

# **HOUSING POLICY, PRODUCTION AND CONSUMPTION IN HARARE: A REVIEW PART I**

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IN RECENT YEARS there has been a steady stream of publications, official reports, policy documents and dissertations on urban housing in Zimbabwe. Many of these have been on low-income housing and have focused on Harare, the capital of Zimbabwe. So far, no attempt has been made to analyse the entire spectrum of urban housing, from low income, through middle income, to high income. Such an analysis is necessary if we are to emerge with a complete picture of the state of the entire urban housing sector. The need for a holistic approach rests on the premise that the problems characterizing the different income components of housing in the cities of developing countries are very often intertwined. An example is the frequent infiltration of higher-income people into low-income housing areas, usually caused by middle-income housing problems. Clearly, any measures to resolve such a problem must consider the entire spectrum of urban housing.

This article analyses housing policy, production and consumption in Harare. It reviews most (hopefully all) of the recent literature on urban housing in Zimbabwe, most of which is on the low-income sector in Harare. The principal aim of the article is to synthesize what is known about urban housing in Harare and, having determined the state of our knowledge, to point out directions for future research. In addition, current policy problems are highlighted and their implications for the production and consumption of housing explored.

The article is in two parts. Following a brief theoretical discussion, Part I focuses on the production of housing in Harare. Part II (to be published in the next issue of *Zambezia*) will focus on the consumption of housing in Harare, and will conclude with an outline of the main findings of the study and directions for future research.

mobilize for investment in housing and the importance of relating estimates of affordability to the ability of households to satisfy their basic subsistence needs (England and Alwick, 1982; Lee, 1985; Rakodi, 1987). Recognition that finance for housing construction and purchase is in very limited supply in developing countries and that formal sector housing finance is available only to a small proportion of the (higher-income) urban population has led to increasing attention to the housing finance system, from surveys of international literature and experience (Renaud, 1984, 1987; Boleat, 1987) to accounts of non-conventional methods of financing housing and recommendations for their promotion (United Nations Centre for Human Settlements, 1984a, 1984c) to recommendations for mobilizing large-scale private-sector institutions and resources to increase the supply of credit (World Bank, 1986).

Isolated studies of unauthorized housing areas or public housing programmes tell us little about other components of housing supply except by default, yet attempts to analyse systematically all the components of housing supply in particular cities or countries are remarkably few. Strassman's (1980) study of Cartagena, Sheng's (1989) and Dowall's (1989) of Bangkok, Mehta and Mehta's (1989) of Ahmedabad, and the attempts by Angel *et al.* (1977) to describe the urban housing delivery systems in Thailand and other Asian cities are notable contributions. Much of interest is learned from more general studies, such as Gilbert and Ward's (1985) account of housing, land and the state in three Latin American cities. There is a need, therefore, for more holistic analyses of (albeit segmented) housing markets, both to understand how housing is, and has been, supplied to the urban population, and to identify constraints on housing supply. These may include, *inter alia*, access to land, the procedure for obtaining planning and building permission, physical infrastructure provision, the capacity of the construction sector, and the supply of building materials. These constraints may be seen as market imperfections or distortions introduced by public intervention. The outcome of interventions designed to relieve constraints on supply, both actively (construction of public housing for rent or sale, serviced-plot programmes, infrastructure provision, building materials development or supply) and passively (ceasing to bulldoze unauthorized settlements), thus needs to be evaluated. The availability of research work on constraints on housing supply and the outcome of policies is variable, with more attention having been paid to programmes for the construction of public housing or the provision of plots, physical infrastructure provision and urban land supply (see, for example, Angel *et al.* (eds.), 1983; Doebele, 1987) than to the construction industry or the supply of building materials (although see, for example, Wells, 1986; United Nations Centre for Human Settlement, 1984b; Moavenzadeh, 1987).

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The second main framework which has been used in the study of urban housing in developing countries may be loosely labelled a political economy theoretical approach, although in practice these two approaches are not totally distinct and many analysts make use of concepts and theoretical insights from both (for example, Gilbert and Ward, 1985). Perhaps the first attempt at a theoretical framework for a neo-Marxist analysis of house production was that by Burgess (1978), which has given rise to ongoing debates on the utility of his production categories in understanding housing production in a non-Latin American context (for example, Rakodi, 1983), and the implications of his view of the role of the state in housing for understanding the outcomes of serviced-plot and other 'self-help' programmes (Burgess, 1985, 1987; van der Linden, 1986; Gilbert and van der Linden, 1987). This approach concentrates on analysing who produces each type of housing, how the construction process is organized and financed, and the constraints on production experienced by the various categories of producer (see Johnstone, 1984, on Malaysia). The outcomes of policy interventions designed to influence the nature of housing production are analysed in the light of current thinking on the form and functions of the state, and the political interests and social groups whose interests are, directly or indirectly, served by particular policies. So far, within this theoretical framework, there has been relatively little attention paid specifically to consumption, including analysis of which groups in the population are able to consume housing made available through different production processes, the housing finance system and the extent and nature of the rental housing sector.

Although it is perhaps justifiable in the early stages of urbanization to place a major emphasis on the production and consumption of housing, exchange increases in importance as the housing stock ages. The system of exchange is usually organized through a series of intermediaries, who may include estate agents (realtors), valuers, surveyors, housing finance institutions, solicitors and land deed registries. To our knowledge, the system (or systems, for some may be much more informal than implied above) has not been analysed for any Third World city. Such an analysis would need to assess whose interests exchange systems serve and who benefits from the profits and fees generated.

In the light of the above observations, and as indicated earlier, the aim of this two-part article is to review what secondary material is available on the housing market in Harare, with a view to summarizing the current state of knowledge on the forms of housing production, consumption and exchange, and the effect on these of policy interventions to date. While, clearly, production (or supply) and consumption (or demand) for housing

are interrelated, we can most conveniently start with the former, identifying gaps in our knowledge and areas for future research. In Part II consumption and exchange of housing will be analysed and overall conclusions drawn.

