Gender in the Urban Housing Poverty Matrix in Zimbabwe

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DEDICATION

To Ephraim Kensington Ndemo Chitofu my Dad.

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ABSTRACT

This study examines the gender dimension to housing poverty in urban settings and is a case study from Chitungwiza, a dormitory town located 30km south of Harare, the capital city of Zimbabwe. In the gendered housing crisis of Chitungwiza, low-income households, and women in particular, are at the receiving end of the housing poverty that is evident there. Thus, this study takes a course that primarily focuses on people's social constructions of housing and poverty and the impact that these constructions have on their socio – economic and political status. The study mainly examines gender equality as a key variable in the success or failure of housing interventions. It assesses how improved access to housing is a key variable in women empowerment and determines who makes the decisions about the type of house/dwelling to be rented or acquired within a household, and who benefits, how women cope with their housing problems, and how gender mainstreaming influences policy-making to ensure the participation of women in the production and distribution of housing. The study is mainly qualitative and largely characterised by case and narrative study research design approaches. Specific data collection tools included extensive documentary analysis (reports, policy and legislative documents); household survey (involving 10 conveniently selected households from Chitungwiza with which a semi-structured questionnaire was used). It also used a focus group discussion of 10 participants from the Chitungwiza Community and four key informant interviews with purposefully selected officials from the Chitungwiza Town Council, Ministry of Local Government, Public Works and National Housing, Ministry of Women's Affairs, Gender and Community Development and the Ministry of Environment, Water and Climate. It is noted that the community suffers from the socio-economic and environmental pressures surrounding them. These pressures are perpetuated by such phenomena as the history of the place, income levels among urban

dwellers, the lack of defined and clear-cut policies and commitment by institutions towards the creation of sustainable housing and livelihoods. The study recommends inclusion and participation of community members in development projects and local and national policy formulation and implementation.

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ABBREVIATIONS

CEDAW	Convention on the Discrimination against Women
CHITREST	Chitungwiza Residents Association
CRC	Convention on the Rights of Children
EMA	Environmental Management Agency
ESAP	Economic Structural Adjustment Programme
GAD	Gender and Development
GoZ	Government of Zimbabwe
ICESCR	International Convention on Economic and Cultural Rights
ILO	International Labour Organisation
IMF	International Monetary Fund
MDGs	Millennium Development Goals
MoEWC	Ministry of Environment, Water and Climate
MoJLPA	Ministry of Justice, Legal and Parliamentary Affairs
MoLGPWNH	Ministry of Local Government, Public Works and National Housing
MoWAGCD	Ministry of Women Affairs, Gender and Community Development
NGO	Non-Governmental Organisation
OHCHR	United Nations Commission for Human Rights
SAPs	Structural Adjustment Programmes
SDGs	Sustainable Development Goals
UN	United Nations
UNCHS	United Nations Conference on Human Settlements
UNCHS	United Nations Centre for Human Settlements
UNDP	United Nations Development Programme
UNECD	United Nations Conference on Environment and Development

UNHABITAT	United Nations Human Settlement Programme
WCED	World Commission on Environment and Development
ZINHACO	Zimbabwe Association for National Housing Cooperatives
ZESA	Zimbabwe Electricity Supply Authority
ZETDC	Zimbabwe Electricity Transmission and Distribution Company
ZIM-ASSET	Zimbabwe Agenda for Sustainable Socio-Economic Transformation

CHAPTER 1: SOCIO-ECONOMIC DETERMINANTS OF URBAN HOUSING POVERTY: THE PROBLEM AND ITS CONTEXT

This study examines the in the low-income economic class neighbourhood of Chitungwiza in Harare, Zimbabwe. Chitungwiza is a dormitory town located 30km south of Harare, which was established in the 1970s to cater for African worker's housing needs during the colonial era of Rhodesia. Over time the population of Chitungwiza increased so significantly that there was soon a waiting list. The waiting list was a reflection that there was no correspondence between the numbers of residents and available housing. To this day the Chitungwiza housing waiting list continues to be a problem and in this situation woman are the most affected in terms of housing poverty. In Zimbabwe, the provision of housing is one of the most critical issues of government social policy especially after Independence in 1980. The government is confronted with keeping pace with the demand for low-income housing. To deal with this problem government introduced the low-income urban housing policy in 2013. This study examines the determinants and dimensions of the fragility of the claim of the poor to the right of housing from a gender perspective with emphasis on inadequate state funding and poverty. This study examines the various government policies and their implications on the urban poor of Zimbabwe. This Chapter presents the background to the study, the problem, the significance of the study and other related issues.

Domestic shelter is an important basic need in all societies. According to the United Nations Conference on Human Settlements (UNCHS, 2000), it is an essential component of the foundation needed by every individual to participate fully in society. In most urban areas in Zimbabwe, there is a critical shortage of housing and the backlog continues to increase with the most affected people being the low-

income earners (Kamete, 2006). This has given rise to illegal makeshift houses in urban areas. The demand for housing is but one aspect of the problem. A related and equally problematic issue is affordability. At Independence in 1980, the Zimbabwean government inherited, although it subsequently made minor adjustments to suit new policy orientations, an urban planning system which was drawn along racial lines (Chigara *et al.*, 2013). Whites lived in areas that were well-developed, with houses built and financed by the private sector while the blacks lived in areas with mostly public sector housing. Both the public and the private sectors can therefore be said to have contributed to the provision of housing in the country both before and after independence. However, before independence private sector involvement was primarily in the field of providing finance through building societies for individual purchase, and the construction of new housing was limited to the high-income group (Kamete, 2006). Drakakis-Smith (2000) states that during the colonial era blacks were only allowed in the urban areas on a temporary basis and this was enforced legally through the Land Apportionment Act (Number 30 of 1930) which divided the country into African (black) and European (White) areas. Blacks were obliged by circumstances to come to town only to work and then later retire to their rural homes. Indeed, the Urban Areas Accommodation and Registration Act (Number 6 of 1946) stipulated that only employed blacks could be allowed in towns and cities. This Act allowed the local authorities to set aside urban locations for working Africans and required that employers accommodate their workers within their premises (Musekiwa, 1995).

 The type of housing provided initially was in the form of hostels or servants' quarters within the employer's residence. The lack of access to decent housing did not seem to have any significant bearing on the pace of urbanisation; people still migrated to the urban areas. This exacerbated the housing problem and thus led to tremendous pressure on the colonial government which found it increasingly difficult to

uphold these Acts. The major task of the post-independence government was to come up with specific policies and strategies to redress the inequalities in the provision of housing and satisfy the aspirations of the people in the urban areas.

Housing is a very crucial factor in development and as such, many issues have been raised on the subject (UNHABIT 2010). However, housing is not just the physical construction of dwelling units but it performs three important functions namely the material function in terms of shelter provision, symbolic function in terms of status or social class and the external function which refers to the strategic location of housing in geographical space (Owen, 2000; Griffin, 2001). This indicates that housing studies can take many dimensions. Shortage of housing is one area of study that has been debated extensively. Hall (2000) has revealed that the increase in the shortage of housing in Zimbabwe was due to the following:

☐ The removal of influx control laws in 1980 leading to families reuniting with migrant workers in town.

☐ Migration into urban areas due to perceived opportunities for income and employment

☐ The insecurity of landlessness and drought in rural areas, leading to migration to urban areas as a poverty alleviation strategy (Hall, 2000).

The foregoing issues also affected Chitungwiza. Chitungwiza is the largest high-density suburb in Zimbabwe, it is popularly known for its hospital named the Chitungwiza Central Hospital which is in Zengeza 4. Chitungwiza came into existence in the late 1970s with most black people who stayed in oldest high-density towns like Mbare and Highfield migrating to Chitungwiza. Chitungwiza has several suburbs. The oldest of the suburbs is St Mary's which is divided into two sections, Manyame Park (New St Mary's) and Old St Mary's, St Mary's is popularly known for being the oldest suburb in what is colloquially

known as Chitown referring to Chitungwiza Town. There is Zengeza, which is divided into 5 sections i.e. Zengeza 1, 2, 3, 4 and 5. Zengeza 4 being relatively the largest section. There is also Seke another suburb located in Chitown and it is divided into many sections i.e. Unit A, B, C, D, E, F, G, H, J, K, L, M, N, O AND P. There is a shopping mall in Chitungwiza which is located between Seke (Unit D) and Zengeza (Zengeza 4) it is popularly known as Chitungwiza Town Centre. Some of the popular shopping centres in Chitungwiza include Makoni, Chikwanha, PaGomba, Pazvido, PaJambanja, Chigovanyika, Huruyadzo, PaDaddy, Unit J shopping centre, Zengeza 2 shopping centre.

Fig. 1.1 Chitungwiza Town Map *(Google Maps, 2016)*

Women from urban areas and low-income households in Zimbabwe, and especially Chitungwiza, are at the receiving end of housing poverty and the gender dimension to this crisis. Although men

undoubtedly dominate in housing development in Chitungwiza, some women do engage in the development. Conversely, many men and most of women do not participate in urban housing development. Engagement in urban housing development could, therefore, be influenced by several factors not least of which is gender although gender may singularly or in varying combinations interact with other socio-institutional phenomena such as marital status and age income, educational level and household structure in influencing the extent of men's and women's engagement in urban housing development. Similarly, gender and other socio-institutional phenomena may be critical in influencing men's and women's family connections, social contacts, economic capacities, culturally determined levels of support and political connections. The receiving end of housing poverty and the gender dimension to this crisis. Although men undoubtedly dominate in housing development in Chitungwiza, some women do engage in the development. Conversely, many men and most of women do not participate in urban housing development. Engagement in urban housing development could, therefore, be influenced by several factors not least of which is gender, although gender may singularly or in varying combinations interact with other socio-institutional phenomena such as marital status and age income, educational level and household structure in influencing the extent of men's and women's engagement in urban housing development. Similarly, gender and other socio-institutional phenomena may be critical in influencing men and women's family connections, social contacts, economic capacities, culturally determined levels of support and political connections.

The objectives of the study are to:
1) assess strategies to reduce the gender disparities in housing policy making to ensure good governance, gender balance and the participation of women in the distribution of housing;

2) examine the challenges that women facing accessing to housing as a key variable in women's gender empowerment;
3) assess the sources of influence on the decisions about the type of house people build or acquire
4) determine if gender equality is a key variable in the success or failure of housing initiatives; and
5) assess ways through which women cope with housing problems.

The research questions are:
a) How is gender equality a key variable in the success or failure of housing initiatives?
b) How is improved access to housing is a key variable in women's/gender empowerment?
c) Who makes the decisions about the type of house to be acquired?
d) How do women cope with housing challenges?
e) What are the implications of current housing policies on gender equality?

The Basic Needs Approach is used as the theoretical framework for this study. This approach is usually considered to have been first formulated by a United Nations International Labour Organization (ILO) publication in 1976. While its exponents have varied in emphasis, there is a broad consensus among them that a key component of the strategy is the understanding of development as not only implying economic growth but also persistent and measurable social improvements for the poor and resource-weak groups in society (Preston, 1997). Principally, these must be improvements of the range of poverty associated symptoms listed in section ii above. Such improvements would constitute the provision of basic needs and help the poor to exit the vicious circle of poverty. The proponents of the BNS are generally agreed that, fundamentally, three sets of needs

qualify as basic. These are, firstly, the need for food, shelter, clothes and other necessities of daily life; secondly, access to public services such as drinking water, sanitation, health and education; and thirdly, participation in, and ability to exert influence on, community and national political decision making (Martinussen, 1997). These sets of needs were not all included in the ILO formulation but developed gradually. One addition to the initial ILO formulation was the Cocoyoc Declaration. And accepting the ILO definition of human basic needs, this declaration acknowledged the satisfaction of social, political and cultural needs as the purpose of development:

> According to the Declaration, "Development should not be limited to the satisfaction of basic needs. There are other needs, other goals, and other values. Development includes freedom of expression and impression, the right to give and to receive ideas and stimulus. There is a deep social need to participate in shaping the basis of one's own existence, and to make some contribution to the fashioning of the world's future. Above all, development includes the right to work, by which we mean not simply having a job but finding self-realization in work, the right not to be alienated through production processes that use human beings simply as tools" (UN, 1974)

It seems to us then that the real value in the need to participate in, and influence, local community and national political decision making8 seems to be instrumental, in that the satisfaction of this need serves as a condition for the satisfaction of the other two needs. This is because the ability to influence decisions that affect one's livelihood is likely to address factors which work, in a mutually reinforcing manner, to keep people in the poverty trap. Martinussen (1997), lists three such factors. According to him, the poor remain thus trapped because firstly, they lack the necessary economic resources to change the mechanisms that keep them in extreme poverty. Secondly, in spite of their large numbers, they have very few opportunities to influence and affect decision making within the political system, even in a democracy, and have no access at all to the centres of power in the corporate world. Thirdly, the poor are divided into several distinct social groups. This

makes it difficult for them to act collectively and to organize themselves politically. In view of the above, most proponents of the BNS consider cooperation with the poor in development planning and implementation pivotal for the satisfaction of their basic needs (Martinussen, 1991).

According to the United Nations Conference on Environment and Development, Rio de Janeiro, 1992, Agenda 21, section 7.6, the overall human settlement objective is to improve the social, economic and environmental quality of human settlements and the living and working environments of all people, in particular the urban and rural poor. Such improvement should be based on technical cooperation activities, partnerships among the public, private and community sectors and participation in the decision-making process by community groups and special interest groups such as women, indigenous people, the elderly and the disabled. These approaches should form the core principles of national settlement strategies. Shelter is a basic need hence the use of the Basic Needs Approach. This theory arose after the recognition that development is not all about economic growth. However, development was defined in terms of economic growth and development theories were centred on the economic factor and ignored the welfare of citizens. The emergence of the Basic Needs Approach theory was mainly premised on economic development only such as the modernization theory, neo-liberalist theory and the world systems approach to development which had left many people lacking the basics such as housing.

Stewart (1995) states that besides food, security and safety, people need adequate shelter as part of the physical needs that must be satisfied to ensure their healthy survival. Moreover, the Habitat Agenda, a global strategy on human settlements that was adopted by all national governments in Istanbul Turkey in 1996, recognises

housing as a basic need and human right (UNCHS, 2000). Therefore, housing is taken as a basic need and a human right in this study.

The importance of this study stems from its attempt to explore and contribute to the existing knowledge on the determinants and dimensions of urban housing poverty. The study is also critical because it is meant to enhance knowledge on urban housing poverty especially in the Zimbabwean context. The study is also likely to provide such information as will fill some existing knowledge gaps thereby contributing towards the generation of new insights that are defined socially, economically, politically and culturally and are situation-based and context- specific. This study explains the dimensions and determinants of housing poverty from a gender perspective with a view to producing convincing discourse which policy-makers, local municipal authorities, the private sector and the government and those in gender and community development can draw lessons. As well, this study, through the insights it produces, can also be of benefit the residents of Chitungwiza especially women, councillors and various other communities with similar challenges in Zimbabwe.

