

CHAPTER 4: HOUSING DELIVERY IN ZIMBABWE'S NATIONAL DEVELOPMENT STRATEGY 1

MIRACLE MABVUNDWI, FUNNY MACHIPISA, MARLVIN MALINGANISO AND TINASHE MAGANDE

ABSTRACT

The paper explores housing delivery in Zimbabwe through the National Development Strategy 1. The NDS1 aims to address the housing inequalities between the low-income communities and the high cost of land in Zimbabwe. Missing is the appraisal on the strides made by the NDS1 in providing housing for the low-income communities. The study is premised on the argument that through the Vision 2030 Zimbabwe has braced for transformation and modernisation through policies that are anchored on sustainable development. The study used a qualitative methodology with a bias towards a case study research design, to analyse the data the study used thematic data analysis. Findings reveals that the NDS1 has improved access to housing in Zimbabwe through partnerships between the government and the private player. Further, NDS1 has developed the sustainable land use through the formalisation and regularisation of informal settlements to provide services and tenure security in these settlements. Conclusions drawn highlighted that NDS1 has gained momentum in Zimbabwe but, it needs to be depoliticised to gain the confidence of the people, as it is part of the SDGs rather than a political campaign rhetoric policy. in light of this we advocate for external monitoring and evaluation of NDS1.

Keywords: *communities, low-income, regularisation, SDGs, political, modernisation, inequalities*

INTRODUCTION

Cities experience rapid population growth both demographically and spatially. This phenomenon is primarily propelled by natural demographic increases and migration from rural to urban areas (Onyekachi, 2014). Massive urbanisation has impact on the urban housing services delivery and infrastructural pressure is also a result of this (Muchadenyika 2015).

Consequently, low-income people cannot afford land and adequate housing due to high land and housing costs and a lack of housing supply (Magina et al. 2020). To respond to this the Government of Zimbabwe created the NDS1 to respond to the challenges in access to housing through multi-partnerships with private players in the housing sector to create housing for low-income people.

Zimbabwe is one of the countries facing housing delivery challenges. The challenge of housing delivery has affected citizens to the extent of erecting informal settlements and being homeless (Chavunduka and Chaonwa-Gaza, 2021). According to the Constitution of Zimbabwe, it is the right of every citizen to access shelter. The Government of Zimbabwe and responsible sectors of housing are working towards curbing the problem of housing delivery; however, policy implementation is slow to non-existent as the challenge continue to emerge (Mlambo, 2020). Low-income housing Policy has been implemented, Vision 2030 of sustainable housing, National Housing Delivery Programme is still in the process but with little results.

In addition, the Government of Zimbabwe has drafted NDS1 with the section of improving housing delivery that this chapter is trying to critique. The study aims to understand how NDS1 has responded to the housing inequalities between the low-income people and the creation of sustainable development in Zimbabwe. It is at the backdrop of the Vision 2030 of living no one behind and the provision of the housing amenities that the study investigates the NDS1.

The article will be structured as follows: following this introductory section the article proceeds to a comprehensive review of the literature, focusing on the provisions in the NDS1 document, appraisal of planning, monitoring, implementation, and evaluation. This review aims to establish the current state of knowledge on the topic and identify gaps that the study seeks to address. The article then presents the methodology used in the study. This section includes a detailed description of the research design, data collection methods, and data analysis techniques employed in the study. The findings of the study are presented in the following section, which highlights the key results of the research. The discussion

section of the article interprets the findings of the study and relates them to the literature review presented earlier. Finally, the article concludes with a summary of the key findings and recommendations. The conclusion also includes options for further research and policy implications, highlighting the potential impact of the study on the housing sector in Zimbabwe.

