

MIDLANDS STATE UNIVERSITY



FACULTY OF SOCIAL

DEPARTMENT OF LOCAL GOVERNANCE STUDIES

Housing pay schemes as a strategy to address housing shortages: A case of Harare City Council.

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**RESEARCH SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS OF
THE BACHELOR OF SCIENCE HONOURS DEGREE IN LOCAL GOVERNANCE
STUDIES.**

GWERU

2018

MIDLANDS STATE UNIVERSITY



Release Form

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DEGREE PROGRAMME : Bachelor science honors degree in local governance studies

YEAR GRANTED : 2018

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The undersigned certify that they have read and recommend to the Midlands State University for acceptance, research project titled: **Housing pay schemes as a strategy to address housing shortages: A case of Harare City Council.** submitted by Chideme Dominic, registration No: R144125R in partial fulfillment of the requirements of the Bachelor of Social Science Honours Degree in Local Governance Studies.

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Declaration

I, Dominic Chideme, declare that this dissertation is a result of my own original effort and the investigations of such work have not been presented elsewhere for any academic purpose or any purpose whatsoever. All additional sources of information have been indicated by means of references.

Signed.....

Date.....

Dedications

To my beloved parents Mr and Mrs Chideme for their help and support and to God almighty for giving me the wisdom and knowledge to complete my study.

Acknowledgements

I would like to thank God almighty for the gift of life and his guidance throughout the course of my study, thank you Lord.

I wish to acknowledge the assistance I received from the following people who made it possible for this research study to be complete. My supervisor Mrs. N. Rajah who worked tirelessly in marking and guiding me through the entire research. Special mention and thanks goes to the chairperson and lecturers in the department of Local Governance Studies. I'm grateful to my uncle and wife Mr. T. and Mrs. M. Faro for their encouragement and academic support they gave me during my research. I also like to thank my friends Tinotenda Masaka, Tafadzwa Chidenga, Jameson Mapulanga, Timothy Muchenje, Moses Kanyayi, Nyasha Mahoso and Munyaradzi Kamonjola, whose criticism and encouragement during the research were valuable.

Special thanks go to Harare City Council for granting me the opportunity to conduct my research at their organizations and to all the respondents from the housing pay schemes that were interviewed at large.

My profound gratitude goes to Dr Nhemachena for the motivation and support you gave me; may the Lord greatly bless you

Abstract

The research main aim was to investigate the effectiveness of housing pay schemes in the provision of urban housing in Harare. Housing Pay Schemes are defined as schemes by which a Local Authority allocates an unserviced piece of land to individuals who then combine their resources together in order to service the land. The introductory chapter highlighted on the background of the study citing the history of Harare city council that led to the adoption of housing pay schemes as an approach to housing service delivery in 2016. Housing pay scheme approach has been there in the country after independence used by the government under the name Pay for your own housing and was adopted by many urban local authorities including Harare city council as a means to provide decent housing and accommodation to the ever growing population in urban areas. The main research question of the study was Has City of Harare chose the best strategy or approach to address housing backlog? A review of literature from published texts, internet sources and journals was gathered and analyzed in the context of the research objectives. The research used case study research design in carrying out the research and used a sample size of 100 respondents from Harare city council, pay scheme members and waiting list applicants. Purposive and convenience sampling techniques were used to select council employees' respondents and residents from pay schemes as well as those pooled from waiting list applications. Questionnaires and interviews were research instruments. The data collected was analyzed, interpreted and presented in the form of tables, graphs and pie chart. The overall response rate from the questionnaire and interviews was 71%. The major findings of the study showed that there are many challenges that are prohibiting housing pay schemes from being effective like lack of a regulative framework of pay schemes, corruption, and political interference. . Recommendations were made by the researcher for both the housing cooperatives and council for them to increase their ability in providing housing which include a shift of housing delivery models from the focus on home ownership to a focus on rental housing, using tax breaks when engaging PPPs and that to be constructed housing must be high rising flats.

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CHAPTER I

INTRODUCTION

1.0. Proposed researched topic

Housing pay schemes as a strategy to address housing shortages: A case of Harare City Council.

1.1. Introduction

Housing is one of the infrastructures needed to make life livable and one of the basic needs of human beings. Housing must not only be interpreted in a narrow restricted sense which equates it with the shelter provided by merely having a roof over one's head but rather be seen as the right to live somewhere secure, peace and with dignity. Maslow emphasized that shelter like food is a psychological need. Lack of housing thus represents an obvious social problem and the shortage of housing like food, shows visible poverty. The United Nations Habitat (2012) stated that 10 000 million people are living homeless in the world and the number of people living in illegal settlements will increase to billions by 2025. Housing provision and delivery has been of concern in most developing countries in order to address housing needs.

On the United Nations Conference on Humana settlements, governments declared that adequate shelter and services are a basic human right which places an obligation on governments to ensure their attainment by all people, beginning with direct assistance to the least advantaged through guided programs of self-help and community action. Government should remove racial and social segregation in housing delivery through creation of better balanced communities which blend different social group, occupation, housing and amenities.

Local Authorities in most countries are mandated (through decentralization) to provide for housing to their designated communities by their central governments. Harare City Council is one such local authority with a responsibility to provide housing to citizens within Harare being guided by the National Housing. As provided for in the City of Harare new Housing Policy of 2016, Housing Pay Schemes are expected to play a big role in reducing housing backlog within City of Harare through a clear and well defined land allocation system. Targeting low income earners, housing pay schemes have the capability to cater for the needs of low income earners hence removing segregation in housing delivery.

1.2 Background to the study

Housing affordability is a tenure-natural term that denotes the relationship between housing and household expenditure on housing costs, Milligan and Yates (2007). There has been a decline in the affordability of housing in the City of Harare housing department. The decline is a result of many factors which have played a role in increasing housing cost and poor delivery.

The post-independence era in Zimbabwe actually represented a transformation in settlement pattern and distribution as new policies were realized such as Homeownership, National Housing Fund, Housing and Guarantee Fund and Aided Self Help. Homeownership policy was introduced by the new government in 1982 as one of the first of such attempts to help the previously disadvantaged blacks. The local authorities were by this time, especially in urban local areas, provide decent accommodation to all urban dwellers had struggled according to UN-Habitat (2003). Provision of housing has then befallen as profitable business venture that results in the involvement of many players. Such players in Harare include cooperatives and private business entities like CABS. However, maintenance of urban settlement health has been a problem in

Zimbabwe especially in Harare where the sprawling of informal settlements has been a newsworthy issue year 2000 as the housing delivery was under scrutiny dominated by headlines with beneficiaries complaining of fund embezzlement, underhand dealings, corruption and poor housing services delivery.

Zimbabwe like many African developing nations such as Nigeria, Tanzania, Namibia and South Africa has been noted as experiencing urban overpopulation due to urbanization and immigration, Mutizwa and Mangiza (2009). A multitude in these urban areas therefore face housing problems as the several strategies used by several cities, municipalities and local boards fail to capitulate desired outcomes of eradicating existing informal settlements in a way that respects the rights to Housing for All Declaration Policy.

Zimbabwe like other developing countries in Africa still face challenges in eradicating informal or unplanned settlements despite the efforts made in 2005 by Operation Restore Order employed by the central government to destroy all unplanned structures in both urban and rural growth points, Mutizwa (2008). More than eight million people in African countries are living in shanty and inhabitable areas prone to several risks and disasters like cholera, malaria and typhoid outbreak, areas with insufficient or no roads between them, poor drainage where refuse collection is just a mirage not a veracity, UN-Habitat report (2012). Tibaijuka noted that unplanned settlements exhibited several features such as lack of land tenure security, poor basic infrastructure, predominance of physical substandard dwellings and invasion of open spaces reserved for other commercial and industrial purpose.

Harare City Council as one of the local authorities in Zimbabwe has also the responsibility of providing housing services to the residents which involves quality roads and water to all urban inhabitants. Basically local authorities have been mandated to be responsible for local urban planning and settlements development approval process through the Urban Councils Act Chapter (29:15), the Regional Town and Country Planning Act (chapter 29:12).

Housing provision and delivery has been a major concern to many developing countries in the world particular the issue of housing needs. City of Harare through Housing Pay Schemes has an important role to play in ensuring that all residence in Harare get access to conveniently situated land, services, adequate housing and the benefits of urban life.

1.3. The Problem Statement

The transition to majority rule in 1980 saw lifting of decades of racial restrictions to the “right to the city”. The urban population of Zimbabwe rose sharply in the early 80s against limited resources and municipal capacity. The increasing urbanization not matching with housing delivery by urban local authorities has been a topical issue causing the adoption of Home Ownership model in the delivery of housing services. Home Ownership was adopted in order to increase the number of black people who own housing since before most whites owned property. To make sure that everyone benefitted, most local authorities adopted strategies which will make sure that the black people and even low income earners benefit.

Amongst the familiar strategies adopted to increase home ownership for the blacks were housing cooperatives which are an autonomous association of persons united voluntarily to meet their economic, social and cultural needs and aspirations through a jointly-owned democratically

controlled enterprise according to the South Africa Cooperative housing manual (2002). Mangizvo and Dziki (2004) cites that a housing cooperative is a legally registered organization which collectively manages a dwelling or group of dwelling in which its members live, it gives tenants greater control over their housing and how it is maintained. Cooperatives were based on the values of self-help, democracy equality and solidarity, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others (Agriculture, Fisheries and Conservation Department (AFCD) 2015). The idea was to try not to marginalize low income earners since cooperatives were mainly found in high density suburbs of Harare like in Glen Norah and Kambuzuma. Based on the above, Oyewole (2010) and Yakub et al. (2012), proposed the involvement of cooperative societies in housing development as an urgent step needed to be backed by governments, to bring about the much needed transformation in the housing sector.

However, Ncube (2018) states that cooperatives received much applause in housing service delivery in Zimbabwe and in other countries like Nigeria, but cooperatives in Harare failed to hand in required results due to poor administration within cooperatives and other challenges which include politics, economic decline, social and technological problems, uncontrolled land invasions and misappropriation of funds. Selfish desires filled the hearts of many heads of cooperatives as they now practice corruption and under table dealings There was no longer order as many cooperatives were rising giving members illegal land to settle leading to an increase of urban disorder characterized by illegal settlers in sometimes wet areas of Harare.

Another strategy hence needed to be adopted for home ownership to be attained and Housing Pay schemes came as an alternative to address the challenges faced by cooperatives. Housing Pay Schemes are defined as housing schemes whereby a Local Authority allocates an unserviced piece of land to individuals who then combine their resources together in order to service the land (City of Harare Housing Policy (2016)). Individuals then build own houses once servicing is complete. Pay schemes taps mobilized personal savings for servicing of partially serviced and virgin land which council has no immediate resources to develop.

This research therefore will identify and address the ability and possible challenges likely to be faced in implementing Housing pay schemes as an endeavor to housing challenges and as a means of providing affordable accommodation especially to the low income earners.

1.4 Aim of the study

The aim of this study is to explore the effectiveness of the housing pay schemes in addressing housing backlog and poor housing service delivery. Will discuss if all community members from the economically powerful to the economically weak individuals will benefit from the housing pay schemes. This study will also highlight all the strength and weaknesses the Council might face in trying to address housing issues using housing pay schemes

1.5. Research Objectives

- To identify causes of poor housing delivery in Harare.
- To explore challenges faced by city of Harare residents as a result of poor housing service delivery
- To find out the role of Housing Pay Schemes as a strategy of housing delivery.

- To explore ways of strengthening Housing Pay Schemes as a housing service delivery strategy
- To identify other strategies which can be used to improve housing service delivery

1.6. Research Questions

- Has City of Harare chose the best strategy to address housing backlog?
- What measures has been made to avoid the problems noted under other strategies like cooperatives?
- Are the measures adequate and if not what other measures must be done by City of Harare

1.7. Significance of the study

The study will give an insight on the management of housing pay schemes. The gathered data will add to the existing literature on housing delivery. The study may review new and current challenges in the political economic and social environment which planners may like consider in the planning of future housing projects. The study may also be an instrument to be used by the City legislators in amending and reviewing housing statutes as a way to better give housing services to the residents.

To the researcher the research will equip knowledge on the housing delivery system. Also research skills will be generated as part of accomplishing an Honors Degree in Local Governance Studies. To the University, the research will be used as literature in areas of study. To the City of Harare, the research will be used as an assistance in understanding challenges faced in housing pay schemes.

1.8. Delimitation of the study

The research will be carried in the high density areas of Harare since there are no housing pay schemes in low density areas. There were about 520 formerly registered cooperatives in the City of Harare therefore the researcher will use systematic random sampling to choose 10 cooperatives as conducting research on all the cooperatives will be very expensive and there is also an element of limited.