The assumptions of this study are that there is a gendered dimension to housing poverty in Zimbabwe's urban areas. The prevalence and dimension of urban poverty poses a major challenge to the public especially women and that, formulation, implementation and the follow-up of government policies and plans are desolate. An important trend during the last decade has been the increasing interest in housing cooperatives and other housing initiatives but these efforts were unsuccessful because the urban poor especially women had income levels too low to be able to participate in these initiatives and other factors such as access, control, conscientisation and welfare of women and girls.

Definition of Terms

Gender - Gender is not sex, it is not a biological difference. According to Longwe and Clark 1994, Gender is defined as a social construct, it is how society views and judges' men and women differently. Thus, gender is the different roles of men and women in society for instance their roles in the household, in the family, in the community, in society and within culture and expectations based on those roles.

Gender Equality – according to Teberg (2011), gender equality is commonly defined as a social order in which women and men share the same opportunities and enjoy full participation in the social, cultural, political, legal and economic arena, to include both the public and domestic realms. In other words, there are no limiting levels of participation, no constraints placed on either men or women due to socio-cultural constructs or expectations and no consequences for pursuing goals and ambitions in any other areas.

Gender Equity – it entails the steps, set of actions, attitudes and assumptions that provide equal opportunities in the progress towards gender equality.

Poverty - poverty is a multidimensional social phenomenon and its causes vary by gender, age, culture, and other social and economic contexts. Armatyr Sen defined poverty as the lack of what one needs to live within a society. In the broadest sense, it means survival but also contribution and participation to social daily activities.

Housing poverty - Listokin *et al.* (2007) have defined housing as a permanent structure for human habitation. It is also referred to as the house and defined as a home, building or structure that is a dwelling or place for habitation by human beings. The term "house" includes many kinds of dwellings, ranging from rudimentary huts to free standing individual structures. Williams (2007) refers to it as a dwelling place, constructed as a home for one or more persons.

Housing Policy - A policy is a principle or rule to guide decisions and achieve rational outcomes. It may also refer to the process of making important organizational decisions, including the identification of different alternatives such as programs or spending priorities, and choosing among them on the basis of the impact they will have. Policies can be understood as political, management, financial, and administrative mechanisms arranged to reach explicit goals. Agbola and Alabi (2000) also defined it as a plan of action, a statement of aim and ideas. Housing policy is thus a guideline provided by government which is aimed at meeting the housing need and demand of the people through a set of appropriate strategies including fiscal, institutional, legal and regulatory frameworks (Agbola, 1998).

Sustainable Development - The term "Sustainable development" has been given some prominence by the World Commission on Environment and Development (WCED), in its 1987 report entitled, "Our Common future". The Commission defined it as "the development that meets the needs of the present without compromising the ability of future generation to meet their own needs".

Urban Governance - The United Nations Development Programme (UNDP) has defined governance as:

> "*The exercise of political, economic and administrative authority in the management of a country's affairs at all levels. It comprises the mechanisms, processes and institutions, through which citizens and groups articulate their interests, exercise their legal rights, meet their obligations and mediate their differences*".

In another contribution, Aluko (2010) defines governance as the act or process of governing a nation, state, or legal entity. It is the activity of governing a country, controlling, ruling, managing, regulating, influencing, or directing a place. Governance recognizes that power exists inside and outside the formal authority and institutions of government.

This study is only delimited to a Gendered Perspective on Housing Poverty in Zimbabwe using the Longwe Method/Women's Empowerment analytical framework. This framework helps to think through what women's empowerment and equality between women and men means in practice, and the extent to which an intervention is supporting women's empowerment (Longwe and Clark, 1994).

The Longwe framework focuses on identifying women's special needs, women's gender concerns (gender gaps, gender discrimination, and gender subordination), categorised as welfare (basic needs), access (to resources), conscientise (what people think and feel), participation (Longwe and Clark 1994. This study focuses on Chitungwiza in Harare, Zimbabwe. The choice of this study sites was largely determined by the fact that it is a central position, where people converge from all corners of Zimbabwe. It follows that a population sample from Chitungwiza will also be a representative sample of the whole of Zimbabwe to some extent. The selection of the Chitungwiza a study site was also determined by the fact that, the researcher has easy

access to the town hence easy access to respondents is guaranteed given that most people in this community are subject to housing poverty.

This study is only delimited to a Gendered Perspective on Housing Poverty in Zimbabwe. This study focuses on Chitungwiza in Harare, Zimbabwe. The choice of site for this study was largely determined by the fact that it is a central position, where people converge from all corners of Zimbabwe. To an extent Chitungwiza is a microcosm of Zimbabwe. Therefore, a population sample from Chitungwiza is a credible representative sample of the whole of Zimbabwe. The selection of Chitungwiza as a study site was also determined by the fact that, the researcher has easy access to the town. In addition, easy access to respondents is guaranteed by the numbers of people subject to housing poverty in this community.

The study encountered the following limitations:
- The researcher had no ample time to interview the respondents since the student is a fulltime employee at the University of Zimbabwe. However, the researcher countered the limitation by conducting the interviews during weekends.
- During data gathering views of both men and women in the community, were that gender is not clearly understood but is stigmatised as women's issues and problems and due to a strong patriarchal society and culture. The researcher used her communication and public relations skills and observing the culture of the community to encourage the men to participate.
- Respondents were not comfortable to discuss issues on housing since it has been a hot issue which has been politicised. However, the researcher had to be tactical in interviewing the respondents by use of communication skills, thus leading the respondents into discussing the issues without raising any alarm.

- The respondents were not keen on using the English language since they would find it difficult to answer the questions adequately, hence the need to elaborate and use of the local Shona language had to be done by the researcher.

The chapter highlighted aspects of the background of the study, statement of the problem, significance analysis of the study's assumptions in relation to the research topic and examined the gendered perspective on housing poverty in Zimbabwe, a case study of from Chitungwiza. The next chapter will focus on literature review.

CHAPTER 2: LITERATURE REVIEW

This chapter reviews the existing body of literature on gender perspectives on housing poverty in Zimbabwe. The first part highlights the conceptual and theoretical framework. The chapter also reviews how improved access to housing is a key variable in women's empowerment and in gender equality and is also a key variable in the success or failure of housing initiatives, the gender disparities in housing policy making to ensure good governance. The issues of gender balance and the participation of women in the distribution of housing and in the making of decisions about the type of house that should be acquired are pertinent questions as are questions about who benefits the most and how women cope with housing problems.

Fig 2.1 The Longwe/ Women Empowerment Gender Analysis Framework *(Longwe and Clarke, 1994)*

The Longwe framework helps think through what women's empowerment and equality between women and men means in practice. It also helps determine the extent to which an intervention is supporting women's empowerment. Longwe (1994) characterises

development as being concerned with enabling people to take charge of their own lives. This framework is explicit that gender equality is not about lack of productivity or resources but about oppression and exploitation.

The Longwe framework focuses on identifying, *Women's special needs* due to their different sexual and reproductive roles (what Moser calls women's practical gender needs). *Gender issues/Women's gender concerns* arise when gender roles (arising from the customs and traditions of societies, not due to biological difference) involve unequal burdens of work and unequal distribution of resources and this is recognised as undesirable or unjust (what Moser calls women's strategic gender needs). *Gender gaps* arise where the division into gender roles brings with it inequalities in the amount of work input, or the benefit received. *Gender discrimination*, gender gaps originate and are maintained in any given society by systems of gender discrimination. Such discrimination against women is pervasive at the level of tradition and social practice. It is also supported by discrimination against women in official and government administrative practice, sometimes arising from discriminatory legislation. Gender discrimination means to give differential treatment to individuals on the grounds of their gender. In a patriarchal society this involves systematic and structural discrimination against women in the distribution of income, access to resources, and participation in decision-making. *Gender subordination*: gender discrimination is part of a patriarchal system of oppression, where males retain more power, and use this power to ensure women get most of the work and less of the benefits.

Development interventions need to address all five levels of gender inequality according to which women's gender concerns can be categorised as in the following levels:

Welfare is used in the Women's Empowerment Framework to refer to the gender gap between women and men in their material well-being. If a project were confined entirely to this welfare level, this would mean that women would be passive recipients of project benefits, since they would not be involved in the "higher" levels of empowerment which denote more active roles in the development process. Narrowing the gender gap in welfare is the ultimate objective in women's development, to which the process of empowerment must lead.

Access is the means or right to obtain services, products or commodities. Gender gaps in access to resources and services are one type of obstacle to women's development. Women's achievement of equality of access to resources and services is seen as an objective for women's equality; by the same token, women's mobilisation to achieve equality of access is an element in the process of empowerment.

Conscientisation means the process of becoming aware of the extent to which problems arise not so much from an individuals' inadequacies, but rather from the systematic discrimination against a social group which puts all members of the group at a disadvantage. In women's development, conscientisation, therefore, involves the process by which women collectively analyse and understand the gender discrimination they are up against. This is the basis for action to overcome and dismantle the obstacles which have been holding them back. Through conscientisation, men and women come to understand the nature of the obstacles they face, and the need to mobilise for collective action. The process of discussion and understanding of common problems is a critical phase, for it enables and motivates men and women to move from being mere beneficiaries to being actors and active participants in their own development. Conscientisation involves the identification of disparities and the analysis of their underlying causes.

Participation is used by the Women's Empowerment Framework to denote having a share and taking part in decision-making. The Framework sees gender equality in decision-making as one of the essential aspects of women's empowerment - and defines participation as being concerned with collective participation in decision making, a process integrated with conscientisation:

Control means the ability to direct, or to influence events so that one's own interests are protected. The Women's Empowerment Framework recognises this as the "highest" aspect of women's development - where women ensure that resources and benefits are distributed so that men and women get equal shares. Whereas conscientisation and participation are essential to the process of women's empowerment, it is only gender equality in control which provides the outcome.

The UN Habitat's Agenda III states that the goal of gender equality in human settlements development is:

- Integrating gender perspectives in human settlements related legislation, policies, programmes and projects through the application of gender-sensitive analysis;
- Developing conceptual and practical methodologies for incorporating gender perspectives in human settlements planning, development and evaluation, including the development of indicators;
- Collecting, analysing and disseminating gender-disaggregated data and information on human settlements issues, including statistical means that recognize and make visible the unremunerated work of women, for use in policy and programme planning and implementation;
- Integrating a gender perspective in the design and implementation of environmentally sound and sustainable resource management mechanisms, production techniques and infrastructure development in rural and urban areas;

Formulating and strengthening policies and practices to promote the full and equal participation of women in human settlements planning and decision-making.
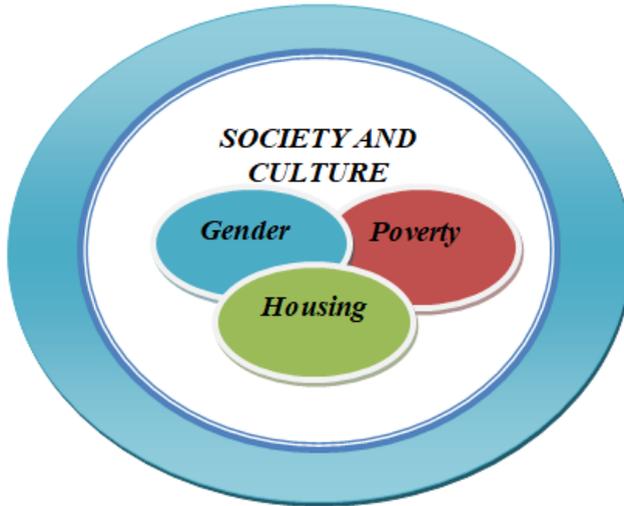
Figure 2.2 Conceptual Framework on the gender perspective of housing poverty

The figure 2.2 above illustrates the nexus between gender, poverty and housing and urges the need for an effective policy framework. The process of economic development has three phases which can be distinguished (but not separated) thus 'Optimization- improvement-renewal'. In each of these phases specific interactions between gender, poverty and housing can be recognized. However, innovations can accelerate or decelerate the process of sustainable development as it can have positive and negative impacts to the socio-economic status of people. Sustainable housing requires a strong supporting institutional (policy) framework to accelerate and integrate the process of development.

The purpose of this study was to clearly illustrate that the efficient supply of housing is closely associated with policies, delivery systems on land, infrastructure services, finance, the construction industry and building material supply. The existence of inappropriate regulations and inefficient planning systems can also cause havoc with housing supply for the poor majority, thus the housing policy for people living in poverty has a multi-objective and multi- institutional relevance (UNCHS- GSS 2000). Housing, being a location specific activity, the Government especially local government is considered as a key and the most important factor in the process of housing delivery or rather in facilitating the people to house themselves (Ebsen, C and Ramboll, B 2000). An integrated policy and gender sensitive framework is essential to co-ordinate the activities of all the actors to create a 'pull' from the side of beneficiaries rather than a 'push' from the authorities. At strategic level, sustainable development principles and approaches should be integrated into policy strategies and the planning process. This is inevitable for an efficient working of the implementation systems, optimizing limited resources and integrating the various actors to achieve sustainable- affordable housing.

Gender identities and gender relations are critical aspects of culture because they shape the way daily life is lived in the family, but also in the wider community and the workplace. Gender functions as an organizing principle for society because of the cultural meanings given to being male or female. This is evident in the roles that men and women do in both the household and in the wider community – and cultural explanations of why this should be so. The patterns and the explanations differ among societies and change over time. Poverty can be defined as the combination of uncertain or non-existent income and a lack of access to the resources needed to ensure sustainable living conditions. It often goes together with hunger, malnourishment, poor health, high mortality and morbidity rates, insufficient education and precarious and unhealthy housing. There is an increasing feminization of poverty. Compared with men, women living below the poverty line

have a greater percentage than that of men. Women have borne the brunt of housing poverty hence while trying to cope with the impact of the crisis of this disparity; women are also desperately trying to manage their meagre resources.

Everyone has a fundamental human right to housing and this principle applies across the gender divide. Men and women should both benefit from application of the principle. Accordingly, when the right to housing is guaranteed everyone has access to a safe, secure, habitable, and affordable home with freedom from forced eviction. The government has an obligation to guarantee that everyone can exercise this right to live in security, peace, and dignity. This right must be provided to all persons irrespective of gender, income or access to economic resources. Critically, there are principles that are fundamental to the right to housing and are of particular relevance to the right to housing and these principles are shown in the diagram below:

Fig. 2.3 Housing as a Basic Need (*UNHABITAT, 2012)*

Security of Tenure: Residents should possess a degree of security of tenure that guarantees protection against forced evictions, harassment, and other threats, including predatory redevelopment and displacement *UNHABITAT 2012*. *Availability of Services, Materials, Facilities, and Infrastructure*: Housing must provide certain facilities essential for health, security, comfort, and nutrition. For instance, residents must have access to safe drinking water, heating and lighting, washing facilities, means of food storage, and sanitation, *(UNHABITAT 2012.)*. *Affordability*: Housing costs should be at such a level that the attainment and satisfaction of other basic needs are not threatened or compromised. For instance, one should not must choose between paying rent and buying food, *(UNHABITAT 2012)*. *Habitability/Decent and Safe Home*: Housing must provide residents adequate space that protects them from cold, damp, heat, rain, wind, or other threats to health; structural hazards; and disease, *(UNHABITAT 2012)..Accessibility*: Housing must be accessible to all, and disadvantaged and vulnerable groups must be accorded full access to housing resources, *(UNHABITAT 2012).Location*: Housing should not be built on polluted sites, or in immediate proximity to pollution sources that threaten the right to health of residents. The physical safety of residents must be guaranteed, as well. Additionally, housing must be in a location which allows access to employment options, health-care services, schools, child-care centres, and other social facilities, *(UNHABITAT 2012)*. Equality: Housing and housing policies must guarantee equality despite the different roles of men and women in society, *(UNHABITAT 2012)*.