### THE PRODUCTION OF HOUSING IN HARARE

Any analysis of the production of housing must first identify the housing producers. Merely describing the types of housing constructed by different producers is, however, insufficient and an explanation of the observed housing stock must be sought in the organization and financing of the construction process, examining the nature and volume of housing produced by large- and medium-scale capitalist enterprises, public authorities, small-scale or artisanal enterprises and individual households. Of interest to policy-makers are, in each case, the availability of spare capacity, the capacity to expand production, the conditions necessary for such expansion to occur, and the potential constraints on housing supply of:

- access to land, which is determined by tenure and the land-administration system, the distribution of ownership, responsibility for sub-division, systems for regulating use and construction, and eligibility criteria for access to the formal land market;
- the ability of service-provision agencies to keep pace with demand for physical infrastructure and utilities, which is related both to their administrative and financial structure and to the supply standards adopted;
- the structure and capacity of the residential construction sector, including the locus of control, sources of capital and profits and perceived constraints on increasing the volume of different types of residential construction;
- the supply of building materials, including questions of cost, distribution and shortages; and
- the availability of construction skills, within both construction firms and households, the latter being important especially where self-help construction is advocated.

Government intervention to alleviate constraints on housing supply in Zimbabwe will be noted in the analysis, and its outcomes, where known, will be referred to. However, as already noted, much intervention has been project-based rather than sector-wide. These programmes and projects include the construction of public low-cost or civil servants' housing for rent or sale, aided self-help schemes and the attempted establishment of co-operatives and building brigades, and have dominated

public- and private-sector residential construction activity and research attention.

We will commence the analysis by outlining the components of Harare's housing stock, noting the policy context within which each developed in the past and more recently and the manner in which production has been and is organized in each. Secondly, each of the factors influencing housing supply outlined above will be examined and the extent to which they pose constraints on increasing production assessed.

### **Components of Harare's housing stock**

Harare's population in 1969 was 385 000, accommodated in segregated White (or European) low-density residential areas broadly to the north of the city centre and separately-administered African high-density townships to the south-west and south. The escalating war of the 1970s resulted in rapid in-migration, leading to an officially estimated population in 1977 of 610 000, of which 79 per cent were Black (Davies, 1987). While construction of official townships continued, the in-migration of people with few resources led to increased overcrowding and rapid growth of squatter settlements. Urban growth continued in the years leading up to Independence in 1980, fostered by the establishment of a new and supposedly self-contained African township in the Seke Tribal Trust Land (now Communal Land) 20 km to the south of Harare, Chitungwiza, which must in economic reality be regarded as part of Harare. By 1982, Harare's population had reached at least 658 000 and Chitungwiza's 172 000 (Zimbabwe, 1989). This overall growth masked a loss of over 27 000 Whites between 1977 and 1981 (Davies, 1987) and may well have been an underestimate given the incentives to conceal 'illegal' residents (Patel, 1984).

Tables I, II and III show the total housing stock (as at 31 December 1988) in Harare's high-density residential areas (including Epworth), Harare's low-density residential areas and Chitungwiza, respectively. Epworth is an informal settlement a few kilometres outside the Greater Harare boundary which has yet to be absorbed administratively into Harare Municipality. The figures in the Tables provide a snapshot from which to start analysing how the present housing stock was produced and what forms of housing production are adding to the current stock. Figure 1 is a map of Harare (including Chitungwiza and Epworth) showing the location of the residential areas mentioned in the following discussion.

### *Private production of high-income housing*

In 1978, 22 per cent of the population of Harare was estimated to live in 'high-income' residential areas, which occupied 60 per cent of the total residential area (Mutizwa-Mangiza, 1985a). These included relatively high-density apartment areas immediately north of the city centre, and low-

Table 1

## HOUSING STOCK IN HARARE: HIGH-DENSITY RESIDENTIAL AREAS

Suburb	Number of dwelling units				Total*
	Freehold family	Family rented	Institutional	Single	
Budiriro	2 600	-	-	-	2 600
Dzivaresekwa	2 062	2 638	82	62	4 844
Glen Norah	7 465	432	83	108	8 088
Glen View	8 569	58	24	12	8 663
Hatcliffe	740	-	-	-	740
Highfield	5 428	1 940	320	2 395	10 083
Hostels	-	1 616	-	10 250	11 866
Kambuzuma	2 383	15	58	-	2456
Kuwadzana	6 627	328	-	-	6 955
Mabvuku	4 661	1 126	26	155	5 968
Marimba Park	286	-	1	-	287
Mbare	3 316	2 395	236	218	6 165
Mufakose	6 891	565	18	90	7 564
Sunningdale	2 119	378	-	81	2 578
Tafara	2 594	444	9	803	3 850
Warren Park	5 044	35	12	2	5 093
Westwood	82	-	1	-	83
Epworth**	n/a	n/a	n/a	n/a	3 800
<b>TOTAL</b>					<b>91 683</b>

\* As at 31 December, 1988.

\*\* Officially not part of the City of Harare.

Source: Official Records, Department of Housing and Community Services, City of Harare.

density areas, mostly with very large plots, occupied by the middle class, and some with smaller plots developed for the White working class. One example of the latter is Mabelreign, which was developed by the government between 1948 and 1955 with 2 000 plots for ex-servicemen (Christopher, 1972).

Other than the apartment blocks, which were clearly speculative or employer development requiring relatively large amounts of capital, most of the housing appears to have been constructed by the buyers of subdivided plots. A total area of 8 000 ha (the commonage) was reserved by the British South Africa Company around the central areas of Causeway

*Table II*HOUSING STOCK IN HARARE: MEDIUM- AND LOW-DENSITY  
RESIDENTIAL AREAS

<i>Suburb/Area</i>	<i>Number of dwelling units*</i>
Borrowdale	2 364
City	
(a) CDB, Avenues, Kopje	7 749
(b) City Centre Outer Zone	10 126
Greendale	2 622
Hatfield	2 356
Highlands	3 352
Mabelreign	3 733
Marlborough	1 537
Mount Pleasant	2 590
Waterfalls	2 571
Lochinvar	371
Marimba Park	286
Southerton	548
Westwood	79
<b>TOTAL</b>	<b>40 284</b>

\* As at 31 December, 1988.

Source: Department of Housing and Community Services, City of Harare.

