

Challenges of Sustainable Low-Income Housing Delivery in Harare, Zimbabwe

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Abstract

Since Zimbabwe gained its independence, there has been a rapid growth in the urban population as people have migrated from the rural areas to the major cities with the hope of getting better job opportunities and a better standard of living. This situation has placed a strain on the meagre available housing facilities, with low-income earners having to struggle for accommodation that fits their budget. This paper presents the findings of a study on the challenges of sustainable low-income housing delivery in Zimbabwe and the measures for improving same. The study adopted a quantitative survey approach with questionnaire administered to participants involved in the delivery of low-income houses in Harare, Zimbabwe. Descriptive analytical tools such as percentage, mean score and standard deviation were used in analysing the data gathered, while Cronbach alpha test was conducted to test the reliability of the questionnaire used. Findings of the study revealed that the major challenges of sustainable low-income housing delivery are inadequate budget allocation, outdated policies, lack of development funds, insufficient housing delivery programs, and high interest on capital finance. The important measures needed towards improving the delivery of these set of houses are the adoption of efficient and affordable housing solutions, providing sufficient housing delivery programs, and regular updating of housing policies within the country.

Keywords

Housing delivery, Housing satisfaction, Low-income housing, Zimbabwe

1. Introduction

Accommodation is a basic need along with food, clothing and education. People have been evolving various kinds of shelter with the changing civilisations and time (Lal, 1995). Ever since Zimbabwe gained its independence, there has been a rapid growth in the urban population as people have migrated from the rural areas to the major cities with the hope of getting better job opportunities and a better standard of living (Rawat, 2016). This movement which has greatly increased the rate of urbanisation, coupled with the severe unemployment, poverty growth, and the economic decline in the country, has greatly affected the housing sector in Zimbabwe over the years.

Gibb *et al.* (2008) have earlier noted that the government's ability to provide the standard housing, in areas that are suitable for the occupants is very necessary to the well-being of the economy in major cities and the surrounding regions. The national report and plan of action for human settlements in Zimbabwe acknowledged that Zimbabwe has a steady growth rate of its population living in the metropolitan (Ministry of Public Construction and National Housing, 2013). This has steadily increased the problem of housing delivery with the springing up of sprawls around major cities in the country. The year 2005 saw the establishment of Operation Murambatsvina (Move the rubbish) also branded as Operation Restore Order which was a move taken by the government to destroy unlawful settlements. This operation was an enormous Zimbabwean government drive to forcefully remove shanty towns across the country. According to the United Nations approximations, this action affected a minimum of 700,000

individuals directly through loss of households and livelihood, in addition, it might have secondarily affected about 2.4 million individuals (Mufema, 2007).

The Ministry of Housing and Local Government has since set up systems to alleviate the problem of housing shortages. Through the national housing policy, a coordinated housing sector which addresses the needs and interests of all stakeholders for maximum performance, and also brings about strategies to develop housing for the poor, was developed (Ministry of National Housing and Social Amenities, 2012). Despite these developments, the country still struggles to provide adequate housing for the low-income earners in the society and serious housing shortage is experienced across the country (Muchadenyika, 2015). It is based on this knowledge that this paper assessed the challenges of low-income housing delivery from the perspective of different participants involved in the delivery of this housing type and the possible measures for improving the delivery of sustainable low-income housing in the country. Subsequent parts of this paper include the review of related literature, the methodology adopted for the study, the findings, conclusion and recommendations made from the findings.

2. Literature Review

The low-income group is normally characterized by salaries or wages that are low and uneven or undocumented as a result it becomes difficult for them to be eligible for mortgage facilities and the government needs to step in and assist or come up with alternatives for these groups. In most developing countries, it is clear that the government efforts to provide housing are falling short as matched to the housing demand that is on the market currently by the low-income groups. However, the main reason for this shortfall is due to large economic constrictions as well as massive unrealistic budgets that are not maintainable (Taruvunga and Mooya, 2016). In Africa, about 40% of the people live in the urban area but this likely to increase by 2030 with half of the sub-continent settling in cities. The housing backlogs in Africa are ever growing due to this high urbanization rate as there has never been a balance between the housing supply and demand. According to statistics provided by the African Centre for Cities in 2001, 71.9% of the city inhabitants in Sub-Saharan Africa were residing in slum areas which happen to signify the largest portion of the urban population living in slums in the developing world (African Centre for Cities, 2015).

