



ZIMBABWE

NATIONAL REPORT AND PLAN OF ACTION FOR HUMAN SETTLEMENTS IN ZIMBABWE



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<i>Glossary</i>	iv
<i>Preface</i>	v

PART 1: ASSESSMENT OF SHELTER AND URBANISATION TRENDS AND ISSUES IN ZIMBABWE 1

Summary	
1.1 Introduction	1
1.2 Background Data	2
1.3 Socio-Economic Development	2
1.4 Infrastructure	4
1.5 Environmental Management	5
1.6 Local Government	5
1.7 Housing - Affordability, Provision & Finance	9
1.8 Regulatory Audit	9

PART 2: REVIEW OF EFFECTIVENESS OF EXISTING POLICIES AND STRATEGIES 10

2.1 FINANCING SHELTER AND URBAN DEVELOPMENT	10
Summary	10
2.1.1 Introduction	10
2.1.2 Sources of Finance for shelter and Urban Development	10
2.1.2.1 Public Sector	11
2.1.2.2 Private Sector	12
2.1.2.3 Joint Ventures	13
2.1.2.4 Housing Cooperatives	14
2.1.3 Partnerships With International Organisations	15
2.1.4 NGOs and CBOs	18
2.1.5 Civic Groups	18
2.1.6 Recommendations	19
2.2 DECENTRALISATION AND SHELTER MANAGEMENT	20
Summary	20
2.2.1 Introduction	20
2.2.2 Centre-Local relations	20
2.2.3 Role of Central Government in Shelter Provision	22
2.2.4 Governance and Shelter Management	22
2.2.5 Recommendations	23

2.3	POVERTY REDUCTION AND EMPLOYMENT CREATION	24
	Summary	24
2.3.1	Introduction	24
2.3.2	Poverty Alleviation Policies	25
	2.3.2.1 Social Dimensions of Adjustment Programme	25
	2.3.2.2 Poverty Alleviation Action Plan (PAAP)	25
2.3.3	Shelter Policies for the Poor	26
	2.3.3.1 Housing Programmes for the Poor	26
	2.3.3.2 Emerging Partnerships	28
2.3.4	Investment and Employment Creation	30
2.3.5	Recommendations	30
2.4	SHELTER STRATEGIES FOR THE VULNERABLE GROUPS	32
	Summary	32
2.4.1	Introduction	32
2.4.2	Women	32
	2.4.2.1 Situation of Women	32
	2.4.3.2 Shelter Policies for Women	34
2.4.3	The Aged	35
	2.4.3.1 Situation of the Aged	35
	2.4.3.2 Shelter Policies for the Aged	36
2.4.4	The Disabled	36
	2.4.4.1 Situation of the Disabled	36
	2.4.4.2 Shelter Policies for the Disabled	37
2.4.5	The Youth	37
	2.4.5.1 Situation of the Youth	37
	2.4.5.2 Shelter Policies for the Youth	37
2.4.6	Recommendations	38
2.5	LAND MANAGEMENT	39
	Summary	39
2.5.1	Introduction	39
2.5.2	Sustainable Urban Land Use Planning Delivery	39
2.5.3	Recommendations	41
2.6	ENVIRONMENTAL PROTECTION AND MANAGEMENT	42
	Summary	42
2.6.1	Introduction	42
2.6.2	Human Settlements and Sustainable Development	42
2.6.3	Environmental Protection and Management	43

2.6.4	Agenda 21 and its Implications	46
2.6.5	Recommendations	46
2.7	PREVENTION AND MITIGATION OF DISASTERS	47
	Summary	47
2.7.1	Introduction	47
2.7.2	Specific Sectoral Disasters and Actions for the Future	49
2.7.3	International Networking on Disaster Management	51
2.7.4	Recommendations	51
Part 3:	PLAN OF ACTION	52

GLOSSARY

Agritex	Agricultural Technical and Extension
CABS	Central Africa Building Society
Campfire	Communal Areas Management Programme for Development
DNR	Department of Natural Resources
ERP	Economic Reform Programme
IDNDR	International Decade for Natural Disaster Reduction
LAs	Local Authorities
MET	Ministry of Environment and Tourism
MHCW	Ministry of Health and Child Welfare
MI & Tech	Ministry of Industry and Technology
MLGRUD	Ministry of Local Government Rural and Urban Development
MLW	Ministry of Lands and Water
MT	Ministry of Transport
NANGO	National Association of Non Government Organisations
PAAP	Poverty Alleviation Action Plan
PSHP	Public Sector Housing Programme
SDA	Social Dimensions of Adjustment
SDF	Social Dimensions Fund
UNCED	United Nations Conference on Environment and Development
US\$	United States Dollar
WRMS	Water Resources Management Strategy
Z\$	Zimbabwe dollar
ZBS	Zimbabwe Building Society
ZIM	Zimbabwe

PREFACE

This **National report on Human Settlement in Zimbabwe** was produced by the Ministry of Public Construction and National Housing in conjunction with the Zimbabwe Coordinating Committee on Human Settlements (ZCCHS), both for the Habitat II Conference to be held in Istanbul, Turkey: 3 to 14 June 1996 and as a **framework** for future human settlements developments in Zimbabwe.

The ZCCHS is a national multi-sectoral and consultative body whose members are drawn from organisations whose activities are directly or indirectly related to urbanisation, shelter and living environments.

These organisations: are various Central Government Ministries and Departments; local authority fora (for Town Clerks, Town Engineers, Town Treasures, Directors of Housing and Community Services and Directors of Health); the Private Sector (formal and informal); NGOs and CBOs; International Agencies (e.g. UNDP/UNCHS and USAID); professional institutions; University Departments; and individuals.

This National Report is a product of the activities of the ZCCHS and research by consultants. The ZCCHS activities included:

- (a) regular consultative meetings on issues pertaining to human settlements and environment;
- (b) the study and report on Urban and Housing Indicators. The indicators report was submitted to UNCHS (Habitat) in October, 1995.
- (c) the National Shelter Review Workshop held in September, 1995. The workshop achieved the following:
 - i) reviewed the performance of the human settlements sector in Zimbabwe;
 - ii) the workshop highlighted the constraints and bottlenecks affecting the sector;
 - iii) brought up new initiatives, policy proposals and strategies for achieving sustainable improvements in the quality of the living conditions, and
 - iv) produced the framework for a Plan of Action in human settlements.
- d) Identification and implementation of **Best Practices**. A booklet has been produced on selected **Best Practices** from the housing sector, and mining - environmental sector, and

- e) Formulation of a Youth programme. This entails developing the responsibilities and participation of the Youth in improving the quality of living conditions and environments as an on-going activity.

This report also drew some insights from the seminar for Women in Housing Co-operatives and the Conference of Civic participation in Housing Policy both of which were held in Harare at the close of 1995.

This National Report has three main parts. **Part I** undertakes an assessment of urbanisation and shelter trends and issues in Zimbabwe. **Part II** reviews the effectiveness of existing policies and strategies while **Part III** is the Plan of Action.

The main objectives of the Plan of Action are to:

- Broaden the housing finance base;
- Minimize and eventually eliminate bottlenecks in the land delivery system;
- Encourage use of affordable alternative building materials and bring in competition in the respective manufacturing sector;
- Review and implement revised minimum planning, building and infrastructure standards;
- Improve the institutions capacity of local authorities, small scale manufacturers and contractors, housing co-operatives and other community based agencies; and
- Improve access to and ownership of land, finance and shelter solutions and facilities by vulnerable groups including women, the disabled, the displaced, the aged and the youth.

Partnerships involving local authorities, private sector agencies, NGOs and CBOs, and Central Government are emphasized as an effective mechanism for risk sharing, resource mobilisation, management of urbanisation and sustainable improvement of living environments.

The Government of Zimbabwe is grateful for the financial assistance provided by UNCHS (Habitat) and USAID towards the above preparatory activities for Habitat II.

1.0 SHELTER AND URBANISATION TRENDS AND ISSUES

Summary

- * The objectives of the shelter and urban indicators study of 1995 was to assist government to design and implement a National Shelter and Urban indicators Programme to serve as the basis for monitoring and evaluating government programmes and activities in these sectors; to analyse policies in the housing sector; and to provide an input for the government's presentation to the UN Conference on Human Settlements in Istanbul in 1996.

1.1 Introduction

Zimbabwe has a population of 10.5 million that is growing at an annual rate of 3.14 percent. About 33 percent of the population lives in urban areas and two-thirds of these reside in Harare and Bulawayo, which are the two largest cities in the country.

The shelter and urban indicator study carried out in 1995 aimed at assisting government to develop the basis for monitoring and evaluating programmes in the urban development and shelter sector. A total of 47 urban and shelter indicators were identified and selected. These were then grouped into 10 modules covering:

- background data
- Socio-economic development
- Infrastructure
- transportation
- environmental management
- Local government
- housing affordability and adequacy
- housing provision
- housing finance
- regulatory audit

The exercise was carried out as part of the country's preparatory process for Habitat II and the indicators formed part of those adopted by the Human Settlements Commission in May, 1995. The 1995 indicators are a refinement from a larger set of indicators which were first collected in 1992 and are relevant to shelter and urban development situation. The indicators relate to:

- affordability;
- creation of an enabling environment for shelter and urban development finance;
- removal of barriers to private sector involvement;
- changing the regulatory environment so that it favours shelter and urban development; and
- creating a reliable and accurate data bank for measuring the indicators.

1.2 Background Data

This first module provided background data on urbanisation levels and covered issues such as land use patterns, population structure and population growth rates, household size and household formation, women headed households, household income distribution, city product and tenure type.

The background data showed that Zimbabwe suffers from urban sprawl with densities ranging from 1500 to 3000 persons per square kilometre in the largest urban areas. The effects of this sprawl are evident in costly trunk infrastructure, long and costly journeys to work places and high per unit costs in servicing residential stands. These issues have now been recognised and in Harare, for instance, development plans are encouraging densification in the traditional low density sectors.

Infilling is now encouraged so as to reduce costs and economise on the use of land. All urban centres indicate an annual growth rate higher than the national natural growth with the larger and medium size cities registering annual increases in excess of 12%. Part of the cause is the decline in rural agricultural productivity as a result of the recurring droughts since the mid 1980s.

Nationally, 33% of households are headed by women, but in urban areas the percentage falls to between 18-24% reflecting the selective nature of rural-urban migration. Also, household sizes in urban areas are smaller compared to the national average.

The generally declining household incomes reflect effects of the introduction of the Economic Structural Adjustment program (ESAP) as well as the economic recession. With more people being laid out, most of these are joining the informal sector where the income levels tend to be low.

The city product per person indicator shows the over concentration of investment in a few places with Harare and Bulawayo, the two largest cities, contributing up to 80% of the GNP through sectors such as manufacturing, utilities, finance, insurance, real estate and business services.

The tenure indicator displayed difficulties face by urban households in acquiring their own homes. Despite efforts by government to provide accommodation, a disproportionately high number of urban households continue to live as lodgers. The increase in lodgers is significant in the medium sized urban centres.

1.3 Socio Economic Development

Six indicators (i.e. poverty, city economy, employment, health, education and welfare) were examined in the socio-economic development module.

Average urban incomes are more than double those of rural areas and this has encouraged rural to urban migration. Also, there is significant disparity in incomes between males and females, with males earning, on the average, 33% more than females.

Informal sector employment grew by 3.33% between 1992 and 1993. Most of the people involved have resorted to self-employment and have taken advantage of the ease of entry characteristic of the informal sector since little initial capital is required to enter the sector. Most growth registered has been of female entrants into the informal sector. The informal sector appears to be the sector mostly likely to absorb most job seekers in the face of the current shrinking economy. Encouragement of this sector has already begun through deregulation of those regulations that inhibit entrance into this sector.

The rest of the socio-economic indicators covered health and education. With regards to health, the National number of persons per hospital bed was found to be 180 whereas in urban areas this had risen to 263. The rapid increase in urban population is outstripping the supply of health facilities but the situation in urban areas is alleviated by developments in municipal, town council and private hospitals.

The child mortality rate nationally was found to be 77.2 per 1000 population. Efforts by government in the past 15 years to improve health facilities, water supplies and generally higher incomes have combined to reduce the under-five mortality rates in urban areas. This picture is steadily changing however due to HIV infection. Since 1989, HIV has largely been responsible for the increase in infant mortality rates and in Bulawayo where records have been kept the situation is shown below.

Table 1.1 Infant Mortality Rates for the City of Bulawayo, 1990/91 - 1993/94

YEAR	UNDER 5 POPULATION	UNDER 5 DEATHS	RATE/1000
1990/91	89850	1003	11.2
1991/92	92000	1316	14.3
1992/93	94000	1370	14.6
1993/94	96350	1716	17.8

The education indicator shows that school children per classroom average 42 at primary level and 40 at secondary school. The figure is high in the poor high density suburbs, where, to meet increased demand for school places 'hot sitting' (double sessioning) had to be introduced. Nationally 13.6% of the children aged 5 years and above have never been to school while the average for the urban areas is only 7.3%. This requires combined efforts by government, the private sector and local authorities in order to achieve the desired levels of provision and facilities.

1.4 Infrastructure

Infrastructural connections, access to and consumption of potable water were the three indicators selected to appraise the infrastructure sector in order to determine the extent to which the governments policies have been successful. A good infrastructural base (i.e. electricity, water, sewerage, telephones) encourages economic growth but it has to be cost effective, efficient, user responsive and accessible to those who require it. The level of household infrastructural connections is a measure of housing quality. In the major cities of Harare and Bulawayo household connections average above 85% but the national average is only 35% indicating poor infrastructure in the rural areas.

Table 1.2: Levels of service connection.

Service	Area	% households connected
Water	Harare	89
	Bulawayo	97
	Gwanda	45
	Bindura	94
	National (Urban)	81
	National (Rural)	35
Sewerage	Harare	93
	Bulawayo	98
	Gwanda	34
	Bindura	42
	National (Urban)	67
	National (Rural)	37
Electricity	Harare	64
	Bulawayo	92
	Gwanda	9
	National (Urban)	55
	National (Rural)	28

The large and medium urban centres are well supplied with potable water and consumption levels in the low density areas average 120 to 200 litres/person/day. In the high density areas, where up to 15 persons per stand exist, much lower consumption levels are found. The Zimbabwe Central Statistics office classifies access to potable as being any safe water within 500m.