*Table III*

## HOUSING STOCK IN CHITUNGWIZA

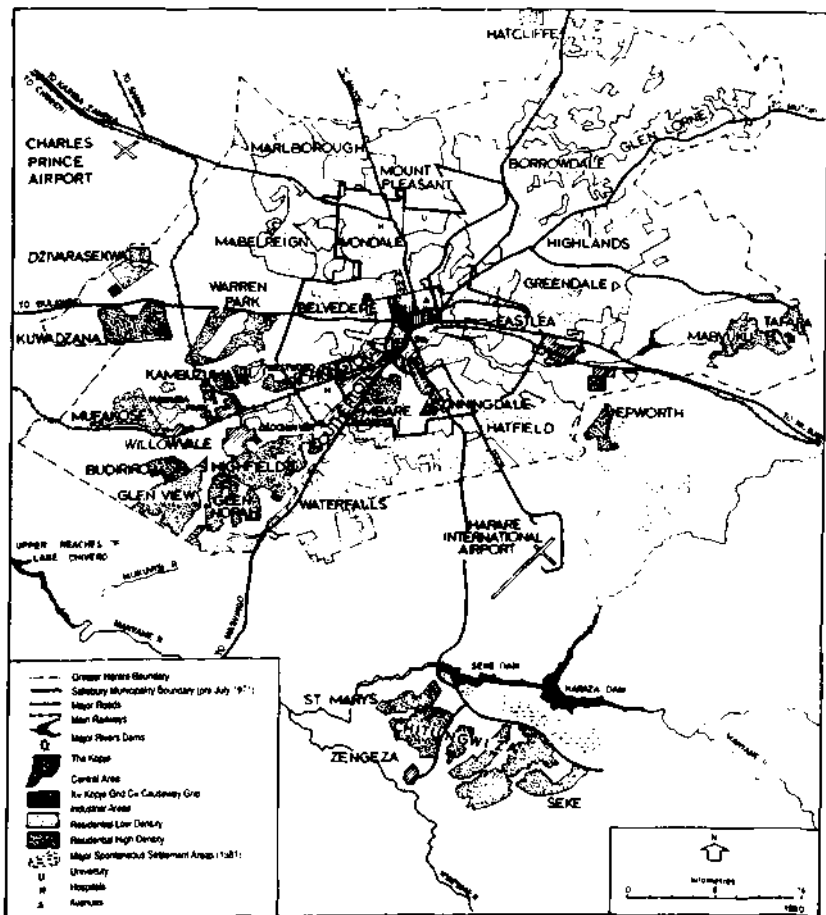
<i>Area/Suburb</i>	<i>Number of dwelling units*</i>
St Mary's	2 977
Zengeza	9 636
Seke	16 919
<b>TOTAL</b>	<b>29 532</b>

\* As at 31 December, 1988.

Source: Department of Housing and Community Services, City of Harare.



Figure 1: GREATER HARARE: LOCATION OF RESIDENTIAL AREAS



and Kopje between 1890 and 1892, which restricted speculation and permitted controlled land allocation (Davies, 1987). Areas were allocated for public purposes, use by the armed forces, quarries and brickworks, firewood and pasture, industrial areas (between the wars) and, after the Second World War, for European housing to the west and south-east. Today, about a fifth of the original reserved area remains open, much of it being poorly-drained vle. The control over development which it was possible to exert within the commonage led to speculative development

beyond it. Farms to the north were gradually and sporadically subdivided by their original and successive owners, including property companies, individual houses were built and some sites used for public facilities and suburban shopping centres. Farms subdivided in this way include Avondale, Borrowdale and Mount Pleasant. Avondale was a private farm, which had changed hands a number of times before it was owned by a Mr Blackburn, who subdivided it into residential plots in 1903. Borrowdale was initially owned by three settler pioneers, Borrow, Johnson and Heany, and was bought from them by the United Goldfields Company in 1897 who later subdivided it into a number of smaller farms — Helensvale Farm, Glen Forest Farm, Quinnington Farm, etc. These farms were also later subdivided into residential estates such as Greystone Park, Ballantyne Park, Helensvale, Quinnington, and so on. An account of the history of Mount Pleasant is given by Christopher (1972).

Although subdivision within these areas was controlled by Town Management Boards, no overall co-ordination of city growth appears to have been exercised before 1971, when the Boards were incorporated into the Greater Harare municipal area. Generally, minimum plot sizes (generally one acre, ostensibly because of the reliance on septic-tank sanitation) and minimum building clauses (£3 000 in the mid-1950s increasing to £6 000 in the late 1960s in Mount Pleasant) were specified, which helped to maintain White exclusivity and property values, although the former was already protected by tenure legislation. All urban centres had, since 1969, been on European Land, where Africans were not allowed to own, lease or occupy houses, with the exception of domestic workers and rented accommodation in municipal townships intended for Black wage-workers. In addition, to accommodate the growing Black middle class, a limited home-ownership scheme was introduced in the 1960s, by making available plots, mainly on long leases, in Marimba Park, subject to a minimum building clause of Z\$15 000 (Ashton, 1969; Teedon and Drakakis-Smith, 1986, 321).

Little has been published on the nature of the land interests which initiated the process of subdivision, the organisation of residential and commercial capital and the volume of housing produced. It is clear that the rate of subdivision periodically outran demand (Christopher, 1972); that much, but not all, construction was commissioned by individual owner-occupiers; that a total of perhaps 30 000 substantial houses had been produced, mainly after the Second World War; and that a well-established residential construction sector had developed, although the enterprise structure of that sector is not described in the available sources.

#### *Public-sector house construction*

Far larger in terms of the numbers of houses produced has been the public sector. In order to maintain control of the urban wage labour force,

both during the early reliance on temporary male migration and later policies of quasi-stabilization, housing was tied to employment and produced, largely for rent, by public authorities. The process of low-income public housing provision started in 1897 when land was set aside for the accommodation of Black workers in 50 Kaytor huts (i.e. corrugated-iron and grass-thatch huts). This first 'African location' came to be known as Harare (now Mbare) and remained the major source of accommodation for Blacks until the Second World War. At the beginning of the 1950s bachelor accommodation in hostels (concentrated around Mbare), at four bedspaces per room, outnumbered family houses by a ratio of 15:1 (Ashton, 1969).

Construction of conventional low-cost housing for rent overtook hostel accommodation in importance, especially in the 1970s, when the programme of construction was accelerated to cope with rapid in-migration. Typically, two- or three-bedroom houses with a relatively high standard of utilities were constructed, mostly for rental and on the basis of full cost recovery. African townships were separately administered and the capital funds for development came from central government and the profits of township monopolies on the sale of beer. Tenants were charged monthly rent, supplementary charges and service (user) charges, although they were allowed to let rooms to registered lodgers and some cross-subsidy from rents of hostel accommodation was available (Patel and Adams, 1981; Simon, 1985; Mutizwa-Mangiza, 1985a; Butcher, 1986; Mafico, 1987). Problems of affordability arising from the high standards adopted and the insistence on full cost recovery were emerging by the end of the 1960s (Ashton, 1969), and the 1970s were marked by a variety of attempts to reduce the cost of dwellings constructed while, to a greater or lesser extent, maintaining standards. One was the development of an ultra-low-cost house, built by the Red Cross in Chitungwiza and initially intended to constitute 60 per cent of the post-Independence large-scale low-income housing programme (Mutizwa-Mangiza, 1985a; Teedon and Drakakis-Smith, 1986). This house was still not affordable by about 60 per cent of those seeking housing, despite being the cheapest unit on offer (Davies, 1987), but construction of it was nevertheless halted in 1982 because of the low standards (Simon, 1986; Zimbabwe, 1987a). Most of the published work available on housing in Zimbabwe examines these attempts and so further detail will not be given here.

