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Obstacles in the trajectory of parallel development: A case study of Victoria Ranch Township, Masvingo

Rejoice Takuva

A research report submitted to the Faculty of Engineering and the Built Environment, University of the Witwatersrand, in fulfilment of the requirements for the degree of Masters of Built Environment in Housing

Johannesburg September 2017

DECLARATION

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

……

(Signature of candidate)

……..day of……,…….

ABSTRACT

This study unpacks the obstacles in the trajectory of parallel development implementation in Zimbabwe. Parallel development approach to housing allows housing construction to be carried out simultaneously with the provision of services (Government of Zimbabwe, 2012).Parallel development was implemented in Victoria Ranch with the aim to improve home ownership through affordability. The implementation of parallel development approach in Victoria Ranch produced a township without basic infrastructure and supporting services. Despite rapid house construction beneficiaries are unable to connect to services. This scenario affects the technical and social sustainability of the township. Thus this study interrogates the obstacles in the trajectory of the Victoria Ranch development. I employ a qualitative design which involved policy evaluation through a case study. I conducted fourteen semi-structured interviews with beneficiaries and officials from relevant ministries who are involved in the development of the Victoria Ranch. The interviewees were selected purposively. I also employed observation and transact walks. Following the study, this research report found that the project is affected by the politicisation of the project, lack of transparency, change of currency, lack of proper guidelines on policy implementation and less monitoring of the developers.

DEDICATION

I dedicate this research report to my mother, Mrs SC Takuva. This is for you.

ACKNOWLEDGEMENTS

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To my best friend and husband Simba, thank you for your continuous encouragement and assistance that afforded the opportunity to achieve this goal. Thanks to all siblings and family members with special mention to Esnath. Above all I would like God for taking me this far.

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LIST OF ACRONYMS

CBOs	Community Based Organisations
DPP	Department of Physical Planning
GOZ	Government of Zimbabwe
MCC	Masvingo City Council
MDC	Movement for Democratic Change
MOA	Memorandum of Agreement
MRDC	Masvingo Rural District Council
MRT	Masvingo Residents Trust
MURRA	Masvingo United Residents and Rate Payers Association
NGOs	Non-Governmental Organisations
NHDP	National Housing Delivery Programme
OM	Operation Murambatsvina
PPPs	Public Private Partnerships
RDCs	Rural District Councils
RTCP	Regional Town and Country Planning
UNCHS	United Nations Centre for Human Settlements
UN-HABITAT	United Nations Human Settlement Programme
UNSE	United Nations Security Council
ZHPF	Zimbabwe Homeless People's Federation
ZIM ASSET	Zimbabwe Agenda for Sustainable Socio-Economic Transformation
ZIMSTAT	Zimbabwe Statistics Agency

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CHAPTER 0NE

1.1Background

Inadequate housing has become one of the main global challenges as over one billion of the global population reside in poor housing (UN Habitat, 2009). The situation is rife in Sub Saharan Africa where 71 % of the urban population resides in slums (ibid). “The scenario puts national governments of the individual countries in these regions under immense pressure to provide housing especially for the economically weaker sections of the urban community who are usually the majority” (Chikomwe, 2014:2).

There is a housing backlog throughout Zimbabwe which is over one million (Government of Zimbabwe, 2012) and this is attributable to a plethora of factors such as the exclusionary colonial housing policies, economic challenges, rapid urbanisation as well as internationally promoted policies which were adopted by the post-independence government such as the Economic Structural Adjustment Programme (UN Habitat, 2009). The government of Zimbabwe also adopted a reactionary policy measure of Operation Murambatsvina in 2005 which heartlessly demolished backyard buildings that rendered 700 000 people homeless (Huchzermeyer, 2011). The policy consequently exacerbated homelessness in the country and increased housing demand.

To cater for this demand, the government of Zimbabwe then adopted many policies such as the “Pay Your Own Service Scheme” (Government of Zimbabwe, 2012:6). The policy prescribed that it was no longer the mandate of the state to provide services. Rather it shifted to be the obligation of the beneficiaries to contribute towards the provision of the services in their new developing settlements through collective self-management (ibid). Due to the economic meltdown in the country, the government therefore adopted the parallel development approach to housing under which construction of houses was allowed to be carried out simultaneously with the provision of services (ibid). The approach was implemented for the development of many townships throughout the country including the Victoria Ranch Township in Masvingo. See the figure 1 showing the location of Victoria Ranch within the city of Masvingo.

Masvingo is a medium-sized town of 880 000 people in the southern part of Zimbabwe (Chikomwe, 2014). Like other towns in Zimbabwe, it has experienced rapid expansion and it was also affected by Operation Murambatsvina which increased the city‘s demand for housing (ibid). To ease the housing backlog in the city, the Masvingo City Council (MCC) signed a Memorandum of Agreement (MOA) with the Masvingo Rural District Council (MRDC) for the development of Victoria Ranch, an area on the urban periphery under the jurisdiction of the MRDC (Maponga, 2011). The parallel development

approach, which is the focus of this research report, was adopted for the development of this township.

1.2. Problem Statement/ Rationale

Housing development approaches are applauded for enhancing beneficiaries' access to shelter as well as "in fostering a sense of pride and dignity in having a place called home" (Charlton and Kihato, 2006:258). However, the implementation of the parallel development approach in Victoria Ranch produced a township with a lack of basic infrastructure and supporting services (Chikomwe, 2014). Parallel development has been defined as"a housing development strategy that allows for the construction of housing and infrastructure to start simultaneously" (Government of Zimbabwe, 2012:6) therefore the term parallel.

In line with the definition above, the development in Victoria Ranch could best be described as a peculiar parallel development since all the housing units have not emerged with corresponding basic infrastructure of water, sewer and roads being put in place. As the project is one of houses without services, it has become a matter of putting the 'cart before the horse', a situation which is bound to result in serious problems especially in terms of sewerage. Trench digging for sewer pipes when buildings are already in place can potentially encounter serious challenges with regards to invert levels as chances of hard underneath rock are high (Winayanti and Lang, 2004). Blasting of such a rock may in turn cause extensive damage to the structural strength of the building(s) (ibid).

Despite rapid house consolidation, beneficiaries are unable to connect to services. This led them to rely on community boreholes and community ventilated pit latrines (Chikomwe, 2014). Housing is "beyond the perception of mere shelter and incorporates critical factors that complicate the whole housing question" (Magimisha and Chipungu, 2011: 472). Lack of these critical factors (including services) has led to the prevalence of diseases which ended up affecting the whole city of Masvingo (Takapfuma, 2015). The place is also not easily accessible due to lack of proper road infrastructure which has led to increased transport costs (as commuter omnibuses charge a slightly higher fare in Victoria Ranch than other locations) which raises the cost of living in this area (ibid). This has affected the welfare of the residents and deprived them of access to the city.

Lack of services also results in the selling and renting out of houses by beneficiaries (as they feel that the township is uninhabitable due to lack of services) (Takapfuma, 2015). There are increased service delivery protests by the beneficiaries of the Victoria Ranch parallel development (ibid). Since the Victoria Ranch programme was aiming at reducing homelessness in the city by targeting low-income earners, (Maponga, 2011; Masvingo Department of Housing Report, 2007) the selling of allocated

land by disgruntled beneficiaries is ultimately increasing the problem. Therefore it is relevant to conduct research that aims to investigate the obstacles in the trajectory and derives recommendations for the policy.

1.3. Aims and Objectives

The study aims to unpack the obstacles in the trajectory of parallel development implementation which aims at providing adequate and affordable housing for the low income urbanites. Parallel development has become increasingly accepted in Zimbabwe after the 2003-2008 economic challenges (Government of Zimbabwe, 2012). In particular, the study seeks to unpack the trajectory of the Victoria ranch project and identify key obstacles to the completion of the project as intended. The study also seeks to explore how residents have responded to the incomplete implementation of parallel development. Last, the study aims to make informed and practical recommendations to improve the implementation of parallel development.

1.4. Research Questions

This study is guided by the following research questions:

1.4.1 Main Question

What are the obstacles in the trajectory of parallel development?

1.4.2 Sub Questions

What are the intensions of parallel development?

What is the trajectory of the Victoria Ranch project?

What slowed down key aspects of collective development in Victoria Ranch?

How did the beneficiaries respond to the incomplete implementation of parallel development?

What does this mean for the amendment of parallel development policy?

1.5. Expected Findings and Outcome

The study hopes to understand obstacles in the trajectory of parallel development implementation. Such obstacles would relate to lack of coordination between the MCC and the MRDC, lack of monitoring of the developers who were awarded the task of developing Victoria Ranch, as well as lack of regulations and legal frameworks which control the operations of the developers. Through

this research l expect to gain insight into the perceptions of the beneficiaries towards the incomplete implementation of parallel development as well as how beneficiaries respond to this.

1.6 Research Methods/ Design

The study adopted a qualitative research design which involves aspects of policy evaluation using an exploratory approach through a case study. The qualitative research design was chosen based on the fact that it affords an array of approaches that facilitate identification of intangible factors which may not be readily apparent (Mack, Woodsong, MacQueen, Guest, and Namey, 2005). Additionally, it encompasses distinctive stages in data analysis and pulls from different research strategies (Creswell, 2009). The case study was ideal since it was useful in the acquisition of first-hand information from natural settings which produced valid data compared to the use of derived data (Hamel, 1993).

As part of the research methods, and in order to start constructing my case study, I undertook a desktop study which involved in depth review of literature on the trajectory of Victoria Ranch. Building on this, l conducted semi-structured interviews in Masvingo. Those interviews fall into two categories. The first consisted of key informants based in formal institutions as well as municipal entities and other ministries with a stake in the development of Victoria Ranch Township. The second category consisted of beneficiaries as well as community leaders, a member from Masvingo Residents Trust (a service delivery advocacy group) and a member from the Masvingo United Residents and Rate Payers Association (MURRA).

The interviewees in both categories were selected through purposive sampling. The use of purposive sampling was justified because “it is a form of non –probability sampling that is most effective when studying a field with well-informed experts within” (Adegun 2013:5; also see Neuman, 2000). I established a selection criterion in which potential participants had to meet so as to ensure selection of knowledgeable participants. An interview guide was used for each category although it was not strictly adhered to in the interviews as issues not captured in the guide arose while engaging the interviewees. In the course of interviewing I used an audio recording device with the consent of the interviewees. In cases where the consent to record was not given, l made notes in a shorthand notebook. I also kept a journal throughout my fieldwork.

In the first category, l planned to conduct six semi-structured interviews with officials from the MCC, MRDC, Department of Physical Planning, Ministry of Health Child and Social Welfare, Ministry of Local Government Public Works Housing and Social Amenities as well as the Residence Minister for

Masvingo Province. However, l faced the challenge that the officials from the MCC refused to participate in the interviews arguing that the project was run by the MRDC although MCC had later joined as partners. They suggested that the MRDC officials were the right people to participate in the interviews. Given the refusal of an interview from MCC officials, l widened the key informants by including in this category of interviewees a staff member from Vashandi Cooperative (a developer in Victoria Ranch).

The main challenge l faced in conducting the key informant interviews was that all the interviewed officials were uncomfortable to share their insights as they felt that the project was highly political and the release of information was going to affect them negatively. However, to make them feel comfortable l continuously reminded them that my research was purely for academic purposes and emphasised the issue of anonymity which they read from my interview consent form, and on how securely their information was going to be stored. Whenever l felt that the official was answering in a superficial way, l also further probed and this helped me to obtain much more of the anticipated information from them.

In the other category, l interviewed one community leader (Ward Councillor), six beneficiaries and one member from Masvingo Residents Trust. My field visits and interviews in Victoria Ranch took place in July and August, 2016. And before interviewing the beneficiaries, I also took a transect walk across the township, accompanied by a member from Masvingo Residents Trust and the Ward Councillor. With commentary from my two guides, this provided me with first-hand observations of the current situation resultant from the lack of services in Victoria Ranch. The Ward Councillor later introduced me to the Ward leadership (Ward Development Committee). During one of the field visits, I had the opportunity to participate in a Ward Development Leaders' meeting held in preparation for a scheduled meeting with the Provincial Residence Minister (equivalent to a housing minister) and officials from the Department of Housing. This served as a short informal focus group discussion where some of the research issues were discussed with the leaders. As already mentioned, municipal officials declined to be interviewed. At the community level, only the rate payers' association (MURRA) members declined to participate. They stated that they were busy and advised me to call back. Then after the follow-up calls, and revisiting their office, they told me that they were unwilling to participate.

1.7 Ethical Considerations

Ethics are an essential part of any research. Neuman (2000: 16) defines ethics "as a legitimate and moral way of carrying out a research". Before going into the field, l did undergo an ethics clearance process also obtained a letter of consent from the Provincial Department of Housing (which is Appendix 6). However, it took several weeks to secure the letter. I disclosed my identity as a university student and the intention of the study to the participants before incorporating them in interviews. Participants were given the choice to give or withhold their consent, or withdraw at any time during the interview, if they so wished. The residents had problems of welcoming me because they were new to researchers visiting the settlement. During the progression of interviewing, sensitive, personal questions were avoided. Anything that endeavoured to raise hopes of the participants on the outcome of the research, especially in relation to the situation in each informal settlement was also avoided.

1.8 Scope and Limitation of the Research

Conscious of the short timelines to complete this research report by the end of March 2017, I adopted a qualitative research design and strategy that stimulated primary data collection through semi-structured interviews and document review, rather than complementing this with questionnaires. It reduced the scope of the study, but also forced me to focus it on unpacking the obstacles in the trajectory of parallel development rather than focusing on the whole Victoria Ranch Project.

However, the use of only one empirical research instrument and triangulating that only with the review of literature means some issues remain uncovered, and the researcher may compromise the issues of validity and reliability. The one case study of Victoria Ranch Township out of several townships in Zimbabwe where parallel development is being implemented certainly means that generalisations cannot be drawn from the research results, and my conclusions are therefore specific to the Masvingo case. But this case study also has some relevance insofar as projects facing similar challenges elsewhere are concerned. However, I am sure that despite the above-mentioned limitations, the approach l followed produced a well-acquainted, inductive and collaborative investigation.

The study was restricted to the obstacles in the trajectory of parallel development implementation in Victoria Ranch which reduced its scope. However, it did not neglect the fundamental and relevant

understanding of the challenges in infrastructure and service delivery in the whole city of Masvingo and the country as a whole.

1.9 Constraints encountered during data collections

l faced a number of challenges during collection and this caused some empirical data gaps in my research. The refusal of the Masvingo City Council workers to participate during the interviews caused some gaps on how many houses have been built in Victoria Ranch and how many stands does each cooperative have.

1.10 Organisation of the Research Report

This research report comprises six chapters. After the introductory chapter, chapter two offers an in-depth literature review, which provides the conceptual background for the study. This chapter focuses on explanations of housing delivery approaches and infrastructure delivery in low cost housing. It also provides a discussion of how housing project beneficiaries respond to poor infrastructure delivery in housing basing on reviewed literature. It ends with a presentation of the conceptual framework for the study based on literature reviewed in this chapter. The third chapter provides a background of housing in Zimbabwe. It also examines the national housing policies and programmes implemented in Zimbabwe as well as offering a detailed explanation of the stakeholders in housing delivery in Zimbabwe. The fourth chapter gives a description of my case study; location, population and socio- economic activities among others. The fifth chapter presents a discussion and analysis of the research findings. Lastly chapter six provides a summary and conclusion on issues emanating from the research.

CHAPTER TWO

2.1 Introduction

The aim of this chapter is to situate this study within its scholarly context. This chapter will review literature on strategies for low-cost housing development. It will also critically assess the opportunities and limitations associated with the implementation of each strategy. The literature in this section will also cover aspects of infrastructure provision in housing reviewing particularly stakeholders in infrastructure provision, importance of infrastructure in housing, factors affecting infrastructure provision and responses to poor infrastructure provision. This section will also critically discuss private sector vs private sector housing.

2.2 Low Cost Housing Delivery

Globally, there are housing challenges although these vary from country to country and within countries (Kamete, 2006). In Africa, these housing problems are mainly due to increased urbanisation and urban poverty (Mashoko, 2012; Kamete, 2006), which are in turn caused by complex factors. Rapid urbanisation has been intensely affecting urbanites and many economies of African countries (Tibaijuka, 2005), but not only in negative ways. However, the expansion of larger cities results in sub-standard housing conditions, overcrowding of households and unreliable and inadequate infrastructure and services (ibid, 2009). This situation is prevalent in Bukina Faso, Ethiopia, Somalia and Kenya (Mashoko, 2012).

The broad forms of housing development that have relevance for understanding the approach taken with parallel development in Zimbabwe are conventional, informal or unplanned development and incremental which can either be planned or unplanned.

2.3 Conventional Housing Development

It is guided by government rules, by-laws, controls, guidelines and regulatory frameworks (UN Habitat, 2003). Thus the development is regular, legal and professionally designed (Masum, 2014). This housing development approach is mainly planned through the rational comprehensive model of planning (Muchadenyika, 2015).

The model is a systematic planning model which seeks to achieve organised and systematic ways of addressing a problem (Ondiego and Okpala, 1999). Simply put, it is a process of recognizing a problem, instituting and evaluating planning criteria, establishing criteria, implementing alternatives and monitoring their progress (Stiftel, 2000). This involves steps which are; design of course of

action, comparative evaluation of consequences, choice among alternatives and implementation of the chosen alternatives and these are implemented in a sequence (Banfield, 1995). These steps can be simply described as ‘desires, design, deduction, decision and deeds’ (Harris, 1967). These steps are logical which also makes logic and order in housing delivery.

Conventional housing development for the purpose of this section refers to a housing development project cycle that consists of the stages set out in table 2.1. In these stages engineering services must be constructed before consolidation of houses this being assumed to be essential for sustainable human settlements (Umhlaba Consulting Group, 2013). In the event that developers and the private sector are unable to provide site infrastructure, it shall be the responsibility of the local authority to provide off site infrastructure before the developers start housing construction (ibid; Marongwe, Mutoko and Chatiza, 2011).

Table 2.1 The Conventional Housing Development Process

Phase	Stages
a. Securing rights to the land	• Land identification • Establishment of the registered owner • Negotiations with the owner, conclude agreement and purchase the land.
b. Land investigation into legal cadastral position of the land.	• Title deed description and area • Study existing leases (registered or unregistered) • Restrictive conditions----servitudes • Restrictive conditions-----other rights • Restrictions-----surrounding development • Environmental Impact Assessment • Provisional Local authority approval • Bush clearance
c. Town planning layout	• Obtain base mapping • Define planning parameters • Prepare draft layout plan • Test plan against engineering requirements
d. Land surveying	• Collate base information • Outside figure survey • Prepare General Plan • Submission, examination and approval of General Plan by Surveyor General • Undertake topographical surveys • Undertake geo-technical surveys • Determine flood lines
e. Engineering services	• Construct bulk engineering services • Drawing house plans
f. Implementing Phase	• Contracting and Procurement • Tender documentation, call for tender and tender award • Contract finalisation • Project Inception • Construction • Civil services Practical Completion • Units hand over Certificates
g. Transfers	• Beneficiary and sales administration • Transfer of Property

Source: Drawn from *Umhlaba Consulting Group (2013); Hopkins (2001)*

The sequence of the conventional housing development approach is summarised as Planning Servicing Building Occupation (PSBO) (Gumbo, 2014). PSBO is understood to ensure the allocation of well serviced land with completed housing before allocation and occupation (ibid). Table 2.2 gives a

summarised sequence of the activities, which aligns with John Turner's seminal framing of conventional housing as land-people-housing (Turner 1972). The conventional process emphasises approvals and inspections by professionals which according to Gumbo (2014) leads to increased standards in housing delivery (ibid). However, PSBO has some loopholes such as expensiveness and elastic in design (Ward and Macoloo, 1992) and is affected by other extrinsic factors. The factors include urbanization, shrinking and limited fiscus, presenting daunting pressures in conventional housing delivery (Pierterse, 2008). This led to the need for articulated housing structures and adoption of other models such as incremental and informal housing development (with the sequence of Planning Occupation Building Servicing (POBS).