Clearly, from the foregoing that urban areas are better served with all types of infrastructure than rural areas. Rural areas require specific attention with respect to access to potable water, telephone facilities and electricity. Already government has prepared Master Plans for the supply of electricity and water but there is need to increase funding for these infrastructure.

The passenger transport sector has witnessed important changes since the deregulation of the transport sector. The result has been the broadening of passenger transport opportunities through increasing the number, size and quality of transport modes. Increased modes have improved access and reduced waiting and travel times for most passengers in all urban areas. In Harare the average travel time of 31.5 minutes for a commuter living in the high density areas and an average waiting time of 22.6 minutes, giving a total travel time of 56.1 minutes, has been reduced in some cases by more than 75% as more and more passenger vehicles have been introduced on the roads.

Problems associated with rapid urban growth are now emerging in the large urban areas. These include, decreased accessibility, congestion, inadequate infrastructure facilities, poor interchange and the consequent environmental problems. In Harare, almost 50% of the workers use public passenger vehicles, while 23% use private cars, 5.3% use bicycles, and 6.0% walk to work. Generally, women are less mobile than males and are less likely to own a vehicle or to use a bicycle.

The indicator study has shown the need for both financial and human resources to upgrade and maintain transport infrastructure and to give priority to those suffering from lack of access such as women, in any new strategies dealing with transportation.

1.5 The Environment Management

Indicators dealing with solid waste and liquid waste management were analysed to measure trends in environmental management in both rural and urban areas. While Harare and Bulawayo have achieved high levels up to 100% access to water supply and sanitation, the informal settlement, Epworth outside Harare reduces this access to 89%. About 79% of the City of Harare is serviced by sewers while 14% is served by individual septic tanks. Bulawayo has 98% of wastewater treatment coverage, with 84% centrally treated and 14% catered for by septic tanks.

However, for both Harare and Bulawayo domestic waste collection coverage has remained above 90% although in the emerging urban centres in communal lands, due to financial constraints, coverage ranges from 10% about 25%.

1.6 Local Government

The indicators in this module relate to financial resources and sustainability, the provision of services and the role and level of government in assisting and supporting local authorities. The levels of per capita expenditure over a given period gives an indication of the rate at which the city is managing its growth.

The traditional sources of revenue for urban local authorities have been property taxes on residential, commercial and industrial areas, and fixed service or supplementary charges on high density housing areas. New sources being introduced include the sell of water which is

becoming increasingly important as a source of revenue for the Local authorities. In both rural and urban areas, revenue from licenses, fees levied on various activities are important sources of revenue. Central government also pays dues towards, road maintenance, health and educational facilities as well as advancing loans for capital developments to the local authorities.

Councils have to ensure that they are not over burdened with debts and in the past, most urban councils have maintained a debt service ratio of 25% although in some cases this has risen in extreme cases to 55%. Debt management is an important aspect of urban management and government has tended to keep a tight reign on local authority borrowing levels through the approval or rejection of applications for borrowing powers.

Nationwide, the number of employees in local government per 1000 population has declined from 8.2 to 5.6 since the introduction of the Economic Structural Adjustment Programme (ESAP) in 1991. ESAP brought with it the need to stream line and restructure departmental structures in order to improve efficiency. The restructuring exercise in most urban local authorities is still on going and the goal is to achieve a lean but efficient structure capable of responding to rate payers demand quickly without the traditional bureaucratic hurdles.

Of concern in all the urban centres is the level of expenditure on personnel. This ranges from 25% for Bulawayo to 52% for Harare, rising up to 77% for Chitungwiza Town Council. This level of expenditure on personnel has negative effects on the ability of the concerned local authorities to provide services and implement capital projects.

The indicators study also revealed that very few local authorities are contracting out work as a way of providing services efficiently and cost effectively. However, the evidence on the ground points to the fact that had some projects and services been contracted to private companies, local authorities would have made considerable savings.

1.7 Housing - Affordability, Provision and Finance

Affordability

Of the six indicators in this module, four were used to arrive at a measure of affordability. The house price to-income ratio gives an overall view of the performance of the housing market. Where this ratio is high, it follows that households are facing serious problems in trying to afford housing. The house-price-to-income ratio varies from 4.7 for the medium urban areas to 9.8 for Harare. A house-price-to-income ratio of 9.8 times means that households in Harare pay 9.8 times their annual income to purchase a medium priced house. This clearly is an indication that affordability levels are low.

From the construction costs one is able to derive down-market penetration which is a key measure of affordability of new housing construction. This is expressed as a ratio of the lowest

price of a dwelling unit produced by private developers to medium annual household income. The lower the ratio, the more affordable are some of the new houses units produced. Down-market penetration was 2.7 for Harare and 2.6 for Bulawayo in 1992. Compared to the worldwide value of 4.4, it shows that in 1992 houses in Zimbabwe were comparatively affordable.

Another measure of affordability is the rent price to-income-ratio. In Zimbabwe only 30% of households own their own houses and 40% are lodgers. The 1995 indicator study showed that the rent price-to-income ratio was 0.44, which is a very high figure that shows that most households may be spending more than the 22-25% of their income on rents.

The floor area per person which measures the adequacy of accommodation is very low. It ranges from about 2 square metre/person for lodgers to 8 square metre/person in the low density areas of Harare. Statutory Instrument 185 sets 3.6m² and 1.8m² as minimums for adults and infants respectively for plan approval purposes which means that more than 40% of Harare's urban households may be living below the minimum acceptable floor area per person, a clear indication of the inadequacy of housing.

Most structures in urban areas are built in accordance with the provisions of the building regulations which prescribes the type of building materials that must be used. Up to 97% of the structures can be classified as permanent structures and in compliance with existing regulations. In rural areas and informal settlements, the majority of dwelling structures are made of non durable material and are often a health and fire hazard.

Housing Provision

Indicators which are used to measure the efficiency of the housing delivery system were examined. The housing delivery system itself is made up of complex a inter relationship between land delivery and the land development system, the construction industry, housing, finance, government involvement through taxes, subsidies and the regulatory system.

Local authorities are increasingly facing diminishing financial resources to plough into infrastructure, hence the continued shortage of housing and the deteriorating urban environments. The housing sectors' ability to meet the demands from households for mortgages is measured by the mortgage to credit ratio. Table 1.2 shows the trend from 1985 to 1993. The low ratios reflect poor mortgage -to- deposit differences during those years partly due to recession in the national economy and the effects of drought which reduced households propensity to save.

Table 1.2 Percentage Portfolio to Mortgages Trends From 1985-1993

Year	% portfolio to mortgages
1985	73.92
1986	71.61
1987	72.74
1988	69.03
1989	68.29
1990	67.50
1991	75.14
1992	77.32
1993	59.74

The housing production indicator measures the rate at which the housing supply system is increasing as well as replenishing itself. It also measures new housing units coming onto the market.

Similar to the housing production indicator is the serviced stands indicator. The more the serviced stands became available the better the house production system performs. Further related to this is the total investment directed to housing as a percentage of the GDP. In Zimbabwe, the indicator produces low values, indicating that housing while being given priority policywise, the policies are not backed by the requisite finance.

Housing Finance

The housing finance indicators assess the ability of the country's financial institutions to provide mortgage to those households that require it. In a well functioning housing market, the value of the mortgage to deposit difference should be slightly higher than the deposit rate. A high value for this indicator suggest a shortage of housing, regulatory barriers or inefficient banking practices in the mortgage lending.

The government offers a variety of subsidies as a way of encouraging building societies to issue low income mortgages. One subsidy allows building societies to issue tax-free, paid-up permanent shares where building societies are required to devote 25% of the issue to low income housing. This has made low income mortgages more affordable to more households in the lower income bracket. The impact of these new policies is best revealed when it is considered that before 1986 there were virtually no low income mortgages; and that during the financial year 1986/87 3,147 mortgages were issued to low income groups which number increased to 5,500 in the years 1988/89 and 1990/91. These figures while no nearer to resolve the demand for low income housing estimated by the Ministry of Public Construction and National Housing to be 66,000 new units per year in order to

eliminate the housing shortage by the year 2000; they demonstrate policy wise governments commitment towards resolving the low income housing problem.

1.8 Regulatory Audit

Two indicators were selected to assess the efficiency of Zimbabwe's land delivery system and to capture the extent of any monopolistic practices in residential land development. The land delivery system is a key issue in determining the cost of housing and housing production. The first is an examination of the extent of delays in development permit processing and how this affects and urban development. The average rate was found to be 3 years and in the small urban centres about 10 months. Delays are greater in the urban areas mainly because demand is higher and the capacity for processing permit applications is limited.

1.9 Recommendations

- a. Soon after the Instabul Conference, the ZNCCHS should prepare a strategic activities plan to co-ordinate and monitor implementation of actions in this national report; increase the role of the private sector and civic groups; and source finances to support the monitoring activities. Towards this end the ZNCHSS shall widely disseminate the National Housing Plan and action plan and encourage discussion of its contents.
- b. Given resources available and with the assistance of research institutions and local authorities, the ZNCCHS should disaggregate the indicators for all levels of the settlement hierarchy and by gender. This approach should be incorporated into all routine activities of local authorities.

2.0 REVIEW OF EFFECTIVENESS OF EXISTING POLICIES AND STRATEGIES

2.1 FINANCING SHELTER AND URBAN DEVELOPMENT

Summary

- * Provision of finance for shelter and urban development has been constrained by the absence of an attractive investment climate, negative regulatory environment, a narrow housing finance base and poor savings by individuals due to low disposable incomes.

2.1.1 Introduction

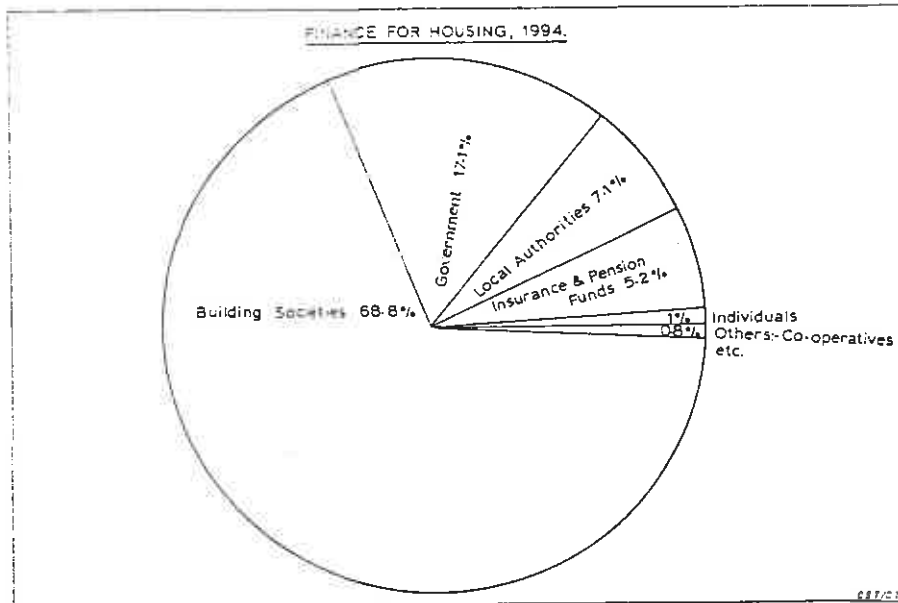
The government has introduced and implemented a number of policies related to housing finance in order to encourage the low income groups easier access to housing loans. Since 1986, interest rate ceilings have been regulated by the central Bank on low income mortgages making them lower than what they would be under open operations. Government also limits the number and types of financial institutions that can offer mortgages and to date only registered building societies are authorised to issue mortgages. Government has also decided to offer a variety of subsidies as a way of encouraging building societies to issue low income mortgages. A key subsidy allows building societies to issue tax-free, paid-up permanent shares where building societies are required to devote 25% of the issue to low income housing. This has made low income mortgages more affordable to many households in the lower income bracket.

2.1.2 Sources of Finance for Shelter and Urban Development

Finance for shelter and urban development is raised from the following main sources:

- Loans from central government appropriated from the annual national budget;
- Loans from private sector financial institutions, including building societies who are the principal sources of funds, insurance companies, and pension funds;
- Locally generated revenues from taxes and revenue generating projects operated by local authorities;
- recently, from non-governmental organisations, community based organisations and co-operatives;
- Individuals; and
- Loans from donor agencies such as the World Bank and USAID.

Figure 2.1.1 shows the main sources of finance for housing for 1994.



2.1.2.1 The Public Sector

Public sector shelter funds are channelled through the National Housing Fund (NHF) which was established in 1982. The principal function of the NHF is to receive and process loans for low cost and middle income housing from local authorities and individuals. The NHF has been effective as an instrument for encouraging low income housing construction but the annual amounts allocated for low income housing have fluctuated depending on the resources available to government. In the 1994/95 financial year Zimbabwe spent only 0.2% of the national budget on shelter which is below the annual appropriations for housing in other countries where 2-8 is the average. The following reasons account for the low investment levels on shelter:

- a) The need to shift to positive interest rates for both deposit and lending rates;
- b) The creation of a secondary mortgage market;
- c) Removal of restrictions on the opening of new financial institutions to encourage competition;
- d) The creation of a system, of mortgage financing for community groups; and
- e) The restructuring of the municipal bond market to enable easier access by more municipalities.

- e) The restructuring of the municipal bond market to enable easier access by more municipalities.

Efforts by local authorities to find other sources of revenue generation including restructuring and expanding the traditional sources, have had little success with respect to shelter and urban development. Reliance has continued to be on the National Housing Fund and the Building Societies to provide funding.