The issue of adequate housing is a common phenomenon in developing and developed countries alike. Freeman (2002) observed that in America the issue of affordability of housing is a serious problem that is still far from being solved. It was noted that housing is the highest expenditure for most families, and it has the potential of affecting all aspects of life including health. The high cost of acquiring adequate housing is such a burden for the low-income groups which in most cases leaves them with little or no money for food, visits to the doctor and other basic needs of life. Turner and Kingsley (2008) observed that costs incurred during housing constitute the greatest expenditure in most of the family budgets and it is a challenge for the majority of low-income families to find the housing that they can afford. The case is worse in developing countries as the African Centre for Cities (2015) noted that the housing finance challenge in most developing countries is a dual one, and this is because the satisfactory housing that is properly constructed is unaffordable, while the informally constructed houses are not satisfactory for people to live in. Mutekede and Sigauke (2007) noted that even the structure of the housing finance market in Zimbabwe does not place priority and resources on the problem of low-income housing. The government, local authorities, private sector, community-based organisations and non-governmental organisations must get all the support they need so as to boost activities that help in housing projects development. There is a need to ensure there are other forms of funding available and also a variety of mortgage instruments available for different population groups.

According to Muchadenyika (2015), serious housing shortages are being experienced in Zimbabwe mainly in the urban areas. Although several factors account for this shortfall, chief among them is that of a shortage of affordable land for development. The study submitted that land in urban areas has been utilised as a way of managing the political life of ordinary people by chanting of the ruling party slogans at housing gatherings, as a result, the ruling party has managed to manipulate land allocation process for their personal use and to give conditions to the public when accessing land. Ministry of Housing and Social Amenities (2012) stated that the process of acquisition of land involves turning the rural land into the urban state-owned land before it is then converted into local authority land which can then be allocated to the private developers. The entire administrative process of availing land is very complicated and lengthy as it is said to be a necessary process in observing the rules and laws governing the country in land distribution. According to Muchadenyika (2015), the resultant effect of this is inadequate housing units and an overcrowding of infrastructure services. Ministry of Housing and Social Amenities (2012) noted that as a result of an increasing strain on the existing structures due to overcrowding, collapse in services like burst of sewer pipes, water and power outages regularly have become a frequent occurrence.

Aigbavboa and Thwala (2011) noted that it has always been difficult to assist the poor and disadvantaged groups through housing subsidies. Due to lack of adequate resources, governments have been forced to make decisions on the number of subsidies to be offered. As a result, due to those decisions, a lot of implementation challenges that relate to the quality of houses, the location of new housing, use of credit facilities and allocation criteria have arisen. In 1994, the Department of Human Settlement adopted the Housing Subsidy System model of housing delivery, which is aimed at the disadvantaged and the poor. Houses are given to persons owning homes for the first time who will obtain the homes through the plans that have been put in place by the department. Beneficiaries will have access to the subsidies either through a housing project providing homes for ownership, an initiative providing rental accommodation or by means of applications to the Provincial Housing Boards to buy individual houses.

On land acquisition issues, Man (2011) noted that in China the development of the housing markets has been fuelled by the increase in land supply by the government, which is determined to increase the growth of the economy by the development of real estate and construction sectors. The land has been availed for the construction of residential and commercial properties; therefore home ownership is being encouraged as a strategy for the nation in the growth of the economy. With the anticipation of huge profits in the housing sector, there have been a growing number of companies that have entered the real estate market. With the orientation of China's land policy and the increasing land markets, these have contributed to the growth of real estate market.

According to Kamete (2006), efforts have been made to increase the construction of more houses and new ways of being able to acquire land have been introduced. The local authorities are being directed by the government to distribute and allocate land for development of new properties to developers, employers, housing cooperatives and development banks. There are a lot of incentives that have been set up to cater for a price pegged for selling land, the time that is taken to develop the land and the terms of payment. The process of acquiring land is also being altered to ensure that it does not take a long time this included but is not limited to processes such as surveying, engineering and deeds registry. The deeds registry is still under serious criticism as it moves at a slow pace in order to deliver transfers and registration the process has been tedious over the years which is a cause for concern.