1.9. Limitations of the study

The researcher lacked cooperation from most employees of City of Harare in managerial positions when gathering information that is negative, for example their incompetence. All questionnaires were not retrieved or completely filled out due to reason the respondents end and which was beyond the researchers control. As solution, confidentiality was guaranteed to those who will participated.

1.10. Summary

This chapter focused on the introduction of the study, background of the study, research objectives and the significant of this study. This chapter also highlighted the possible research questions which the study seeks to solve. The statement of the problem was outlined in this chapter, highlighting the rapid increasing urbanization in the Harare as a possible cause of the housing backlog the city of Harare. The next chapter will focus on the literature review.

CHAPTER II

LITERATURE REVIEW

2.0 Introduction

This chapter explores the works of other scholars on the subject of affordable housing in the contemporary world. A variety of sources were consulted with the view of getting an insight into the subject under scrutiny. According to Nardir (2010) literature review refers to the course of “interpreting, scrutinizing, assessing and summarising the theoretical information related to a certain topic”. The chapter will discuss issues of housing as a basic need, highlight the contextual meaning of affordable housing, the role of LA`s in housing delivery, challenges faced in meeting affordable housing demands, roles of various actors, models of housing strategies in the region and also suggest possible solutions to the challenges.

2.1 Necessity of Housing

Literature identifies housing as one of the basic needs for the well-being of an individual. Maslow (1993) noted that housing (shelter) is part of the physiological needs which must be met if the human body is to function well and not fail. According to the Canadian Mental Health Association (2017) stated that housing is key to mental health of every society. According to Stewart (1995), other than food, clothing, safety and security needs, a person require decent housing as a component of the physical needs The Guardian (2017) also view the availability of decent housing as a necessity for a healthy society. Housing according to Mistch (2015) is a social necessity and not a luxury because the unavailability of it will result in disruption of the society as a whole. In the hierarchy of man`s need, housing has been ranked second (Olotuah,

2000) and as a result, housing provision has become a paramount cornerstone of the policies of various governments

As decentralized duty, local authorities should ensure focus on ensuring that the housing is accessed by everyone within a society regardless of gender, ethnicity or race (Owen, 2000). Decent housing must apply to all and even low income earners of the society must be able to enjoy lives having a mental health under a decent home. Buehler (1998) stated that no logic reason should be attached to the homelessness of certain groups of society except that of taking advantage of such individuals by charging them high costs of buying or renting houses. Everyone needs a house making a decent house a normal necessity good which governments must make sure that its citizen have and can access to. With that assertion, local authorities should guard against the business of profiteering in all housing delivery initiatives. The urban poor need to be given adequate attention by protecting them from unscrupulous land barons.

2.2 Overview of the housing situation in Zimbabwe

Decent shelter is one of the basic needs required for the wellbeing of people in all societies. According to United Nations Conference on Human Settlements(UNCHS,2000) cited in Moyo (2014), domestic shelter is an impotent part of the foundation required by all people to participate fully in society. In view of such assertions, provision of decent and affordable housing should be given priority similar to the other basic needs. Provision of affordable housing remains a serious challenge for local authorities in Zimbabwe (Moyo, 2014). As such, Ncube (2018) argued that local authorities are confronted with need to maintain a balance between housing demand and housing supply. There has been an increase in housing backlog in Zimbabwe local authorities according to the Zimbabwe National Housing Delivery Policy of

2000 and the situation might continue to increase. To date, the housing backlog is estimated to have doubled with rapid urbanisation taking place. As a matter of fact, Africa's urban population was projected to reach about 1.2 billion in line with the urbanization of about 58% by 2014 (UN-HABITAT, 2014).

Against such a backdrop, local authorities face insurmountable challenges in trying to deal with mushrooming of illegal settlements, returning illegal backyard structures as well as unauthorized house extensions (Kamete, 2000 in Mashoko, 2012). Such circumstances are usually characterized by overcrowding which subsequently breeds criminal activities and disease outbreaks. The shortage of decent housing has led to many settlers having a bad relationship with the central and local governments as illegal settlers are worried of being evicted of their premises or get their homes demolished. Due to urban housing challenges, proliferation of illegal settlements, backyard shanties and high numbers of occupancy of up to 10 people per household has become the order of the day (MPCNH, 1991). In view of such circumstances, the government of Zimbabwe in 2005, embarked in an exercise to demolish all illegal settlements under the infamous Operation "Murambatsvina" which left more than 700 000 people with nowhere to lay their heads worsening the housing crisis, Moyo (2013). However, although Operation Murambatsvina was blamed for lack of compassion, Zimbabwe unlike other countries in the region is reported to have relatively less challenges of illegal settlements (UN-HABITAT, 2010).

The Economic Structural Adjustment Programme (ESAP) by the Zimbabwean government saw many people losing jobs because of the ESAP provisions. This had an impact in housing

provisions as many people were left too poor to be even assisted by the government but rely on informal settlements. As industries closed and retrenchments rise, more and more people became poorer and new illegal settlements were discovered and mushroomed. With such a report, local authorities need to work out means of decent shelter provision in order to maintain the status quo.

Zimbabwe is characterized by rapidly growing communities meant to accommodate low income earners. These communities according to IRIN lack basic social infrastructure such as schools, health and recreational facilities, and shopping centers. Shumba (2017) argued that the miserable condition of the emerging communities is attributed to poor planning and corruption by officials in Housing Departments as well as amongst councilors and officials in the urban planning and environmental management committees who allocate cooperatives land at a cheap price for their own benefit. Instead of schools and shops being built instead, such communities will mushroom in the place where schools and shops were supposed to be.

Since the situation of housing is a global phenomenon, some writers have suggested a holistic approach as a suitable panacea which calls for the input of all key stakeholders. As alluded to earlier, these include the central government, local authorities, parastatals, civil society and also the private sector. Many actors have been seen participating in housing service delivery but failing to address housing shortages as housing service delivery has been taken as a profit making activity. According to Muchadenyika (2015) in the August issue of the Habitat International report, the problems of slum settlements can only be solved by encouraging active city institutionalization and participation instead of using the project based approach. Muchadenyika

however points out that addressing issues relating to concerns of the low income earners is vulnerable to political upheavals, hence the need for strong objectivity to oppose such forces.

While a lot of research work has been carried out to address issues of accommodation globally, many of such studies appear to be focusing more on strategies more houses or servicing more land without really paying attention on the issues of affordability (Moyo, 2014). As such, there is need for local authorities to make a paradigm shift and focus more on the plight of the impoverished members of society. If demands for affordable housing are not met, it is inevitable that the marginalized groups of society will continue to be at a great disadvantage thereby stiffening the competition for resources (Moyo, 2014).

In relation to the aforementioned view, this study will try and interrogate some of the issues believed to be impediments in the delivery of affordable housing in an effort to address the challenges. The issues which include the relevance of the waiting list amid reports of rampant corruption in the housing delivery system, distributive inequality and other pertinent factors deterring the delivery of affordable housing shall thus be explored. With proper approaches to housing delivery programmes, local authorities can regain their legislative role of providing housing to people within their communities.

2.3 Housing shortage Defined

Goldman (2016) view housing shortage as presented when there is insufficient housing to accommodate the population in an area, when the supply of houses cannot meet the demand. According to Kang-Lim (n.d), housing shortages are a result of housing unaffordability and lack

of infrastructure as a basic service. Indications of housing shortages include presence of homeless people and sprawling of slums and squatter settlements.

2.3.1 Homelessness

This refers to lack of regular shelter. Homelessness is characterized by people seeking temporary housing. People sleeping in public areas like streets, under bridges, public parks, homes of relatives and friends. In Zimbabwe homelessness is extended to people sleeping in ranks and public transport like commuter omnibuses. Thorncroft(2015) argued that homelessness in Zimbabwe is due to demolishing of housing following orders by Zimbabwe local authorities to destroy homes in undesignated areas. 200 homes according to Thorncroft were destroyed in several poor suburbs about 10-15 miles west of Harare.

2.3.2 Slums and squatter Settlements

Slums and squatter areas are urban areas which are heavily populated, and the residents have poor quality housing and poor access to basic services. The shelter in such settlements are not safe and people are not protected against the weather elements and may be exposed to strong winds and cold winters. Houses in slums and squatter settlements have weak foundations, unstable walls and roofs made of poor quality materials like zinc and cardboard. Most of the materials are highly flammable and easy to be destroyed by floods. In Zimbabwe such settlements are usually on unsuitable sites like wet lands. There are narrow paths with limited access for vehicles according to Moyo (2015). Basic services like electricity potable water and waste disposal usually lack in such settlement.

2.4 Causes Of Housing Shortages

2.4.1 Lack of Affordability

According to Milligan et al (2004), the idea of affordable housing brings to attention the needs of households whose incomes are not sufficient to afford them to acquire decent housing in the market without being assisted. Gabriel et al (2005) further asserts that the term “affordable housing” is normally used interchangeably with such terms as “public”, “social” or “low cost” housing. Likewise, affordable housing also refers to the ability of specific groups of people to rent or buy decent housing at a low cost at the same time enabling them to meet other basic needs on a sustainable basis” (Betsetswe,2014)

Muschow (2014) states that housing affordability implicates that housing costs should not exceed 30% of the total household income. With such a perception, it is a fact that the measure of housing affordability in western countries is different from that in developing countries.

According to Betsetswe (n.d), affordable housing also brings in the issue of affordable rent. It should be clear that people do not rent houses because they are lazy to buy but rather due to high costs of buying their own houses which is far higher than what they can afford in terms of their incomes. In essence, this refers to both prohibitive charges of mortgages monthly loan repayments.

In trying to explain the issue of affordable housing, Kamete (2006) in Moyo (2014) discusses the four main components of affordability which he says include, the income distribution, cost of construction, rent costs and financing terms. Moyo (2014) further asserts that the cost of buying a four roomed house in urban areas cost an average of US\$15000 and because of the low

earnings; most people have failed to buy the houses. According to Centre for Affordable Housing Finance Africa (2015), the cheapest newly built house in Zimbabwe cost \$18 000. In view of such a scenario, it is inevitable that monthly earnings for the majority of Zimbabweans do not allow the acquisition of decent accommodation working with the poverty datum line of \$500.00.

In view of the above, it follows therefore that local authorities need to show concern for its populace by carryout feasibility studies of the income brackets of their citizens before embarking on new housing projects so as to accommodate the low income earners. In addition, housing policies need also to factor in issues of income levels without which, the issue of affordable housing will continue to be on paper and not practical. With such a situation, the urban poor face challenges of being either lodgers or of living in substandard houses (Lohse, 2002) under inhuman conditions.

For the purposes of this piece of project, the term “affordable housing” was used in the context of the Zimbabwean poverty datum line of \$500.00 per month and also with due considerations of those in the informal sector. Home seekers in the low income bracket are in most cases on the housing waiting list for a very long time with very little chances of being allocated stands or houses. As a result, most of the affected groups end up resorting to staying on undesignated areas or lodging.

2.4.2 Competing land use

Insufficient land supply is the root cause of housing shortage according to the Habitat International (2015). Land has many uses that is residential, commercial, industrial, and

recreational. Land dedicated for one use will not be available for another. A huge industrial park means reduced number of residential land. Stiff competition for land can result in insufficient land for housing. There is land but already allocated uses Although a number of constraints are said to be contributing to the failure of local authorities to deliver affordable housing, inadequate supply of land seems to be the one of the major challenges bedeviling local authorities. As such, the land situation calls for state intervention so as to avail more land for residential purposes (Ntshudisane, 2008).

While the issue of housing forms one of the most basic needs for the individual`s welfare, the need to also preserve the environment is also of paramount importance (Kamwe, 2005). Most of the land available now in urban areas is regarded as wet land and hence is regarded as not good for residential use and there is need to preserve the wet lands. Continuous shortage of land leads to a threat of the wet lands as people will be forced to seek resident in wetlands. Continued urban expansion has become a threat to environmental sustainability through deforestation which jeopardizes the eco system.

A reduction or limited space for residential land increases urban land cost. Due to a population increase the demand for residential land increase hence increasing land costs faster than incomes, Smith (2016). It is in light of the issue of land shortages that suggestions are being made for local authorities through the National Housing Policy to consider the construction of high-rise flats which do not require vast pieces of land.

However, according to Moyo (2014), construction of flats cannot be done on an individual capacity hence it eliminates the idea of affordable housing models due to high costs associated with high buildings. Flats require large capital investment hence making it difficult for most local authorities considering their financial standings. While construction of flats helps to accommodate a large population on a small area, maintenance of same seem to outweigh the benefits in the event of lift breakdowns (Moyo, 2014).