#### *Serviced-plot programmes*

One of the strategies adopted to reduce costs was that of aided self-help. Early core-housing schemes date from the 1960s when Kambuzuma and Western Triangle (part of Highfield) townships were started, in 1961 and 1962, respectively. Since the late 1970s, most of the public-sector low-

income housing programme has concentrated on the provision of serviced plots, with or without some form of wet-core or core-house. The early post-Independence achievements are, therefore, rooted in pre-Independence programmes. At the beginning of 1980, 7 375 plots of 200 m<sup>2</sup> with wet cores were allocated in Glen View on payment of a Z\$30 deposit and Z\$11,50 per month charge which included rates and water. Allottees were expected to complete one room in three years and a complete house within ten years, the freehold of the plot to be transferred when the house was complete. However, in the initial absence of construction loans and technical assistance, progress was slow (Patel and Adams, 1981; Mutizwa-Mangiza, 1985a). Similar aided self-help schemes with varying, but higher, standards for ablution units and core houses and differing financial arrangements were implemented in Chitungwiza, Warren Park D, Dzivaresekwa, Hatcliffe and Kuwadzana. A minimum plot size of 300 m<sup>2</sup> was adopted. Target income groups varied slightly, but the schemes were generally aimed at those with incomes around Z\$150 — the median income of the existing population of high-density areas in 1982 was Z\$175. Cash loans of Z\$2 500 on average were made available, and on 10 per cent of the plots houses for rent were constructed (Taylor, 1985).

Kuwadzana, for example, was a USAID-funded project on two farms (Parkridge and Fontainebleau) 14 km to the west of the city centre, on which 7 500 plots were provided. Between February 1984 and December 1985, 6 000 plots were allocated to families from the housing waiting-list with a maximum income, insisted upon by USAID, of Z\$175; and within a few months of construction starting 2 200 artisanal builders had registered on the site. Allottees qualified for a loan of between Z\$294 and Z\$3 230 (average Z\$2 500) according to their incomes (a maximum of 27,5 per cent of income was allowable for loan repayments over 30 years), which could be used for the purchase of materials, some available from a store on site, or payment of labour, and had to complete a four-room 'core' house of at least 50 m<sup>2</sup> within eighteen months (later extended by six months). Although many allottees failed to build a four-room house, the estimated cost of which was Z\$4 870 (of which labour constituted 23 per cent) in 1984 (Schlyter, 1985; Gore *et al.*, 1985; Mafico, 1987), this new minimum standard was generalized to all urban areas (Zimbabwe, 1986b). Allottees make a 5 per cent down-payment and monthly payments of Z\$7 for purchase of the plot, Z\$14,47 service charge and housing loan repayments (Mutizwa-Mangiza, 1985a). The lower-income residents can often afford to construct only a 50 m<sup>2</sup> floor slab and one complete room, but are prohibited from selling on the open market until the house is complete. Plot-holders are permitted to build additional rooms for rent to lodgers, of whom 16 000 were registered in 1985 (Schlyter, 1985). It is suggested that unregistered room rental is widespread, and also that construction of rooming-houses

for rent by absentee landlords has occurred in all the aided self-help housing schemes (Patel and Adams, 1981; Schlyter, 1985). Further information on this and on the results of the sale of complete dwellings which, in the face of the apparent shortage of lower-middle-cost housing, one might expect to be sold to higher-income groups is not available.

In the public sector, therefore, more than one form of housing production is operating. The industrialized production of physical infrastructure and dwelling or ablution units signifies the presence of large-scale contractors able to make a profit because of the size of public-sector contracts and the standardized nature of the components. That the units, especially complete houses, are then not affordable by the majority of the population is as much a function of the standards insisted upon by the public authorities as the profits expected by private contractors. Also operating are small-scale labour-only building contractors, used by owner-occupiers for house construction or extension and described in some detail in a report on Kuwadzana (Gore *et al.*, 1985). Hired labour of this type is seemingly more important in the construction process than domestic labour inputs from the household itself.

In Kuwadzana allottees were given the choice of using artisan builders, building brigades or setting up co-operatives. These last two ways of organizing housing production were incorporated in the long-term policy package given in the Transitional National Development Plan (Zimbabwe, 1983). Building brigades were intended to reduce costs by removal of the profit motive, reduce construction time (based on a belief that the private sector could not cope with anticipated increased demand) and provide employment for casual and informal workers in the construction sector. They were to be established by local authorities for materials production, building and for renovation and upgrading at a later stage, ultimately to replace private contractors in low-income house construction (Mutizwa-Mangiza, 1985b; Mutizwa-Mangiza and Marciano, 1987). The exclusive use of building brigades for block production and house construction in Kuwadzana was resisted by both City Council and USAID on grounds of cost, and in practice the vast majority of participants decided against their use, although they have been used by the City Council to build demonstration houses selling at over Z\$7 000 (Gore *et al.*, 1985; Teedon and Drakakis-Smith, 1986, 320). The imagined constraints of undercapacity of the construction industry, either large- or small-scale, and shortage of labour clearly do not apply in Zimbabwe, while building brigades, where they have been established, have been relatively costly because of their administrative and overhead costs and the difficulty of enforcing work discipline amongst what is essentially a local authority direct labour force (Schlyter, 1985; Mutizwa-Mangiza, 1985a; Teedon and Drakakis-Smith, 1986; Mafico, 1987; Mutizwa-Mangiza and Marciano, 1987).

Co-operatives are, in general and in the housing sector (Zimbabwe, 1987a), encouraged as they represent a move towards the socialization of production, but they have not, unsurprisingly, proved attractive to participants in urban serviced-plot schemes, who are, by definition, working full-time and so are uninterested in contributing significant labour inputs, do not need to bulk buy or manufacture materials which are available in urban areas, sometimes on site, and are strangers to each other. None were set up in Kuwadzana. Disadvantaged households who might benefit from co-operative arrangements — whose income perhaps comes from unlicensed informal-sector activities, which contain unemployed adults, or which have women heads — are generally not eligible for serviced-plot schemes (Lee-Smith, 1987). By 1987, the government had recognized the practical advantages of individual labour-only contracts and had promised more support for this mode of construction (Zimbabwe, 1987b, 9).