REVIEW OF LITERATURE

Several strategies have been considered for housing delivery in Zimbabwe. Some strategies for housing delivery have been pointed from the responsible ministers such as amendment of RTCP Act, abandonment of horizontal development, opting for cluster houses, eradication of corruption in the allocation of land, adjustment in the cost of land, low cost housing development and regularisation of informal settlements (The Herald, 31 December 2020). Such strategies are known but implementation has been slow, the problem being centred on the drying of coffers in the government budget and the shrinking of the economy. The development results achieved have been sub-optimal and insufficient to spur the economy to expected levels of sustainable economic development due to both exogenous and endogenous factors (Government of Zimbabwe, 2021). This suggests that despite the creation of various blueprint plans, their implementation has not been successful in achieving the desired outcomes.. These include ZIMASSET that even tried to consider services for people in Chapter 7, section 7.2 and 7.3 but the results were not commendable (Bonga, 2014). However, several researchers have noticed that inflation rates and collapse rates of the economy of Zimbabwe have been skyrocketed to a level of affecting housing developments in the nation and standards of living. Informality is now part and parcel of urban living in Zimbabwe, therefore creating substandard housing and their services and amenities that consequently affect the standards of urban planning. Therefore, the economy has serious implications on housing and service delivery of the nation (Chirisa et al., 2018).

UNDERSTANDING THE PROVISIONS IN THE NDS1 DOCUMENT

Provisions in the NDS1 documents with reference to housing delivery entails the key areas that the document want to exhume as far as sustainable housing delivery is concerned. By noticing these provisions,

the government will understand and know what they want to address, the challenges that might affect the provisions and what they want to achieve in these provisions. These include increased shelter for households, improved land delivery for urban and rural housing, improved access to basic services infrastructure in rural and urban areas, improved access to social amenities. These include schools, recreational and health care facilities, vendor marts and workspaces for Micro, Small and Medium Enterprises (MSMEs), increased access to housing finance, and increased regularisation of informal settlements. Table 1 shows the provisions for sustainable housing in the National Development Strategy 1.

Table 1: *Provisions for sustainable housing delivery in the NDS1 document* (Authors' Creation, 2021)

<p>Increased shelter for households</p> <ul style="list-style-type: none"> ▪ Targeting 220 000 housing units ▪ Encouraging PPPs and restructure and promote mortgage financing schemes. ▪ Prioritise increase in rental accommodation e.g. flats. ▪ Re engagement with external partners in housing delivery ▪ Reduction of costs of constructing housing units ▪ Reforming land development legislation e.g. Acts and by-laws. ▪ Prioritise provision of institutional accommodation, government pool houses and social housing units to government workers ▪ Increase in rental accommodation especially young professionals. ▪ Conversion of unoccupied space in the CBD into residential units 	<p>Improved land delivery for both rural and urban housing</p> <ul style="list-style-type: none"> ▪ Land acquisition for housing development. ▪ Ensuring conformity to by laws and environmental consideration in rural and urban areas ▪ Enforcing land development Acts e.g. RDC Act, Communal lands Act, Land acquisition Act etc ▪ Transferring of title of acquired land. ▪ Allowing only approved plans to execute development. 	<p>Improved access to basic service infrastructure</p> <ul style="list-style-type: none"> ▪ Household access to portable water, energy, trafficable roads, ICT ▪ Community engagement where basic service exists is prioritised. ▪ Capacity building for maintenance and rehabilitation of infrastructure ▪ Users pay principle to fund maintenance and rehabilitation ▪ Construction of new on off-site infrastructure using appropriate technology is prioritised. ▪ Densification of buildings to minimise costs of providing basic services. ▪ Minimising environmental pollution by use of off-grid renewable energy solutions ▪ Infrastructure development in support of ICT services
---	--	---

<p>Improved access to social amenities</p> <ul style="list-style-type: none"> ▪ Household access to amenities such as ECD centres, schools, health care facilities, country clubs, vendor marts, work places ▪ Community engagement and rehabilitation of existing amenities ▪ Rehabilitation by local authorities 	<p>Improved access to housing finance</p> <ul style="list-style-type: none"> ▪ Employer assisted scheme. ▪ Promotion of saving and credit cooperative ▪ Removal of the cap on interest rates ▪ Direct contribution by co-operatives into the Cooperative Development Fund 	<p>Increased regularisation of informal settlements</p> <ul style="list-style-type: none"> ▪ Increase household access to basic services and minimising the need for demolitions and relocations ▪ Spatial planning and provision of land for decanting ▪ Provision of financial resources and capacitation to implement development projects in rural areas to reduce migration in the cities.
---	---	--