Table 2 .2 The Sequence of Formal Land and Housing Development.

Sequence of development	Planning ⟶	Servicing ⟶	Building ⟶	Occupation
Stakeholders	Central government Local planning authorities	Contracted companies Private Sector Developers	Individuals Allots	Beneficiaries Buyers
Outcomes	Adequate and secure housing units but very few and unaffordable to the urban poor			

Source: *Gumbo ,2014*

Throughout all stages of formal housing development, there is engagement of professionals which is assumed to ensure the production of orderly, regular and properly planned housing and infrastructural services (Gumbo, 2014). The involvement of professionals is also assumed to control the expansion of the existing population in the settlements to avoid overcrowding which is thought to have implications on sustainability of the settlement through over-usage of the available infrastructure such as sewer, water and electricity among others (Chapman, 1987).

As already noted, in the 1950s (Lindblom, 1959) the Rational Comprehensive Planning from which formal housing development was derived, did not adequately acknowledge that implementation is affected by the decisions and policies of the politicians. With reference to its application in Zimbabwe, Kamete (2006) and Muchadenyika (2015) refer to this still prominent model of housing development as inherently technocratic and as having been bureaucratized. Chapman (1987) among many others, and more recently, Massum (2014) and Gumbo (2014) critique it for being unaffordable to the poor and therefore exclusionary since it is not affordable for the poor which means it triggers informal land and housing development.

The debate on the exclusionary nature of conventionally developed housing or stands is not restricted to academic journals. In Zimbabwe, this debate is also held in the media. In 2015, the exclusionary case of South View Park came into the spotlight. This is a high density suburb situated along the Harare–Beitbridge road (Zenda, 2015). In South View Park each average stand measures 240m^2 and each square metre is sold at $60 (R780) which makes the whole stand cost $14 400 (R 187 200) (ibid). According to Zenda (2015) buyers are expected to pay $3750 (R48 750) and $5780 (R75 140) and pay the balance in 120 and 60 months respectively. The point made in the financial Gazette was that, considering the economic situation in Zimbabwe, only the elite can afford to buy these stands, thus formal housing is exclusionary to the poor unless the whole project is subsidised in a way.

The same Financial Gazette article by (Zenda, 2015) pointed to the time consuming, delays and waiting associated with such projects as South View Park. In this case, having paid a deposit of $3750 (R48 750) or $5 780 (R 75 140), purchasers had to wait two years before stands were serviced.

2.4 Informal Housing Development

This is a "development which does not conform to the laws and regulatory frameworks of the city" (Sivam, 2003: 136). Informal housing development is shaped by the social, economic and physical context. In many countries, " informal housing development exists due to the inability of low income groups to purchase high quality , professionally designed and constructed housing produced through the conventional way"(Keivan and Werma, 2001). In Kampong, Indonesia, it is not only characterised by "informality, irregularity, illegality but also by its flexibility and resilience (Tunas and Peresthu, 2010: 315). In Delhi informal housing development took "the form of invasions, quasi-legal settlements and tenements, unauthorised community based subdivisions and landlord based subdivisions" (ibid: 137). The informality of this housing approach occurs in different forms and at different levels. Formal housing can be informal through alterations and extensions done by users without conforming to the prescribed standards (UN Habitat, 2003), thus, a degree of informality in formal housing. Informal housing can be in the form of sub-standard housing development by the land owner which is a reflection of the failure to follow the development system (Sivam, 2003). In Bangladesh this is due to the bureaucratic, complex and expensive procedure to regulate the extensions and alterations (ibid). This type of informality is also prevalent in South Africa through backyard shacks (Haferburg, 2014). In Zimbabwe this informality is also prevalent (Gumbo, 2014). The other type of informality is when the housing development is done on land intended for other uses (UN Habitat, 2003). It can be the construction on land where the owner does not have security of tenure (ibid). In this scenario, there is an issue of illegal land occupation after land invasions and

the development follows the sequence of Occupation, Building, and then Planning, and Servicing to follow if the development is regularised (Gumbo, 2014).

Informal housing is a way through which the poor get access to housing (Masum, 2014; Mashoko, 2012. The poor are often isolated, deprived, vulnerable and powerless and this automatically affects their well-being (Chambers, 1995). They are left with no alternative which make them opt for the informal housing (Huchzemeyer, 2014). Although informal settlements are a result of exclusion from formal housing processes, informal settlements do provide shelter. As the shelter is built of cheap and sometimes locally-based materials with little expenditure, it is affordable for to the poor (Masum, 2014). Thus, informal housing has the advantage of affordability and easy accessibility for the poor. However, "this housing development approach has led to insecure and sub-standard housing outcomes with serious repercussions which include overcrowding , disease outbreaks, insecure investment that suffer from demolition and eviction threats" (Gumbo, 2014:4). The absence of infrastructure and supporting services affects the sustainability of the settlement and is often implicated in the pollution of the environment (ibid).

2.5 Incremental Housing Development

This approach takes into consideration the advantages of providing appropriately planned housing stands while on the other hand incorporating the relaxation of by-laws which allows for progressive development (Chigara, Ndiweni, Mudzengerere and Ncube, 2013). Incremental housing development takes different forms. Firstly, it can be implemented in the consolidation of a house after the provision of site and serviced land (Western Cape Department of Human Settlements, 2013). Secondly, the incremental part can be implemented during the modification of houses (Mills, 2007). According to Charlton and Kihato (2006) the government in South Africa provided starter houses through the so-called Reconstruction Development Programme (RDP) with the intension that beneficiaries modify them on their own through incremental development. This incremental development can take place in both formal and informal housing (Omenya, 2002). The incremental housing development projects emphasize on participation of beneficiaries from construction to occupation (Lizarralde, 2011). "In Columbia, the projects anticipated user-driven additions, upgrading and recognizing the role of the beneficiaries during the post-occupancy phase." (ibid: 178).

As already highlighted, this development system takes into consideration the advantages of planned housing stands while at the same time incorporating relaxation of by laws and regulations (Gumbo, 2014) which is advantageous to the poor and those who do not qualify for conventional loans. This

results in the development of stable, secure and affordable housing outcomes with onsite infrastructure being provided later when resources permit, thus calling for incremental development of structures and onsite infrastructure to accommodate the poor, reducing homelessness levels and housing backlogs (ibid). This is usually due to the mismatch between the modes of operation of the formal financial institutions (which are mainly into play in formal housing) and the poor people's needs due to the affordability of the loans and the multiplicity of accessibility demand and the credit worthiness which affect the poor sections of the society (Kim, 1997).

In South Africa, according to Mills (2007), the existing state tools to address the situation through provision of low cost housing under housing subsidies have been insufficient. In 2008, although the subsidy had covered about 2, 8 million there was still a large unmet demand (Rust, 2008). The South African housing policy discourse refers to those earning insufficient money to qualify for mortgage finance but earning above the subsidy qualification criteria as the 'gap market' (ibid). Households in this segment either rent or if able to access land must incrementally construct their houses with the aid of personal savings and micro finance which is affordable as the consolidation is done progressively as funds permit (ibid). Thus UN Habitat (2011) recommends incremental housing as a solution to the unaffordability of conventionally developed real estate housing. On another note, incremental housing also has relevance for much poorer households (Lizarralde, 2011) who in South Africa would not be referred to as being in the gap market.

Beneficiary participation in the housing process reduces government expenses as the beneficiary builds his or her house assuming the household has an income (Lizarralde, 2011). While this cannot be idealized for poor households, UN Habitat (2011) suggests that with incremental housing processed, the housing style more easily matches the construction process with the income, savings, strategies, and capabilities of the household. In one of John Turner's two main arguments of housing as a verb, a squatter with suitable plot and secure tenure "can and often will build a house which a government bureaucrat would build at twice the cost" (ibid: 154). Moreover, Turner advocates the position that housing is a process and an activity and not a manufactured and packaged product in which end-users should be the principal actors (ibid: 154). The inclusion of these 'actors', their housing processes and their achievements clearly influences the nature of the housing process. And since there is variety in individual housing needs, priorities and possibility among users, governments with a "one-size-fit-all" approach of starter houses often fail to respond to the needs and changing priorities of the poor. John Turner (1972) argues that the best results are obtained by the user who is in full control of the design, construction and management of own house construction which is an advantage of the incremental housing development model.

Incremental housing also, “allows flexibility and adaptation of dwelling units and neighborhood” (Western Cape Department of Human Settlements, 2013:9). Due to increased urbanization, there is need of change in cities, towns and townships to accommodate more people and activities (Western Cape Department of Human Settlements, 2013). “Instead of locking development into a finite and prescribed trajectory, space is opened to be in responsive to city changes and goals” (ibid: 20). For example, in the Indian bastis (informal settlements), households added some floors (vertical extension) to their houses so as to accommodate changing household demands.

However, there is also a counter argument, namely that the relaxation of by-laws to allow for incremental development leads to low quality of housing products (Western Cape Department of Human Settlement, 2013). This is because informality is converse and the central debate in incremental housing is that the relaxation of by-laws compromises minimum standards, aesthetics, and order (Lizarralde, 2011). More so, under this housing approach, the quality of housing products is affected by lack of state support coupled with lack of finances. The Umoja project in Kenya in one typical example which experienced unchecked densification and disorderly growth which later affected the safety and public health of the settlement due to reduced professional interference which was part of by-law relaxations (Kyessi, 2002).

In South Africa, incremental housing projects are mainly poorly located and are affected by peripheralisation (Western Cape Department of Human Settlement, 2013). This ultimately increases the cost of living due to increased transport costs for the already vulnerable households (ibid). This led to the selling and renting out of the plots or vacation of the households from the plots. In Kenya, those who received some plots under site and service schemes sold them to the middle-income households who could easily commute and who were less concerned with location (Kyessi, 2002). In South Africa, marginalized plots were left empty as households never gained sufficient income to build up even a core unit (Western Cape Department of Human Settlement, 2013).

2.6 Parallel Housing Development

In the Zimbabwean context, the term refers to an alternative configuration in the development of human settlements. As a housing development strategy, parallel development allows for the construction of housing to be carried out simultaneously with the provision of services (Government of Zimbabwe, 2012). This is a formal housing development approach as it was implemented by the state. However, it is trying to be unconventional although it is formal and partly incremental. Similar

approaches to what is intended under 'parallel development' in Zimbabwe were implemented in other countries although their terminology differs.

Many of these approaches were implemented in South Africa. South Africa has a housing backlog owing to the apartheid policies, rapid urbanisation and urban poverty (Eglin, 2009). This has denied 23% households in South Africa not to have access to adequate housing and formal shelter (Eglin, 2009). In a bid to address this situation, the post-apartheid government adopted a policy to provide subsidized houses under the National Housing Subsidy Scheme. However, what has come to be known as RDP (Reconstruction and Development Programme) houses take a long time to be completed while homelessness has been increasing (ibid). This led the Non-Governmental Organisation (NGO) sector to promote other options such as Rapid Land Release (RLR), Managed Land Settlement, Land First and temporary housing.

2.6.1 Rapid Land Release Programme

The RLDP was instigated by the Gauteng Provincial Government in 1994 (Bremner, 2000). The newly-elected government wanted to show its determination in addressing urban housing challenges by adopting this housing approach (ibid). It aimed to achieve this "by bringing relief to 15 000 households living under hazardous or stressful conditions…" (ibid: 88). By so doing, it was going to enhance those households' right to the city as well as reduce their vulnerability. The land was going to be released on a fast track method. Land was supposed to be released prior to services and tenure registration (ibid). Beneficiaries were to be allocated land and start house construction under self-help housing and the obligation of the local authority was to provide critical services such as sanitation and potable water. However, the programme was not implemented as it conflicted with vested social and property interests (ibid). In theory, the programme shares similarities with the parallel development approach in Zimbabwe in which beneficiaries were to be allocated land before provision of essential services.

2.6.2 Managed Land Settlement

Managed land settlement is another programme which falls under a broader land first approach (Eglin, 2009). The approach involves provision of land serviced to basic standard by the state with secure tenure for people to construct their own temporary houses. Government will help in the "incremental improvements of the neighbourhood and houses through provision of further services and top structure subsidies" (ibid: 3). Like any other housing approach, land first aims at giving the poor access to adequate and affordable housing thereby reducing the housing backlog and homelessness (ibid). Based on this approach planning processes must not throttle development

processes, thus “the municipality with the support of the Department of Environmental Affairs needs to start doing city or area wide strategic Environmental Assessments which allow municipalities to proactively determine the most sustainable type of development in an area, do basic surveying first then other layout surveys to be done later” (ibid: 6). This approach requires basic surveying to be done first, then allocation of stands to the beneficiaries and some services to be incrementally provided over time(ibid).

2.6.3 Progressive Infrastructure Improvement

Despite the importance of infrastructure, water and sanitation, governments are failing to provide them (Choguill, 1999). Since the aforementioned services need higher capital injection to provide and sustain, governments are reluctant to provide them. “Infrastructure is frequently seen as a postponeable expenditure and is subsequently given low priority in the scheduling of budgetary expenditure” (ibid, 1999:289). In Pakistan and Thailand this has led governments and municipalities to release land without services for the people to progressively improve on their own through self-help housing, a concept promoted by John Turner (1972). Through this approach, 800 000 residents of Orangi District of Karachi, Pakistan managed to build their own sewer system in 1987 (ibid).

All these approaches were much concerned with land release without focussing much on services and infrastructure design. However, infrastructure is a key component in housing delivery. In the next section, l focus on infrastructure provision in housing delivery**.**

2.7 Infrastructure Provision in Housing Delivery

Infrastructure provision forms an important component to housing development (Kihato, 2012) as the well-being of the residents in any community hinges on the availability of infrastructure to support housing (Abdul Azeez, Owicho, Dahiru, 2015). It is of great importance to note that urban infrastructure and housing production are intertwined. Thus, without infrastructure, housing cannot be sustainable (Otegbulu and Adewumi, 2009).

2.7.1 Definition of Infrastructure

Longman Online Dictionary (2014) defines infrastructure as the basic systems and structures that a country or organization needs so as to function properly. Infrastructure can be widely defined as the facilities which provide for the well-being and quality of life of residents (Ziara and Ayub, 1996). Thus the living standards of residents are mainly dependent on the availability of infrastructure.

Infrastructure has also been defined as the technical structures that support a society. For example, roads, water, sewers, electrical national grids, telecommunications and storm water drainages which can be defined as the "physical components or interrelated systems providing commodities and services essential to enable, sustain or enhance societal living conditions" (Fulmer,2009:31). Thus, infrastructure availability nurtures the sustainability of a community and state. For the purpose of this research, I will adopt the definition of Ziara and Ayub (1996) who view infrastructure as facilities and basic systems on which the sustainability and growth of a community depends.

2.7.2 Categorisation of Infrastructure

Infrastructure can be categorised into two components namely basic infrastructure and supportive infrastructure. Basic infrastructure is defined "as key infrastructure components which are considered as basic requirement for basic life, health, safety and security of people" (Zakout, 2006:14). Government of Zimbabwe (2012) defines basic infrastructure as critical infrastructure and services which are essential for the sustainable operation of a settlement. These critical services make up the basic component of a society. As a result, under normal circumstances they must be provided before any housing project is commissioned to the beneficiaries (ibid). Examples of these basic infrastructures include health, water supply, sewerage system, waste treatment and reuse or disposal, power supply and secure lighting, storm water drainage, access and paving (Zakout, 2006). In South Africa there are efforts to roll out at least communal temporary sanitation facilities and shared water taps while also carrying out refuse collection, as a minimum level of basic services (Housing Development Ageny, undated).

However, supportive services are not essentially critical for the residents' well-being but are regarded to be supportive to their lives (Zakout, 2006). Hence they are termed additional community facilities (Otegbulu and Adewumi, 2009). These include parks, green belts, schools, health centres, worship areas, public markets and community service buildings. Availability of these supportive infrastructures is crucial in enhancing efficient and sustainable human settlements (Popoola, 2016), hence there is need for their effective provision.

2.8 Stakeholders in Infrastructure Provision

The intention of this section is to give a microcosm on the stakeholders in infrastructure provision in housing. The stakeholders include the public sector; private sector; Public Private Partnerships and Non-Governmental Organisations.

2.8.1 The Public Sector

There were shifts in infrastructure and housing provision as the state was the main stakeholder in housing provision (Payne, 1999). However, in the West the state had receded by 1990s with it now managing 72% of the housing and infrastructural production (Palacin and Shelburne, 2005). Although the private sector was contributing a certain percentage in housing provision, the state (public) was still subsidizing the provision of infrastructure, for example, in Chile (Richards, 1995). Despite the interesting housing policy developments which occurred during the Pinochet Military Regime between 1973 and 1989 (which ushered deregulation, privatization and a shift to export-led growth along pure neo-liberal market principles) the state still played a vital role in social policy. This was particularly evident in its intervention in the field of housing by developing safety nets based on carefully targeted state subsidies to address social marginality (ibid).

In Zimbabwe, the central and local government (Urban and Rural Councils) use national development budgets, donor funding, local government grants as well revenues to finance infrastructural provision (Kamete, 2006). The revenue is collected from utility users as provided by the Urban Councils Act of 1976 which gives the urban councils the right to collect revenue. Like in many countries, the local authorities also rely on government grants to fund infrastructure delivery (ibid). These grants are given both in monetary and material things.

Despite the availability of these sources of funds to finance infrastructural development, rapid urbanisation outstripped the efforts by the public sector to provide infrastructure (UNCHS, 2000). The adoption of policies such as the Structural Adjustment Programmes affected state contributions in providing infrastructure (Kamete, 2006; Kyessi, 2002). This then led to the private sector taking part in service delivery. It has also led to Private Public Partnerships (PPP) and user participation in infrastructure provision.

2.8.2 The Private Sector

The private sector comprising of financial institutions, material suppliers and building contractors play a crucial role in infrastructure provision (Chikomwe, 2014). Many authorities applaud the private sector as the most efficient high scale provider of infrastructure and producer of housing (Napier, 2002). This is because of its competitiveness which filters any possible bureaucracies which are associated with corruption, diversion of funds and delays in service provision among others (Payne, 1999). The private sector has proved very instrumental in finance mobilisation and other specialist capabilities, skills and resources (ibid; Napier, 2002). The sector is profit–oriented which causes private developers to desist from infrastructure provision in low cost housing. This led to

enactment of laws in many countries to make sure that the private sector was taking part in infrastructure and housing delivery (Tomlinson, 2007). This also led to Private Public Partnerships as well as user participation in infrastructure delivery.

