MIDLANDS STATE UNIVERSITY

SOCIAL INCLUSION THROUGH HOUSING IN POST-INDEPENDENCE ZIMBABWE. NARRATIVES FROM TWO CITIES IN THE MIDLANDS PROVINCE.

BY

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DISSERTATION SUBMITTED TO THE MIDLANDS STATE UNIVERSITY DEPARTMENT OF LOCAL GOVERNANCE STUDIES IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR A MASTERS OF SCIENCE DEGREE IN LOCAL GOVERNANCE STUDIES

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Social Inclusion through housing in post-independence Zimbabwe. Narratives from two cities in the Midlands Province.

FACULTY OF SOCIAL SCIENCE

DEPARTMENT OF LOCAL GOVERNANCE STUDIES

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The undersigned certify that they have read and recommend to Midlands State University for acceptance, a research project entitled: **Social inclusion through housing in post-independence Zimbabwe. Narratives from two cities in the Midlands Province** submitted by Cosmas Tinashe Shoko R0723434H in partial fulfillment of the requirements of the Masters of Science Degree in Local Governance Studies.

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FACULTY OF SOCIAL SCIENCE

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DECLARATION

I, Cosmas Tinashe Shoko, declare that this work is my own original work, neither the substance or any part of the thesis has been submitted in the past, or is being, or is to be submitted for a degree in any other University. The research was carried out, under the supervision of Dr. Edison Paul Mutema, Chairperson of the Department of Local Governance Studies, Midlands State University.

Signed ……

Date ……..

Social Inclusion through housing in post-independence Zimbabwe. Narratives from two cities in the Midlands Province.

DEDICATION

This dissertation is dedicated to my father and mother. Mercies and God's love shine upon your lives!

Social Inclusion through housing in post-independence Zimbabwe. Narratives from two cities in the Midlands Province.

ACKNOWLEDGEMENTS

The research process has been insightful, time consuming and a lifetime learning experience I shall always cherish! Firstly, I would like to give heartfelt gratitude to God for the mercies and giving me strength throughout the research process. I would like to express my humble gratitude to my supervisor, Dr Edison Paul Mutema for his unwavering commitment, mentoring and tireless efforts during the entire preparation of this research. Thank you sir! May God be with you in your career and life. Special mention goes to my young brother Makomborero, my sisters Anotida and Mazvita. Thank you, Dr Chatiza, Dr Chakunda, Dr Chilunjika, Professor Jerie and Dr Zinatsa for coaching and mentoring me throughout the Master's program.

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TO GOD BE THE GLORY.

Social Inclusion through housing in post-independence Zimbabwe. Narratives from two cities in the Midlands Province.

ABSTRACT

This narrative study on social inclusion through housing in Gweru and Kwekwe cities sought to decipher the exclusivity or inclusivity of housing processes or practices. In theory Zimbabwe post-independence housing policy has given attention to inclusivity of all citizens' (housing for all) whereas in practice the exclusion of citizens in the provision and delivery of housing is quiet prevalent. The housing processes, practices, models and schemes excludes vulnerable groups such as low income groups, the unemployed, dependents, lodgers, homeless people and disabled groups among others. Deliberate housing schemes and programs aimed at social inclusion have been over and again implemented in the city of Gweru and city of Kwekwe but social exclusion remains alive. The numbers of people on the council's waiting list are higher than the beneficiaries that benefit whenever stands are sold by councils. Even housing schemes such as co-operatives, low-cost housing schemes and start paying for your house schemes are not always inclusive. The research identified the causes of exclusive housing at Gweru and Kwekwe cities. It also assessed the inclusivity or exclusivity of the stand allocation process at Gweru and Kwekwe cities. Gweru city and Kwekwe city adoption of inclusive housing was examined. The study assessed housing schemes and models available in Gweru and Kwekwe cities. Interviews and secondary data were used as research instruments for data collection. The researcher collected data from a sample of 37 participants that consisted of households, council officials, bank officials and property developer officials. Narratives from the respondents revealed that, the causes of exclusive housing in both cities were poverty, unaffordable housing, servicing of land is costly, culture, family dependence, urbanization, migration and housing demand. Fewer narrators were satisfied with the inclusivity of stand allocation processes and many cited nepotism, corruption and housing unaffordability as the major drawbacks to social inclusion. Stories of adoption of inclusive housing revealed loss of hope, uncertainty. Economic shocks, poverty and the lack of political were concluded as some of the setbacks to the adoption of inclusive housing. In as much as the research revealed that, both cities had made some strides in adopting and implementing a number of different housing schemes the narrators expressed hopelessness towards provision of social housing and homeownership. The researcher concluded that, social inclusion through housing in both cities was still a long way to go and a missing link.