Table 1 indicates that NDS1 has six provisions that it articulates under housing delivery. These include increased shelter for households, improved land delivery for both rural and urban housing, improved access to basic service infrastructure, improved access to social amenities, improved access to housing finance and increased regularisation of informal settlements as mentioned. The NDS1 explains how it is going to ensure that those provisions have made a positive impact to housing delivery in Zimbabwe and there are strategies underneath of every provision as shown in Table 1.

APPRAISAL OF PLANNING

In terms of planning, the NDS1 managed to point out the challenges that might affect the process of housing delivery. In planning, the problems that might affect the outcome of the goal need to be identified. This helps in finding ways in which the housing delivery process can be done unhindered. Section 567 of NDS1 document highlights the problems that might affect the housing delivery process. These include macro-economic instability, rapid urbanisation resulting in growth of informal settlements that lack title to land and access to basic services infrastructure, limited investment in on and off-site infrastructure for the provision of basic services such as roads, water and sanitation services, limited investment in social amenities that include schools, health and recreational facilities

in new settlements and rural areas, limited access to housing finance by land developers, institutional investors and households, unaffordable serviced stands and housing units arising from overpriced services and products for property development and construction leading to rise of informal settlements, scarcity of land for housing development and a cumbersome land delivery process to convert virgin land to individualised freehold title, environmental degradation, lack of an up-to-date housing database for planning purposes including on demographics, housing, land and urban growth patterns, poor urban and environmental planning practices, post-independence planning prioritising the development of rural areas above urban areas resulting in informal urban settlements, outdated urban and building regulatory frameworks and outdated building standards resulting in overcrowded, inadequate and substandard houses, weakening governance frameworks including local public institutions and citizen-led structures, failing to plan and manage settlements. Such information is important in planning on how best housing delivery can be done. Understanding and noting down of the problems helps in formulating strategies logically because the problems are known.

The government through NDS1 understood that provision of housing should not be separated with provision of basic services, therefore planning for the provision of housing and basic services and amenities were done in the NDS1 document (Namangaya and Kiunsi, 2018). Section 590 highlighted that the government will envisage access to portable water, sanitation facilities, energy, trafficable roads and Information Communication and Technology ICT and from section 592 to 602 the government has highlighted how it is going to make sure that these basic services are sustainably provided in both rural and urban areas. Section 604 of the document explains that there is improvement in access to social amenities such Early Childhood Development centres, schools, health care facilities, country clubs, vendor marts, and workspaces and strategies were also highlighted on improving access to social amenities from 606 to 609. This should be the starting point whenever planning for residential properties to get rid of informal settlements.

However, there are no pilot projects to what they are planning to achieve. Testing of tools and testing of what they want to achieve is required in the

preliminary stages of housing delivery (Zbrodoff, 2012). Pilot projects such as testing the instruments of land development is important as it shows if the housing delivery projects are implementable or not but the NDS1 has never mentioned about pilot projects to see on how they are going to execute their project. Therefore, there is no rehearsal on how they are going to execute housing provision with their basic service and amenities. The NDS1 is politically driven, therefore making housing delivery professionals less useful (Cobbinah and Darkwah, 2017). The challenge with the NDS1 is that and quality settlements in urban and rural areas, it is government based. Section 568, in the delivery of affordable settlements in urban and rural areas, the government will through the NDS1 prioritise citizens' access to affordable and quality settlements in urban and rural areas. The government will take a holistic approach in planning for housing settlements. Although section 569 explains of shared responsibilities but still it is under government control. Such government control in housing delivery will make land development practitioners mere spectators without implementing their technocratic ideas in shaping the space.