Traditionally local authorities have performed as facilitators who make land for development available; service the land; and then offer the land to developers. This role needs to be modified and a partnership between building societies, the local authority and the beneficiaries forged during the planning stage if the efforts to solve the low-income housing problem are to bear fruit. Already most local authorities are responding to such calls by the Ministry of Public Construction and National Housing. Included in this partnership should be Community Based Organisations and NGOs who are increasingly playing an important role in the housing sector. They have financial limitations and are basically new comers to the housing scene, however their role needs recognition.

2.1.2.2 Private Sector

a) Building Societies

Under the Zimbabwe Private Sector Housing Programme, one of the reforms required by the project was that building societies be granted the right to issue certificates of deposit; granted by the GOZ in 1992. The resulting substantial inflow of funds in 1995 has enabled building societies to offer new mortgage advances totalling Z\$2.6 billion; a rise of about 19% over 1994.

Building societies contributions to the shelter and urban sector have fluctuated in response to Reserve Bank directives and regulations regarding interest rates. The trend points towards increasing the level of investment particularly in low cost housing. The establishment of a new building society increased the number to four resulting in more competition and investment on shelter and urban development. Table 2.1.2 shows that since the 1992/93 financial year the volume of lending by building societies has steadily increased.

Table 2.1.2 Building Societies Lending for Shelter Provision, 1992/92 - 1994/95

YEAR	VOLUME OF LANDINGS
1992/93	\$224 million
1993/94	\$450 million

1994/95	\$770 million
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To encourage increased participation by building societies statutory amendments were made in 1994. The effect of the amendments was to allow the private sector to enter into joint ventures with local authorities so that more houses could be built. The extent of the success of these changes are still being evaluated. Other initiatives involve a new Banking Act which will allow Building Societies to transform into commercial banks, thereby increasing access to home loans by middle and upper income groups and introducing flexibility on lending criteria.

b) Insurance Companies and Pension Funds

Insurance Companies and Pension Funds now play a significant role in providing shelter. Key areas of operation include the provision of infrastructural services for housing as well as direct financing and construction of houses, especially for middle and low income groups. With encouragement from Central Government what began as a programme of employee housing has quickly expanded to include land servicing and the construction of houses.

Government recognises current roles of private sector institutions in creating a vibrant real estate wealth in the country but urges reconciliation of these contributions with demands of the workers for housing support. A formula through which some of their resources can be channelled into low income housing should be worked out in the short term. Deliberations of the Civic Groups Housing projects suggest that some of the funds could be used for 'housing loan guarantee purposes' assisting those workers who normally fail to mobilise deposit funds for house development or purchase.

2.1.2.3 Joint Ventures

Recently the Government of Zimbabwe has agreed to the concept of public-private partnerships as an effective means for providing low income housing. A recent amendment to the Building Societies Act now allows the societies to enter into joint ventures with local governments and private developers/construction companies for the development of residential areas, thereby sustainably increasing available resources. In collaboration with local authorities, the societies and developers, the Ministry of Public Construction and National Housing has begun to use program funds to provide infrastructure to over 45 000 low cost plots in 22 participating towns throughout Zimbabwe. The work generated by the program has been an important element in maintaining the viability of the construction sector during a period of economic downturn. In addition, there have been several recent new entrants into the construction sector which support small, indigenous construction firms, and thereby increase competition.

Government is promoting joint ventures between the public and private sectors especially in housing development. A good example is Harare's Kuwadzana 4 Joint Venture Project between the MPCNH and Galante-Silva Development (Pvt) Ltd (GS). Building Societies;

Beverley Building Society, CABS and the new Building Society of Zimbabwe are all making significant strides in housing provision for the low income along the home ownership policy.

On the other hand, pension funds and Insurance companies are generally out of the low income housing sector but are actively involved in city centre developments and suburban shopping centres and industrial estates. Old Mutual Properties, Mining Industry pension funds, Zimbabwe Reinsurance Corporation, ZESA and Railways Pension Funds are some of the key players in this respect.

But central government, workers and communities see an opportunity for these institutions to participate in house provision. Government is of the opinion that since the funds invested by these institutions are originally contributions by poor workers, the resources should be reinvested in the welfare of the workers in particular through low-income housing.

Central Government's view is that:

" The National Housing Fund, Building Societies and Employers should not be regarded as the only actors in the provision of housing. There exists in Zimbabwe large pension funds and Insurance Companies with the necessary means and managerial expertise to enter the housing arena in meaningful manner but have not done so Pension Funds and Insurance Companies should diversify their asset portfolio into housing which is one of the safest assets in the economy Rent Control Regulations have often been cited as the greatest single factor which discourages the private supply of housing. This is merely an excuse to establish artificially high rental levels or to direct financial flows into other areas. The rent control regulations are designed to give the investor a fair rate of return. They are threat only to the exploitative landlord and the unscrupulous tenant..."¹

Such a redefinition of community assistance by these institutions could be worked out through deliberations by worker organisations, central government, the private sector and consumer groups.

2.1.2.4 Housing Cooperatives

Through the encouragement and technical assistance from organisations such as Housing People of Zimbabwe and others, cooperatives now make significant contribution to shelter programs throughout Zimbabwe.

Government encourages grassroots organisations especially co-operatives to approach local authorities for land to develop houses. Problems have been encountered in this strategy such that by the late 1980s, few co-operatives were still operational. However a recent review activities has seen a slow revival of the co-operatives in the 1990s especially for the housing sector.

Recognising that the lowest income groups have taken steps to address their housing needs through self-reliance and collective support and that over 60% of housing finances comes from the people's own savings and noting the lack of consumer participation and information to

¹ 1987/88 Annual Report by the Secretary for Public Construction and National Housing, Zimbabwe, page 2.

consumers in housing policy and housing delivery systems; the Government has encouraged and will continue to support:

- a) strategies and any follow up actions which ensure more effective interaction within the civic organisations and between civic organisations and the state in housing policy and delivery.
- b) Public relations, outreach, awareness and information sharing programmes as part of consumer services by building societies, banks, local authorities and contractors to communities and home makers. Local authorities will also review their administrative systems to provide communities with less cumbersome procedures for those seeking or constructing their own houses.

2.1.3 Partnership With International Organisations

When engaging in international co-operation and assistance activities, the Government of Zimbabwe is guided by three main principles:

- a) that the co-operation does not erode self-reliance and sustainability;
- b) that capacity building be enhanced;
- c) that coverage is acceptable and benefits are equitably distributed; and
- d) that respect of local policies and priorities be observed at all times during the duration of co-operation activities.

Key international organisations in the shelter sector are USAID and the World Bank. USAID has a private sector housing programme - the Housing Loan Guarantee Programme - in which funds are channelled through building societies for lending to low income families. Through joint ventures with central government the scheme's target is 45 400 houses over a period of 5 years. The World Bank is now in phase two after phase 1 assisted develop a total of 22 373 houses. Phase II, starting in 1992/93 financial year is assisting urban local authorities deal with housing and other infrastructural projects.

The World Bank and the Zimbabwe Urban Development Project

The World Bank Zimbabwe Urban Development Project (Loan 2445-ZIM) was effected in 1995 with the primary objective to promote Zimbabwe's financial and institutional capacity to supply affordable housing through reform of the housing delivery system and the housing mortgage market. This was to be achieved through concentrating low income housing activities of local authorities on the supply of serviced land and by introducing private sector financing of such housing through existing financial intermediaries. In addition the project was to strengthen local government institutions for the supply of urban infrastructure and to support aspects of urban development (especially transportation) where new policy directives were being formulated.

Most of the project elements were the responsibility of the Ministry of Local Government, Rural and Urban Development (MLGRUD) while others fell to the Ministry of Public Construction and National Housing (MPCNH) and the Ministry of Transport (MT). A Steering Committee was constituted to provide policy guidance in the work of the various participating organisations and a Project Coordinating and Monitoring Unit was to coordinate administration of the loan.

Between 1985 and 1994, the project components have been:

- a) the development of about 21 000 residential plots in Harare and three other towns with related infrastructure and community services;
- b) the provision by three thrift institutions of long term mortgage finance for construction of houses on these plots;
- c) institutional development of various organs of local government throughout Zimbabwe;
- d) policy and institutional development related to urban transport throughout Zimbabwe and the construction of a bus depot in Harare; and
- e) developing of facilities for management of the project.

The project provided a vehicle for introducing new housing delivery systems to Zimbabwe for the low income groups through production of serviced sites by local authorities and provision of mortgage finance to low income households through local financial institutions. Plot allottees selected the aided self-help approach as the main mode of construction; i.e. owner managed building with assistance from small contractors. The project was successful in forging a link between public and private sector operations. It strengthened local government by shifting mortgage financing responsibilities to local building societies thereby releasing public funds for other uses and simultaneously reducing fiduciary risks borne by local authorities as well as extending the volume of funds available to low income households for housing.

The project has been sustainable as evidenced by the good mortgage loan repayment history maintained by beneficiaries. However, throughout the project phase, local authorities were slow in reporting actual expenditures to the executing Ministries resulting in a lag and eventual shortfall in disbursements from the Bank. This has underlined the need to focus on financial accounting and management within local authorities as part of capacity building at that level.

The USAID and The Private Sector Housing Program

The USAID is a major player in Zimbabwe's human settlements sector especially in shelter provision. Also in 1995, and noting the institutional bottlenecks to land delivery particularly with respect to registration of surveys and deeds, USAID as part of technical assistance to the Government of Zimbabwe, financed a detailed 'Management Assessment of The Department

of the Surveyor General (DSG) and Registry of Deeds (RD). In the same year, and through the Zimbabwe Institute of Regional and Urban Planners, it financed a study and conference on 'The Squatter Problem' in Zimbabwe. What is critical in the support is that it targets priority bottleneck and conflict areas and key stakeholder institutions.

The efforts of USAID are more wide spread and have a longer history than the 1995 events cited above. USAID's efforts in the shelter sector in Zimbabwe began in September 1980 with authorization of a US\$25 million Housing Guaranty Loan (HG-001) aimed at improving the living conditions of the low income black population. The actual borrowing occurred in 1982 and financed 11 780 low cost housing plots, 7 680 core houses plus community facilities in Harare and Chitungwiza. Funds were also provided for technical support, training; part of this in the form of a self-help housing advisor to the Ministry of Public Construction and National Housing to advise and train staff.

The second phase of the program was through an additional US\$25 million HG loan borrowed in 1985 for 7 443 low cost housing plots, building materials loans, community facilities and demonstration houses in Harare (Kuwadzana II), Marondera (Nyameni), Kadoma (Waverly), Chinhoyi (Chinhoyi Stream), Redcliff (Rutendo), Chiredzi (TshovanI), Chipinge (Gaza) and Gwanda (Senondo). In the two phases, a total of 19 300 serviced plots, 7 500 core houses, 17 000 construction loans and community facilities were made available. Under separate loan arrangements, a grant was also provided for squatter settlement upgrading in Epworth settlement adjacent to Harare.

In addition to the physical benefits, some policy changes were achieved as part of the co-operation. These include the acceptance of self-help approach to housing, lowering of housing standards and establishment of financial mechanisms to provide low income mortgage finances through the private sector building societies; The Private Sector Housing Program (PSHP) encompasses these developments

The Zimbabwe Private Sector Housing Programme

At government's request, in September 1992 USAID designed the five year Zimbabwe Private Sector Housing Program to support the Economic Structural Adjustment programme (ESAP) and to assist the government in enacting policy changes in the housing sector. The programme focuses on eliminating obstacles to sustainable production and delivery of low cost housing in three major areas: the construction, building materials and construction equipment industries, the land delivery system, and the housing finance system.

ZPSHP is mobilising (through USAID and Building Societies, approximately US\$ 150 million, making it the largest single shelter sector project in the history of Zimbabwe.

The project has generated a wide range of policy impacts since 1992 because of the following:

a) **Increased Affordability**

Before the reforms were introduced in 1992/93, the standard house of four rooms was affordable only to 23 % of the population. But following the reduced housing standard negotiated under the USAID project, 70% can now afford to buy a house.

b) **Increased Public Resources for Low Income Housing**

As part of policy, the Government of Zimbabwe has to redirect The National Housing Fund resources away from middle class and civil servant housing to provision of low cost stands for low income families. For the fiscal year starting July 1995, the government budgeted a much larger proportion of National Housing funds to low income stand development than in the previous four years.

c) **Increased Private Resources for Low-Income Housing**

As a result of the project, more funds will be made available in financial year 1995 for low income housing finance through local private financial institutions than the total that has been made available since independence in 1980.

2.1.4 NGOs and Community Based Organisations (CBOs)

NGOs (both funded from the West and indigenous ones) have been dominantly rural in the past. Only now do we see a slow shift (eg with World Vision, Hivos) towards urban areas.

Through encouragement from government, NGOs are increasingly playing an important role in shelter and urban development projects. They are involved in the construction of houses, and provision of infrastructure for shelter projects. Also there is a diversity of organisations in public transport provision, housing supply, income generating projects and neighbourhood security. However, urban civil society is generally weak when it comes to mobilising for urban development issues.

2.1.5 Civic Groups

One of the most recent strategies for housing supply in Zimbabwe is the "Start Paying for Your House Scheme" where beneficiaries acquire houses without having to rely entirely on Government or Building Societies for financial assistance. Under the scheme, prospective beneficiaries are required to pay monthly contributions towards the estimated capital costs for constructing houses. Once an agreed deposit has been paid, construction starts whilst beneficiaries continue paying. If one decides to withdraw at any stage before the house is constructed, the Ministry of Public Construction and National Housing gives a full refund to the beneficiary and allocates the house to somebody else.

The scheme has received widespread subscriptions throughout the country and it covers all

centres from the cities to the small service centres in rural areas. This is indicative of the importance attached to the whole settlement hierarchy. By September 1995, a few months after operating, the following amounts had been paid.

Area/Towns	Amounts Paid (Z\$)	Number of Subscribers
Harare & Chitungwiza	15,3 million	2 319
All Other Towns & Centres	7,5 million	6 273

Civic groups will be encouraged to develop information sharing, training and education programmes. The training programmes by civic groups should focus on capacity building of local communities in critical aspects of housing and urban management. It is recognised that civic groups and community based organisations can develop solutions to housing problems as long as they avoid creating new institutions duplicating each other, but develop to the fullest the capacity of the existing ones and iron out the bottlenecks that constrain them.

