joint ventures, housing cooperatives, partnerships with international organisations among other funding mechanisms once existed with a few still existing in the country.

2.13.2.3 Informal Finance Systems and Self-Help Housing Initiatives

In Zimbabwe, there exist a number informal finance systems as highlighted in the preceding diagram. Of interest in this research are stokvels and micro finance institutions which usually come in as a gateway for the low income earners following the deprivation by formal financial institutions.

2.13.2.3.1 Stokvels and Formal Self-Help Initiatives for Low Income Earners

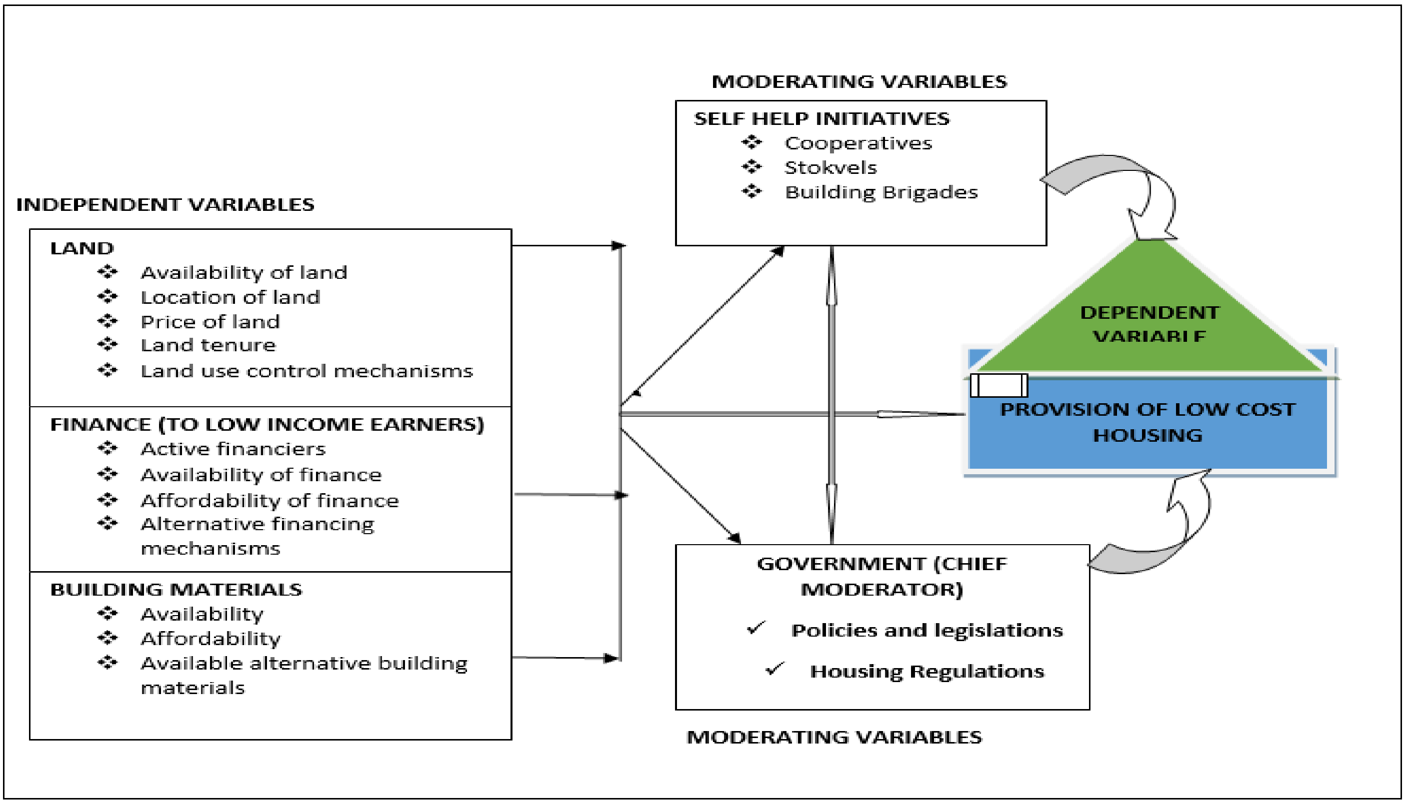
Stokvels are also known as Rotating Savings and Credit Associations (ROSCAs). Stokvel, as name have its origins from the term 'stock fair' a description of cattle auctions by white settlers whereby they pulled resources to buy livestock (African Response, 2012). Stokvels are often formed as a result of financial exclusion of low income earners from other formal sources of finance such as banks. ROSCAs are also believed to be one of the major informal monetary solution worldwide, mainly for the poor (Anderson et al, 2002). According to Anderson et al (2002) stokvels originally were mainly dominated by women who came together to meet their demands such as kitchen utensils among other household demands. Stokvels, are hinged on honesty and trust as core values (ibid). This is so in the sense that no member should break the cycle of contributions. To foster the element of honesty and trust, these groups do have constitutions that are legally binding. Within these constitutions, there exist such aspects as monthly contributions each member should bring forth before the set date usually the last day of the month. In presenting the level of commitment to the rules and regulations of stokvels is a quotation by Benda (2013: 239) who notes that "I would rather not feed my children to contribute to ROSCA!" This shows that personal needs of members can only be met after contributing to a stokvel. In essence, low income earners' initiatives in this case home building are also achieved through these contributions. This is supported by Rakabe (2013) who states that there is a great chance for stokvels to grow into community investment institutes. In Zimbabwe, most stokvels groups have since received some trainings on how to run their groups and how to manage their finances from Department of Small and Medium Enterprises. This probably comes in following realisation of potential for growth in these ROSCAs by the government of Zimbabwe, hence rolling out of trainings.

2.13.3 Building Standards and Affordability

According to Zami and Lee (2006) building standards are a creation by the white settlers and officials. These standards came in initially as guidelines governing the construction industry. Zami and Lee (2006) quoting (Mafico, 1991, p. 108), define standards as "relative measures of suitability, acceptability and liveability for a given socio-cultural economic setting." UN defines standards as, "measures of the acceptability of housing at a given time and place in a cultural, technological and economic setting." In Zimbabwe, housing standards are guided by The Housing and Building Standards Act of 1996 and Urban Councils Act 29:15. Zimbabwe's economic environment calls for a special type of building standards. Important to note with reference housing standards is that the more the standards are adhered to then the more the price of a house is affected. In Zimbabwe, these thorough guidelines stipulate precise technical necessities pertaining the design, construction and other associated services. They include a number of issues such as foundation size, brickwork and walling, various materials, construction and finishes. To that effect, the use of farm bricks for example is not allowed. To ensure that these standards are adhered to, plans need to be approved first before construction and during the construction process inspections are done at each and every stage. While this is a noble thing standards need to be realistic and not burdensome. All these processes are often attached to monetary gain on the part of the municipalities. Not only does this suck residents financially but the bureaucratic processes are often time consuming. This in turn brings a mismatch between standards and income levels in Zimbabwe hence the need for government intervention to come up with standards that are pro-development and pro-poor.

2.14 CONCEPTUAL FRAMEWORK

***Figure 3**: Conceptual Framework*



Source: *Author*

The conceptual framework was developed taking into account government involvement in formal self-help initiatives and its relationship with variables that affect housing delivery process. It further looks at how the GoZ as a moderator takes on board its policies and regulations in an endeavour to bridge affordable housing gap taking advantage of people driven initiatives. The framework presents self-help initiatives as a bridging mechanism to attainment of affordable housing. It further highlight how independent variables such as land, finance, building materials have a bearing on housing delivery process and how provision of low cost housing depends on them. The framework also takes into account GoZ's level of involvement in self-help affordable housing delivery process and the actual role played. The framework is also guided by the current housing delivery processes in Zimbabwe at large and more specifically Beitbridge, Dulivhadzimu that either positively or negatively affect self-help affordable housing provision.

With reference to the conceptual framework, normally, it is the role of the government to provide houses to its citizens, however, as shown in the diagram it seems to be taking a moderating role. The independent variables in this research are those elements that one cannot do without in every homebuilding process namely land, finance, building materials and services. The dependent variable (outcome) in this case is affordable housing for low income earners with moderating variables in play through formal self-help initiatives and government roles. Affordable housing as a dependent variable depends on the independent variables and attainment of the former is nearer to none without moderating variables. In this case the key moderator's (government's) role is under review on how it can harness some moderating variables (formal self-help initiatives) to achieve affordable housing for low income earners (dependent variable).

2.18 Conclusion

Affordable housing and the role of the government are two inseparable elements in any country functioning well. The chapter explored how these two are interrelated. The chapter further looked at housing provision from a global view to the Zimbabwean context as well as the research area in particular. A conceptual framework also forms an integral part of this chapter as it gives a diagrammatic overview of this research.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

> *"The scope of research methodology is wider than that of research methods. Thus, when we talk of research methodology we not only talk of the research methods but also consider the logic behind the methods we use in the context of our research study and explain why we are using a particular method or technique and why we are not using others so that research results are capable of being evaluated either by the researcher himself or by others"* (Khotari., 2004:8)

This chapter focuses on the methodology that underpins this research. The need to understand underlying factors that surround affordability of housing, ranging from social, economic, technological and political factors led to the use of qualitative method. Creswell (2009) posits that qualitative method employs different philosophical strategy of inquiry and data analysis but has its own shortcomings. In order to overcome the shortcomings, different data gathering tools employed were complementing each other so that bias will be eliminated. However, broadly, it has been praised for employing methods that gathers data in the natural setting, uses researcher as key instrument, and gathers data from multiple sources (Creswell, 2009). Phillip (1998) views qualitative researches as a vehicle for the researcher to be less authorial, authoritative and authoritarian‟ since it uses a diversity of research methods.

The research design, research instruments, and the data analysis method used will be discussed. The effectiveness of the research design and research instruments used to this study is also unpacked in this chapter. Questions regarding why the research was undertaken, how the research problem has been presented, what data has been collected and why, methods of data analysis adopted and a number of questions are answered when one looks at research methodology (Khotari, 2004). The chapter contains the population, sample and sampling method and the tools employed to gather required data. A tabulated sample of respondents is given to help every reader have a quick understanding on the nature of the participants that contributed to this research and key highlights to the research's expectation. It ends with the explanation of the ethics which guided this research and their applicability to the work in Dulivhadzimu.

3.2 Research Design

The research design provides a framework for data collection and analysis, (Bryman, 2008). It can be defined as a strategy or plan that entails the research problem, research questions, philosophy that underpins the research together with data collection, (Suhonen, 2009).

3.2.1 Descriptive Research Design

A descriptive survey was adopted in this study. This type of research design entails collection, planning, organising, analysing and publishing of data to provide an insight into the question under review (Kothari, 2004). Housing delivery process like the descriptive survey goes through a process of planning, organising, implementation and evaluation of a program which makes descriptive research design the most ideal research design for evaluating the role of both the National and Local Government. This evaluation and analysis of relationship between variables on the role of the government is done looking at different levels of involvement that is at national and local level. At national level emphasis being on legislation and policy formulation while at local level implementation and evaluation of housing programs. Descriptive research design therefore, illuminates and portray the relationship that exists between certain variables. The design was deemed one of the most appropriate design as this research seeks to find answers to how the government has harnessed formal self-help initiatives in promoting affordable housing.

Choice of a research design according to Khotari (2004:14) should take the following into consideration:

- ✓ means of obtaining the information;
- ✓ the availability and skills of the researcher
- ✓ explanation of the way in which selected means of obtaining information will be organised and the reasoning leading to the selection;
- ✓ the time available for research; and
- ✓ the cost factor relating to research, i.e., the finance available.