According to Taylor (1985), the public housing stock in Harare in 1984 consisted of 3 400 flats and 55 600 houses for families, and over 11 000 bedspaces for single people in hostels and flats. Since then 7 000 or more plots have been added, on a few of which houses for rent or sale have been constructed by the public sector, while the entire housing stock in Chitungwiza has been provided or initiated by the public sector. Table I shows the latest figures on public-sector housing available. It is intended that a further 18 000 units per annum will be provided between 1987 and 1990, including serviced-plot schemes in Budiriro (at least 7 000 plots, of which 2 600 have so far been completed) and Sunningdale (2 576 plots so far completed).<sup>\*</sup> Although the Budiriro and Sunningdale schemes have already started, the availability of funds for this ambitious programme must be in some doubt, as the Ministry of Public Construction and National Housing's allocation (as a percentage of its bid) declined from 81 per cent in 1982/3 to 30 per cent in 1985/6 (Zimbabwe, 1986b, 32). While over three-quarters of the population of Harare were accommodated in low-income areas in 1978, they occupied a mere 8 per cent of the residential area. In addition, it must not be forgotten that at Independence nearly a third of the Black population were living in domestic servants' quarters, although this number has declined since 1980 with the emigration of White households.

#### *Unauthorized housing production*

The final form of production to be considered is unauthorized housing in squatter areas, which both pre- and post-Independence governments have attempted to eradicate. The volume of construction has, therefore,

<sup>\*</sup> *The Financial Gazette*, 21 Aug. 1987, 3.

fluctuated markedly, increasing during the late 1970s with the influx of refugees from war-torn rural areas. Housing has varied from temporary shacks to houses built by household or hired labour for owner-occupation and some renting to some larger-scale construction of rooms for rent in Epworth. The source of capital for larger-scale rented housing is not known, but is assumed to be external to the area (Butcher, 1986).

In the early 1960s, squatters from Hunyani were resettled in St Mary's: otherwise squatter areas were demolished without provision for resettlement until the mid-1970s (Patel and Adams, 1981). By then, the pressures of the liberation war in the rural areas were swelling the population of Harare; those ineligible for high-density housing were growing in number and squatter areas were beginning to grow more rapidly than before, notably Chirambahuyo-Derbyshire, from which about 2 600 households were relocated in 1977 to plots serviced to a very basic standard at Zengeza 4 (Seager, 1977; Patel and Adams, 1981). The aim was to move the residents again, to a permanent scheme at Seke and also to communal farming areas, but as soon as they were moved out to the ultra-low-cost houses provided, others moved on to their vacated plots and Zengeza actually increased in size.

The first government of independent Zimbabwe inherited a number of squatter areas and continued with the earlier policies, combined with pressuring the squatters to return to the rural areas, moving families temporarily into hostels no longer used for single male migrants, or relocating them to serviced-plot schemes of various sorts. Thus in 1981 Mbare Musika and Chirambahuyo in Chitungwiza (30 000 people) were demolished (Patel, 1984; Butcher, 1986), and this was followed in 1982 by the demolition of Mayambara, to which some people from Chirambahuyo who could not afford the Z\$14 per month for an ultra-low-cost house which they were offered had moved, and in 1983 by Russeldene, which was located between Harare and Chitungwiza (Butcher, 1986, 10).

Only in one area, a long-standing settlement at Epworth, on land outside the municipal boundary, which originally belonged to a mission, has the notion of regularization and improvement been grudgingly accepted (Patel, 1984; Butcher, 1986). Since May 1983, development in the area has been frozen and all unused land allocated for public purposes, while in the twelve months following, 200 notices of eviction were served (Teedon and Drakakis-Smith, 1986). Although Development Committees were elected in mid-1983 (Schlyter, 1985) and put forward far-reaching proposals (on employment opportunities, for example), the inability of government and donor agencies, especially the World Bank, to reach an agreement on funding, and government's prevention of initiatives being taken by the Development Committees, resulted in reduced enthusiasm by the time a decision was taken in June 1985 to develop an interim water-supply and

pit-latrine programme and a clinic, as a first stage of up-grading (Underwood, 1987).

Illegal sub-letting is the other form of unauthorized housing production. As noted above, extensive unregistered lodging in municipal townships occurs, despite continued attempts at its control. The maximum room rent is officially Z\$8 per month, although in 1984 rooms were said to be let at rents up to Z\$30 (Patel, 1984) and the housing stock was said to be near saturation point. Average rents at the time of writing are between Z\$40 and Z\$50 per room. In recent years increasing shortages have led to the construction of side-structures of wood adjacent to houses which cannot officially be extended. For example, in Mbare New Lines, up to six structures per plot are said to have been constructed, accommodating more people than in the main two-room houses and being let at rents of Z\$18 or more per month (*Moto*, LIV, 1987). Government policy is to demolish these illegal dwellings, especially on plots of less than 300 m<sup>2</sup>, in the hope that as hostel occupants move on to serviced-plot schemes, rooms will be vacated for the displaced tenants. However, the demolition was being delayed in mid-1987 by public protest. A survey of 968 migrants at the end of 1985 showed that just over a third were lodgers (Potts, 1987) and one estimate suggests that 40 per cent of all low-income households are lodgers (Butcher, 1986, 10).

#### **Factors influencing housing supply**

Potentially, since 1980, each of the forms of house production above could have been utilized to accommodate population growth, depending on its capacity to expand production, its compatibility with the development objectives and policies of the new government and particular constraints on supply. Such constraints will now be examined in turn.

#### *Land and tenure*

Land availability is considered in the long-term housing plan of the Ministry of Public Construction and National Housing (Zimbabwe, 1985, 37). The plan notes that, whilst in most urban areas sufficient land is owned by the local authority to accommodate urban growth over the next few years, Harare is an exception. Thus land-development costs are a more significant constraint than land-acquisition costs. While acknowledging the need to economize on such costs by the use of more efficient layouts, the recently adopted increase in minimum plot size from 200 m<sup>2</sup> to 300 m<sup>2</sup> is not questioned. In practice, release of land for development has been pragmatic, continuing the pre-Independence pattern of:

- (a) confining the low-income population to the south and west of the city centre by expanding existing areas such as Warren Park, Dzivaresekwa and Chitungwiza; and



- (b) using peripheral locations for large-scale development, again in Chitungwiza, but also Kuwadzana, the location of which appears to have been determined by the chance availability of land for sale.

