

## **THE ROLE OF LOW-INCOME URBAN HOUSING DELIVERY SCHEMES IN CURBING THE HOUSING PROBLEM IN THE CITY OF MUTARE, ZIMBABWE**

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### **ABSTRACT**

One of the main challenges of developing countries is that of providing adequate housing to their citizens. This situation reflects a mismatch between housing demand and supply. The main objective of the study was to evaluate the role of the low income urban housing delivery schemes in curbing the housing problem in the city of Mutare, Zimbabwe. Through document interrogation, interviews, questionnaires and field observation it was established that although various housing delivery schemes have been implemented by local authorities, housing co-operatives, employers and donors, they have yielded little in alleviating the housing problem. Worse still, there is much deterioration of the existing ones mainly inhabited by the low income population. This study recommends the adoption of vertical housing development to overcome the major setback of land, injection of more finance and to deal with the income problem to surmount non-affordability of housing by majority of the low income population.

**Keywords:** housing problem, adequate housing, housing demand and supply, housing schemes, Zimbabwe

### **INTRODUCTION**

One of the main challenges of developing and managing the developing countries is that of providing adequate housing to its residents. Rapid urbanization especially in Africa, has for many years, been profoundly affecting the lives of city dwellers and, indeed the economies of many African countries (Tibaijuka, 2005). The expansion of the larger cities has resulted in a number of problems including substandard housing conditions, overcrowding of households, inadequate and unreliable infrastructure and services (Tibaijuka, 2009). Studies have shown that a growing number of urban dwellers have limited access to acceptable and adequate housing, transportation, water supply, health and education services in countries like Burkina Faso, Tanzania, Kenya, Ethiopia, Sierra Leone and Somalia to mention a few. In this connection, the inadequacy and substandard nature of urban housing has spawned squatter or informal settlements, slums and backyard shacks (UNDP, 1996). Today, the global number of slum dwellers is now close to one billion (UN-HABITAT, 2003).

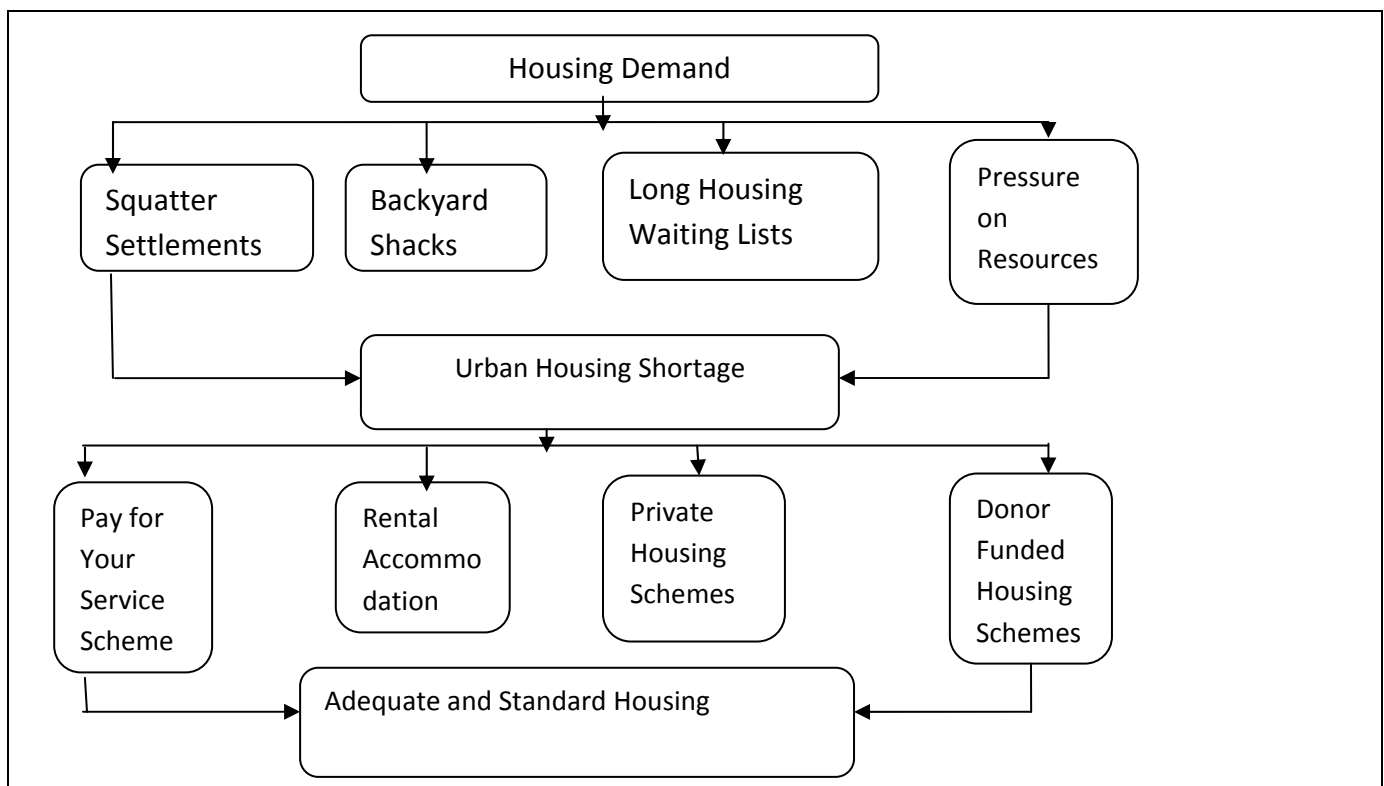
The magnitude of the stress on housing delivery is clearly reflected by the degree of overcrowding, the mushrooming of illegal settlements, illegal backyard structures and unauthorized extensions (Kamete, 2000). The low-income urban schemes employed by the municipality have not been able to subdue the housing crisis. This situation has resulted in the appearance