In light of the above situation, the issue of land for housing purposes continue to be one of the limiting factors since land around urban centres is under the Ministry of Lands and Agriculture and not local governments. According to the Land Acquisition Act, the process of releasing land for urban expansion takes time hence contributing to the challenges of reducing the housing back log. It is in view of such challenges that local authorities and national authorities should work together to private state land whenever necessary in order to save the situation.

2.4.3 Economic constrains

The economic situation in Zimbabwe and other countries in the region has not been favorable for the development of housing units and infrastructural development over the past decade (Zimbabwe economic monthly review:2014) The question of housing financing has been a cross cutting issue lately leaving many wondering whether there is anything more councils can do to ease the situation. The situation has been further aggravated by lack of investor confidence which has led to the closure of many industries and other commercial entities in cities and towns. According to Muponda (2011), investors are the driving forces of local economic development hence the need to create favourable policies in order to win their confidence.

Once a strong and vibrant economy has been established in a town or city, housing needs are inevitably met since local authorities and private companies alike will be having a strong financial base. Poor performance of industry and other business entities has a negative impact on council revenue hence making it difficult to fund housing projects (Muponda (2013)). Due to the harsh economic atmosphere, LA`s are experiencing a shortage of affordable housing. Low to middle income earners are finding it difficult to own a house in the urban area. Projects are being left unfinished with the hope to complete the work when economic situations stabilize.

The prevailing market is failing to respond to the demand for affordable housing. In light of such challenges, a number of housing projects have been funded by private schemes resulting in them charging exorbitant costs (Moyo, 2014). However, according to Kamete (2006), private developers` involvement in housing delivery was only limited to financing through building societies for purchases by individuals. Given the local authorities limited capacity to deliver affordable housing due to economic hardships, questions come as to the extent of the impact on the marginalized groups (Moyo, 2014).

2.4.4 Housing Policy discrepancies

While the National housing delivery programme employed a variety of strategies to encourage self-help incremental housing schemes, the national housing programme of 2003, acknowledged the inability of government to provide decent and affordable housing. Although a number of factors can be blamed for this lack of capacity, the disparities in the legislative frames is also believed to be one of the deterring factors. As a result, conflicts of interest have arisen between central and local governments in the delivery of housing hence hampering the production of same (Tannerfeldt and Ljung, 2008).

Failure of Government to review the colonial-era Regional Town and Country Planning Act and the Housing Standard Act serves as an example. This inevitably, placed local authorities in a difficult position since the Acts require municipalities to service plots with primary infrastructure prior to land allocation for purposes of self-help building. The Act further provides for local municipalities to ensure strict observance of the minimum standards before occupying a property. According to Chotoetal (2012), the by-laws included in these Acts, which were imposed during the colonial era as weapons of discrimination, include high density`s water-borne sewer, individual water connection and African Townships now known as low-income neighborhoods..

Choto further asserts that the by-laws imposed during the colonial regime were segregatory hence need to be repealed in order to come up with more workable policies. If the issue of housing is to be addressed, user friendly housing bylaws should be enacted with the view of accommodating the urban poor. Since 1980, the national policy seems to have marginalized low-income earners in terms of their accommodation needs. The policy appears to have placed emphasis on the issue of home ownership as a solution to housing needs Moyo, 2014). Such a perspective however seems to overlook the fact that some people will never own their own houses but can only afford to rent (Moyo).

In improving the living standards of people within a given locality, it should be pointed out that the issue is not really about home ownership but security in terms of decent and affordable

accommodation. This can be in the form of local authorities providing subsidies to the less privileged in terms of council rates for tenants in council properties.

Although suggestions were made through the housing policy to solve the housing situation, this seems not to have contributed much in creating a balance between the demand supply ratios (Moyo, 2014). As alluded by Kamete (2006), efforts of constructing more houses to cater for the low-income earners in local authorities seem to have yielded very little results.

As such, the housing crisis has resulted in the emergence of backyard structures and illegal settlements. Despite the stringent measures enforced by local authorities to curb that, the issue of unauthorised structures continue to be the order of the day hence the need to revise the current housing policy (Smith, 2012) As an instrument of development, the housing policy was intended to avail affordable housing (Moyo, 2014). The question however is whether this has been the case.

According to Moyo (ibid), the post-colonial housing policy has not been very effective in view of its mandate. The policy has been criticized for not being in favor of the urban poor as it continues to assess the need for housing in terms of lack of ownership. Against such a background, it is necessary to review the housing policy in line with its effects on low income earners.

2.5 Strategies employed

2.5.1 Public Private Partnerships

Zimbabwe's economic crisis makes it hard for the central government and local authorities to fund all the housing projects under plan. PPP are giving aid in infrastructural development through financing infrastructure projects that is roads, water reticulation and Housing. According to the City of Harare Sunshine paper (2016), close to 1000 new housing units have been built by CABS in the western part of the city as a way of reducing housing shortages. According to Ajayi (2006), the existence of Public-Private Partnership (PPPs) ventures has been confirmed as one strategy that local authorities can employ and strengthen in addressing housing issues. PPPs provides for the involvement of private sector in the production and delivery of urban housing.

PPP have proved a worth vehicle to drive away housing shortages in Harare. Fidelity Life Assurance has poured \$50 million at Langford Estate to develop 9300 residential stands, Warikandwa (2017). There has been a number of active private developers over the past fifteen years. City of Harare entered into PPP with National Building Society and FBC Group (Pvt) for the purposes of low-cost housing development. According to Munjanja (2017), the bank's role was of providing mortgage to home seekers on the City's waiting list. The private developers constructed 2 776,478 housing units in a period of 15 years from 2000 to 2015, while during the same period the housing waiting list rose with 10 891 to 18111 applicants.

According to Nhekairo as noted by Munjanja, NBS approached Harare City Council with a view to partner in several projects in St Martin's Hatfield. According to the agreements of the partnership, NBS would service the 333 stands in St Martin. MLGNH (2014) report, no

significant progress was noted in terms of reducing the waiting list despite contribution made by Private developers.

Lack of change was however attributed to the fact that most people on the waiting list are low income earners whose earning and savings do not allow them to buy stands from private housing schemes. The report also highlights issues related to inconsistencies in the private schemes such as changes in the costs of stands as well as delays in servicing the allocated land. PPPs are also said to constitute more than 14% of the total housing delivered in Kwekwe over the past decade. This figure is however considered to be a bit low compared with the demand of housing on the waiting list which currently is more than 18 200 applicants.

With the above report, it should be noted that developers need to also to consider low income earners in their housing projects in order to see the reduction of the housing back log instead of simply focusing on making profit. However, with more demand for affordable housing, more schemes have cropped up through various funding mechanisms. It is against this background that most of such ventures mainly those which involve the private sector have shifted their focus from being shelter providers to land barons (Gabriel: 2013). Apparently, these schemes are mere commercial entities whose agenda is to make money whatever it takes. As a result, only the elite benefit from such schemes and this has widened the gap between the poor and the rich. (Kindwe, 2012)

Whilst the involvement of stakeholders and other key players can serve to address accommodation crisis, there is however need for local authorities to carefully examine PPPs

ventures prior to contractual agreements. For example, there have been reports of land developers who sell stands on plans before servicing then take ages to provide the basic infrastructure required to start development (Kindwe, 2012). In view of such, cross examinations of aspiring land developers should be ensured especially with the view of the predicament of the less privileged members of the society.

2.5.2 Local authority's own initiatives

Departments of housing in all local authorities exist to protect the interest of people through the provision of decent and affordable housing. The housing department administers the housing waiting list with special focus on allocating decent and affordable housing to their citizens as well as improving the existing housing stock (Mashoko, 2012).

However according to Sinn (2010), local authorities` role seem to have drifted from being the providers of accommodation to mere custodians of records of the already existing properties. Sinn (Ibid)`s assertion was further supported by the Ministry of Local Government and National Housing (MPGNH) report of 2014, which reported on the deterioration of affordable housing delivery in all local authorities. According to the report, the pay for your service scheme of 2002 to 2003 was the last viable scheme that a number of LA engaged in as a way of lessening the housing backlog. Since then, councils have not been able to service land for development purposes hence resorting to the controversial repossession exercises to fulfil their roles of shelter provision. This was mainly due to lack of resources required to service land (Moyo, 2014).

In view of such a situation, it should be underlined that most people who register to be on the waiting list do so under the assumption that council will take responsibility to allocate them

stands at some point (Moyo, 2014). This of course makes sense considering that home seekers pay their waiting list subscriptions to council and not to private developers.

Provision of housing through private developers should only come in as complimentary to local authorities' efforts (Kamete, 2006).

However, Kamete further noted that most local authorities seem to have devolved their responsibilities to private developers in the provision of housing regardless of the costs involved. Such a situation has not helped the low income earners in any but rather subjected them to inhuman living conditions causing social instability. Against such circumstances, one may argue whether Zimbabwean local authorities still have the capacity to deliver affordable housing needs on their own or whether it is simply a question of prioritization in terms of its roles.

2.5.3 Home Ownership

As a result of the inability to deliver expected results, the government of Zimbabwe introduced a new housing scheme for low and middle income earners, Ruwende (2015). The scheme was expected to build high-rise flats and servicing land for sale to people on the housing waiting list. This effort saw many residents happy as it was a panacea to get rid of corrupt cooperatives and land developers who were squeezing residents of their cash by selling illegally state land to them. This move to protect citizens was supposed to be a way of rearranging already lost relationships between the government and the community according to Moyo (2015).

Ruwende argued that the initiative was in line with the Zim- Asset target of 313 000 houses country wide by 2018. It must be noted that the construction of such a number of houses would mean a positive turn towards addressing housing shortages. Harare alone was expected to benefit

105 935 houses. Of the 105 935, 640 flats were supposed to be built in Dzivarasekwa, 524 in Tafara, 880 in Prospect. According to Kasukuwere (2016), all the land which remained underutilized by cooperatives and land developers was repossessed by the government so as to get rid of land shortages hence making sure that the scheme will start as often as possible, beneficiaries are supposed to occupy the houses when full servicing is reached.;

2.5.4 Housing Cooperatives

World over, housing co-operatives have been used as a worthwhile housing delivery initiative. According to Duru (2010), the impact of self-help programs by low income earners through cooperatives cannot be go without being seen. Duru further states that it is an inevitable fact that cooperatives have made immense contributions in addressing housing challenges. The existence of cooperatives and other related housing schemes during the year 2000 to 2005 have always been trusted in the housing delivery system.(Duru)

In Harare, cooperatives did tremendously helping the government and local authorities to deliver housing to the people. In Caledonia Harare, farms were converted to residential lands and cooperatives were given the right to allocate and develop the land beneficiaries being charged monthly subscriptions and this enabled even the low income earners to be part of the development underway. The government under the Zimbabwe National Housing Delivery Programme (2008) has also availed peri-urban farmlands to local authorities to address the growing housing needs.

According to Owojuyigbe (1998), Nweze (2003), Godwin, (2011), Nwankwoet al.(2012) and Kareem et al. (2012), cooperative societies play essential roles in national development. Of

particular interest is the activity of cooperative societies in the area of housing development (Fashakin, 1998; Sazama, 2000; National Co-operative Housing Association of America, 2001; Sheuya, 2007).

Democratic control by members: The co-operative is run on democratic principles where each member has one vote. Control is therefore made easy as everyone is presented with a chance to vote for or against any decision

Open and voluntary membership: No discrimination, members are free to participate or to leave. All community members are allowed and encouraged to join despite gender, disability or occupation.

Security of tenure: Members have the right to permanent residency as long as they respect the obligations of membership. Shared ownership puts the control of the housing in the hands of the residents.

Member economic participation: Members of the co-operative contribute to, and share fairly, in the economic affairs of the co-operative. Promotes black empowerment through sharing of ideas, skills and experiences related to the housing issues.

Autonomy and independence: The co-operative is free from outside interference in its internal affairs.

Education and training: The co-operative builds the understanding and skills base of its members making cooperatives self-reliance and hence reduce interference by other parties.

Cooperation among co-operatives: Housing co-operatives work together with other co-operatives, including other forms of co-operatives such as producer or consumer co-operatives that promote co-operative principles in their work.

Concern for community and future generations: The co-operative is also concerned about the well being and quality of life of non-members and the young who will inherit the houses and environment created by the co-operative.

According to Un-Habitat report of 2006, Housing co-operatives approach to urban development has many positive outcomes as confirmed by UN-Habitat (2006)

- Resource mobilization was easy since most of these have a lot in common.
- Indirect ownership is ensured depending on the type of model adopted by members,
- Housing is treated as a very important asset.