For the purposes of this research, the above mentioned aspects were taken into account. The researcher's work position as a Housing Officer involved in research on housing related issues worked to the advantage of this research. Descriptive research survey was also taken advantage of given the availability of information affordable housing and how other legislative governments such as South Africa and Ghana. Given the limited time that was available, and lack of resources, Beitbridge was chosen as a research area taking advantage of its accessibility to the researcher. To minimise bias referred to above, the research was conducted in an area in which the researcher does not work in.

3.2.1.1 Descriptive Research Design and Linkage to Dulivhadzimu

According to Khotari (2004:14) “when the purpose of research happens to be a truthful report of a situation or of a relationship between variables, the suitable design will be the one that lessens bias and maximises the dependability of the data gathered and analysed.” The purpose of this research is as presented in the conceptual framework, to analyse and give a truthful account on the relationship between variables such as land, access to finance, legislation among others and how the government moderates on such to roll out affordable housing for low income earners.

3.3 Population

“A population is a collection of objects, events or individuals having some common characteristic that the researcher is interested in studying”, (Roscoe, as cited by Mouton, 1996) According to Cooper and Schindler (2008), a population is a well-defined set of people, services, elements, and events, group of things or households that are being investigated. “All the items under consideration in any field of inquiry constitute a ‘universe’ or ‘population’” (Khotari, 2004:14).The population in this research comprises of all participants who are currently building their houses in Dulivhadzimu suburb and government departments closely linked to self-help initiatives.

3.4 Sample

A sample refers to a group of participants or subjects selected from a larger population (White, 2003). Holloway and Wheeler (2002) assert that sample size does not influence the importance or quality of the study and note that there are no guidelines in determining sample size in qualitative research. “Sample sizes are typically small in qualitative work” (Green and Bricki, 2007:9). “Qualitative researchers do not usually know the number of people in the research beforehand; the sample may change in size and type during the study” (Holloway and Wheeler, 2002:128). For the purposes of this research 15 participants were dealt with, selected from all the streets in Dulivhadzimu extension were construction is underway. Two housing officers one from MLG, PW&NH and one from BBTC were interviewed since they are the only people who deal directly with housing development issues in those two departments.

3.4.1Tabulated Description of the Sample (Interviews with Key Informants)

Table 8: *Highlights from interviews conducted with key informants*

Variable That Impact Affordable Housing (Reference To Research Questions and Objectives)	**Key Respondents And Excerpts From Interviews Conducted On The Role Of The Government On Ensuring Affordable Housing – Impact Of The Government**	
	Housing Officer (BBTC)	**Housing Officer MLG,PW&NH**
ACCESS TO LAND	-Currently no land is available for sale - Council do not have capacity to develop land hence if land is available it sold in its virgin state - Land currently beyond the reach of low income earners - Affordable land found in the periphery -	- Land allocated at times tribally -Only 10% commonage is cheap but only for civil servants and corrupt tendencies on allocation -Developers who come with the intention to offer affordable land end up inflating prices beyond the reach of the poor
ACCESS TO FINANCE	- The poor are usually referred as dangerous borrowers - Usually there is lack of security to acquire loans from banks -IDBZ not visible in the area	- Government is silent about making finance available to the poor -Government cannot intervene since it has its own failed projects -Mainly reliance is on Micro Finance Institutions which have high interest rates.
ACCESS TO BUILDING MATERIAL	-Building materials expensive to every homebuilder -Government relaxed building bylaws to accommodate low income earners -Need to further accommodate affordable yet durable building materials	-Building standards need not to be relaxed at the expense of safety -Need to constantly take advantage of technological advancement to also factor in new and affordable building materials -National government to allow free of duty imports on all building materials
SELF HELP INITIATIVES	-Good idea but should incorporate the government from onset to receive necessary support -Need to be registered formally	-These groups should work with the local government at every stage -If they are to be successful they need total support.
POLICY AND LEGISLATION	-There is a policy-implementation gap mainly widened by the deteriorating economy -Policies need to be constantly be reviewed to suit current economic trends	There is a policy-implementation gap mainly widened by the deteriorating economy -Policies need to be constantly reviewed to suit current economic trends

3.4.2 Sampling Process

Burns and Grove (2003:31) refer to sampling as a process of selecting a group of people, events or behaviour with which to conduct a study. Green and Bricki, (2007:9) realised that," samples in qualitative research are usually purposive". This means participants are selected because they are likely to generate useful data (Green and Bricki, 2007). Purposive sampling is to be used in this research. Parahoo, (1997) describes purposive sampling as a method of sampling where the researcher deliberately chooses who to include in the study based on their ability to provide necessary data. The rationale of using purposive sampling in this research is that the need for affordable housing in BBTC is common to low income earners residing in that city. Purposefully housing officers who happen to be resourceful on housing related issues were selected as key informants.

3.4.3 Sampling Procedure

Sampling of the participants was done as follows:

The researcher identified the organisations and explain the need to have respondents who have knowledge on the provision of housing to low income earners. The researcher also took advantage of his post as a Housing Officer to approach these organisations. More to that the two key respondents are deemed well versed with the legislations and policies that govern provision of housing which in this study are key drivers or inhibiters to provision of affordable housing to low income earners. After identification of these participants, the thrust of the research was explained as well as to prospective participants who happen to be homebuilders.

3.5 Research Instruments

Annum (2015:1) explains research instruments as "fact finding strategies". They are tools for data collection (Ibid). Key instruments in this research include, interviews, questionnaires and document analysis.

3.5.1 Interviews

"In-depth interviewing is a qualitative research technique that involves conducting intensive individual interviews with a small number of respondents to explore their perspectives on a particular idea, program, or situation" (Boyce and Neale, 2006:3). "In-depth interviews are less structured than semi-structured ones and may cover only one or two issues … or may just have a few broad questions on it" (Green and Bricki, 2007:11). This type of interview is used to explore in detail the respondent's own perceptions and accounts and where it is important to gain an in-depth understanding. The in-depth interview, while focused, is broad and allows the researcher and respondent latitude to explore an issue within the framework of guided conversation (ibid). However "they … differ from everyday conversation because we are concerned to conduct them in the most rigorous way we can in order to ensure reliability and validity (i.e. 'trustworthiness')" (Green and Bricki, 2007:11).This means that both the researchers and the users of the findings can be as confident as possible that the findings reflect what the research set out to answer, rather than reflecting the bias of the researcher (Ibid)

Interviews helped in getting a profound understanding on the research topic and gives the respondent a chance to explain. The respondents to the interviews were chosen purposively through the relevance of their organisations so as to attain the expected quality of responses. The interviews were structured in a way that ensured a high degree of flexibility in terms of probing for further information and realising emergent issues the researcher might not have considered in the beginning of the research. A topic guide is to be prepared to ensure that all the relevant questions and topics are covered during the interview and to make sure that respondents remained confined in the parameters which will ensure the research questions are answered.

One of the main reason why this type of interview was chosen was to cover up for the initially intended focus group discussions which were however, suspended due to limited time for research. In this research key stakeholders responsible for implementation of national and local housing programs were interviewed and these include, Housing Officer from MLG, PW&NH and the one from BBTC. Interestingly to come up with truthful information some of the questions asked to these respondents were referred to other key departments for further inquiry such as the Department of Physical Planning. From the interviews, deep understanding of the opinions, conduct and motivations of the individuals were obtained. This made this tool one of the most useful tool to gather information regarding the role of the government mainly at a local level were these officers have direct control over and know what it takes to roll out an affordable housing program. This data gathering tool was also suitable to this type of research as it created room for gathering of independent data with confidential information and the politics of housing data being aired out. The researcher also took advantage of this tool to control the respondents to stick to the topic and within the confinements of the objectives. For the success of this research, the research environments used interviewees' offices were beneficial to this research as they took advantage of their offices and refer to certain documents.

3.5.2 Questionnaire

A questionnaire has been defined be White (2003) as an instrument with open or closed questions or statements to which a respondent must react. A questionnaire by definition according to Desai and Potter (2006:164) is, "a data collection tool or device for collecting information to describe, compare and understand or to explain knowledge, attitudes, behaviour and/ or socio-demographic characteristics of a particular population (target group)." The objectives of this research prompted the researcher to make use of this tool as affordable housing encompass a number of aspects which all needed to be incorporated to have a clear picture on what the government is doing and ought to do.

The questionnaires which had both structured and semi-structured; close-ended and open-ended questions were prepared and pilot-tested before being administered to the selected participants in this research. The researcher took advantage of his post as a Housing Officer and administered some of the questionnaires meant for key informants to fellow housing officers and those meant for homebuilders were administered to homebuilders in Victoria Ranch Masvingo to pilot test the instrument. The researcher used questionnaire because of its merits such as being relatively economic, consistency and uniformity since it has the same questions for all respondents. Questionnaires also ensure anonymity, and contains questions written in a manner that solicit responses for a specific purpose. The questionnaire for this research was structured in such a way that it solicited information to do with affordable housing provision with reference to the role of the government.

Questionnaire method was beneficial to this research mainly because of being less costly while covering a geographically big area, in this case Dulivhadzimu Suburb. For the purposes of this research's success, respondents were given a week to complete the questionnaires. This gave them enough time to give well thought responses. To cover up for low return of completed questionnaires which is usually one of the main demerits of this tool, twenty questionnaires were distributed but fifteen were analysed. Structured questionnaires also made computation and analysis of data easier as different sections mainly to do with variables under study were made clear in the questionnaire.

3.5.3 Document/Content Analysis

This research was not done from scratch and is not the first of its kind, instead a number of documents in place were taken advantage of and were analysed which then build the foundation for this research and helped inform the findings on the role of the government on ensuring the rolling out of affordable housing. Document analysis according to Neuman (2000) is advantageous in that information is readily available, therefore in this regard available documents and information was taken advantage of and was put to use in this research. The analysed documents included National Housing Policy, Building Bylaws documents, Housing Cooperatives Act among others. These documents helped unpack an understanding of whether the National government in this case is visible or not in the provision of affordable housing provision through formal self-help. The need to trace the history of affordable housing to date was also be made possible through the use of document analysis. It is this analysis platform that this research took advantage of and help inform the concerned planners and implementers of housing programs on their successes and failures.

Different sources of data were employed to deal away with the issue of getting biased data associated with document analysis. Clarity was also enabled through exploring different sources of data. Since policy issues on affordability of housing was found in skeletal form through such other methods as interviews and questionnaires, analysis of documents gave it all. Data obtained from policy documents, legislation and reports helped the researcher to trace issues related to what the law says, what has been implemented and what was reported that addresses the research questions. Documents obtained from Beitbridge Town Council also made it easier to put the issue of affordable housing and the role of the local government in context.

3.6 Ethical Considerations

Ethics refers to the quality of research procedures, with regard to their adherence to professional, legal, and social obligations to the research participants. It is the branch of philosophy that deals with morality (Polit & Beck 2004:717 cited in Whittmore and Melkus).

"One starting point in considering ethical concerns is the four principles of Tom Beauchamp and Jim Childress (1983) cited in Green and Bricki, (2007:5): Autonomy; respect the rights of the individual, beneficence; doing good, non-maleficence; not doing harm, justice; particularly equity".

Due to the involvement of human participants among them professionals and homebuilders, it was important for the researcher to be thorough on recognising research ethics and the following were taken into consideration during the research period the research:

3.6.1 Right to self-determination

According to Burns and Grove (2001:196), the right to self-determination is based on the ethical principle of respect for a person. The researcher ensured that adequate information pertaining the nature of the research was explained to all the participants that took part in the research without being coerced or unfairly pressurised (Green and Bricki, 2007). The participants were given room to have their own free choices through ensuring that they participate in the research with their own consent. As a result consent forms were administered prior to collection of data.

3.6.2 Right to Confidentiality

According to Burns and Grove (2001:201), confidentiality is the researcher's management of private information shared by the participants, which must not be shared with others without the authorisation of the participants. The identity of the participants must be protected at all times and not be left lying around in notebooks or un-protected computer files (Green and Bricki, 2007). The researcher as a result ensured that the research information made available was for the sole purpose of academic purposes and the responses will be used to come up with clear recommendations on the areas sought by the research. Issues relating to land for housing were found to be political and as a result confidentiality was strictly observed on this and the report is strictly for academic purposes to avoid victimisation of participants.