and explosion of various substandard shelter systems in and around the city (Tibaijuka, 2009). This is so because a substantial majority of the urban population is economically and socially displaced from quality housing. The urban housing crisis has mainly been attributed to rapid urban population growth, a product of natural increase and rural-urban migration, resulting in the suffocation of central and local government resources to meet the housing demand (Chaeruka and Munzwa, 2009). There is a need to fully understand this urban housing dilemma. From a survey of the literature, this researcher has noted that a study of the role of urban housing delivery schemes in addressing the urban housing crisis has been partially and not fully undertaken. This is the problem upon which this study focuses.

### CONCEPTUAL FRAMEWORK

For the purpose of this study, the figure below has been adopted and modified from the work of Maiga (1995) to show linkages of components included in the urban housing delivery system by local authorities, and how the inadequacy of the housing supply has resulted in the urban housing shortage. The study by Maiga (1995) attributed the housing shortage in Dar es Salaam (Tanzania) to urban population growth as the sole cause. It stated that as long as urbanization continues to grow at its present rate of 5 percent and more, the governments and local authorities would not be able to satisfy the housing demand. And more should be done by other players in urban housing provision since the local authorities alone cannot meet the housing demand, which is basis from which it was adopted and modified.

**Figure 1:** Conceptual Framework for the Analysis of the Urban Housing Shortage



**Source:** Adopted and modified from Maiga (1995)

This housing demand and its increase is pronounced in growing squatter settlements, which result in long housing waiting lists of low income people seeking housing, as well production and proliferation of backyard shacks, giving rise to higher densities per housing unit and pressure on the resources like safe water and sanitation. To curb the urban crisis a few housing schemes are employed by the local authority. However, these sets programmes are targeted to the low-income earners who are the receiving end of housing shortage. The general objective of all these low income urban schemes is to provide adequate and standard housing thus reducing the housing crisis.

### **MAIN ISSUES IN LOW INCOME HOUSING PROVISION**

For the first time in human history, more than half of the world's population is living in towns and cities (UNFPA, 2007). In this new age, it is generally recognized that the provision of adequate shelter to rapidly growing cities poses one of the greatest challenges (Warah, 2003). The world as a whole is urbanizing at a rapid pace. In the developing world, urbanization processes are intensifying at an alarming rate. Three-quarters of the global population increase is currently occurring in cities in developing countries (Mabogunje, 2003). It can be noted that, although Africa remains the least urbanized of the continents, it is one region where urbanization is posing perhaps its most difficult challenges (Swanepol, 1997). Urban centres are characterized by a dense concentration of population and by the corresponding need for complex delivery systems to meet their resources and service needs (adequate housing, portable drinking water and sanitation). The competition for space means that housing, a primary asset for the urban poor, and land on which to build are at a premium (Hamdi and Majale, 2004).