According to Article 25 of the Universal Declaration of Human Rights; Article 11 of the International Covenant on Economic, Social and Cultural Rights; Article 27 of the Convention on the Rights of the Child, Article 5 of the Convention on the Elimination of All Forms of Racial Discrimination, and Article 14 of the Convention on the Elimination of All Forms of Discrimination Against Women housing is

a right for all. Hence, the need to ensure that both women and men have equal access to housing and that none is prejudiced due to their roles in society. This study, however, argues for the need to treat housing poverty as a state of emergency in Zimbabwe, particularly in Chitungwiza where there are disparities in access to housing. Zimbabwe's gender and housing disparities date back to the colonial era and the policies of the Rhodesia governments of the time. Prior to independence, indigenous Africans were regarded as temporary residents in urban areas. Permanent urban settlement was for the white settlers. Consequently, Africans who were destitute or had been made redundant in the formal sector was repatriated to their rural homes where it was conveniently believed they had a piece of land and relatives who could meet their social security needs. The mobility of African women was an unpredicted phenomenon (Barnes, 1999; Muchena, 1980) and how to deal with African women in urban areas became a problem for colonial policy because the Native Commissioners were at a loss as to how to apply their regulations and rules such as the 1889 Vagrancy Act and the Pass Consolidation Act of 1901 to women. The laws were applied to 'natives' who were defined as male and they also applied to urban areas only (Barnes 1999:97). Urban and rural men pleaded with the state to institute measures that would control female mobility into urban areas and in 1931, the Chief Native Commissioner took new initiatives to discourage women from entering the towns. Vagrancy laws were to be enforced strongly on women and lists of those 'Native Females Alleged to be Prostitutes' or those who earned a living by 'doubtful means' were compiled. The records were kept by the police.

The women were often rounded up and sent back to their rural areas. The state believed it was working in the best interests of native society as stated in one of its clauses in the1936 Natives Registration Act: "To safeguard Native Society, especially its womankind". Barnes (1999a) argues that this clause was used to maintain the patriarchal nature of

African society and to limit the influx of African women into urban areas by pretending to protect their morality in urban zones that were dominated by African men. This moratorium meant housing could only be allocated to males but the passing of new legislation much later made it possible for females who were assisted by their white employers. This was frowned upon by the African community as traditionally, it was unacceptable for a woman to own a house on her own. Despite all the measures put in place by colonial authorities, the more controlling the system became, the more the women flooded the urban areas and resisted their deportation to rural areas by simply returning again (Barnes 1999a). Therefore, a house in town did not guarantee security, and this then eroded the little space that had been carved out for the urban Africans.

Legislative measures such as the Vagrancy Act (1960), the Pass Laws, the provision of single accommodation for workers and the controlled lodger system implemented in 1955 effectively slowed down the rate of urbanization. Municipalities also kept registers of all the new arrivals in town, and those looking for employment, in an attempt to weed out illegal immigrants. Urban poverty prior to independence was characterised by malnutrition, poor and unacceptable housing conditions, poor sanitation and low wages. However, because of the measures that were in place to contain the rate of urbanisation and the repatriation of Africans to their rural homes, poverty was to some extent shifted to the rural areas. When urban existence became a problem most Africans relocated to their rural homes where extended family support structures would shoulder the burden of providing for their welfare needs. Therefore, throughout the colonial era, it was conveniently believed that poverty had not reached unacceptable levels, for information on its extent was deliberately not documented. With the advent of independence, the floodgates were opened as most of the restrictions to the migration of indigenous people to urban areas were removed. Consequently, there was a massive movement of

people from rural areas to urban areas. This was in an attempt to escape from rural poverty as the successive colonial regimes neglected the development of rural areas. At the time of independence urban poverty had become institutionalized.

Urbanization occurred at a very fast pace, far exceeding the rate of industrialization. The population in Harare was estimated to be increasing by between 5-6% and that of Bulawayo by between 6-8% (population Census, 1992). This led to overstretched infrastructure, straining of social services, unemployment and an acute shortage of housing. Owing to inadequate resources to fund the expanded social services (free primary education and health for the poor) and an economy that was performing badly, Zimbabwe was forced to adopt the Economic Structural Adjustment Programme towards the end of 1990. According to the Government of Zimbabwe (1991) the aim of the adjustment programme was to stimulate investment, thereby enabling the economy to achieve higher levels of economic growth. Although the first phase of structural adjustment in some cases resulted in some qualitative improvements in the standards of living, in other ways it worsened urban poverty.

City life can present conditions of overcrowded living, congestion, unemployment, lack of social and community networks, stark inequalities, and crippling social problems such as crime and violence. Many of those who migrate benefit from the opportunities in urban areas, while others, often those with low skill levels, are generally left behind and find themselves struggling with the day-to-day challenges of city life. Many of the problems of urban poverty are rooted in a complexity of resource and capacity constraints, inadequate Government policies at both the central and local level, and a lack of planning for urban growth and management. Given the high growth projections for most cities in developing countries, the challenges of

urban poverty and more broadly of city management will only worsen in many places if not addressed more aggressively.

Urban society is economically heterogeneous and is also marked by social heterogeneity. Urban society comprises people whose social standings vary widely and who form different types of association based on factors such as neighbourhood, ethnicity, economic self-interest, mutual support or common beliefs or aspirations so that towns can be imagined as a complex patchwork of overlapping communities.

There are different survival strategies that are employed by urban dwellers to earn a living. The observation that has been made in the developing world is that most people in the cities are engaged in activities that appear to be busy work, but which are marginally productive activities. In the eyes of the Third World urbanite, making a living is a major problem. It is a daily struggle that provides little in return. The informal economy encompasses all economic activities pursued without the sanction of the authorities and whose activities are not recorded in the national accounts. The livelihood activities range from self-employment, casual labour, regular labour and working children. The link between globalisation and poverty which also has implications on urbanites has escalated the gender imbalance of housing poverty, with women being the casualties. Structural Adjustment Programmes (SAPs) were instituted in many countries because of severe economic crisis in the Third World and hit urban workers very hard. Large scale layoffs especially in the public sector and abrupt abolition of subsidies entailed large increases in the price of food, transport and housing. Globalisation which is part of neo-liberal philosophy brings about packages which see many governments removing subsidies from housing. People no longer anticipate any help from governments and there are no lower interest rates from the banks. The need for local adaptation and initiation is being neglected.

In many instances beneficiaries see little or no benefit from housing schemes. In Ghana in 2001 the IMF demanded certain conditions for their loans. The IMF emphasized full cost recovery in public utility. There was to be no subsidy provision.

In recent times and at present, urban poverty alleviation has become a major concern. Some of the main reasons for this include the declining living conditions of the urban poor. In addition, decreased employment opportunities, the decline in real wages, rising food and fuel prices and acute housing shortages all are manifestations of the falling socio-economic conditions of the urban poor, especially the women. Although there are numerous definitions of poverty, a common thread which runs through these conceptualizations is the view that poverty is evidently a multidimensional phenomenon with complex linkages. Muzaale (1986) describes poverty as more than just a physiological phenomenon denoting a lack of necessities like food, health, shelter and clothing. Poverty is also a state of deprivation and powerlessness, where the poor are exploited and denied participation in decision-making in matters that intimately affect them.

Muzaale's definition of poverty is consistent with that of the 1997 Human Development Report quoted in Kaliyati (1998) which articulates three perspectives of poverty. These are the *income* perspective which makes use of a poverty datum line, below which (income) one is poor. The second is the *basic needs* perspective which considers the inability to meet the necessities of life as poverty. In this respect, housing is one of the basic needs. Yet another definition is the *capability* perspective which regards powerlessness and the consequent inability to satisfy basic needs as poverty.

Poverty can also be conceptualized in physiological and sociological terms. In such a case we speak of *absolute* and *relative* poverty. Absolute poverty is an extreme form of human deprivation where

basic needs such as food, clothing and shelter are unmet. Situations where individuals or groups in society are unable to meet the standard of living taken for granted by others in that society are referred to as relative poverty. It is important to point out at this stage that absolute poverty aptly describes the socioeconomic status of most of the people in Zimbabwe's cities. Most women sell goods from makeshift stalls and are involved in urban agriculture. They also live in poor quality houses. The strategies used to avoid poverty include working longer hours and having children engaging in income-earning activities. Many urban dwellers in most cities at one time or another engage in urban farming, mostly using "idle" land and even do market gardening.

Today, gender is finally at the centre of development policies, after three decades of struggle. Since 1975, when the World Conference of the International Women's Year was held in Mexico City, the discourse on women's advancement and its relation to the development process has evolved. Essentially, it has shifted in focus from the intellectual and political approach of "women in development" (WID) to the new approach of "gender and development" (GAD). More recently "gender mainstreaming" has emerged as a strategy to promote gender equality and this, in most developing countries, mainly starts in the urban areas.

Gender equality and the empowerment of women are critical dimensions of the United Nations Development Programme's efforts to help meet the overarching goal of halving world poverty by 2015 and housing poverty is a critical area which will accelerate the achievement of this goal. Despite substantial obstacles, women decision-makers in developing countries have already begun to put a distinctive stamp on governance mechanisms, institutions and broader political debates. Gender inequality exists in all societies and at all levels of society. Participation and civic engagement are critical

determinants of good governance, a concept which addresses issues of social equity and political legitimacy and not merely the efficient management of infrastructure such as housing and services. The different ways in which women and men participate in and benefit from urban governance are significantly shaped by prevailing constructions of gender, whose norms, expectations and institutional expressions constrain women's access to the social and economic, and thus political, resources of the city especially housing and its amenities.

However, most societies ascribe roles and responsibilities to women and men differentially but fail to value, or even account for, the crucial contributions women make to household and community maintenance. Ironically, such social reproduction allows little time or, in some cases, permission for women to participate in civic life in ways which help them to determine their own lives. Women and men experience city life differently due to their different roles and activities, and women's needs are seldom represented in policy or planning, it is essential that these interests are now actively advanced (Beall, 1996: 2).

Urban women, while generally sharing specific gender interests arising from a common set of responsibilities and roles, constitute a fairly diverse group. There are elderly women, working women and women whose major responsibility is in the domestic sphere. There are also women who balance multiple roles at the same time. Poor women living in slums and low resource areas face disadvantages, which are very different from those faced by women from middle class families. Slum dwellers also experience an unequal level of service; women are doubly disadvantaged from poor access. Cities, especially large urban areas also have more numbers of women headed households, single women living by themselves, professional women who need to travel, etc., and urban development planning must respond to the needs of these diverse groups (Beall, 1996).

Experience has shown that women not only bear the brunt of poverty, but their empowerment is a precondition for its reduction. Issues that affect women are not static, as the roles of women and men in different societies around the world are constantly shifting, especially recently because of economic globalization, hence their crucial participation in housing initiatives since they are the most affected by housing poverty. Although women's contribution in today's societies is essential and indisputable, nowhere is their status on a par with men's. Women are a vulnerable group in all areas. With respect to violence, the evidence is revealing and irrevocable. Not only are women particularly affected by many forms of violence, but most often these happen inside what should be the most secure of environments; their own homes. As the United Nations Development Programme's annual Human Development Report (1995) commented: "In no society are women secure or treated as equal to men. Personal insecurity shadows them from cradle to grave… From childhood through adulthood, they are abused because of their gender". Moreover, the social context would generally appear to encourage violence against women.

Cultural practices and the patriarchal system governing modern societies, define women's needs in accordance to men's. Consequently, and are subordinate to them. More than half the world's population will be living in cities by the year 2025. The increasing urbanization of populations in the South is triggering rapid changes in living conditions and social relations, especially between the genders. Disadvantaged urban women bear much of the brunt of the problems stemming from the current thrust of development: environmental degradation and feminization of poverty are parallel yet interrelated processes.

Given that they are already struggling with city management and governance, the question for developing countries is how they are going to cope with an urban population that is set to rise. Another

pertinent question concerns the efficacy of analysing present-day situations and whether or not they can serve as a source of the ideas and inspiration needed to restore cities to their role as catalysts of progress, prosperity and fulfilment. It is also instructive to determine the inputs that the analysis of urban grass-roots movements, most of whose active members are women, can offer urban policy-makers and managers. Urbanization weakens the importance of the family unit as it increases the number of working women. Family status represents the fact that most moves people make within metro areas depends on the stage of the life cycle the household is going through (Ngwerume 2014).

The Ministry of Local Government has housing policies that are being implemented in all urban councils in Zimbabwe such as the pay for your stand servicing scheme which stipulates that individuals pay for the intrinsic land value and pay for the servicing of that land. This was because the council no longer has the capital to service the land. As from 1980, the government has had an ambition for the low-income earners to have decent shelter as a basic human right hence the introduction of housing co-operatives in terms of the Co-operative Act chapter 24:5. However it fell far short on the delivery and implementation aspect. In 2000 the government approved a national housing policy where the vision was to ensure that every household would have access to permanent residential structures. The government states that 30% of building stands should be allocated to housing co-operatives who constitute the poor urban, 10% to civil servants 10%, to private developers and 50% to the local authority. This is in line with the government housing policy which provides for local authorities to be responsible for the provision of decent accommodation to their ratepayers (Director's forum, 2011). However, the fees and levies charged are quite high for any urban dweller who include both women and men, though most women bear the brunt of poverty much more than men.

The right to adequate housing is linked to the promulgation of the 1948 Universal Declaration of Human Rights (United Nations, 2008a; Kothari, 2008). In 1966 the International Covenant on Economic, Social and Cultural Rights (ICESCR) spelt out the need to pay particular attention and protection to the right to housing (Loewenstern &Moyo, 2003). The first United Nations Conference on Human Settlements of 1976 in Vancouver, Canada, recognised the role of 'self-help housing' in addressing housing rights. This was in accordance with the need to accommodate the growing urban population, especially the urban poor (UN Habitat-OHCHR, 2005). The 1979 Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), stressed equality in the rights between men and women, by ensuring equality of both sexes in the enjoyment of housing rights among other entitlements, while obliging states to take appropriate measures to modify and eliminate prejudices and other practices based on the idea of the inferiority of women and the superiority of men (Loewenstern &Moyo, 2003).