2.8.3 Private Public Partnerships (PPPs) in Infrastructure Provision

The universally agreed definition of PPPs is rather elusive (Sobuza, 2010; Jefferies and Mc Gregor, 2008). The term PPP refers to "a cooperative venture between the public and private sectors built on the expertise of each partner that best meets clearly defined public needs through the appropriate allocation of risks and rewards" (Canadian Council for Private Public Partnerships, 2008:76). Wallace, Promery, Lampert and Sheehan (1998) give a broader and more inclusive definition of PPPs where they define it as including arrangements undertaken with a combination of not-for-profit private and public participation in programmes both involved in a more dynamic manner, each contributing something and sharing some level of risk. The main characteristic of PPPs is the pooling together of resources from the public and private sector sources to achieve commonly agreed goals (Ibem, 2010).

PPPs offer a new governance paradigm that is multi-disciplinary and inter-sectorial in nature and holds the hope for a feasible, coordinated and more equitable policy framework (ibid; Sengupta, 2005). According to Khmel and Zhao (2016) PPPs have become an increasing prevalent method for securing public services and infrastructure. It is of paramount importance to note that the choice of the PPP model to use depends on the type of project, market sector although it mainly seeks to improve efficiency, reduce cost, improve quality of services and infrastructure rendered, improve value for money and increased sources of funding (ibid). Regardless of the merits, PPPs are associated with risks of increasing costs and reduced control of public assets (UN Habitat, 2011). To attain a successful partnership in PPPs encompasses a competitive tender process in selecting partners through bidding which ultimately leads to the increased cost of the project (ibid). Bidding is a crucial stage for a project to expand skills and evaluating a project before tendering out and before its implementation (ibid). However, all the costs incurred in these processes are thus summed up with other costs to come up with the overall cost of the project becoming additional costs. Partnerships are also related with high capital costs as the private sector relies on borrowed money which will accrue more interest (Chikomwe, 2014; Price Water House Coopers, 2005).

While the private sector would normally absorb an important portion of the project risk, it follows that important decisions pertaining to the project, outcomes, pricing and distribution are inadvertently and mandatorily shared with the partner (UN-Habitat, 2011). This often results in the

loss of public control over basic public goods like housing, basic infrastructure, supporting services as well as labour issues around job pay and security (ibid).

PPPs mobilise funding for urban infrastructure in many ways. They rely, to varying extents, much on government financing, corporate financing and project financing (Khmel and Zhao, 2016). However, they also rely on corporate financing from financial institutions which gives a relief to the public sector as it will no longer be obliged to fund the project (Chikomwe 2014; UN Habitat, 2011). PPPs usually obtain three categories of funds from corporate funding (Ye, 2009). These include equity, subordinated debt and senior debt and are normally referred to as capital categories. However, as already discussed, infrastructure provision under PPPs is expensive as all the additional cost ultimately means increased cost to the project. This, among other factors leads to voluntary organisations having a stake in infrastructural delivery since they are not mainly profit-oriented.

2.8.4 Non-Governmental Organisations and Community Based Organisations

Non-Governmental Organisations (NGOs) and Community Based Organisations (CBOs) play a pivotal complementary role in infrastructure provision (Anagal, 2007). These organisations operate effectively in assisted self-help projects (Napier, 2002). Given the interest of the state and private sector in housing, many analysts have thought that sustainable infrastructure provision and management in low cost housing is best achieved through the involvement of more progressive and ideologically driven NGOs (UNCHS, 1996). Therefore the main interest of the NGOs and CBOs is to capacitate active participation of communities (residents) to ensure reliability, continuity and sustainability in infrastructural provision and management (Anagal, 2007).

In some instances, they are commented for bringing much needed financial, technical and other resources to dispense development (UNCHS, 1996). They rely much on donor funding as the source of finance (Napier, 2002). Nevertheless, their operations are affected by mismanagement of funds and inflated salaries and fringe benefits for the executives which affect their degree of service delivery (Anagal, 2007). Additionally, NGOs' nature of suspicion and posturing opposition of government usually affect them because they are usually not allowed to operate in politically unstable countries (ibid). This ultimately leads to user participation and control in infrastructure provision and management.

2.9 The Self -Help Approach in Infrastructure Provision

The Self-help approach was adopted in the 1960s and 1970s deriving from John Turner (1972)'s thinking to resolve housing problem of the less fortunate and low income groups. It was originated

as the not-assisted efforts of the urban poor to house themself. This marked the shift in housing from site and service schemes to the schemes where residents contribute their own savings to provide for services and infrastructure (Kyessi, 2002).This self-help approach can either be aided self-help or managed self-help (Harris, 2003a). In Zimbabwe, it marked the introduction and adoption of new policies such as 'pay for your own service schemes' where residents are supposed to contribute their own money to pay for services and infrastructure. In Pakistan and Thailand, infrastructure was perceived as a postponeable expenditure and was subsequently given low priority in scheduling budgetary expenditure which promoted a self-help approach among residents (Choguill, 1999). Through this self-help approach 800 000 residents of Orangi district of Karachi managed to build their own sewer system in 1987 (ibid).

Nevertheless, the self-help strategy is criticised as a strategy grounded on the idealist notion of communalism and a return to artisanry by the majority poor (Burgess, 1992) and anti-authoritarianism in a utopian socialism (Napier, 2002). Critics also argue therefore that the approach does not challenge the inequitable structure of the society thus helping to maintain the status quo.

2.10 Importance of Infrastructure in Housing.

Infrastructure provision is important in safeguarding health, protecting the environment and promoting the efficient operation of the human settlements (Kyessi, 2002). It therefore enables the sustainability of these human settlements. According to Abdul Azeez et al (2015) infrastructure is an important parameter for assessment and innovator for status of any urban system as urban growth relies on sufficient infrastructure. In Africa, infrastructure deficiency reduces the urban growth rates by 20% (Leo, Morello and Ramachandran, 2015). To understand the significance of infrastructure it is quite relevant to discuss as well the challenges caused by lack of infrastructure. The significance is thus grouped under social, environmental, physical and economic. This section will therefore analyse them according to this classification.

2.10.1 The Role of Infrastructure in Enhancing Social Inclusion and Equality.

Access to a complete set of basic infrastructural services is crucial to attain social development goals and ensure equal prospects for all citizens to partake in a country's economy (Gnade, 2013). This is because a backlog in infrastructure inhibits economic and social inclusion (Owusu, 2010). Lack of infrastructure usually affects the legality of a settlement since provision of infrastructure for land development is often a requirement for the land to be legally recognised and authorised by local governments (Kihato, 2012). For instance, in South Africa, the declaration of a township depends on among factors, on infrastructure being included (ibid). The legality of a settlement thus affects its

acceptance by other neighbourhoods. According to Owusu (2010) poor infrastructure has repercussions on community characterisation and stigmatization by other neighbourhoods which leads to the exclusion. These "deep–rooted exclusions affect the realisation of city rights" (Huchzermeyer, 2014: 65) among others being the right to the city. Thus infrastructure provision is of great importance in enhancing social inclusion, equality and access to rights.

2.10.2 The Role of Infrastructure in Enhancing Livelihoods.

Infrastructural availability is also vital in enhancing livelihood opportunities for residents (Amis and Kumar, 2000). From a modernisation perspective, the lack of infrastructure is responsible for under-development and poverty (Amis and Kumar, 2000). It impedes opportunities for low income households to generate income and to provide incentives to allow them to improve their shelter and settlements (Kyessi, 2002). Infrastructure therefore affects households' livelihood diversification. The lack of these livelihood activities deprive households of the opportunity to improve their incomes and expose them to different dimensions of poverty such as deprivation, social inferiority, vulnerability, powerlessness and humiliation (Chambers, 1995). Thus the adequacy of infrastructure in housing reduces poverty through the improvement of livelihood basis to allow for livelihood diversification (Mara, 1997).

2.10.3 The Role of Infrastructure in Stimulating a Healthy Settlement

Infrastructural availability is also crucial in stimulating a healthy settlement as its availability reduces disease impact and spread (World Bank 1994; Zakou, 2009). Inadequate infrastructure provision threatens both the environmental and health aspect of housing (ibid). Sub-serviced settlements imply health risks to the inhabitants (Mulwanda and Mutale, 1994). For instance, most informal settlements in Lusaka have a shortage of portable water and they use shallow wells that are hardly 3 metres below the ground (ibid). Faecal contamination of water in wells is high since many of them are located near pit latrines which are used in the settlement ibid). This then exposes the residents to diseases such as cholera. In addition, lack of good sanitation is related with high health risks (Mara, 1997). It has led to the outbreak of epidemic diseases in the eighteenth century in large sectors of Urban British Population (ibid). Furthermore, in Congo (Zaire), the genocide of Rwandans and regrouping of refugees caused many diseases such as diarrhoea and cholera due to lack of proper sanitation (Kyessi, 2002). According to GOZ (2009), the Zimbabwean cholera outbreak of 2008 which affected 8 % of the country's population started in Harare as a result of lack of basic services (water and sanitation). This affected the development of the nation as there was diversion

of funds allocated to other developmental projects to cater for the epidemic (ibid). Therefore, the availability of infrastructure is essential to reduce disease outbreaks and promote development.

Effective environmental management is supported by the availability of infrastructure. Indiscriminate dumping of solid waste culminates into negative effects on lives and environment at large (Olukanni, Adebayo and Tenebe, 2014). Dumping of solid waste also leads to the blockage of drainage paths (ibid). Lack of storm water drains and less management of the available drainage results in floods which impact mainly on the lives of people. According to Udoka (2013) the yearly experienced floods in Nigeria are due to blocked drainage canals. It is also believed that the recent floods in Johannesburg, South Africa, were due to blockage of storm water drains (Davies, 2016). Hence, infrastructure provision is important for the effective management of the environment.

2.10.4 The Role of Infrastructure in Reducing Crime.

Infrastructure availability enables proper registration of properties in the settlement which helps in reducing anti-social activities like crimes (Adebayo, 2006). Increased criminality is often associated with sub-serviced settlements which often lack infrastructure (Kyessi, 2002). For instance, it was noted in the 1970s that the crime in Manzese, Tanzania, fell with the area's upgrading (Kironde, 1995). In South Africa, there is high crime rate recorded in informal settlements (Meth, 2016). The hyper- permeability of housing in these settlements directly exposes residents' experiences to crime (ibid).

2.10.5 The Role of Infrastructure in Increasing Property Values

The presence of infrastructure in a settlement creates an attractive environment (Kyessi, 2002). Basic infrastructure such as roads enhances the accessibility of the settlement which improves the value of the developed land and properties. For instance, in a study conducted in New York to assess the impact of light rail transit stations on residential property values, it was observed that every house located a foot closer to a light rail station increases average property values by $2.31 (using geographical straight line distance). This denotes a positive relationship between residential property value and distance to a transit station being an infrastructure. According to the Gauteng provincial government, objectives for certain areas surrounding Gautrain stations include increasing residential densities, promoting retail and office activity and improving pedestrian links in the vicinity, all of which are likely to increase property values (Cloete, Mushongahande and Venter, 2014). "The same scenario presented above witnessed in Akwa Ibom state in Nigeria where properties around newly developed infrastructure are seen to have increased in value in recent past

compared to what used to be before" (Udoka, 2013: 28). For instance, areas of the new federal prisons located at Ikot Ekpene and the International Airport among others (ibid).

To buttress the point, Mundeme (1996) explained that inaccessible property is as good as no property. Infrastructural availability improves housing condition values and attracts home owners to improve their houses as well (Famuyiwa and Otegbulu, 2012). Property improvements and maintenance help in the appreciation of the property values since the value of property is also determined by the existing infrastructure, available supporting services and the condition of the neighbourhood among other factors (Johnson, Davis and Shapiro, 2005).

2.10.6 The Role of Infrastructure in Enhancing Even Population Distribution and Development.

Population distribution in settlements is affected by the availability of infrastructure and services although there are other exceptional cases where distribution is determined by the cost of living in that area which makes people overcrowd in informal settlements (Kironde, 1995). In many instances, lack of services and infrastructure in new settlements cause densification and overcrowding in old settlements (Kyessi, 2002). For example, in Dar-es-Salaam while the overall population density is about 7 people per hectare, densities of between 370 and 630 people per hectare has been recorded in some older and formal settlements like Manzese, Tameke, Tandika, Kariako and Mogemeni (Kyessi,2002). There was also an over-spill of population to flood plain areas near most of the formal settlements due to lack of infrastructure and serviced land in nearby settlements (ibid). This population distribution affects available infrastructure as the population far exceeds the infrastructure's supporting capacity.

The development spirit is also promoted by the availability of infrastructure (Kironde, 1995). In many instances, the lack of services suppresses development as it affects housing consolidation. In addition, the lack of services causes under-utilisation of the property (Kironde, 1995). Many houses remain unoccupied as the residents vacate to settlements where there is enough infrastructure and supportive services. For example, houses in Abuja remain unoccupied due to lack of infrastructure provision as residents vacated from them in search of a healthy and comfortable environment (Abdul Azeez et al, 2015). Additionally, economic crisis, international migration, violence, low housing qualities and lack of services also led to uninhabited houses in the Northern Estates of Mexico with 5 million uninhabited houses out of the 35 million housing population which is 14 percent of the total housing (Bredenoord and Montiel, 2014). This then causes overcrowdedness and densification in old settlements. l therefore posit that infrastructure provision is important in

enhancing even population distribution which does not overload the available infrastructure and services.

As discussed above, infrastructure provision enhances even population distribution which then causes even development (Kironde, 1995). However, lack of services and infrastructure development causes ribbon development and urban sprawl (Kyessi, 2002). In Dar-es-Salaam, lack of infrastructure and services in some settlements ends up causing ribbon development along major roads to cater for the effect of inaccessibility of those settlements (ibid). Ribbon development is inefficient in terms of land-use as land near the city centre remains under-utilised whilst land distantly located is developed which finally increases distances between places, a case which was witnessed in Chiang City (Srinurak and Nobuo, 2014). There was distance increase between work-place and housing trip in Chiang city from 9km in 1999 to 17km in 2002 (Srinurak and Nobuo, 2014). Consequently, this meant increased cost of travelling. Additionally, the cost of providing supportive infrastructure under such development is costly than in more dense areas. The same applies to urban sprawl where infrastructure provision is difficult and costly (Kironde, 1995).

2.10.7 The Role of Infrastructure in Driving Investment .

Infrastructure provision facilitates improvement of land values (Kyessi, 2002). Land and property values are suppressed due to lack of infrastructure. This has got a direct impact on the return on investments (Sygga, 1992). Availability of infrastructure also means better and higher rentals which offer investors better returns from their rented property (Julius, 2009). As already discussed, some of the property will remain unoccupied which means no returns at all to the investor (Abdul Azeez etal, 2015). The issue of uninhabited houses in Puebla (a city in Mexico) affected the investors' returns due to overdue mortgages as beneficiaries decided not to pay since they had vacated the properties (Bredenoord and Montiel, 2014). In Dar –es Salaam, some hotels and guest houses lost patrons due to poor access roads (Kyessi, 2002). Thus, infrastructural provision is crucial for investment returns.

It is easy to have an updated property register and database when there is infrastructure and services in a settlement (Kyessi, 2002). This makes it less challenging to have and enforce a property taxation system to collect taxes (ibid). Furthermore, there is an increased cost recovery possibility as the availability of well-functioning infrastructure and services promote the community's willingness to pay. It is also easy to monitor land and property invasions if the property is registered which promotes effective cost recovery (Kironde, 1995).

2.11 Factors Affecting Infrastructure Provision

Infrastructure and service delivery problems differ between countries, within countries and cities (Kamete, 2006). This is affected by a number of factors which include governance, economic and social (Chirisa and Jonga , 2009 ; Wild , Chambers, King and Harris , 2012). The thrust of this section is to discuss these factors which hinder infrastructural provision drawing literature from global, continental and local cases.

2.11.1 Increasing Rate of Urbanization

Rapid urbanization is another factor which impedes infrastructural development (Kihato, 2012). The pressures of urban growth are constantly creating greater demand on available resources due to a mismatch between population and institutional changes (Kihato, 2012). There was a recorded increase in levels of urbanization in Ghana in the year 2000 from 44% to 51 % in 2009 (Owusu, 2010). In Zimbabwe the increase in urbanization levels led to high occupancy rate from the allowed rate of 6 people per $20m^2$ to 12people per $20m^2$ resulting in constant municipal pipe blockages (GOZ, 2009).

Since the 1982 urban population rise, service and infrastructure provision has been hampered (Muchadenyika and Williams, 2016). This has led to many challenges of urban sprawl, poverty, housing and infrastructural provision challenges (Munzwa and Wellington, 2010). Hence service provision has not been proportionate with urbanization levels. Table 2.4 below shows Zimbabwe‘s urbanization levels from 1950 and focused levels to 2050. From the table it can be noted that there is an increase of urban population and also the future predictions are showing a great margin in which urbanization will occur from 2020 to 2050. It is crucial to note that there is often a mismatch between economic performance and urbanization (Muchadenyika, 2014). The economic collapse in Zimbabwe left the government unable to pay even its employees and in a way this led to the suspension of all other state‘s responsibilities (Coltart, 2008). The state was therefore unable to provide services and infrastructure. Hence this reality of economic challenges coupled with urbanization resembles ‘shattered dreams and hopes’ (Potts, 2006).

Table 2.3 A Projection of Urbanization levels in Zimbabwe from 1950 to 2050 in percentages.

Year	1950	1960	1970	1980	1990	2000	2010	2020	2030	2040	2050
%	10,64	12,61	17,36	22,31	28,99	33,76	38,25	43,92	50,71	57,61	64,35

Source: UN Habitat, 2010.

Unemployment is one of the economic challenges which have hit Zimbabwe (Coltart, 2008; MDC, 2013). This high unemployment coupled with urbanization are some of the factors which have affected service delivery in many countries with Zimbabwe included (Kamete, 2006a; Anagal 2007). This leads to diversion of funds from other projects by the state so that it focuses on other welfarist projects of food relief and subsidizing of health (basic necessities).

2.11.2 Funding Challenges

Infrastructural provision is capital intensive which makes it increasingly remain the sole responsibility of the state (Udoko, 2013). However, many states have got financial challenges which directly affect service and infrastructural delivery (Kihato, 2013) despite the fact that it is a common good. In many instances, the local authorities rely much on central government grants and subventions which have been declining (Kyessi, 2002). For example, in Zimbabwe, the government is not financially stable, resulting in the cancellation of many government grants and government housing programmes (Kamete, 2009). The Structural Adjustment Program of the early to mid-90s (which encouraged reduction of government expenditure) meant reduced government subsidies. According to Kyessi, 2002 over-reliance of the local authorities on central government subsidies has affected service and infrastructural delivery mainly from 1993 to 1995 as the state had less funds to offer as grants.