In many cities, there has been a continuing reliance on the classical rigid master plans, which are often unrealistic, rather technocratic, and too expensive to implement. Often the lack of an inclusive perspective in city visions, the mismatch between old standards, and lower levels of affordability, all lead to unsustainable urban development. Also there is growing exclusion, compounding the proliferation of slums and squatter settlements (UN-HABITAT, 2003). Within the developing countries, sub-Saharan Africa has the largest proportion of residents in slums and squatter settlements with 71.9 percent; South- central Asia 58 percent, Eastern Asia 36.4 percent, Latin America and the Caribbean 31.9 percent and Northern Africa with 28.2 percent (Warah, 2003).

### **OVERVIEW OF HOUSING SITUATION**

The Zimbabwe National Housing Delivery Policy of 2000 acknowledged a cumulative backlog of over 1 million housing units (GoZ, 2000). This backlog existed since the 1980s. Due to this shortage, many Zimbabweans were forced to build makeshift structures as backyard extensions. They are referred to as backyard shacks. They became the target for evictions in the operation Restore Order known as "Murambatsvina". The objective of this operation was to clear up all illegal settlements and structures (Tibaijuka, 2005). The combination of economic decline, rapid urbanization and growth of poverty was evident in the housing sector.

The National Housing Delivery Policy (2000) further recognized the need to adopt a more flexible approach to housing delivery (GoZ, 2000). A subsequent policy document, the National Housing Delivery Programme drafted in 2003, further acknowledged the inability of the government to provide decent and affordable housing. It noted that the government's plan

for housing fell far short of its annual target of 162,000 units between 1985 and 2000 with actual production ranging between 15,000 and 20,000 units a year (GoZ, 2008). It further noted that the formal sector housing production rate was decreasing and that by 2002 only 5,500 housing plots were serviced in 8 major urban cities, compared to an estimated annual demand of 250,000 units (GoZ, 2008). This was mainly attributed to high inflationary environment prevalent over the past decade which reached 500 billion percent, slow acquisition of peri-urban land for housing, bureaucracy in the delivery of land for housing development, lack of coordination among the institutions which are involved in housing delivery and in-affordability to adequate housing on the part of the general poor urban population (GoZ, 2008). From 2000 the situation has been further curtailed by a national macro-economic and governance malaise, which has exacerbated rural and urban poverty. The country was characterized by a shrinking agricultural sector, deep poverty, a manufacturing sector operating at below 20 percent capacity and unemployment estimated at 80 percent. In broad terms this is the context for the settlement sector (Chatiza and Mlalazi, 2009).

### **HOUSING DEMAND AND SUPPLY**

In the early 1980s, after Independence, some progress was made in the housing provision for the low-income population. For a period, when the central government and donor resources were available, mainly from USAID and the World Bank, local authorities engaged in the site and services scheme (Tibaijuka, 2009). These programmes were managed and implemented jointly by local authorities, developer's banks and building societies. The pace of urbanization, however, constrained the speed to respond to the demand and pressure on the central and local government's capacity to provide housing and infrastructure. When donor funding ceased, the site and service schemes were discontinued. At the same time, it was evident that the waiting list system was not working for the poor population (Mangizvo and Dzikiti, 2009).