In 1981, the African Charter on Human and People's Rights established a system of rights that function within the institutional framework of the then Organization of African Unity (Africa Union) to critically contextualize housing rights defined as the right to freedom of residence; property, though not limited to the right to access public services (Moyo,2003). It recognizes the elimination of every form of discrimination against women and the protection of the rights of women and children as stipulated in the CEDAW and the Convention on the Rights of the Child. Furthermore, the 1989 Convention on the Rights of the Child (CRC) draws attention to the link between children's housing conditions to their emotional and social development (Kothari, 2008). In addition, the United Nations Conference on Environment and Development (UNCED) of1992 alternatively introduced the concept of Sustainable Development into planning through the Agenda 21 frameworks that promote liveable,

productive and inclusive cities, towns and villages (UN-Habitat, 2009). Its thrust is local level engagement between the local authority and its citizens, to promote the attainment of the right to participate in the governance of one's place of living (Mitchell, 2003; UN Millennium Project, 2005; United Nations, 2008b).

The outcomes of various international conferences, beginning with the United Nations Conference on Human Settlements (Istanbul, 1996) recognized housing as a basic human need (Kothari, 2008; Chaeruka 2009). While the Millennium Development Goals (MDGs) (2000) commit governments to addressing housing rights. The MDG corresponding to the housing being Goal number seven that addresses the environment. It manifests in the global norm of developing cities without slums.

International Law regards forced eviction as a human rights violation (Loewenstern and Moyo, 2003). Women in urban areas are prone to eviction in the event of a divorce or death of a spouse and in most instances failure to pay their rentals. However, authorities are urged first to consider feasible alternatives and second to adhere to good practice guidelines if eviction is necessary. According to UN Habitat (2009) this law recognizes people's rights to security of tenure and housing. It specifies that people affected should be: consulted before the decision to evict is taken; given adequate notice of when eviction will occur; provided information on the purpose for which land is required; provided with legal right to appeal and legal aid where appropriate; and provided with various rights if evicted, equitable compensation for lost assets, livelihoods and incomes. It is in the context of the outcomes of these international conventions that progress in translating globally defined ideals pertaining to housing rights from a gender perspective in Zimbabwe must be assessed. What follows is critique of the country's responsiveness to global norms and

its attempts towards institutionalizing housing rights in Zimbabwean legislative frameworks and practices.

The chapter reviewed literature on the conceptual framework, theoretical framework and the research questions in relation to the research topic. However, past research and its shortcomings was examined in relation to a gender perspective housing poverty. The next chapter presents   the research methodology that the study utilised.

CHAPTER 3: STUDY DESIGN AND METHODOLOGY

The purpose of this chapter is to present and introduce the research strategy and the empirical techniques applied. The chapter also defines the scope and limitations of the research design and situates the research amongst existing research traditions in the social sciences. Thus, shall present in sequence the research philosophy, research methodology approach, research design, population and sampling, research instruments, data collection procedures and data presentation and analysis.

Research philosophy can be defined as the development of the research background, knowledge and its nature (Saunders and Thornhill, 2007). Research philosophy is also defined with the help of a study paradigm. In the words of Cohen, Manion and Morrison (2000), a study paradigm is defined as a broad framework, which comprises perception, beliefs and understanding of several theories and practices. Research methodology is used to conduct a study. It can also be characterised as a precise procedure, which involves various steps through which a researcher creates a relationship between the research objectives and questions.

The word 'ontology' was first coined by Augusté Comte in 1865 who proposed that social phenomena can be studied scientifically. The positivist position assumes that there is truth out there and we need to have the proper methodologies to discover it. This position presumes the social world exists objectively and externally, that knowledge is valid only if it is based on observations of this external reality and that universal or general laws exist or that theoretical models can be developed that are

generalisable, can explain cause and effect relationships and which lend themselves to predicting outcomes (Flower, 2009).

Positivism is based upon values of reason, truth and validity and there is a focus purely on facts, gathered through direct observation and experience and measured empirically using quantitative methods and statistical analysis. It refers to the claims and assumptions that are made about the nature of social reality, claims about what exists, what it looks like, what units make it up and how these units interact with each other. In short, ontological assumptions are concerned with what we believe constitutes social reality (Blaikie, 2000). Positivists believe that the world is external to individuals (Carson *et al.*, 1988), and that there is an objective reality to any research of this phenomenon or condition regardless of the researcher's perspective or belief (Hudson, 1988), to research by selecting a study subject which has clear and appropriate hypotheses and adopt appropriate research methodology (Churchill, 1996).

Positivist researchers remain far from participants of research by creating a space, which is important in remaining emotionally neutral to make a clear distinction between reason and feeling (Carson *et al.*, 2001). They also maintain a clear distinction between science and personal experience and judgment and truth value. (Carson *et al.*, 2001). The aim of positivist researchers is to make time and context free generalizations. Positivist researchers think that is possible because it can explain human behaviour because of the real reasons that precede the temporary behaviour and researcher and his research on separate themes and do not affect each other (Hudson, 1988).

Accordingly, positivist researchers also try to remain detached from research participants by creating distance between themselves and the participants. This is an important step in remaining emotionally neutral to make a clear distinction between reason and feeling, and the relationship between science and personal experience. Researchers should seek positive objectivity and always use a rational and logical approach to research (Carson *et al.*, 2001; Hudson 1988).

Epistemology refers to the possible ways of gaining knowledge of social reality, whatever it is understood to be. It reflects the transitions that took place from the time Auguste Comte adopted the scientific approach to the study of social phenomena to the time that social scientists made a radical epistemological shift. This shift in paradigms is shown in figures Figure 3.1 shows the broad categories into which paradigms are fitted.
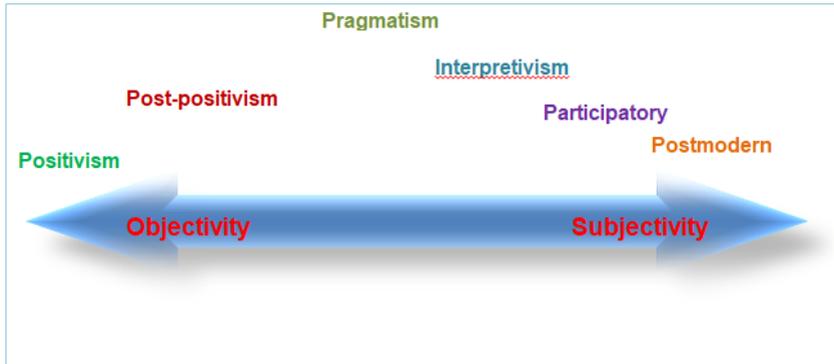
Figure 3.1: The Epistemological Continuum *(Carson et al., 2001)*

The position of interpretivism in relation to ontology and epistemology is that interpretivists believe that reality is multiple and relative (Hudson and Ozanne, 1988). Lincoln and Guba (1985) explain that these multiple realities also depend on other systems for meanings, which make it even more difficult to interpret in terms of fixed realities (Neuman, 2000). The knowledge acquired in this discipline is socially constructed rather than objectively determined (Carson *et al.*, 2001:5) and perceived (Hirschman, 1985, Berger and Luckman, 1967: 3, Hudson and Ozanne, 1988).

Interpretivists avoid rigid structural frameworks such as in positivist research and adopt a more personal and flexible research structure (Carson et al., 2001) receptive to capturing meanings in human interaction and making sense of what is perceived as reality (Carson *et*

al., 2001). They believe the researcher and his informants are interdependent and mutually interactive (Hudson and Ozanne, 1988). The interpretivist researcher enters the field with some sort of prior insight of the research context but assumes that this is insufficient in developing a fixed research design due to complex, multiple and unpredictable nature of what is perceived as reality (Hudson and Ozanne, 1988). The researcher remains open to new knowledge throughout the study and lets it develop with the help of informants. The use of such an emergent and collaborative approach is consistent with the interpretivist belief that humans have the ability to adapt, and that no one can gain prior knowledge of time and context bound social realities (Hudson and Ozanne, 1988). Therefore, the goal of interpretivist research is to understand and interpret the meanings in human behaviour rather than to generalize and predict causes and effects. For an interpretivist researcher it is important to understand motives, meanings, reasons and other subjective experiences which are time and context- bound. In this study the researcher bases her research on an epistemological interpretivist approach which assumes that humans are actively engaged in interpreting their social world and makes the following assumptions:

- Meanings are constructed by humans as they engage with the world they are interpreting.
- Humans make sense of the world based on their historical and social perspective. They seek to understand the context and then make an interpretation of what they find which is shaped by their own experiences and backgrounds. The basic generation of meaning is always social.

A qualitative interpretive research approach was adopted for this project. The qualitative approach breaks with traditional research methodology in that it does not focus on the production of objective and reproducible data but is concerned with meaning, and the way it informs subjective understanding of issues. Where quantitative

research primarily concerns itself with techniques and instruments of obtaining data in hypothesis testing, qualitative research is concerned with the meaning of experience, language and symbol. Qualitative approaches aim at enriching our understanding of human experience (Hollway and Jefferson, 2001).

Qualitative analysis emphasises the importance of the context of behaviour as it is influenced by historical, ecological, socio-economic, political, cultural and temporal conditions, and subsequent interpretation of the meaning. Human behaviour is rendered more meaningful when experience is understood within a framework of culture and connectedness of being in the world and part thereof (Hollway and Jefferson, 2001). A qualitative approach recognises that human experience has meaning in terms of involvement and values and does not start from an absolute origin or certain unquestionable 'observations', but from a perspective of an everyday understanding of people and events. One must consider the context and temporal aspects of an action if one is to gain a meaningful and comprehensive understanding. Behaviour is thus viewed in the context of narrative, history, text and story.

Qualitative interpretation appropriates sense in human behaviour through meaning of experience and is not purely based on objective observation and description (Hollway and Jefferson, 2001). Rather, description in this sense is part of the construction and reconstruction of meaningful experience in human activity. The process of initiation and practice of indigenous forms of healing exists in a context of underlying values and customs that cannot be comprehensively understood through pure description and numerical categorisation of data.

Qualitative approaches identify the role of the researcher as actively engaged in the making of meaning from the text or with the ´subject´

under study. A qualitative approach is theoretically underpinned by the understanding of meaning as constantly constructed experience revealed through the lens of a particular interpretive framework, (Hollway and Jefferson, 2001) Thus, the researcher's own subjectivity is considered to inform interpretation of data and consequent findings, challenging the natural scientific claim to value-free objectivity as an imperative condition for causality. Hence for this reason extensive reference is made to participants' own words in both the presentation and discussion of results for this study. In providing detailed descriptions of participants' accounts, the researcher has attempted to illustrate the lived meaning of their experiences. This study attempts to adopt explicitly a qualitative approach to research methodology. The approach usually yields richest data, details, new insights, permits face-to-face contact with respondents, provides opportunity to explore topics in depth and allows interviewers to experience the affective and cognitive aspects of responses. In addition, it allows the interviewer to explain or help clarify questions, increasing the likelihood of useful responses and allows interviewer to be flexible in administering interview to individuals or circumstances. However, it may need well-qualified, highly trained interviewers since interviewees might distort information through recall error, selective perceptions, and the desire to please the interviewer. The volume of information, being large, may be difficult to transcribe and reduce the data.

The researcher used qualitative research methodology. Qualitative researchers view the world as socially constructed through individual perceptions. The researcher is pessimistic of providing possible explanations without carefully examining the process. Therefore, the research is more concerned with understanding what is happening as viewed by the participants. The project, therefore, seeks to understand the entire environment and help other scholars understand how participants view the situation being studied. There are varieties of methods that are common in qualitative research. The methods

include focus group discussions, in-depth interviews, content analysis and unstructured interviews to mention just a few.

According to the 2012 Census Report Chitungwiza has a population of about 356 840, 150586 (42.2%) where men and 206254 (52.8%) were women. The study sample population of this study included 10 households, a focus group of 10 participants and 1 officials from the Ministry of Local Government and National Housing, 1 officials from the Ministry of Women Affairs, Gender and Community Development, 1 from the Ministry of Environment, Water and Climate and 1 Chitungwiza Town Council officials making it a total of 24 interviewees.

Due to the qualitative and specific nature of the research project, a purposive sampling technique was used in this study. Purposive sampling is a type of non-probability sampling. With this type of sampling, the sample was "hand-picked" for the research process. In effect, members of the sample were selected with a specific purpose in mind, and that purpose reflected the qualities of the subject chosen and their relevance to the topic of investigation. The advantage of purposive sampling is that it allows the researcher to focus on subjects or events, which have good grounds for what they believe. Instead of going for the typical instances, a cross-section or a balanced choice, the researcher was able to concentrate on instances which display wide variety and even focus on extreme cases to illuminate the research questions at hand. In this sense, it might not only be economical but also informative in a way that probability conventional sampling cannot be. With a non-probability sampling the researcher is of the position that it is not feasible to include a sufficiently large number of examples in the study, this very much goes hand in hand with qualitative research. The aim of the study is to explore the quality of data derived from the perceptions of people on the gender, housing

poverty nexus, and not the quantity and technical components, previously done in other studies highlighted in the literature review.

The research was based on 10 households, 5 Selected from St Mary's, Zengeza 1, 2, 3 and 5 selected from Unit A, N, J, D and L Seke, and a focus group discussion of ten participants in Chitungwiza, with participants from mainly Zengeza. Other stakeholders are key informants from the Chitungwiza Town Council and the Ministry of Local Government, Public Works and National Housing, The Ministry of Women's Affairs, Gender and Community Development and Ministry of Environment, Water and Climate were interviewed to get an understanding of what they think of the gender perspective to housing poverty in Zimbabwe. Among the 10 households interviewed 4 were men and 6 were women. Of the 4 men, 2 were unemployed and 2 were employed in the public and private sectors. Of the 6 women, 3 were housewives who stayed at home and carried out housework chores with the aid of their children and had not worked in a permanent job before; 3 were self-employed and ran small businesses such as vegetable marketing (musika). In the focus group of 10,3 women were hairdressers 2worked at flea markets and 1 was a cross-border trader and tuck shop owners. 4 of the men were employed as follows: 2 were schoolteachers, 1 was a nurse and 1 was a policeman. The respondents were between the ages of 20 – 50 years old. The selection of these respondents was based on their experiences and their rich historical knowledge of housing in Chitungwiza since they were members of the Chitungwiza Housing Association (CHITREST).

Personal interviews were used as the method of data collection for this study. The personal interview involved the interviewer visiting the respondent's home or workplace. For this research project, semi-structured interviews were conducted at participants' residences and places of work. An interview guide for the first interview was

developed in accordance with principles outlined by Hollway and Jefferson (2001). The reason for using semi-structured interviews is that they are flexible and have a fluid structure unlike structured interviews which contain a structured sequence of questions to be asked in the same way of all interviewees. The structure of a semi-structured interview is usually organised around an interview guide. This contains topics, themes, or areas to be covered during the course of the interview, rather than a sequenced script standardised questions. The aim is to ensure flexibility in what sequence questions are asked, and in whether and how particular areas might be followed up and developed with different interviewees. This is so that the interviewee's own understanding and the researcher's interests can shape the interview process. This worked well in the research project, as an in-depth analysis was the main objective. 60 people participated in this research project; 10 were key informants while 50 were women and men from Chitungwiza who bear the brunt of housing poverty in Chitungwiza.