Key words: Social inclusion, cities, social exclusion, housing, narratives.

Social Inclusion through housing in post-independence Zimbabwe. Narratives from two cities in the Midlands Province.

ABBREVIATIONS

CABS	Central African Building society
CBZ	Commercial Bank of Zimbabwe
CEDAW	Convention on elimination of all forms of discrimination against women
FBC	First Banking Corporation
GCC	Gweru City Council
Go.Z	Government of Zimbabwe
GP	Government Property
KCC	Kwekwe City Council
LR	Literature Review
MPCNH	Ministry of Public Construction and National Housing
NUA	New Urban Agenda
SDI	Slum Dwellers International
SE	Social Exclusion
SI	Social Inclusion
UN-HABITAT	United Nations Human Settlements Programme
UNHRC	United Nations Centre for Human Rights
ZIHP	Zimbabwe Housing Policy

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CHAPTER I

INTRODUCTION

1.0 Introduction

The post-independence Zimbabwe epoch, 1980 and years that followed thereafter marked a tremendous shift in housing policy, practices and experiences. A sense of renewal towards social transformation influenced the notions of an inclusive housing approach. A transition from pre-colonial segregationist and discriminatory housing policies and practices that hitherto favored white governance and excluded the black citizens, influenced the need for integration soon after the dawn of Independence in Zimbabwe. The 1980 housing for all, the 1982 homeownership policies and policies that came thereafter sought to redress exclusion in housing and uplift the well-being of the urban poor, low income groups and all citizens regardless of gender, color, race, ethnicity, social status, economic status and political affiliation. Where exclusion is identified there is need for social inclusion or social integration. Similarly inclusion does not imply total eradication of exclusion. The current National Housing policy, introduced in 2011 and gazetted in 2012 is also known as "The Stakeholders Policy" due to its consultative and inclusive nature. However, the issue of social inclusion (SI) or social exclusion (SE) from a policy making and implementation process is often contentious as there seems to be a general view that the urban poor (low-income groups, women, youth, elderly etc) are often excluded in the provision and delivery of housing.

The motivation of this thesis is premised on exploring narratives of social inclusion through housing in post-independence Zimbabwe with a special reference to two urban cities in the Midlands Provinces. The cities are Gweru which is the capital and the leading urban locality and its sister city Kwekwe. Household respondents were randomly selected from Mkoba high density suburb in Gweru, Mbizo high density suburb in Kwekwe, Fitchlea medium density in Kwekwe, South Downs medium density in Gweru, Chicago low density in Kwekwe and Kopje in Gweru. Purposive sampling was used for the City council officials and Ministry of housing officials from cities, banks and property developers.

1.1 Background of the study

Before Social Inclusion became more prominent similar concepts such as social capital and social cohesion were more influential to the research and literature conducted by many actors within the international policy domain. (Cardo, 2014) The notion of SI and SE has influenced housing policies, practices, processes as well as housing models across the world. Many countries are signatories of International Conventions (IC) that encourage and advocate for the

ideal of SI. Some of the IC that emphasize on housing through the lens of inclusion and which Zimbabwe is a signatory are:

- Universal declaration of human rights of 1948.
- World Summit for Social Development (WSSD) of 1995
- Vancouver declaration on human settlements of 1976(Habitat I)
- Istanbul declaration on human settlements of 1996 (Habitat II)
- Quito declaration—New urban agenda of 2016 (Habitat III)