This lack of funds coupled with high inflationary rates in Zimbabwe (economic collapse) affected service and infrastructural development as the state had to prioritise services than infrastructure provision (Coltart, 2008). This caused the shifting of other policies and programme (like the shift from site and service schemes to parallel development in Zimbabwe) due to lack of funds (GOZ, 2009). This lack of funds has led to the adoption of policies such as 'Pay for your service scheme' which was introduced under the National Housing Delivery Program of 2004-2008 (ibid). Thus, there is need for a well–organised, efficient housing finance system and new means of financing infrastructure delivery (Tomlinson, 2007; Kihato, 2012). And these should include small grants, government subsidies and microfinance to support household incremental self-help approaches to

infrastructure delivery. According to Choguill (1999) the people of Karachi district in Pakistan managed to progressively improve their infrastructure with the aid of loans and microfinances.

2.11.3 Inadequate Budgeting

Despite the availability of funds, there is need for adequate budgeting by the state (or stakeholders providing infrastructure). Inadequate budgeting leads to blocking of projects (Udoka, 2013). Budgeting allows for pre-assessment of the project, integration and alignment of priorities by different departments with a stake in the project to avoid non –compliance and incompletion of projects due to uncoordinated development (Umhlaba Housing Group, 2013). Uncoordinated development is also associated with the skipping of some crucial stages. This is a consequence of weak institutional arrangements, and absence of coordination among departments which impedes infrastructure provision since inadequate budget and lack of pre-feasibility study is connected to the blockage of a project.

Poor budgeting is also seen as a human resource challenge (Mdlongwa, 2014). “Many municipalities across South Africa just do not have the people with the requisite technical skills and in cases where they do there is sometimes a shortage of skilled personnel who can assist the municipality in rendering quality services to the people” (ibid:1). This affects budgeting since the available personnel might not be competent enough.

2.11.4 Political Interference

The politicization of service delivery has led to political interference in service delivery (Ademiluyi, 2010). Political interference causes fast tracking of projects leading to the overlooking of some critical stages which affects the efficiency and effectiveness of service delivery (Umhlaba Consulting Group, 2013). This is because politics overrides all stakeholders thus weakening all structures which would be coordinating the project and affecting their accountability (Hardoy, Pandiella, Urquiza, 2005). In a way, political interference affects policy and institutional coherence (Wild etal, 2012). Consequently, it leads to the abandonment of projects despite their relevance (Udoka, 2013). This case is common if the successive government has a negative attitude to projects started by its predecessor resulting in unfinished and abandoned projects (ibid). For example, the abandonment of the metro line projects in Umoja (Kenya) by the military administrators despite the significance of the project in urban transport (Ademiluyu, 2010). Also, the change in political leadership in the Western Cape and Cape Town in South Africa, (from the African National Congress to Democratic Alliance) led to the abandonment of the Accelerated Managed Land Settlement (Eglin, 2009). Thus, change of political leadership also affects the effective

completion of projects which affects infrastructural provision and the type of infrastructure provided.

2.11.5 Corruption

Corruption affects much infrastructure and service provision (Ademiluyu, 2010; Udoka, 2013). It implicates the transparency and accountability in projects (Hardoy etal, 2005) which affects both the provision of new infrastructure and the maintenance of existing infrastructure (Udoka, 2013).Corruption is associated with mal-administration of funds linked with inflation of prices and purchasing inferior materials at exorbitant prices which result in shortened life cycle of a project or product (ibid). In terms of maintenance of the infrastructure, frequently fictious and high maintenance bills are raised; yet poor standard jobs may be done. Corruption is also associated with the embezzlement and diversion of funds which both affect the success of projects.

2.11.6 Government's Unwillingness to Liberalise Policies towards Infrastructure Services.

The public sector used to refuse to permit other actors in infrastructure delivery (Iseh, 2003). It was considered as the sole provider of infrastructure services and had a decisive role on what and when to give to residents (Kyessi, 2002). Thus the burden of providing infrastructure was concentrated on the three tiers of government notwithstanding the financial and organizational challenges they were facing (Payne, 1999). The public sector was affected by its bureaucratic framework which was also affecting decision-making and implementation of some projects which were seen vital at the local level (Anagal, 2007). Nevertheless, there was a paradigm shift in the 1990s in many countries to allow other actors in housing and infrastructure delivery through privatization, partnerships and encouragement of self-help approaches (Kyessi, 2002). This shift was due to the declining government coffers and the adoption of structural adjustment programmes which had promoted reduction of government expenditure (ibid). The failure to liberalise policies was hindering infrastructure delivery since the state's capacity to deliver was affected by many other factors. The paradigm shift to PPPs led to the improvement of service delivery due to the competitiveness of the sector and due to better sources of funds. However, these PPPs are operating at a limited scale which affects their rate of service delivery (Kihato, 2012). Despite this criticism, the liberalisation of policies improved service and infrastructural delivery since the move reduced the burden from the government or the municipality. According to Kihato (2012), the over-burdened municipality or state ended up prioritising wages and administration expenditure than infrastructure and service provision.

Due to the unwillingness to liberalise policies, infrastructure delivery is less participatory by excluding the input from the beneficiaries (Iseh, 2003). Despite the exclusion, participation is important as it empowers and entails a reversal of top down approach to embrace a new professionalism stressing reversals, decentralization, diversity in ideas and real empowerment which puts the last first- a mammoth task indeed that challenges the known, the knowledgeable and entrenched conventional professionalism (Chambers, 1995). Thus its facilitation is crucial in reversing the rigid and hierarchical controls of the government (Kyessi, 2002). Citizens who are stakeholders in projects should not be treated as passive recipients and objects but as decision makers, instrumental actors and agents of the projects (Cornwall, 2003). Thus, they must be given a choice and voice for the sustenance of the projects (ibid). This is significant in infrastructure management and provision as it enables effective sustainable management of infrastructure even in the absence of the provider and funder. Participation is a crucial in the promotion of self-help approaches in infrastructure delivery and in facilitating sustainable infrastructure (Kyessi, 2002). This is because self-help entails voluntary labor and encourages personal (non-funded) financial contributions (ibid). Disregard of grassroots actors has often negatively impacted on the success of infrastructure delivery.

2.11.7 Lack of Adequate Legislation and Formal Guidelines

Poor conditions of service are associated with contradictory legislation and poor enforcement (Kyessi, 2002). Lack of planned development control measures and poor national maintenance policy also affect the provision and maintenance of new and existing infrastructure respectively (Udokwa, 2013). The scenario results in the duplication of tasks which ends up causing institutional conflicts. According to the GOZ (2009), one of the challenges the Zimbabwean government faced was the lack of a clear policy guideline to specify the respective duties of each and every ministry. The available legislations (national laws, by –laws and ordinances) proved to be less effective due to lack of enforcement. This therefore hindered the provision and maintenance of infrastructure.

2.11.8 Public Attitude towards Existing Infrastructure

Despite the afore-mentioned effects of urbanisation, the existence and maintenance of public infrastructure depends upon the attitude of the public since it is common property. Common property is open to the public with everyone having free hold rights which gives them free ride rights (Wade, 1987). “The notion that public property is nobody’s property is still fresh in the minds of people in the world” (Udokwa, 2013:31). This notion accounts for the relaxed attitude by the public towards the property (Wade, 1987). To buttress the point, Aibangbee (1997) gave an example that

it is common for the construction workers to uproot a water distribution pipe without replacing it thereby causing avoidable wastage. Failure to replace it is not due to lack of knowledge but due to the attitude towards common property and need of collective action to repair the pipe. Hence, I can conclude that the maintenance and effective delivery of infrastructure depends on the attitude of the public.

2.11.9 Inappropriate Technologies and Inflexible Standards

Irrespective of the shift in demand and consumption patterns, there is over-reliance on traditional and conventional models of planning. Infrastructural planning and design based on the conventional model have concentrated on capital intensive strategies ignoring the local situation (Kyessi, 2002). Planning by outsiders (excluding the grassroots actors) shelved the needs of the local people which have led to technologies and systems which proved to be unaffordable and unacceptable by the grassroots actors (ibid). These designed criteria and standards have been supply-driven thus excluding the needs and affordability of the beneficiaries. Thus, there is need for a shift from traditional models of infrastructure planning and delivery since they are not sustainable to cover backlogs and meet Sustainable Development Goals.

2.12 Actions in Response to Poor Infrastructure Provision

Service delivery protests are one of the responses by citizens after government fails to deliver (Managa, 2012). “The government‘s failure to deliver and fulfil promises make communities panic and resort to protestation” (Burger, 2009). These protests are also motivated by lack of answerability of officials and lack of public participation (Managa, 2012). In South Africa 35% of these protests took place in informal settlements as a reaction to poverty, unemployment and dissatisfaction of the residents due to poor service delivery (ibid). Some of these protests are characterised by vandalism and high violence levels.

Despite the importance of infrastructure and services, governments are failing to provide them which make residents opt for self-help as a reactive response (Choguill, 1999). Governments and local authorities fail to provide these because they need higher capital injection to provide and sustain. “Infrastructure is frequently seen as a postponeable expenditure and is subsequently given low priority in the scheduling of budgetary expenditure” (ibid, 1999:289). In Pakistan and Thailand, governments and municipalities ended up releasing poorly serviced land which led people to progressively improve and collectively self-manage through self-help housing, an approach promoted by John Turner (1972). The failure by the South African government to provide services and infrastructure in informal settlements also led to informally provided basic infrastructure

through self-help approaches (Adegun, 2013). In his research on storm water drainage, Adegun (2013) found out that little was done by the state and municipality in Slovo Park which led to self-help approaches in which at some point, students from the University of Pretoria participated. Instead of leaving their settlements vacant, residents choose to progressively improve their settlements and houses incrementally through self-help approaches using the available resources and their limited incomes. Thus, Mills (2007) and Kihato (2012) feel that there is need for micro finance to supplement the residents' incomes.

2.13 Research Conceptual Framework

Drawing on the reviewed literature in this chapter, I developed this study's conceptual framework. A conceptual framework is 'an alignment of key concepts of a study which helps to position it in the bigger research enterprise' (Henning, 2004:26). It is a form of 'intermediate theory' that assists to properly and rationally connect all aspects of inquiry in the research. Figure 2.2 below presents the conceptual framework for this research. The framework shows elements experienced after land release by the state and the municipality in terms of service and infrastructure delivery.

As indicated earlier on, land release is the foundation for the success of any housing delivery programme (Kamete, 2009). The land release stage is then followed by infrastructural development. With regard to infrastructure, there are key stakeholders who face a number of challenges, resulting in the impediment of infrastructure development. Beneficiaries therefore respond to these challenges through protests and the self-help approach. As Choguill (2007) argues, these self-help approaches through collective self-management and progressive improvement ultimately lead to realization of infrastructure and housing. This is as presented in the conceptual framework in Fig 2.2

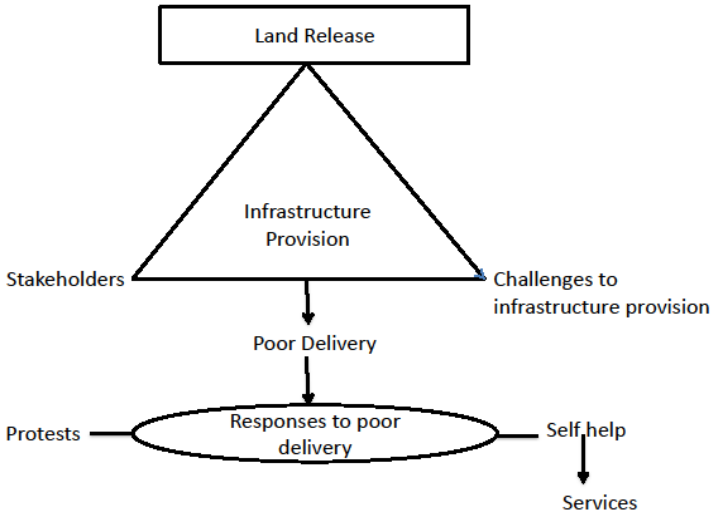

Fig 2.1 Research Conceptual Framework (Source: Author's own creation, 2017)

2.14 Conclusion

In summary, there are different housing development approaches which include the recent introduced parallel development in Zimbabwe which is trying to be unconventional yet formal and incremental. Payne (1999) explains different stakeholders in housing and infrastructural services under all these development approaches which are vital for policy making. Despite the importance of infrastructural development, these stakeholders are faced with challenges which are either issues to do with governance, corruption, shortage of funds, which therefore affects infrastructural delivery. However, some of there are other extrinsic challenges such as increased urbanisation rate, economic challenges and natural hazards which affects delivery. In response to poor infrastructure delivery, residents on the other hand resort to self-help approaches although on the other hand they do demonstrations and protests. However, the most striking and agreed position in the viewed literature is that other residents provide for their own infrastructure through self –help initiatives such as collective self-help management and progressive improvement.

CHAPTER THREE HOUSING SCENARIO IN ZIMBABWE

3.1 Introduction

This chapter offers a critical summation of the historical and the current housing situation in Zimbabwe. It also provides the development approaches used in pre and post-political independence of 1980 as well as the analysis of housing delivery in Zimbabwe. This background provides an essential foundation for grasping housing problems in Zimbabwe which later led to the parallel development approach. The background is necessary to determine the applicability of and challenges associated with parallel development approach so as to produce a workable approach to improve low cost housing delivery in Zimbabwe.

3.2 Historical Background

Zimbabwe has housing challenges that have over-arched the two different periods which are the pre independence and post political independence eras (Chipungu, 2011). Kamete (2006) referred to these housing challenges in Zimbabwe as a 'crisis'. The pre independence era (between 1890-1980) "left a legacy of housing backlogs , a radically discriminate, stratified and peripheralised settlement pattern for the black Africans"(Chikomwe, 2014; also see Chipungu, 2011). This is explained by the planning system which was legalistic, discriminatory and tough (Kamete, 1999). This planning approach made urban areas to be places of control and restriction. The other epoch is the post-political independence period which continues to experience inadequate housing supply regardless of policy revisions and relaxations.

3.2.1 Pre-Independence Epoch

During this period, segregatory policy frameworks were designed to discourage the Black majority from settling in the urban areas (Chikomwe, 2014; GOZ, 2012, Chipungu, 2011). Discrimination became the state 'religion' which coincided with class differences (Evans, 1997) thus housing delivery was patrimonial in terms of racial discrimination (GOZ, 2012; Chikwanha, 2005). Policies adopted for Africans during this era "were strictly anti-urban, giving restrictions to black home ownership and confined them to their natural rural habitat" (Tait, 1997:153). There was limited home-ownership for a few African elites which was capacitated by long leases from 1960 (GOZ,2012; Chaeruka and Munzwa,2009). African workers were regarded as temporary labourers and were therefore theoretically expected to return to their homes after their employment termination (Evans, 1997). This was effected through the Land Apportionment Act of 1931 which divided the

country into African and Non-African areas with all urban areas designated as Non-African areas (Chikwanha, 2005). For this reason, they were provided with bachelor cottages in hostels and these were meant for singles not a family unit (Ashton, 1969). Some of this bachelor accommodation was provided through employer housing schemes like the accommodation in Rugare, Harare, which was provided by the National Railways. These pre-independence housing conditions of Africans mirrored the perception that colonialism was only interested in the physical maintenance of the African urban labour force whilst depriving them the right to the city.

Site and service schemes were later introduced in 1935 to facilitate self-help approaches although the housing finance remained centrally provided and mainly catering for non-Africans (Chikomwe, 2014; GOZ, 2012; Chaeruka and Munzwa, 2009). This ultimately led to increased inadequate supply of housing which contributed to the backlog in the post-independence era since the colonial housing delivery determined the post-colonial housing situation and delivery practices (Nhongo, 1997).

3.2.2 Post-Independence Epoch

The post-independence period and later was a "watershed land mark era that saw the ushering in of a democratic political dispensation that brought a majority rule" (Chikomwe, 2014:39). This era was marked by the repealing and relaxation of restrictive laws which promoted the permanency of black urban residency which enhanced the right to the city (Chikwanha, 2005). The relaxation of these restrictive laws led to extraordinary rate of urbanisation (SARPN, undated). The urban population rose from 23% in 1982 to 30% by the early 1990s (ibid). As shown in table 2.4, the rate of urbanisation rose from 10,64% in 1950 to 22, 31% in 1980 and 33, 25% in 2010 with a projected increase to 43,92% in 2020 (UN Habitat, 2010).

As already discussed under section 2.5.4, rapid urbanization has negative repercussions on infrastructure and housing delivery. This led to increased urban poverty in the mid-1990s (Muchadenyika, 2015; SARPN, undated). Poverty is associated with deprivations which include dimensions of social inferiority, isolation, physical weakness, vulnerability and powerlessness among others (Chambers, 1995). These deprivations ultimately affect the well-being of poor residents which make them even more vulnerable. Due to their vulnerability, the poor are left with no alternative but to opt for informal settlements and other forms of unauthorized residences (Huchzemeyer, 2014). Thus, urban poverty unavoidably results in urban informality through informal settlements, illegal extensions (backyard extensions) and change of land uses as people try to adjust to urban poverty (Kamete, 2007).

3.3 Post Independence Housing Policies and Programmes

3.3. 1 An Overview of the Policies and Programmes

The government's housing policies aimed at perpetuating its collective egalitarian and democratic principles (Chikwanha, 2005). To accomplish these aims the state adopted five policy measures: "the adoption of freehold tenure (home ownership); the adoption of an aided self-help approach; the establishment of building brigades; the formation of building cooperatives to complement the aided self-help approach; the introduction of rent control regulations and the involvement of the private sector in the provision of low income housing" (ibid: 89). There was also the promotion of cooperatives in the provision of low-cost housing.

3.3.2 Home Ownership Scheme

This scheme promoted direct housing provision by the state from 1980 to 1985 (Marongwe etal, 2011). The scheme allowed house occupiers to purchase government or council rental stock through rent to buy (Auret, 1995). This then marked the conversion of rental stock to home-ownerships (Gumbo, 1994). The conversion of 90% of these local authorities' high density rental stock to home ownership afforded the Blacks (Africans) an opportunity to own property (GOZ, 2012; ibid, 2009). However, there was an increased housing shortage since the policy emphasized on home-ownerships with a smaller percentage being developed for rental purposes.

3.3.3 Rent controls

The relaxation of restrictive laws led to increased urbanisation which increased housing demand whilst the supply remained constant (Makwembere, 1998). For this reason, property owners were increasing rates at an alarming rate, resulting in the adoption of rental controls with a view to protecting tenants from increased rates (Chikwanha, 2005). The state through the Ministry of Local Government Rural and Urban Development adopted the Statutory Instrument 626 of 1982 (rent regulation) (ibid). This regulation denied the landlords the right to increase rent without approval by the rent board (Makwemberere, 1998). The policy aimed at keeping rentals and rates down as well as preventing the transfer of wealth and income from the poor tenants leaving them desperate without any income to finance and acquire other basic necessities (ibid). The idea was to protect the low income families from continuous rising of rents availing them the chance to compete with other house seekers on the housing market (ibid).