To minimise the effects of bias and false information of self-report data, guidelines from Welman and Kruger (2001) were adopted for the process of data collection. They recommend that the researcher should dress in more or less the same way as the participants. Of relevance to this research project, they point out that there may be resistance if the interviewer arrives 'all dressed up' for an interview in a squatter camp. Affiliation with a particular social group or organisation is not advised as this may adversely affect participants' responses. Since aspects such as gender, race, physical appearance and background are factors out of the researcher's control, which affect response, the researcher took care not to engender resistance against this. A researcher should constantly remain aware of the possibility of being viewed as an intruder, particularly if there is a political perception or ideological difference between researchers and researched.

While flexibility and adaptability are great advantages of personal interviews, they are costly and time-consuming. Personal interviews cannot be conducted anonymously, and interviewers must thus take care not to say anything that may be construed as a desired response but use open- ended questions instead. Some advantages of personal interviewing include control over participants' responses and response rates. There is emphasis on the control of the researcher in the interview situation through personal interaction, whereby they may gain the confidence of evasive respondents and record respondents' answers and follow up on incomplete or vague responses and so obtain rich data. The researcher's physical presence may reduce elusive responses during a direct encounter and participants who may be unwilling or unable to complete a questionnaire may be more willing to talk about their experiences in an interview. Semi-structured interviews were used as certain aspects of the topic may have been sensitive and the participants were from divergent backgrounds. A basic interview guide was used with open-ended questions which focus on the population's housing needs.

A focus group discussion is a rapid assessment, semi-structured data gathering method in which a purposively selected set of participants gather to discuss issues and concerns based on a list of key themes drawn up by the researcher. The focus group usually consists of six to ten people. The researcher used the method because one is able to understand the why behind behaviour and attitudes. It also enables in-depth discussion of the concept. The researcher was also able to clarify responses and probe for additional information.   Further, the researcher incorporated group dynamics to enable further discussion around the varying opinions shared. The technique inherently capitalises on group dynamics. It can produce valuable information that is not likely to come from a personal interview or a survey and uses fewer resources (time and money) than multiple personal interviews or large surveys that fail to ask the important questions.

Responses also can be clarified and expanded upon with probing follow-up questions, non-verbal responses can be recorded and interpreted, group members can react to and build upon each other's responses to produce information or ideas that they might not think of on their own and focus groups can be a natural forum for new ideas.

The researcher used this method because it is very discreet, and it allows the researcher to examine social interactions based on texts or transcripts. It provides a historical outline and the changes of approach to presentation of information become clear as time elapses and more data is brought into play.

The researcher acquired an introductory and permission-seeking letter from the learning institution i.e. Women's University in Africa. The researcher then took the letter to the Ministry of Women Affairs and Community Development, Ministry of Local Government and National Housing and the Chitungwiza Town Council and the ward councillors. The researcher went on to visit the Chitungwiza Town Council and spoke to officials there for permission and made appointments to interview the incumbents and was given permission to do her research in the area. The researcher entered the community and then did convenient sampling, whereby interviews where done with the first respondents she met. Data collection was done in a month by the researcher since she was only able to do it effectively over weekends.

To ensure validity and reliability the research used multiple data instruments in the form of interviews and focus group discussions. The researcher also used simple language, mostly *Shona,* an indigenous Zimbabwean language spoken and understood by the respondents who were then able to articulate clearly their responses in *Shona*. Consistency in the way questions were asked by the researcher also helped in acquiring valid and reliable data. The researcher also

maintained a dress code similar to that of the respondents, hence they felt that the researcher was one of them and opened up to her. This ensured successful collection of valid and reliable data.

The researcher applied the thematic approach to data analysis by which data that were similar were grouped together under a theme and analysed from that stance. The researcher agreed to the request of the participants to conceal their identities for the purposes of confidentiality. In this respect, the researcher used pseudonyms in the study. The linchpin of ethical behaviour in research is the doctrine of informed consent. The people in the research were free to choose to take part or refuse to do so after having been given the fullest information concerning the nature and purpose of the study. In this regard, the subjects had the right to know that they were being researched and that in some sense they would have actively given their consent. In this case, the researcher was open about her intention as she did not conceal or hide her identity or the purpose of the study. Assurances were given to those who provided responses to interview questions that the data were needed for purposes of academia and research. The researcher avoided methods that could bring harm to subjects and researchers. It is often argued that the perils of role-pretence; dissimulation and deception are harmful for the individual and for development as a profession. The researcher did not use any deceit or lie to the research subjects to gain data.

The purpose of this chapter was to describe the research philosophy, research methodology of this study and its research design, explain the population and sample selection, describe the methods and procedures used in designing the research instrument and collecting the data, and provide an explanation of the presentation and procedures used to analyse the data.

CHAPTER 4: DIMENSIONS AND EVIDENCE OF GENDER, HOUSING AND POVERTY IN CHITUNGWIZA

The research findings air the voices of the 50 households comprising both men and women interviewed from wards 1, 2, 3 4, 5 and 6 in Chitungwiza and the Director of housing from the Ministry of Local Government and Housing, the Director of women and Ministry of Gender and Community Development and Chitungwiza Municipality. The chapter presents the research findings, analyses the data and discusses the findings of the research.

Information obtained through document review revealed many critical aspects. Chitungwiza is one of the largest high-density suburbs in Zimbabwe which came to existence in the 1970s. The Town is situated 30km south of Harare City Centre, was planned in the spirit of apartheid with houses of varying sizes and quality, but all of them small in size. At independence in 1980, Chitungwiza had a population of 125 000 inhabitants and little more than 20000 housing units in the town and most of them small core houses made of cement, bricks and asbestos roofs. However, all houses had electricity, sanitary amenities and water supply though they were at low capacity, catering mostly for the men who lived in the town. Presently Chitungwiza now has a population of 356 840 and has a severe shortage of housing and poor social service delivery. In 1981 Chitungwiza attained an independent municipal status and expansion of the town was rapid owing to the increase in rural to urban migration. New areas were opened up for the construction of houses and core houses for low-income earners. Residents were offered rent-to- buy contracts but very few could afford purchasing them.

Though divided into suburbs, Chitungwiza has a total of 25 wards, with 25 ward councillors of which 5 are female and 20 are men. The

Council has various committees and organs which are responsible for the administration and operations in terms of the municipality and the housing needs of the residents. The Town Council of Chitungwiza organisational structure is as illustrated in Fig. 4.1 below:
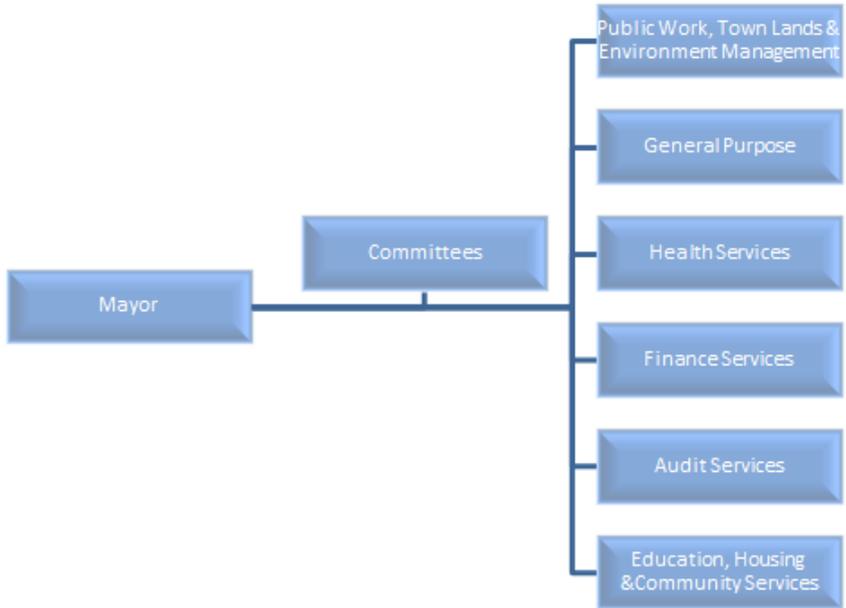
Fig. 4.1 Chitungwiza Town Council Organisational Chart *(Chitungwiza Town Council website, 2016)*

About 32% of households in Chitungwiza are occupied by the owner/purchaser while 1% is in tied household accommodation. Lodgers account for 56% of people who live in Chitungwiza. 96% of Chitungwiza's houses are modern type dwellings and 81% of these houses have electricity. 84% of the households have water on the premises and about 10% fetch their water from a distance within 500m, while 2% have this facility more than 500m from their households. 91% of Chitungwiza households use flush toilets and 1% of the households

do not have a toilet. 85% of Chitungwiza households use electricity as a source of energy (Zimbabwe Census Report 2012).

In 2005, a report by United Nations special envoy on human settlement issues, Anna Kajumulo Tibaijuka, found out that in an ad hoc programme called Operation "Murambatsvina that the government had embarked on to clean up the city" and bring back order to the capital city triggered displacements, demolitions and even loss of lives, among other imbalances, as a humanitarian crisis.

In part, Tibaijuka's report read: "Operation Restore Order, while purporting to target illegal dwellings and structures and to clamp down on alleged illicit activities, was carried out in an indiscriminate and unjustified manner, with indifference to human suffering, and, in repeated cases, with disregard to several provisions of national and international legal frameworks… The humanitarian consequences of Operation Restore Order are enormous. It will take several years before the people and society can recover." This was a beginning of a housing crisis which affected both men and women. However, nine years later, the dormitory town of Chitungwiza is facing another predicament which calls to mind sad reminiscences brought about by Operation *Murambatsvina*. The Chitungwiza Town Council wanted to restore order following the frantic allocation of residential stands by money hungry land barons. Not for the first time, the nation's poor are faced with a possibility of being thrown into the open in a development that threatens to render thousands of women and children homeless and vulnerable, thereby accelerating the gender disparities in the Local town's housing delivery system.

Over and above not only the recent demolitions have been a problem to the residents of Chitungwiza. At a meeting held on 1 November 2015 by the Chitungwiza Residents Trust (CHITREST) the following concerns were raised:

- Chitungwiza Municipality does not have a clear housing policy, hence the chaotic allocation of residential stands;
- Lack of urgency in resolving land problems due to rapid urbanization by the government for example the Nyatsime Housing Project; Poor management and abuse of the Chitungwiza housing waiting list, hence some home seekers have been on the waiting list for more than 10 years. Chitungwiza generally lies on a wetland due to its geographic location, hence most Commercial infrastructure such as the Old Mutual Chitungwiza town Centre, Seke teachers College, United Family International church, Chitungwiza Police Station and Citimed Hospital just to mention are built on wetlands; Increase in rural-urban migration leading to a rise in demand for residential stands in urban and peri-urban areas. Poor urban planning, governance and management

Plate 1 below shows the Chitungwiza Manyame Park area which is an extension of the St Mary's area and generally provides an overview of what Chitungwiza has become over the past years, since Zimbabwe's Independence in 1980.

Plate 1 - Chitungwiza Manyame Park Area *(Fieldwork, 2016)*

According to the Parliamentary Debate Hansard of 15 October 2015, at Public Hearing in Chitungwiza at the Unit L Community Hall in which the participants included Businesswomen's Association, Association of Nyatsime Housing Scheme, the Elders 'Council and other residents of Chitungwiza, the written submissions of residents alleged that corrupt practices by both City Council employees and councillors had marred the administration and operation of the Council. It was alleged was on the issue of water services delivery about which it was reported that despite the absence of water for long periods, residents continued to receive high water bills varying from $20-$400 (Zimbabwe Parliamentary Debate, Hansard, 15 October 2015). Residents bemoaned the fact that all water bills were based on estimates underlined by an assumption that all residents were receiving water yet some areas had not received water for a long time.

The Chitungwiza Residents and Ratepayers Association submitted that there was total disregard of by-laws by the local authority with the blame falling on to the Engineering department, against which allegations were made to the effect that new housing developments were being undertaken on prohibited sites such as those over services infrastructure including those under ZESA power lines and over sewer and water pipes. The allocation of infill stands is alleged to be riddled with corruption and was being done haphazardly.

The residents of Chitungwiza lamented that the waiting list had become meaningless as the local authority was deliberately ignoring it. It is alleged that, people who had properties as far as Borrowdale and were not on the waiting list were getting first preference in the allocation of stands whilst those paying fees to keep on the waiting list were not getting any stands (CHITREST Report, 2015). According to the CHITREST Report, 2015, it is further stated that, residents expressed concern at the lack of provision for street lighting in new housing development schemes and the non-functioning of the existing

tower lights in the town. Plate 2 below depicts the existing street lighting situation in Chitungwiza which is mainly in the form of tower lights.

Plate 2 – Existing Non-functioning Tower lights in Chitungwiza *(Field Work, 2016)*

This, however, has resulted in rampant criminal activities which have also been fuelled by the tall grass that has not been cut by the local authority during and after the rain season. Not only is lighting and issue but the road in which the light provides light is like a torn lace, thus the road network in the town is in a deplorable state. However, the Local authority reported that the Zimbabwe National Roads Authority had disbursed 40 tonnes of cold premix for resealing the potholes hence road repairs were underway for the major road network in the town.

Residents reported that there was a shortage of vending facilities which many households, due to unemployment, needed for livelihood and income. The residents reported that instead the local authority had resorted to waging running battles with vendors instead of

building more proper vending places. However, instead of using council tractors to build facilities for vendors, they were being used for ferrying confiscated vendor wares which they would divide among themselves. The residents expressed concern on the lack of appreciation of the government's policy on women's economic empowerment and the appreciation of the informal sector as a tool to economic transformation.

Another concern by the residents of Chitungwiza was that of the lack of public amenities such as toilets. Although public toilets had been built at most public places such as shopping centres these had been closed without any explanation to the residents. However, as a result the public no longer has convenience facilities when nature calls and this poses a grave health hazard for the residents.

Plate 3 - Unlawful Dumpsites in Chitungwiza *(Fieldwork, 2016)*

As illustrated in the above plate 3, the non-existence of refuse collection services had resulted in unlawful dumping of garbage. Residents who live near these dumpsites complained of the heavy stench, flies and breeding of rodents which are rectors, hence an alarm on the imminent health problems. Residents reported that they had purchased fuel, spare, parts and other vehicle accessories to assist the

local authority to improve refuse collection but to no avail since the town council would just repair and use the trucks for their personal gains and use. Furthermore the Town Council reported that it had insufficient funds to purchase plastic bins for household use and door to door refuse collection.

The Zimbabwe Women in Construction organisation implored the Chitungwiza Town Council to revisit its procurement policy and align it with the Indigenization and Economic Empowerment government policy. They requested the Town Council to implement affirmative action in its sourcing of both materials and services to ensure that women also accessed housing and land and the materials needed for building. They argued that there was no reason for the council to outsource materials and services from outside providers when there were competent local women-owned companies who provided the same services (CHITREST Report, 2015).