Source: *Researcher (2019) derived from reading material*

In terms of WSSD (1995), paragraph 66 of Chapter 4, a classic inclusive society should set its roots on the basis of respecting all human rights and basic freedoms, religious and cultural diversity, and social justice, the essential needs of helpless and dis-advantaged groups, representative participation and the rule of law. Australia, United Kingdom, United States and France are some of the leading nations in practicing SI housing in a sustainable way at most. It is paramount to note that elements of exclusion, deprivation, inequalities, social injustice and poverty remain a challenge in all countries of the world. Put simply all the five continents of the world have in one way or another have been grappling with fighting SE. Silver (2015) points out that, SE can be traced in all nations histories, traditions, cultures, literature, political struggles and social policy debates.

A study by Rawal (2008) on SI and SE attest that in Nepal the government had overlooked cultural and linguistic minority rights of the ethnic minority societies. A recent study by Berafu (2017) on Yem Pot Makers (YPM) in Ethiopia indicates that, the Ethiopian Constitution did not acknowledge the existence of ethnic minority groups such as the YPM as it is silent on their existence as well as socio-economic vulnerabilities they have as ethnic minority groups. However, a study by Popay (2008) on the Indian Caste points out that, the Indian Constitution paid homage to the *'untouchables'* as a community of persons that had suffered a cultural, socio-economic vulnerability owing to their way of life.

Monteiro (2017) in a paper entitled the Housing Issue in Brazil posit that, ensuring access to housing for the low-income is requisite to meet the needs of the most vulnerable groups in society. Moyo (2014) and Monteiro (2017) elaborate on the importance of housing policies that advocate for inclusion of the low income groups. From their papers one can point out that, Brazil as well as Zimbabwe shares a legacy of colonialism and decolonization. The paradigm shift during the decolonization period has been marked by significant efforts to transform the lives of the have not or the low-income groups but in reality exclusion (in all facets of life and housing included) of the marginalized is still ongoing.

According to Mutembedzi (2010); Auret (1995); Schlyter (2003) and the National Housing policy (2012), the pre-independence racial discriminatory policies and laws purposely excluded blacks from permanently settling in the urban areas. In 1914 as Barnes (1999) points out, homeownership in Bulawayo town was in the hands of women as compared to men (nine out of every ten houses belonged to women). Schltyler (2003) comments that, in Bulawayo and Gweru women home owners were accused of keeping brothels. Moreover, Schlyter (1989) in her studies of Harare and Chitungwiza in the 1980's reveals that housing was of more importance to women as it were to men. This research on SI through housing in the city of Kwekwe and Gweru explored the inclusivity of women in the waiting list processes and in property ownership. Women respondents and officials narrated their stories of exclusive housing as well as inclusive housing.

Both Gweru and Kwekwe City councils adopted the waiting list as a tool for allocating stands and as such every citizen or resident of these cities have a right to apply and join the waiting list. The research examined the waiting list and stand allocation practice and some of the respondents through their narratives argued that the waiting list was not a surety to getting a stand.

1.3 Statement of the problem

Social inclusion and social exclusion in housing is a global phenomenon and Zimbabwe is no exception to this greatest challenge of our times. In theory Zimbabwe post-independence housing policy has given attention to inclusivity of all citizens' (housing for all) whereas in practice the exclusion of citizens in the provision and delivery of housing is prevalent. The housing processes, practices, models and schemes excludes vulnerable groups such as low income groups, the unemployed, dependents, lodgers, homeless people and disabled groups among others. Deliberate housing schemes and programs aimed at social inclusion have been over and again implemented in the city of Gweru and city of Kwekwe but social exclusion remains alive. The numbers of people on the council's waiting list are higher than the beneficiaries that benefit whenever stands are sold by councils. Even housing schemes such as co-operatives, low-cost housing schemes and self-aid housing are not always inclusive. Civil servants over the years fail to fulfill the requirements set by property developers and to this end some of them are home seekers and not homeowners. In the high density suburbs the household population density in some houses goes beyond 10 people hence overcrowding and associated health challenges such as outbreak of cholera are escalating. Worrisomely, while a lot of interest has been researched in housing issues for the low income groups in Zimbabwe, lesser studies have specialized in social exclusion and social inclusion in housing. Studies by Moyo (2014), Mjanga (2016), Mashoko (2012), Mutembedzi (2012), and Mangwenya (2017) focused on housing affordability, low cost housing and other pertinent housing issues but not specifically addressing social inclusion and social exclusion. This study acknowledges these precedents housing studies but differently adopts a narrative approach in an adventure to explore the phenomenon of social exclusion and social inclusion in two cities within the Midlands Province.