The aforementioned advantages show the benefits which come with housing cooperatives which in other words promote local economic development through the provision of decent and affordable housing.

2.5.5 Housing Pay Schemes

Housing pay schemes as a strategy arose due to the short falls of former housing strategies within Harare. According to City of Harare Sunshine magazine (2016), Housing Pay schemes involves allocation of residents on the Housing waiting list. Beneficiaries of the pay schemes are pooled from the people who have an up to date waiting list number. Membership also will include those individuals who are former members of Housing Cooperatives.

Unlike cooperatives, the number of members of a housing pay schemes depends on the size of the land to be allocated. Membership in cooperatives didn't have a limited number and other cooperatives will even reach more than 500 members. As an example, the Herbert Chitepo Housing Corporative had a total membership of 501. When allocation was taking place, some members were left un allocated and complained as they were not given a valid reason why they were left out. Makoshori (2015) stated that 88 members were reportedly not allocated. Some non-beneficiaries blame cooperative chairpersons for under table dealings as they believed that some members paid an extra amount for them to be able to be allocated. The cooperative committee chaired by Mr Chinyanga was accused of abuse of office and misappropriation of funds. As a result, there were many fights within the cooperative even regular physical fights.

The problem was that cooperatives would have members more than the land available and this was a breeding ground of corruption. KugarikaKushinga Housing Cooperative had 1,008 members all expecting to be allocated land, (Chirisa 2015). To address such a problem, City of Harare introduced the Pay Scheme whereby membership was according to the space of land available. Daily administration of the scheme is done by council.

2.5.5.1 Naming of a Pay Scheme

In Housing Pay Schemes, naming of the pay scheme will be done by the City Council housing officials (Mupawaenda 2017). Simple names will be given which are not in favor of a political, party, tribe, gender, because the schemes will incorporate people from different social and political backgrounds.

According to Makoshori, twelve housing cooperatives were cited for defying the Cooperative Societies Act as well as using it as a tool to intimidate dissenting voices. Names like Sally Mugabe the late first lady, Herbert Chitepo, national hero Boarder Gezi, Nehanda a spirit medium and lately Grace Mugabe, VanaVevhu in Kuwadzana and several others were used as cooperative names. This according to Chirisa (2015) is a way of distributive politics were cooperatives were trying to get fast attention from local authorities by using names affiliated to a particular political party.

The Constitution of Zimbabwe (2013) section 266 sub-section 2a and b states that local authority officials must not act in a partisan manner or further the interest of any political party respectively. Naming a cooperative with a name which affiliates with a certain political party intimidates housing officials to go against the provisions of the constitution. Also, giving such a cooperative land would mean sabotaging other beneficiaries who will not be affiliated to that political party. This will be against the values of good governance as provided in section 9 of the Constitution.

Pay scheme names will be given by City of Harare as a way of avoiding political or gender or ethnic sabotages. One name of an already established pay scheme is Warren Park D pay scheme where about 750 stands have been already been allocated, (Doma 2017).

2.5.5.2 Financing of Pay Schemes

Mobilized Personal Savings

In the City of Harare pay schemes mobilization of personal savings is encouraged. Beneficiaries are expected or required to save a portion of their income to be used to develop the area allocated (Williams 2013). Housing pay scheme taps mobilized savings for servicing of partially serviced land and virgin land which the council has no immediate resources to develop. Jennings (2018) noted that personal savings make a great source of capital and can kick start development at a faster rate especially when council do not have the resources to develop. In Warren Park Harare, each scheme member contributed \$50 monthly for servicing of the land according to Chinyerere (2017).

Seed Money from Council for development

Ralston is of the opinion that the initial capital raised by a company is typically called seed money. City of Harare according to the City of Harare Housing Policy (2016) is supposed to be providing seed money to kick start development of Pay Schemes. The seed money together with personal savings will help the housing schemes to start all its development without fail. This shows that though council may not have the full capacity to develop housing projects, it is not abandoning all the efforts to the hands of residents but playing a part to make sure that housing projects are financed.

Formation of a bank account in the name of the respective pay schemes

Under Housing Pay Schemes, council of Harare came up with a new way of decreasing financial mismanagements in housing projects. According to the Housing Policy (2016), the city shall direct the pay schemes or a Consortium of Pay Schemes (were 2 or more Pay Schemes are

allocated land on the same layout plan) to open a bank account in the name of the pay scheme. During the time of cooperatives, members would pay through the treasurers of cooperatives. A lot of financial inputs leaked and at sometimes treasurers would disappear with cooperatives' money. In 2017, a treasurer of Devine Mercy Housing Cooperative withdrew deposited into his bank account by the cooperative members and converted it to his own use (Mapani 2017).

In reaction to such acts of injustice, the City of Harare encouraged creation of a pay scheme bank account to improve safe keeping of scheme finances and accountability. Money no longer have to go into a single person's account.

2.6 Theoretical Framework

The Principal-Agent theory

The Principal-Agent theory (also referred to as Agency Theory) is one of the dominant and well used theoretical perspectives for analyzing and describing public governance reforms. The theory was proposed by Jensen and Meckling (1976). The theory, proposes a 'principal' with specific objectives and 'agents' who are required to implement activities in achieving those objectives. According to Miguez-Vera (2010), this relationship is defined as a contract under which one or more persons (principals) engage another person (agent) to perform some service on their behalf which involves delegating some decision-making authority to the agency. The principal hires or elects an agent to do the task. The core of the principal-agent theory is the agency relationship, which depends on power positions and information flows between principals and agents. The question, then, is how principals can manage the interests of agents so that they are in line with the goals they (principals) wish to achieve (Masanyiwa, Niehof, and Termeer, 2012).

Mewes (2011) links the agency theory to top down and bottom-up models. In the top down model, local governments are agents, exercising responsibilities on behalf of the central government (principal). In the bottom-up model, the ultimate principals are the citizens or service users, while politicians as representatives in decision-making organs are agents. In turn, local government administrators responsible for executing service delivery functions are agents of local political leaders and service users. Kayode et al. (2013) further posits that in a democratic polity, the ultimate principals are the citizens who are consumers of specific services provided by the government.

In Zimbabwe the Agency-Theory is relevant to devolved system of government in chapter 14 of the Constitution because it provides a good basis for understanding the relationship in which one party (the principal) delegates work to another (the agent), who performs the task. Politicians act as the agents of citizens and must act in good faith to fulfil the needs of the Principal. Without addressing the principal agent problems, poor governance practices such as lack of social accountability have risen. The Principal-Agent theory has become a widely used tool for analyzing public accountability. This is because it provides a flexible framework for modelling innumerable variations in institutional arrangements, and in comparing their potential for inducing desirable behaviour by agents (Gailmard, 2012).

The principal agent theory hence is the relationship between the owner (principal) of an asset and the persons (agents) contracted to manage that asset on the owner's behalf. Where the contracts are complete, there is little scope for deviations from the objectives and requirements of the principal and the expected obligations and duties of an agent.

However, most contracts are incomplete because of rising problems. Agents or principals may pursue a hidden agenda substituting objectives of the principal or interests of the agent. Giving an encounter of local authorities, private players and cooperatives can be said to be agents who are given the objective of improving housing service delivery but divert from the objective and start looking for ways to ill-treat residents increasing their own profit by being corrupt or asking for more favors outside the agreed contract. Hughes (2003) states that conflict arise between the principal and the agent when the agent fails to provide efficient services that the principal will be paying for and expecting.

2.7 Models of housing strategies in Africa

The issue of housing service delivery has been a challenge in mostly developing countries. Africa, being one of the most affected continents lacking adequate, has got many stories to tell in line with different housing delivery strategies. In an effort to address housing shortages, some strategies where a total failure whilst some were able to produce results though not the expected ones. To have an appreciation of such initiatives and strategies, literature review was also made on some of the developing countries in the Africa namely South Africa, Botswana and Zambia and Ghana.

2.7.1 South Africa's Housing Strategies and Initiatives

In an effort to transform the living standards of the urban poor, South Africa has been playing an active role in addressing homelessness and illegal settlements which are signs of poor housing delivery and the efforts in most cities saw a reduced housing backlog (Ajayi :2012). According to Ajayi , South Africa introduced a national housing delivery programme in 1994, which

resulted in the provision of financial subsidies to low income households. The subsidy was used as capital required to securing a stand, installing water supply pipes and connections and sanitation services and also construction of a basic core house to shelter low income families. This initiative produced about 1.5 million decent housing units within a period of 9 years. In the beginning of 2004, 300,000 more houses were also reported to be work in progress under the same scheme. In addition, South Africa had also constructed more than 2.2 million houses in the next coming years tills 2010.

However, despite the positive results in the housing delivery, South Africa like any other African countries continue to experience housing shortages, with the housing waiting list in local authorities estimated at 2.3 million people. (Cities Alliance, 2003). Rust (2001) further states that the model used by the South African Government in its housing policy arises from two different viewpoints that is government need to address affordable housing challenges by delivering subsidized housing to cater for the poor of the society and on the other stand point, the government is trying to create a conducive environment for vibrant business ventures to promoting housing delivery.

Moreover, Rust (2001), agreed that since the introduction of the 1994 housing policy, emphasis was now centered towards the use of co-operative model in addressing low income housing requirements. According to UN-Habitat (2008) South African Government in 1999 focused on alternative lease arrangements in which the needs of the low income earners and quality developments was ensured (UN-Habitat, 2008)

However, housing co-operatives` growth has not been impressive in South Africa. According to Matsela (2010), about 8 housing co-operatives are registered in South Africa, under the South African Housing Co-operatives Association (SAHCA) in the country`s five provinces with a population of about 44.8 million according to the UN-Habitat (2008). Rust 2001 however attributes the low numbers of housing cooperatives in South Africa to environmental compatibility issues in terms of this kind of approach (Rust, 2001).

2.7.2 Botswana`s Housing Strategies and initiatives

Botswana is one of the African nations with a small population estimated to be just over two million people, a number which is far less compared to other SADC countries. Being a home to the headquarters of the Southern African Development Community (SADC), the economy of Botswana is considered to be among the fastest growing in the Sub-Saharan region.

Although the population of Botswana is relatively low, the demand for affordable urban accommodation is exceedingly growing hence the need to redress the situation. Against this premise, the housing demand has amplified the scope and need of private housing construction especially in the country`s capital City. According to Carric&Mosha (2001), population projection point to the necessity of constructing 12,000 housing units in the next decade so as to cater for the current and future needs.

Kumar (2006) noted that in an effort to address the problem of urban housing shortages, the government instructed Botswana Housing Corporation (BHC) to avail accommodation in relation to various income levels. Also as part of the solution to the plight of low income earners in towns and cities, the Self Help Agency was introduced by government (SHAA). Under this

initiative, money for housing development was allocated straight to City Councils to distribute to applicants at subsidized interest rates. While the idea from a mere angle proved to be fruitful in terms of addressing housing shortage challenges, the funds for SHAA loans have continued to dwindle due to financial management within city councils coupled with poor supervision. (Kumar Ibid). A lot of the allocated money evaporated and no one was accountable.

Like other developing countries, Botswana has is suffering from the effects of urbanization, which inevitably increased the demand for urban housing. To serve the needs of the poor population, the country embarked on the development of urban residential areas in almost its provinces. The provision of housing in Botswana is however not proportionate with demand as evidenced by the high costs of dwelling property. The situation has created a lot of irregularities and actions against equity with some people engaging in corrupt land ownership claims especially in Gaborone where fraudulent reports of land selling have been heard (Mooki, 2006). According to the Registrar of Deeds in Botswana, high rate of illegal activities involved in the selling of land is attributed to high rate of urbanization and scarcity of affordable housing (Mooki, 2006).

2.7.3 Zambia`s Housing Strategies and initiatives

Like Zimbabwe, Zambia exists in the southern region of Africa. Zambia`s population is estimated at approximately nine million and 43% of this population represents the urban dwellers. To address housing shortages Zambia, have a country Housing Policy of 1996 which recognize various housing components like, Land Delivery, Housing Finance, Infrastructure development, Building Standards, Home Ownership, Local Building Materials and Employment creation.

According to Mvengwe (2006), of all the outlined initiatives, the most successful in terms of achievement is the Home Ownership initiative as confirmed by the results after implementation. It is also noted that although sale of housing had some challenges, the government still consider this initiative as the most noble to pursue after noticing that it no longer has the capacity to construct houses for its citizens (Lowe, 2007). However, due to the high costs of buying these houses, many Zambians have failed to benefit due to construction costs. Apparently, the other challenge is of inadequate resources which are also not sufficient for the programme to go on as per schedule since the government is the only source of funding currently (Mvengwe ,2006)

In view of the above background, the country considers the need to revisit the current structures and processes with the view of engaging stakeholders in addressing the challenges of shelter. Under this arrangement of relevant stakeholder involvement, the need to clearly define the role of each participant is of paramount importance. In addition, policy reforms measures are also necessary in order to accommodate programs that are market driven, demand oriented, private sector spearheaded, decentralized, deregulated and above all sustainable (Chipasha,2006) Successful implementation of the Zambian Housing Policy needs mobilization of resources from both national and international levels (Chipasha, Ibid). Investor attraction is also necessary in the delivery of affordable housing. Direct foreign Investment (DFI) to promote economic development enables infrastructural development for lasting human settlements.