APPRAISAL OF MONITORING

Most of the strategies in the NDS1 documents haven't been implemented therefore it is difficult to measure the degree of monitoring since their strategies are still on paper. However, there are strategies that shows the urge to monitor activities in the process of housing delivery. The idea to contain informal settlements ensures the monitoring of development, thus development control. Section 613 to 618 explains that the government through NDS1 will regularise informal settlements and increase household access to basic services and amenities through in situ upgrading, provision of financial resources to regularise informal settlements. Section 617 explains that the informal settlements is contained through monitoring adherence to approved master plans.

Setting out the specifications when executing housing delivery is also evident in the NDS1 showing the monitoring aspect in it. Section 576 highlights that building materials should be cost effective when constructing housing units through adoption of appropriate technology, modern housing structures adapted for climate change and resilience and

utilisation of locally available materials (Rossetto, 2007). Section 588 ensure that the construction works will only commence upon approval of settlement and housing plans and local authorities is capacitated for that. This calls for building inspectors to inspect and monitor construction works through stage forms thus development control. There are no specifications that cannot be monitored; therefore, the government will make sure that it will constantly check out if these specifications are being done.

Furthermore, the government through NDS1 will monitor housing delivery through ensuring conformity and compliance to planning laws, by-laws, standards and regulations. To ensure compliance, obviously monitoring is also done to check if people are abiding or not to the development laws of housing delivery (Arimah and Adeagbo, 2000). Section 584 of the NDS1 document explains of ensuring conformity to by-laws whereby the government will make sure that only approved layout and house plans are being used. Section 585 explains of rural areas in conformity to the laws to protect the fragile ecosystems.

Setting out targets in housing delivery ensure the urge to monitor development and provision of housing as highlighted in the NDS1. Setting targets is crucial because it defines the task, shows the effort and the investment to be done and shows how stakeholders will correspond to the targets set (Leal and Azevedo, 2016). The NDS1 set out targets and levels it wants to reach as far as housing delivery is concerned. In provision for shelter for households, section 572, the government is targeting a cumulative 220 000 housing units to be delivered. In terms of shelter for households, section 581, densification will also be done through conversion of unoccupied office space in the CBD into residential accommodation and 40% is given to construction of flats. In addition, in terms of access to basic services infrastructure, section 591 of the NDS1 document improved access to basic services. It ensures that households with access to safe drinking water is expected to increase from 77.3% in 2020 to 90% in 2025. In improving land delivery for rural and urban housing, section 585 explains that in rural areas an initial 124 villagised and planned settlement is delivered during the NDS1 period. Such targets and pegs that the NDS1 wants to reach will enable the government to seriously monitor if these targets are reached and even how the strategies are being implemented bearing in mind the period of the NDS1.

However, the government alone cannot be responsible in monitoring all these strategies alone but the entire document is centred on their leadership role in orchestrating each facet of the strategic provisions. Some disciplines, sectors and experts are needed to lead and make decisions for some of the provisions in the strategy without too much control and interference and an increase in demand for housing and high rate of urbanisation, the government's inability to effectively control population growth has resulted in challenges in monitoring the demand for housing and basic services, as well as the growth of informal settlements. (Muzondi, 2014). The NDS1 could not articulate on how it is going to contain the rise in population yet that's the root cause of the problem in housing delivery.

APPRAISAL OF IMPLEMENTATION

In terms of implementation, not much can be said since all the provisions of housing delivery strategy are still at the planning level. The provisions of housing delivery haven't been implemented yet, but they are still in the process. However, the government through NDS1 is having an assurance that it will implement what has been documented in the NDS1. The planning framework for the NDS1 is there. Having the documented provisions give light on implementation. The provisions were given on what areas to address and give attention adequate service delivery and sustainable housing delivery. The NDS1 document will work as a reference in transferring what is on the chapter into reality and as a progress check.

The need to prioritise provision of housing stands and basic service and amenities ensures the need to implement the strategies. The government managed to pick areas that needs attention as far as housing delivery is concerned. These include, provision of housing stands, regularisation of informal settlements, densification, improvement in the household access to basic services and amenities, access to housing finance to both rural and urban areas. There is no way implementation can be done without identifying key areas that need to be addressed.