2.1.6 Recommendations

- a. Financial institutions need to develop proposals (for pension scheme investments, savings investments) that will demonstrate financial flows into low income housing and reduce the level of government borrowing and control on these funds.
- b. While government is reforming the macro-economic environment to reduce interest rates and inflation, there is need to establish mechanisms for reducing interest rates on housing loans and for guaranteeing housing loans from private sources that will facilitate entry of private institutions and borrowing by low income earners.
- c. Financial institutions to restructure loans with a range of repayment options, including grace periods on non payment, long repayment periods (such as 99 year leaseholds) and rent to buy, to provide mechanisms of stabilising accounts to cover periods of unstable earnings and to allow for debt rescheduling.

2.2 DECENTRALISATION AND SHELTER MANAGEMENT

Summary

- * Both central government and local authorities continue to review their roles in urban and shelter management with a view to retaining only those sectors where performance records are positive and comparative advantage is high. At the same time, they encourage the private sector and civic organisations to launch activities and take up small responsibilities for service provision; with a keen interest on partnerships among these actors. The private sector, informal sector, and civic groups have shown a diverse capacity to provide urban services since 1993 when deregulation of the sector to allow their participation was introduced.

2.2.1 Introduction

Decentralisation and settlement management as a theme draws our attention to the social and political processes and relations that underplay settlement change; relations of central government, local government, civil society and communities within and among themselves. The relations and institutional set up for human settlements need rationalisation to reduce conflicts in the land delivery process especially as it relates to the Surveyor General, Local Authorities, Ministry of Public Construction and National Housing and Ministry of Local Government Rural & Urban Development.

Despite the efforts by some central government institutions to judicially monopolise control of urban service provision especially land, housing, health, education and so on (and reduce the role of local authorities), institutional and financial constraints of structural adjustment programmes militate against continuity with such an approach.

2.2.2 Centre - Local Relations

There are two types of local authorities in Zimbabwe; the urban councils governed by the urban councils Act (1995) and rural councils government by the Provincial and District Administration Act of 1988. Other allied acts govern aspects of sectoral activities of these authorities and define their degrees of freedom in service provision vis a vis relations with central government parastatals, private sector and communities. Urban councils contain about 30% of the country's population (and generate over 80 per cent of national income).

The system of local government in Zimbabwe is a blend of two models:

- (a) the "detached system" where local authorities created by Central Government function in an autonomous way within the powers conferred to them and deal with Central government directly and,

- (b) the "attached system" in which central government participates directly on matters of local government including the provision of services at the local level. Local authorities deal with Central Government through its field administration. In principle Central Government would like to see more of a "detached" local government system.

Defining a local function/service as "local as long as benefits derived from it are largely confined to the local authority's spatial area of jurisdiction irrespective of the level actually providing the service", the Tax Commission Report (1986) summarised actual service provision as in Table 2.2.1. The table shows that central government participates at the urban local level in education, police, health; while local authorities/especially the larger ones provide for ambulances, housing land and houses, welfare, refuse removal, roads, and planning services.

Table 2.2.1 PROVISION OF LOCAL SERVICES AND CENTRAL GOVERNMENTS, 1985

FUNCTIONS	CITY COUNCILS	MUNICIPAL COUNCILS	OTHER URBAN COUNCILS	RURAL COUNCILS	DISTRICT COUNCILS
PROTECTIVE					
Police	1C	1C	C	C	C
Fire Services	L	L	1	L	-
Street Lighting	L	L	L	L	-
Pest control	L	L	L	1C	c
ENVIRONMENTAL					
Planning	Lc	Lc	C	c	c
Refuse removal	L	L	L	L	1
Sewerage	L	L	1	1	-
Pollution control	L	L	-	-	-
Sanitation	L	L	L	L	1
Public Health	L	L	L	L	c
Roads	L	L	L	L	C
UTILITIES					
Transport regulation	1C	1C	1C	1C	c
Electricity	1C	1C	C	C	c
Water Supply	L	L	L	1	c
SOCIAL SERVICES					
Clinics & Maternity	L	L	L	L	1
Ambulances	Lc	Lc	c	Lc	c
Hospitals	1C	C	c	L	L
Primary education	1C	1C	1C	L	1
Secondary education	C	C	1C	-	-
Vocational training	1C	1C	C	1	-
Social housing	L	L	L		
AMENITIES AND WELFARE					
Parks and playgrounds	L	L	L	1	-
Community amenities	L	L	1	1	-
Community aesthetics	L	L	1	-	-
TRADING					
Traditional Beer	L	L	L	L	1

Note: 1, L, 1 = Local government; C, c = Central government

Capital letter denotes major provision, small letter denotes minor provision.

Source: Report on the Commission of Inquiry into Taxation (1986:320)

2.2.3 Role of Central Government in Shelter Provision

Although local authorities are responsible for land and housing management in areas of their jurisdiction, central government departments have retained some tasks which create bottlenecks for delivery of serviced land. These bottlenecks, compounded by inadequate capacity in many local authorities to deal with town planning, valuation, surveying and financial management issues, have created a justification for some central government institutions to intervene at the local level. A good case is the MPCNH's housing construction policy since 1992.

Dubbed the "New Thrust" and following a Cabinet paper presentation entitled "Housing Crisis in Zimbabwe", this policy aims to foster speedy and mass production of housing and upgrading of slums by construction units of the MPCNH. In this thrust MPCNH applies its professional and technical know-how, financial, political and other strengths to utilise land for housing and compliment local authority initiatives. Significant amounts of funds have been used and houses built rapidly thus generating more support from the public, political circles and local authorities.

While recognising housing outputs generated from this thrust and the partnerships developed at project level between MPCNH, local authorities and communities, notice has been made of two areas of conflict arising from the thrust. The thrust, especially at the level of smaller local authorities, heightens a dependency syndrome among the authorities. Secondly, there is a chance that such an approach erodes the capacity of local authorities to actually construct houses in future. Thirdly, some local construction companies consider construction activities of MPCNH as a threat to their viability and a contradiction of the deregulation policies adopted at central government level. Rather than construct houses, it is argued the MPCNH should award contracts to indigenous contractors to execute the work.

With hindsight from the experience of 1992 to 1995, the MPCNH will take up opportunities to relinquish construction tasks to local authorities where capacity for doing so is in place. The disadvantaged areas will continue to receive direct support from central government.

Appreciating that sustainable human settlement development should be people oriented, the Government of Zimbabwe encourages increased partnerships with the private sector, civil society, NGOs and the international community. These sectors especially households themselves, have vast untapped potential which has to be harnessed in the settlement management process. On its part central government has initiated steps to provide incentives and remove legislative and procedural obstacles prohibiting further involvement of civil society.

2.2.4 Governance and Shelter Management

Governance and shelter management entails the roles and relations between various stake holders in shelter provision and the administration of available stocks. Since 1980, the government policy on shelter provision and administration has been tenure focused, whereby every household is encouraged to own the shelter which they occupy. At 1980, over 90% of the high density residential units were rented accommodation. Currently, as a result of the policy of home ownership on both old and new stocks, the rented accommodation is very low (Table 2.2.2). Nationally, owner/purchaser dwellings are close to 60% while in some cities the

figure is closer to 100%. Rented accommodation especially for low income groups, has virtually vanished in some urban settlements. For the city of Gweru, for example, there has been a drop in rented accommodation from 67% in 1980 to 5% in 1995.

	National	Harare	Bulawayo
Owner/Purchaser	56.6	30	43.72
Tenant	4.2	7	11.59
Lodger	14.5	48	34.88
Tied Accommodation	20.5	14	8.94
Other	1.5	1	.87

Tenure Type : Percentage of Households in Tenure Categories at City and National Levels.

Source: Indicators Study 1995 page 15

2.2.5 Recommendations

- a. The home ownership policy needs a review with a focus on three major issues:
 - * reconcile the policy with the demand for rented accommodation which the private sector may be willing to provide and which some workers may prefer;
 - * reconcile the policy with a need to rejuvenate the capacity of local authorities to possess assets in the form of houses as well as earn revenue through rentals. Nationally, earnings from rentals are just 8% of the total urban authorities incomes;
 - * reconcile the need to make shelter available through rented accommodation to those who need/afford it, with the need to use the home ownership as a means to indigenize the economy.
- b. Local civic groups should be encouraged to develop information dissemination programmes which will give society a better position to adequately influence settlement policy design and implementation.

2.3 POVERTY REDUCTION AND EMPLOYMENT CREATION

Summary

- * One of the major objectives of Zimbabwe's development efforts has been the alleviation of poverty and the fulfilment of basic needs i.e health, nutrition, education and training, housing, social services, water, law and order.
- * The overall objective of the Poverty Alleviation Action Plan (PAAP) is the reduction of poverty and unemployment through the implementation of programmes targeted at the poor and vulnerable groups and those adversely affected by the macro-economic changes occurring in the economy.
- * For human settlements in Zimbabwe, urban poverty alleviation is a major rallying theme for most aid organisations; it allows us to deal not only with tangible material objects such as incomes, houses, roads *etc* but with intangibles as well; such as improving the living environment, institutional poverty reduction, and reduction of gender gaps.
- * The rural housing strategy is a public programme that is based on aided self-help involving the disbursement of National Housing Fund loans in the form of building materials including cement, door and window frames, doors, roofing timber, asbestos, glazing and paint.

2.3.1 Introduction

Poverty connotes deprivation in relation to a social standard and is the state of affairs when families cannot meet their basic human needs. The 1990 World Development Report defines poverty as "the inability to attain a minimal standard of living" measured in terms of basic consumption needs or income required to satisfy them.

Poverty is commonly measured through the use of a poverty line that is based on the expenditure necessary to purchase a minimum standard of nutrition and other necessities. In Zimbabwe poverty lines based on per capita consumption have been used to measure the incidence of the phenomenon. Two baseline poverty thresholds have been derived to differentiate between the "very poor" and the poor. The very poor comprise those people who are unable to meet their basic daily nutritional requirements even if they were to allocate all their consumption to food. The poor, on the other hand, are those with insufficient means to acquire the basic needs basket of food, shelter, clothing, health and education.

According to a 1991 study the incidence of poverty in Zimbabwe is higher in the rural areas where the communal areas, large scale commercial farms and resettlement areas account for more than 87% of the poor throughout the country. Rural poverty is manifested by lack of food, poor housing conditions, small and/or poor quality land holdings, and poor access to agricultural inputs while urban poverty is characterised by small makeshift shelters, overcrowded conditions, beggars and street children. Shanties and informal settlements are a major source of housing for the urban poor in most of Zimbabwe.

2.3.2 Poverty Alleviation Policies

2.3.2.1 Social Dimensions of Adjustment Programme

The broad elements of the government's poverty reduction strategy include policies geared to achieve a more equitable distribution of wealth and income; provision of social protection especially against the effects of macro economic changes; human resource development; and improved infrastructural facilities.

With the adoption in 1991 of the 'Framework for Economic Reform' (ERP), the government embarked on a programme of economic and political reforms aimed at facilitating an environment conducive to enhanced and sustainable growth and development. Integrated into the Economic Structural Adjustment Programme (ESAP) is the Social Dimensions of Adjustment (SDA) programme, funded by the Social Development Fund (SDF) whose objective is the mitigation of the social costs of adjustment.

The action plan to implement the SDA programme encompasses a first phase and a medium term time-frame. During the first phase, activities and resources were concentrated in the improvement of the delivery systems for the Social Development Fund, the streamlining of the social safety net, and the launching of a poverty assessment system. During the medium term, the programme was designed to concentrate on employment creation and the improvement of the social safety nets.

Government intended to establish SDF as an effective instrument for the implementation of projects and programmes with a direct and tangible impact on poverty and unemployment reduction. To date, the government has allocated Z\$170 million to the SDF to provide social security nets to help those retrenched during the implementation of ESAP. The funds are being utilised to complement other government initiatives for social assistance, notably food distribution under the Drought Relief Programme, assistance to the aged, disabled and single headed households under the Public Assistance Programme. So far the SDF programme has attracted some criticism because of its slow responses on applications and limited disbursement; its inability to target the truly poor; and the excessive cost of administration.

Government's experience with the implementation of the SDA/SDF programmes has highlighted the difficulties to distinguish between structural and conjunctural poverty on the one hand and between preventive and restorative remedies on the other. These difficulties were compounded by the 1991-92 drought.

2.3.2.2 Poverty Alleviation Action Plan (PAAP)

In response to widespread concern over the level of poverty, in 1994 the government, through the Poverty Alleviation Action Plan (PAAP), launched a National study on poverty assessment whose objective was to produce a poverty map of the vulnerable groups, identification, characteristics and location throughout the country; a skills profile of the unemployed and under-employed. The Poverty Assessment Study seeks to identify the causes of poverty in Zimbabwe and indicate policies, resources and time-frames to eliminate it. In addition, the

study was expected to prepare measurements of "poverty lines that provide estimates of the minimum essential necessary for survival. The government hopes that the study will: (a) help donors support and strengthen institutional capacity in the country to collate, analyze and utilize information on poverty issues; and (b) provide policy-makers with pertinent information on poverty, for use in order to better target social safety nets.

The overall objective of the Poverty Alleviation Action Plan (PAAP) is the reduction of poverty and unemployment through the implementation of programmes targeted at the poor and vulnerable groups and those adversely affected by the macro-economic changes occurring in the economy. The Plan hopes to provide "additional impetus" to existing government efforts directed at poverty alleviation and supporting income generating activities. The preliminary estimate of the financial requirements for the implementation of PAAP was US\$92.124 million. Of this, the government will contribute US\$47.75 million and the donor community is expected to contribute US\$44.374.

The first phase focused on establishing institutional capacities required for the SDF to fulfil its longer-term plans within the broader objective of poverty alleviation. Specifically, it focused on:

- a) improving the SDF administrative and delivery mechanisms;
- b) widening the outreach and impact of the social safety net; and
- c) the completion of a comprehensive poverty assessment that is needed for developing a longer term strategy on poverty reduction.