The racial land tenure legislation which underpinned the settler regime was abolished in 1979, making it possible for all residents to purchase plots in urban areas. The subsequent White exodus flooded the market with a supply of high-cost houses, many of which were purchased at low prices by Black professionals and businessmen. Prices plummeted and those who were able to raise the funds were able to obtain houses at prices which were much lower than the cost of new construction. Although price levels gradually increased from 1984 onwards as the market tightened, in 1985 they were still only 60 per cent of the cost of new construction (Zimbabwe, 1985, 10) and were said still to be so in 1987. Although the initial results of Harvey's recent research (1987) give some indications of where this process of exchange was most active — in the zone of apartment blocks near the city centre, in areas near the main commercial and industrial employment centres and near the existing high-density areas (especially smaller and older houses and plots) — no other research appears to have been done on the characteristics of buyers, sources of capital, subsequent house occupancy or price trends.

Only towards the later 1980s did indications appear of a demand for new middle-income housing (Martin *et al.*, 1985). It is suggested that middle-income households, no longer able to afford houses coming on to the market in low-density areas, are competing with the low-income households for whom recent aided self-help housing schemes are intended (Mafico, 1987). In addition, in 1987, there were indications of the beginning of new private-sector residential construction in low-density areas. So far, this seems to be in-filling and there is considerable scope for this and, indeed, for increasing the density of these areas by subdividing existing large plots.

In public-sector residential areas, a policy of encouraging house ownership has been adopted and women's legal rights to land and housing have been strengthened (Lee-Smith, 1987). About 9 000 public rental units have been or are in the process of being sold at considerable discounts (up to 100 per cent for sitting tenants who had occupied the property for 30 or more years) between 1980 and 1984 (Zimbabwe African National Union (Patriotic Front), 1985), encouraged by the threat of a 30 per cent increase if the option to buy was not taken up.

As a result, by 1985 only 22 per cent of the local authority family housing stock was rented (Hoek-Smit, 1982). No consideration appears to have been given to the likely future pattern of exchange and the prospects

of gentrification in a situation of continuing housing shortage and stagnant or falling real wages, both of which create pressure to sell and an incentive for doing so.

While some changes to tenure have been introduced, therefore, the system of private property has not been challenged and only ZANU(PF) leaders are supposed not to benefit from opportunities for profit in the market, in terms of the party's leadership code. Wide discrepancies in standards and asset ownership between the current occupants of what were previously European and African areas persist, maintained by strong regulatory control over subdivision and construction exercised under the 1976 Regional, Town and Country Planning Act, including specification of minimum plot sizes, subdivision regulations and minimum building clauses. For example, high-density in-filling and subdivision of large plots in the northern suburbs does not appear to have been seriously considered. Although there have been major constraints on radical land policy imposed by the provisions of the Lancaster House Agreement, resource availability, infrastructure and the inherited urban form, no consideration seems to have been given to the implications of continuing the present pattern of urban development and property ownership. This does indicate, perhaps, that an already established Black middle class appears set to protect its growing property interests. It appears instead that the policy is to close the gap by insisting on high-quality construction for low-income residents, regardless of the feasibility of this strategy. The outcome is that public-sector programmes satisfy the demand of the growing middle-income group, while the poorest are increasingly marginalized in housing terms (Teedon and Drakakis-Smith, 1986).

### *Infrastructure*

Harare has a high standard of utility provision. Even among low-income plots, 90 per cent have an individual water connection, although this is often shared by two or more families occupying the plot, and current sources of supply are thought to be sufficient to provide the city with water for the remainder of the century. A similar proportion of low-income areas have water-borne sewage disposal, although many low-density areas rely on septic-tank sanitation, which may be a constraint to locating higher-density development in the northern suburbs. While only 55 per cent of low-income plots currently have electricity connections, all official low-income areas have street or tower lighting (Hoek-Smit, 1982). In the past, all low-income plots were also provided with road access, despite low rates of vehicle ownership and demonstrations that the layouts used are costly and inefficient (Atkins, 1983). It is policy to continue this very high standard of physical infrastructure provision (Zimbabwe, 1986b), despite the cost, both in terms of public capital for development and to

individual plot buyers, especially from the lower-income groups. This insistence on a very high standard of physical infrastructure also appears to be irreconcilable with the official emphasis on housing programmes which are affordable by the majority (Zimbabwe, 1985). Although the City Council has the technical and administrative capacity to implement large-scale infrastructure programmes, the availability of public-sector finance has, especially since 1983, been a major constraint on the supply of serviced plots (Zimbabwe, 1986b, 7). It has been shown that the monthly payments for a plot with a wet core cannot be afforded by over half (54 per cent) of all households in high-density areas and, if the cost of constructing a four-room core is included, 86 per cent are excluded (Mutizwa-Mangiza, 1985b).

Decision-makers appear unwilling to consider alternative standards which would have significant saving effect, such as:

- (a) providing footpath or service-lane access to a proportion of houses;
- (b) a range of plot sizes, including some smaller than 300 m<sup>2</sup>;
- (c) use of up-gradable, ventilated, improved pit-latrines (Blair toilets), on the grounds of groundwater pollution, although the evidence for this seems inconclusive, except perhaps for stream-bank settlements; and
- (d) postponement of individual electricity connections, although energy and environmental considerations might on balance favour the use of electricity over alternative cooking fuels such as coal and charcoal.

#### *Capacity of the construction sector*

Residential construction is divided between the public sector, which has, in recent years, initiated most new development, and the private sector. Little has been published about the latter, other than references to its declining contribution to GDP and considerably underutilized capacity, despite a post-1980 loss of skilled manpower and increasingly obsolete equipment (Colquhoun, O'Donnell and Partners, 1985; Zimbabwe, 1986b). Thus the absolute contribution of the construction sector to GDP fell steadily from an immediate post-Independence boom of Z\$105 million in 1981 to Z\$64 million (at 1980 prices) in 1985, rising to only Z\$75 million in 1988 (Zimbabwe, 1989, 12). This represented a decline from 3.4 per cent of GDP in 1981 to 2.9 per cent in 1986 (Zimbabwe, 1987a, 10). Employment in the formal construction sector fell from a peak of 64 300 in 1974 to only 40 600 in 1979. Following an upturn from 1980 to 1982, employment fell again to 44 000 in September 1985, since when it has increased again to 60 200 in June 1988 (Zimbabwe, 1989, 8). An increasing proportion of construction

work (including civil engineering and building) was carried out by the private sector in the early years after Independence: 59 per cent in 1980, increasing to 64 per cent in 1983. However, this decreased again to 50 per cent in 1987 (Zimbabwe, 1989, 56). Much of the new private sector work is for public clients (70 per cent in 1985, 54 per cent in 1987, Zimbabwe, 1989, 56), especially the Ministry of Public Construction and National Housing, which accounts for 24 per cent of total and 53 per cent of building construction (Zimbabwe, 1985, 5). Residential construction has decreased in relative importance, from 42 per cent in 1981 to 21 per cent in 1984 (Zimbabwe, 1985, 2). However, in the second half of the 1980s, new private construction revived: between 1980 and 1985 an average of 231 high-cost housing plans were approved in Harare each year, 824 were approved in 1986, 964 in 1987 and 625 in 1988 (Zimbabwe, 1989, 53).