Having a time frame to execute the strategy shows the urge to implement. The NDS1 document is targeted to start in 2021 up to 2025. Such time frame shows the need to implement such that provided the availability of

necessary resources for housing delivery and ability to thwart the challenges that may rise to affect, by 2025, the impact of NDS1 resonates nationwide, as it outlines various challenges in housing delivery alongside proposed solutions.

However, there is no step-by-step process of how things are going to be done. The whole document is all about “the government will” and that will syndrome affects the implementation process. The idea of speculating the strategies affect the fulfilment of the goal. Therefore, there is no clear road map on how implementation process is going to be done for all the provisions of the strategy of housing delivery. There lacks a clear-cut process delineating how and when to initiate the housing delivery process, given the absence of significant changes in the field of housing delivery.

Public goods and public services require good governance and effective public engagement (Marumahoko *et al.*, 2020). However, the NDS1 is affected by “the government through the NDS1 will”. Such serious involvement of the government in the process might affect the outcome. Section 590 and section 604 highlights the NDS1 need to improve access to basic services and social amenities respectively, that isnefit the public but the involvement of these beneficiaries is not effectively mentioned in the document. Consequently, this has an effect of rise in white elephants whereby those services and amenities provided will not be beneficial to the public but lying idle because the beneficiaries were not consulted in the initial stages of planning of these services and amenities. By consulting the public, location allocation process is effectively done whereby services are located at the right location for the benefit of those adjacent to them.

The period NDS1 was drafted and being expected to achieve the provisions in it is the period the whole world is being affected by deadly COVID19 pandemic. The pandemic restricts movement and working of people. However, the NDS1 document has never mentioned on how it is going to contain the virus for housing delivery process to be executed during the pandemic. The country is in the series of lockdowns that restricts movement and working together of people and development of real estate sector, therefore, planning for the pandemic is necessary so

that no matter the pandemic effects, the delivery process will remain unaffected (Zhanda, 2020). In addition, the national government has been indebted by the effect of the COVID 19 therefore a lot of funds from the national budget has been drawn for the containment of the pandemic, however there is no guarantee that those provisions is implemented because more funds are working towards containing the virus.

The NDS1 ensure that it will apply the user pay principle. The NDS1 in improving access to basic service infrastructure highlights that continuous maintenance and rehabilitation of those services requires funding, there is nothing new on that to the general Zimbabwe as they are paying basic service bills monthly without even changes in maintenance and rehabilitation. Bills and rates are being reviewed without the citizens enjoying what they are paying for. This is supported by Section 595 that explains that maintenance and rehabilitation require funding, hence the user-pay principle is employed were appropriate, mindful of citizens' rights. There is nothing new on the public paying for their benefits, but they are not even getting adequate services tallying to what they are paying.

The NDS1 explains that it will acquire land for the provision of housing stands but it is not clear on how they want to acquire. Land acquisition results are obviously the displacement of people and to make matters worse, the government has never mentioned if the land to be acquired is going to be state land or not. Section 586 to 589 of the NDS1, in the improvement in and delivery for urban and rural housing, explains that land acquisition process is employed, and it is not clear on where is this land is going to be acquired. Land acquisition process have effects to some of the people already residing and even to landowners with proper registrations and property rights as their land is taken uncompensated.

APPRAISAL OF EVALUATION

Some of the NDS1 strategies are not convincing and some are convincing. Although most strategies are being prioritised, it is convincing that the NDS1 is focused on the transformation in the delivery of housing and basic services and amenities by 2025. Again, the recognition by the government that housing is a constitutional right for every citizen is commendable (ZIMCODD, 2020). However, the applicability of increase in

rentals is not applicable to the economic situation affecting Zimbabwe. The country has been experiencing economic challenges for a significant period of time characterised high inflation and high unemployment rate (Hawkins et al., 2008). However, section 574 of NDS1 document explains that the rental accommodation that caters for young professionals has not been growing in Zimbabwe. During the NDS1 Period, measures to increase rental accommodation such as flats is prioritised. In this regard, the rental Policy is reviewed in order attract Pension Funds to invest in rental accommodation. Such increase in rental accommodation price is conducive to thriving economy, not the economy of Zimbabwe.