Social Inclusion through housing in post-independence Zimbabwe. Narratives from two cities in the Midlands Province.

1.4 Objectives of the study

The aim of this research is:

i. To analyse the causes of exclusive housing delivery.
ii. To examine the inclusivity of stand allocation at Gweru and Kwekwe cities.
iii. To analyse the adoption of inclusive housing in the city of Kwekwe and Gweru
iv. To examine the effectiveness of post-independence housing schemes and models in harnessing social inclusion and addressing social exclusion in the cities of Gweru and Kwekwe.

1.5 Research questions

The study will be guided by the following research questions:

i. What are the causes of exclusive housing delivery at Gweru and Kwekwe cities?
ii. How inclusive is the stand allocation process, procedure and practice at Gweru and Kwekwe cities?
iii. How has the city of Gweru and Kwekwe adopted inclusive housing?
iv. Do housing schemes and models available in Gweru and Kwekwe cities harness social inclusion or address social exclusion?

1.6 Significance of the study

The purpose of the study was to analyse the concept of inclusive housing and its applicability in Kwekwe and Gweru cities. Inclusive housing is important because every citizen is entitled by the constitution of Zimbabwe and international conventions to live in a habitable place and benefit from services such as water, electricity, street lights and other essential social amenities. Inclusivity is the quintessence of connecting all citizens; the right to the city is a reality when inclusive housing provision and delivery is nurtured. The researcher sought to understand the causes of social exclusion in housing provision and delivery. The research focused on narratives from the city officials, households, property developers and bank officials. This study was unique in the sense that it focused on stories of exclusion and inclusion in housing. The researcher chose narrative research because story telling helps society to understand the realities of life through the lens of other people. A story of cities reveals the past, present and change in the future may amplify a better and new narrative towards adequate housing, sustainable housing and leaving no one behind in housing and estate management. The study will indeed add value to future students of local governance, housing policy and estate management researchers. The

research is important for the two cities as it is a gateway to dialogue and interactions on issues of exclusion and inclusion.

1.6.1 Study Area: Gweru City and Kwekwe City

The study was carried out in Gweru and Kwekwe cities. Before 1982 the history of Gweru (formerly known as Gwelo) can be tracked back to colonial history of Southern Rhodesia now known as Zimbabwe. In the pre-colonial times Kwekwe was known as Que Que. According to Gweru business directory (2000) as cited in Mangizvo and Dzikiti (2009), the City of Gweru emerged as a gold mining village in 1894 and grew over the years until it was accorded city status in 1971. Gweru is the Midlands Capital and Kwekwe city is the second largest city. Both cities are resource endowed as they form part of the famous great dyke belt. Chrome, gold, iron ore are some of the minerals that surround their locality and these boost their local economies. Their local economies are sustained by agriculture, retail shops, construction, tourism, transport and logistics, real estates and property and the informal economy. Gweru is highly regarded as heart of heavy and light industries in the entire Midlands Province although of late industries such as Alloys have downsized their operations and employment opportunities. Similarly Kwekwe is situated near the once glorious Zisco steel company among other industrial giants like Zimasco and Sable chemicals. According to Zimbabwe Statistics (Zimstats) (2012), Gweru urban has an estimated population of 158233 whereas Kwekwe urban has an estimated population of 100 455. In terms of the average household size, Zimstats (2012) estimated that Kwekwe urban is 4.1 whereas Gweru urban is 3.8. It is essential for the two cities to cater for the housing needs of the populace that will likely increase in future. The study examined the inclusivity as well as the exclusivity of housing provision and delivery in these cities.