The PAAP includes a broad range of initiatives from public works programmes to improve basic infrastructure, incentives to promote the participation of women and youth in income generating activities, to initiatives targeted at reducing unemployment through training and creation of an enabling environment that enhances job creation opportunities, to measures that will facilitate the re-absorption of retrenched workers in the labour force as workers and entrepreneurs; and finally, initiatives aimed at fine-tuning the social safety net to provide protection to the poorest and the most vulnerable groups.

2.3.3 Shelter Policies for the Poor

2.3.3.1 Housing Programmes for the Poor

Before independence the urban poor remained largely outside formal land-allocation mechanisms and in recent years they have experienced increasing difficulties as a result of ESAP. However, one of their main coping strategies has been increased self-help in satisfying basic needs such as shelter and food. Inadequate response from the urban authorities to the poor's demand for affordable housing has, however, spawned self-help measures from the poor who have built informal housing units.

Post independence housing policies have been geared towards providing every family with decent durable and affordable accommodation in communal, resettlement and commercial farming areas but there have been several hitches and the goal is yet to be achieved. In 1992, the urban median income was Z\$700 per month and 25% of the urban households earned Z\$270 per month or less. A further probe on the housing situation indicates that people in the

low and middle income bracket who earn less than Z\$999 per month make up 90% of the waiting list for houses in Harare, the capital. Nationwide 66000 housing units have to be built a year until the year 2000 in order to eliminate Zimbabwe's housing shortage.

In urban areas, low cost housing has traditionally been the preserve of the public sector. Building societies refrained from providing mortgage finance directly to low income applicants because of the high costs of administering adequate mortgage security in the form of title deeds and the lower standards of construction permitted in high density suburbs. However, the Societies did contribute indirectly by advancing bulk loans to government and local authorities for high density programmes.

With their meagre financial resources, low income households find it difficult to secure land for constructing houses or purchasing of existing houses. Also, the majority of the poor do not qualify for loan finance because of lack of collateral and hence have missed on the post independence donor funded and subsidized housing projects. Most rely on informal financing methods such as borrowing from friends. Since these services are limited and expensive, the problem is how to create better alternatives, such as more capital on better terms.

To facilitate access by the poor to the SDF delivery system, the payment of the Social Safety Net's benefits were decentralised to the provinces. Consideration is also being given to develop a network of Provincial "one stop shops for the poor" which will act as "single window" facilities for the poor and unemployed where they could receive advice and counselling on employment and training related issues as well as assistance. The provincial centres are envisaged to have an active outreach to the rural and high density urban poor through the district social welfare offices that will ensure delivery of self-help development services at village and household levels.

The task of securing accommodation for all Zimbabweans requires the co-operation of all sectors of the economy. Housing plans and designs which are affordable to consumers have been introduced for the benefit of poorer groups. However, bottlenecks from registration for accommodation or stand through to the fruition of the applications are major problems that still need to be effectively dealt with.

Under the proposed framework for the implementation of PAAP, various initiatives are being implemented to build institutional capacities and to provide support and services to women, youth, poor, and vulnerable groups in rural and urban communities across Zimbabwe to enable individuals and communities to participate more effectively in the productive activities of the economy. The broad range of support measures and services cover the following major areas:

- a) Upgrade the infrastructure and services in distressed/disadvantaged rural communities to create conditions that support sustainable long-term economic development;
- b) Provide those adversely affected by the structural changes occurring in the economy access to means of production and resources that will enable them to successfully engage in income generating activities in the informal sector; self-employment; or in the informal sector through targeted training and small scale

enterprise development programmes. The overall objective is to reduce unemployment among youth, women, and unemployed adults; to accelerate the pace of new enterprise creation; and to facilitate the redeployment of those displaced from employment in the urban areas and growth points.

- c) Institute appropriate social policies and social safety nets to protect the poorest and most vulnerable groups from the adverse trends in the macro economy.

The immediate objectives of government are to upgrade the infrastructure in rural communities in rural communities, where current facilities are determined to be below national standards, to create an enabling environment for sustainable long-term development, and which in the short-term provides employment and income to residents of these rural communities. The following activities have been identified to achieve these tasks: First, establish criteria for the selection of communities and identify rural communities that meet the funding criteria. Second, establish and disseminate to the selected communities information on the procedures, type of activities, and the level of support that would be made available - to enable the communities to prepare project proposals for funding under the public works initiatives during the time frame of PAAP.

2.3.3.2 Emerging Partnerships

Before independence the private sector only participated in the provision of middle and high income housing where its investments were safe and where there was collateral but now the production of low income housing is carried out by large range of actors including the private sector. Similarly, a broad range of housing construction now exists and includes aided self-help, building brigades, co-operatives. Building Societies are now a major contributor to housing finance for the low income groups. In Harare, for example, CABS is involved in the development of a low income housing project in association with the Harare City Council, to provide 12,000 new dwellings for households earning less than Z\$1200 a month. Also, ZBS is involved in a joint venture with an American private company to provide 4,123 units for people earning less than Z\$1204 a month. International organisations such as USAID and the World Bank have made funds available for low income housing construction. They will match dollar for dollar any amounts invested by the Ministry of Public Construction and National Housing or private companies.

In the urban areas, sites-and-services projects aim to provide shelter for the poor households who can afford conventional housing and can afford to make regular repayments for land, housing and services. Normally, eligible households need to have an income greater than that of the poorest 25% of the population which shows that the sites-and-services programmes do not reach the poorest 30 percent of most urban dwellers. Selection of beneficiaries for low-income housing projects is based on household incomes.

To facilitate incremental building by the poor, local authorities have been encouraged to alter building codes and regulations. Priority has been placed on identifying the level of shelter and infrastructure standards that are truly affordable and this has been based on surveys of effective demand conducted at the local level. In 1992 government reviewed the existing housing standards which were a strain on the disadvantaged groups and on affordability. The plot size

for low income detached housing schemes now range from 150 to 300sq.metres while the minimum plinth area has been reduced from 50 to 36 square metres.

In the rural areas, the Rural Housing programme that was introduced by government in 1982 with the goal of improving the living conditions of many of the poor households living in the communal and resettlement areas through the provision of decent, durable and affordable housing in communal areas, resettlement areas, planned villages, growth points and service centres. The rural housing strategy is a public programme that is based on aided self-help involving the disbursement of National Housing Fund loans in the form of building materials including cement, door and window frames, doors, roofing timber, asbestos, glazing and paint. Furthermore, the Rural Housing programme has benefitted from technical assistance offered by the Ministry of Public Construction and National Housing, through the Resident Artisans who supervised the construction of the houses by local builders.

Between July 1982 and June 1992 about Z\$48.3 million was provided for housing development at Resettlement Areas, Planned Villages, Growth Points and Service Centres.

Table 2.3.1 Provisions For The Rural Housing Programme For The Financial Years 1982/83 To 1995/96

Financial Year	Realistic Bid	Provision
1982/83	Nil	1 000 000
1983/84	45 600 000	1 000 000
1984/85	63 400 000	3 000 000
1985/86	76 504 000	4 000 000
1986/87	55 000 000	5 000 000
1987/88	40 000 000	8 000 000
1989/90	45 000 000	12 000 000
1990/91	20 000 000	9 200 000
1991/92	25 000 000	4 270 000
	16 000 000	
Total	386 504 000	48 276 000
1992/93	\$32 545 000	\$4 170 000
1993/94	\$48 189 000	\$5 000 000
1994/95	\$46 865 000	\$4 000 000
1995/96	\$67 383 000	\$2 000 000
Sub Total	\$194 982 000	\$151 700 000
Grant Total	\$581 486 000	\$ 63 446 000

The total amount of Z\$63,446 million that was provided between the 1982/83 and 1995/96 financial years was used to produce a total of 7507 housing units which were distributed as follows:

Resettlement Schemes	-	5261 housing units
Planned Villages	-	1051 housing units
Growth Points	-	1195 housing units

However, the main problems facing the programme are:

- a) the inability of the beneficiaries to complete the houses on time and this has made the projects too costly due to inflation;
- b) unsatisfactory workmanship by local builders; and
- c) poor loan repayment by beneficiaries.

To overcome some of these problems the Ministry of Public Construction and National Housing is encouraging an integrated approach to rural settlement provision that involves the participation of other government departments, NGOs, CBOs and the community. NGOs enjoy the support of donor agencies and some have the financial and administrative resources required to mobilise the organizational capacities of the poor and yet their involvement remains low.

2.3.4 Investment and Employment Creation

Poverty reduction requires universal access to economic opportunities that will promote sustainable livelihood through employment generation. There is need to encourage both local and foreign investment so as to create more employment and reduce the prevalence of poverty. As part of its new broadened focus on poverty alleviation, Government considers employment creation as the basic means of tackling the poverty problem. The Employment and Training Programme (ETP) is being improved by strengthening the Department of Employment and Employment Development (DEED).

Although Government's main role in employment creation is the creation of an enabling environment, it will also need to address the productive sectors' ability to respond to the changing environment, as this may increase the overall employment capacity of the sector.

The development of small/micro enterprises could be encouraged by providing support/incentives for activities in key sectors or regions through targeted support/incentive schemes. However, appropriate legislation needs to be formulated and implemented in order to support the creation of small scale enterprises in the form of favoured access to essential resources.

2.3.5 Recommendations

Commitment made by government to provide affordable housing have been progressively eroded by persistent economic difficulties with resulting reductions in public expenditure and the poor have been pushed outside the conventional housing markets.

It is recommended that:

- a) Shelter programmes should have low-cost housing built by self-help labour;
- b) Secure land tenure be provided in order to give urban dwellers adequate

incentives to build permanent housing; and

- c) Appropriate design standards be put in place for ultra-low cost housing and infrastructure in order to make them affordable to the poor.

2.4 SHELTER STRATEGIES FOR THE VULNERABLE GROUPS

Summary

- * Government initiatives have begun to recognise the vulnerable groups' needs. However, they have not formally embraced them in policy and strategic guidelines. Instead efforts have concentrated on levelling the terms of access, rather than affirmative action for their needs as vulnerable groups.

2.4.1 Introduction

Vulnerable groups are those who are not able to compete on an equal basis for resources and opportunities. They include the poorest groups some of the aged, street children, migrants and refugees, women headed households, the disabled and some of the youths. Therefore women are often referred as a "Vulnerable Group" as they usually have very few savings or formal skills to rely on in the unfortunate event of disaster.

As Zimbabwe is still a developing country it is inevitable that there will be policy areas that require specific attention. Once these have been identified in a report such as this, and a gender approach has been fully accepted, policy makers will be able to tackle the issue of gender and housing more comprehensively.

2.4.2 Women

2.4.2.1 Situation of Women in Zimbabwe

Following the attainment of political independence in 1980, the government introduced a number of measures to promote the status of women in Zimbabwean society. First, a Ministry of Community Development and Women's Affairs was created (now incorporated into the Ministry of National Affairs and Co-operatives). Second, in 1982 in the Transitional National Plan, the government made a commitment to ensuring the removal of all forms of discrimination including women. Third, also in 1982, the "Legal Age of Majority Act" was passed which removed the dependency status of women from the statute books. Finally, the Government has also welcomed the development of women's organisations and working groups and their participation on committee formulating government policy e.g Subcommittee on the Homeless.

It is generally felt by Women's Groups, NGO's and International organisations, that the status of women is still culturally regarded as inferior to the that of men. This, is manifest in the low participation levels of women at school, university, employment and even in Parliament. As a result women are less likely to achieve a high economic status. According to the 1992 census women make up only 39% of the cash economy, 23.6% of the paid labour force. The majority are unpaid family workers. According to the NGO Housing People 98% of women who wish to join co-operative building schemes earn less than Z\$1500 (US\$163) a month and are hence classified as low income earners.

About 33% of all households in Zimbabwe are headed by women. With the number of HIV infected adults continuing to grow and the growing assertiveness of oppressed mothers, women-headed households have become a significant social grouping.

Women still suffer from the legal obstacles of access to credit in their own right, and land tenure insecurity. For example, many cases have been reported of women who have been forcibly evicted from their homes by hostile offspring following inheritance, and selfish husbands who have sold their home without their permission. Inheritance laws have also increased the insecurity of african females. For example, Section 13 of the African Marriage Act stipulates that upon the death of a husband the male family members administer the dispersal of estates.

It is widely recognised that there is a considerable shortage of available residential accommodation in Zimbabwe. This is particularly noticeable in Harare, where overcrowding in the high density areas, long Government waiting lists and increasing homelessness, have become part of everyday life.

Table 2.4.1 shows that in the City of Harare, women were allocated fewer sites under the 'Start Paying for Your House Scheme'. Although they are allowed to apply for accommodation in their own right, women must also bring proof of their divorce or marriage and if still married, written permission from their husbands. Only 12.4 % of female applicants are married. Only 1,626 people on the Harare City Council waiting list of 97,909 are married women (1.67%). Whilst schemes have been developed for the low income groups in general many women still find the deposit and payments beyond their means.

This generally suggests that women, as a group, have lesser access to housing than men. The guidelines for housing applications do add that discrimination should not be made on the grounds of sex. However, as women are less likely to be involved in formal employment where payslips are provided, this criterion becomes an indirect form of discrimination.

Table 2.4.1 Number of Beneficiaries Under the 'Start Paying for Your House Scheme', City of Harare: Feb 1996.