3.6.3 Anonymity

Anonymity occurs when even the researcher cannot link a participant with the data of that person (Burns and Grove 2001:201). It was one of the researcher's main focus to ensure that the participants' anonymity is maintained. Revealing materials which may include names of participants, was avoided to ensure that there is no unnecessary disclosure of the identity of the participant. Thus the researcher will made use of names such as homebuilder and government official in situations where the participants did not want their identity revealed.

The researcher ensured feedback to the participants if they require to see how their views will have been articulated in the research.

3.7 Conclusion

The chapter explored key aspects that made this research a reality. For without methodological aspects, research instruments and ethical issues nothing would have been found.

CHAPTER FOUR: KEY VARIABLES THAT IMPACT ROLLING OUT OF FORMAL SELF-HELP HOUSING INITIATIVES IN LIGHT OF THE ROLE OF GOVERNMENT

4.0 Introduction

This chapter presents the key variables that impact rolling out of low cost formal self-help housing as outlined in the objectives and key questions of the research. It focuses on analysing and presenting arguments on the topic under research. The analysis is mainly based on the concepts highlighted in the conceptual framework i.e. the relationship between independent variables, dependent variables as well as moderating variables and their impact on affordable housing in light of the research objectives and research questions. All the research instruments used sought to answer questions that relate to the role of the government in ensuring affordable housing in formal self-help initiatives. The instruments for data collection were crafted in such a way that all the captured concepts in the conceptual framework are addressed with in-depth data gathered through use of interviews. Use of tables, graphical presentations, figures and photographs were used in presenting the data gathered through the various instruments employed. Key aspects such as financing of self-help housing initiatives, access to land for self-help housing, legislations that govern housing provision among other moderating variables such as implementing strategies occupy the larger part of this chapter. All the aforementioned analysis point to the level of government involvement in people driven initiatives and the impact of other related factors such as the economy.

4.1 Impact of the Economy on Affordable Housing Provision in Dulivhadzimu Beitbridge and the Role of the Government

The role of both the local and national government on ensuring affordable housing provision could not be looked at in isolation of the economy in this research. This is so in the sense that in Zimbabwe, like in any other country, mainly the economy gave birth to both formal and non-formal self-help housing initiatives. Thus, formation of self-help groups was demand-driven as alluded to by Ebong et al (2013). In Zimbabwe, to be precise, Dulivhadzimu Beitbridge this research found out that formal self-help housing provision came into being in response to the deteriorating economy. This became the case since people had no choice but rather provided houses for themselves a role that was meant for the government especially in the pre-colonial era as presented in the literature review. The relationship that exists between the economy and provision of housing is of great importance to this analysis. The country's gross domestic product as presented in the literature review, makes one realise how struggling the Zimbabwean economy is by looking at national income versus its output on all total expenditure for goods that are produced as well as services calculated over a period of time. Based on documents reviewed, Zimbabwe recorded the highest GDP which stood at 17.85 billion (US $) (Sibanda & Makwata, 2017). It is this high GDP that resembles a decline in value for money as expenditure outweighs income. This decline of the economy according to GoZ (2015) forced the government to prioritise other sectors such as health at the expense of others. Housing provision then became compromised as incomes were also affected. This became the case as people could not afford to buy serviced stands, buy building materials and pay for other services such as inspection fees and royalties.

In light of the documents reviewed on the traditional and current nature of the urban economy, it was revealed that,

> "Due to macro-economic fundamentals urban local authorities have been finding it extremely difficult to meet demand for providing housing and basic services like water, sewerage and roads amongst others. This has been largely a result of a shrinking financial base as most industries shut down and residents have been struggling to pay for services from local authorities amidst high levels of unemployment and informalization of the urban economies." (GoZ, 2015:27)

Although efforts by the local councils to resort back to traditional ways of funding housing such as property tax, development levy, user charges and license fees, high levels of unemployment and the shrinking financial base alluded to, saw defaulters increasing. This, as a result, made it difficult for urban local authorities including Beitbridge to discharge their affordable housing provision responsibility. This same economy impacted negatively on the role of the government on number of variables that has to do with housing provision. It is important to note that the nature of the economy is central in these variables.

4.2 Variables that Impact Affordable Housing Provision and the Moderating Role of the Government

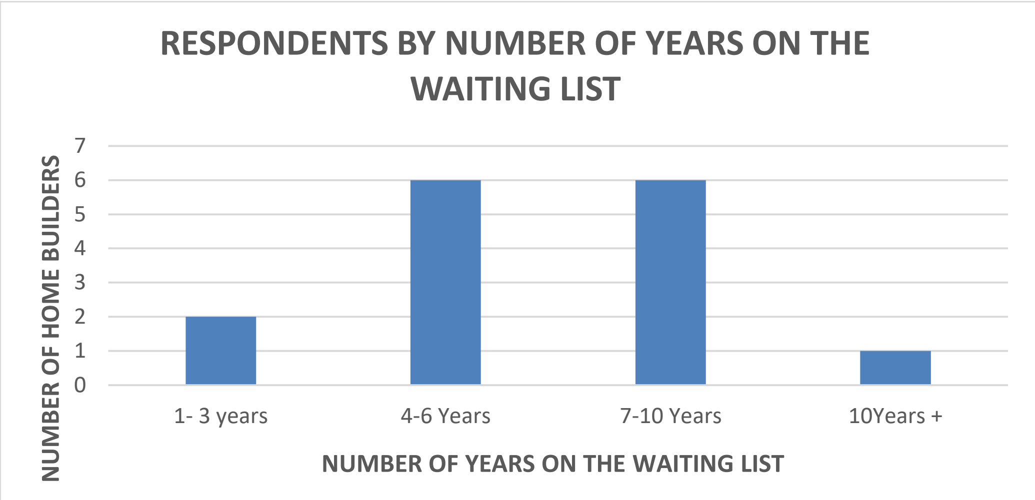
Key variables that have a bearing on provision of affordable in formal self-help housing as presented in the conceptual framework to be analysed include land for housing, access to finance, policy ,legislation, building by laws among others. The conceptual framework presents the variables that have a bearing on housing delivery and how the government moderates to bring about self-help affordable housing. At every level as presented government role cannot be undermined as its involvement either positively or negatively impact on affordable housing provision. This corresponds well with what it alluded to in chapter two by Ntena (2011) who notes that “housing cooperatives are not only people driven but autonomous enterprise whose activities cannot completely escape state interference.” Interference is either directly through policies and legislation or indirectly through accessing of finance by individuals in lending institutions (ibid). Hence, evaluation of the role of the government throughout the housing process. Surprisingly despite all the changes socially, politically economically and technologically no major changes have been witnessed to keep abreast with those changes. While the government was through its structures supposed to keep a watchful eye on all the changes in the sector and make necessary adjustments, all the changes seem to go unnoticed as narrated by one official.

4.2.1 Land acquisition and its financing and the role of the government

In Zimbabwe land management is the responsibility of rural or town local authorities and the central government’ State Land Office as alluded to in chapter two. Therefore, if one is to erect any structure, land acquisition is supposed to be done in a formal way if that structure is to be considered formal. In other words, a number of processes should be done by the Department of Physical Planning in consultation with the local authority’s planning department and Department of Public Works and National Housing such as surveying and drawing of Master Plans. However, management of urban land became a contentious issue around 2000 when the opposition party Movement for Democratic Change (MDC) started to take control over urban councils prompting the ruling ZANU Pf party to change Urban Councils Act Chapter 29:15 by giving the Minister of Local Government powers to dismiss elected mayors. In other words urban land management then became a political issue solved politically for example MDC mayors were sacked and land commissioners were appointed. Even up to date, land management in Beitbridge is dealt with politically as the political party in charge of the local authority have an influence on governance issues such as approval process on land applications. To check on an increase on demand for residential stands a waiting list is always kept by BBTC.

To find out the usefulness of this approach home builders reported the number of years they took on the waiting list before being allocated land for formal self-help building initiatives. It is from these number of years spent on the waiting list that one sees how the government approaches the land issue. Conclusively in as much as the waiting list method is in use, politics takes precedence over the approach as office bearers responsible often are members of certain political parties. Unfortunately these office bearers cannot separate politics and governance issues.

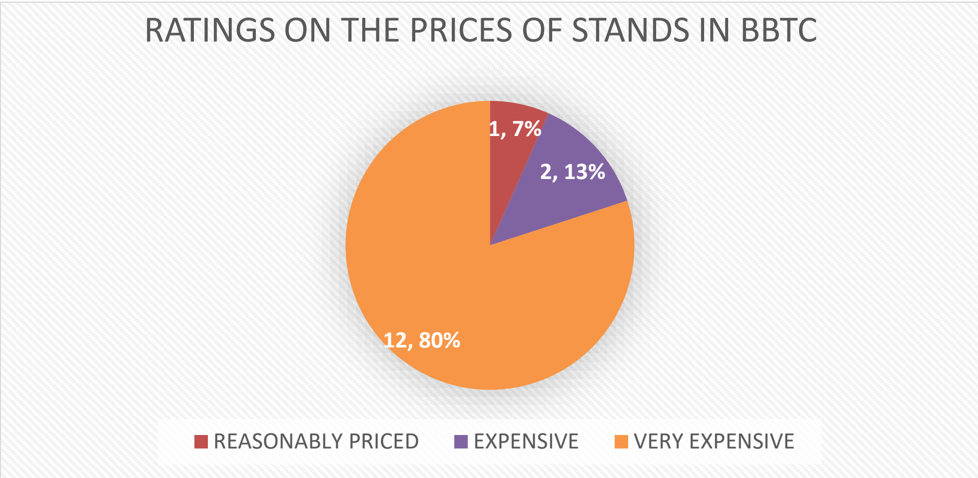
Figure 4: *Respondents by Number of Years on the Waiting List*



It is equally important to note that the waiting list method in Zimbabwe came in a method to address the shortage of serviced land. This is so for in an IDEAL WORLD there should be no waiting list as application for stands will be promptly be processed. It is from this background that one sees the impact of such variables as the availability of land, the economic ability, technical capacity, political interference, flexibility of legislation among others. It is these factors that lead to the flawed process in processing of land.

To further clarify how land acquisition is a challenge in Beitbridge is that it was found that in as much as people were able to access stands in less than five years, most home seekers went even beyond 10 years. The reason for going beyond 5 to 10 years was found to be inconsistency in renewing of lodger's cards yearly. As a result of these inconsistencies, those with lodger's cards which were not up to date during period of availing low cost stands would not benefit. The longer the period took on waiting lists the more they paid renewal fees for their lodger's cards. The renewal fees according to home builders was pegged at $50 per year, a figure which some home builders thought to be too high for a stand one doesn't know he or she will get or not.

Figure 5: *Ratings on the Prices of Stands in BBTC and impact accessibility and affordability to low income earners*



An analysis on the homebuilders' ratings on the affordability and pricing of land for housing shows that 80% of the respondents noted that land for housing was ranging from $6 to $13 per square metre. 13% highlighted that it is expensive with the 7% remainder noting that it is reasonably expensive. Basing on the findings it was noted that the more land becomes expensive the more the low income earners are left out. Equally important is the determination that land acquisition have a bearing on self-help affordable as the price of land affect the actual price of constructing a house. As a result of the unaffordability of land, those that said land was expensive were found to be finding own means to pay for it such as stokvel proceeds. Looking at the pricing of land as a major determinant of affordable housing, the pricing of land in Beitbridge is one factor that inhibit affordability of housing in general worse still in formal self-help housing initiatives. Findings by Kallergis et al (2018) on Global Housing Affordability Survey are that housing is in most cases less affordable in more productive cities. Looking at Beitbridge's cost of a stand compared to Masvingo one is tempted to believe that the said findings on a Global Housing Affordability Survey do apply as stands seem to be cheaper in Masvingo compared to Beitbridge.