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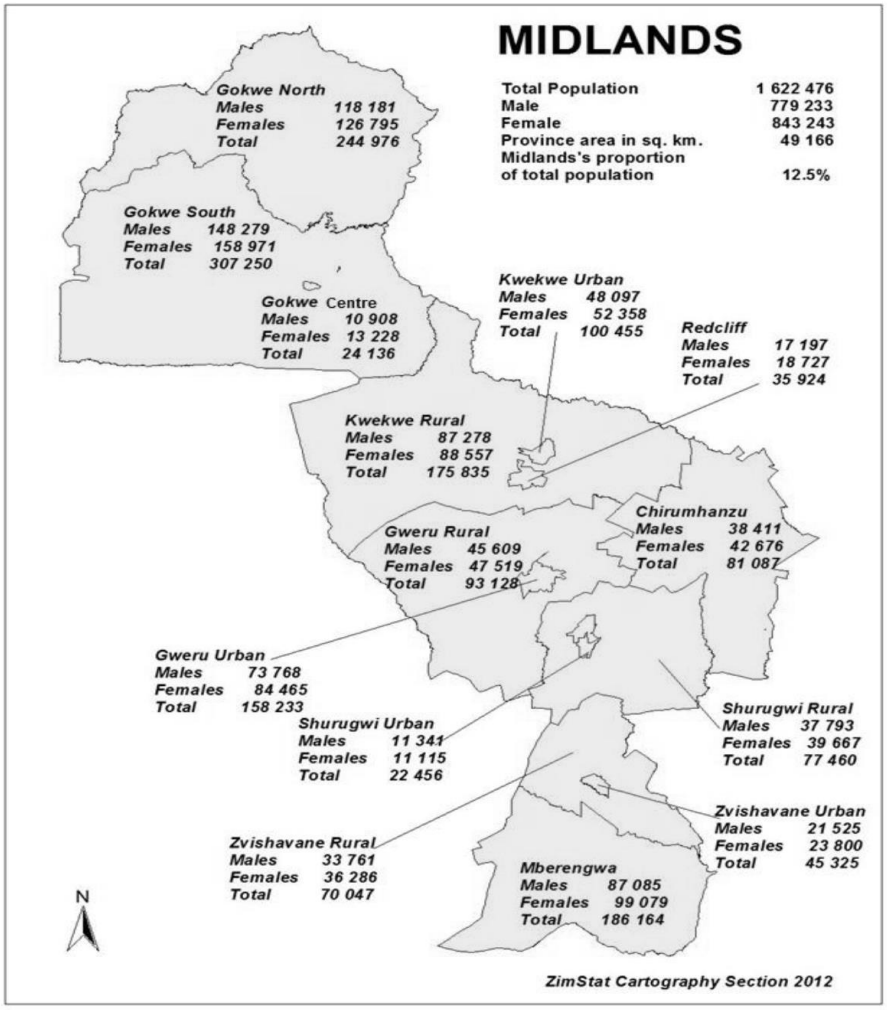
1.6.2 Study Area Map



Source: Zimstat (2012)

1.7 Assumptions of the study

The study assumptions were:

i. Besides knowing the causes of social exclusion in housing cities have to engage various stakeholders within the housing sector in order to push for an inclusive society
ii. For cities to be developmental they should adopt inclusive housing schemes and models
iii. Effective implementation of inclusive housing is a conduit to a sustainable and livable society for all.

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1.8 Delimitations of the study

The study was restricted to narratives from two cities in the Midlands Province of Zimbabwe. Kwekwe and Gweru cities encompassed the geographical area of the study. The study focused on social inclusion in housing and not in other areas or fields like social inclusion in healthcare. Be that as it may, a representative sample and not the entire population of Kwekwe and Gweru were interviewed. The categories for interviews included a representative sample of city officials in the housing department, households from Mkoba High density suburbs, households from Mbizo suburb, households from Fitchlea medium density suburb in Kwekwe, households from Southdowns medium density suburb in Gweru, households from Kopje low density suburb and Chicago low density suburb in Kwekwe. It is important to note that there are many suburbs in the two cities but the selected one's were randomly picked using the random sampling technique whereby the researcher put a list of suburbs in a box and picked the selected one's. The selection was not based on favoritism.