	Site	No.of Stands	Male Allottee	Female Allottee	% Female Allottee
Low Income	Dzivarasekwa	411	251	160	38.93
Low Income	Willowvale	396	258	138	34.85
Middle Income	Marimba	264	164	100	37.88
Middle Income	Tynwald	253	138	115	45.46
TOTAL		1324	811	513	38.75

2.4.3.2 Shelter Policies for Women

a) Central Government Initiatives

- i) Legislation to address the issue of equality of access to public housing e.g Age Majority Act Land tenure Act
- ii) There has been an attempt to positively encourage the employment of women in construction decision making, in order that the female perspective may be adequately included e.g Deputy Director of construction.
- iii) There has been a soft strategy of responding favourably to applications from women.
- iv) Participation of Women's groups in the formulation of housing policy has been regularly taking place. For example policy formulation on housing is developed by the Zimbabwe consultancy committee for Housing which includes NANGO, UNDP, Zimbabwe Women's Bureau and Housing People. Women's groups also participate on the subcommittee for the homeless.

b) Local Authorities

- i) Allowance for women headed households to apply for own accommodation as individuals. Previously only conventional families and males were allowed to apply. Currently women headed households make up 87.6% of women on the waiting list.
- ii) Encouragement of officials to recognise informal employment when considering length of employment criteria. However no formal guidelines.
- iii) Security of Tenure. Where the council still has control/interest in a stand ie, ie rented semi completed developments, the sale or transference of property must be fully endorsed by the spouse.
- iv) Titles. When a stand / house is allocated BOTH partners have to sign the deeds, and allocation is made on basis of joint ownership.
- v) Statistics have been manually collected on the gender differences on the waiting lists. However City Council has not managed to determine the number of women who have been allocated a stand.
- vi) Indirectly the city council have entered into joint development projects with private sector to provide low cost units for those earning less than Z\$1,204.

c) OTHER INITIATIVES

- i) Some NGOs have been lobbying parliament to change the rules surrounding membership of the co-operatives to allow families to become members rather than one individual. If this was achieved, women would be able to participate more readily and would be able to vote on issues of specific concern.

- ii) Pressure has also been made to encourage designers and architects to pay specific attention to the needs of women in the home, i.e building materials, site layout and infrastructure.

Developers and representative bodies are trying to include a gender element in their strategies tackling the housing crisis. However, when the specific needs of women are evaluated more closely, these initiatives only scratch the surface of what is really required. For example:

Local authorities have permitted women to apply for housing in their on an equal basis to men and treated them fairly at assessment. Invisible barriers however continue to discriminate women from successfully obtaining accommodation. Whilst schemes have been developed for the low income groups in general many women still find the deposit and payments beyond their means.

The Ministry of Construction and Public Housing has made positive movements to recognise the needs of women in design by informally registering comments from female beneficiaries. A special newsletter could be developed to regularly discuss topical housing issues such as maintenance, gender issues and new housing initiatives. The research for which could be done in consultation with or by NGO's such as Housing People, the women's resource centre.

Education / and participation in government also needs to be encouraged for girls. The UNDP has just launched a programme in connection with women parliamentarians entitled " Women in Politics and decision making ". Through workshops it aims to address cultural stigma of voting for and standing as a women Parliamentarian. Programmes such as this are an important component of a long term strategy to address the needs of women as a whole and thus in turn housing.

2.4.3 THE AGED

2.4.3.1 The Situation of the Aged

About 5% of Zimbabwe's population is over 60 years. As Zimbabwe has an estimated population of 10.5 million people (1992 Census), there are half a million aged people and most need care.

Many elderly people are without formal accommodation mainly because of:

- a) the diminishing purchasing power of pension amounts - The value of the pension (Z\$500) has become so far below the cost of living (estimated at minimum Z\$1200 a month) that many old people simply cannot afford the high rent of private institutions, or the deposit & payments for a housing scheme.
- b) rising rents on accommodation - Many of those who have been fortunate enough to secure rented accommodation throughout their working life find that they are no longer able to keep up with their rental payments because the commercial value of property has risen so much.

The bulk of shelter for the elderly is with their families in shared or annexed accommodation but an increasing proportion are turning to the Streets for refuge. Two percent (10,000) of the aged are cared for in institutions (HelpAge 1996). These institutions can be divided into two categories:

a) Private Homes / Retirement Villas.

These are privately arranged and paid for by the individual through personal savings.

b) Welfare / Church homes.

Places are allocated by The Department of Welfare on the completion of a means test and evaluation of family support. Ninety percent of the residents in these homes are aliens from neighbouring countries who have lost contact with their roots.

2.4.3.2 Shelter Policies for the Aged

In the 1995 budget statement the Government exempted the elderly from paying the 10% sales tax normally required when selling property.

National Council for the Care of the Aged. The Government appoints a chairperson for this representative council which allocates funds to groups who wish to build institutional care. Representatives are sent from each of the each of the nursing homes and funds are distributed to groups who can provide at least 25% of the building costs. This could include voluntary labour or building materials. Funds are released from the State lottery and other sources.

Development of a new "Care for the Elderly Bill", due to go before parliament in consultation with HelpAge Zimbabwe and Housing People (Local NGO's). In the Bill there is a section specifically designated to housing and the environment.

NGO Initiatives

1. Currently HelpAge Zimbabwe, in consultation with Housing People, have developed a proposal to construct 60 units for very low cost accommodation. Eligibility will be for the very low income groups and the homeless. It is estimated that the beneficiaries will have to pay either Z\$50, Z\$100 or Z\$200 a month. The Harare City Council have supported the proposals by offering land for free if HelpAge manages to obtain the necessary Z\$4-5 million from donor bodies.

If this pilot project is successful in Harare, HelpAge hopes to replicate this scheme to all the urban centres in the country.

2. Channelled through co-operatives HelpAge has been mobilising older people into putting their skills together to save construction costs. For example in Bulawayo a group have been brought together who will build their own accommodation rather hire in contractors.

The housing needs of the elderly has been accepted in principle and has thus gone much further in terms of policy and strategy formulation. Attempts have been made to formulate plans to include direct provision of housing, access to credit, income generation, and appropriate design. However these initiatives are in the main only proposals and still require financial commitment. Government also recognises its role in preparing the appropriate legislation. Efforts are being made to encourage private employers to secure accommodation for their workers beyond the age of retirement and pensions could be raised further in line with the cost of living.

2.4.4 The Disabled

2.4.4.1 Situation of the Disabled

About 10% of Zimbabwe's population is disabled and are either mentally or physically impaired. Access to

housing is either through a quota system on the waiting list or through institutional housing provided by local authorities, non-governmental organisations or community based groups.

A key government institution in the housing area for the disabled is the Department of Welfare which assesses and recommends to municipalities and other institutions those requiring housing. Formal recognition of the disabled is, therefore, part of government policy in the provision of housing.

2.4.4.2 Shelter Policies for the Disabled

- a) Access to housing for the disabled depends on the ability to pay which puts a large percentage of them at a disadvantage.
- b) The quota system applies only to new housing schemes.
- c) Recognition of the disabled has led to the design of suitable accommodation for the disabled but the number of such houses is small to care for the majority of those in need.
- d) Government and local authorities have to establish the means by which the disabled can generate income so that they can acquire housing.

2.4.5 The Youth

2.4.5.1 Situation of the Youth

Approximately 2,000 children aged 0-18yrs live on the streets or in squatter settlements and the majority of these live with their parents, or mother, and have migrated from neighbouring countries or from the rural areas. Some of the children have disabled parents who depend on their children to beg for their survival but the largest proportion have been orphaned, abused or simply neglected.

These children are unable to support themselves adequately and are thus an extremely vulnerable group in society. Without formal education, and the safety of a formal home these children are frequently exploited, abused, addicted to solvents and are trapped in a vicious cycle of poverty.

The Department of Welfare attempts to accommodate children in institutional care, whom they consider to be destitute, orphaned, sexually abused, and whose parents have been classified as disturbed. The 60 children's homes in the country house 50 -60 youngsters each. Most of the homes are affiliated to religious organisations and receive a per capita grant from the government, but they rely on charitable donations for their survival. However they are unable to accommodate all those who need formal shelter because of lack of places and resources.

2.4.5.2 Shelter Policies for the Youth

The youth are unlikely to apply for public housing, as they are not formally employed and hence have not enough income to even afford a rented room. Furthermore, the applicant must be at least 18 before he /she can actually apply for housing.

The desperate needs of children have been recognised by welfare organisations and the Department of Welfare. However the Government has not made much progress in the provision of accommodation for street children.

The government is developing strategies which give the highest priority to homeless parents with children. Some church organisations e.g the Anglican Cathedral, do assist the homeless children by providing free meals to homeless children.

Possible Strategies could include:

- a) Highest priority on the government and Local Authority waiting lists.
- b) Subsidized housing for the lowest income groups who are unable to meet the required amount for a deposit.
- c) Education and help for parents who are unable to complete the application form
- d) Reservation of Jobs for homeless and very low income heads of households such as lift operators, cleaners.
- e) Positive incentives for companies to take on poorly skilled apprenticeships.
- f) Employment Creation for Youths - quota allocation / income generation activities for the homeless handicapped
- g) Capacity building of local NGO's which are attempting to provide institutionalised care.

Only when these strategies have been put into place will the growing number of the homeless children be reduced.

2.4.6 Recommendations

- a. Positive action also needs to be taken in order to provide housing to vulnerable /low income women householders. For example, a quota allocation of women could be taken from the waiting lists, who should automatically be given housing.
- b. Comprehensive legislation needs to be introduced to guarantee female land rights in order to protect women from being forcibly removed from their homes.
- c. Planners also need to become more gender sensitive in their design of housing units and settlement planning.

2.5 LAND MANAGEMENT

Summary

- * In Zimbabwe, land management faces problems of a poor data bank, shortages for low-income residential developments, a long and tedious land registration system.
- * The lack of a proper management framework has resulted in sprawl and inefficient use of urban land.
- * Master planning is an important approach that has been adopted to ensure sustainable land management and most urban centres in the country have operational master plans guiding their development.
- * Techniques used by different local authorities for managing land include the imposition of tax on undeveloped land so as bring the land into the development stream.

2.5.1 Introduction

Sustainable settlements require developments which have the correct mix of uses - industry, housing, transport, recreation and commercial activities. The utilisation of a piece of land for a use which is unsuitable has resulted in environmental disasters in some parts of the country. These relate to the use for settlement development of steep slopes that are prone to land slides, intensive utilisation of existing agricultural land, extension of agricultural activities into marginal and fragile land, deforestation, loss of vegetation cover, and desertification. All these effects result from the concentration of people in areas with limited suitable land resources.

Rural-urban migration has been on the increase and as a result, it has not been possible to keep pace with the provision of serviced stands for housing. This has manifested itself in the emergence of squatter settlements and the occupation of houses without proper service connections. This creates health risks. Shortage of land for housing and the expansion of settlements has also been a major problem.

Land allocation in the past was along political lines and this has created several development problems. Tenure systems have also tended to be along political lines, with the bulk of the population residing under communal tenure in the rural areas. One of the outcomes of this has been the overpopulation of most communal areas, forcing people to cultivate or settle on unsuitable land like steep slopes and river banks.

3.5.2 Sustainable Urban Landuse Planning Delivery

Land is the single most important resource in the country and requires to be properly managed. An effective land transfer and management system is important for ensuring the development of sustainable human settlements. Land resources have to be properly managed to ensure

proper land-use allocation amongst competing uses, and proper land servicing. Land banking is being encouraged as a way of ensuring that cheap land which is accessible to all is available but currently land for human settlement development is not readily available. Minimum plot sizes for low income residential properties have also been adjusted from a minimum of 300m² to 150m². This has not only made land affordable to the urban poor but also reduced sprawl. The increasing tendency towards walk-up flats by the government is also an attempt of minimising sprawl.

In Zimbabwe, there is a general decline in the efficiency of the services offered by the Department of the Surveyor General and the Registrar of Deeds, who have the statutory responsibility for managing and administering all matters relating to land. This decline has affected access to land and destroyed essential land information required by actors in both the public and private sectors.

The consequences of this have been:

- a) a restricted ability to identify problems in present landuse systems, thereby limiting the possibility for planning and environmental protection;
- b) the demands for the provision of adequate low-cost housing have been hampered by costly delays in registration; and
- c) the formulation and implementation of comprehensive land policies that address landuse planning, land acquisitions, allocations, redistribution and equitable land taxation have been difficult under present conditions.

Local authorities have powers bestowed on them by the Urban Councils Act and the District Councils Act to own and develop land but have failed to provide surveyed and serviced land due to the critical shortage of surveyors. Lack of surveyed land has constrained the ability of the private sector to participate in the land market.

Presently there are no mechanisms to discourage the speculative hoarding of land on freehold tenure. The result has been unequal development in most settlements as land owners have continued holding on to their land. In Zimbabwe, master planning has been adopted as a deliberate policy to deal with these problems. All urban areas now have functional master and local plans which detail the allocation of land to the various users taking into account land servicing.

Urban settlements in Zimbabwe are generally well planned and are based on landuse plans. However, landuse conflicts have periodically manifested themselves, thus calling for better management of land. Urban agricultural activities, for example, have conflicted strongly with conservation activities. Open spaces in the low income residential areas have been taken up by illegal agricultural activities. While urban cultivation plays an important role in supplementing the dietary needs of the urban poor, its impact on the environment is potentially negative.

Problems of traffic congestion and all its attendant problems are beginning to be felt now in the large towns like Harare. The central area has become congested by traffic, thereby reducing

the amount of available parking space.

Joint efforts by the local authorities and the private sector to boost capacity to provide serviced land are being sought. Previously local authorities provided serviced plots while the private sector would only come in after the land had been serviced. Currently there are joint efforts to service land and increase the provision of adequately serviced land. Some private companies have been helping clear the backlog through carrying out surveys for residential development and also subdivisions for urban landfills.

Proper policies on the part of local authorities which encourage the acquisition of land at agricultural prices are encouraged. It is hoped that this will ensure a steady supply of land at cheap prices for the development of settlements.