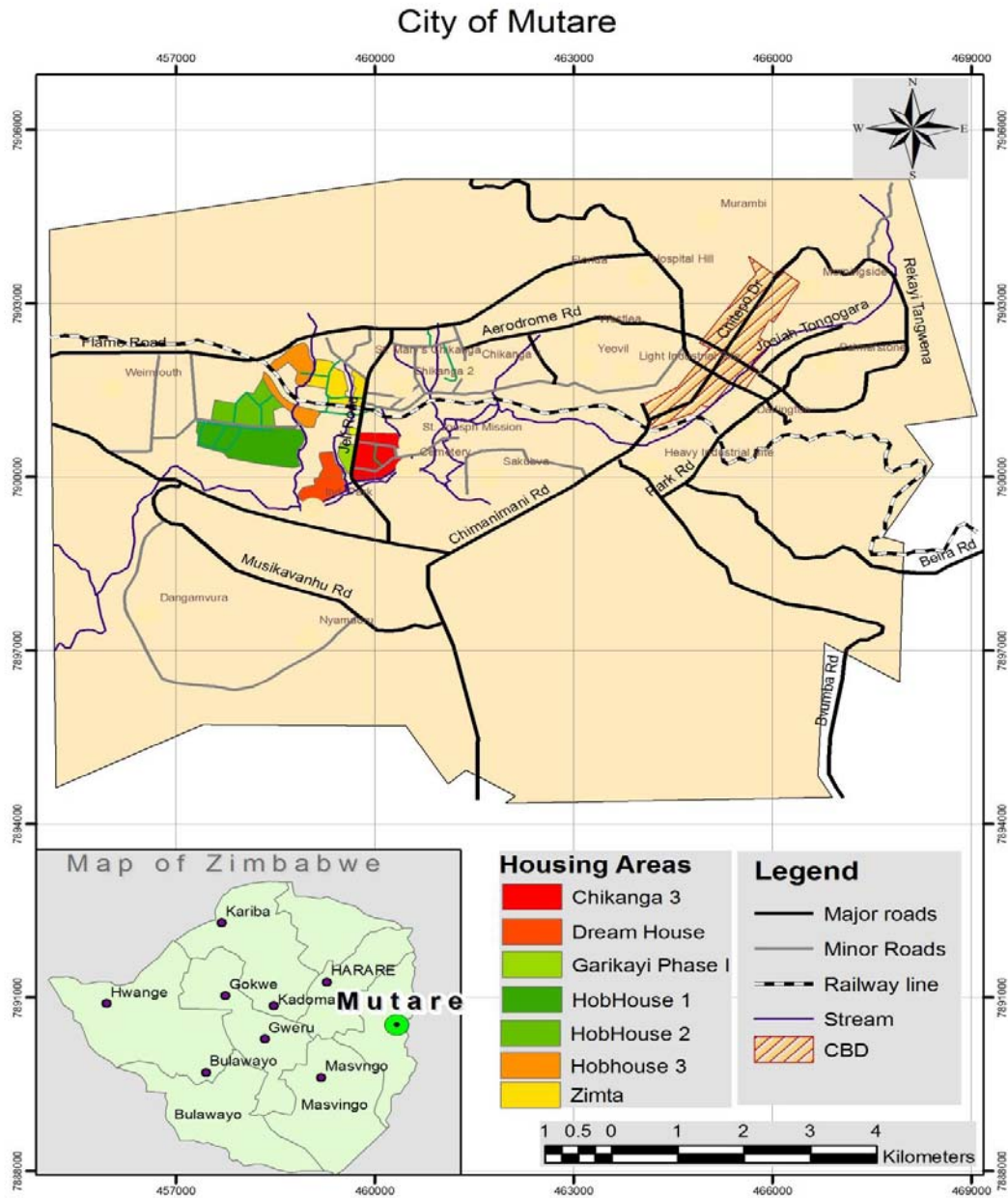
### **CURRENT LOW INCOME HOUSING SCHEMES IN ZIMBABWE**

Housing delivery in Zimbabwe has been spearheaded by the government, local authorities, private land developers and housing cooperatives. Demand for affordable housing is swelling, but the accessibility is getting more difficult due to population growth, urbanization and rising costs of building materials and services. People are able to access housing through a variety of establishments such as cooperatives, pay for own service schemes, and private sector investment programmes (IDBZ, 2007). Under the government Zimbabwe National Housing Delivery Programme (2008), peri-urban farmlands are being incorporated into local authorities to provide land for new housing developments (ibid).

### **STUDY AREA**

The city of Mutare lies at coordinates 18° 58'30''S latitude and 32°39'20''E longitude and borders with Mozambique. It is located in the eastern highlands, in the Manicaland province of Zimbabwe. It is the fourth largest city in Zimbabwe with a current estimated population of 469,509 people in 2010 (Kamete, 2006). The map of the city of Mutare showing the areas under study are shown in Figure 2 below:

Figure 2: Map of City of Mutare



Source: Adopted and Modified from Surveyor General (2002), Department of Physical Planning, Ministry of Local Government, Public Works and Urban Development

An estimated 75,000 residents lived in a total number of 34,000 shacks (MDHCS, 2005). The main economic activities of the area are citrus farming, mining, agriculture and hospitality. However, the unemployment levels are estimated around 80 percentage like the rest of the country mainly because of the economic crisis since the year 2000. Mutare, like most cities in Zimbabwe, classifies residential areas according to population density. The city of Mutare has been experiencing an influx movement of people into the city because of the illegal diamond mining activities in Chiadzwa district. This has resulted in the rapid increase of the population consequently exerting pressure on the limited resources.