3. Research Methodology

The study was conducted in Harare the state capital of Zimbabwe. A survey approach was adopted for the study and information was harnessed from different participants involved in low-income housing within the city. These participants comprised of representatives from the central government, local authorities (councils), national and international development organisations, the private sector, and professional institutions. The instrument for data collection was a structured questionnaire which was conveniently distributed to the identified professionals. The selected professionals were selected based on certain criteria such as being based within the study area, being actively involved in low-income housing delivery, being part of a registered fully operational organisation, and must be willing to participate in the survey. The questionnaire was designed in sections with the first section geared towards harness information on the background of the respondents, and the second designed towards gathering answers to the specific questions of the study. A total of 70 questionnaires were distributed to the respondents out of which 49 were filled and returned for analyses.

Data gathered on the background information of the respondents were analysed using percentage and frequency, while those gathered on the challenges and strategies for improving low-income housing delivery were analysed using mean item score (MIS) and standard deviation (SD). The reliability of the question used was tested using the Cronbach alpha test. The Cronbach alpha test gives a measure of the inward consistency of a test or scale and it ranges between 0 and 1 (Tavakol and Dennick, 2011). The greater the score the more reliable the generated scale is, however, the indicated score of 0.7 and above is said to be an acceptable reliability coefficient but lower thresholds are sometimes used in the literature (Santos, 1999). Cronbach's alpha value of 0.706 and 0.816 was derived for the challenges and strategies respectively. Since these alpha values are above the recommended 0.7 it, therefore, follows that the adopted research instrument is reliable.

4. Findings and Discussions

4.1 Background Information

Analyses of the background information of the respondents showed that 16% of the respondents work for the central government, 18% work for local authorities and councils, 8% work for national and development organisations, 35% work for private sector, and 22% work for professional institutions. The analyses also showed that 39% of the respondents have been involved in a low-income housing development for 1 to 5 years, 14% have been involved for 6 to 10 years, 22% for 11 to 15 years, 10% for 16 to 20 years, and 14% were involved for 20 plus years. This result shows that the respondents significantly cover the major identified participants of low-income housing provision. Also, they have significant years of experience in the delivery of low-income housing as a total of 61% have above 6 years of working experience in this line. Based on these results, it can be deduced that the respondents are well equipped in terms of experience in low-income housing delivery in the country, to give reasonable answers to the questions of this research.

4.2 Challenges facing sustainable low-income housing delivery

The challenges facing low-income housing that are sustainable in Zimbabwe were assessed using certain identified challenges from literature. Respondents were presented with these challenges and asked to rate them based on their level of significance to low-income housing delivery. A 5 point scale of employed in measuring these challenges, with 5 being very high significance, and 1 being not significant at all. The result in Table 1 shows the ranking of these challenges. From the table, it is evident that 12 out of the 14 identified challenges have a mean value of above average of 3.0. This implies that although at varying levels, all these 12 challenges are being faced in the delivery of low-income housing in the study area. Most significant of these challenges are inadequate budget allocation with a mean value of 4.22, outdated policies with a mean value of 4.16, lack of development funds with a mean value of 3.94, insufficient housing delivery programs with a mean value of 3.94, and high interest on capital finance with a mean value of 3.84.

Adequate financing is deemed crucial in the delivery of housing projects. Being that one of the responsibilities of the government is to provide acceptable housing for its citizens, adequately catering for this within the budget is necessary. However, findings of this study show that the allocations made available in the budget for providing housing infrastructure for citizens are inadequate. This inadequacy can be attributed to the unstable nature of the Zimbabwe economy with inflation rate getting to above 14% and the budget deficit 12% of gross domestic product (Hawkins and Piling, 2017). Akeju (2007) has earlier noted that it is difficult to provide affordable housing in an economy that is not stable. Investors and lenders prefer an economy that is stable for investment and decisions can be taken without too much uncertainty. This is not the case with Zimbabwe as the uncertainty in the country's economy makes it difficult for investors and lenders to invest. Findings of this study are in tandem with the submission of Taruvunga and Mooya (2016) which revealed that the main reason for the shortfall in provision of low-income housing by the government in most developing countries is due to large economic constrictions and also unrealistic budgets that cannot be maintained.