Those involved in self-help initiatives due to the prices of land therefore had to take them close to five years contributing towards land acquisition process before the actual building.

4.2.2.1 Land for housing - Affordable Housing and the Role of the Government

Following the realisation that provision of land for housing by the government in form of serviced land was a challenge, the government then saw the need to engage the private sector to help in the provision of serviced land to the people. This call for a helping hand by the government to the private sector saw the emergence of 10% commonage meaning 10% of the serviced stands remitted to the government after servicing by any private player on housing provision on every housing development).

While the key respondents appreciated the role being played by the government in an attempt to make land available to low income earners through the 10% commonage. They lamented on the way land was being distributed by the State Land Office which is only centralised in Harare in contrary to the new dispensation mantra of decentralisation of power. Thus, to him they only speak and do not 'walk the talk'. In this regard, while the government receive 10% of serviced stands from every development for further distribution mainly to low income earners due to corruption land end up in the hands of unintended beneficiaries. It is from the above challenge that one sees the importance of the plight of respondents on the need for decentralisation of stateland office an office responsible for allocation of 10% of the land collected by the government from every development that include council or private players developments. Allocation of land basing on political affiliation impact negatively on self-help affordable housing as the apolitical and those from other opposition parties do not benefit.

One officer had this to say, *"One of the biggest challenges that we have as a country is that we cannot separate politics and governance, and as a result, politics rules or govern our nation" (Personal communication, 2018)* In addition, the officer said that Members of Parliament (MP) and councillors have influence on allocation of such stands which make themselves as officers powerless as they are just made to rubber stamp decisions made politically. Thus, in other words state land belongs to the ruling part ZANU PF. Regrettably it was highlighted that land received from the 10% commonage was only benefiting the civil servants and there was no way in which non-civil servants would benefit. Thus, in as much as the government is visible in allocation of 10% commonage, there exist a thin line between politics and governance of land for housing. This impact negatively on equitable distribution of land thereby affecting formal self-help housing delivery.

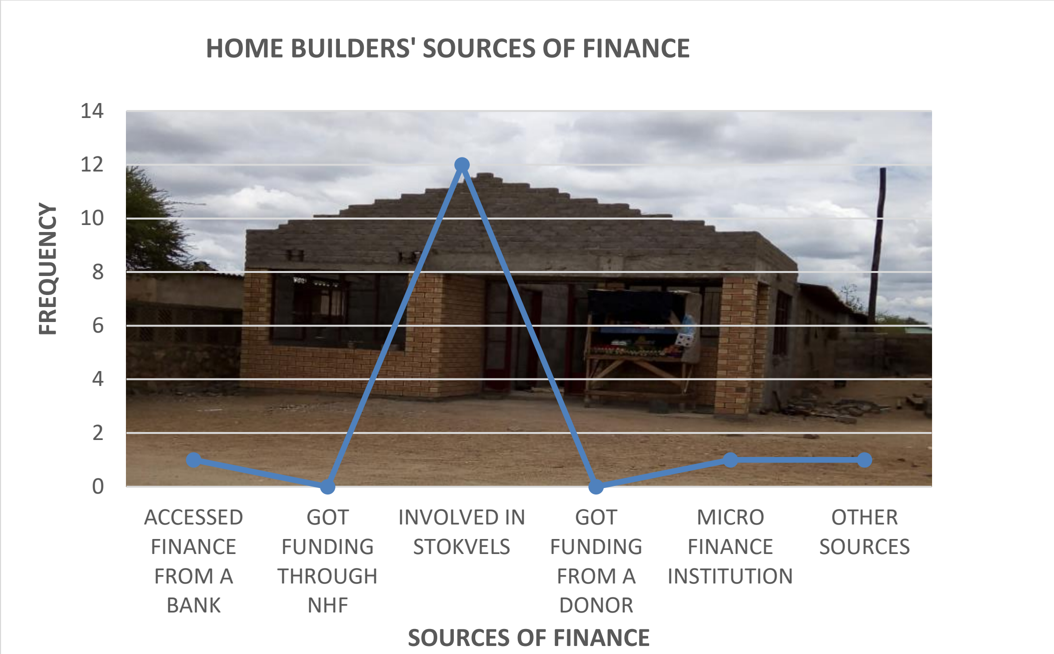
4.2.3 Access to Finance for Housing

While there exist a number of financing systems in Zimbabwe, in Beitbridge most homebuilders were found to be not formally employed which as a result define the housing finance systems commonly used by these low income earners. Access to finance from formal finance systems was found to be nearer to non for low income earners in Beitbridge. This according to Dulivhadzimu homebuilders was triggered by failure to meet the requirements by banks to access bank loans. This was the case as banks were treating these low income earners as risky borrowers who would not be able to pay back the loans as most of them were found to be informally employed. As a result, sources of incomes for homebuilding was mainly informal sources such as stokvels and unregistered micro finance institutions whose requirements are not too demanding. Interestingly some of the members do use money borrowed from micro finance institutions to contribute to stokvels. This is so because money obtained from these micro finance institutions is not enough for one to individually build hence joining a stokvel group becomes an option. The aforementioned sources and mitigatory strategies by low income earners impact negatively on self-help affordable housing as building using proceeds from stokvels is not an easy task. Those that relied on unregistered micro finance institutions often ended up paying high interest rates on the little they would have borrowed. This is what therefore pushes people to other informal solutions as they themselves are informally employed and their salaries fluctuate at any time and cannot be depended on by formal institutions. This therefore makes building a mammoth task for this group of homebuilders.

In terms of government support in these people driven initiatives, homebuilders professed ignorance on the side of the government. However, officials noted that the government was doing its best through Ministry Small and Medium Enterprises to support such grassroots finance systems through trainings by Economic Development Officers found in each and every district country wide. Whilst that is the case in Zimbabwe, the support on PHP in South Africa seems to be more pronounced with support centres in place.

Figure 6 below shows some of the most common sources of income for self-help housing initiatives for homebuilders. It is from these sources that one realises the instrumentality of the role of government or lack of it in promoting affordable housing through formal self-help housing initiatives.

Figure 6: Sources of Income for Home Builders

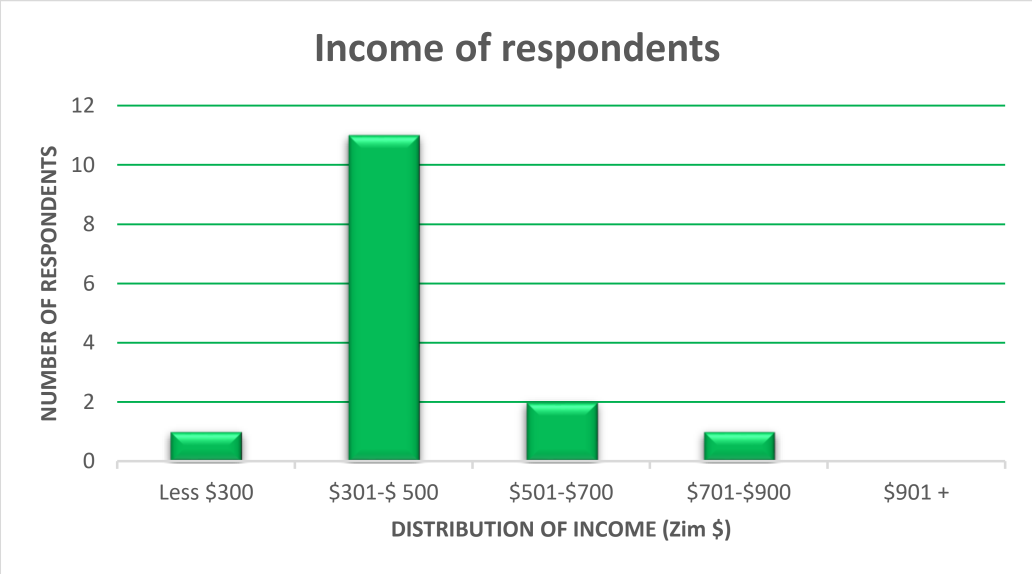


The widespread of informal sources of finance such as stokvels and housing cooperatives in use by the homebuilders in their formal self-help initiatives speaks volumes in terms of the level of involvement by the government in ensuring affordable housing in people driven initiatives. Interestingly of all the respondents to questionnaires and interviewees no one highlighted that he or she received money through the government managed National Housing Fund. One can therefore note with concern that the failure of some people driven initiatives is as a result of ignorance on the side of the government to support despite the economic hardships.

With reference to micro finance institutions' benefit to low income earners, home builders noted that in as much as they would want to borrow money from these institutions, interest rates are often too high and repayment period too short. A few who reported to have used micro finance institutions noted that only those who were formally employed and had payslips were welcome by such institutions. As a result, this narrowed financial options for the low income earners leaving most low income home builders to rely on building material stokvels. Instrumentality of the government on such institutions is limited as these are profit making organisations and as result usually opt to seize operating if cornered by the government.

4.2.3.1 Impact of Income on Self-Help Housing Provision in Beitbridge

Figure 7: *Incomes of Respondents*



A look at the income distribution shows that 100% of the home builders had monthly incomes way below the Poverty Datum Line (PDL) currently over Zim $556.45 per individual per month in December 2017 a figure which has since doubled to date. (Zimbabwe National Statistical Agency, 2018). The home builders noted that, due to the current relationship between income and PDL, no serious home builder would depend on monthly income to undertake house construction but should rather think outside one's income. This was attributed to unfavourable economic conditions prevailing in the country.

In relation to income and the measures taken by the government and homebuilders in ensuring affordable housing, the government was found to be doing nothing as incomes were found to be eroded economically while the government watches. The government was only found to be looking at the plight of civil servants who contribute a small percentage of the low income earners through issuing of housing loans to civil servants.

Dulivhadzimu home builders sought other alternative routes such as stokvels to supplement their incomes and undertake affordable home building. Hence the need to harness stokvels by the government in promoting affordable housing rather than leaving such brilliant people driven initiatives in the hands of home builders who at times struggle to put it to maximum use.

4.2.3.2 Housing Finance Institutions working with BBTC and the Segregation of Self-Help Groups

Key respondent from BBTC, noted that mainly there are two financial institutions they were actively involved in the financing of housing initiatives during the research period namely ZB Bank and National Building Society (NBS). ZB Bank was reported to be working on 150 stands while NBS was funding individuals. It was also reported that during the period of interviews BBTC's housing department was in communication with Infrastructure Development Bank of Zimbabwe (IDBZ) which was making proposals to roll out low cost housing in the border town. This move by IDBZ towards working with BBTC is a step in the positive direction as the government would then become visible in the provision of finances for housing. On whether these banks were accommodating low income earners or not, it was reported that one only sees that on their proposals but on the ground that is not the case as they will be chasing those that have the capacity to pay who happen to be high income earners. In this regard, it was noted that banks acquire land from the town council using low income earners as a bait to town council authorities and in the end will turn out to be projects for high income earners. This is the case since banks find satisfaction in making profits rather than finding satisfaction in housing the low income earners. On whether the government is taking any corrective measure, the respondent noted that the Land Commission was on the ground during the research period busy with land audit to see if land benefited its intended beneficiaries as highlighted in proposals and memorandum of understanding between BBTC and these financiers and private developers.