2.5.3. Recommendations

It is recommended that:

- a) A proper land policy for both rural and urban areas is essential. It is hoped that the recommendations of the Land Tenure Commission will set the base for sound land policies. Policies should integrate environmental, social and economic issues in the landuse planning process;
- b) There is need to develop land taxation mechanisms which penalise those who unnecessarily hold on to land which can be put to use;
- c) Local authorities, government and the private sector need to work out a training package for land surveyors. Also, staff development within the Surveyor General Department should be encouraged;
- d) An autonomous Land Authority should be established and its purpose should be to manage and maintain a multi-purpose cadastre;
- e) A modern land information management system should be developed by both the government and local authorities;
- f) Efforts to service land have to be doubled. Already there is cooperation between the local authorities and the private sector in an effort to improve the rate of servicing of land for human settlements; and
- g) Land filling should be encouraged as a method of creating compact developments. Local authorities in Zimbabwe have already embarked on this approach as a way of limiting urban sprawl;

2.6 ENVIRONMENTAL PROTECTION AND MANAGEMENT

Summary

- * Environmental problems in Zimbabwean human settlements deal with issues of the brown environment relating to pollution - air, water, and of the natural environment.
- * The issues of concern that affect Zimbabwean settlements relate to pollution of the air and water by industries, depletion of resources around settlements e.g trees, settlement in unsuitable areas, removal of wastes and the lack of the adequate provision of environmental services.
- * The recent adoption of the EIA policy by the Government of Zimbabwe in July 1994 intends to ensure environmental sustainability.
- * Environmental legislation is still very fragmented and controlled by many departments.
- * The private sector has been also involved in working out solutions for a cleaner environment through several NGOs.
- * Guidelines on waste management have been developed.

2.6.1 Introduction

Environmental problems in Zimbabwe are a reflection of deep seated problems which have to be addressed if the problems have to be permanently eradicated. Government is cognisant of the fact that issues of land tenure, population densities, and poverty, especially in the rural areas have to be effectively addressed if the problems are to be solved. Without tenure to land, communal area inhabitants have no incentive to limit their exploitation of communal resources to a sustainable level. Population densities in some of the communal areas are far in excess of the carrying capacity of the land but the poor in both the rural and urban areas have no other alternative except to exploit natural resources in their area in order to make a living.

2.6.2 Human Settlements and Sustainable Development

Human settlements have a central role to play in economic and social policy-making and in management of interactions between the built and natural environment. In the context of sustainable development, human settlements management seeks not only the achievement of good living and working environments but also the attainment of social, economic, and political goals by making optimum use of global natural-resource base and life support systems.

The main environmental and land management problems relating to human settlements in Zimbabwe relate to:

- a) accelerated soil erosion and land degradation, resulting in the siltation of rivers and dams;
- b) severe deforestation;

- c) pollution (air, water and land);
- d) unplanned gold panning along water courses;
- e) cultivation of unsuitable areas as stream banks and steep slopes;
- f) problems of the protection of wildlife;
- g) lack of effective landuse planning
- h) access to environmental infrastructure.

These problems result from the way settlements are planned and organised. There is a general symbiotic relationship between settlements and their environments which if not realised will result in the above mentioned problems.

2.6.3 Environmental Protection and Management

Environmental protection and improvement of the quality of life have now become integral components of development plans in Zimbabwe. In settlement plans, these manifest themselves through programmes in public health, safe water supply, sanitation, soil conservation, industrial hygiene, forest and wildlife protection. These plans and programmes are meant to ensure sustainable development of the settlements through harmonising development efforts with the environmental capacity of natural systems.

Weaknesses have been observed in the following areas:

- a) air pollution. Industrialists and motorists who are the main offenders are not punished for damaging the environment. Standards need to be properly developed in this area to allow for the easy prosecution of offenders.
- b) toxic and hazardous substances. Farm and factory workers are exposed to poisonous environments. The laws to protect workers from toxic and hazardous substances are also not well developed and the institutional mechanism to deal with the problems are very weak.
- c) water pollution. Standards governing contamination by effluent are hardly enforced and some of them need reviewing.

Attention to all these issues will ensure that it will be much easier to bring offenders to book and account for all the pollution.

Soil erosion

This is a serious problem in most communal areas and it is caused by the concentration of population in marginal areas, inappropriate tillage patterns, deforestation and overgrazing. A number of programmes exist for checking soil erosion and land degradation in the country. The government has intensified efforts by its extension workers in the communal areas to teach people the best ways to utilise land without damaging it. Meanwhile, district councils, with the help of natural resource officers have embarked on reclamation programmes in badly degraded areas. Proper land use plans which take into account the resource potential have been implemented by agricultural technical and extension services department (AGRITEX), especially through its Planning and Soil and Water Conservation units. The Department of Research and Specialist Services (DR&SS) has also played a crucial role in identifying plant

species which encourage soil conservation. Local authorities have formed conservation committees to oversee problems of environmental degradation as required of them by the District Councils Act.

Unplanned gold panning and Siltation

Siltation caused by stream bank cultivation and gold panning activities, has resulted in the effective reduction of usefulness, or lives, of reservoirs and changes in direction of rivers as well as their drying up. The average life expectancy of Zimbabwean reservoirs is estimated to have been reduced by siltation to 18 to 20 years. Siltation has been caused by stream bank cultivation and gold panning activities.

It has been government and local authority policy to discourage stream bank cultivation. Legislation to this effect exists and officers from the Department of Natural Resources (DNR) have been working with local authorities to arrest the situation. Methods of gold panning which are least environmentally damaging are being experimented with. Local authorities have also, with the help of the Ministry of Mines, been trying to control and licence the activities of panners.

Deforestation

Deforestation is one of the serious problems afflicting human settlements. Deforestation has been due to the need for fuelwood in rural areas, clearing of land for agriculture and the commodification of wood resources. Nationally 55% of all urban households have electricity connected. The low level of electricity connection is cause for concern especially in areas where poor households are located. This is because these people turn to the surrounding forests. This is evidenced by the heavily denuded landscape around low income areas, where almost all the trees have been cut for various purposes, amongst which energy purposes rank high.

Within the Forestry Commission, a rural Afforestation department was created to promote the planting of trees. Woodlots have been established by councils, schools and other groups. The National Tree Planting Day has seen the planting of many trees both in the urban and rural areas. Research into multi-purpose species suitable for arid and semi arid areas is continuing with the view to promoting the use of indigenous trees in afforestation programmes. Educational campaigns in urban areas on the value of trees have also been intensified. This is meant to make people realise that using alternative sources of fuel will be beneficial in the long run.

Water and Air Pollution

Levels of water pollution in rivers and lakes supplying water to Zimbabwean settlements have been increasing steadily and most dams and water courses supplying the City of Harare have been heavily afflicted by the water hyacinth.

Although air pollution is not yet a serious problem, some of the main urban areas have been affected by air pollution from cars and emissions from industries. Lead concentrations have been found to be high along certain traffic corridors.

The Water Pollution Advisory Board is responsible for monitoring water pollution and advising on the action required to rectify the situation. The board ensures that the standards for water stipulated by the Water Act are strictly adhered to. The Pollution Control Advisory Board, which is set up by the Atmospheric Pollution and Prevention Act, is responsible for ensuring that levels of pollution do not exceed stipulated standards. Urban local authorities are tasked with monitoring pollution of both the water and the atmosphere.

Waste management

About 95% of all urban households enjoy regular waste collection, which is disposed of through sanitary landfills and crude dumps. Standards for the removal of wastes and the establishment of landfills have been developed and it is hoped that all local authorities will adopt these standards. All local authorities have their own waste management by-laws which they use in managing solid wastes. A national study on waste management was undertaken in 1995 and its major recommendations included the partial privatisation of waste management services to improve efficiency and financing of the service.

In rural settlements, emphasis has been on improving Blair toilets, which improve the sanitation conditions immensely. The Rural Water and Sanitation Programme has been providing boreholes and Blair toilets. Mortality from sanitation related problems has greatly been reduced.

Table 2.6.1 % Households enjoying regular waste collection

Town	% of households
Harare	100
Bulawayo	90
National (Urban)	95

Wildlife protection

Problems of poaching in most communal areas and game parks have resulted in serious depletion of certain terrestrial and aquatic species. Species like rhinos, elephants and crocodiles are protected by Zimbabwean law as these were under threat of extinction. Endangered species of animals like the black rhino and elephants have been translocated from areas easily accessible to poachers to safer animal sanctuaries. Translocation has also been necessitated by the drought. The government's wildlife policies have been very successful and elephant head populations have swelled to levels where they are beginning to threaten the environment.

In the communal areas the launching of the Communal Areas Management Programme for Indigenous Resources (CAMPFIRE) has seen the participation of rural people in wildlife management programmes. This is because of the perceived real benefits which they derive from managing their wildlife. Most local authorities have joined this programme, which is

aimed particularly at the management of wildlife in the communal areas and to develop the capacity of peasant farming communities to manage and benefit from wildlife resources. This has been one of the most successful programmes to mobilise peasant communities to manage their resources.

2.6.4 AGENDA 21 AND ITS IMPLICATIONS

The United Nations Conference on Environment and Development (UNCED), or Earth Summit, argued for the integration of environmental issues and socio-economic development. Agenda 21 provides options for combating degradation of land, air and water, and conserving biodiversity. In the section on sustainable human settlements, Agenda 21 recognises that more people will be residing in urban areas by the 2000. There is need to make urban life more sustainable through ensuring that the homeless and the poor get access to land, credit and low cost building materials, all urban areas are properly serviced, and there is an improvement in the sanitation of human settlements. Agenda 21 catapulted 'brown' issues of the environment to the same level as the 'green' issues.

In Zimbabwe, a National Response Conference was hosted in order to better understand the implications of the Rio Summit and Agenda 21. The main aim of the conference was to prioritise environmental issues and develop solutions in line with recommendations of Agenda 21. A report produced by the conference articulates the coordinating role of the Ministry of Environment and Tourism and also identifies key responsibilities for different government agencies, NGO's and the private sector. An Environmental Impact Assessment Policy has been developed to encourage sustainable development. Several studies dealing with identified environmental problems like gold panning and industrial pollution have been completed.

2.6.5 RECOMMENDATIONS

The following recommendations are being suggested in order to encourage the sustainable development of human settlements in the country:

- a) Since the Zimbabwean laws affecting the environment are numerous and administered by different ministries and are at times contradictory ways are being sought to review them. A major study is already under way and it will recommend to government the necessary changes which will have to be made to the laws in order improve accountability in environmental matters.
- b) Local authorities need to adopt the principle that the polluter has to pay for cleaning up the environment.

2.7 PREVENTION AND MITIGATION OF DISASTERS

Summary

- * Zimbabwe recognises that mitigation is the most effective measure against disasters and this can be achieved through integration of disasters management at all levels of development plans. Observing the effect of slow impact disasters such as droughts, AIDS, environmental degradation, and pollution, major recommendations are for legislative and operational reforms to establish comprehensive disaster management systems at all levels of society.

2.7.1 Introduction

Disaster management in Zimbabwe is guided by provisions of the Civil Protection Act No 5 of 1989 where guidelines for structures from the national, regional and local levels are stipulated. Efforts have been made to translate provisions of this Act into practical programmes for preparedness, response and recovery situations. Key in this respect are:

- a) A 1989 Nyanga national conference which culminated in the National Protection Plan. This plan elaborated on composition of subcommittees, tasks, actions and resource requirements. Both the private sector, NGOs and citizens in general, were encouraged to participate in this programme.
- b) A National Policy Review Workshop on Disaster Management was held in August 1995. This workshop brought together key public sector, private sector and international organisations to review the country's disaster management systems and administration. Outputs of the workshop are either under scrutiny or at early stages of implementation; these cover areas of legislation, operational and procedural issues.
- c) Zimbabwe has also participated in regional and international fora on disaster; for example an inter-country meeting for emergency preparedness for Southern African Countries held in Zimbabwe from 11-15 October 1993, the first African sub-regional workshop on Natural Disaster Reduction held in Gaborone from 28 November to 2 December 1994.

In the Act, a disaster means any natural disaster, major accident or other event howsoever caused or destruction, pollution or scarcity of essential supplies or disruption of essential services or influx of refugees or plague or epidemic of disease that threatens the life or well being of the community. A phenomenon will become a disaster upon declaration to this effect by the President in terms of section twenty seven of the Act.

At the various national fora, it has been observed that procedures for these declarations to happen are slow and confined to direct loss of life events. When declared, a disaster will have a 3 months period only, unless the declaration is renewed. This temporal dimension in the definition of disasters is limiting and adjustments needed are highlighted in the next section.

Disaster declarations in Zimbabwe have focused more on what can be described as sudden impact disasters leaving out equally destructive but slow onset disasters. Government recognises the need to embrace the latter category especially in view of the fact that such a focus will allow concentration on disaster preparedness rather than response when conditions get critical. There should be more emphasis on disaster prevention as opposed to current reactive systems which focus on disaster response.

Although the country may not be disaster prone in terms of floods, earthquakes and volcanoes, there are phenomena which require emergency responses and preparation. For example failure to see the recurrent droughts as disasters at 1989 resulted in huge economic and material losses during the 1991/92 drought which was eventually declared a disaster. Without focusing on whether man-made or natural, the following table gives a profile of disaster(s) experienced and potential and the institutions normally responsible for the sector.

Table 2.7.1 A Catalogue of Potential Disasters in Zimbabwe

Sector	Phenomenon	Impact Category	Institutions
Political & Civil Unrest	1. War & refugees	sudden	army, police
	2. Urban violence e.g. soccer hooliganism and riots	sudden	police
	3. Civil war and Social Strife	sudden	army, police
Climate	1. Droughts	slow	MLGRUD, Agriculture,
	2. Urban water shortages	slow	MET, MLW
	3. Environmental degradation	slow	MLRUD, LAS, MLW, MET
	4. Floods	sudden	MET, MLRUD, LAS
	5. Lightening	sudden	" " " "
Health	1. Cholera	sudden	MHCW, MLGRUD, MLW, LAS
	2. Diarrhoea & dysentery	sudden	" " " "
	3. Plague	sudden	" " " "
	4. Aids	slow	" " " "
	5. Anthrax	sudden	" " " "
Transport	1. Traffic accidents	sudden	MT, MI&Tech, MLGRUD, Police, LAS
	3. Transport of hazardous materials	sudden	Mines, Police, MET,
Industrial	1. Air pollution	slow	MET, MI&Tech, MLGRUD, Police, LAS, MLW, MAgric,
	2. Chemical explosions	sudden	" " " "
	3. Radioactive emissions	sudden	" " " "
	4. Water pollution	slow	" " " "
Mining	1. Large mines collapse & explosions	sudden	MT, MI&Tech, MLGRUD, Police, LAS,
	2. Small mines collapse (gold panners)	sudden	Mines, MET, LAS

In line with Civil Protection since 1989, Table 3.7.1 also includes a number of phenomena whose victims are single individuals but when these victims are enumerated over a period, (e.g.

a year) the numbers are large to cause national concern.