However, the policy sounded biased as it was not applicable on state and municipality properties as they were allocated to War Veterans in 1980 (Chikwanha, 2005). The decision was to promote the 'liberation culture' putting to disadvantage the responsible authorities which were manning these properties (ibid). The War veterans were only paying electricity and water charges which put the municipalities at a disadvantage as they were not collecting any rent from those apartments. Consequently, the municipalities were unable to build and provide other new apartments (Harare City Council, 1983).

3.3.4 Aided Self-Help and Building Brigades

These approaches were designed to work in unison although the site and service scheme started with the World Bank (Choguill, 2007). Both the schemes assumed that beneficiaries would pull their resources together with less assistance from the state and local authorities (Harare City Council, 1983 Chikwanha, 2005). The responsibility of the state (or local authority) was to produce serviced stands or serviced stands with a core house on serviced land (Patel and Adams, 1981). Their production was to promote aided self-help and promote the services of building brigades as to make low cost housing affordable for the urban poor as they were going to complete the housing construction through the incremental approach (Marongwe et al, 2011). Both schemes were implemented as a measure to deal with urban informality by reducing homelessness through the promotion of affordable means for low cost housing. According to Rakodi (1990) site and service schemes were used in Harare for the development of Glenview, Chitungwiza, Dzivarasekwa, Warren Park and Hatcliffe. These were provided by the state whereas the site and service schemes in Kuwadzana were provided with the aid of external funding from USAID (ibid). The state supported these schemes because "they were in line with socialism which promoted self-reliance and collectivism" (Kamete, 2001b:174).

This approach managed to produce a number of stands as shown in table 3.1. The number of serviced stands produced was more than the houses delivered. The state could afford to produce more stands as they were less capital-intensive than the production of a complete housing unit. This made it to be adopted and implemented by 33 local authorities in 1984. Marongwe etal (2011) explains that the 1991 and 1992 drought affected the delivery of both the completed houses and stands. This was because the state concentrated on food provision as it was an immediate need which made the success of these two schemes to be dependent on other variables such as the viability and stableness of the economy and availability of funds among others.

Table 3.1 Public Sector Housing Production 1983-2000

By end of Year	Completed Houses	Stands Delivered
1983	12 089	14 000
1984	9 385	15 000
1985	5 031	6 000
1986	6 124	14 845
1987	5 230	11 223
1988	4 862	16 500
1989	1 000	4 292
1990	600	6 951
1991	-	-
1992	-	-
1993	1 200	26 667
1994	950	27 000
1995	3 000	53 333
1996	1 600	7 400
1997	2 500	2 000
1998	3 000	6 200
1999	3 500	44 848
2000	2000	54 020

Source:*(GOZ, 2005)*

3.3.5 Housing Cooperatives

Cooperatives were adopted with the objective of encouraging people to support the unrestricted and equity principles of the new government (Marongwe etal, 2011; GOZ, 2009; Chikwanha, 2005). Their formation started in 1986 although it was spontaneous (Kamete, 2001b). The formed cooperatives were getting technical support from the Housing People of Zimbabwe and the Zimbabwe National Association of Housing Cooperatives (ZINAHO) which are umbrella bodies for housing cooperatives which were later formed in 1999 and was fully registered in 2001 (Marongwe

etal, 2011). By 1995 more than 565 cooperatives were registered under the Cooperative Act of 1990 (Vakil, 1994).

Cooperatives are expected to find their own land, register and service it, and secure their own finances to develop and administer housing construction for their members (Vakil, 1994). Hence, cooperative members are anticipated to raise and manage their resources together through collective self-management (Makwembere, 1998). For this reason, they were exempted from taxes and they also received large subsidies from the state every year (ibid). Fifty percent of the cooperatives registered a large number of members in 2000 as people were motivated to join by the belief that cooperatives would be given first priority on land allocation, which was also going to facilitate them in jumping the waiting-list queue (Nyakuwa, 2010; Chikwanha, 2005). However, the government has since been sceptical about their operations which have resulted in it unwilling to continue loaning money to the cooperatives.

3.3.6 Pay-For-Your-House Scheme

In addition to cooperatives, a Pay-For-Your-House Scheme was introduced in 1985 with a view to mobilising funds from potential home-seekers. The funds would be used to supplement an equivalent contribution from the GOZ to help build a house for the low-income civil servants and the public through this self-financing scheme (Mutekede and Sigauke (2007). However, the project was not successful largely due to inadequate financial contributions and alleged corruption in the management of funds (ibid).

3.3.7 Upgrading of Pre – Independence houses and informal settlements

This programme included the upgrading of bachelor accommodation by local authorities (GOZ, 2012). These local authorities were allocated soft loans to upgrade the bachelor cottages to three or four-roomed houses and flats with security of tenure (ibid). The government managed to upgrade the Chirambahuyo and St Mary's informal settlements as well as upgrading the Mbare flats in the 1980s (Chaeruka and Munzwa , 2009). However, there was less upgrading despite the presence of regulatory and statutory instruments which legitimated such upgrades (Chirisa, 2012). All these initiatives were backed up by some national programmes, policies and other statutes which were enacted and implemented by both the public and private sector.

3.4 National Housing Policies in Zimbabwe

3.4.1 The National Housing Policy (NHP) of 2000

Up to 2000, the GOZ did not produce any housing policy except for some revisions and statutory instruments which were released (Chikwanha, 2005) although it held some Conventions. The enactment of this National Housing Policy of 2000 was inspired by the 1997 National Housing Convention. The adoption of this new housing policy in 2000 was mainly to address the over-million housing backlog although the policy did not led to the construction of any housing units.

3.4.2 The National Housing Policy of 2012

The policy was produced in 2012 after some consultations and deliberations on the National Housing Convention of 2009 held in Victoria Falls (GOZ, 2012). During the convention, the President called for the enactment of a new participatory and inclusive housing policy (GOZ, 2009). The policy was to focus mainly on the promotion of low-cost housing development initiatives so as to address lack of decent, affordable and secure housing. The outstanding part of the policy is that it is anchored on participartoryto and inclusive approaches to housing development. It also encoporated the private sector into housing provision, giving specific attention to indigenous private playes , “with a view to establishing a sustainable and reliable housing development” (GOZ, 2012:5). It intended to address overcrowding, shortage of infrastructural and supporting services (ibid). The government‘s role was to play an enabling (facilitatory) role to promote these low-cost initiatives and promote housing through removal of bottlenecks in land delivery process (ibid).

3.5 National Housing Programmes in Zimbabwe

3.5.1 The National Housing Programme of 2003

The GOZ produced the National Housing Development Programme (NHDP) from the NHP of 2000 with an intention to clear the urban housing backlog of 1,25miilion housing units by 2008 (GOZ, 2003). The state saw this programme as a vehicle for future housing delivery. Through this programme the state would acquire 310 406, 4 hectares of peri-urban land in a bid to attain the planned target of housing (Marongwe, 2011; GOZ, 2003). The programme called for the “reformation of the current housing delivery system through the formation of an integrated institutional framework for housing, introduction of alternative building technology and informal sector planning on housing” (Marongwe etal, 2011:62). The integrated framework was expected to improve coordination and efficiency in housing delivery. Fig 3.1 shows the stakeholders’ roles in the implementation of the programme. Despite the well-spelt-out roles, the country suffered from

hyperinflation and was under economic sanctions after the Fast Track Land Reform Programme which affected investment and possible partnerships in housing delivery (GOZ, 2012).

For the success of the programme , the government was to locate beneficiaries at the centre of this housing delivery system for them to construct their own houses consistent with their socio-economic status within the favourable environment created (GOZ,2003). This programme recognised the government as a facilitator / enabler (ibid). Other stakeholers would become the key players in the adminstration of the housing delivery process. To achieve the programme 's targeted 1 250 000 units, each province had to set a target of 250 000 housing units for the five years although the target was so ambitious owing to the national delievery rate of 15 000 to 20 000 units between 1995 and 2000 (GOZ,2003). To ensure this programme's success, the government later restated the need for a broader response in housing through an incremetal housing programme in 2006 which it referred to as 'Parallel development ' (Munyoro, 2009).

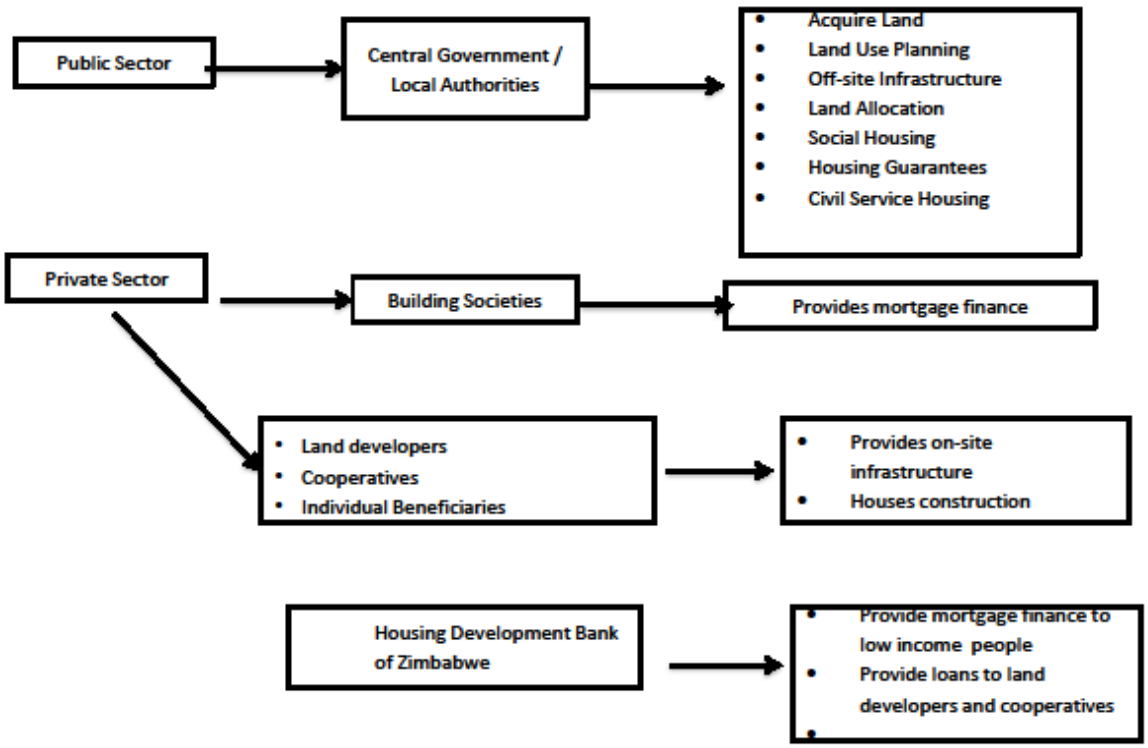

Fig 3.1 Stakeholders' Roles in Implementing the Programme
Source: *GOZ, 2003.*

3.5.2 Operation Murambatsvina (OM) of 2005

The relaxation of the restrictive migration laws during the pre-independence era led to an increasing rate of urbanisation which increased urban informality (Kamete, 2009). In 2009, the GOZ took an impulsive decision to demolish all forms of informality through an operation named OM (Clean-up campaign) (UNSE, 2005). OM was launched so as to enhance spatial order and adherence to the planning principles since the problems of sporadic, disorderly and chaotic urbanisation were manifold (Kamete, 2009). Many critics view OM as a drastic decision taken without considering other options like upgrading and regularisation (Marongwe etal, 2011). Additionally, Huchzermeyer (2011) contends that OM was undoubtedly Africa's iconic post-millennial eviction and unnecessarily unleashed massive destruction of housing assets and livelihoods. About 70 000 households lost their houses and livelihoods due to OM which affected 20% of the national population (ibid; Tibaijuka, 2005). This OM increased homelessness since those backyard shacks and extensions were the largest housing stock. In Mutare, 34 000 backyard extensions were demolished against 27 000 formally recognised and approved dwellings (Toriro, 2006). However the GOZ felt that the homeless

figures were exaggerated and were meant to tarnish the political image of the country (GOZ, 2005). Also in defence of the programme, the GOZ claims that it was meant also to abate some crimes that had crept into the intense chaos of informality; widespread prostitution and growing rate of HIV/AIDS (GOZ, 2005). As a response, the GOZ introduced a reconstruction programme aimed at building decent houses for the victims of Murambabtsvina.

3.5.3 Operation Garikai (Hlalani Kuhle) of 2005

It was a reactive programme to address the aftermaths of the drastically implemented OM (Marongwe etal, 2011). After OM funds were made available to the Ministry of Local Government for the construction of basic four roomed core houses for affected families across the country's urban areas (Matekede and Sigauke, 2007). As much as the International Monetary Fund (IMF) had earlier on discouraged Zimbabwe from direct involvement in construction of houses and a construction unit had stopped in 1998, GOZ revived the process (ibid). There was urgency to address the otherwise impulsively implemented OM.

By 2007, 1 200 units were built to completion with 1 006 units at various construction stages (Mutekede and Sigauke, 2007). This output was far below the annual target of 5000 units due to funding challenges and serious economic hardships in the country (ibid). Overall, the programme is criticized for benefitting and funding under-serving beneficiaries who were allocated houses on partisan basis (ibid). Critics also challenge the government for delivering fewer units due to its production of complete or core units, and they suggest that the government was supposed to adopt site and service schemes for the victims to incrementally consolidate their structures (ibid).

To all intends and purposes, the two programmes of OM and Operation "Garikayi" were largely unsupportive of the NHDP of 2003. The OM in particular could be described as *ultra vires* and reversive of the noble intentions and achievements of NHDP that were still valid till 2008.

3.5.4 The Home Link Housing Programme of 2009

It was a product developed by the Reserve Bank of Zimbabwe with the need to tap into foreign currency of Zimbabweans living and working abroad (Marongwe, 2011). The programme involved a housing scheme where the foreign based Zimbabweans were supposed to pay an instalment of $500 (ZAR 6500) for 10 years and they were supposed to be handed over a completed housing unit after paying the whole instalment. They were supposed to pay this using foreign currency rather than the Zimbabwean dollar. The programme however was supposed to benefit only citizens residing and

working abroad excluding those who reside in the country despite their ability to pay the stipulated installments. However, the programme failed to be successfully following its resistance by the targeted beneficiaries who criticised it for milking them of their money without access to the property (ibid). It is also criticized for not incorporating the middle and low-income earners who stayed in the diaspora.

3.5.5 The National Housing Delivery Programmeof 2015

In response to the failure of the NHDP of 2003 and operation Garikai due to land shortage among other factors, the GOZ introduced the NHDP of 2015. The main thrust of the programme was to quicken land servicing and enhancing security of tenure for beneficiaries (GOZ, 2015). It also focused on the provision of decent, affordable, functional and durable housing to the populace (ibid). The introduction and implementation of the policy was in support of the country's Zimbabwe Agenda for Sustainable Socio-Economic Transformation (ZIM ASSET) of 2013-2018. To meet the target of the policy, the GOZ through this programme adopted the revision of standards. The programme was gender-sensitive in terms of livelihoods improvement through the setting of principle of balanced employment for both men and women during the implementation of all housing projects under this programme (ibid). The principles of the programme speaks much to the monitoring of developers as GOZ perceives that the failure of the 2003 NHDP to deliver was due to lack of developers' monitoring and relaxation of principles governing their operation (ibid).

3.6 Important Statutes that influence Housing in Zimbabwe

3.6.1 Regional Town and Country Planning (RTCP) Act of 1996

The Act provides for the planning of local areas with the motive of conserving and improving the physical environment (RTCP, 1996). It offers a revision of the RTCP Act of 1976 which was enacted during the pre-independence era. The Act ensures the coordinated and orderly spatial development of the country by providing some specific development guidelines which much support from the Department of Physical Planning (Chirisa and Dumba, 2011; Kamete , 2009).

The RTCP Act is regulatory and facilitatory in nature in a bid to address the enduring challenges of housing, increasing poverty and development control (Chirisa and Dumba, 2011). It works closely with the local and master plans. The Act is basically theorized and complex thus it lacks the experiential and complex realities (Denath, 2002). The Act is also known much for maintaining an elitist position in the standards of infrastructural service provision mainly in low-income residential estates without much regard to the ever-increasing presence of informality (Chirisa and Dumba,

2011). It ideally should be supporting practical changes in lowest possible housing standards and low-cost technologies to cater for the low-income urbanites.

3.6.2 The Housing and Building Standards Act of 1996

It provides for the establishment and control of funds related to housing and buildings. The Act provides for the establishment of the housing guarantee fund which is a necessary guarantee to housing loans taken to purchase land and construct houses (Chikomwe, 2014). It also provides for the construction of houses and buildings including the provision of essential services connected to construction.

3.6.3 Minimum Housing Standards and Revision

These are pronounced by the Ministry from time to time through Statutory Instruments and Circulars (Chikomwe, 2014; Marongwe etal, 2011). The purpose of the revisions is to allow affordable housing for the poor (GOZ, 2009). The 1992 revisions permit the use of cheap material like farm bricks whereas Circular 17 of 1994 permits relaxation of some standards in infrastructural development (Marongwe etal, 2011). Some of these revisions were enacted to support housing services and livelihoods for the urbanites. Section 6 of Statutory 216 of 1994 permitted other non–residential uses in residential areas. These were allowed to support the livelihood bases of the urbanites although this was in opposition to the provisions of the local and master plans. However, Muchadenyika (2015) feels that these revisions, relaxation of by-laws and planning standards were deemed piecemeal hence the continuous clash between planning authorities and the urban-poor's procedures over housing delivery. Despite the raised notion, these guidelines and policies led to the enactment of some National Housing Policies and Programmes.

3.7 Housing Delivery in Zimbabwe

Historically, the provision of low-income housing was exclusively the responsibility of the public sector although other stakeholders come into play after the 1990 Economic Structural Adjustment Programmes (Department of Physical Planning, 2001). The term public sector denotes an organization owned and financially supported by the central government for example, ministries, parastatals and local authorities (GOZ, 1986).

Due to the escalating backlog, the GOZ partnered with other sectors such as: the private sector, external agencies and Community Based Agencies (CBOs) as a new vehicle to complete efforts (GOZ, 2012). The Private sector includes building societies, insurance companies and employers (ibid). From 1986 to 1994, building societies disbursed 14 355 housing loans for the purchase or

consolidation of houses (Rakodi, 1990). The GOZ is therefore aware of the private sector's capability to reduce housing backlogs through the release of funds regardless of the sector's ideologies of profit maximisation and long term loan repayment periods which lead to increased interests (Chikomwe, 2014; Mutekede and Sigauke, 2007).

The World Bank is another partner which supported projects from 1985 and 1994. In Harare, it produced 21 000 low-income houses through the provision of mortgage finance to the private institutions in housing construction (Mutekede and Sigauke, 2007). The GOZ later identified a partnering and facilitative approach to housing development and management as leveraging community and private sector initiatives through PPPs (GOZ, 2012).