One Council Official, who was a key informant in the study, lamented the housing challenges in Chitungwiza. The Council Official said that "The Council has plans to provide more land for housing though it is a challenge that the town plan of Chitungwiza now had limited land and needs to acquire land for expansion from other Rural District Councils such as Manyame and Goromonzi hence the non-availability of land is a process". He also lamented the demolition of houses in Chitungwiza due to illegal selling of land by unscrupulous land barons such, who swindled most of the residents of their hard-earned money. The council official also stated that there was poor provision of services due to the fact that the Municipality had almost no funds and that their personnel's salaries where in arrears. He went on to state that there was progress being made but since there was lack of funding in the housing sector and the municipality as a whole it was a challenge to speed up the housing initiatives to ensure that every tenant on the waiting list was allocated a residential stand. Little effort was being made in the housing sector in terms of women empowerment. The Council however, has four strategies to initiate housing in Chitungwiza and these entailed initiating their own housing through cooperatives in which more men participated than women. The challenge of the formation of these housing cooperatives was that they

would end up allocating residential stands on land that belonged to the Manyame Rural District Council.

Mai Rudo, a housewife, and a resident of Chitungwiza's Unit 'J,' lamented the fact that very few women were involved in the community development committees in her ward. She stated that the lack of women participation in housing interventions was because of lack of education and the highly patriarchal society influenced by culture and the economy. Mai Rudo stated,

> *"Kune maco-operative arimo muward medu. Mukomiti dzacho munemadzimai vaviri chete, madzimai aya vanenge vakangonyarara mumisangano yacho havataure nekutya varume"*

(There are housing cooperatives in our ward. In their committee, there are two women only, but these women do not contribute to discussions, and just sit in quietly at meetings. They feel intimidated by the men).

Similar to Mai Rudo's sentiments, Mai Moyo reported that women's access to decision-making within the household and community is restricted, reducing their ability to influence processes and resource allocation. Mai Tanyaradzwa a tenant in Zengeza 1, who is a bona fide lodger on the waiting list was duped by a housing cooperative and had given up hope of acquiring a stand and let alone a house. Mai Tanyaradzwa said if she was able to own a house or at least acquire a residential stand she would have security of tenure for herself and her children.

The Councillor forward 6 in Zengeza 5, Chitungwiza, noted that gender equality was a key variable in housing initiatives since many women were not empowered, socially and economically. The Chitungwiza Town Council Official echoed the same sentiments reiterating that, the municipality had four strategies for housing initiatives as follows:

▪ Employer Assisted Housing Schemes

- Housing Co-operatives
- Pay Schemes and
- Private Partnerships

He explained that, not many women could join/engage in employer-assisted housing schemes since most of them of them were not formally employed and are involved in the informal sector. This was also becoming a challenge for men since some of them had recently lost their jobs and were also now joining the informal sector.

Plate 4 – Mapinduzi Housing Cooperative Offices in Chitungwiza *(Field Work, 2016)*

In the case of housing cooperatives as illustrated by plate 4 above, the Council official observed that in the housing co-operatives, very few women participated in housing- cooperative leadership. He went on to state that most men took up leadership posts in co-operatives whilst women were reluctant to be involved or participate, even if they were more affected and vulnerable to housing poverty than men. For example, in Mapinduzi Housing Cooperative (picture above) the

Cooperatives Executive Committee had only one woman, hence underrepresentation of women in the housing initiatives.

The pay scheme is also a challenge for most women since most of them are low-income earners hence affordability was a challenge too. Chitungwiza residents lamented the harsh economic conditions and the loss of jobs which has affected their livelihoods. Mai Mushonga, a housewife and lodger with three children, lamented that the odds had not been in her favour,

> *"Takanga takachengeta kamari kedu kuti titengewo stand, asi gore rakapera baba vakaerekana vapihwa 3months notisi kubasa kwavo, basa richibva rapera. Kamari ikako takatobva tatokashandisa kuti tirarame nekutanga musika"*

We had saved money to buy a residential stand last year, but unfortunately my husband was given 3 months' notice at work and lost his job. The money that we had saved, we used it to start a vegetable market and upkeep for the family.

Mai Mushonga lamented that she no longer had any way to start since she had no money to pay towards housing schemes hence would remain a tenant a while longer than she had fathomed.

The council official stated that private partnerships were very expensive for most residents since they involved the council engaging private developers to service/develop land to ensure availability of services and accessibility by building roads, sewer and power installation of the new residence. These private developers then sell the land that would have been developed to home seekers. He further stated that, most of these developers' companies are owned and run by men, since most women hardly venture into such capital-intensive business. Mai Saru a Business woman who owns a wholesale shop at Zengeza 2 extension explains:

> *"Ini handikwanisi kana kutanga kambani yeku developer mastands nekuti mari yacho handina ende handiiwani. Kuti ndinopihwa chikwereti nebhanga havandipi nekuti chekubatisa chacho handina. Mastands acho anodhura kana kutenga land*

yacho. Michina inodiwa kushandisa handikwanise kuitenga futi kana kuidriver kwacho"

(I cannot even begin to start thinking about starting a company to develop land because I don't have the money and cannot find it. Even if I try to go to the bank to get a loan, they will not give me since I don't have collateral. The land is expensive and the machinery needed to develop the land I cannot afford it, let alone operate it.)

The Council Official stated that, the council had 25 wards and of the 25 ward Councillors, 6 were women and 19 men. The 6 women were involved in various committees as follows: 2 councillors were in the Education, Housing and Community Services Committee, 1 in the Finance Committee, 1 in the General Purpose Committee, 1 in the Public Works, Town, Lands and Environmental Management Committee and 1 was a Vice Chairperson in the Health Services Committee. This underrepresentation of women in the council's various committees choked the success of gender equality in housing initiatives in Chitungwiza hence the continued housing poverty for most women in the Town.

The study found that though there had been milestones in mainstreaming gender equality at the household level and that most community development and housing interventions were dominated by men, for example, the community development committees. The study also found that the Chitungwiza Town Council itself did not have a gender policy but relied mostly on the National Gender Policy. However, there was evidence that the council tried to include women in all its interventions. Women were involved in committees but did not participate much in the housing intervention programmes due to economic reasons and were reluctant to contribute ideas, though they were the most affected. Women's expectations related to social and community issues while men's expectations related to greater opportunities for income generation.

Some of the participants viewed the role of housing in the sustainability of women's enterprises as a crucial need, which they however, did not have easy access to. A male resident argued that most of the women in his community were involved in small home businesses such as sewing, cooking, vegetable marketing and knitting, dressmaking, crocheting, cane work and retail trading. However, despite the low financial returns, women's enterprises provide important sources of household income, even in male-headed households. Women-headed enterprises are frequently located in the home, and these "cottage industries" tend to be overlooked by agencies because they are in the informal sector, which is diffuse and difficult to reach (Clancy 2006). Most people in Chitungwiza use their homes as industries although it may be difficult for those who are tenants since they must rent other premises elsewhere to do their business. VaChifamba was quoted as saying:

"*Dambudziko rekuti tiwane dzimba huru nderekuda kwehurombo*"
*(*The major problem we face when trying have access to houses is poverty).

Rudo agreed with VaChifamba about the problems of poverty stricken community as she also stated that,
"*Kana uchida kutenga stand, ve Kanzuru vanoti tinoda $3000.00. Isu hatiende kubasa kana kutengesa zvisvinu saka mari yacho hatina kwekuiwana.*"
(If you want to buy a residential stand the Council would like a payment of USD$3000.00 and since we are not employed and do not have stable sources of income we cannot afford this).
Rudo reported that it was difficult for them to acquire residential stands, let alone a house since it was unaffordable and very expensive for most people in the community. This was a consequence of most people in the community being poor and, therefore unable to afford either residential stands or houses. Mai Chido's sentiments on access

to housing as a key variable to women empowerment was that if the town expands they would have a wider and larger market share for her wares. Mai Chido stated,

> "*Rukesheni rukakura isu tinotengesa cobra, tinozowana kokutengesera kunyowani plus nzvimbo yokutengesera inenge uakakura. Zvinova zvinoita kuti tiwane mari yakatiwandei pamwe tingakwanisa kuzotengawo mastands nekuwana mari yekuzobhadhara maschool fees avana nokutenga chikafu*"

(If the residential area expands, those of us who sell cobra will have a larger area in which to do business, so our sales and earnings will increase and that way we will be able to buy our own residential stands and pay school fees for our children in addition to being able to bring some food home.)

Mai Chido went on to state that if she earned more she could raise enough money to buy a residential stand for herself and her 3 children, but emphasised that she needed to sell first and earn more money. VaGar*i* who is a toilet cleaner merchant also echoed the same sentiments as Mai Chido. He reported that he needed to be economically empowered first so that he would also be able to afford a residential stand/house.

In a very interesting case, Mai Chimoyo, a widow who lives in Zengeza 3, noted that access to a permanent home would help her be empowered as a woman, since after the death of her husband she had been evicted by her in-laws from the house she had acquired with him. Mai Chimoyo said,

> "*Ndakafirwa nemurume mugore ra1996, vana vakanga vachiri vadiki kwazvo. Mukoma wemurume wangu akangoti panyaradzo yababa, mainini mochirongedza twenyu, mochitoenda kumusha kwaChivi, pano taakutoisa maroja anokubatsirai pamari yevana yezvikoro nechikafu*".

(My husband died in 1996, a time when my children were still very young. My late husband's elder brother evicted me from the house and ordered me to go to the village in Chivi. He said that they were going

to rent out the house so that I could earn money for the children's school fees and upkeep.)

Mai Chimoyo revealed that since leaving the house, she had not received a single cent from the tenants. Her brother-in-law collected the rent, but did not give her anything for the upkeep of the children or for their school fees. Mai Chimoyo *thus* became a tenant from being an owner. According to her, she still hopes to acquire her own house one day, although she is struggling to raise her children.

The study found that participants, especially women, strongly felt that gender was a key variable to their empowerment, socially, economically and technologically. As noted by Clancy (2006) in almost every developing country, most of informal sector enterprises are owned and operated by women, thereby making women the largest proportion of the work force. Most women in the community were involved in various projects such as sewing, catering, brick moulding, vegetable marketing, knitting, dressmaking, crocheting, and retail trading, hence the need for access to housing to improve their businesses. The study also found that property grabbing was still rampant in urban areas and that there was little knowledge of the law or relevant policy in the community. However, the study also found that the community identified poverty, unemployment and a weak economy as a challenge to women's empowerment and access to housing and improving their livelihoods.

One participant stated that it was the business of the father as the head of the family to ensure that there was shelter for the family. VaBanda from Unit 'A', Seke Township said,

> "*ini somusoro wemba ndini ndinosungirwa kutsvaka mari yekutenga stand kana imba nekusarudza yakanaka kana kuti inotengeka, nekuti ndini ndinoshandira mhuri.*

(Since I am the head of the family I am obliged to look for money to buy a residential stand/house or even to choose the type of house to purchase because I am the one who works and provides for the family).

VaChimudzi did not agree with Mr. Banda because his belief was that it was the business of both the father and the mother to look for a suitable, affordable and habitable home. VaChimudzi noted that,

> "*Baba naamai vanosungirwa kutsvaga imba kana stand inotengeka, kana kugarika. Ini ndinotobatsirana nemudzimai wangu kutsvaga imba kana tichinge tapihwa notice pamba patinogara uye tirikutobatsirana kutsvaka mari yekutengawo stand yedu*"

*(*Both husband and wife must make decisions about the type of house or residential stand that is affordable and habitable. In my household my wife and I help each other look for a house in cases when we are given notice to vacate the house we are renting. We are also helping each other to raise money to buy a residential stand for our family).

However, most community members interviewed regarded the decision-making in respect of what type of house was to be acquired as something mostly done by men, since they were the ones economically empowered. By contrast, women spend much of their time at home and generally do not make any decisions about the acquisition of a house/residential stand. This is because they do not have the financial means to contribute to the buying/renting of the house. Mai Nyasha, a single mother in Unit 'J', had this to say:

> "*Ini handisarudzi imba yekuroja nekuti mari yandinenge ndapihwa* naBaba'Nyasha *ndoinondiudza kuti ndotsvaga imba yakaitasei. Ndikapihwa USD$30.00 zvinoreva kuti ndaakutsvaga imba pasina magetsi.*"

(I don't choose a house to rent. The money that Nyasha's father provides me determines what type of an accommodation I look for. If he provides me USD$30.00, it means that I must look for a house in an area where there is no electricity.)

Conversely, Mai Sorobhi, a single mother and veteran cross-border trader argued that since she was the head of her household and has always been the one working for her family, she had managed to acquire a residential stand and build a house on it on her own terms and in ways suitable for her family. She went on to say,

> "*Ini ndave nemakore makumi maviri ndichienda kunotengesa kujubheki kuti ndiriritire mhuri yangu. Mukushanda imomo ndakakwanisawo kutenga stand yangu ndiakaivaka ndega zvinoenderanawo nemhuri yangu nekuwana kwangu. Ndakasarudza ndoga imba yandaida, nekuiti wekumbobvunza ndanga ndisina.*

*(*I have been a cross-border trader for 20 years to look after my family. Whilst doing my trade I was able to buy a stand and build a house suitable for my family and my income. I chose my house on my own since I had no one within the family to consult.)

Men are aware of the desperate struggle women experience in their efforts to acquire shelter for their families; however, this awareness has not resulted in any support for women due to strong cultural barriers and domestic violence. Mai Hossea lamented that she had managed to work and raise money to buy a stand but her husband had taken the money and squandered it with his friends and other women. Mai Hossea from Unit 'M' was a disgruntled by this and hence has given up hope of ever acquiring a home for her children. In a similar case, *Mai Saru* had also done some savings for a stand but to no avail since her husband had opted to buy a car than to buy the stand. She had not given up hope despite this unfortunate decision. Hence, in households where there are adult men and women, the gendered division of labour generally allocates to women the responsibility of housekeeping. However, they cannot decide on how big the house maybe for them to be able to accommodate her family.

When a house/residential stand must be purchased, men generally do the decision- making. However, participants in the focus group, agreed that there was a crisis of housing in the community and that the

crisis needed attention from both men and women, hence the need for both parties to make the decisions on what type of housing to seek and secure. The participants had similar sentiments on the issue of gender and decision-making as shown below:

> *"Mazuvaano hakusisina murume kana mukadzi, nhamo yakatidzidzisa kuti murume kana mukadzi vanogona kuita zvinhu zvifambe mumba, saka taakungobatsirana."*

(These days there is no man or woman. Experience has taught us that both can make things happen in a home. So we are now just helping each other).

The study found that there were cases in which both men and women made decisions on the type of house/ residential stand to be acquired by the household despite the prevalence of a patriarchal culture and society of the community. The study also found that women were becoming family breadwinners and that men were sometimes dependent on them as stated by the participants. Women and men were also working together to ensure the sustainability of their households and roles were being shared.

The participants stated that they preferred small affordable residential stands to buying houses since they were low-income earners. Mai Nowero reported that she had done savings but could only afford a 200m2 stand and so could not buy an already built house since it was unaffordable for her. VaGari reported that since he had not yet managed to save enough for a residential stand he would continue renting. He went on to state that he had preferred to build a house in his home village in Zimuto in case the economy bites and he won't be able to afford rent in town. VaGari lamented that renting had no security of tenure since landlords will just give you notice of eviction at any time despite real estate laws. Most participants agreed with one of them who said,

> *"Mazuvaano maLandlord vaakungoita zvavanoda. Unongofuma wakanzi ndakupai notice tsvagai kokuenda. Dzimweni dzenguva ukatadza kubhadhara rent unowana zvinhu zvavapanze."*

(These days landlords just do as they like. You wake up and you have a notice of eviction and they tell you to look for elsewhere to go. Sometimes if you fail to pay your rentals, they will throw out your things.)