## **METHODOLOGY**

The study was carried out in Sakubva, Dreamhouse, Chikanga Phase 3 and HobHouse Phase 3 in the city of Mutare (Zimbabwe) which was purposively selected because it is one of the urban centres experiencing the low income urban housing shortage. Qualitative and quantitative methods were used to collect data from the low density residential areas and key informants, using a variety of tools (primary and secondary data collection tools) for triangulation purpose. The study employed interviews for key informants (Housing Director, Chairman for Mutare Housing Development Union and Housing Officer, CEO Aloe Enterprise), questionnaires for the general public and field observations (image capturing) for comparing housing quality of different housing schemes. Statistical Package for Social Sciences (SPSS) Version 16 was used for analysing quantitative data and tables, charts and graphs were used for data presentation. A thematic analysis was also used for qualitative data concerning perception of the residents on the efforts of housing schemes and their challenges in attaining adequate housing.

## **FINDINGS AND DISCUSSIONS**

### **Results of Demographic Characteristics**

An understanding of the socio-economic factors and their linkage to housing delivery is necessary to put key components in perspective. The key demographic characteristics of house-ownership or tenancy in different residential areas of the study are gender, age, education levels, employment sector of house owners and tenants, number of families and total inhabitants residing in household. These characteristics have strong link to housing acquisition and the process of application for housing provision within the low income population.

### **Existing Housing Stock in the city of Mutare**

“Housing stock” is a fundamental variable in which housing development in urban centres is measured against. In this study the housing stock refers to the total number of existing housing units in a particular area. The housing stock for the city of Mutare from 2000 – 2010 has not matched the growth of population and housing demand especially for those in the low income bracket as shown below in Table 1.

**Table 1:** Existing Housing Stock 2000 – 2010

<b>Year</b>	<b>High Density</b>	<b>Low Density</b>	<b>Total</b>
<b>2000</b>	No data		
<b>2001</b>	20,341	4,097	24,341
<b>2002</b>	20,341	4,097	24,341
<b>2004</b>	No data		25,185
<b>2005</b>	25,474	No data	
<b>2006</b>	No data		
<b>2007</b>	26,209	4,097	30,306
<b>2010</b>	30,000	5,000	35,000(est)

**Source:** Compiled from MDHCS Annual Reports 2000- 2010

The housing stock in high density areas increased from 20,431 units in 2001 to 25,474 units in 2005, showing that in a period of 5 years only 5,133 units were built for the low income population. This shows an average of approximately 1,000 units built per year in the city with more than 6 percent urbanization rate. This figure is compared to 5,986 housing units that should be built per year in a 10 year plan to ease the housing shortage. As shown in Table 2, from 2005 to 2010 only 3,791 housing units were built, from a total of 25,474 housing applicants in 2005, and approximately 30,000 applicants in 2010. This indicates that there is shortage of housing delivery for low income earners in the city of Mutare. Such a scenario only points out that there is a constant increase of applicants for low income housing on the waiting list.

#### **City of Mutare Housing Waiting List (2000-2010)**

The provision of low income housing and overall housing in general, is the major focus of the local authority of Mutare City Council. This is so because the majority of the residents are lowly paid, that notwithstanding all require decent housing. The city authorities particularly in the developing countries (sub-Saharan Africa) do not have the capacity to supply housing for all (Chaeruka and Munzwa, 2009). People must wait to be supplied housing. The waiting list is a pivotal tool for the housing delivery system. It reflects the needs of applicants and gives an evaluation of what has been covered and what is still outstanding (Mangizvo and Dzikiti, 2009). The demand for housing has become a tall order. The allocation of housing units for the past years reflects no achievement in the reduction of people needing housing on the waiting list as shown in Table 2 below.