With reference to reviewed literature, it is clear that in as much as partnership is one of the key drivers to attainment of affordable housing, partnerships in Dulivhadzimu Beitbridge have only local input and lack the global input such as partnerships with the World Bank, International Monetary Fund, UN Habitat key among others. Hence, the statement alluded to in the literature review, "*The people (can) do a lot…So: work with the people! In all ways possible. (=Social sustainability*)" (UN Habitat, 2018)

4.2.4 Building Standards and Formal Self-Help Initiatives

While building standards were initially introduced with the intention of protecting members from ill healthy and bring sanity and safety within the locations their negative impact is often felt by those that they seek to protect (Zami and Lee ,1995). In Zimbabwe these standards can be traced back to the colonial period. To date some of these standards still have the colonial flavour. Building standards in Beitbridge and Zimbabwe in general give guidelines regarding stand sizes, building materials types deemed acceptable and not acceptable as well as infrastructure type and quality. While these regulations are in place, following them is one other thing as these regulations are deemed not user friendly. This impact negatively on formal self-help affordable housing as people end up building informal building for everything built out of regulations specifications in Zimbabwe is termed informal. In most cases such houses are weak and not safe and are deemed inhabitable.

One government official noted that,

> *"The building standards should not be compromised for the safety of the public and should be adhered to at all costs. Compromised standards that appear to be cheap today can be very costly in the future, if for example there is loss of life and property due to collapse of a weak structure." (Personal Com, BBTC Official, Jan 2019)*

The respondent however, noted that there exist challenges within their organisation as Building Inspectors are often involved in corrupt activities and would certify correct some of poor workmanship and substandard building materials used. It was further highlighted that as long as these inspectors are poorly paid by their employer corruption of this nature will not end but rather become a habitual act within the construction industry. This impact negatively on formal self –help affordable housing as in most cases the desire to build something affordable will be in turn become expensive citing renovation costs which in most cases may occur soon after initial completion due to cutting of corners and not following regulations.

Surprisingly, although the key respondents noted that building standards were very minimum and user friendly, 100% of the homebuilders highlighted that building standards in use were not flexible but rather rigid. Homebuilders also noted that at times it will be better to pay a small amount to the inspectors that they certify their structures than to adhere to rigid standards. The success of these formal self-help initiatives is as a result of these corrupt activities.

In relation to construction and availability of services, home builders blamed the government saying that the government forget that it is its mandate to provide such services as water, sewer, drainage and roads and punish them that they cannot construct without such services. One homebuilder had this to say, *"We are not allowed to set up our structure where there is no water, proper roads at least gravelled, and no sewerage lines. We are also forbidden to use blocks for construction, farm bricks and set up temporary zinc structures which we feel are affordable and in use in other countries. Setting up of temporary structures would help us cut costs on rentals and channel such funds to construction" (Personal Com, Homebuilder, Nov 2018)*

The above quotation shows that instead of promoting formal self-help housing initiatives the government is rather being inhibitive.

Almost 80% of the homebuilders blamed the building inspectors for being too strict when they inspect every stage of development which they say that will be an indirect way demanding money. They went on to say that in most cases they were cornered by these officials and will end up giving them money for them to approve stages of development. In addition to that they lamented on the inspection fees they were made to pay for each and every stage which they felt were too high as they were made to pay $80.00 (US$ 24). I deduced that homebuilders were made to pay some unnecessary costs and if at all they were supposed to pay then reasonable charges were supposed to be made. I also noted that corruption was supposed to be weeded out so as to make it easier for low income earners who are the most affected. The viewpoint by homebuilders in Dulivhadzimu on building standards corresponds with Turner's viewpoint as alluded to in chapter two that "In as much as standards are enforceable, they price the great majority of would be home builders out of the market." Turner (1972:149)

With regards to policies and regulations that govern housing construction, on the side of officials they viewed these instruments as flexible instruments to users but the only challenge being the current economic position of the country. The key respondents agree that policy documents are however, just very good empty documents if no resources are availed. Thus, to them there is a policy-implementation gap with the gap being widened most by economic and political factors. On the side of homebuilders, on knowledge of the policies and legislations, it emerged that over 95% were not even aware of the rules that govern their homebuilding initiatives.

One homebuilder had this to say,

> "*We only get to know of the rules and regulations that guide our homebuilding processes when we have violated some of the rules and guidelines. It therefore appears, the government through its officials do not really care about our activities if they are only visible to destroy what we would have done which is within our reach." (Personal Com, Homebuilder, Nov 2018)*

Whilst officials from MLG, PW&NH and BBTC, were of the opinion that legislations that govern homebuilding were good pieces of legislation, home builders lamented, for example over the impact of EMA Act on their finances. They reported that they are made to pay royalties fees to town council which will enable them to access environmental resources such as pit sand, river sand and quarry. This was an issue of concern to homebuilders as they highlighted that their pockets were double dipped for a single resource as they will buy resources as pit sand, river sand and quarry stones among others even after paying royalties fees. These homebuilders further went on to say that EMA Act prohibit them to set up temporal sanitary facilities and does not allow them to reside where these facilities are not properly installed. To them this act discourages them as low income earners to own houses as provision of these services is one of the most expensive part of homebuilding. One homebuilder had this to say, "Penalties for contravening the EMA Act are so inconsiderate and unrealistic as one is made to pay a fine of over US $500 a figure beyond one month's salary for a civil servant for a very minor offense." (Personal Com Homebuilder, Jan 2019).

Building standards were found to be outdated and were not being regularly updated to embrace new building technologies, cheaper and new building materials as well as matching the current economic trends. This affected the rolling out of formal self-help housing initiatives as homebuilders will be forced to use other outdated technologies which by virtue of scarcity become expensive thereby impacting negatively on affordability. The Building Materials Stokvels were only concentrating on buying expensive materials that meet the requirements of Housing and Building Standards Act.

Regrettably due to this economic meltdown, most building materials were imported from neighbouring South Africa. Surprisingly, duty on building materials ranged between 15% and 40% of the buying price depending on the material for all private importers. On building material imports, the government had contributed positively to the benefit of the Building

Material Stokvels groups by scraping the need for an import permit on building materials meant for personal use. However, the home builders still looked forward to free duty on all building materials as a way of promoting formal self-help housing initiatives for low income earners.

4.3 Variables that Impact affordable Housing Provision and the Role of Formal Self-Help Housing Initiatives in Bridging Affordable Housing Gap

Formal self-help housing initiatives takes two forms, namely individual initiatives and group initiatives. The prime factor that set apart these two is the economic position of an individual. Of relevance to this research is the group self-help housing initiatives which is most common in Beitbridge.

4.3.1 Individual Initiatives on Land Acquisition, Provision of Bulk Services and Building Process

Individual self-help initiatives is one of the common aspects of self-build. Individual self-help initiatives differ from group initiatives in that it is commonly used by high income earners. Individuals in this band in most cases have different sources of income which makes building an easier task. However, there are other individuals with extremely low incomes that still build as individuals and often at times take long to complete construction.

4.3.1.2 Formal Self-Help Group Initiatives on Land Acquisition, Bulk Services Provision and Building Process

Individuals in serious need for houses and do have extremely low incomes were found to be associating themselves with groups with the common need for houses. This was triggered by failing to build as individuals and as a result saw the need to pull resources together. This coming together of individuals with common needs saw the emergence of stokvels in which a group of fifteen individuals contributed towards the acquisition of land, provision of bulk services and the actual building.

Allocating land to groups by BBTC was found to be advantageous over allocating individuals as groups would pull resources together and easily service land. As a result groups were getting preferential treatment from council to acquire land. BBTC found these groups to be advantageous in terms of increasing housing stock and as a result got this preferential treatment. One other reason for this was the realisation that council itself was finding it difficult to service stands and allocate with all services in place. To BBTC this also came in as the only way of accommodating low income earners who are often segregated.

4.3.2 Government Intervention to Upsurge Affordable Housing Provision in People Driven Initiatives

Ninety five percent of the respondents expressed their disgruntlement on the level of government participation in people driven initiatives. One interviewee noted that,

> *"The government system is now disjointed and is no longer the same as it was soon after independence and ought to retain to its past glory when it used to provide core houses and bonds to low income earners."(Homebuilder, personal com, 2018)*

To this effect, it can be noted that changes in government structures brought with it some positive and negative changes especially on priorities. To date even budgets allocated on housing speaks volumes on the government's level of commitment. The table below shows this as housing is not even presented as stand-alone sector that requires its own allocation. Rather housing is actually presented as 'other' as it will receive part of the other basic services sector. Such sectors as agriculture, health, governance and education respectively are prioritised`

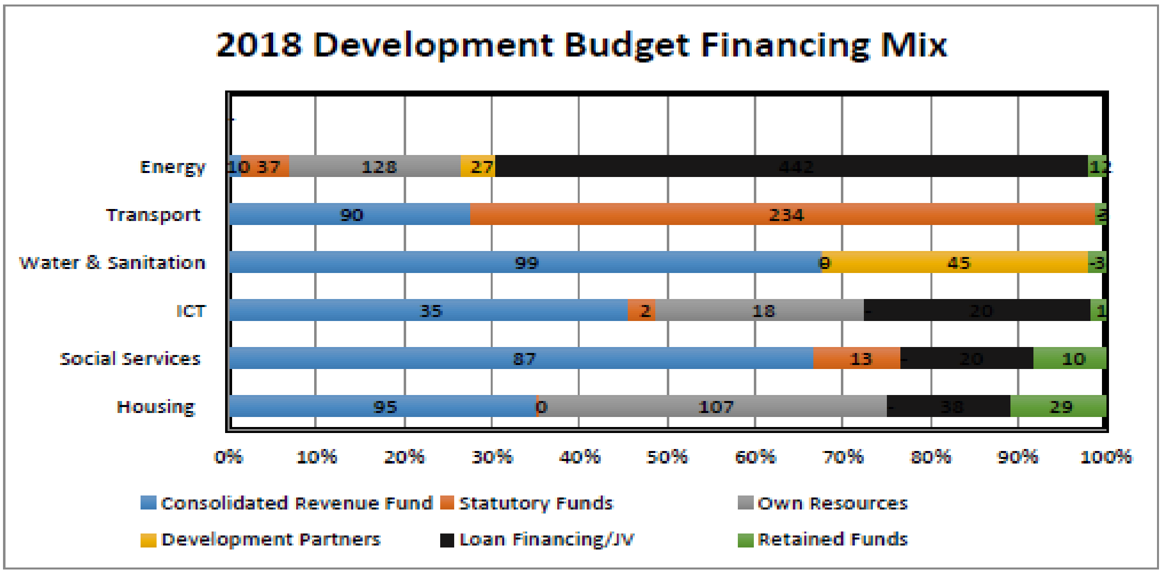
Table 9: *Sectoral Disbursements 2017-2020*

SECTOR	2017 DISBURSEMENT PROJECTION(USD)	2018 DISBURSEMENT PROJECTION(USD)	2019 DISBURSEMENT PROJECTION(Z$)	2020 DISBURSEMENT PROJECTION(Z$)
Agriculture	120 175 451	37 921 387	148 228 906	134 703 869
Transport	595 147	6 547 381	8 235 453	11 181 820
Power & Energy	706 200	500 000	7 831 785	2 031 400
Water& Sanitation	5 475 777	20 050 249	15 659 081	15 825 000
Health	200 352 665	278 927 468	316 224 754	360 745 139
Education	945 000	17 878 239	15 613 382	35 294 250
Governance	31 212 080	22 939 757	35 932 499	41 827 425
Capacity Building	3 956 146	23 879 262	10 607 142	6 628 439
Other basic services	2 949 000	8 420 760	23 555 000	17 559 936

Source: Ministry of Finance and Development Partners, 2016, 2017, 2018, 2019 and 2020

The figure below also presents the level of prioritisation that housing is given in light of funding mechanism, and source of resources.

Figure 8: *Development Budget Finance Mix for Zimbabwe in 2018*



Source: Ministry of Finance & Economic Development

Figure 10 above presents housing as a sector where people finance it using own resources estimated at 40%. One therefore determine that the level of involvement by the government is very minimal as 15% is also drawn from loan financing most of which are personal loans. Since this is inclusive of the high income earners and low income earners chances are high that a few low income earners are part of these financing methods. Such sectors are catered for by consolidated revenue funds most of which are from donors a rare case in housing.