2.7.4 Ghana

Ghana as a sub- Saharan is not being spared by an increase in population. The population in Ghana is estimated above 24 million and the country continues to experience population increase

(Ghana Population and Housing Census of 2010). This population increase directly has an impact to the increase of housing service delivery. In Ghana as noted by Massoudi and Simonian (1978), population increase calls for an increase in housing stock. However, Massoudi and Simonian noted that the need to increase stock is hindered by lack of resources, shortage of building materials, ways of advanced construction methods, just to mention a few.

In 1952, Ghana used the Schokkbeton Building method. The method suggested building of 3 factories of a radius of 40 miles. The minimum number of units to justify the establishment of the 3 factories was 9000 room units per annum. The Schokkbeton houses were designed as one and two rooms family units they were also either one or two storey structures. . However, the cost of constructing the factories was high and hence the need to receive high returns by the government hence decreasing affordability of the rooms within the factories.

The government of Ghana embarked on Public Private Partnership according to the UN Technical Assistance Mission (2011) as a way of addressing housing challenges within the country. Partnership between the government and a Holland company Messrs N.V Schokkbeton is one such example. Though a lot was expected to come from the partnership, little was produced since the terms of the agreement were bearing on the government, Essienyi (2004).

2.8 Summary

As explained above, most urban local authorities use different initiatives as they seek to address housing challenges. Whether or not Zimbabwean Local Authorities can be said to have the capacity to deliver housing needs is a question of thought. Although a lot of literature supports the engagement of stakeholders in housing provision as a means to address housing shortages,

the results have not been very pleasant especially in view of the urban poor who struggle to meet the demands of different schemes. The poor continue to pay their annual waiting list subscriptions from the little cash inflows they earn though there are no tangible results.

Local authorities should strive to come up with more and new ways to finance housing and stop relying on private players who are after scheme profits. Explaining on the potential that lie in Zimbabwean local authorities in terms of service delivery, Chakaipa (2010) in Visser (2010) pointed out that “Zimbabwe has a generally robust local government system which needs to be properly nurtured through the current challenges, through a combination of legislative reforms, capacity building, institutional strengthening, and injection of financial resources. Strategies have to be put in place to regain lost ground and ensure quality services are delivered to communities”.

Although it is now really a mammoth task to provide accommodation to everyone in view of the population growth rate and other factors, Zimbabwean local authorities can indeed reach greater heights in delivering decent, affordable and sustainable housing to its populace. This however can only be achieved through commitment and determination as well as adherence to principles of Result Based Management which promote issues of accountability and transparency in all council systems. A community based housing development strategy must be developed where members of the community are direct players in housing provision. Council must thrive to be able to create sections and division which produce housing materials like bricks to reduce housing construction costs.

Though new housing challenges are surfacing daily, efforts being made by various actors in trying to address housing shortages must be recognized. Collaborative must be encouraged amongst stakeholders. However, councils should continue to play a supervisory role in order to protect the public from unscrupulous land developers making sure that partners play their roles in terms of contracts. exorbitant costs of acquiring stands. Apparently, the need to copy and adopt strategies undertaken by other countries is of paramount importance. The next chapter presents the methodology used in the entire research work. Information on the sampling techniques, data collection instruments target population is thus provided.

CHAPTER III

METHODOLOGY

3.0. Introduction

This chapter presents the methods and processes that were involved in conducting this research in order to achieve the set objectives. Primary and Secondary data collection tools were used in order to come up with complete information in terms of housing delivery issues emerging in the contemporary world. Research instruments such as interviews, questionnaires, field visits, document analysis were considered to be appropriate mediums in defining the status quo.

To prove the validity and effectiveness of the above data collection instruments, the reason behind the use of each was also given stating advantages and disadvantages of each instrument. The chapter also gave details with regards to the research design, research strategy, sampling techniques and the target population.

3.1 Research design

Labaree (2009) defined research design as the overall strategy taken to integrate the different components of a study in a coherent and logical way ensuring that you will effectively address the research problem. It constitutes the collection, measurement and analysis of data. Tailor (2009) states that a research design is a guideline or a detailed plan on how the research study will be conducted. Trochim (2005) stated that research design provides a glue that holds the research project together and is used to structure the research, to show how all of the major parts of the research work together to address the central research question. Kumar (2008), pointed that research design tries to give answers to research questions.

Qualitative and quantitative approaches are used in gathering the research data using primary and secondary tools. Quantitative research is basically to do with measurement of quantity. Findings from this type of a research are in numerical form. Results are presented in tables, graphs and pie charts.

Qualitative research on the other hand refers to descriptive, reasoning and uses words which cannot be turned to numbers (Rahasekaryetal: 2006). Qualitative data is important because it is used to add value to the descriptions gathered from quantitative data.

According to (Blanche etal 2006), the use of both qualitative and quantitative methods help in coming up with authoritative explanations and descriptions of human phenomena. Use of both methods gives the research a broader understanding of the phenomenon while offsetting the weakness inherent to using each approach by itself FoodRisc Resource Centre (2016).

3.2 Research strategy

MacKenzie Corporation (2014) defined a research strategy as a step by step plan of action that gives direction to your thoughts and effort, enabling you to conduct research systematically and on schedule to produce quality results and detailed reporting. For the purposes of drawing comprehensive information relating to the capacity of Zimbabwean local authorities to address housing shortages, a case study approach was used and Harare city council was given as the representative study area. According to Gay (1996), research strategy is an approach used to probe into the area of interest and test the supposition. To add to the information base, descriptive approach was also used to explain the actual state of affairs relating the area of study.

3.3 Population

According to the ZimStat (2018) census report, Harare's population is estimated to be around 1,542,813. The number is increasing yearly indicating the rise of the number of accommodation seekers.

However, to determine the actual state of affairs regarding the demand and supply ratio of accommodation needs, various sampling techniques were employed to come up with a workable representative population. A research population is generally a large collection of individuals or objects that is the main focus of a scientific query. Due to the large sizes of populations, research often cannot test every individual in the population because of costs and little research time hence reliance on sampling techniques, (Explorable.com 2009). In other words, it is the focal point or group from which information is to be obtained.

As alluded to earlier, it is not possible to gather information from the entire population of Harare due to time and resource constraints. As such, representative population samples were drawn from relevant groups to come up with the general state of affairs. According to Best and Kahn (1993), target population refers to any group of individuals that have shared characteristics which are of interest to the area of study.

Before gathering information relating to housing shortages within Harare city council, a sample population was drawn from the following categories of people: -

- Management

- Councilors
- Housing Waiting List Applicants
- Already established pay schemes
- Informal settlers

For the purposes of ensuring that information obtained serve in alleviating accommodation challenges, effort was made to reach out all the relevant stakeholders as given above. As such, questionnaires and interviews are used to obtain data from the management team, housing waiting list applicants, informal settlers in some sections of Budiro and Glen Norah. Councilors are also called to respond to some questions relating to housing policies since they are formulators of such policies and also on their capacity as representatives of people in their respective wards. To come up with an authoritative information base, all the aforementioned were part of the target population from which findings and conclusions were drawn.

3.4 Sample size and sampling techniques

A sample is a representative of a larger population for measurement, Cragley (2010). In other words, the size is the number of elements to represent the entire population.

To establish Harare City council's capacity in addressing housing shortages, the director of housing is interviewed since the office is key in the housing delivery services. Housing officers in charge of housing pay schemes are also interviewed. Questionnaires are issued to 10 employees in the supervisory and managerial positions drawn from a population of 61 employees employed as supervisors and managers. Questionnaires were also issued to all councilors. To come up with a sample of people in need of affordable accommodation, random sampling technique was used in which a sample of 50 housing applicants was drawn from the 2018 list of

people registered as home seekers. The sample is drawn using convenience sampling method where the first fifty (50) people who came to housing offices to have their waiting list renewed in a week were given questionnaires.

According to Williams (2017), stratified random sampling techniques is a random sample in which members of the population are first divided into strata, then are randomly selected to be a part of the sample. The population is divided into smaller groups and samples are taken from the groups. The main focus of gathering data from the applicants on the waiting list was to establish the period in which they have been registered as home seekers, their levels income in relation to affordability issues, assess the impact of housing shortages and also to hear their perceptions in as far as issues of housing pay schemes are concerned.

3.5. Sampling Techniques explained

Sampling techniques simply refers to the methods used to come up with a representative sample (Dillman, 2000). This makes it easy to gather data and save time and resources. Although a number of sampling techniques can be applied to come up with the required data, the use of each is determined by the nature of the study and the population size. The sampling techniques are usually classified into two main categories which are; probability sampling and non-probability sampling.

3.5.1 Non-probability sampling

As a measure to ensure the authenticity of the information provided, purposive/judgmental sampling and systematic sampling techniques were also used to synthesis the quantitative approach which formed part of the research process. Accordingly, Dillman (2000) asserts that

sampling techniques are used to come up with an ideal target population which assist in answering research objectives and questions.

In order to obtain valuable information relating to the challenges and opportunities in the provision of affordable housing, the research uses both purposive/judgmental and systematic sampling techniques which both fall under the non-probability sampling category. These techniques are based on judgement regarding the characteristics of a sample. The advantage of using purposive/judgmental techniques is that the researcher uses his/her discretion based on knowledge or experience in coming up with samples and this increases chances of obtaining valuable data.

During the process of gathering data, non-probability sampling method will be used and this is different from probability sampling. According to O`Leary(2010) the rationale behind the use of non-probability sampling techniques hinge upon the advantage of selecting respondents using substantive judgements which make it possible to address specific objectives relevant to the area of study. Techniques which fall under non-probability sampling seize relevant data from the target population. The other reason for the use of nonprobability techniques is that the methods are reliable, fast, less costly and convenient. In light of such advantages, purposive/judgmental sampling techniques were considered as most suitable in synthesizing the findings.

3.5.2 Probability Sampling

According to Black (2008) probability sampling is a process of choosing characters from an explicitly defined structure. In other words, this simply refers to a category of sampling

techniques which focuses on both quantity and quality. According to Potter and Redds (2010), probability sampling focuses more on the qualitative aspects but is based on the quantitative approach. Probability sampling is used in this study to select a list of the people to be used as target population and a sample is drawn thereafter impartially. The probability sampling method is however made up of various elements.

3.6 Data collection instruments

Data collection instruments are methods that are used to collect information from the target population. Data collection process involves the use of primary or secondary sources. According to Kumar (2011), primary sources enable the collection of relevant information applying to a specific target population. Primary sources are instruments such as interviews, questionnaires and observations. Secondary sources on the other hand refer to instruments such as books, reports, journals and other documented sources. Secondary sources are based on the works of other scholars in the related study areas. With the full awareness on the use of both primary and secondary sources, the researcher used both approaches through literature review and also through the interrogation process of gathering data from the target population.

3.6.1. Observations

Observations basically fall under the primary sources. In this area of study, they are used as part of the qualitative approach. According to Smith and Dell (2009), observations refer to personal witnessing or monitoring of activities related to a study area. Observations are normally done by the researcher without probing for information from the target population. They are normally done to ascertain certain information regarding the study area. According to Marshal and Rossman (2013), observations help the researcher to get firsthand information which might be

very useful in explaining the situation on the ground. Since the process of observations involves direct discovering of facts, authoritative information is guaranteed.

In this study area, observations are made in Warren Park D to establish real facts pertaining to viability of housing pay schemes. This give a broader picture of the challenges faced by Zimbabwean local authorities in addressing housing shortages.

In line with Marshal and Rossman (2013), there are several advantages in using observations when conducting researches as follows: -

- They allowed for comprehensive descriptions and minimizes cases of information falsification by respondents.
- Enabled the tour of specific areas being studied and this help in suggesting relevant recommendations based on first hand data.
- The quality of data obtained was enhanced through observations and this help to improve and come up with relevant study questions.
- Assisted in identifying and directing relationship with respondents.
- Observations increased chances of obtaining information which respondents were not willing to disclose due to fear of victimization.
- Observations presented an opportunity to obtain unaltered information.

While observations are found to be very useful data collection instruments, there are problems which followed such instrument.