Most of the participants reported that they had joined cooperatives, mostly in Harare South where there was expansion of the city through housing cooperatives. Mai Mangodo from Unit 'O' Seke Township observed:

> *"Ini ndakajoina co-operative KuHarare South nekuti kunoku mastands acho anonetsa kuwana. Ndakawana stand kucooperative ikoko asi takanzi timbomira kuvaka. Ikozvino ndinoroja 2 rooms asi vana vakura saka zvaakunetsa. Tinongonamatirawo kuti zvestand yacho zvinobuda nekuti mari irikunetsa"*

 (I joined a cooperative in Harare South because it is difficult for us to acquire a stand here in Chitungwiza. I got a stand there but we were told not to build. At the moment I am a lodger renting 2 rooms, but my children are now growing and it's becoming a problem. I pray that it will work out since money is a problem.

Most women who could not afford to rent houses in the old Chitungwiza townships moved to Nyatsime, a new settlement over which the council was in dispute with the Manyame Rural District Council and Ministry of Lands, Marondera Province.   Houses in Nyatsime were cheaper to rent since there were no services such as water and electricity.   Another new settlement is the Mahalapye in Unit M, O, and P in Seke where rentals are as low as $10 but with no services. *Mai Murape* resorted to renting one room whilst her children stayed in the village with her parents. She worked and sent money and food to the village and clearly stated that she did not dream of buying a house or residential stand since she could not afford either of the two. The residents mourned the poor habitability of houses in St,

Mary's and Unit D which are the oldest Townships in Chitungwiza. Residents in the *Mangoromera* area of St. Mary's reported that most of the houses were no longer habitable as stated by Mr. *Phiri,*who said,

> *"Hapana imba yemuno mumangoromera isina dombo pamsoro. Dzimba dzacho dzaa dzekudhara uye dzakavakiwa nguva ya*Smith *yekuti dzaigara mhuri diki. Manje mazuvaano pamba imwe neimwe inenge iine mhuri kana shanu kana gumi zvichienderana nekukura kwayo. Hazvigariki zvakadai."*

(There is no house in our area that does not have stones on the roof to secure the sheets. The Houses are old and were built for small families during the era of the Smith regime. These days the households are overcrowded, at each house the will be residing 5 to 10 families and this is not habitable

Residents in Unit D, N and F echoed the sentiments expressed by Mr. *Phiri* that the townships were now overcrowded, and the houses were no longer habitable due to poor service delivery by the city council. Most households are resorting to weaning off their children as soon as they are old enough to work for themselves to earn a living. Most residents stated that they make their grown-up children go and rent elsewhere to reduce overcrowding in their households.

Despite decongesting the townships, Nyatsime residents lamented that although they now had houses their residences were still not easily accessible since they had to drop off at Zengeza 3 bus terminus and try to get alternative transport to their residences. In some cases, they had to walk to Nyatsime an action that exposed them to possible danger, especially after dark. As illustrated in the Plate 5 below, walking to Nyatsime at night means walking through wooded areas.

Plate 5 - The road and bridge used by Nyatsime residents in Chitungwiza *(Field Work, 2016)*

Plate 5 above also shows the road and bridge which is used by Nyatsime residents to access their residence. During the rainy season the bridge is washed away so many times since it is poorly built of cement, stone and bricks withoutany steel reinforcement. Thus the bridge can be termed a makeshift bridge. This is discouraging to many commuter omnibus operators who then become hesitant to venture into providing transport directly to and fro town due to the bad roads. Most women who are involved in business were affected by the lack of access to the residential area. Consequently, residents shun the shuttle services of small cars such as the Toyota Raum or old cars such as the Peugeot 4O4, whose drivers are generally not license –holders and, therefore, have no permits for the route.

The participants reported that they now relied on cooperatives for housing. Houses were cheaper in the new areas where there were no services or access but affordable rent. The people in Chitungwiza had also adjusted to the evolution of their environment, socially, economically, culturally and accordingly invented mechanisms to survive in their communities. As reported by Mr. Phiri for those with old houses they had resorted to putting stones on the roof to ensure habitability. The researcher found that most households acquired alternative housing in new areas that are expanding or risked the unity

of the family institution by sending their families to the villages whilst they worked in town. Other residents opted to build houses in their home villages since it was less costly and was security that in the event they can longer afford town life they could relocate to the village.

According to a spokesman of The Ministry of Local Government, Urban and Rural Development, following an intensive consultative process, a National Housing Policy was adopted in 2012. The policy was based on 3 elements:

- The promotion of housing development strategies to assist the poor,
- The use of a participatory approach and,
- The mobilization of the beneficiaries' own resources
- The spokesman went on to note that all housing stakeholders were expected to contribute, and especially community-based organizations, with housing co-operatives taking the lead role. The policy defined the role of each player, including the State and the local authorities, and determines strategies to put in place to achieve the set goals. The State, through the Ministry of National Housing and Social Amenities, has the overall authority and is responsible to put in place measures to facilitate the execution of other players' respective role.

The Zimbabwe National Association for Housing Cooperatives (ZINAHCO) concurred with the Ministry of Local Government, Urban and rural Development that they had made submissions into the housing policy which reviews resulted in an explicit recognition of housing co-operatives as one of the key institutions and players in the housing sector in Zimbabwe. The policy committed the whole of Section 5:5 articulating the role played by Community-Based Organisations (CBO's) in the provision of low-income housing. It has put in place clear positive and critical strategies for the operations and integration of CBOs in housing development issues in the nation. Some

of the key policy areas cited as being critical for CBO integration by the policy were as follows:

- Land allocation and security of tenure;
- Targeted subsidies;
- A 'no eviction without alternative' policy framework;
- Broadening access to credit facilities e.g. innovative products by formal sources of housing finance;
- Implementation of flexible policies e.g. incremental development;
- Proper regulation of the CBO sector; and
- National budgetary allocations for CBOs.

The Chitungwiza Town Council Official stated that guidelines had been developed with ZINAHCO and adopted by Local Authorities to clarify and strengthen the relationship between local councils and housing co-operatives with a view to reducing political influence and abuse. He went on to explain that the guidelines' goal was to create trust and establish productive working parameters. However, stakeholders were free to use the guidelines to negotiate the terms of their partnership agreement in housing delivery, which would be included in a Memorandum of Agreement (MOA). Among other things the terms would include the price of land or stands, the payment plan, roles and obligations of parties, development conditions, allocation procedure, dispute resolution and timeframe.

Housing co-operatives are financed contributions from members, through income generated in other activities and the financial assistance from partners. Residents in Chitungwiza bemoaned the lack of transparency of these housing cooperatives citing that the initiative was a very good but that there was mismanagement of funds by the housing cooperatives, double allocation and in some cases many corruptions in the delivery of housing. The study found that many of the low-income earners were not formally employed, and co-ops

engaged in income-generating projects (IGP) to fund their development.

The Ministry of Local Government, Urban and rural Development stated that there were legal instruments for the co-operative housing sector in Zimbabwe as follows:

a) Cooperative Societies Act, Chapter 24:05: set out the rules and regulations on forming and operating housing co-operatives;

b) By-laws: rules and regulations that guide the conduct of the co-op members;

c) Revised Cooperative Development Policy of 2005: to read in conjunction with the Act;

d) Land Developers Bill: not yet adopted, but when it is, it will help in providing guidelines on how to develop the land;

e) Labour Relations Act (1985): helps in the regulation of the secretariat's conduct;

f) Housing Policy: provides legal framework and strategies for co-operatives to work together.

The Council official also stated that as a local council they did not have a gender policy but borrowed from the National Gender Policy. He further reported that the council ensured gender mainstreaming in terms of employment and balancing of the number of females and males within the local authority and committees for community development projects. The Council Official also reported that the women were being encouraged to attend meetings for community development. He further noted that they have been encouraging both men and women to register and participate in community initiatives, hence effecting gender mainstreaming.

The Municipality also reported that the Local Board's budget was gender-sensitive. It was reported that the Local Board had consulted both men and women in the formulation of the budget and that

women and men benefit equally from the budget. The Council Official reported that there were projects, mainly focused on women empowerment, and that there was gender balance in recruiting council workers, and that, therefore, gender balance is an empowerment mechanism.

Recent demolitions of structures deemed by the Chitungwiza Town Council to be illegal were reminiscent of the 2005 "Operation Restore Order" or Murambatsvina in that they caused similar displacement and helplessness. The houses to be demolished had been acquired through third parties and corrupt practices in the Town Council. *Mr. Mlambo* a resident affected by the demolitions, lamented that he had bought a stand four years ago and built his eight roomed house only to be told that his stand was illegally acquired so his house was demolished. However, not only men were affected by this policy as women became homeless too. They pleaded with the government to find a way to regularise the stands. The Council official, however, reported that government had since abruptly halted the demolitions of the so-called illegal structures citing that they had been done without a full assessment of the socio-economic impact on the people. The study found that the demolitions worsened the housing problem in Chitungwiza and the country as a whole by swelling the large number of people on the housing waiting list.

The Ministry of Gender and Community Development official, another key informant, stated that the country had a National Gender Policy which also included the issue of Housing and Poverty though it was still a challenge for most women to access affordable housing. The Ministry of Local Government, Public Works and National Housing (MLGPWNH) official reported that the policy was mostly formulated on a macro level and micro level and thus caters for both Commercial and household or individual level. He noted that there were very few women in the housing sector, which has seen this sector, become

mostly male-dominated. For example, there are very few women town engineers or town planners. The Ministry of Local Government Urban and Rural Development official reported that men contributed mostly to the planning and implementation of policies.

Plate 6 below shows how the issue of housing poverty has resulted in environmental degradation through illegal acquisition of building materials such as sand thereby escalating illegal sand mining creating mini ponds which may end up risking resident's lives and health. And allocation of stands in wetlands by the Town Council.

Plate 6 - Environmental Degradation in Chitungwiza *(Field Work, 2016)*

The Deputy Minister of Environment lamented environmental degradation that was being caused by the Chitungwiza Town Council by allocating residential stands in wetlands. He stated that there was massive deforestation and destruction of wetlands due to the housing poverty which has resulted from excess housing poverty. The Environmental Management Act (EMA) provides for the protection of

the environment and the conservation and preservation of natural resources (land, air, water, flora and fauna) and the control of development in a given area (urban and rural). The Deputy Minister stressed that the Environmental Management Act is the watchdog, an instrument used to achieve the objectives of planning as far as environmental planning is concerned and it encompasses issues such as sustainability and preservation. VaGari, VaChifamba, Mai Moyo and Mai Nyasha had similar sentiments to those of the Minister of Environment that housing poverty was the main reason why there was massive destruction of wetlands, pollution and land degradation in Chitungwiza.

The gender policy mainly focuses on the integration of men and women in economic empowerment and other sectors of the economy but has not been implemented in the community. The community in Chitungwiza has mixed feelings about the Gender Policy. Some have an idea about it and most do not want hear about since they think it destroys their marriages, they know little of how it can assist them in improving the livelihoods of most women hence it is quite a challenge for women in this area. However, the current housing policies are not so clear and are mainly marred by corruption hence does not cater for the less privileged communities. The grassroots do not seem to have been involved in the planning process of these policies hence they have little knowledge about them.

Most households in Chitungwiza, as revealed by the study, cannot afford housing because it is expensive. Among the general concerns about the area and its inhabitants are poverty, environmental degradation, poor service delivery, poor habitats, limited access to housing and corruption. The other concerns must do with affordability of housing and socio-economic connotations regarding access to housing as defined by culture. Table 4.1 illustrates the matrix of the emerging issues in the study. However, it was found out that

unemployment was very high in Chitungwiza especially among women and the sources of livelihood were commonly vending, small to medium enterprises and home industries. There was concern of underrepresentation of women in key structures of community development since there were regarded as passive participants and that they were not taken seriously by the responsible institutions. Poor social service delivery which includes water supply, refuse collection, street lighting health services and poor road networks were quite a cause for concern on how the town council was managing its operations.

Table 4.1: Matrix of Emerging Issues (*Fieldwork, 2016)*

Issue	Manifestation and Degree of Concern
Economy	Unemployment is very high in Chitungwiza hence most people are in the informal sector in which run small to medium enterprises, vending and home industries.
Tenure	Most Residents in Chitungwiza are Lodgers and Tenants who are on the housing waiting list which has increased yearly without any housing initiatives helping to reduce it.
Habitability	Some areas in Chitungwiza have houses that are too old hence they are no longer habitable and in turn become life-threatening hazards to residents.
Good Governance	There is concern among Chitungwiza women that women are regarded as passive participants in community initiatives and the underrepresentation in key structures of community development such as the Town Council itself. Their concerns and initiatives are sometimes not takes seriously by the responsible institutions. Regarding these concerns can be instrumental in lightening the burden of work on them which includes sustainable housing. Lack of transparency and corruption has marred the Chitungwiza town council and has made access to housing a tall order for residents.
Service Delivery	Poor social service delivery are the order of the day in Chitungwiza this includes, water supply, refuse collection, street lighting, health services and well as poor road networks coupled with an incompetent engineering department of the town Council.
Education	-Women are more likely than men to be illiterate. Women are less likely than men to have access to information and be included in

	political and community life.
Culture	The strong patriarchal society still has an effect on women's access to sustainable housing; hence due to lack of knowledge of intestate laws they are losing their homes and property to property grabbing relatives.
Environment	Environmental deterioration and problems related to sanitation and pollution (including air and water pollution from garbage and sewers). Women tend to be most affected, since they face the challenges.
Location	Some locations have poor roads and road networks hence are difficult to access such as Nyatsime which is a new residential area in Chitungwiza.

Patriarchy still affected women's access to housing due to lack of knowledge of legislature on the administration of their deceased spouses. Women were facing challenges due to environmental deterioration such as pollution because of garbage and sewerage refuse. Finally, some locations have poor roads and road networks hence are difficult to access such as Nyatsime which is a new residential area in Chitungwiza.

Many interesting research findings were presented, analysed and discussed in this chapter, mainly based on the research questions and objectives of the study. In the next chapter the researcher recommends possible solutions to the challenges of the gender, energy and poverty nexus and concludes the study.

CHAPTER 5: THE FUTURE OF GENDER AND HOUSING IN ZIMBABWE

The study sought to investigate the gender perspective of housing poverty in urban settings in Zimbabwe's Chitungwiza Town. This chapter provides a summary of the study, an overview of the conclusion drawn from the research results and an outline of the recommendations is presented.

This study examined the gender, housing poverty nexus in urban settings based on the case of Chitungwiza Town, a dormitory town located 30km South of Harare in Zimbabwe. Low-income households and mostly women are at the receiving ends of housing poverty and the gender dimension to this crisis. Thus, the study primarily focused on people's social constructions of housing and poverty and the impact it has on their socio –economic and political status. The study mainly examined how gender equality is a key variable in the success or failure of housing interventions, also focus was on how improved access to housing is a key variable in women's/gender empowerment, who makes the decisions of what type of house/dwelling is to be rented or acquired within the household, and who benefits, how women cope with their housing problems and how gender mainstreaming influences policy making to ensure participation of women in the production and distribution of housing.