Table 1: Challenges of sustainable low-income housing

Challenges	Mean	SD	Rank
Inadequate budget allocation	4.22	1.026	1
Outdated policies	4.16	1.143	2
Lack of development funds	3.94	1.248	3
Insufficient housing delivery programs	3.94	1.197	3
High interest on capital finance	3.84	1.143	5
Lack of capacity to implement policies	3.73	1.455	6
Cost of land	3.67	1.107	7
Delays in land registration	3.53	1.459	8
Lack of stakeholder input in planning	3.43	1.275	9
Poor utilisation of open spaces	3.29	1.339	10
Lack of acquisition	3.10	1.403	11
Low return on investment	3.08	1.397	12
Lack of international ideas	2.96	1.541	13
Insufficient land for development	2.76	1.575	14

4.3 Strategies for improving low-income housing delivery

In order to improve low-income housing delivery, respondents were asked to rate some identified measures based on their level of agreement. Five (5) point scales were also used to measure these strategies with 5 as strongly agree, and 1 strongly disagree. Result in Table 2 shows the ranking of these identified measures. A look at the table shows that all the identified measures have a mean value of well above the average of 3.0 with the least ranked measure (efficient use of open space) having a mean value of 4.0. This result implies to a considerable extent, respondents believe that the identified measures are perceived to have the tendency to help improve low-income housing delivery in Zimbabwe. Chief of these measures are the adoption of efficient and affordable housing solutions, having sufficient housing delivery programs, and regular updating of policies with a mean value of 4.69, 4.53, and 4.51 respectively.

If the low-income housing delivery is to improve, there is the need for efficient and affordable housing solutions. Policies that are capable of allowing those on the bottom chain of the earning ladder to acquire decent houses that best suit their pocket is necessary. Adopting improved subsidy programmes can help to a large extent in reducing the financial burden of housing acquisition of low-income earners in the country as suggested by Aigbavboa and Thwala (2011). Through this, beneficiaries can have subsidised homes for ownership, or rentals depending on their respective desires. While doing this, there is the need for an update in the existing housing policies of the country. This is important as one of the major challenges facing low-income housing in the country is the outdated housing policies being used. These findings are in general agreement with the study by Kamete (2006) revealing that it is imperative to develop urban planning and management practices that are realistic and up to date with current developments.

Table 2: Measures for improving low-income housing delivery

Strategies	Mean	SD	Rank
Efficient and affordable housing solutions	4.69	0.585	1
Sufficient housing delivery programs	4.53	0.71	2
Regular updating of policies	4.51	0.893	3
Low interest bank loans	4.46	0.651	4
Affordability and availability	4.45	0.765	5
Involvement of professionals in formulation	4.43	0.935	6
Coordination of professional institutions in planning	4.39	0.731	7
Effective administration of housing subsidies	4.31	0.822	8
Mortgage facilities for individual households	4.27	0.861	9
Review of land planning standards	4.27	1.056	9
Low interest on capital finance	4.24	0.855	11
Availability of development funds	4.12	1.073	12
Easy and fast land registration process	4.10	1.262	13
Efficient use of open space	4.00	1.275	14

5. Conclusion

This study set out to assess the challenges of sustainable low-cost housing in Zimbabwe with a view towards proffering possible measures for improving its delivery. Through a survey of the opinion of construction professionals in Harare the state capital of Zimbabwe, the study has been able to determine key challenges and measures for improving low-income housing in the country. Based on the findings, the study concludes that the main challenges of sustainable low-income housing in Zimbabwe are inadequate budget allocation, outdated policies, lack of development funds, insufficient housing delivery programs, and high interest on capital finance. If low-income house is to be delivered effectively, then there is the need to adopt measures such as the adoption of efficient and affordable housing solutions, providing sufficient housing delivery programs, and regular updating of housing policies within the country.

It is believed that if the findings of this study are implemented, considerable improvement in the delivery of low-income housing in the country can be expected. However, although the findings of the study prove useful, care must be taken in generalising the result as the study was limited to Harare, only. Further studies can, therefore, be carried out in other areas of the country in a bid to compare result and have a more generalised solution to the low-income housing problem in the country.

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