The main constraints on capacity are as follows:

- the difficulty of obtaining public-sector finance and credit for house construction or purchase;
- the lack of attraction to the private sector of the construction of middle-income housing because of government insistence on the maintenance of high standards, although there is no real analysis of the basis for this assertion;
- the limited availability of serviced plots to the low-income sector, although this does not yet seem to be a constraint in the high-income sector;
- a loss of skilled manpower in the construction sector (particularly valuers, quantity surveyors and architects); and
- the shortage of foreign currency which is necessary for the replacement of obsolete equipment and for the importation of certain raw materials.

#### *Building materials*

Zimbabwe has, partly because of years of sanctions, a well-developed building materials supply industry and it is estimated that only 7.6 per cent by value of the materials necessary for a four-room low-cost house has to be imported (Martin *et al.*, 1985, 8). A wide range of materials is manufactured locally by formal-sector enterprises, including cement, asbestos, cement pipes and roof sheets, clay and concrete sewer pipes, wire, timber, cement blocks and other cement products, clay bricks, gravel and aggregate, some metal components such as window and door frames, enamelled cast-iron sanitary fittings, cement wash and lime wash. The main imports are PVC, parts for water-meters, electrical fittings, aluminium, bitumen, glass, some steel, glass fibre and paint (Colquhoun, O'Donnell and Partners, 1985). Many of the materials manufactured locally appear to

be produced by monopolies, in which the extent of foreign capital ownership is not known. A possible joint venture to establish local glass manufacture in Kadoma is being investigated. A consultant's report commissioned by the Ministry of Public Construction and National Housing recommends the continued use of formal private-sector production of building materials for large-scale urban housing programmes, where the private sector is capable of production at 'economic costs' and of a 'high completion rate', while public-sector production of building materials should, it is recommended, be limited to low-technology products such as cement blocks (Colquhoun, O'Donnell and Partners, 1985). It is in this area, the report suggests, that the public sector is roughly competitive with the private sector in price terms. It is also suggested that the public sector would be competitive in more geographically remote areas. The report clearly has the interests of the private sector at heart in that it advocated its predominance in the large urban markets where economies of scale can be achieved and profit margins maintained.

Although there is reported to be widespread production of informal-sector building materials (Mafico, 1987), this is not discussed in the consultant's report and their use appears to be inhibited in public-sector housing programmes by strict quality control. The main constraints on building materials supply are transport costs, which is less of a problem in Harare than in remoter areas — to which manufacturers are being urged to decentralise production (Zimbabwe, 1986b) — and lack of foreign exchange for equipment, including vehicles and certain components. A further problem is the rapid increase in costs, on average 15 per cent per annum between 1981 and 1984 and 18 per cent in 1985/6. More modest annual price increases since then (12 per cent in 1986/7, 6 per cent in 1987/8, 14 per cent in 1988/9) have been due largely to government-imposed price freezes (Zimbabwe, 1985; Colquhoun, O'Donnell and Partners, 1985; Zimbabwe, 1990). While a revival of public-sector involvement in the materials production industry is recommended, focusing on dissemination of information and advice, drafting regulations and standards and research into materials suitable for low-cost construction (Stevens and Eaton, 1984), this does not seem to be a priority need.

A severe constraint which has emerged recently is a shortage of cement. This has resulted from a combination of increased demand and the breakdown of obsolete machinery. It has also been suggested that cement manufacturing firms prefer to continue exporting, even when there is a shortage locally, because export products are not subject to price-control regulations. The shortage of cement has had ripple effects throughout the construction sector: there has been a severe drop in the supply of cement-based products such as roofing tiles, asbestos roofing sheets, cement building blocks and other products. The necessary foreign

currency allocations have recently been made and it appears that cement production will soon return to normal. A government-owned company, the Zimbabwe Iron and Steel Company (ZISCO), based at Redcliff, has also recently announced its intention to start the manufacturing of cement. It will, however, take some time to eliminate the current construction backlog.

There is also a shortage of clay bricks, caused by the same combination of factors as in the case of cement. However, a locally-based company has recently imported equipment for the manufacturing of terra blocks. These are building blocks made from earth compressed under immense pressure, which are used immediately after manufacture without being burnt. They are reported to be several times stronger than ordinary clay bricks and cement blocks. In addition, the Zimbabwe Development Bank has announced an aggressive assistance package for those intending to invest in the manufacture of building materials, particularly bricks.

### *Construction skills*

Construction skills are needed at a variety of levels, including the management skills needed to run large-scale materials production or contracting firms, professional skills such as architecture, engineering and surveying, and trade skills in both the public and private sectors, and perhaps, too, the ability of individuals to make materials or build houses themselves. The loss of professionally qualified Whites, both by emigration and from the depressed construction industry to other sectors, and shortages of local replacement staff may hinder future expansion of the large-scale sector, as it is presently organized. The public sector's adoption of responsibility for all low-income plot and much core-house provision and control over all house construction, and the allocation of large contracts to the private sector to carry out the work, make heavy demands on such high-level manpower. A commission of inquiry into the establishment of a Faculty of Architecture at the University of Zimbabwe suggested that degree programmes in Architecture, Building Economics (Quantity Surveying) and Land Valuation should be started. Programmes to train highly-qualified professionals are not, however, the entire solution: it would appear to be sensible, particularly in view of the evident ability of informal builders to meet the house construction needs of individual plot-holders, to reorganize the low-income housing programme to incorporate petty commodity/informal building material producers in aided self-help schemes.