**Table 2:** Housing Waiting List from 2000-2010

<b>Year</b>	<b>High Density</b>	<b>Low Density</b>	<b>Annual Total</b>
<b>2000</b>	25,544	1,195	25,739
<b>2001</b>	25,875	1,278	27,153
<b>2002</b>	28,810	1,807	30,617
<b>2003</b>	No data	No data	-----
<b>2004</b>	32,752	4,050	36,802
<b>2005</b>	40,178	4,323	44,501
<b>2006</b>	42,205	4,573	47,144
<b>2007</b>	42,571	4,573	46,778
<b>2008</b>	48,889	No data	48,889
<b>2009</b>	51,189	6,453	57,642
<b>2010</b>	53,180	6,675	59,855

**Source:** Compiled from MDHCS Annual Reports 2000-2010

The number of applicants on the housing waiting list continues to rise. It rose by 28,636 applicants from 2000 to 2010, which is more than a 100 percent increment. The Table 2 above clearly shows that the housing delivery schemes at play since the year 2000 have not managed to reduce the housing backlog in city of Mutare; rather, the backlog has more than doubled. The housing shortage has worsened and intensified making the low income earners more vulnerable to the homeless and resorting to residing in shacks and backyard structures. However, this could be an underestimation of the problem since an estimated 25,000 people are living in illegal structures (MDHCS, 2010).

### **Contribution of Housing Delivery Schemes in the City of Mutare**

The housing delivery process in city of Mutare has been a success story. As a result the Local Authorities and other stakeholders have put in place housing delivery schemes that suit the different housing needs depending on affordability. These schemes are pay schemes, housing co-operatives, employer assisted schemes, donor funded and rental accommodation.

### **Mutare City Council Housing Delivery Scheme (Pay for Your Service)**

All local authorities have Departments of Housing and Community Services which safeguard the importance of housing. The local authority under the relevant department has a special focus on the provision of decent housing, as well as improving the existing housing stock (MDHSC, 2005). The pay for your service scheme in low income housing delivery has contributed significantly although there is no reduction on the waiting list. From 2000 to 2010, the City Council had delivered 3,501 housing plots through the pay scheme. The 6,000 housing plots are still serviced and have not yet been allocated to their beneficiaries. The figure converts to 33.1 percent of the total housing delivered by all active schemes during the period in question. The HobHouse 2, Chikanga 3, Nyamauru and Dangamvura projects had almost all the servicing done. That is, some



basic services were in place: water, electricity, roads, schools, clinics and shopping centres at handover to the beneficiaries. However, HobHouse 3 project was handed over to the beneficiaries with servicing still incomplete. For example, there are no connection points for electricity and water affecting the sanitation in the area. In addition, there are no primary and secondary schools, clinics, or shopping centres.

**Plate 1 & 2:** Outside toilets built with substandard materials



**Source:** Field Data (2010)

However, the Director of Housing reiterated that the HobHouse 3 project was, and would be, the only case in which the beneficiaries could occupy their housing plots before all the servicing is completed.

### **Housing Delivery through Rental Accommodation Scheme by the MDHCS**

Only Sakubva High Density residential area has benefited from the rental accommodation scheme, which involved the construction of 240 flats in 1992 in the Chinyausunzi area. The Ministry of Construction and National Housing was responsible for the project. The flats were erected in 58 clusters. The high population density of Sakubva is single rental accommodation, with an average of 12 people living in one room, and the total population of 20,416 in 58 clusters of flats accommodation. Families now occupy various sections originally meant for single people. This situation has had pressure on the structures of single accommodation. The municipality and the occupants poorly maintain these structures. The conditions in these flats shown above are appalling. Sewages frequently burst and are not repaired efficiently and timely. These frequent blockages provide ideal conditions for water-borne diseases such as cholera and typhoid. As observed in the fieldwork, the stench emanating from raw sewage makes living conditions unbearable for the inhabitants. Coupled with numerous mounds of uncollected garbage and overcrowding, these conditions make Sakubva one of the most unpleasant residential area in the City of Mutare.

### Contribution of Private Sector Schemes to Low Income Housing Delivery

They consist of (i) housing cooperatives, (ii) housing by private land developers and (iii) housing provided through employer assistance. All these are key players in low income urban housing delivery.

### Housing Cooperatives Schemes

It is becoming increasingly obvious that the efforts of the State, local authority and to some extent the private sector schemes, are not doing much to solve the quantitative aspect of urban housing crisis. The LAs encourage housing cooperatives to acquire land and develop it for the benefit of its individual members. Mutare City Council has put in place a policy to encourage housing cooperatives (Mapurisa, 2010). At this moment 34 housing cooperatives have been established in the City of Mutare. The Mutare District Housing Union (MDU) was formed in September 1998, with a current total membership of 2644. Of the total membership, 1644 members (62 percent) are male and 1000 members (38 percent) are female counterparts. It has been revealed in the study that there are more male housing applicants in urban areas, as supported by the findings with the Pay-for-Schemes by Local Authority, as more males are owners, tenants and applicants for housing than women. The major reason is that, there are more males relocating into urban areas for employment seeking than their female counterparts.