- The method was very expensive and time costly, the research made observations in areas identified to be ideal representative samples only.
- Use of observations led to subjectivity instead of objectivity since a lot of judgements were involved through monitoring the activities at hand. To overcome this setback, the research tried as much as possible not to be judgmental and comparisons are made with data obtained through questionnaires.
- The process of making observations was risky since the exercise involved direct visit to the study places. Observations raise fear from residents and this might resulted in resentments or aggressive behavior.

To overcome this challenge, the research was conducted in a friendly way and tried to reduce misconception caused by fear of the unknown.

3.6.2 Personal Interviews

To overcome the challenges of illiteracy as well as getting clarifications in certain areas, the research considered one on one interviews with specific individuals. Kwale (1983) saw interviews as playing a purpose of gathering descriptions of the life-world of the interviewee with respect to interpretation of the meaning of the described phenomena. Interviews were found to carry the following advantages: -

- Flexibility in terms of question restructuring and the language to use.
- Interviews can be carried out concurrently with observations hence increasing chances of obtaining trusted data
- Gave room for clarity of certain facts relevant to the area of study.

- Interviews allowed the researcher to have direct contact with the relevant people and the chances of obtaining authoritative information are increased.
- For the purposes of this study, interviews were conducted with top officials from the housing department responsible for housing pay schemes. Personal interviews allowed the interviewer to read the emotions of the respondents and this aided in understanding and explaining the magnitude of the challenges faced in the housing delivery service.

However, the following were found to be impediments factors in carrying out interviews: -

- They are time consuming since interviews can only be carried out at certain designated areas at a time.
- If not carefully done, interviews may introduce interviewer bias
- Language was a barrier where the researcher is not conversant with the language of some people concerned
- Sometimes setting up appointments met resentments due to lack of knowledge in the study area or due to fears of victimization.

3.6.3 Questionnaires

Apart from interviewing the targeted groups, questionnaires were also used to gather information for the following reasons: -

- Questionnaires made life easy for the researcher since there was no need to make appointments as is the case with interviews.
- Questionnaires allowed the respondents to choose the most convenient time and venue to respond. Time is a precious resource; hence it must be well managed.

- Use of questionnaires minimized fears of victimization since they do not bear names of the respondents.
- Questionnaires allowed the researcher to get as much information as possible since a significant number of people were targeted all at once.
- Specifically, in this area of study, questionnaires allowed the researcher to have a wider coverage of respondents.

However, the following were discovered to be weaknesses of questionnaires: -

- The illiterate group of people could not respond to the questions and felt embarrassed to open up about their challenges. In view of such challenges, a pilot test of the targeted groups was carried out and a few identified cases were then given an opportunity to respond through interviews.
- Several questionnaires were printed of which some were not properly filled in thus becoming spoiled papers.

3.7 Secondary Sources of Data

This refers to the information relating to a study area obtained through literature review, existing records, and journals to mention a few. In order to authenticate information gathered from respondents the research also consult secondary sources such as textbooks, journals, and council records. This helps the research to make a comparative analysis of the data gathered against what is available in literature.

Since local authorities are lower tiers of governments, they are animals of statutes whose operations are regulated by legislative frameworks such as the constitution of Zimbabwe, Urban

Council's Act to name a few. Throughout the course of the study, the research also consults relevant pieces of legislation so as to substantiate the legitimacy of housing systems and policies at Harare City Council.

3.8 Pilot testing

In order to evaluate the methods and techniques used in gathering data, pretests were carried out using employees from the department of housing and community services due to their knowledge and experience in housing related issues. The pilot study reviewed the need to clarify and rephrase certain questions on the questionnaires. Feedback obtained, also gave an insight of ethical considerations to be made and the need to carry out a feasibility analysis of the target population prior to conducting the research.

3.9 Ethical issues considered

Prior and during the research process, the following ethical considerations were made: -

- A formal request was made for permission to be granted to conduct the study.
- All respect was given not to invade the organizational and personal privacy
- Decency in terms of the researcher's dressing was ensured and this commanded respect from the respondents
- During the research process, all people's views and opinions were respected.
- Confidentiality was ensured by not asking the respondents to write their names on the questionnaires as well as written and verbal assurance of high standard of discrete.
- The research process was also conducted in a professional manner and good time management skills were practiced.
- No entertainment of political views was made.

3.10 Summary

The process of gathering data presented interesting and intriguing discoveries in terms of the institutional capacity of local authorities to deliver affordable housing. Amid economic constraints, rapid urbanization, political antagonisms, land scarcity and other related challenges, local authorities still need to work out ways of addressing the challenges. This therefore calls for innovation and creativity in the housing delivery service. Data collection instruments and sampling techniques used proved to be most appropriate as evidenced by the keenness of respondents to air their views and the logical presentation of facts. Although the data gathering process included qualitative methods, quantitative approaches proved to be more relevant in establishing the information relating to affordable housing issues. Ethical considerations also enabled a warm reception of the researcher as well as respect from all parties involved in the research process. The next chapter presents the gathered data and analysis of facts based on the objectives of the study and also the research questions.

CHAPTER IV

DATA PRESENTATION AND ANALYSIS

4.0. Introduction

This chapter analyzes and presents gathered data. This captures and presents data collected by the research through the use of questionnaires and interviews with the aim focus being to find the effectiveness and capacity of housing pay scheme in addressing housing shortages in Harare. The data is to be presented in the form of tables, bar graphs and pie.

4.1. Responses rate

In line with the objectives of the study, questionnaires were distributed to executive and nonexecutive members of council and also to aspiring home owners. This was done by distributing 50 questionnaires to housing waiting list applicants, 10 to middle and senior management and 10 to the elected councilors. The aim of getting responses from all the groups was to appreciate the concerns of the people and have a wide based perception on housing pay schemes.

4.1.1. Questionnaire responses rate

The research issued out 20 questionnaires to its respondents, 10 were issued out to the housing division employees at HCC and 10 to councilors. The table below shows a presentation of the questionnaire response rate.

Table 4.1 Questionnaire Response Rate

Respondent	Questionnaires issued	Questionnaires completed	Response rate %
Housing division Employees at HCC	10	10	100%
Harare Councilors	10	2	20%
Total	20	12	60%

Source: Research data 2018

The research distributed 10 questionnaires at HCC housing division and there was an overwhelming response rate of 100 % since all the questionnaires were successfully completed and returned to the researcher in 2 days. However, the 10 questionnaires distributed to councilors produced only 2 questionnaires as successfully completed and returned thus giving a response rate of 20% as illustrated in the table above. This was because councilors were busy with election preparations hence finding it difficult to complete questionnaires.

4.1.2. Interview response rate.

The sample size of pay scheme beneficiaries to be interviewed was 50 and the researcher was able to interview only 32 members which gives the response rate of 64% as indicated by the table below.

Table 4.2. Interview response

Respondents	Sample size	Interviewed	Response rate %
Residents on the housing waiting list	50	50	100
Scheme beneficiaries	50	32	64
Total	100	82	82

Source: Research data 2018

The research from the sample size of 50 residents on the housing waiting list was able to interview at least 50 respondents as indicated by the table. The response rate was 100% and this was an overwhelming response. Only 32 housing pay scheme beneficiaries were interviewed as indicated by the table above. The response rate was 64% because most beneficiaries were not available in the allocated areas. The interviews were carried out in 2 days due to a public holiday. The response rate was overwhelming; it was also made possible because the researcher registered most of the respondents on the housing waiting list during his attachment period.

4.1.3. Overall response rate for questionnaires and interviews.

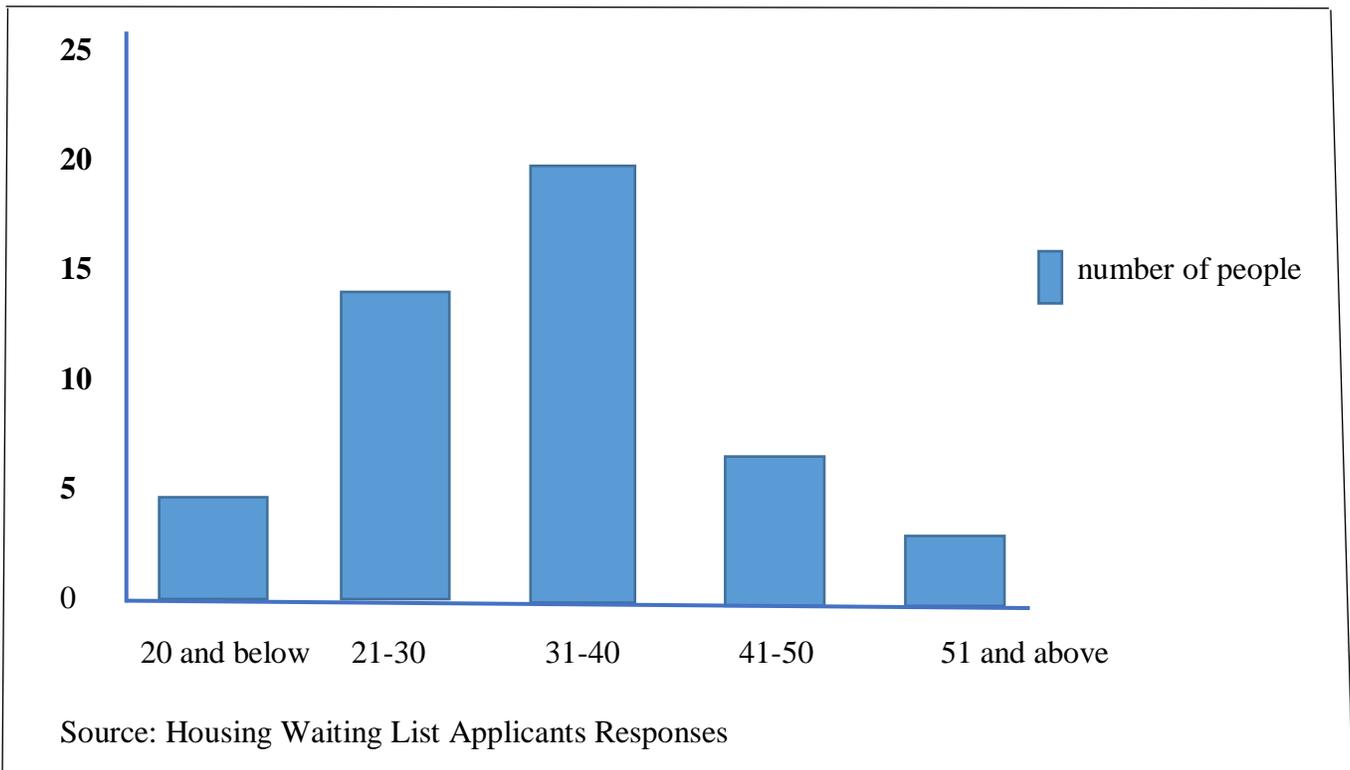
The data collected from questionnaires and interviews gave a response rate of 71% and practically this is a reflection that the research findings were valid and can give a comprehensive analysis of the research topic at hand. According to Saunders (2001), “a research is said to be

division there was a greater number of male respondents' employees than female. On the same note in housing pay schemes selected it shows that there is a greater number of male members than female members, because according to tradition man are regarded as the heads of the family and the providers of basic needs which include shelter. According to a study by Vakil (1994) the increasing higher attendance of female is perhaps due to the fact that women are now showing more interest in shelter-related issues. It can be noted that although the study indicates that there is a greater number of male respondents than female, the distribution is not equal hence data collected will not be gender biased.

4.2.1. Age of respondents.

To ascertain the most affected age group in terms of acquiring decent and affordable housing, 50 housing waiting list applicants were used as a sample population of the home seekers and were also asked to indicate their age ranges. The information obtained is presented below categorizing the ages as 20 and below, 21-30, 31-40, 41-50 and 51 and above as in fig 1 which follows: -

Figure 4.1 Applicants' age range



The table above shows that the most age group seeking housing is between 31-40 years which represent 40% of the total respondents. Critical analysis this age group, it can be indicated that these are the people who are breadwinners in families and do take care of families. Most of the people in this category are already school leavers seeking better life opportunities outside the lives of their guardians.

However, it is also important to note the fact that some people who applied for housing while they were between the ages of 18 to 30 might be still on the waiting list hence a rise in the 31-40 range. In view of the above statement, it is evident that Harare city council has not been able to provide adequate housing making it difficult for the economically active ages to secure decent shelter in Harare.