One homebuilder who happened to be a civil servant and is one of the home builders in Dulivhadzimu high density area highlighted that the level of participation is no longer the same as compared to what they used to hear from their parents on the role of the government. The same respondent noted that they are pinning their hope on the proposal for a National Human Settlement Policy that he felt should be crafted in a manner that suits the current prevailing economic and political environment in the country. In other words all these changes came in due to policy changes.

One official noted that in as much as they are not doing justice directly to the low income earners, indirectly their contribution to them is great in the sense that,

> *"An increase to the housing stock generally in Beitbridge be it to high, middle or low income earners will translate to reduction in rentals, hence rental housing to all*

becomes affordable, although an aspect of ownership will still be at stake."(Official, personal com, 2019)

One key respondent highlighted that in as much as they would want to incorporate the low income earners at times the motivation to do so is affected by some who are given land at affordable prices and in the end will end up selling those stands at higher prices. The official further went on to say that some who would have not sold their stands and failed to construct at least a slab in five years usually risk facing repossession of stands. Sharing similar sentiments, another key respondent noted that in most cases as government efforts to accommodate the low income earners are there but a lot of them can manage to pay the deposit and in the end fail to pay monthly instalments and usually loose the stand and their deposits. Due to such circumstances, majority of these low income earners end up not even approaching the town council for stand due to fear of the unknown. One therefore realises that the government only sees low income earners as a problem and no measures are in place to empower them.

4.3.3 Land Tittle Deeds and Acquisition of Finance by Self-Help Groups

It emerged that although land for formal self-help housing in Beitbridge is acquired formally through the local council, it is just land without tittle deeds. Key respondents from BBTC and MLG, PW&NH noted that whilst they are aware that title deeds are one of the basic requirement to access finance from banks, having one is not an easy task. BBTC officials noted that processing of tittle deeds is done through the Deeds office and the process is not an easy one. It was further highlighted that over 95% of the residential properties in Beitbridge do not have title deeds as a number of people who began the process of applying could not be patient to meet the requirements and follow the procedures. All homebuilders interviewed noted that if tittle deeds could be made available by the municipality, that would help them access finance from banks as most banks require collateral security. One of the key respondents had this to say, *"Requirements by most banks for one to access a loan are outside this world and are rather inhibitive to us as low income earners and marginalised groups."* Therefore while it is the duty of the government to avail land together with tittle deeds, it is in most cases reluctant to do so since some of the land allocated on political grounds have legal owners. The effects on the lack of such a provision by the government is felt by the low income earners as their initiatives lack support through availing of tittle deeds which will make it easier for them to acquire bank loans.

4.3.4 BBTC's Current Position on Land for Self-Help Housing

Whilst, provision of land is one of the major roles by the town council, an official from BBTC noted that during the research period they were not allocating any stands with the fear that they will not be able to service other stands with the money being paid. He even noted that although as a town council they have these low income earners at heart, meeting their needs is a mammoth task. An official from MLG, PW&NH noted that the government is trying its best to make land available for housing and had during research period approached council to avail land for Command Housing (Presidential Housing Scheme launched by President E.D Mnangagwa under the New Dispensation Mantra). Surprisingly to this official was the irony that the government had projects that were started more than 15 years ago and were incomplete in the location under study and the same government wanted to start a Command Housing Project. Homebuilders in Dulivhadzimu high density area noted that the town council was only selling low density area stands which were beyond the reach of many residents and people from other parts of the country mainly Harare were the ones coming to buy them. On high density stands, one interviewee noted that allocation of the only available few stands by BBTC officials is on tribal bases as the Venda and Shangani people were given preference at the expense of the Shona speaking home seekers. The above findings do concur with the findings by Kallergis et al (2018) who found out that housing affordability worsens as urban population, urban extent density, and governing restrictions in land supply increase.

Figure 9: *Incomplete Government Project versus an ongoing People Driven Housing Project*

Source: Author,2018

The two pictures on the left shows part of 10 government funded flats and at various stages of development a project that was started in 2006 and could not continue due to lack of funding according to a government official. The flats include garden flats, H type flats, semi-detached 2 bedroomed and 3 bedroomed flats. On the right is one of the houses that was at ramming stage and is an extension to the existing 2 bedroomed flat as was witnessed on the day of visit in the study area. This therefore shows that in as much as the government would want to have 100% intervention to self-help housing initiatives, it has its own staled projects which need attention.

4.4 Building Material Stokvels as a Self-Help mechanism's Role in Promoting Self-Help Housing Initiatives

Building material stokvel stood to be one of the mechanism employed by self-help groups to make house construction a little bit easier for low income earners. Figure 3 above shows the sources of income for homebuilders in Beitbridge in which stokvels was found to be one of the major source hence an intervention strategy by low income self-help groups. Of the fifteen respondents interviewed only one home builder noted that he received money for construction from a bank. He noted that for him it was easy to access a bank loan since he is a civil servant and were the most targeted by banks. He however noted that he only received Z$5000 (US$1471) which could not take him anywhere beyond slab level. Twelve homebuilders highlighted that their sources of income were from stokvels contributions which they said were meant not to give an individual money but come in form of building materials. Those involved in these stokvels highlighted that this is the only way low income earners can build as banks often distance themselves from low income earners as they are classified as risk borrowers. Those involved in stokvels noted that giving someone building materials instead of money during his or her turn was done so that people do not deviate from the prime objective of homeownership. To this effect members of the stokvels groups interviewed highlighted that their group is governed by their constitution which gives the committee power to make defaulters and misuse of materials be liable to payment of a fine doubling ones monthly contribution of Z$100 (US$29).

Stokvels in Beitbridge just started as women's clubs meant for contributing towards acquisition of kitchenware up to a time when they realised that having a bulk of utensils was not enough. Hence, movement towards the contribution by residents towards acquisition of land for homebuilding and contribution towards the building process. According to Dulivhadzimu homebuilders all this was meant to uplift the poor urbanites, a move supported by the government and BBTC through availing of un-serviced land for servicing and construction by such stokvel groups.

The composition of the stokvels in Beitbridge were mainly found to be women. Some members of these groups highlighted that the reason of having most women was that most men felt belittled by being associated with groups formulated by women. One member who happened to be a man noted that he was inspired by the vision of these women initiated groups and joined the group upon payment of US$ 50 in 2013 four years after its birth in 2009 during dollarization. The members believed that this lesson the burden of building as an individuals and help in the enhancement of group identity. The visibility of the government in this people driven initiative was found to be minimal.

Below is a picture of a two roomed flat built in the first phase and awaiting extension with the building material already delivered in the construction area and awaiting distribution and delivery to the specific site.

Figure 10: *Two roomed flat awaiting extension (Building material stokvel product)*

Source, Author, 2018

Figure 11*: Building material in the project area bought by stokvel group awaiting sharing and delivery to specific sites for extension purposes*

Source, Author, 2019

4.5 Government and Homebuilders' Initiatives in Formal Self-Help Housing

One of the key findings in relation to the role of the government was to find a common ground with Environmental Management Authority (EMA) in dealing with environmental regulatory issues that often delay development. One of the officers highlighted that the town council had to go out of its way so as to accommodate the low income earners' initiatives by negotiating with EMA that it may bypass some of its regulations under Environmental Impact Assessment which deter people to construct houses where there is no water, toilets and electricity. On this note BBTC proposed for parallel development and this was approved by EMA which then led to construction of houses by such groups as Mfelandawonye and Alpha Housing cooperatives with highest level of success witnessed on Alpha cottages now with gravelled roads around, electricity , sewer and water connected to council main lines. This intervention strategy impacted positively on formal self-help housing initiatives. An official from MLG, PW &NH highlighted that it is their responsibility as a Ministry to ensure that policies and regulations are adhered to through inspecting of works done on-site and in the process provide policy guidance.

4.6 Summary of Programs, Strategies and Mechanisms in Place by the Government and Homebuilders to Bridge Affordable Housing Gap

Table 10: *Programs, Strategies and Mechanisms for Bridging Affordable Housing Gap*

PROGRAMS, STRATEGIES AND MECHANISMS TO BRIDGE AFFORDABLE HOUSING GAP	
GOVERNMENT	**HOMEBUILDERS**
✓ NHF a revolving fund for the less privileged groups in place ✓ Registration of Cooperatives an ongoing program ✓ Making land available through 10% commonage facility ✓ Shares with IDBZ to build affordable houses ✓ NSSA Building Houses for less privileged ✓ PPP ✓ Constant review of policies and building by laws to suit current trends ✓ A department in charge of implantation of policies and monitoring of compliance by other implementing agencies	✓ Formulation of Cooperatives ✓ Use of Building Materials Stokvels Strategies ✓ Sale of peri-urban farms to council for subdivision into stands ✓ Resort to squatting with the hope for regularisation ✓ Use of cheap and locally available materials such as farm bricks ✓ Some resort to buying from SA where building material is cheaper ✓ Use of Advocacy Groups (Residents Associations) to be considered for affordable housing

The government basing on the information obtained from officials have a lot to offer to low income earners in Beitbridge on paper than it is in practice. Homebuilders also professed ignorance to government programs, strategies and mechanisms presented above. While the above summary on programs, strategies and mechanisms on both sides are ideal, the ingredients for bridging affordable housing from South Africa's PHP presented in the literature review is more comprehensive although it has its own shortcomings a lot can be learnt from that if well applied.

4.7 Aspirations from Homebuilders and the Government for More Viable Formal Self-Help Initiatives

By asking questions that had to do with aspirations, the researcher intended to have a feel on the government's future plans and those of homebuilders in terms of housing provision. Officials from MLG, PW &NH and BBTC concurred that the future is bleak.

Table 11*: Government Officials' and Homebuilders' Aspirations on the Future of Self Help Initiatives*

GOVERNMENT ASPIRATIONS	HOME BUILDERS ASPIRATIONS
• Partnerships be encouraged especially during economic crisis period • Aspire to see self-help groups engaging the government in their initial stages • Residents be actively involved in policy formulation • Aspirations of self-help groups be communicated using proper channels for assistance to be rendered. • World Bank's active involvement • Homebuilders to have collective ways of having collateral to acquire loans	• Homebuilders narrated that they would want to see participatory approaches being embraced • Aspire to see a functional pro-poor housing policy • Would want to see residents receiving free houses such as RDP houses in South Africa • Free duty on all building materials since most people rely on materials from neighbouring SA • Informal settlements be seen as engines for housing growth. • H.G.F and NHF be revived and function fully

4.8 Conclusion

This chapter has presented a clear and in depth analysis of the research findings. The role of the government was found to be very limited in practice but more pronounced on paper. The incapacity on the side of the government was attributed mainly to the economic and political factors. The variables that contributed to an understanding of the topic under research were individually analysed factoring in government level of involvement on such factors that relate to housing provision such as land, finance, regulations, chief among others.

CHAPTER FIVE: CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

The chapter explores a reflection of answers to the research questions, conclusion on the findings and recommendations. It is presented in light of the research questions and research objectives.

5.2 A Reflection on the Visibility of the Government in Ensuring Affordable Housing through Formal Self-Help Housing Initiatives

Land availability and cost has been established as one of the key determinants to provision of low cost housing. It was established in interviews with council official that the government no longer have land for housing near places of economic activities but on the periphery for example Dulivhadzimu Extension. High demand for stands in Beitbridge have compromised supply on the side of BBTC and other stakeholders incorporated to deal with this demand. High demand also led to high cost. In relation to the role of the government in ensuring affordable housing, 10% commonage stands were only found to be cheaper stands provided by the government, however, they were reported to be only benefiting civil servants, more to that based on political affiliation. The 10% commonage was also only found to be benefiting mainly those in Harare where state land office is centralised. It was revealed that land allocated with the intention of benefiting low income earners was in the end benefiting middle and high income earners after private developers encounter high servicing costs and would be shifted to the buyers. Land allocated in some instances was virgin and indirectly made home builders incur some unforeseen costs such as buying water or transporting water to construction sites. More to that all allocated land was without title deeds which made it difficult for these homebuilders to access loans from banks and resorted to stokvels. Hence, the role of the government on making land available for low cost housing was found to be nearer to none since in most cases land was left in the hands of private developers who are after profit. Where the government was found to be directly involved in distribution of land, it was established that corruption was rampant, there was unequal distribution due to centralisation of State Land office and land was in some cases allocated on political grounds.