1.9 Limitations of the study

The researcher anticipated that the research may be constrained by time and financial challenges. In terms of time management the researcher was able to set deadlines. The research work plan set aside time for reading at night and during free time. The researcher bought a solar light as an alternative to electricity. Electricity challenges bedeviling the nation are a form of exclusion to education and the pursuit for good life. The researcher experienced this dimension of exclusion whilst writing this research. At so many intervals and times the power cuts were experienced and this helped the researcher to understand that the concept of SE is broader and stretches beyond many facets of life. Therefore social exclusion can be a motivator or an opportunity towards social inclusion as was in this case. The researcher worked tirelessly even though at times the journey seemed impossible. The researcher self- funded this research and due to the high cost of living in Zimbabwe financial resources were limited but the desire to achieve inclusivity in the academic arena was a lifetime motivation. Data collection was challenging and truth be told some residents and property developers were skeptical, afraid and did not trust the thrust of this research. Others were clueless about the concept of social inclusion. A few accepted to participate in the research after giving them assurance on identity protection and confidentiality. However, others refused to participate in the study. Some interviewees were reluctant to answer in-depth questions about their life or narture of work due to a couple of reasons which probably included work pressure and confidentiality reasons. The researcher made use of the University student identification card, used the department researcher signed letter and booked appointments with the respondents that required a scheduled time.

1.10 Definitions of key terms

Below are definitions of key terms in this study--

1.10.1 Social Exclusion

'Social Exclusion is a complex and multi-dimensional process. It involves the lack of denial of resources, rights, goods and services and the inability to participate in the normal relationships and activities, available to the majority of people in society, whether in economic, social, cultural or political arenas. It affects both the quality of life of individuals and the equity and cohesion of society as a whole.' (Levitas et al. 2007:9)

Popay et al (2008:2) stresses that, 'Exclusion consists of dynamic, multidimensional processes driven by unequal power relationships interacting across four main dimensions- economic, political, social and cultural and at different levels including individual, household, group, community, country and global levels. It results in a continuum of inclusion/exclusion characterized by unequal access to resources, capabilities and rights which leads to health inequalities.'

In the context of this thesis SE is defined as 'Policy action or policy inaction at any sphere or level of government that alienates individuals or group of persons from benefitting from goods and services available in their society. It also refers to circumstances whereby the majority of citizens are disengaged from social transformation, the lack of inclusive service delivery In housing, health, education, labour market, politics, lack of technological exposure and also the lack of cultural inclusion as well as financial inclusion among other essential basic fundamental rights that leads to a sustainable quality of life.'

1.10.2 Social Inclusion

Silver (2015:2) defines SI and SE as 'a multi-dimensional, relational process of increasing opportunities for participation, enhancing capabilities to fulfill normatively prescribed social roles, broadening social ties of respect and recognition and at the collective level, enhancing social bonds, cohesion, integration or solidarity.'

SI is a deliberate public policy attempt which seeks to leave no one behind in sustainable and reliable housing regardless of their socio-economic status, income levels, employment status,

political affiliation, racial, language, cultural and ethnic background, literacy or illiteracy levels and looking at life through the lens of the marginalized such as the poor, orphans and vulnerable children, widows, the elderly, the disabled, widows, homeless and street kids and low-income earners among others.

1.10.3 Inclusive Society

According to Cardo (2014:14) an inclusive society is a society for every human being, each with rights and responsibilities, each feels he or she has an active role to play in their society thereby reducing the risk of social dysfunction and disintegration.

Inclusive society is the enablement of a livable free society that is driven by a desire for integration of all citizens regardless of their race, ethnicity, class, gender, creed and political affiliation.

1.10.4 Inclusive housing

In line with this study inclusive housing is a social policy with the end goal of instituting the necessary policies, plans, processes, projects that engages every citizen to wholly benefit from all forms of societal activities in order to advance social-economic transformation.

In relation to this study inclusive housing refers to places, spaces, shelters, amenities or settlements that evolve according to the prevailing indigenous, cultural, political, economic, ecological, moral and legal ecosystems.