The government through the NDS1 explains of shared responsibility with other partners and sectors of development as highlighted in section 569. However, these various sectors and partners cannot just come and take the responsibility on reality. The creation of a conducive or enabling environment is essential to attract partners and investors to drive the strategies outlined in NDS1 and support the vision of Zimbabwe for 2030. However, the NDS1 fails to address the establishment of such an environment for potential stakeholders.

Some of the NDS1 strategies are utopian idea and inapplicable (Slodczyk, 2016). There is no total perfection in addressing a challenge of housing delivery. Smart settlements cannot be achievable considering that financial resources, availability of investors, control of urbanisation and other dynamic changes can affect the delivery process along the way. Section 568 explains that government will take a holistic approach in planning for housing settlements that will include planning for provision of key basic infrastructure such as ICTs for the development of smart settlements for both urban and rural areas. This is not realistic because Zimbabwe tried the same thing through ZIMASSET but never achieved its intended goal.

The Zimbabwe Coalition on Debt and Development in its analysis of the National Development strategy 1 have found out that the issue of illegal housing cannot be contained as it is in the National Development strategy and in ability to cater for the affected individuals as far as housing is concerned. ZIMCODD, (2020:4) evaluated “However, the development

strategy fails to mention and address the issue of illegal housing structures that has dominated the headlines in recent times. There have been situations where houses were being demolished in Harare and Chitungwiza, leaving hundreds of people homeless (Mavedzenge and Coltrant, 2014; Zimbabwe Lawyers for Human Rights, 2015). What is of concern is that most of these housing schemes that are deemed illegal in suburbs especially in Harare were acquired on political grounds as a vote buying tool. The land barons who are involved in these deals are rarely prosecuted with the poor having to bear the brunt (Chigwata and Chigwata, 2019). On humanitarian grounds, this poses a few questions: If the government could not afford suitable accommodation for affected individuals how will it manage to provide accommodation for 220 000 households? What policies has the government put in place to protect individuals who will face the risk of getting their houses demolished?

Further, the development strategy does not make a provision for households that are affected by natural disasters such as cyclones and earthquakes. Despite efforts to provide housing, some of the victims of Cyclone Idai to date have no proper housing facilities (Chimbwanda, 2020). As with the 2021 Budget Strategy Paper, the NDS1 intends to revive the Housing Fund and the National Housing Guarantee Fund. However, these initiatives are not inclusive since they benefit the high- and middle-income class, thus neglecting vulnerable women and youths who are largely informally employed. Again, they are targeted especially for the urban areas, leaving out people in rural areas without decent shelter, and usually women are the most affected since majority of them live in rural areas (Moyo, 2014). This cannot be disputed because that's what the NDS1 failed to address in its document.

METHODOLOGY

The methodology employed in this study is predominantly qualitative, with a focus on desk review. Primary data sources included books, journal articles, and searches conducted through platforms such as Google Scholar, supplemented by policy documents. Utilising a case study research design, the study embedded a review of literature within its framework. This involved examining various secondary data sources, including newspaper articles and scholarly publications, to elucidate and

identify gaps in the NDS1 housing policy pertaining to modernization in Zimbabwe. For data analysis, a thematic approach was adopted to dissect the findings of the study comprehensively. This method allowed for the identification of recurring themes and patterns within the data, ultimately facilitating the formulation of a robust conclusion.