Availability of finance emerged to be one of the major determinants of affordable housing. Generally on this note, it was found that the government was doing little to make finances available for low income earners. Government's traditional finance systems such as HGF was found to be no longer existing and NHF which was reported to be only benefiting at most two people per Ministry in every province per year say once in 5 years. It was established that the government was on focusing its attention on civil servants side-lining other low income home seekers who are non-civil servants.

The study also found out that provision of affordable housing to low income earners in Dulivhadzimu Beitbridge is also influenced by stringent building standards and high cost of building materials. In light of the above, stringent building regulations meant expensive building materials that meet the standards. The more these standards are high the more such building materials became less affordable. Hence affordability of housing became an issue. It was recognised that building materials are some of the key drivers or inhibiters to the provision of low cost housing. Homebuilders pleaded that the government should allow them to use other cheap and durable alternative building materials such as blocks and farm bricks since such materials have not been embraced by BBTC the reason being the council's desire to maintain high standards and give a face of the country through the border town. There was also an outcry on the need to constantly review the building standards to suit current economic and political trends to promote formal self-help initiatives.

Questions relating to form of government support and shortcomings as a moderator were unpacked. Independent variables such as availing of land for housing, financing of homebuilding for low income earners, instruments that govern construction industry seemed to go uncontrolled by the government which in turn affect provision of affordable housing. On the other hand questions relating to perceptions of the homebuilders on the roles of the government in ensuring affordable housing are mainly hinged on the independent variables alluded to. What the government has done and is doing in relation to land and finance tally with the negative perceptions of these low income earners on the role of the government.

Whilst there appear to be a number of programs, strategies and mechanisms by the government to bridge affordable housing gap, they seem to be more appealing on paper than they are into practice. On the side of homebuilders there seem to be a number of strategies that are in place but as has been noted in Chapter 2 the success of these people driven initiatives need full support from the government and other partners.

5.3 Conclusion

In conclusion, the following quotation speaks volumes in relation to provision of affordable housing by the low income earners in the face of an ignorant government "There is no doubt that self-help initiatives offer participants invaluable opportunities to activate and utilize the rural community's productive resources." (Ebong, et al., 2013, p. 73). While that is the case, the visibility of the government in promoting this opportunities often remain a challenge. The cry of low income earners as moderators of independent variables also remain a challenge without the helping hand of the government as the main moderator, affordable housing provision is compromised. In light of the research questions and the objectives of the research, it can be noted that while the government has come up with initiatives to support self-help housing, the approaches are not affordable. Government's level of involvement in formal self-help affordable housing initiatives was found to be very minimal hence widening of affordable housing gap. In terms of what the government ought to do to people driven initiatives, homebuilders on the other side aspire to see building standards relaxed whilst on the council side it is not an easy task to do as every action will impact on the need to give the country a face through the border town. It was also established that 10% of serviced stands allocated to government on every development was centralised in the provincial capital Harare thereby increasing chances of corruption on distribution.

5.4 Recommendations

- Allocation of 10% commonage as one of the only available mechanism to avail affordable land for low income housing be decentralised and be distributed equitably to civil servants and non-civil servants who happen to be low income earners. On that same note, governance and politics be completely separated when dealing with administrative issues. This is in response to how distribution of land was found to be affected by political affiliation.
- Since it was found that people who are in this case homebuilders are not aware of policies and legislations that govern home building, it is important that the government through its structures find ways to let citizens know these legislations rather than learning from their mistakes as is usually the case in Dulivhadzimu. This comes in as a shortcoming on the side of government role in people driven initiatives.
- Government through its structures find ways to encourage community participation on issues that concern them which will in turn help tap the knowledge from home

seekers and homebuilders which may help in the provision of affordable housing for low income earners. This can be made possible by allowing CBOs to mediate between government and communities taking advantage of their ability to mobilise communities especially the poor.

- Mechanisms be put in place such as a national data base of all residential property owners to ensure that first time home seekers are given preference to ownership of land for residential purposes especially 10% commonage that is 10% of serviced stands given to government by every developer. This would go a long way in strengthening this government support to people who are pro-people driven initiatives and preference should be given to such.
- It's high time that Africans see each other as brothers and sisters and not allocate resources basing on tribal grounds. This also point to the shortcomings of the government on resource allocation found to be done inequitably.
- Policy and legislative documents be constantly reviewed to suit political, economic, social and technological changes with a conducive environment for policy implementation created. These reviews should be done in consultation with the citizens to avoid a situation of imposing programmes to residents.
- There is need to close the gap between stringent building standards and affordability so as to accommodate low income earners. Since it was discovered that most companies that produce building materials do lack the capacity to produce what is enough for the country leading to high demand and eventually rise in prices, it is recommended that those buying from neighbouring countries be allowed to import all building materials for personal use, duty free.
- It is recommended that alternative building materials be explored to find durable and cheap materials that can be used by low income earners. This can be made possible through adoption of policies that are in support of green infrastructure (those that reduce damage to the environment at the same time reduce cost on housing). For what Turner terms 'locally produced housing' to be achieved, there is need for Zimbabwean government to adopt SA's approach in PHP where other building standards are relaxed, however, maintaining reasonable standards for the safety of home dwellers.

- Support organisations as those supporting PHP in South Africa be encouraged to take up the role of training and giving all the necessary support to self-help housing groups in Beitbridge and Zimbabwe as a whole.
- Government to incentivise the most successful self-help groups which would then encourage others to take up the challenge and not to fold their hands waiting for government intervention. This should even be extended to financial institutions that are pro poor which would also help other institutions change their perception towards the poor urbanites. This can be one of the strategies that can see more positive results out of people driven initiatives.
- Policy reforms that are pro poor and that further promote and strengthen people driven initiatives should be taken on board.
- There is need to combine multiple variables discussed such as land, finance, and construction process with multiple partnerships i.e. government, private sector, civil society groups and donors to close this affordable housing gap.
- "There is need for serious commitment both programmatically and financially to reduce qualitative and quantitative affordable housing deficits." (United Nations, 2016:2)

5.4.1 Recommendations for Further Studies

It is also suggested that further research be done on politics that revolve around land for housing issues. Further research be undertaken on the effectiveness of banks and other finance systems in the country in the provision of low cost housing. It is also suggested that research be undertaken on Policy and Implementation gap on affordable housing. Since it was found out that increase in housing stock in general increases chances for housing affordability in terms of rentals, it is proposed that further research on the effectiveness of rental housing in closing affordable housing gap be undertaken.

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Appendices

APPENDIX 1: **<u>PARTICIPANT INFORMATION SHEET: HOME BUILDERS</u>**

TITLE: THE ROLE OF THE GOVERNMENT ON ENSURING AFFORDABLE HOUSING IN FORMAL SELF-HELP INITIATIVES. A CASE OF DULIVHADZIMU, BEITBRIDGE, ZIMBABWE

Greetings
My name is **Vunganai Martin** and I am currently a full time student studying towards a **Master of Built Environment (Housing)** in the School of Architecture and Planning (SOAP) at the University of Witwatersrand. I am currently investigating: **THE ROLE OF THE GOVERNMENT ON ENSURING AFFORDABLE HOUSING IN FORMAL SELF-HELP. A CASE OF DULIVHADZIMU, BEITBRIDGE, ZIMBABWE**

I am inviting you to be part of the study through an **interview process**
The interview will take no longer than **30 minutes** of your time. The interview will be from **10:30- 1100 at your place where you are building your house.** During the course of the interview you will be asked questions regarding **the role of the government in ensuring affordable housing in formal self-help initiatives.**

The interview will be **recorded through hand written notes**.

You have been selected to participate in this study due to your **position as a home builder in your housing cooperative**
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.**

Your participation will be completely **anonymous your name shall not appear in my report** and you will not be personally identified in the final report. You will be referred to as **home builder** However, the name of your **cooperative** may be identified

EXAMPLE: The results of the interview and your personal views **will not be linked to you in the final report.** *In the event that I use direct quotations from this interview, please note that your identity will not be revealed. Any comments that you make that you deem "**off the record**" or similar, will not be quoted. Further, any information that you share will be kept **confidential** and can only be accessed by me on a **password protected computer.** There are also no foreseeable risks associated with your participation.*

The research undertaken is **solely for academic purposes** and once completed will be available electronically 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 **<u>martinvungs10@gmail.com</u> or <u>1844090@students.wits.ac.za</u>** my supervisor Gerald Chungu at +**2771 323 6436/+27117177631 or at <u>gerald.chungu@wits.ac.za</u>**
<u>Vunganai Martin</u>
NAME
<u>Master of Built Environment (Housing)</u>
DEGREE

APPENDIX 2: PARTICIPANT INFORMATION SHEET: HOUSING OFFICER BEITBRIDGE TOWN COUNCIL

TITLE: THE ROLE OF THE GOVERNMENT ON ENSURING AFFORDABLE HOUSING IN FORMAL SELF-HELP INITIATIVES. A CASE OF DULIVHADZIMU, BEITBRIDGE, ZIMBABWE

Greetings

My name is **Vunganai Martin** and I am currently a full time student studying towards a **Master of Built Environment (Housing)** in the School of Architecture and Planning (SOAP) at the University of Witwatersrand. I am currently investigating: **THE ROLE OF THE GOVERNMENT ON ENSURING AFFORDABLE HOUSING IN FORMAL SELF-HELP. A CASE OF DULIVHADZIMU, BEITBRIDGE, ZIMBABWE**

I am inviting you to be part of the study through an **interview process**
The interview will take no longer than **30 minutes** of your time. The interview will be from **10:30- 1100 in your office.** During the course of the interview you will be asked questions regarding **the role of the government in ensuring affordable housing in formal self-help initiatives.**

The interview will be **recorded through hand written notes**.

You have been selected to participate in this study due to your **position as a housing officer for Beitbridge Town Council**
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.**

Your participation will be completely **anonymous your name shall not appear in my report** and you will not be personally identified in the final report. You will be referred to as **the housing officer.** However, the name of your **organisation** may be identified

EXAMPLE: The results of the interview and your personal views **will not be linked to you in the final report.** *In the event that I use direct quotations from this interview, please note that your identity will not be revealed. Any comments that you make that you deem "**off the record**" or similar, will not be quoted. Further, any information that you share will be kept **confidential** and can only be accessed by me on a **password protected computer**. There are also no foreseeable risks associated with your participation.*

The research undertaken is **solely for academic purposes** and once completed will be available electronically 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 **martinvungs10@gmail.com or 1844090@students.wits.ac.za** my supervisor Gerald Chungu at +**2771 323 6436/+27117177631 or at gerald.chungu@wits.ac.za**
Vunganai Martin
NAME
Master of Built Environment (Housing)
DEGREE

APPENDIX 3: FORMAL (SIGNED) CONSENT FORM: HOME BUILDERS

TITLE: THE ROLE OF THE GOVERNMENT IN ENSURING AFFORDABLE HOUSING IN FORMAL SELF-HELP INITIATIVES. A CASE OF DULIVHADZIMU, BEITBRIDGE, ZIMBABWE

I hereby confirm that I have been informed by the student researcher of the purpose, procedures, and my rights as a participant. I have received, read and understand the written participant information sheet. I have also been informed of:

- ☐ The nature of my participation in the form of a written survey
- ☐ The place and duration of the study
- ☐ The reasons for why I was selected to participate in the study
- ☐ The voluntary nature, refusal to answer, and withdrawing from the study
- ☐ No payment or incentives
- ☐ No loss of benefits or risks
- ☐ Anonymity
- ☐ Confidentiality
- ☐ How the research findings will be disseminated
- ☐ I therefore agree to participate in this study by completing the survey.