Apparently, information on age profiles also revealed a reduction in the number of applicants from 41 to 50 and 51 and above. This might be attributed by the fact that most of such people managed to secure their houses under various schemes that Harare city council and other players or stakeholders offered in the past century in the early 80s and early nineties. According to Tannerfeldt and Ljung (2008), the government previously provided housing and most people benefitted through schemes sponsored by USAID, World bank, Access to Homeownership Schemes just to mention a few. However, following the decentralization by the government of Zimbabwe and uncontrolled urban population growth, long housing waiting lists became the order of the day (Moyo,2014)

4.2.2 Levels of education for management and councilors

In order to clearly assess the capacity of local authorities to improve housing service delivery, questions relating to education levels of executive staff of council were asked. The information was pertinent in that it gave a general picture of the intellectual capacity of councils` employees within the housing and other departments in coming up with new initiatives in the housing delivery system. Information relating to levels of education was pertinent in that it answers the question of knowledge gaps as outlined by Akeju (2007). Knowledge gap as explained by Akeju (2007) simply refers to the institutional capacity based on the calibre of the employed staff.

Table 4.4 Management's Educational level

ZJC	O'Level	A'Level	Certificate	Diploma or Higher	Total No of Respondents
0	0	1	5	4	10

Source: Management Questionnaire responses

Taking the data presented in the table, it must be known that Harare city council is putting all efforts to make sure that employment is by merit and that housing employees must have a good educational background. As noted by Storey (1998), employment by merit gives the organization competitive advantage in terms of innovation and creativity. It follows therefore management should play a leading role in trying to work out solutions to the challenges of housing provisions.

From independence, the performance of local authorities has been poor and characterized by poor services hence the need of people who can think outside the box and try to nullify the situation troubling local authorities for over a decade now. As such, there is need for more think tanks within council staff in order to have and witness creativity and innovation. It calls therefore that organizations need to be equipped with highly skilled personnel in order to come up with brilliant ideas of managing crises (Akeju, 2007).

4.2.3 Occupation of waiting list applicants.

Table 4.5 Occupations of members of housing cooperatives

Respondents	Frequency	Percentage %
Formally employed	15	30%
Self/informally employed	26	52%
unemployed	9	18%

Source: Research data 2018

The table above discloses the professional categories in which 50 housing waiting list applicants that were interviewed by the researcher are engaged in. It shows that at least 52% of the applicants are self/informally employed and 9% are totally unemployed. According to the housing pay scheme officer that the researcher interviewed, they stated that housing pay scheme members that are self/informally employed and unemployed fail to raise servings or their fiscal contributions on time (if at all) because they do not have a stable income, which in turn is hindering development which concur to what Mashoko (2012) cited.

4.3. The challenges/constrains faced by housing pay schemes in providing housing.

According to the housing pay scheme officer interviewed by research, there are a number of challenges which are hindering pay schemes to fulfill its obligations. These challenges are a burden to development and progress of work already started in different schemes.

The first problem stated was that most individuals were lacking cooperation and unable to meet the terms of housing pay schemes. The main cause according to the research of poor cooperation

was the way the members of these first schemes were selected. According to the Housing Officer in charge of pay schemes, former members of cooperatives which were registered by council are the ones who are being given first preference of membership in schemes. It must be noted that most of such members have been victims of ill-treatment by cooperative chairpersons hence their level of trust reduced as in line with Ncube (2018) view on housing cooperatives.

Following a massive retrenchment experienced in 2015, continuous closure of industries, most Harare residents are now living unemployed. According to a housing officer, this results in most scheme beneficiaries failing to raise monthly subscriptions for developing allocated land. According to the Housing Policy (2016) it is the duty of allocated members pay for the development of the allocated area. Most individuals are even failing to raise money for the allocated area which is \$4 per square meter and the amount is perceived high by most beneficiaries as it means acquiring a 300 square meter land will demand an amount of \$1200 just to purchase land excluding development. Many low and no income earners fail to acquire such land. As cited by Marunga (2013), unemployment causes many people not to or fail to meet the cost of development.

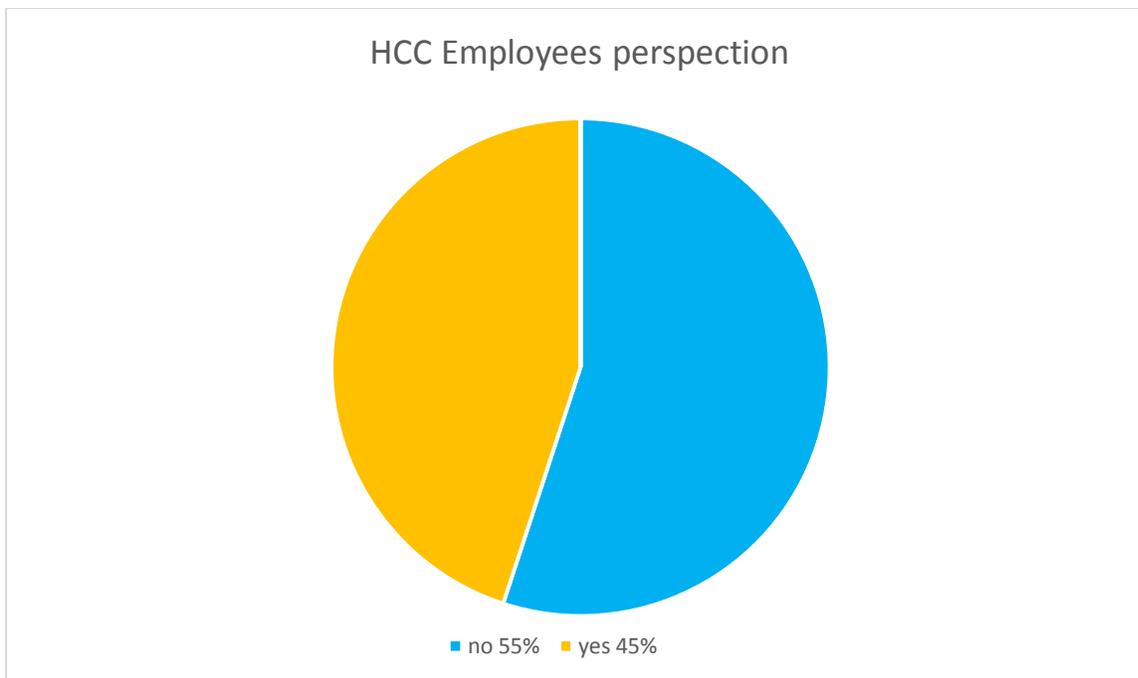
Housing Pay Schemes within Harare do not have a regulatory framework that provides for their being. Schemes are a creature of council meetings and resolution and do not have an Act of parliament to back them. Unlike Housing Cooperatives which have a national and international recognition in many Acts, the existence of pay schemes lack shape and strong recognition. This is causing even some of the HCC workers to lack the knowledge on what these pay schemes are and how they operate.

Seven of the interviewed HCC housing employees reviewed that sourcing donor funding is very difficult and many local banks deny to give a hand because the operation and how pay scheme activities are handled is not clear.

4.4. Respondents perception on the effectiveness of housing pay schemes in the provision of housing.

4.4.1. Employees perception

Figure 4.2. Employees' perception on the effectiveness of housing pay schemes



The questionnaires that were given to the employees at HCC indicated that 55% of the respondents do not have faith in housing pay schemes cited in the provision of housing. They noted that the number of housing pay schemes is increasing but a little is being done in terms of allocating them land. Struggles of fully developing land already allocated are being witnessed and a possibility to home ownership for many individual is still slim. Only 1 pay scheme has as of yet tried to give cooperatives a positive picture as it has managed to put structures on the

allocated land although they are struggling to finance the project in the current economic situation.

One reason behind the great doubt of housing pay scheme is the unemployment being experienced country wide. According to a housing officer, the council expected a number of employer assisted schemes to help in generating seed money for development. However, the plan did not go as expected as unemployment in the formal sector is ballooning. Unemployment is also causing most residents to lack servings as a lot of them are living on hand to mouth with no servings. Because housing pay scheme fall under the hosing model of Home Ownership, owning a home with no servings is a challenge. Affordability of housing hence becomes a serious setback.

Lack of a regulative framework or instrument to support housing pay schemes is also a setback to schemes in providing housing. Housing pay schemes are a creature of resolutions of council meetings and do not have a framework to support its operations. The legal existence is hence questionable making a 55% of council employees doubt the success of housing pay schemes. Housing cooperative had a regulative instrument (Cooperative Societies Act Chapter 24:05.) which gave housing cooperatives a legal existence but this is not the case with housing pay schemes.

4.4.2. Housing pay scheme members' perception.

From the interviews conducted for the scheme members, about 50% of the overall respondents were not even confident enough to give a statement on whether the housing schemes were productive or even free from corruption. 18% of the of the respondents cited that slow

progression in development is an indication that a little can be done by housing pay schemes. Other respondents even argued that housing cooperatives were even better than housing pay scheme despite financial mismanagement which was corroding the good nature of cooperatives. However, most of the members believe that in terms of financial management, pay schemes are safe and secure hence that degree of financial order can be an indication of quality work to be done by housing pay schemes. Unlike housing cooperatives in Harare, there is no room for pay schemes to deviate from their initial objective of providing housing to its members.

One interviewed respondent argued that it's only a matter of time before corruption manifest in pay schemes because the housing officers in charge of pay schemes are vulnerable to corruption. Some members pointed out that the housing officers are receiving bribes from politicians and some rich people for their names to be in many schemes to be allocated stands hence corruption just like in the days of cooperatives were chairpersons for under table dealings according to Makoshi (2015) .

4.5. Summary

This whole chapter has presented and discussed the findings of the research that was gathered and attained from questionnaires and interviews so as to achieve the objectives of the research. From the questionnaires distributed as a whole, 60% of the respondents responded successfully whilst 82 interviewees from a sample of 100 managed to give information to the research. The chapter also presented respondents' demographics on the basis of gender, age, of experience employees and occupation of housing division employees in charge of housing pay schemes. The most important information obtained was on some of the challenges/constraints and hardships that housing pay schemes face in trying to provide housing in Harare. The challenges include

unemployment, Lack of a regulative framework of pay schemes, corruption, and political interference. This chapter also explored the believed causes of housing pay schemes in Harare and the perceptions of the employees of HCC, residents on the housing waiting list, and members of housing pay schemes on the ability of housing pay schemes in the provision of housing. The next chapter will focus on summarizing the research, give recommendations and conclusion of the research.

CHAPTER V

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0. Introduction.

This part of the study aims to give a clear summary of the previous chapters and possible conclusions that the researcher has drawn from the research findings. The chapter will also focus on the possible solutions that may be implemented and adopted to improve the housing pay scheme approach.

5.1. Summary.

In Chapter 1 of this study, the main aim was of introducing the research and to give a background of the study by uncovering the story behind Harare city council's adaptation of the housing pat scheme approach in reaction to the rising housing service demand by the rapid growing population. The research objectives of the study were to identify causes of housing shortages, to explore challenges faced by city of Harare residents as a result of poor housing service delivery, to find out the role of Housing Pay Schemes as a strategy of housing delivery, to explore ways of strengthening Housing Pay Schemes as a housing service delivery strategy and to identify other strategies which can be used to improve housing service delivery. The main research question of the study was, are the housing measures adequate and if not what other measures must be done by City of Harare? It also stated the significance of the study to the student, HCC and Midlands State University, limitations and delimitations of the study.

The research in chapter 2 focused on the review of literature looking at the contribution of secondary data sources by other scholars on the subject under study. Definition of what a

housing pay schemes were given. The research also gave empirical evidence on how other countries in Africa are addressing the issue of housing shortages. Also, the research in chapter 2 gave the challenges faced by housing pay schemes quoting literatures from other scholars which include lack of affordability, competing land use, economic constrains, Housing Policy discrepancies. The principal agent theory underpinned the theoretical framework of the study. The empirical evidence looked at housing in South Africa, Botswana, Zambia and Ghana.

Chapter 3 highlighted on the methodologies that the research used to gather data. The study adopted the qualitative research design. The research used a sample size of 10 respondents from City of Harare Housing division. To select the sample size, the research used convenience and purposive/judgmental sampling techniques. The research's questionnaires were open ended and these were distributed to employees at City of Harare housing division. Structured interviews were used to gather data from respondents on the housing waiting list, members of housing pay schemes and some few convenient City of Harare employees responsible for housing pay schemes.

Finally, in chapter 4 the research was analyzing, interpreting and presenting research findings gathered from questionnaires and interviews used to gather first hand or primary data in the research. The response rate for questionnaires and interviews were 60% and 82% respectively which was a good response to justify the findings. Illustrations of the data obtained was presented in the form of tables, graphs and pie charts. Some interesting findings from data collected through questionnaires and interviews included the challenges which are hindering housing pay schemes to carry out their mandated duty of providing housing. The challenges

include unemployment, lack of a regulative framework of pay schemes, corruption, and political interference. 45% of the respondents of City of Harare employees in the housing division perceived housing pay schemes as not effective and lacking the grip to provide adequate housing in Harare.