However, it was found out that unemployment was very high in Chitungwiza especially among women and the sources of livelihood were commonly vending, small to medium enterprises and home industries. There was concern of underrepresentation of women in key structures of community development since there were regarded as passive participants and that they were not taken seriously by the responsible institutions. Poor social service delivery which includes water supply, refuse collection, street lighting health services and poor

road networks were quite a cause for concern on how the town council was managing its operations. Patriarchy still affected women's access to housing due to lack of knowledge of legislature on the administration of their deceased spouses. Women were facing challenges due to environmental deterioration such as pollution because of garbage and sewerage refuse. Finally, some locations have poor roads and road networks hence are difficult to access such as Nyatsime which is a new residential area in Chitungwiza.

The study used a qualitative research approach in which the case and was a narrative study. Specific data collection tools included extensive documentary analysis (reports, policy and legislative documents); household survey (involving 10 conveniently selected households, from Chitungwiza Town, in which a semi-structured questionnaire was used); a focus group discussion of ten participants from the Chitungwiza Community and four key informant interviews with purposefully selected officials (from Town Council, Ministry of Local Government, Public Works and National Housing, Ministry of Women's Affairs, Gender and Community Development and the Ministry of Environment, Water and Climate Change. The total population sample drawn for the study was twenty-four.

During data gathering the views of both men and women in the community were that gender is trivialised as women's issues and problems and due to a strong patriarchal society and culture. The researcher used her communication and public relations skills and observed the culture of the community to encourage the men to participate. Another limitation was that the participants were uneasy about their real names being published so many would decline; the researcher assured the participants that she would use pseudo names to protect their identity.

The study showed that the community has suffered from the socio-economic and environmental pressure surrounding them in relation with gender, housing and poverty issues. Using a qualitative methodology and its research techniques the researcher managed to capture the essential information that answered the research objectives. Issues that emerged from the research findings were that Chitungwiza residents have problems having access to housing due to low or no income, unemployment, which therefore, impacts on their livelihoods due to poverty. The study observed that women are more vulnerable to poverty and housing poverty more specifically. The study also observed that there was low stakeholder participation in current legislation and policies and economic and political development interventions.

Housing is a major driver of economic growth and development and that the existing structures and processes within the housing sector and authorities are such that they do not benefit the poor due to the inaccessibility and affordability of modern housing directly from the town councils most people had resorted to joining cooperatives. The study concluded that these problems are perpetuated by factors such as the history of the place, income levels among urban dwellers, lack of defined and clear-cut policies and commitment by institutions towards the creation of sustainable livelihoods and the poor economic growth.

The study showed that the community is subject to socio-economic and environmental pressures in relation to gender, housing and poverty issues. Using a qualitative methodology and its research techniques the researcher managed to capture the essential information that addressed the research objectives. The issues that emerged from the research findings were that the Chitungwiza residents have problems having access to housing due to low or no income, unemployment, which therefore impacts on their livelihoods due to poverty. The study observed that women are more vulnerable

to poverty, and to housing poverty, more specifically. The study also observed that there was low stakeholder participation in current legislations and policies and economic and political development interventions.

Housing is a major driver of economic growth and development and the existing structures and processes within the housing sector and among the authorities do not benefit the poor due to inaccessibility and unaffordability of modern housing. Consequently, many people have resorted to joining cooperatives as a way of circumventing the costlier council housing. The study concluded that these problems are perpetuated by factors such as the history of the place, income levels among the urban dwellers, lack of defined and clear-cut policies and commitment by institutions towards the creation of sustainable livelihoods and the poor economic growth.

One of this study's objectives was to influence the reduction on gender disparities to ensure good governance, gender balance and the participation of women in the distribution of housing. The study concluded that most women in Chitungwiza either had little knowledge or no knowledge at all about existing housing policies. The women had also not received any civic education; hence it was a challenge for the women to participate in the governance and management of housing initiative of housing programmes. Poor service delivery was a key concern within the residents of Chitungwiza. Environmental degradation was also another cause for concern since it was a hindrance to sustainable development. The lack of amenities such as street lighting had triggered the rise in crime and abuse of residents especially women who would be afraid to go night school, hence deterring development.

The study concluded that access to housing was a key variable in women's empowerment and in gender equality. Women lacked access

to housing due to socio-economic factors such as poverty, culture and education. Most women were small business owners and most of the time they could not afford to access housing. The rampant corruption was a hindrance to women's participation and good governance of the municipality. The women had to forego social responsibilities to ensure that had a sustainable livelihood. Although the proportion of women engaging in urban housing development is on the rise, society has yet to fully appreciate their efforts and consider their investments as having originated from the women's genuine efforts, the very same way men's housing investments are regarded. This is due to the gender ideology that seeks to subordinate women, for when a woman owns a house, she is more likely not to tolerate an unhappy marriage compared to her counterpart who may tolerate such a marriage because she lacks accommodation alternatives. Besides, some women own rental houses, which increase their economic power to lead an independent life. Women's house ownership is therefore construed as a harbinger of broken marriages and as female independence (Lee Smith 1995).

The social relations in housing development were construed within the context of the complex set of values, traditions, customs, habits, norms and beliefs governing real property acquisition and development. The gender variable in the social relations, therefore, referred to how these values, traditions, customs, habits, norms and beliefs polarize men's and women's acquisition and development of housing and further set parameters for each gender's engagement in the acquisition and development processes in urban housing development. The study held that before a woman buys a stand or seeks to rent a house, she should consult her spouse since he may not afford the price. Hence the study concluded that most women did not make decisions on the type of housing to be acquired or to be rented, since the economic power of the household was the man. For women-headed households the harsh

economy would decide for them what type of a house to rent or to buy.

The study's conceptual framework was based on the Longwe/Women Empowerment framework hence Table 5.1 below outlines the conclusions of the study based on the framework.

Table 5.1 - Conclusions based on the Longwe /Women's Empowerment Framework *(Longwe & Clarke, 1994 and Field work, 2016)*

Issue	Manifestation and Degree of Concern
Economy	Unemployment is very high in Chitungwiza hence most people are in the informal sector in which run small to medium enterprises, vending and home industries.
Tenure	Most Residents in Chitungwiza are Lodgers and Tenants who are on the housing waiting list which has increased yearly without any housing initiatives helping to reduce it.
Habitability	Some areas in Chitungwiza have houses that are too old hence they are no longer habitable and in turn become life-threatening hazards to residents.
Good Governance	There is concern among Chitungwiza women that women are regarded as passive participants in community initiatives and the underrepresentation in key structures of community development such as the Town Council itself. Their concerns and initiatives are sometimes not takes seriously by the responsible institutions. Regarding these concerns can be instrumental in lightening the burden of work on them which includes sustainable housing. Lack of transparency and corruption has marred the Chitungwiza town council and has made access to housing a tall order for residents.
Service Delivery	Poor social service delivery are the order of the day in Chitungwiza this includes, water supply, refuse collection, street lighting, health services and well as poor road networks coupled with an incompetent engineering department of the town Council.
Education	-Women are more likely than men to be illiterate. Women are less likely than men to have access to information and be included in political and community life.
Culture	The strong patriarchal society still has an effect on women's access to sustainable housing; hence due to lack of knowledge of intestate laws they are losing their homes and property to property grabbing relatives.
Environment	Environmental deterioration and problems related to sanitation and pollution (including air and water pollution from garbage and sewers). Women tend to be most affected, since they face the challenges.
Location	Some locations have poor roads and road networks hence are difficult to access such as Nyatsime which is a new residential area in Chitungwiza.

Table 5.1 illustrates the study's conclusions according to the Longwe/Women's Empowerment Framework as follows:

Welfare - The study concluded that socio-economic policies such as housing and economic policies were not gender sensitive to the specific needs of women such that women found themselves destitute due to lack of housing. According to the Women's Empowerment framework the study concluded that women's welfare is improved if they have shelter and adequate social services thereby reducing labour and risk of disease or poor health. Another conclusion is that women did not make decision of what type of house to be acquired or rented hence also compromising their welfare.

Access - Very few women had no knowledge of or access to policies which resulted in them facing socio-economic challenges to access housing and poverty being the main challenge. The study also concluded that women would be empowered socially and economically if they had access to housing and if they would make better decisions they would have access to habitable and well located housing.

Conscientisation - Women were not informed with regard to housing policy, the legal and by-legal procedures of accessing housing, hence women needed to be educated on housing and housing development to have adequate knowledge of how to access sustainable housing. The study concluded that there was a lack of gender equality and education of women on their housing rights.

Participation - Few women participated in policy formulation and policy development of socio-economic policies in Zimbabwe. Women were regarded as passive participants in housing initiatives and distribution since it was regarded as a men's domain. The study also concluded that enabling women's participation in housing initiatives and distribution would empower them and guarantees good governance and sustainable development in Zimbabwe. Gender

equality was important to enable women's participation in housing initiatives and community development.

Control - The study also concluded that women had no control over policy, governance and management of housing in Chitungwiza, Zimbabwe. Women were underrepresented in government, Chitungwiza town Council and Community Development Committees so they had little control or decision-making power in the distribution of housing. It was also concluded that improving the socio-economic status of women would enable women to be in control of their resources and livelihoods thereby reducing poverty

The study recommends:
Inclusion and participation of community members in development projects and local and national policy formulation and implementation to ensure good governance and sustainable development.

That, if gender aspects of the housing-poverty nexus are to be adequately dealt with, two major transformations must take place. Firstly, women must be empowered to make choices about housing and this will also impact socially and economically. Furthermore, enabling choice is linked to issues of sustainable livelihoods and poverty alleviation, including access to income generating activities. Secondly, changes on the housing distribution side are necessary. It will require responsiveness by the housing sector in the provision of habitable, well-located and accessible housing that reduce the drudgery of much of women's labour, and that at affordable prices.
The government should formulate economic policies that create employment for the people to eradicate poverty.

The government and stakeholders should promote innovation and enhance access to   sustainable housing, which can prove to be a powerful catalyst for decentralized employment and wealth creation,

thereby contributing to the Sustainable Development Goals of eradicating global poverty by 2030 and ZIMASSET.

The right to adequate housing should also be taken as a national priority (Rakodi, 1995). That is, to solve the fundamental problem of poverty, governments must focus on ensuring that this right is observed, and putting in place institutions that make housing to be both affordable and accessible to everyone (Owen, 2000). In addition to that, governments must ensure that legislation favours the right to adequate housing for everyone including the poor. The only reason homelessness is allowed to exist is because a person's need for a home is seen as a means of someone else making a profit, (Owen, 2014). Thus, governments must guard against profiteers especially in market oriented housing provision.

A framework of objectives must be prepared to determine the requirements and formulate strategies to support social, cultural, economic and environmental sustainability.

However, innovations can accelerate or decelerate the process of sustainable development as it can have positive and negative impacts to the socio-economic status of people. Sustainable housing requires a strong supporting institutional (policy) framework to accelerate and integrate the process of development. At strategic level, sustainable development principles and approaches should be integrated into policy strategies and the planning process.

Urban governance must be gender-sensitive if it is to be equitable, sustainable and effective.

Table 5.2 is a recommendations matrix that tries to capture the different issues that have emerged from this study. The issues are then

tied to the responsible persons or institutions and the expected actions and outcomes that this might bring.

Table 5.2: Recommendations Matrix

Issue	Responsibility	Prescribed Action	Desired Outcome
Sustainable Housing/Habitats	Households	Embrace civic education on housing, environmental management and sustainability.	An informed and responsible citizenry
	MoLGPWNH and Chitungwiza Town Council	Ensure a clear housing policy and incorrupt implementation of housing initiatives, through good governance and management of Town councils	Good governance and community development and observation of human rights
	MoEWC	Tighten on policy implementation of the Environmental Management Act and embark on projects on environmental rehabilitation (saving wetlands)	Enhanced trust that the law can help preserve the environment
	Chitungwiza Town Council and MoEWC	Make a commitment on the provision of housing and social services delivery (e.g., incentives for developing houses and supplying the necessary social services)	Committed institution in addressing gender, poverty and housing needs
Social Services Delivery	Chitungwiza Town Council and Households	Improve on refuse collection, water supply, road networks and health services delivery. Engage in recycling	Improved human health, sanitation and creating a more sustainable environment and development by

		of waste to reduce spread of diseases. Enforce better building standards	addressing the challenges
Socio-Economic status of Women	Households, MoWAGCD	Embrace self-reliance-based initiatives on increased skills, income, social status, and decision-making power and enabling women to take control of their own transformation process.	Balanced households in terms of distribution of income and decision making in the home.
Women Empowerment and Education	MoLGPWNH and MoWAGCD	Ensure access to affordable housing which enables access to educational information and communication. Improve on street lighting to ensure the safety of women and girls at night, allowing them to attend night schools and participate in community activities Ensure equal distribution and access to housing services (e.g., women are Involved at senior level in housing sector decision-making)	Eliminate gender disparity in education and related institution embracing community participation.
	MoWAGCD	Research and prescribe gender-sensitivity on the contribution and role of women's incomes and cash flows in the cost of housing and related services in homes.	Affordability of housing and gender-sensitive policies in place.
	M oJLPA	Provide legal advice	Informed women

		and housing development support services to Women who seek to engage in urban housing development.	in terms of the Law and Legal issues pertaining to housing.
Poverty	All key Stakeholders	Address extreme poverty and hunger through housing policies and programmes that consider the needs and constraints of women.	A well-developed community that is not an environmental and institutional burden due to high costs in housing and related services

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Synopsis

This study examines the gender dimension to housing poverty in urban settings and is a case study from Chitungwiza, a dormitory town located 30km south of Harare, the capital city of Zimbabwe. In the gendered housing crisis of Chitungwiza, low-income households, and women in particular, are at the receiving end of the housing poverty that is evident there. Thus, this study takes a course that primarily focuses on people's social constructions of housing and poverty and the impact that these constructions have on their socio –economic and political status. The study mainly examines gender equality as a key variable in the success or failure of housing interventions. It assesses how improved access to housing is a key variable in women empowerment and determines who makes the decisions about the type of house/dwelling to be rented or acquired within a household, and who benefits, how women cope with their housing problems, and how gender mainstreaming influences policy-making to ensure the participation of women in the production and distribution of housing. The study is mainly qualitative and largely characterised by case and narrative study research design approaches. It also used a focus group discussion of 10 participants from the Chitungwiza Community and four key informant interviews with purposefully selected officials from the Chitungwiza Town Council, Ministry of Local Government, Public Works and National Housing, Ministry of Women's Affairs, Gender and Community Development and the Ministry of Environment, Water and Climate. It is noted that the community suffers from the socio-economic and environmental pressures surrounding them. These pressures are perpetuated by such phenomena as the history of the place, income levels among urban dwellers, the lack of defined and clear-cut policies and commitment by institutions towards the creation of sustainable housing and livelihoods. The study recommends inclusion and participation of community members in development projects and local and national policy formulation and implementation.

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