FINDINGS

In terms of planning, the NDS1 managed to point out the challenges that might affect the process of housing delivery. In planning, the problems that might affect the outcome of the goal need to be identified. The Herald (30 June 2022) highlighted some of the Key driver of NDS1 as to address the inadequacies pertaining to infrastructure and provide citizens with access to affordable and quality settlements. The newspaper indicated that NDS1 is anchored towards that attainment of Vision 2030 around providing human settlements that meets the aspirations of the Zimbabwean people, while addressing affordability and modernisation aspects. Moreover, in efforts to address the housing challenge, the Ministry is spearheading implementation of National Housing Delivery Programme (NHDP), a massive plan aimed at delivering 220 000 housing units by 2025 and over 470 000 in the long term. It further alludes that as part of the mechanisms to address the housing backlog and enhance human settlement delivery, the regularisation or sanitation of informal dysfunctional settlements is now gathering momentum with efforts meant to bring sanity in Gimboki, Harare South, Hatcliffe North and Cowdray Park in Bulawayo.

The Chronicles published on 26 September 2022 reported that a total of 150 000 housing units have been delivered under NDS1 through collaboration involving private sector, local authorities and Government. It further highlighted that to achieve the targets of NDS1 the government has committed to providing a conducive environment that allows broader Public, Private Partnerships participation in housing delivery through the conversion of Figtree settlements into smart city taking shape in Bulilima Rural District Council as the government moves to create smart cities in line with the recently launched climate policy. The Sunday Mail (14 March 2024) indicates that CFI Holdings is prioritising low-cost housing delivery in Harare South as part of its long-term plans to support Government

Vision 2030 in the NDS1 to address housing shortages, and to provide Zimbabweans with affordable and quality settlements.

The Zimbabwean newspaper, The Sunday Mail, reported on April 23, 2023, that the regularisation process in Epworth, under the National Development Strategy 1 (NDS1), is set to transform informal urban areas and build resilience in these areas through service provision (The Sunday Mail, 2023). Furthermore, The Sunday Mail (30 April 2023) quoted Legal Justice and Parliamentary Affairs Permanent Secretary Mrs Virginia Mabiza stating that the regularisation exercise aligns with the President's vision of ensuring no one is left behind, emphasizing the government's commitment to addressing the needs of marginalised communities. These reports highlight the potential of the regularisation process to improve the living conditions of residents in informal settlements and promote inclusive development in line with the NDS1 objectives.

According to The Herald (24 April 2023), Vice President Dr Constantino Chiwenga stated that the Title Deeds and Settlement Regularisation Programme is part of the NDS1 towards Vision 2030 of modernisation and transformation of formerly settlements that had earned the infamous marginalised urban title of illegal settlements (Chiwenga, as cited in The Herald, 2023). The 18th Post Cabinet Press briefing (29th June 2023) revealed that the National Housing Delivery Programme on Economic Development, presented by Minister of National Housing and Social Amenities Honourable Daniel Garwe, aims at building resilience through creation of employment in the formalisation and regularisation of informal settlements and the building of service points such as schools, roads and hospitals (Garwe, as cited in The Herald, 2023). The Herald (04 December 2023) observed that the NDS1 mid-term review for January 2021-June 2023 showed that 344 068 flats and houses were completed or stands fully serviced by December 2022, giving hope for achieving the one million target by 2025 (The Herald, 2023).

DISCUSSION

The study reveals that there are shifts in the housing and settlements policy in Zimbabwe with the government prioritising the housing policy towards reducing the demand for housing through densification and

sustainable development of smart cities in line with climate policies. The study reveals that the NDS1 is moving in line with the SDG 11 of the provision of sustainable housing and cities that are built with service provision. The study shows that the NDS1 has become a key driver of the housing policy to address the inequalities pertaining to infrastructure and provide citizens with access to affordable and quality settlements. The NDS1 aims to address the aberrations in access to land that was created by the colonial rule through the creation of low-cost housing settlements that cater for the poor. The study shows that NDS1 is anchored on the Vision 2030 around providing human settlements that meets the aspirations of Zimbabwean people addressing affordability and modernisation. In support of the study are Namangaya and Kiunsi (2018) that posits that the government through NDS1 understood that provision of housing should not be separated with provision of basic services, therefore planning for the provision of housing and basic services and amenities were done in the NDS1 document.