Community Based Organisations (CBOs) play a crucial role in housing provision. They provide housing especially mostly to poor communities in the country. The Zimbabwe Housing People's Federation (ZHPF) is one example of a CBO, it was founded in 1997 from the federal process (spirit) of *Umfelandawonye* (we die together) (ZHPF, 2009). The *Umfelandawonye* provides an interesting and revolutionary case of housing provision and innovation, varying from planning, engineering, construction, roofing and plumbing to reduce the cost of incrementally built core houses (ZHPF, 2009). ZHPF works in partnership with *Dialogue on Shelter*, a supporting technical arm, which mobilises funds to augment the daily savings and revolving-loan fund. Its main task is to facilitate an interface between central government, local authorities and other external agencies and communities (ZHFP, 2009).

3.8 Conclusion

This chapter has given a synopsis of the historical background to housing provision in Zimbabwe from the colonial to the post–independence dispensation of the 1980s. Major housing policies, programmes and projects implemented have also been reviewed. This chapter also highlighted the contributions of the public and private sectors, CBOs and the external agencies to the housing problem. In the next chapter l focus on giving a detailed description of the Victoria Ranch Case study.

CHAPTER FOUR BACKGROUND TO THE VICTORIA RANCH CASE STUDY

4. 1 Overview

This brief chapter presents some background to and a planning framework for the Victoria Ranch case study. In order to contextualise Victoria Ranch the chapter describes the location of Masvingo City and offers the layout-out plan of the Victoria Ranch. This chapter also presents the population, employment rate and the socio-economic activities of the City of Masvingo allowing room for an understanding of the livelihoods and governance issues of Masvingo.

4.2 The City of Masvingo

Masvingo is the oldest city in Zimbabwe established in 1890 by the colonial Pioneer Column in its northwards crusade to conquer Africa and Zimbabwe (Magimisha and Chipungu, 2011). Masvingo has maintained economic and social status as a growth pole in Masvingo Province (ibid). It is the provincial capital of the Province with six districts, see Figure4.1. The city has since grown from a population of less than 50 000 inhabitants in the 1990s to 88 000 urbanites in 2012 (Chikomwe, 2014).

The city of Masvingo is run by the Masvingo City Council (MCC) through the mayor (Murwendo, 2011). The Mayor was elected and serves for five years ibid). The current running mayor was selected as a candidate from the opposition party (Movement for Democratic Change) and he replaced another mayor who had served for ten years (Chikomwe, 2014). Being the headquarters for Masvingo province, the Masvingo city hosts many provincial and district political party meetings although in 2016 it had the priviledge to host the Zanu Pf National Congress (Maponga, 2016).

The dominant land uses that anchor the economy of Masvingo are commerce and the booming residential uses. Major institutions are Masvingo Teachers' College and Great Zimbabwe University Main Campus on the eastern fringe of the town, about 7 kilometres from the city centre. Masvingo Polytechnic College is, however, 3 kilometres from the city centre. Industrial development, like in many other cities in the country, has become stunted or diminished and in some instances dysfunctional in the wake of economic problems that have besieged the country. As such, major industrial concerns like the Cold Storage Commission, Simbi Steel Company and others which employed several thousands of workers have since closed between 2005 and 2009 resulting in the diminishing of economic activities in the city. Masvingo City currently has a very high unemployment rate but there is no data on this.

While the residential and commercial uses appear to be performing comparatively well compared to those relating to industry, there are clear manifestations of under-performance. Magimisha and Chipungu (2011), observe that the city has not been attracting significant investment inflows especially in the industrial sector. The establishment of the Great Zimbabwe University (GZU) in 2007 with a City Campus based on and erstwhile private secondary school was received as good news by the business community and residents (Chikomwe, 2014).

Masvingo is located at the confluence of the Shakashe and Mucheke Rivers (Musingafi, Kwaedza and Kaseke,2011). It receives between 450-700 mm of rain per annum and has an average temperature of about 26^0c making agriculture viable in its immediate surroundings (ibid). This however, has been affected by the politics around land delivery. Masvingo consists of low density suburbs namely; Rhodene, Target Kopje and East Vale which are all former 'white' residential areas. Its high density suburbs are Rujeko, Runyararo, Mucheke and Victoria Ranch, these being low income townships.

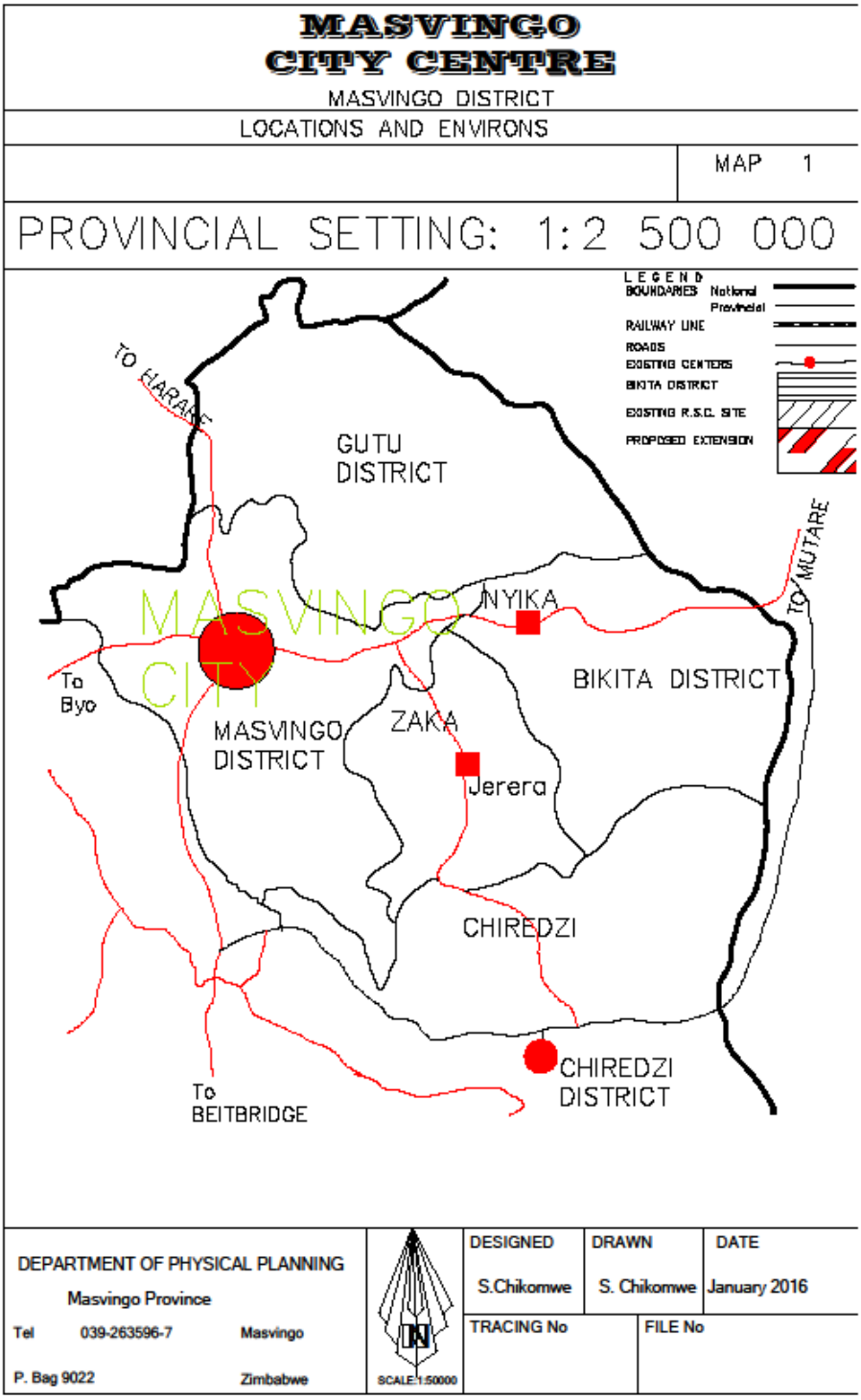

Fig 4.1 Location of Masvingo city within Masvingo Province (Source: Provincial Department of Physical Planning, 2016.)

4.3 Background of Victoria Ranch

Victoria Ranch is situated on the Western side of Masvingo City (see Figure 4.2) on the land which used to be peri-urban basing on the city's master plan (Chikomwe, 2014). The land used to be owned by Caswell Meats. However, it was expropriated in 2002 and was declared state land (Masvingo Department of Housing, 2007). The land was managed as idle land under the Masvingo Rural District Council (MRDC). Since its conversion to residential use in 2006 under the National Housing Delivery Programme, it is managed by the Masvingo City Council and MRDC under the Memorandum of Agreement (Chikomwe, 2014). Politically, Victoria Ranch falls under Masvingo Urban West Constituency which is made up of three wards each represented by a selected ward councillor (Musingafi etal, 2015). The Victoria Ranch is also 8km to the south west of Masvingo city centre (ibid). It shares boundaries with Mucheke and Runyararo West high density suburbs.

The Victoria Ranch consists of 10 000 stands, making up 30% of the city's housing stock (Chikomwe, 2014). Apart from residential stands, land in Victoria Ranch was allocated to recreation (3 stands designated as parks), religious (14 stands designated for churches), education (three stands for primary schools and two for secondary schools) and clinics. Commercial (shops and vendors' designated markets) and light industrial uses are intended to form the economic nodes (Masvingo Department of Housing, 2007; 2015). See Figure 4.3.

4.4 Aims of the Victoria Ranch project

The main aim of the Victoria Ranch Project was to reduce homelessness through easy accessibility to land in the form of home ownership, and relaxed construction by-laws. Masvingo was affected by Operation Murambatsvina like any other city in Zimbabwe which left it with a high housing backlog and increased homelessness (Toriro, 2006). Operation Murambatsvina demolished 30 000 backyard shacks and extensions in Masvingo mostly providing rental accommodation and this formed the largest part of the housing stock in Masvingo at the time. In response to the increased housing need, the GOZ through the Department of Public Works and National Housing launched the Victoria Ranch project, and adopted parallel development to speed up housing consolidation (Provincial Department of Housing, 2007).

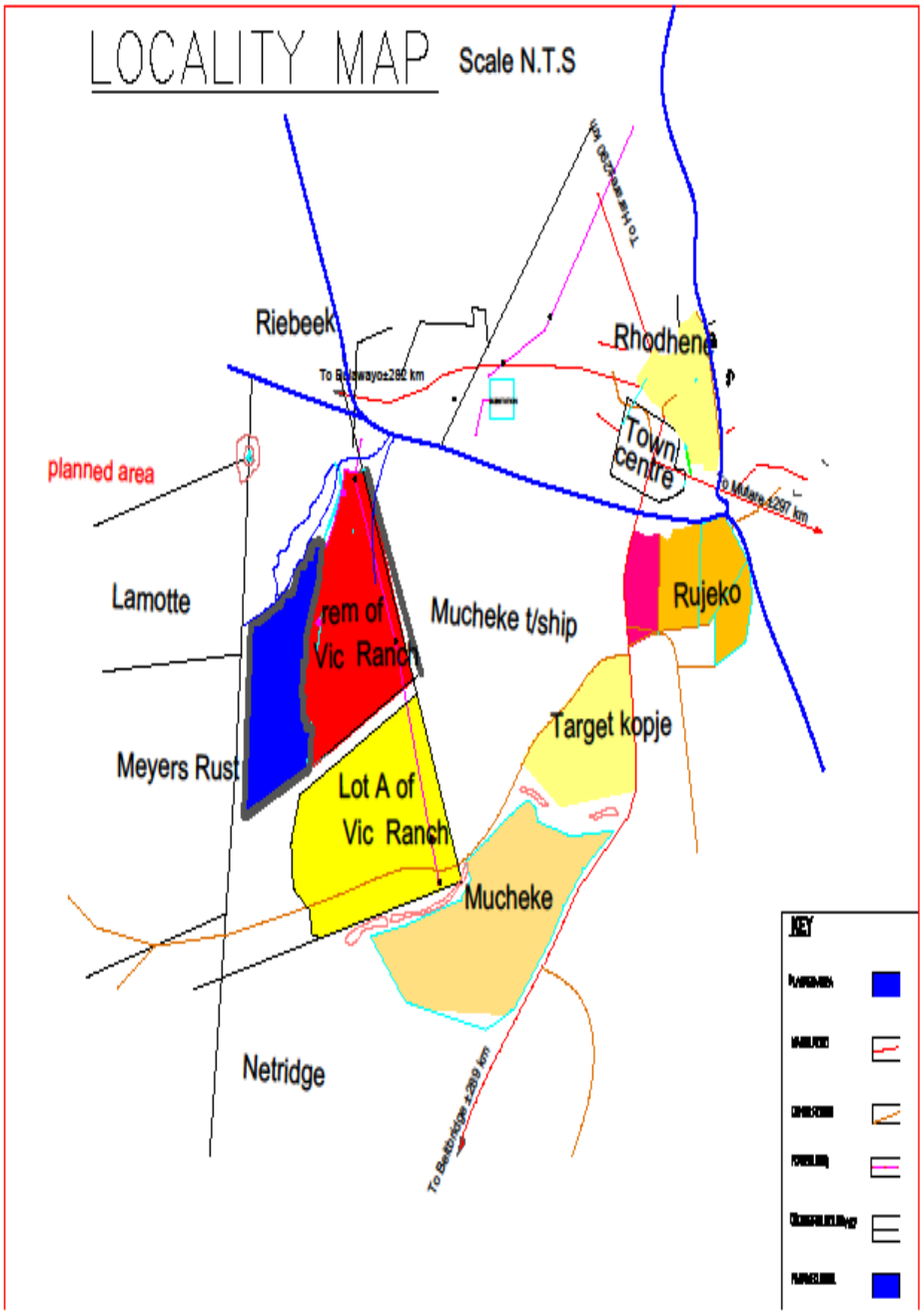

Fig 4.2 Locality map of Victoria Ranch, Zimbabwe (Source: Provincial Department of Physical Planning, 2016).

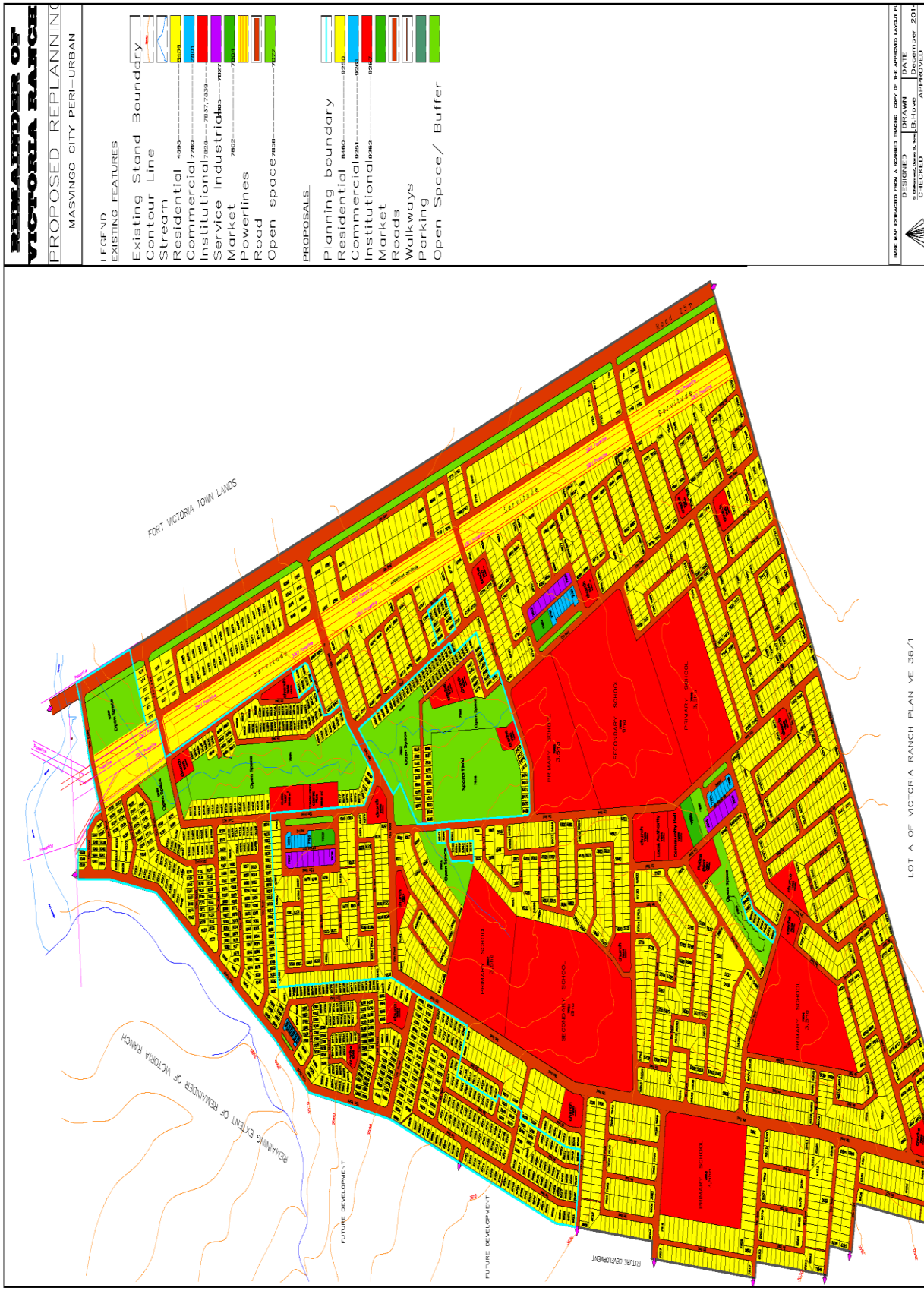

Fig 4.3 Layout map for Victoria Ranch (Source: Provincial Department of Physical Planning, 2016)

As already mentioned in the introduction, infrastructure and service production remains a challenge in Victoria Ranch with no water, sewer and electricity reticulation and social facilities such as schools and clinics (Chikomwe, 2014). As l will explain in the next chapter, the City of Masvingo was at the time of interviewing, in the process of providing off-site infrastructure but the process was slow. The state of the roads and sanitation in the township was having a negative impact on socio-economic opportunities.

A small proportion of the residents in Victoria Ranch are formally employed owing to the economic challenges the country is facing (Masvingo Department of Housing, 2015). Those without formal employment are involved in informal economic activities such as brick moulding, selling of wood and vending. These take place within Victoria Ranch.

4.4 Conclusion

Victoria Ranch Township was formally established through town planning, in the form of layout and land-use planning. It forms a substantial addition to the formal residential area of Masvingo. However, its anticipated function is not fulfilled, largely due to the absence of infrastructure. These are the challenges that l unpack through an analysis of interviews in the next chapter.

CHAPTER 5: PRESENTATION AND ANALYSIS OF DATA

5.1 Introduction

This empirical chapter presents an assessment of the findings from the semi-structured interviews. These were with beneficiaries of the Victoria Ranch development programme and officials involved in the township development programme. For ethical reasons, to protect the identity of the participants names are not used and instead several terms such as “respondents”, “participants”, “informants” and “interviewee” are used interchangeably. The chapter refers to officials as the key informants.