5.2. Conclusions.

The research after gathering data of the study drew a ground to say that housing pay schemes are facing too many challenges and if these challenges are not addressed, shortages of housing will sharply balloon in the next years.

Home ownership have proved to be a failure in Harare hence a need to adopt another housing model. All approaches or strategies under home ownership have proved to be of benefit to only a few rich people in the community. The poor lack the financial capacity to buy land and to fully develop the land. The poor lack the capacity to own a house hence need a model which will be able to provide for their them. Even partnerships under home ownership have proved not beneficial to the poor as highlighted by the construction of housing in Budiro by CABS on a land portion sold for \$0. 50 per square centimeter but at the end the constructed housing was far from being afforded by the low income earners and the poor group.

The council is facing financial challenges in developing areas to be used for residential purposes. This is because the council is not fully implementing the 30:70 government directive and most of the money in council is going for salaries and development is hindered. The large number of council employees receiving high salaries has made development of housing projects a second option.

The research also can conclude that it's only a matter of time before corruption penetrates the housing pay scheme ranks. Bribes from the rich, partisanship are inevitable in housing provision and pay schemes cannot be spared from the two disrupting progress of housing pay schemes.

5.3. Recommendations.

After analyzing the findings and conclusions drawn, the research came up with the following recommendations to help council and the housing department try to address the housing challenges being faced in Harare:

- The first and major recommendation is a shift of housing delivery models from the focus on home ownership to a focus on rental housing. The case being that there must be a shift when providing housing from a point of focusing on economics to a focus on humanitarian rights. Home ownership caused only the few rich people to continue acquiring more and more property because economically they have the capacity to buy and own housing. The low income earners because of no economic muscle cannot own and their dream to own housing is never fulfilled.

However, by recognizing that decent housing is a need, a humanitarian way to providing housing must be adopted so that everyone will benefit within Harare. Construction of rental housing hence is a solution to the housing challenges. Living in affordable council rented apartments will improve servings by residents and when the savings are enough to buy and own housing a person will then move from rental to own housing.

- Using tax breaks when engaging PPPs will be of help in financing and making sure that rental housing is built. Reducing land costs for the partners and giving them a time

period of being in charge collecting money from the rented apartments. After an agreed period, council and the PPP can now share percentages of the collected rents up until a period where council will then have full control and collect all the rents.

- The to be constructed housing must be high rising flats so that land is saved for other functions. This will also save land costs hence economic.

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ZimAsset Document 2013 to 2018

Appendix 1: Introductory letter

MIDLANDS STATE UNIVERSITY

Midlands State University

Department of local governance studies

Private Bag 9055

Gweru; Zimbabwe

Date.....

Dear respondent

This letter serves to inform that I, Chideme Dominic, am a fourth year student studying a BSc honours degree in local governance studies at Midlands State University. I'm carrying out a research on **A madman in new suits, is a justified expression of Housing pay schemes as a strategy to address housing shortages: A case of Harare City Council**. The program requires a research project as a fulfillment of the program. This research is going to be based on your responses for its validity. Your responses will be kept strictly confidential as they will be used for academic purposes only.

Should you have any queries regarding the project contact my supervisor Mrs N. Rajah on +263 772897694 or contact me on +263 783443667 or email me at chidemedominic@gmail.com.

Your assistance will be greatly appreciated

Yours faithfully

D. Chideme

Midlands State University



FACULTY OF SOCIAL SCIENCES
DEPARTMENT OF LOCAL GOVERNANCE STUDIES

Appendix 2: Questionnaire for the Residents

My name is Dominic Chideme registration number **R144125R** student at Midlands State University doing a research project on **A madman in new suits, is a justified expression of Housing pay schemes as a strategy to address housing shortages: A case of Harare City Council**. In partial fulfillment of the BSc Honours Degree in Local Government Studies. I kindly request your response to the questions contained in this questionnaire. Your answers will be treated confidentially and only used for the furtherance of this research without any prejudice whatsoever to the respondent. Your contribution as well as your experiences and opinion could be of great value to this research.

Instructions

- i) *Tick where it is necessary*
- ii) *Write answers on the spaces highlighted below*
- iii) *Avoid inclusion of personal details on the questionnaire*
- iv) *Fill details on the spaces related to your department*

1. In your own view what do you understand about Housing Shortages?

Shortage of buildings for residence	
Shortage of rented accommodation	
Lack of properly serviced housing	
Lack of affordable housing	
Not sure	

2. In your own view what do you understand by addressing housing shortages?

Methods employed to reduce housing shortages	
Construction of more housing	
Reducing the housing waiting list	
Giving away cheap stands	
Not sure	

3. What do you think is causing housing shortages?

Dilapidated infrastructure	
Corruption tendencies that hinder service delivery	
Over population within Harare thus straining the City council	
Dependence on private partners	
Not sure	

4. What challenges do you face due to poor housing service delivery by the Harare City Council?

Loss of money to illegal land barons and developers	
Illegal settling	
High cost of living	
Many people living in the same room	
Not sure	

5. Do you think housing pay schemes can improve the delivery of housing services?

Yes	No

Explain,.....
.....
.....

6. What can you suggest can be done by the HCC to be effective in housing service delivery using pay schemes?

Indulge into partnerships	
Fight corruption	
Provide more housing subsidies	
Computerizing housing allocation	
Not sure	

Other suggestions

,.....
.....
.....

Midlands State University



FACULTY OF SOCIAL SCIENCES
DEPARTMENT OF LOCAL GOVERNANCE STUDIES

Appendix 3: Questionnaire for the (HCC) Division of HOUSING

My name is Chideme Dominic registration number **R144125R** student at Midlands State University doing a research project on **‘A madman in new suits, is a justified expression of Housing pay schemes as a strategy to address housing shortages: A case of Harare City Council.** ‘In partial fulfillment of the BSc Honours degree in Local Government Studies. I kindly request your response to the questions contained in this questionnaire. Your answers will be treated confidentially and only used for the furtherance of this research without any prejudice whatsoever to the respondent. Your contribution as well as your experiences and opinion could be of great value to this research.

Instructions

- v) *Tick where it is necessary*
- vi) *Write answers on the spaces highlighted below*
- vii) *Avoid inclusion of personal details on the questionnaire*
- viii) *Fill details on the spaces related to your department*

Section A

1. EDUCATION LEVEL

Primary Secondary Tertiary

2. PROFESSIONAL QUALIFICATION

Certificate Diploma Degree

Postgraduate Other (specify).....

SECTION B: Causes of Housing Shortages

Tick where necessary and explain responses on the spaces provided below

3. What do you understand about housing shortage?

Shortage of buildings for resident	
Shortage of rented accommodation	
Lack of properly serviced housing	
Lack of affordable housing	
Not sure	

4. Does the growing unemployment in the formal sector cause housing shortages?

Yes	No	Not sure

Explain.....
.....
.....

5. Are illegal settlements a reflection of poor housing delivery?

Yes	No	Not sure

Explain.....
.....
.....

6. Are any of the following some of the causes of Housing Shortages in Harare?

	Yes	No
Population increase		
Economic instability		

Poor policy implementation		
Political interference		
Corruption		
Not sure		

SECTION E: EFFORTS MADE BY THE HCC TO ADDRESS HOUSING SHORTAGES

7. Does the 30:70 Government directive on service delivery help local authorities to come up with effective priorities?

Yes	No	Not sure	Strongly agree	Strongly disagree

8. Is the partnership with banks, building societies and private players an effective mechanism in addressing housing shortages?

Yes	No	Not sure	Strongly agree	Strongly disagree

9. Does the adoption of housing pay schemes help HCC on housing shortages?

Yes	No	Not sure	Strongly agree	Strongly disagree

Section D: EFFECTS OF HOUSING SHORTAGES

10. Are there any other ways of strengthening pay schemes?

Yes

no

Explain.....

Section E: SOLUTIONS FOR AN EFFECTIVE HOUSING SERVICE DELIVERY

11. In what way do you think the suspending of housing cooperatives a solution to an effective housing service delivery?

Allocation will be done on at a properly controlled basis	
Reduction of land acquisition costs	
Increase in council revenue generation as residents will be dealing directly with council	
Not sure	

If none of the above please specify:

.....

12. How is the incorporation of stakeholders by HCC help to have an effective housing service delivery system?

Financial support	
New ideas from stakeholders	
Reduces issues of incompetence by the HCC	
Not sure	

13. Can housing pay schemes bring equity and equality to the HCC housing delivery system?

Allocation will be according to the waiting list	
Corruption tendencies and under table dealings will be reduced	
Double allocations will be managed	
Not sure	

14. Can provision of seed money under housing pay schemes be a solution to housing shortages?

People will have capital for development	
Council will increase ownership and monitor strictly how funds are being used	
Helps people to mobilize more savings for development	
Not sure	

15. What suggestions would you choose that will help HCC have an effective housing service delivery?

Employing suitable and qualified personal as housing officers	
Adopt advance technology practiced in developed nations	
Strict adherence to the housing policy	
Not sure	

Other suggestions,

.....

.....

.....

Thank you for your time and Co-operation

Midlands State University



**FACULTY OF SOCIAL SCIENCES
DEPARTMENT OF LOCAL GOVERNANCE STUDIES**

Appendix 4: Questionnaire for the (HCC) Councilors

My name is Dominic Chideme registration number **R144125R** student at Midlands State University doing a research project on ‘**A madman in new suits, is a justified expression of Housing pay schemes as a strategy to address housing shortages: A case of Harare City Council.** In partial fulfillment of the BSc Honors degree in Local Government Studies. I kindly request your response to the questions contained in this questionnaire. Your answers will be treated confidentially and only used for the furtherance of this research without any prejudice whatsoever to the respondent. Your contribution as well as your experiences and opinion could be of great value to this research.

Instructions

- i)** *Tick where it is necessary*
- ii)** *Write answers on the spaces highlighted below*
- iii)** *Avoid inclusion of personal details on the questionnaire*
- iv)** *Fill details on the spaces related to your department*

1. What do you understand by housing shortage?

Shortage of buildings for resident	
Shortage of rented accommodation	
Lack of properly serviced housing	
Lack of affordable housing	
Not sure	

2. Does the department of housing consider housing delivery as part of their mandate when servicing stands or dealing with housing issues?

Yes	Not sure	No

Explain,

.....

3. Are housing pay schemes the best efforts done by the Housing department on fully servicing stands and allocating stands reducing illegal settlements, will the schemes work?

Yes	Not sure	No

Explain,

.....

4. Does the Housing policy help council to reduce housing shortages?

No

Yes

Explain,

.....

5. Are the Housing department staff accountable to poor housing delivery?

Yes No not sure

Explain

.....
.....

6. What can the department suggest or do to reduce housing shortages?

.....
.....
.....

Thank you for your time and co-operation

Midlands State University



**FACULTY OF SOCIAL SCIENCES
DEPARTMENT OF LOCAL GOVERNANCE STUDIES**

Appendix 5: Questionnaire for the (HCC) established pay schemes

My name is Dominic Chideme, a student at Midlands State University registration number R144125R doing a research project on the topic ‘**A madman in new suits, is a justified expression of Housing pay schemes as a strategy to address housing shortages: A case of Harare City Council.** In partial fulfillment of the BSc Honors degree in Local Government Studies. I kindly request your response to the questions contained in this questionnaire. Your answers will be treated confidentially and only used for the furtherance of this research without any prejudice whatsoever to the respondent. Your contribution as well as your experiences and opinion could be of great value to this research.

Instructions

- i)** *Tick where it is necessary*
- ii)** *Write answers on the spaces highlighted below*
- iii)** *Avoid inclusion of personal details on the questionnaire*
- iv)** *Fill details on the spaces related to your department*

1. Do you understand what housing shortage is?

Yes	Not sure	No

Explain.....

.....

2. Do you agree that housing pay schemes have the capacity to address housing shortages?

Yes	Not sure	No

Explain.....

3. Is development under schemes better than under cooperatives?

Yes No Not Sure

Explain.....

4. Is the revenue that the Department receiving able to maintain housing developments of Harare?

Yes	Not Sure	No

Explain.....

5. Does the scheme beneficiaries have the money to continue developing?

Yes	Not Sure	No

Explain.....
.....
.....

6. On the suggested reason below what do you think is suitable for the department to reduce the waiting list.

Fire corrupt officials	
Introduce computers to safe keep records and accounts thus to reduce double allocations.	
Introduce the one stop shop	
Not sure	

Other suggestion,
.....
.....
...

Thank you for your co-operation and time