I AGREE/ DISAGREE ~~(Cancel inapplicable)~~

PARTICIPANT:

____

Printed name

…………………………………… ………………………………..

Signature Date

APPENDIX 4: FORMAL (SIGNED) CONSENT FORM: HOUSING OFFICER BEITBRIDGE TOWN COUNCIL

TITLE: THE ROLE OF THE GOVERNMENT IN ENSURING AFFORDABLE HOUSING IN FORMAL SELF-HELP INITIATIVES. A CASE OF DULIVHADZIMU, BEITBRIDGE, ZIMBABWE

I hereby confirm that I have been informed by the student researcher of the purpose, procedures, and my rights as a participant. I have received, read and understand the written participant information sheet. I have also been informed of:

☐ The nature of my participation in the form of a written survey

☐ The place and duration of the study

☐ The reasons for why I was selected to participate in the study

☐ The voluntary nature, refusal to answer, and withdrawing from the study

☐ No payment or incentives

☐ No loss of benefits or risks

☐ Anonymity

☐ Confidentiality

☐ How the research findings will be disseminated

☐ I therefore agree to participate in this study by completing the survey.

I AGREE/ DISAGREE ~~(Cancel inapplicable)~~

PARTICIPANT:

____

Printed name

…………………………………… ………………………………..

Signature Date

APPENDIX 5: INTERVIEW GUIDE: KEY INFORMANTS (HOUSING OFFICERS)

The intention of this interview is to collect information concerning the role of the government in ensuring affordable housing in formal self-help initiatives. This research is strictly for academic purposes and is for a Masters of Built Environment (Housing) at the University of the Witwatersrand in Johannesburg South Africa. This interview will take not more than 30 minutes**.** Feel free to let me know if you are uncomfortable with any of the questions that I might ask.

PART 1 ROLE RELATED QUESTIONS

1. What are your key roles in ensuring affordable housing?

PART 2 LEGISLATIVE RELATED QUESTIONS

1. What forms of legislation do you have in place that support or inhibit affordable housing provision

PART 3 PROCESS RELATED QUESTIONS

1. How accessible is land and finance for housing in Beitbridge?
2. What is your major setback in the provision of affordable housing?
3. What strategies do you have in place that makes land accessible for low income earners?

PART 4 INITIATIVES RELATED QUESTIONS

1. What support do you give to people driven housing initiatives?

PART 5 ASPIRATIONS RELATED QUESTIONS

1. Where do you see the government or council five years from now in terms of housing provision

APPENDIX 6: INTERVIEW GUIDE: DULIVHADZIMU HOME BUILDERS

INTERVIEW GUIDE: DULIVHADZIMU HOME BUILDERS

The intention of this interview is to collect information concerning the role of the government in ensuring affordable housing in formal self-help initiatives. This research is strictly for academic purposes and is for a Masters of Built Environment (Housing) at the University of the Witwatersrand in Johannesburg South Africa. This interview will take not more than 30 minutes**.** Feel free to let me know if you are uncomfortable with any of the questions that I might ask.

PART 1 ROLE RELATED QUESTIONS

2. In your own view what can you say about the level of participation by the government of Zimbabwe in provision of affordable housing?
3. What can you say about your level of participation in the delivery of affordable housing as compared to government's level of participation from planning stage?
4. Which partners or government departments are active in ensuring provision of affordable housing, and what are their roles?

PART 2 LEGISLATIVE RELATED QUESTIONS

2. What is your comment in relation to building standards in Zimbabwe and delivery of affordable housing? Do they enhance or inhibit affordability
3. What role is being played by instruments that govern the built environment in Zimbabwe?
4. What strategies have been put in place by the government that fuel affordable housing?

PART 3 PROCESS RELATED QUESTIONS

1. How did you acquire land for construction of your house, what size is it and how many bedrooms does your house have?
2. What is your comment on land for housing accessibility in relation to affordable housing?
3. What factors could be leading to the withdrawal of the government in providing affordable houses?

PART 4 INITIATIVES RELATED QUESTIONS

2. What approaches have you adopted that make you continue building when the government seem to be dragging its feet?
3. How can the government intervene in your current housing initiatives to make them more affordable?
4. What challenges are you facing in your self-help initiatives and how are you mitigating them?
5. What is your average household income and expenditure on housing?
6. What methods of saving for housing do you have if any?
7. Have you ever applied for a loan to build your house? If so for how much and how much are you paying back per month?
8. Where do you buy your building materials and can you give reasons for your choice?

PART 5 ASPIRATIONS RELATED QUESTIONS

1. If you were to be accorded the chance to deliver affordable housing to Zimbabwean residents what strategies would you use?
2. For how long have you been building your house and when do you intend to finish?

APPENDIX 7: QUESTIONNAIRE FOR HOME BUILDERS

INTRODUCTION

Dear respondent, this questionnaire seeks to gather information on "***The role of the government in ensuring affordable housing in formal self-help initiatives,*** information gathered will be used strictly for academic purpose for Masters in Built Environment Housing at Witwatersrand University. Data gathered will be treated with utmost confidentiality. Please indicate with a tick **[✓]** in the provided box as shown, and use the spaces provided to give appropriate responses.

SECTION A: BACKGROUND INFORMATION

1. Gender i. Male **[ ]** ii. Female **[ ]**

2. Age ……………………**YRS**

3. Kindly indicate your average monthly household income from all sources
$……………………….

4. How much on average per month do you spend on construction? **$.**.....................................

5a. Do you have other external sources of funds towards house construction?

Yes **[ ]** No **[ ]**

b. If your answer is yes to the above question kindly mention your source, average amount and how often you receive such funds

……
…

……

………........
.....

6. In which year did you start constructing your house………………………………….

LAND ACQUISITION, FINANCING AND CONSTRUCTION RELATED ISSUES

7. How did you acquire your stand?

i. Through council waiting list system [ ]

ii. Received it as a gift [ ]

iii. Paid for it got it at one goal from council [ ]

iv. Bought it from an individual [ ]

v. Other, specify……..

8. If through the waiting list system indicate the period of time you have been on the list before acquiring your stand.

i. 1-3 yrs. **[ ]** ii. 4-6 yrs**. [ ]** iii. 7-10 yrs. **[ ]** iv. Above 10 yrs. **[ ]**

9. Kindly indicate the status of your stand on your buying period

i. Fully serviced **[ ]** ii. Partly serviced **[ ]** iii. Not serviced at all **[ ]**

10. Kindly indicate the services that were available when you started constructing.

i. Road **[ ]** ii. Sewer **[ ]** iii. Water **[ ]** iii. Electricity **[ ]**

iv. Other, Specify…………………………………………………………………

b. Of the services that were available kindly indicate who had provided for them

i. Road ………………………………………………..

ii. Sewer ………………………………………………

iii. Water …………………………………………….

iii. Electricity………………………………………

iv Other, Specify……..

11. What is the size of your stand? ....**m²**

12. What was the total cost of your stand **$**…………………………..

13. Kindly indicate the type of property you are constructing

i. Low Cost **[ ]** ii. Medium cost **[ ]** iii. High Cost **[ ]**

14. What would you say is the extent to which building materials influence provision of low cost housing in your area?

i. Very great Extent **[ ]** ii. Great Extent **[ ]** iii. Moderate Extent **[ ]**

iv. Less Extent **[ ]** v. No Extent **[ ]**

Explain your answer…………………………………………………

15a. Mostly where do you buy your building material?

Zimbabwe **[ ]** South Africa **[ ]**

Other,

specify……

b. On any of your answer above what would you say is the reason for your preference?

………

c. What alternative low cost building materials / solutions have you used or you intend to use……

16. How would you rate the current expected building standards in relation to promoting affordable housing?

i. Quite discouraging **[ ]** ii. Discouraging **[ ]**

iii. Quite encouraging **[ ]** iv. Quite encouraging **[ ]**

17. To what extent has availability of land affected provision of low cost housing?

i. Very great Extent **[ ]** ii. Great Extent **[ ]** iii. Moderately Extent **[ ]**

iv. Less Extent **[ ]** v. No Extent **[ ]**

18. How would you rate the current prices of land in Beitbridge Town?

i. Reasonably priced **[ ]** ii. Expensive **[ ]** iii. Very expensive **[ ]**

19. Through your experience as a homebuilder, what would you say were the key roles of the government if any?

1. ……
2. ……
3. ……
4. ……

5. ………

20. If the government has not been instrumental in your homebuilding activities what would you want to see the government doing to future homebuilders that enhances affordable housing?

1. ………
2. ………
3. ………
4. ………
5. ………

SCHOOL OF ARCHITECTURE AND PLANNING
HUMAN RESERCH ETHICS COMMITTEE

CLEARANCE CERTIFICATE
PROTOCOL NUMBER: SOAP057/07/2018

PROJECT TITLE:	The role of the government on ensuring affordable housing in informal self-help initiatives. A case of Dulivhadzimu, Beitbridge, Zimbabwe
INVESTIGATOR/S:	Martin Vunganai (Student No: 1844090)
SCHOOL:	Architecture and Planning
DEGREE PROGRAMME:	Masters of Built Environment (MBE)
DATE CONSIDERED:	31 October 2018
EXPIRY DATE:	31 October 2019
DECISION OF THE COMMITTEE:	Approved

CHAIRPERSON ____________________
(Professor Daniel Irurah)

DATE: 31-10-2018

cc: Supervisor/s: Gerald Chungu

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** 01 NOVEMBER 2018

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09 July 2018

Vunganai Martin
House Number 3464
Gutsarazhinji Street
Rujeko A
Masvingo

Dear Sir

REF: REQUEST FOR PERMISSION TO CONDUCT A STUDY IN DULIVHADZIMU SUBURB, BEITBRIDGE

Beitbridge Town Council acknowledges receipt of your letter dated 19 June 2018, in relation to the above stated request. This office has no objection to your request; you are free to contact the Housing Officer for further assistance. However you are advised that the information and research findings of this study must be solely for academic purposes.

Yours Faithfully

L. Ramakgapola
Town Clerk

BEITBRIDGE TOWN COUNCIL
2018 -07- 1 6
THE TOWN SECRETARY
P O BOX 164 BEITBRIDGE
TEL 086 23728/23793

MINISTRY OF LOCAL GOVERNMENT PUBLIC WORKS AND NATIONAL HOUSING

TEL: (0284) 22226

All correspondence to be addressed to:
The ProvincialHousing Officer

ZIMBABWE

Reference:Permission to research
The ProvincialHousing Officer
Matabeleland South Province
CNR Kalipati/Jahunda Rd
P.O Box 293
Gwanda

---

02 July 2018

ATTENTION: VUNGANAI M.

RE: PERMISSION TO CONDUCT RESEARCH IN DULIVHADZIMU SUBURB, BEITBRIDGE

The above matter refers

Following your letter dated 1 June 2018 which was forwarded to our office, we hereby grant you permission to conduct your research in Dulivhadzimu Suburb.

Should you require any form of assistance don't hesitate to visit our office which will definitely assist you during your research process.

Yours Sincerely

Mangumba

Mangumba L (Provincial Housing Officer)
MINISTRY OF LOCAL GOVERNMENT PUBLIC WORKS AND NATIONAL HOUSING

MINISTRY OF PUBLIC WORKS
MAT SOUTH
DISTRICT PUBLIC WORKS OFFICER
02 JUL 2018
P.O BOX 87 BEITBRIDGE
ZIMBABWE
TEL: 0286 22226