5.2 Overview of the Victoria Ranch Project

The Victoria Ranch project was launched in 2005, though it was implemented in 2006. According to (Official 3, personal Communication, 2016) the project was established as a product of the 2003 NHDP. However, as one official shared, it is generally understood that the project originated in reaction to the homelessness caused by OM in 2005. It had the intension of reducing the housing backlog and improving accessibility. The understanding is that though it was politically motivated, the project was controlled by the Ministry of National Housing. One Key informant had this to say,

> *“The Victoria Ranch was a fast-tracked housing project , which was implemented to cover up for the negative impacts of Operation Murambatsvina thus it was done haphazardly”*
>
> *(**Official 4, personal com, 2016)***

The Victoria Ranch project specifically aimed at reducing homelessness by providing affordable and easy- to- access land (Masvingo Department of Housing, 2007). According to one of the key officials the government had to regulate, revise and relax some housing and construction by-laws so as to reduce the barriers hindering the poor from having access to housing and accommodation (Official 3, personal communication, 2016).

5.3 The Trajectory of the Victoria Ranch Project.

The 10 000 residential stands in Victoria Ranch were allocated to beneficiaries as well as cooperatives. Beneficiaries were required to open an “Access to Home Ownership Scheme” account with the Founders Building Society and deposit monthly instalments as determined by the Provincial Housing Committee, which had the role of controlling all the activities and development of the Victoria Ranch (Masvingo Department of Housing, 2007). The cooperatives in turn were supposed to contribute funds through their members (ibid). This account scheme was intended to finance the

provision of water, sewerage and electricity, and therefore was to operate until servicing of stands was complete (ibid). At this point the beneficiaries were not yet allocated plots (ibid). By the end of July 2007, the scheme had 3 204 active accounts with a bank balance of ZIM$533 523 917, 33 (approximately ZAR 298 773, 4) (Official 3; personal communication, August 7 2016).The Provincial Department of Housing (through the committee) was the only stakeholder who had access to the withdrawal of the money (ibid).

However, the economic challenges faced by beneficiaries affected the payment of instalments (Official 6; personal communication, August 7 2016). The hyperinflationary and interest rates caused some account holders to be inconsistent in their payment of instalments while others ceased making deposits altogether (ibid).The government was incurring costs of land surveying and subdivision (ibid). It then started to incur some expenses as there was virtually no cash to sustain the surveying and provision of infrastructure. As a result, the Department of Housing decided to withdraw from leading the housing development to promote participatory leadership through cooperatives. If it had not withdrawn, the Ministry was going to be sued by the contractors who were doing land surveying as they were still surveying with the instruction from the ministry (ibid). Other ministries and cooperatives then formed a consortium to manage the whole project particularly infrastructure development (ibid).This led the government to take on the role of an enabler, guider and overseer of the project although the Ministry held the secretarial post within the consortium (ibid).

The consortium was made up of representatives from the developers and housing cooperatives(the cooperatives include Vashandi, Pepukai, Progressive Teachers Union, Shine Plus, Pure Gold and December 24), MRDC, MCC, Ministry of health, State Security, Ministry of Housing, Department of Physical Planning and the Minister of State for Provincial Affairs (ibid). One year down the line, the Vashandi housing cooperative decided to withdraw from the consortium although it remained part of the common programmes such as designs. According to all key informants, the contributions to the scheme continued declining. This ultimately led to the suspension of project activities due to insufficient working capital, exacerbated by and escalating inflation at the time (ibid).

The change of currency resuscitated the programme in 2009 (Respondent 6, personal communication, August 7 2016). The beneficiary had this to say;

> "We *were hopeless on the situation and thought we had been cornered but the Rand regime changed our story" (**Resident 6, personal com, 2016)***

However, the change of currency affected affordability and many members of the scheme were still unable to pay the account service charges (Respondent 3, personal communication, August 7 2016).

This led to the adoption of the use of one account through the merger of more than 3000 accounts to a single centrally-managed account. The consortium failed to mobilise the non-paying members (ibid) but gave them a grace period of one year to pay their instalments, after which the consortium would advertise the stands.

The most controversial aspect of the development of the Victoria Ranch was the re-advertisement of the stands of the non-paying members after the grace period. One key informant from the Provincial Department of Housing explained in grief that the project lost about 50% of its initial beneficiaries due to this change of currency as they failed to pay the instalments (Official 3, personal communication, August 7 2016). These non-paying members were not compensated as the contributions they had made before were affected by inflation before they were used (ibid). The project thus failed to benefit its target group, namely a category of poor households that were assumed to be able to make a certain level of contribution. The project instead came to benefit the middle and upper class that had the funds to pay for the instalments (ibid). The official had this to say:

> "*I feel that the government is supposed to revisit some of its policies if it needs the real poor to benefit. With regards to the Victoria Ranch project the government was supposed to subsidise the project*"
>
> *(**Official 3, personal com, 2016)***

This official felt that the post-independence housing policies and programmes in Zimbabwe are excluding the poor rather than being pro-poor. As a recommendation, the official suggested revisiting and amending existing policies to benefit the real poor.

5.4 Processes and Management of the Project

5.4.1 Memorandum of Agreement (MOA)

Through secondary data, I found that the Victoria Ranch project is located in MRDC and not in the MCC. I raised this in my key informant interviews as Official 1 (personal communication, August 4 2016) explained, the MCC abut Victoria Ranch with land earmarked for urban future expansion. In terms of Section 83 of the Rural District Councils Act Chapter 20:13 and Section 223 of the Urban Councils Act Chapter 29:15 these two (MRDC and MCC) were to sign a MOA for the efficient running of the township in terms of environmental planning, management and development control. The MOA outlines the salient fundamental obligations and conditions within which MRDC and MCC were

to operate for a transitional period of two years (2007 and 2008) or until Victoria Ranch was incorporated into MCC. It has to stipulate the roles of each party entering into the agreement (ibid).

The MOA was an important tool in the management and administration of the Victoria Ranch project. According to official 2 (personal communication, August 4 2016), the success of the project was affected by misunderstandings between these two parties. However, since the formation of the consortium in 2009, these parties were not much involved in the day-to-day management of the project.

5.4.2 Management at Cooperative Level

After being allocated the stands, the beneficiaries were supposed to submit a house plan for approval to the MCC and after the approval they would then proceed with house construction or modification of the core house (Official 3, personal communication, August 7 2016). According to one beneficiary, the processes and management of the project were done at cooperative level (governing those beneficiaries) although the consortium was overseeing the project at the overall level (Respondent 1, personal communication, August 2 2016). This was because the stands were sold to individuals through cooperatives / developers, as already highlighted (the cooperatives were also the developers). Hence their allocation differed much from the cooperative to which the beneficiaries were affiliated (ibid). During his study, Chikomwe (2014) observed that the obligation to allocate the stands rests with the developers and the cooperative and not GOZ nor its structures. Some cooperatives like Vashandi were allocating stands to beneficiaries with a core house after the beneficiary had paid the initial deposit of $2500 (R32 500) (ibid). Whether the allocation responsibility was relegated to the developers by design or default remains an elusive question as GOZ is noticeably out of the process and, in the process lost accountability and relevance in this regard.

5.5 Parallel Development at Victoria Ranch

5.5.1 Overview of Parallel Development

Originally the Victoria Ranch was supposed to be developed through formal conventional development (Provincial Department of Housing, 2007). According to Official 3 (personal communication, 4 August 2016) the implementation through the so-called ‘parallel development’ namely, allowing occupation of the stands with house construction while service provision was still underway, was due to misunderstandings which existed between MCC and the MRDC before the signing of the MOA. In his study of the efficacy of PPPs in housing delivery at Victoria Ranch, Chikomwe (2014) found that parallel development at Victoria Ranch emanated from the

unwillingness of the MCC to connect Victoria Ranch to the water and sewerage mains. The MCC was arguing that it was operating under an overload since the mains had the capacity for use by 10 000 residential stands and were never modified (upgraded) despite increase in population to 30 000 residential stands for the whole city (ibid). Under pressure to release stands following the crisis created by Operation Murambatsvina, the GOZ then adopted 'parallel development' implementation for Victoria Ranch (Official 4, personal communication, August 7 2016).

5.5.2 Aims and Benefits of Parallel Development at Victoria Ranch

Provision of Home Ownership

Following Operation Murambatsvina, the housing problem in Masvingo was so intense that the provincial administration approached the Department of Housing to make a plan for the vacant state-owned land on the city's outskirts (Official 1, personal communication, August 4 2016). As already mentioned, the decision to adopt parallel development was to enhance rapid release and easy accessibility to and development of the stands provided through the project. Reflecting on positions by authors such as (Kellet and Moore, 2003), home-ownership was understood as a means to reduce social exclusion, vulnerability, lack of security of tenure, lack of a sense of ownership and lack of freedom and to enhance social belong. Thus freehold titling was adopted as the tenure form for this project.

Affordability

Parallel development was implemented to promote poor household's access to decent and affordable housing. One key informant viewed parallel development as a unique form of incremental housing which reduces the expenses and makes housing affordable. As already discussed in chapter 2, formal housing development is costly and time consuming. The adoption and implementation of parallel development potentially speeds up the development process given that people are expected to build their houses whilst services are being provided (GOZ, 2012). From the research, I observed that households accessing sites through cooperatives (therefore not giving core houses) built their own core houses to stay in whilst constructing their dwellings. The beneficiaries that I interviewed explained that this allowed them not to have to rent accommodation elsewhere, while progressing with their dwellings as funds permit. Figure 5.1 shows a self-constructed core house of a cooperative member.

Initial affordability of the stands was a point that beneficiaries emphasised in the interviews. One respondent had this to say:

"Stands here were cheap that even we widows with small vegetable businesses managed to buy them" ***(Respondent 5, personal com, 2016)***

All beneficiaries commented positively on the cost they were charged on the stands. They also highlighted the flexibility of purchasing terms and conditions. Some said they bought the stands for cash at $3500 (R 49 000) whereas some bought their stands on five or ten-year instalments. Those who bought their stands on a five year contract were to pay an initial deposit of $1500 (R21 000) and instalments of $100 (R1400)/month. After the initial deposit, the beneficiaries would be allocated their stand and start constructing their own houses. However, the payment for purchasing the stand is separate from the payment for infrastructure (Respondent 7, personal communication, 12 August 2016). By comparison, Wezhira project in Masvingo developed under formal conditions (by the Infrastructural Development Bank of Zimbabwe) , released stands of 700m^2 at $14 000 (R196 000), more than double the price at Victoria Ranch (Maponga,2016).

However, I was unable to interview one of the households which lost its stake in the project because of the inability to pay. The trajectory of those households must be mentioned in relation to affordability. That is, not all original beneficiaries can be positive about the affordability.



Fig 5.1 illustration of a self-built core house in Victoria Ranch (Source: Author's photograph, August 2016)

Promotion of Self-Help Processes

The adoption of parallel development also made the project affordable to the state. One key informant from the provincial department of housing had this to say:

"Parallel development promoted a self–help approach which reduced the burden for the state" ***(Official 2, personal com, 2016)***

Households conduct their self-help construction with the limited financial support from the cooperative, developers, GOZ or financial institutions. Where developers have provided a core house, the beneficiary has a launch-pad to start to develop their houses on their own. Gilbert (2004)

found that most governments in poor countries are encouraging self-help production. Landman and Napier (2010) concluded that self–help approaches are emerging to be a central component in housing delivery since the resurgence of interest as prompted by Turner's writings between 1960s and 1970s. These self-help approaches are dweller-controlled and the GOZ (2015) refers to them as people's housing processes'. Incremental self-building in Victoria Ranch is illustrated in figure 5.

5.6 Challenges Experienced Due to Parallel Implementation and its Delays.

From the research, l found out that there are many challenges being experienced in Victoria Ranch due to incomplete parallel development. As already mentioned, despite rapid house consolidation, there are still no services and social facilities in Victoria Ranch. From observation, l noted that there are temporary services. The residents l interviewed pointed to range of challenges they are experiencing due to this lack of services. These range from social, economic to physical challenges.

5.6.1Community Exclusion and Stigmatisation

All the interviewed residents highlighted that the lack of services in Victoria affects their settlement status. As highlighted by Gnade (2013) the availability of services enhance equality of societies and attainment of social development goals. Thus, lack of these services contributes to segregation and exclusion. One resident explained that they feel as if they live in an isolated and secluded sub-part of Masvingo, with its own subculture due to this lack of services. She said

> *"I have wasted my money to buy a stand here; this is a typical state planned informal settlement"* (***Resident 8, personal com 2016)***

This beneficiary expressed that she was psychologically affected by the state of the settlement due to the lack of services. She felt the area contained a form of urban informality segregating it from other neighbourhoods in Masvingo. This goes hand in hand with Owusu's (2010) explanation that poor infrastructure has repercussions on community characterisation and stigmatisation. It was evident that residents felt that Victoria Ranch was the challenge of stigmatisation due to lack of infrastructure and social facilities.

5.6.2 Increased Poverty

Residents raised concerns about the deepening of poverty due to lack of services. Respondents explained that they rely on various livelihoods rather than formal employment due to the economic challenges the country is facing. According to Chambers (1995), livelihoods are important as shock-absorbers and safety nets. Respondent 7 (personal communication, August 12 2016) said that the availability of services like water and electricity would improve the living standards of residents

through gardening and informal trading of items like ice, meat among others. Absence, of these services constrained such livelihoods to be shock absorbers and to bring an extra income.

5.6.3 Physical and Health Conditions

During the research I observed that there are no storm water drains in Victoria Ranch. I observed flooded and eroded roads due to poor drainage (see figure 5.2). One compounded the other, as one official explained that they opened up only one road but that in the absence of storm water drainage that road had been damaged. The residents are maintaining the eroded and damaged roads on their own. The eroded roads make the township inaccessible which causes transport challenges in the area. The stagnation of flooded water also leads to disease outbreaks such as cholera and typhoid (Kyessi, 2002), common outbreaks which Zimbabwe has experienced in recent years. Echoing this, the official I interviewed from the Provincial Department of Health lamented the health status of households in Victoria Ranch. He explained that the township is a health hazard zone due to lack of services and clinics.



Fig 5.2 Stagnant water in a road due to poor drainage(left) Eroded road due to rainfall(right)

(Source: Author's Own Photograph , August 2016)

As a result of parallel development, the Provincial Department of Housing in collaboration with the National Ministry of Health adopted the use of a 'sky loo toilet' (see fig 5.1). This is an open system with unsealed pits and they are not household owned (however many households don't have thus they share with neighbours). The sky loo toilet can cause bacterial contamination to the underground water sources that can eventually lead to the epidemiological outbreaks. The

cooperatives have also installed boreholes and communal underground water sources (wells) (Official 5 personal communication, August 11 2016). The official explained that there are high rates of cholera outbreaks experienced in this township which are disturbing since little has been done to improve the available services in Victoria Ranch. A potential health hazard is also due to the location of the settlement next to the dumping site although it is treated regularly (ibid).



Fig 5.3 Sky Loo Toilet used in Victoria Ranch (Source: Author's Own Photograph, August 2016)

5.6.4 Reduced Property and Use Values

A further impact of the lack of infrastructure and social facilities was a reduction in property values. Beneficiary respondents said that the value of their properties is being affected by lack of infrastructure. This affected even the rental value since they were renting out rooms in their properties at half the price of the nearby neighbourhoods like Mucheke and Runyararo West. Further, the use value for owners was also reduced, some having to reduce their daily expenses by moving into more conveniently located and serviced neighbourhoods, and instead, renting their properties to better-off households. They were themselves renting more suitable accommodation in nearby neighbourhoods.

5.6.5 Damage to Housing during Subsequent Installation of Services

The experience in Victoria Ranch was that house consolidation prior to provision of services in some instances led to the later damage to the structures where infrastructure was subsequently installed. An official from a cooperative explained that when they started the laying of sewerage and water pipes, some trenches had to pass underneath a housing stand (as the stands were not properly laid out). In the area developed by Vashandi, rock blasting as part of the trenching for service reticulation damaged an adjacent house. Fig 5.4 shows the proximity of the trenching to the core houses in the Vashandi area. The damage to the house occurred down the same trench. Vashandi cooperative did

not allow me to photograph the damaged building. This damage was disadvantageous to the owner, but also to the cooperative which had little finance available to compensate the owner who in turn had to wait for a lengthy period. The official explained that there were no clear guidelines on compensation after such a destruction which makes the beneficiaries incur the final loss.



Fig 5.4 Sewerage Trench in Victoria Ranch where the destruction happened (Source: Author's Own Photograph, August 2016)

5.7 Perceptions of Prevailing Challenges at Victoria Ranch

In the interview with both the residents and the official, I asked for perceptions and expectations relating to the challenges in Victoria Ranch. These ranged from political to economic issues as I present below.

5.7.1 Politicisation of the Project

As already explained the Victoria Ranch was implemented with the aim to remedy the consequences of Operation Murambatsvina. Thus, it was politically motivated. As a result, the project had no clear guidelines (Official 2, Personal communication, 4 August 2016). "The policy guidelines were not clear and were only mentioning that land stands need to be allocated to cooperatives and individuals thus we had to rush to register cooperatives" (ibid). Resident 2 (personal communication, 4 April 2016) feels that the politicians and the consortium officials took advantage of the lack of clear policy to monopolise the project which led to all the challenges the township is facing. The perception exists

among residents that all the stands set aside for schools, shops, and clinics are owned by politicians as well as by officials who were the management of the project.

Resident 2 (personal communication, April 4 2016), emphasised the point on politics saying that everything in Zimbabwe has been politicised and especially urban spaces are now political. This makes even professionals to move from professionalism to being partisan in service delivery. The respondent explained that the politicisation of the projects affected even the release of tenders and stands. He feels that the councillors are short-sighted and have a challenge of gross incompetence which made them to be selfish in grabbing some of both the residential and commercial stands. The respondent said that if these corrupt individuals failed to deliver no one would question them since they were the administrators of the project. In support of this Muchadenyika and Williams (2016) explain that politics affects change, contestation and causes confusion in urban governance. In their analysis, politics in Zimbabwe became a central destabilising factor in urban governance. Thus they recommend the need to delink politics from state projects so as to curb some of the challenges such as those experienced in Victoria Ranch.

5.7.2 Lack of Transparency and Accountability

The interviews with beneficiaries revealed the strong perception that the project structures lacked accountability and transparency. Beneficiaries complained that from 2013 they have paid their instalments and other contributions for sewer, refuse collection and water. Resident 2 (personal communication, August 4 April, 2016) explained that in 2013 all the beneficiaries paid $600 000 (R 8 400 000) to upgrade the sewer; however nothing was done. Later in 2014 beneficiaries raised another $50 000 (R 700 000) but still nothing was done in terms of service and infrastructure. This lack of transparency and follow-ups led to a perception of the embezzlement of funds by the consortium (ibid). In 2016, towards the ZANU PF Congress, the Housing Consortium donated $10 000 for the congress (ibid). Some residents felt that they had been robbed of their money. To them, this diversion of funds to finance political rallies and congresses forms another obstacle to successful infrastructure delivery. Understandably, residents were aggrieved. All funds of the Victoria Ranch Housing Consortium are beneficiary contributions to the project. Donations of any form are a diversion of these funds with such decisions made without consulting those who contributed the funds.