It is recommended that preparedness programmes encourage ministries and the private sector to identify sectoral disaster prevention strategies. For each sector and within the framework of committees derived from the 1989 Act No 5, identify and operationalize focal point institutions for co-ordination of disaster management programmes.

2.7.2 Specific Sectoral Disasters and Actions for the Future

The Sector and AIDS

An outbreak of Cholera was registered during the 1992/93 period and it appears cholera outbreaks in Zimbabwe follow a 10 year cyclical pattern. Outbreaks of malaria are also experienced. Despite these outbreaks no disaster declaration has been made/gazetted on health grounds. This has left the Ministry of Health and Child Welfare to battle against such emergencies with neither structured support nor extra funding from other agencies. Both the Act and Civil Protection systems need to be revisited in order to take these outbreaks into account. AIDS, a slow impact disaster with catastrophic consequences on social and economic welfare of the country, needs to be considered as well. The nation should commit itself to put in place extra forces to deal with skills replacement in industry and the public sector, mobilizing and protecting investment savings especially for orphaned children, managing social costs of AIDS and planning for reduced rural productivity and food security as a result of the pandemic. These are issues for both the public sector, private sector and individual households.

Droughts and Urban Water Supplies

In Zimbabwe the rainfall pattern is known to be erratic and poorly distributed with 50% of the years getting less than the normal average 600mm of rain per year. Consequently coupled with intensive use of both rural and urban environments, arid conditions set in; dams supplying cities and farms drying up. The scenario for 1991/92 and 1995 was pathetic. Of 68 growth points and service centre studied at June 1995, 90% had water rationing with some rationing throughout the year. Even in 1994 (a normal season), 20% of the centres had rationing for at least four months.

Under such conditions, industrial production, human survival, construction activities and health are severely compromised. The same trends were exhibited in rural areas and large urban settlements. Whereas the impact on rural areas can be sudden given dependency on boreholes, that for larger settlements is gradual since water is from dams.

The arid conditions highlighted above have to be fully accepted and integrated into broad national plans. Therefore lack of appreciation and acceptance at both household and policy institution levels of is a basic constraint to be addressed.

Current long term planning

Long term development for water has focused on getting new sources of water. In the Horizon

2020, the Department of Water Resources has provided a nationwide view of existing supplies, rate of water utilization, future demand and sites for new dams and total dam capacity for major river catchments in the country. Table 3.6.3 shows these plans for next source, capacities, distances to settlements and dates when needed.

Table 2.7.2 Selected Future Major and Medium Sized Water Supplies Development up to year 2020 (June 1996)

URBAN CENTRE	NEXT SOURCE	4% YIELD (OUT OF) X 106 m ³	DISTANCE FROM TOWN km	NEEDED BY DATE	REMARKS
MARONDERA	WENEMBI DAM	4	10	1995	Under construction but pipeline yet to be constructed.
BULAWAYO	GWAYIMGUSA DAM	21(Temporary)	120	1995	Should have been commenced. Earliest completion date 1998
CHINHOYI	BIRI DAM	26 (107)	5	1996	Should have been commenced.* Trade off Manyame Dam for Hartley Platinum Mine 4x10 ⁶ m ³ by 1996.
GWERU	GWENORO RAISING	5	35	1997	
CHEGUTU	MONDORO 'B' DAM OR AUDA	20 (60)	12	1999	Pipeline to Chegutu from Clifton off-River-Storage Dam. Mainly Agriculture.
BULAWAYO	GWAYI-SHANGANI DAM	SAY 80 (14)	320	2001	43% Agriculture. Also Gwayi/Musa Dam becomes Mainly Agriculture
HARARE	KUNZWI DAM	63 (70)	50	2000	7 x 10 ⁶ m ³ to Marondera
GWERU	LUBONGO DAM	39	55	2000p	Possibility of Kenyama Dam before Lubongo - yield 8x10 ⁶ m ³
MUTARE	PUNGWE TUNNEL	22 (48)	75	2003	50% Agriculture
BINDURA	BINDURA DAM	15 (40)	5	2004	Dam 50% Agriculture
GWANDA	MTSHABEZI DAM	4 (7)	50	2004	Via Chabezi river to Blanket Dam. Mtshabezi completed.
KADOMA	LEOFARD DAM	34	25	2005	Part trade off Kudu - Say 24 of the 34x10 ⁶ m ³
MARONDERA	KUNZWI & LOWER NYAGUT DAMS	14	45	2006	Lower Ngagui trade-off Musami Dam
KWEKWE	GREENHAM	14	10	2006	
HARARE	MUSAMI DAM	100 (111)	50	2006	

Projections for the future are made on assumptions of 5% annual population growth rate for urban areas and 2% for mining towns. The demand for water will also follow a similar pattern of 5% and 2% growth per year respectively.

Managing thirsty cities - management of both demand and supply variables

While recognising the value of projections in the 'Horizon 2020 from Department of

Water, Zimbabwe is now awakening to the need for extra mechanisms to make effective use of available resources. To this extent and with financial assistance from British ODA, Netherlands Government, Germany and Norway, a Water Resources Management Strategy (WRMS) was set up in 1995.

The project is an inter-ministerial project which operates under a Steering Committee supervision. It covers water resources issues under three headings: (a) Agricultural Water, (b) Urban Industrial and Mining Water; and (c) Primary Rural Water supply.

Within three years, the project should develop a national strategy on water resources management which is responsive to the different users, e.g. those who can pay and those needing subsidies. It will also develop guidelines on institutions and structural relations, stakeholder oriented Catchment Management Boards (incorporating users, pricing of water policy, recycling and recycling incentives), water pollution control and policing, legislative reforms and utilization of internationally shared water resources.

Rather than resort to the immediate measure of water rationing under critical conditions as in 1991/92 and 1995, the nation commits itself to implement strategies for sustained human settlements water supply; construction of more surface resources, implement programmes to instill a culture of less water wastage and design houses, industries and settlements which can survive on less water per capita than is currently used.

2.7.3 International Networking on Disaster Management

Preceding sections have shown that in managing natural disaster matters, Zimbabwe makes serious efforts to share its experiences with its neighbours and operates within the framework of the United Nations for disaster management. Taking advantage of the UN programme IDNDR, Zimbabwe will in future increase its regional and networking activities on disaster management issues. Activities will be initiated to realise greater benefits from the European Union through its European Community Humanitarian Office (ECHO)

2.7.4 Recommendations

- a. The resolutions of the 1995 National Policy Review Workshop on Disaster Management should be implemented by all. These call for broadening of disaster definition to allow coverage of slow impact disasters, address administrative and procedural deficiencies of existing systems and set the stage for greater involvement of the private sector and civil society.

PART 3: PLAN OF ACTION

PLAN OF ACTION: 1996 - 2010

The Government of Zimbabwe proposes to overcome the constraints highlighted in Parts I and II by adopting the Plan of Action below which is expected to result in sustainable development and improvement of human settlements over the 15 Year Plan Period: 1996 - 2010.

OBJECTIVE	ACTION	TIME SCALE
<p>3.1 Financing Shelter and Urban Development</p> <p>1. Issue</p> <p>Shortage of finance for shelter development</p> <p>Objective:</p> <p>To broaden the finance base for low and middle income housing.</p>	<p>(a) Government to speed up initiatives that will expand the economic base</p> <p>(b) Government to increase resource mobilisation and provision for housing</p> <p>(c) Government to introduce tax relief on payments for ownership housing mortgages.</p> <p>(d) Request Treasury to transform the National Housing Fund into a self sustaining revolving fund based at the MPCNH.</p> <p>(e) Spearhead the establishment of a secondary housing mortgage system.</p> <p>(f) Spearhead the establishment of more self reliant community based organisations such as co-operatives.</p> <p>(g) Spearhead resource mobilisation by organisations from the private sector, NGOs, the public sector and other agencies.</p>	<p>Long term</p> <p>Medium-long term</p> <p>Short term</p> <p>Short term</p> <p>Long term</p> <p>Medium-long term</p> <p>Long term</p>

<p>2. Issue</p> <p>High interest rates</p> <p>Objective:</p> <p>To reduce inflation.</p> <p>3. Issue</p> <p>Bottlenecks in the land delivery system</p> <p>Objectives:</p> <p>(a) To ensure advance land banking and Town Planning</p> <p>(b) To improve the land registration system.</p> <p>(c) Speed up approval of title survey diagrams.</p>	<p>Government to speed up fiscal and monetary measures designed to reduce inflation and interest rates in the money market</p> <p>Local authorities and the MLGRUD to:</p> <ul style="list-style-type: none"> i) Adopt land banking policies ii) Increase budgets for land acquisition; and iii) Adopt long term payment of land. <p>The Ministry of Lands and Water Development to decentralise the authority to improve survey diagrams to provincial levels.</p> <ul style="list-style-type: none"> a) Ministry of Lands and Water Development to engage private surveyors to do final examination and approval of survey diagrams. b) Building Societies to accept certificates of occupation for mortgage loans pending the registration of title. 	<p>Long term</p> <p>Medium term</p> <p>Medium term</p> <p>Short term</p> <p>Short term</p>
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<p>(d) To improve the manpower situation at the Surveyor General's office.</p> <p>4. Issue</p> <p>High cost of conventional building materials.</p> <p>Objective:</p> <p>To encourage use of alternative and affordable building materials to bring in competition in the manufacturing industry</p> <p>5. Issue:</p> <p>High minimum building and infrastructure standards.</p> <p>Objective:</p> <p>To adopt minimum building and infrastructure standards.</p>	<p>Ministry of Lands to introduce flexible requirements for the registration of land surveyors and to increase the number of land surveyors in the country.</p> <p>Long term</p> <p>Promote and support the manufacture of building materials such as clay tiles, door and window frames, cement blocks and clay bricks by informal sector.</p> <p>Long term</p> <p>Medium term</p> <p>Long term</p> <p>Short- Medium term</p> <p>a) Enforce adoption of minimum building standards by local authorities.</p> <p>b) Promote the use of construction technology through demonstration projects and dissemination of information to local authorities, developers and other relevant agencies.</p> <p>c) Adopt cost effective layout plans, house designs and infrastructure designs.</p>
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<p>6. Issue:</p> <p>Inadequate capacity of most local authorities.</p> <p>Objectives:</p> <p>a) To improve the institutional capacity of local authorities to undertake housing projects.</p> <p>b) To improve the financial management of local authorities.</p>	<p>Long term</p> <p>Long term</p> <p>Long term</p> <p>Short-Medium term</p>
<p>7. Issue:</p> <p>a) Bottlenecks due to institutional framework</p> <p>Objective:</p> <p>To improve institutional arrangements for housing development.</p>	<p>a) Increase the MPCNH technical assistance to local authorities in architectural and engineering disciplines.</p> <p>b) Ministry of Local Government and local authorities to develop appropriate training programmes for higher and middle management.</p> <p>c) Local authorities to develop appropriate staff development programmes.</p> <p>Impress upon authorities to produce audited books of accounts regularly.</p> <p>a) Rationalise housing related functions by Central Government e.g acquisition of land, physical planning and cadastral survey.</p> <p>b) Spearhead formation of co-ordinating housing development committees at all levels.</p>
	<p>Medium-Long term</p> <p>Short term</p>

<p>8. Issue:</p> <p>Weak national commitment to a defined medium to long term housing plan so as to minimise overcrowding and squalor.</p> <p>Objectives:</p> <p>a) To implement a concerted 15 year Housing Investment Plan: 1996 - 2010.</p> <p>b) Generate gainful employment and economic growth.</p>	<p>a) Formulate a sustainable 15 year Housing Investment Plan 1996 - 2010.</p> <p>Mobilise political and national commitment in the implementation of the 15 year Housing Investment Plan: 1996 - 2010.</p>	<p>Short term</p> <p>Long term</p>
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3.3 Poverty Reduction and Employment

<p>1.</p> <p>Issue: With droughts and ESAP, more jobs have been lost than created leading to increased poverty and destitution.</p> <p>Objective: a) To reduce poverty through improved employment and income generation activities and to boost the economic base of the poor.</p>	<p>Action:</p> <p>a) Promote income generating activities by vulnerable groups and small scale enterprises.</p>	<p>Time Frame short term</p>
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3.4 Shelter Strategies for the Vulnerable Groups

<p>1. Issue: Disabled groups are marginalised in the built environment.</p> <p>Objective:</p> <p>a) To increase access to use of buildings, services and spaces by all categories of disabled people</p>	<p>Action</p> <p>a) Revise development plans, building by-laws and current practice and ensure discriminatory tendencies against the disabled in the use of space are removed.</p> <p>b) Discriminate in favour of disabled people for jobs and services including housing.</p>	<p>Time Frame</p> <p>short term</p>
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<p>2. Issue: Women are still discriminated against by legislation or procedures or practice from easy access to land housing and services.</p> <p>Objective:</p> <p>a) To remove all forms of discrimination against women</p>	<p>Action:</p> <p>a) Implement positive discrimination in land, housing and service allocation to women especially for public sector funded projects.</p>	<p>Time Frame</p> <p>Long term</p>
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In producing this document the Ministry of Public Construction and National Housing was assisted by the following consultants:

Tevera - Mubvami & Associates
P.O. Box BW 522
Borrowdale
Harare, Zimbabwe

Plan Afric P/L
22 George Silundika Avenue
Harare, Zimbabwe

B. Mbiba
Dept of Rural and Urban Planning
University of Zimbabwe
P.O. Box MP167
Mt. Pleasant
Harare, Zimbabwe