**Table 3:** Housing Delivery by Co-operatives since 2000 in city of Mutare

Name of Housing Co-operative	No. of Housing Plots Allocated	Status in 2010
Zimbabwe Homeless Federation	1,500	Completed
ZIMTA	1,400	Completed
ZIMTA	1,090	Completed
Mutare District Housing Union	816	Completed
Mutare District Housing Union	1,144	Servicing in progress
Government stands for Housing Coops	2,000	Not serviced
<b>Total</b>	<b>7,950</b>	
<b>Actual Total Delivered</b>	<b>4,806</b>	

**Source:** Compiled from MDHCS, Annual Reports (2000- 2010)

Housing delivered by housing co-operatives contributes 45.4 percent of the overall delivery in the city of Mutare since 2000. Again, the figures in Table 3 evidently show the extent to which the current housing delivery system by the local authority has assisted other housing delivery players to participate fully. Thus the role of self-help schemes through co-operatives by the low income earners cannot be overlooked when discussions about low income urban housing delivery are done (Duru, 2010). The combination of MDU, ZIMTA and ZHF has seen it deliver 4,806 housing units to its members. Of interest has been the quality of housing for the housing co-operatives.

**Plate 3 & 4:** Houses built in Zimta and Z.H.F



**Source:** Field Data (2010)

The quality of housing delivered through housing co-operatives schemes in Plates 3 and 4 could be to some extent is the same as the quality of houses built under pay schemes. There is a mixture of standard housing and sub-standard housing and this is characteristic of any urban residential area.

### **Private Land Developer**

The Public-Private Partnership (PPP) in the housing delivery system is proving to be one way forward which local authorities can pursue and strengthen. This scheme involves the participation of the private sector in the development and provision of urban housing. The city of Mutare has had three (3) active private developers over the past decade (2000- 2010), Bernwin (now defunct), Pegasus and Aloe Enterprises. The private developers built 1,478 housing units in a period of 10 years from 2000 to 2010, while during the same period the housing waiting list rose with 28,636 applicants. The City Council was disappointed to note that private developers have not performed to expectations. Their schemes took too long to complete, hence depriving beneficiaries of the much needed accommodation (Mapurisa, 2010). These delivered housing units are 14 percent of the total housing delivered in Mutare over the past decade. This figure is very undersized if compared with the demand of housing on the waiting list which currently stands at 53, 180 applicants. Thus one can safely conclude that the contribution of private land developers is undersized when compared to the other three housing schemes in the city of Mutare.

### **Employer Assisted Schemes**

The involvement of employers in the provision of low income housing has been viewed as a possible solution to the housing shortage in Mutare (Mapira, 2004). Private companies have played a role in securing housing plots for their employees. A

total of 333 housing plots were allocated to companies by the Local Authority and these have since been allocated again to their beneficiaries. When converted to percentage, the employer assisted scheme has contributed 5.5 percent of the total housing delivered since 2000. The 15 companies formed what is known as the Dream House Association, and made a compiled application for land rather than an individual company making a housing application individually.

### **Donor Funded Schemes**

Donor funding has played a significant role in the provision of housing in city of Mutare and nationwide. In Zimbabwe the World Bank and USAID have played important roles from the 1980's to 1990's. Currently they are involved in policy development rather than providing physical housing, per se. The Director of Housing (MDHCS) reiterated in a personal interview that the donor organisations are currently looking at vulnerability of the homeless population, rather than actually providing housing itself (Mapurisa, 2010). It is more of an indirect assistance and the Dialogue on Shelter Organisation has been the main actor. In 1991, Mutare City Council established a twinning link with the City of Haarlem in Holland. This led to the formation of the Mutare-Haarlem Foundation. One of the aims of this project is to provide housing to the poor population living in the Sakubva residential area (MDHCS, 2002). Some 220 home-seekers in HobHouse 1 had benefited in January 2002. In terms of housing units the donor funding schemes have contributed 2.1 percent from 2000 to 2010. This is an effort to decongest the Sakubva residential area by reducing occupancy rate as well as reducing pressure on resources.