### *Rented housing*

A rented housing market (though declining) exists in the relatively high-income housing areas, especially in apartment blocks near the city centre. However, the pervasive low-income public rented housing sector has

been considerably reduced. At the same time, the large-scale public high-income subsidized rented housing sector, typical of other African countries such as Zambia (where it was used to accommodate colonial administrators before Independence and has, with every year that passes, proved more difficult to reform as the size of the public and parastatal sector bureaucracy grows) has never existed in Harare, or elsewhere in Zimbabwe. The remaining types of accommodation for rent bridge the divide between legality and illegality and meet the needs of the poorest.

Although rented housing is no longer used as a means of ensuring circular or longer-term return to rural areas (Möller, 1974), the latter movement has persisted because of the cost of urban living, overcrowding and the maintenance of socio-cultural links and rights of access to land in the rural areas (Potts, 1987).

The high-income private rented housing market has, since 1982, been regulated, with the introduction of Rent Appeal Boards through an amendment to the 1979 Housing and Building Act. These Boards can determine a fair rent for all properties, based on the assumption that demand and supply are in balance. Complex procedures deter landlords from applying for a fair rent determination, so rents have been kept at relatively low levels, to prevent tenants appealing. While benefiting tenants, the immediate result has been to deter private individual or institutional investment, to inhibit new construction for rent, and to encourage the sale of rented property, and it is expected that in the longer term maintenance will suffer (National Council of Savings Institutions, 1985). In these circumstances, the government would appear to have little hope of enforcing its requirement that 10 per cent of units in new development should be for rent. It is unlikely that the controls were introduced with the intention of eliminating the private rental sector, and more needs to be known about its role in the housing market and the sources of capital invested before it can be accepted that this is a desirable, if unintended, outcome of the legislation. A little high-cost public-sector rented housing is available for a minority of civil servants and as a result of repossession following mortgage default by the Housing Guarantee Fund located in the Ministry of Public Construction and National Housing.

Only 3 per cent of Harare's public low-income housing stock is made up of flats for rent, while less than a quarter of the houses are rented today. However, a fairly large amount of poor-standard hostel accommodation, built originally in the 1950s and leased to private employers, is still available. Most is now being renovated for the temporary accommodation of squatters whose houses have been demolished (Mutizwa-Mangiza, 1985a, 15). As has been pointed out earlier, rented rooms for lodgers in high-density residential areas exist in large numbers. The maximum room rental has, since 1980, been Z\$8 per month, but this

has proved impossible to enforce for registered, let alone unregistered, lodgers and rooms are now let at rents up to Z\$50. Rented accommodation is more important for meeting the needs of lower-income households than owner-occupied housing. Hoek-Smit's 1982 survey showed that the average household income of squatter households was Z\$90, of lodgers, Z\$128, of public-sector tenants, Z\$120 and of public-sector owners, Z\$150. These relatively low incomes, combined with the high building standards required by present policies, suggest a need for a more significant rented accommodation sector.

### **Constraints on housing supply: An overview**

The above discussion indicates that many constraints on housing production which are said to be typical of many developing countries are not serious in Harare. The availability of land is not a major constraint at present, although the supply of subdivided and serviced smaller plots for low- and middle-income families is inadequate. There does not appear to be any lack of construction sector capacity to install infrastructure, nor are there deficiencies in the supply of most building materials. The shortfall in supply cannot be blamed entirely on shortages of public-sector capital, for considerable funds have been devoted to serviced-plot programmes since 1980 (just under Z\$40 million per annum between 1982/3 and 1984/5). These resources have, however, been misapplied, owing to a continued insistence on unrealistically high standards and the absence of a more serious concept of incremental improvement. The extent to which this is part of a deliberate attempt to foster a Black petty bourgeoisie, as asserted by Schlyter (1985), is, however, unclear.

In addition, a number of policies have actually constrained supply, notably attempts to control squatting and sub-letting in order to control the urban Black population socially and politically while harnessing its labour. The settler government employed a variety of tactics, including housing policies, which enabled it to control the Black population in terms of both its total size and location — these included the Vagrancy and the African Registration and Accommodation Acts (Mutizwa-Mangiza, 1985a). Demolition of squatter areas was also consistent with these wider aims. The policy of strict control over illegal housing has before and since Independence gone hand-in-hand with attempts to control all informal-sector activity by a system of licensing. Since 1980, waves of demolition have also often coincided with round-ups of unlicensed informal-sector traders, beggars and prostitutes, often with the aim of returning them to rural areas. Drakakis-Smith (1986) attributes this attitude by central government to the unimportance of urban popular support to the ZANU(PF) base, both during the liberation struggle and since. However, this appears to be an oversimplified analysis. While government has generally not been



sympathetic to protest by the urban wage labour force (Astrow, 1983), it has increased minimum wages, despite the existing inequalities between urban and rural areas and in the face of opposition from the business community (Libby, 1984). Periodic opposition to the settler regime was expressed by urban wage labour and the urban Black population in general, despite the successful emasculation of trade unions which left urban labour politically and organizationally too weak to play a leading role in the liberation struggle (Astrow, 1983). The populist support base for ZANU(PF) is not only rural (Bratton, 1981; Libby, 1984) and runs considerable risk of erosion by unpopular measures taken against groups of low-income urban dwellers, as well as the failure to deliver promised rural reforms, especially access to land (Libby, 1984). That such measures have given rise to remarkably little social unrest illustrates that public support for the the present government has not been exhausted. Wage gains have been eroded by inflation and by the elimination of food subsidies (Riddell, 1984). The latter policy not only reflects the rural populist view of development held by some ZANU(PF) leaders, but is also being urged by what Libby (1984) calls a technocratic view of the road to development, advocated externally by the IMF and internally by civil servants and some ZANU(PF) leaders and based on industrialization, export promotion and decreasing state intervention. Further explanations for the control of urban activity must, therefore, be sought which do not rest entirely on the class base of ZANU(PF). A preoccupation with order and control, fuelled by dismay at the deteriorating situation in other African cities and the desire to 'succeed' in terms of criteria which Whites in South Africa might find reassuring, finds expression in a desire for tidiness in the built environment, to which relatively more emphasis is given compared with other African countries. That strict physical control of the built environment bears little relationship to social well-being and cohesion, or popular political support, does not appear to have been appreciated. Perhaps the absence of concern over official controls on unlicensed urban activity is also partly due to people's inherited expectation that this is a normal way for governments to act.

At the other end of the income spectrum, a desire to maintain controls and standards in low-density suburbs has served the interests of an emerging bourgeoisie of professionals, bureaucrats and businessmen. This newly-established property-owning élite is very unlikely to welcome desegregationist measures (such as the mixing of socio-economic classes or increases in density) which might affect their living standards and property values in future.

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