The study reveals that the NDS1 managed to point out to the challenges that might affect the process of housing delivery and created the partnerships with private players and local authorities to create sustainable housing provision. The study shows that the private sector is prioritising low-cost housing for the inclusion of all the people in need of housing even the poor. The study shows that the government has prioritised the provision of housing to the low-income section of the community through private sector. The study reveals that the NDS1 has prioritised the development of climate smart cities to keep up with the advent of climate change in housing to respond to climate change. However, the government alone cannot be responsible in monitoring all these strategies alone but the whole document is talking about them leading each provision of the strategy. Some disciplines, sectors and experts are needed to lead and make decisions for some of the provisions in the strategy without too much control and interference and an increase in demand for housing and high rate of urbanisation, the government is already failing to control the growth of population consequently unable to monitor the demand for housing and basic services and the growth of informal settlement (Muzondi, 2014). The provision of housing policies

that are in line with current climate policies is important and as such the NDS1 offers the planning that is in line with creation of smart cities.

The study reveals that the regularisation process in Epworth under the NDS1 is set to transform the informal urban areas and build resilience in these areas through service provision in these settlements. The study shows that the Title Deeds and Settlement Regularisation Programme is part of the NDS1 towards Vision 2030 of modernisation and transformation of formerly settlements that had earned the infamous marginalised urban title of illegal settlements. The study reveals that the NDS1 has moved towards the improvement of service delivery in settlement that were once neglected and not formalised leading to the economic development and employment creation. The need to prioritise provision of housing stands and basic service and amenities ensures the need to implement the strategies. The government managed to pick areas that needs attention as far as housing delivery is concerned. These include, provision of housing stands, regularisation of informal settlements, densification, improvement in the household access to basic services and amenities, access to housing finance to both rural and urban areas.

CONCLUSION AND OPTIONS

The analysis of the National Development Strategy 1 (NDS1) in Zimbabwe's housing delivery sector reveals a comprehensive framework aimed at addressing the country's housing challenges. Despite its ambitious goals and detailed provisions, several areas require attention to ensure effective implementation and achievement of desired outcomes. The NDS1 identifies key challenges such as economic instability, rapid urbanisation, and inadequate infrastructure, underscoring the need for holistic planning and robust strategies. However, there are gaps in clarity regarding specific implementation processes, stakeholder engagement, and inclusivity in housing initiatives. Furthermore, concerns about illegal housing structures, vulnerability to natural disasters, and inclusivity in housing programs remain unaddressed, posing significant hurdles to sustainable housing delivery. In light of this, the study recommends the following:

- The government should prioritise active involvement of stakeholders, including local communities, private sector entities, and civil society organisations, in the planning and implementation of housing delivery initiatives. This engagement will ensure inclusivity, transparency, and accountability throughout the process.
- Develop a detailed and actionable implementation plan for the NDS1 housing provisions, outlining specific timelines, responsibilities, and resource allocations. This roadmap should include pilot projects to test strategies, monitor progress, and make necessary adjustments based on feedback and outcomes.
- Review and update existing legislation, regulations, and planning frameworks to address current challenges and facilitate sustainable housing delivery. This includes streamlining land acquisition processes, strengthening enforcement mechanisms, and incorporating climate-resilient and environmentally sustainable practices.
- Incorporate measures for disaster preparedness and resilience into housing delivery initiatives, considering the increased vulnerability of communities to natural disasters. This includes adequate infrastructure planning, land use management, and provision of social support mechanisms for affected populations.
- Ensure that housing programs and policies prioritise inclusivity, particularly for vulnerable groups such as women, youth, and informal settlements residents. This may involve targeted interventions, subsidies, and support mechanisms to enhance access to affordable and quality housing for all segments of society.
- Establish robust monitoring and evaluation mechanisms to track progress, assess outcomes, and identify areas for improvement in housing delivery efforts. This should involve regular data collection, performance indicators, and feedback loops to inform evidence-based decision-making and policy adjustments.
- Remain flexible and adaptive in response to evolving socio-economic, environmental, and political dynamics that may impact housing delivery initiatives. This includes continuous review and adaptation of strategies to address emerging challenges and capitalize on new opportunities for innovation and improvement.