### **The Question of Housing Stock in city of Mutare**

The research revealed that the housing stock in Mutare has been increasing gradually but has not yet matched the housing demand. Again the rate of increase of the housing stock for low income population has not yet met the rate of increase of (a) rapid population growth and (b) the number of applicants on the waiting list which has more than doubled over the past 10 years. The mere observation that the housing stock is not corresponding to the current housing demand automatically translates to a housing shortage or to put in bold as housing crisis. This study again evidently shows that the discussions on urban housing delivery are based on quantitative terms primarily and qualitatively at a later stage. It is all about how many housing units have been produced against how many applicants, and how much still needs to be produced to meet the demand?

### **Current Housing Delivery System and its Stakeholders**

Since the realization by the Mutare City Council that it cannot solely satisfy the demand for low income housing through pay schemes and rental accommodation, it engaged other key players to help offload the burden off its shoulders. These players deliver housing using schemes within their capacity and control as separate independent entities. These other key players in low income housing delivery include housing co-operatives, employers, private land developers and the donor organisations. The local authority has mainly been assisting key players in housing delivery in land allocation for housing development, land surveying, layout plans and the general planning for their projects.

Housing co-operatives currently play a decisive role in the delivery of urban low income housing the city of Mutare. They are on the increase and they fill a void that has been created by the failure of the local government at different levels and private sector to satisfy the housing needs of the lowest echelons of the urban population. Even though the housing co-

operatives in Mutare (Mutare Development Union (MDU), Zimbabwe Teachers Association (ZIMTA) and Zimbabwe Federation for Homeless) have not yet realized their full potential, they have contributed 45.4 percent of the total housing delivered over the past 10 years of the sample population. They have been provided with full support from the local authority and could increase its delivery in a stable economy and if more support from the central government in terms of subsidies for land availability is provided. All in all, the current low income housing delivery system by the local authority encourages partnerships with housing co-operatives, employers, donor organisations and private developers to curb the housing crisis in city of Mutare.

### **Setbacks to Low Income Housing Delivery**

Housing delivery for the low income population is always met with setbacks that draw back the goal to provide adequate and affordable for all in Zimbabwe. This scenario is not only peculiar to Zimbabwe, but also to developing countries worldwide. The question of finance is a crosscutting factor in housing delivery in all housing delivery players hence a major setback. The move by the local authority to engage other low income delivery players has not been fruitful as housing delivery over the past 10 years was in very unstable economic conditions. The acquisition of land for housing development and affordability of the applicants have made the housing delivery schemes not to realize their set goals.

### **CONCLUSION**

The urban housing crisis in Zimbabwe is often reduced to one of quantitative deficiencies caused by the chronic mismatch between supply and demand (Kamete, 2006). New units are visible and tangible; they are more easily evaluated than qualitative aspects that can generate endless debates and controversies. However, there is some insight in addressing the numerical dimension of the urban housing crisis. Despite these efforts, however, housing is still unaffordable to a significant proportion of the low income population. The income problem in low income housing can be viewed from different perspectives. Either the total household income is too low to pay for housing, or the share of income available for housing is inadequate. It can be argued that it is normal to have an irreducible core group that cannot afford any available housing alternatives. However, to insist that this irreducible comprises more than 50 percent of the urban population, as is the case with Zimbabwe, would not be a sound argument (Kamete, 2001).

It is not fair to pass a complete assessment as to the efforts of local authority and other players in the housing delivery system over the past 10 years since it was a highly inflationary environment (economic crisis). These schemes would not have realized their full potential for their cause to house the urban poor. However, at the same time researchers cannot sit back and justify the failure of these schemes on the economic recession. The Mutare City Council has stretched its limited resources and engaged housing co-operatives, employers, private developers and donor organisations, but they have not met the housing demand.

The housing waiting list has continued to grow by each year and the land for housing development shrinking yearly as well. The emergence of backyard structures, shacks and substandard building is becoming a common scenario as opposed to the main objective of Operation Restore Order in 2005. The number of people per housing unit in these high density residential areas is increasing as a result of rapid urbanization staged at 5–6 percent annually. Therefore, if the housing demand is to be

met, a new set of thinking in terms of low income urban housing provision has to be instilled in the planning by the local authorities, private sector and city planners as well.

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