5.7.3 Contestation Over Alleged Lack of Funding Challenges

Infrastructure delivery at Victoria Ranch is self-funded by the beneficiaries. The Provincial Department of Housing (2007) shows that two engineering consultancies were initially given the

tender to provide basic engineering services. However, after award of the tender, funds were not released for them to purchase the necessary equipment. The consultancies are still on stand still waiting for the money to finance the project (Provincial Department of Housing, 2015) since funding is crucial for the success of any project, thus there is need to secure funds for the success of the project. One respondent was in disagreement of this challenge raised by the consortium and ministry members. He had this to say:

> "*…if there are no funds, where are they getting money to finance rallies and congresses. Why are they buying posh cars for the consortium, who said we need cars in Victoria ranch? We need services and infrastructure which they are failing to deliver through diversion of our funds"* (**Resident 2 personal com, 2016)**

This member expressed concern, that this project instead of empowering and uplifting the Masvingo urbanites was merely milking the residents of Victoria Ranch. He raised the point that beneficiaries are requested to pay for refuse collection and water where there is no water and virtually no refuse removal in Victoria Ranch and residents are using self-help pits to dispose their refuse see fig 5.5. Thus, he dismissed the official claim that funding was the main obstacle hindering successful parallel development, stressing instead the diversion and embezzlement of funds as residents are loyal to paying for these non-existing services.

As already mentioned, the Victoria Ranch Project was implemented during a period when the country was facing hyper-inflation and high interest rates. Many scholars referred to this period as 'the lost decade for Zimbabwe' in which nothing was successful (Muchadenyika and Williams, 2016). This also affected the monetary value of the country. One official expressed that this period affected the progress of the project. He recalled that, by end of 2008 the inflation rate recorded by ZimStat was 78 600 000 000% for the country (Oficial 1, Personal Communication, August 4 2016). According to Masvingo Department of Housing Report (2007) the Pro-Civil Engineering Consultancy which was assigned to do engineering services was paid 60% of the total cost of the task which was ZIM $8 290 500 in payment. However, it had to return the money after a week because the paid amount was no longer able to even pay for the diesel for the machinery due to inflation. This then affected infrastructural provision in the settlement.

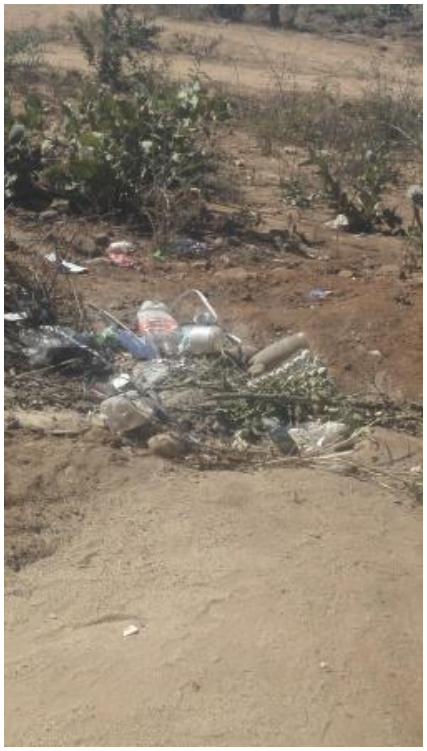

Fig 5.5 A self-help pit used to dump rubbish in Victoria Ranch (Source: Author's own photograph, August 2016)

5.8 Actions in Response to the Incomplete Parallel Development at Victoria Ranch

An official in the Department of Housing explained the government's response to the situation in Victoria Ranch. In 2013 February, the Minister for Local Development, Public Works and National Housing announced the banning of cooperatives from operating in Victoria Ranch and surrendered the project to the MCC (ibid). However, a member from the Masvingo Residents Trust feels that the decision by the Minister was politically motivated because it was announced towards the 2013 elections and nothing has been done on the issue after the election. In the official's view, this was merely a political gimmick.

While there is no current official solution or response to the situation in Victoria Ranch, beneficiaries have responded to incomplete parallel development notably by adopting self-help approaches. In response to electricity challenges, the beneficiaries have adopted the use of solar panels for lights and use of gas stoves for cooking (see fig 5.6). I noticed also some self-help in the form of storm water trenching, road maintenance and construction of pit latrines. On the other hand, there were increasing protests in a bid to raise dissatisfaction with irregularities that the residents are facing.



Fig 5.6 (left) Gas cylinder used for the gas stove and freezer in Victoria Ranch (right) Solar Panel used to charge batteries for lights in Victoria Ranch. (Source: Author's own photograph, August 2016)

5.9 Conclusion

This chapter has given detailed presentation and analysis of findings. The Victoria was a low –cost housing project which was launched with an intension to reduce homelessness and promote home ownership. It was developed through parallel development. However, the project was affected by many challenges which affected its ability to meet its target. Some of the obstacles are extrinsic to the project itself such as the economic hardships and the change of currency.

CHAPTER SIX CONCLUSIONS AND RECOMMENDATIONS

6.1 Introduction

This research report has discussed issues relating to parallel development implementation in housing projects in Zimbabwe, with a particular focus on the Victoria Ranch Township case study in Masvingo. This concluding chapter summarises the main aspects that this research covered, draws together key findings and uses them to respond to the guiding research question and sub-questions in the study. It also identifies and recommends possible areas for future research and concludes with recommendations based on the findings.

6.2 Summary of Key findings

In this research report, l found that parallel development in the Victoria Ranch case was initially implemented as a way to make possible home ownership for households affected by Operation Murambatsvina, in the context of an economic downturn in which upfront provision of services would have delayed allocation and occupation of residential stands substantially. However, it was incompletely implemented, and levels of services in Victoria Ranch Township remained low at the time of my fieldwork in 2016. Despite the intensions of achieving affordability, the many challenges revealed in Chapter 5 in particular, suggest affordability gains have been severely undermined. Home-owners of Victoria Ranch experience a number of daily challenges some having resorted to moving elsewhere as tenants.

Despite home ownership, the beneficiaries are facing enormous challenges which include lack of essential services and lack of noticeable development. This is due to the adoption of parallel development in Victoria Ranch in a context of economic downturn and alleged political interference. Initially welcomed by beneficiaries of the home-ownership, and in that sense also of advantage to politicians, the project approach has disadvantaged most of the beneficiaries. This township does not have surfaced roads rather they are serviced through road openings. This is ultimately causing severe environmental damages as they are susceptible to massive erosion in wet conditions. Thus there is need to address this situation although it is as a result of the incomplete parallel development implementation. The adoption of the parallel development policy overlooked the issue of a habitable human settlement where infrastructure is regarded primary and critical.

It's surprising that despite all the shortcomings and delays in infrastructural provision there is still high level of formality and respect for regulations. Elsewhere this could have long led to a new form of urbanity and led to the change of the settlement into an informal settlement with shacks and rental shacks. However, there are a number of protests which are also suggesting that politicians are facing challenges in framing this project as a pro-poor state initiative. This incomplete implementation of parallel development was due to administrative, economic as well as political issues. While parallel development mothered certain self-help approaches, the project's trajectory is increasingly manifesting in protests and its future remains unclear.

The development of the Victoria Ranch Township shows that the project lacked possible guidelines and frameworks for implementation. The GOZ lacked in this regard for failing to come up with the modalities to guide the project. There were no modalities on how the poor were supposed to benefit, on how the stands were supposed to be allocated and how infrastructure was going to be well provided. Since the project was implemented through cooperatives and the consortium, it was vital to clearly spell out the responsibility of each stakeholder. UN (2012) regard legal and regulatory frameworks as matters if high priority in order to come up with well-planned, well-established and effectively implemented housing projects.

The project aimed at promoting the poor people through home ownership, through the affordability of the project. However, from the research l found out that some beneficiaries dropped along the way due to the failure to pay the needed monthly instalments. And the drop outs were not compensated which led to their loss of the money they faced contributed before the dollarization as well as a loss for the failure to get the stand.

The Victoria Ranch aimed at promoting collective development as beneficiaries were supposed to collectively contribute for the provision of services. From the research, l found out that this was affected by challenges of which the many challenges arose from the governance of the project. The project was affected by corporate governance issues where leaders and politicians who were managing the project abused their positions for personal gains. Thus it was difficult to question the issues of accountability and transparency since the directors of the project were the ones who were corrupt and are allegedly associated with the mismanagement of funds.

6.3 Recommendations for Implementation

In this study, l found out that the project was mainly affect by undue political interference and state intervention .This affected the autonomy of cooperatives to successfully run the project through collective self-management. I recommend the need to revisit the policy and project structure to ensure total autonomy of the cooperatives where the state (central and local government) would provide an enabling role. This will enable also the central and local government to be the overseer of the project where it will be doing the monitoring and evaluation of all activities of the projects including the auditing of beneficiaries and funds contributed by the beneficiaries.

However, this can be difficult to implement in Zimbabwe considering that the state wants to monopolise all sectors of the economy. Thus l recommend that there is need of strong civil society with support from international organisations such as UNHABITAT as well as United Nations. The present Zimbabwean government is inseparable from the ruling part and all its operations can only be challenged by a strong civil society as evidenced by the Tajamuka and this flag campaign. These civil groups can be useful in curtailing corrupt practices which can be achieved through mobilising the introduction of an anticorruption unit with an aim of monitoring and evaluation housing activities and projects in the country. This can be achieved with the support from UNHabitat and other international bodies.

For the successful implementation of parallel development in Victoria Ranch, l also recommend an official commission of enquiry with a view to disbanding the consortium and placing it in the control of more democratic structures , perhaps elected representatives of the residents. However political commissions of enquiry have not been successful in Zimbabwe. Thus the other recommendation is to strengthen the self- help initiatives, and for residents and cooperatives to build parallel structure to the consortium to find a way to manage and self-fund their collective infrastructure independently as a cooperative**.** The Federation Cooperative achieved this in Caledonia Harare, it withdrew from the Consortium and formed a partnership with a Pinacle Property Holdings and managed to provide infrastructure and the beneficiaries will pay back over six years (Muchadenyika, 2017).

6. 4 Suggestions for further research

There is need to determine how cooperatives improve access to housing in Zimbabwe. It is also suggested that more research can be done to examine how the parallel development enhanced self-

help processes in housing in the Victoria Ranch Township (self-help initiatives can be enhanced in terms of how people are collectively organised over infrastructure. Further research can be on the role of rental tenancy in the coping mechanisms of the original beneficiaries of the project. Also, further researches can assess of the implication of the later re-advertising of some of the stands (of defaulting beneficiaries).

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List of Informants/Personal Communication

Official 1- Residency Minister, Masvingo Province at Minister's Office, City of Masvingo.

Official 2- Senior Engineer , Masvingo Rural District Council. Masvingo.

Official 3- Housing Officer at Department of Public Works and National Housing, Masvingo.

Official 4- Provincial Planning Officer, Department of Physical Planning, Masvingo.

Official 5- Provincial Head, Department of Health, Child and Social Welfare. Masvingo.

Official 6- Director and Officer in Charge, Vashandi Housing Cooperative, Masvingo.

Resident 1; Also Ward Councillor.

Resident 2; Member from Masvingo Residents Trust

Resident 3; Member from MURRA

Resident 4; Also member of WADCO

Resident 5; General Resident

Resident 6; General Resident

Resident 7; General Resident

Resident 8; General Resident

APPENDIX 1 Participant Information Sheet

Master's Research Report-Obstacles in the trajectory of parallel development: a case of Victoria Ranch Township.

Introduction and background information.

Name of Researcher: Rejoice Takuva

Programme: Master of Built Environment (Housing)

Institution: University of Witwatersrand, School of Architecture and Planning.

Details of the Participant information sheet.

Greetings

My name is Rejoice Takuva. I am currently a full time studying towards a Master of Built Environment (Housing) in the School of Architecture and Planning (SOAP) at the University of Witwatersrand in South Africa. I am currently conducting a research on **"Obstacles in the trajectory of parallel development: a case of Victoria Ranch Township".** The purpose of this study is to research the obstacles in the trajectory of parallel development implementation in Victoria Ranch as well as to explore how the residents have responded to the incomplete implementation of parallel development. At the end of this study, it is envisaged that this work should recommend informed and practical ways to improve the implementation of parallel development.

I would like to invite you to be part of this study through an interview process. The interview will take no longer than thirty minutes of your time. During the interview you will be asked questions regarding to the obstacles in the implementation of parallel development in the development of the Victoria Ranch Township.

The interview will be recorded using an audio recorder (should you give me the permission to do this) and hand written notes.

You have been selected to participate in this study due to your knowledge about the development of the Victoria Ranch Township. Participation in this research 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 in that your name and identity will be protected although your organisation may be identified. The results of the interview and your personal views

will not be linked to you in the final report (unless you give me permission to do so), meaning in the event that I use direct quotations from this interview, 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 no foreseeable risks associated with your participation.

The research undertaken is only 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 :

- Research Supervisor , Prof Marie Huchzermeyer Tel:0027834242457 email: Marie.Huchzermeyer@wits.ac.za
- The researcher, Miss Rejoice Takuva Tel 0027843375654 email: takuvarejoice@gmail.com

APPENDIX 2

Formal (Signed) Consent Form for Key Informants: Master's Research Report-Obstacles in the trajectory of parallel development: a case of Victoria Ranch Township.

I hereby confirm that l have been informed 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 about the voluntary nature of the study. The researcher informed me of the rights of refusal to answer some questions l do not feel comfortable with as well as the right to withdrawal from the study interview anytime l might feel the need to do so.

I have been informed that this interview will remain confidential; meaning nobody except the researcher will have access to it. I was also informed that my name and identity will not be disclosed at any time (unless I give permission below that my name be used), meaning the data is published in a journal or other publications without my name or disclosing my identity. I am aware that people directly familiar with the project, however might identify me with statements l make in this interview.

I agree to participate in this interview.

I agree / do not agree to audio recording during the interview.

I agree / do not agree to my name being used.

Respondent Name……

Signature…….. Date……

APPENDIX 3

Formal (Signed) Consent Form for Beneficiaries: Master's Research Report-Obstacles in the trajectory of parallel development: a case of Victoria Ranch Township.

I hereby confirm that l have been informed 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 about the voluntary nature of the study. The researcher informed me of the rights of refusal to answer some questions l do not feel comfortable with as well as the right to withdrawal from the study interview anytime l might feel the need to do so.

I have been informed that this interview will remain confidential, meaning nobody except the researcher will have access to it. I was also informed that my name and identity will not be disclosed at any time (unless I give permission below that my name be used), meaning the data is published in a journal or other publications without my name or disclosing my identity.

I agree to participate in this interview.

I agree / do not agree to audio recording during the interview.

I agree / do not agree to my name being used.

Respondent Name……

Signature…….. Date……

APPENDIX 4

Key Informants Semi - structured Interview Guide

Hello, lam Rejoice Takuva from Masvingo currently studying for my masters in South Africa at Wits University. As my participant Informant Sheet explained, this is a purely academic study. Thank you for agreeing to be interviewed. Please feel free to interrupt me anytime at any time and please let me know if you are uncomfortable with any of the questions l ask.

1. What are the aims of parallel development implementation?
2. What were the intentions of the Victoria Ranch Project?
3. Do you think parallel development delivered on its ambitions particularly with regards to low cost housing in Victoria Ranch?
4. Why is it that the development in Victoria Ranch has no basic services?
5. How do you think the resulting situation has affected the beneficiaries?
6. Are you able to share how this authority/Department is planning to address some of these obstacles which are directly linked to your Department?
7. In your own view, what could be done to spruce up parallel development implementation so as to make it a sustainable and workable approach that can potentially address low-income housing?

APPENDIX 5

Semi structured Interview Guide for the Beneficiaries

Hello, lam Rejoice Takuva from Masvingo currently studying for my masters in South Africa at Wits University. As my Participant Informant Sheet explained, this is a purely academic study. Thank you for agreeing to be interviewed. Please feel free to interrupt me anytime at any time and please let me know if you are uncomfortable with any of the questions l ask.

1. When were you allocated your plot in Victoria Ranch?
2. How soon thereafter did you start building your house?
3. And how soon did you start living here?
4. How do you view the Victoria Ranch project?
5. Do you think the implementation of parallel development delivered on its ambitions particularly with regards to making low income housing accessible to people like yourselves?
6. Can you expand?
7. What can you say on the affordability of the project?
8. In what way has the project impacted on people's livelihoods?
9. How is lack of services affecting you as beneficiaries?
10. How have you adjusted to this situation?
11. How did you go about financing your access to basic services (if relevant)
12. Could you tell me about your neighbours' trajectory, if you were to compare it to yours?
13. In your view, what mechanisms could be put in place to protect beneficiaries against unscrupulous practices of pricing and non-delivery of services?

APPENDIX 6

Permission To Conduct Research In Victoria Ranch Township.

MINISTRY OF LOCAL GOVERNMENT, PUBLIC WORKS AND NATIONAL HOUSING

All Correspondences should be addressed to
The Provincial Public Works Director

Reference

ZIMBABWE

Telephone: 263940/263941 /266543/5
Fax: 263942

E-mail address: ppwdmasvingo@mlg.gov.zw

Ministry of Local Gvt, Public Works and National Housing
Provincial Offices
P.O Box 168
Bikita Minerals Road
MASVINGO

ATTENTION: TAKUVA R.

RE: PERMISSION TO CONDUCT RESEARCH IN THE VICTORIA RANCH TOWNSHIP

The above caption refers

Following your letter dated 26/04/16which you forwarded to our office; we hereby grant you the permission to conduct your research in the Victoria Ranch Township

For further arrangements you visit our office and we will definitely assist you in carrying out your research

Yours Sincerely

RECORDS AND INFORMATION
MINISTRY OF LOCAL GOVERNMENT,
PUBLIC WORKS AND NATIONAL HOUSING
03 JUN 2016
P. O. BOX 168
MASVINGO
TEL : 026 - 263939 / 265053
FAX : 263942

.....

MAZANI T.L (Chief Housing Officer-Masvingo)
MINISTRY OF LOCAL GOVERNMENT PUBLIC WORKS AND NATIONAL HOUSING

SCHOOL OF ARCHITECTURE AND PLANNING
HUMAN RESERCH ETHICS COMMITTEE

SCHOOL OF ARCHITECTURE PLANNING

CLEARANCE CERTIFICATE
PROTOCOL NUMBER: SOAP51/24/06/2016

PROJECT TITLE:	Obstacles in the trajectory of parallel development: a case of Victoria Ranch Township.
INVESTIGATOR/S:	Rejoice Takuva (Student No. 755554)
SCHOOL:	Architecture and Planning
DEGREE PROGRAMME:	Master of Built Environment (MBE Housing)
DATE CONSIDERED:	04 October 2016
DECISION OF THE COMMITTEE:	APPROVED
EXPIRY DATE:	04 October 2017

CHAIRPERSON
(Professor Daniel Irurah)

DATE: 10-10-2016

cc: Supervisor/s: Prof. Marie Huchzermeyer

DECLARATION OF INVESTIGATORS

I/We fully understand the conditions under which I am/we are authorized to carry out the abovementioned research and I/we guarantee to ensure 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
10/10/16

School of Architecture & Planning
University of the Witwatersrand
Private Bag 3 Wits 2050
Johannesburg South Africa
www.wits.ac.za

T +27 11 717 7623
F +27 11 717 7649