1.11 Summary

Social inclusion through housing in post-independence Zimbabwe is an ideal that has been ushered into the policy domain. The trajectories of inclusivity and exclusivity have been provided for in the introductory remarks, background of the study as well as the statement of the problem. The study has noted that despite the implementation of inclusive housing schemes, policies and programs there is still more that needs to be done in order to address exclusive housing provision and delivery. The objectives of the study are a guiding trail to this inquiry of gathering the narratives of inclusion or exclusion. It is from these objectives that purpose of the study will breathe live someday. By adopting the narrative research approach the researcher hopes that the narratives of inclusion or exclusion will influence housing polices, practices and experiences towards a better inclusive society, a society for all (poor, rich, vulnerable etc)

In chapter 2, a comprehensive study of previous studies on SI and SE, various countries experiences and narratives of inclusion and exclusion will provide a footprint for understanding the objectives of this study. The prime objective of this study focuses on enhancing inclusivity in housing and addressing all forms of exclusivity.

CHAPTER 11

LITERATURE REVIEW

2.0 Introduction

This chapter examined previous works and concepts conducted on the discourse of social exclusion, social inclusion and explore the causes of exclusion. According to Jesson et al (2011) a literature review (LR) is a perusal of renowned scholarly knowledge on the topic under evaluation. Jankowitz (2005) confirm that, research is never done in isolation of previous contributions henceforth, repeating the same things is unwise rather researchers' ought to add new information to the body of knowledge.

This chapter provided the concepts, policy issues and relevant case studies on social inclusion in housing provision and delivery. Case studies reviewed in this chapter went beyond housing so as to understand the conceptual issues of exclusion and inclusion. It is important to note that, knowledge on social inclusion in other countries and Zimbabwe is influenced by the urgent need for moving towards progressive, non-discriminatory societies that leaves no one behind. Habitat treaties such as the New Urban Agenda (NUA) of 2016 and other international conventions have serious influences to the housing sector. All citizens regardless of their status, gender, political opinion, religious views, creed, race, and tribe have a role in societal activities and human rights are non-selective. UN-HABITAT (2002) and UNCHR (1993)

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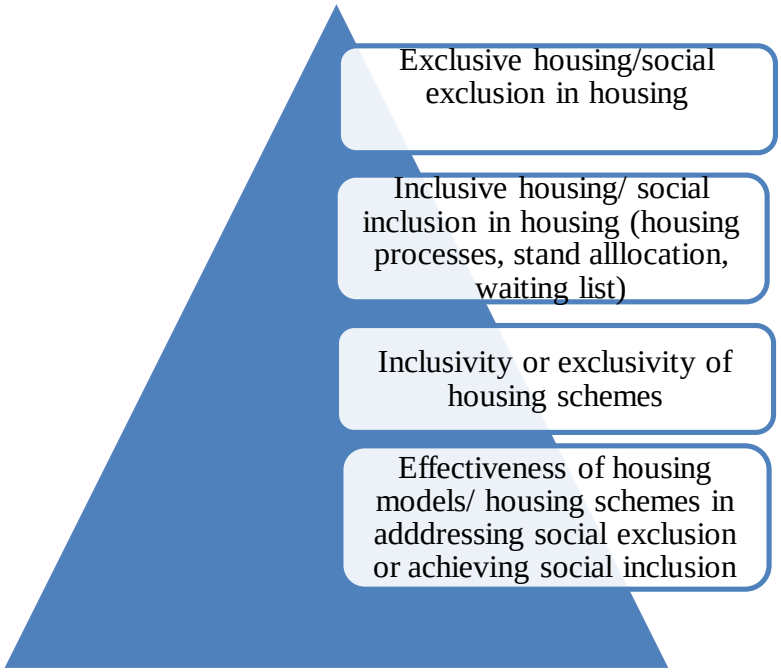
2.1.1 The Literature Review research framework

Figure 1, Highlights the LR framework that guides this SI research:



Source: Researcher, (2019)

Thematic areas covered in the major objectives will be covered as the chapter unfolds.

2.2 Exclusive housing/ social exclusion in housing

In relation to this study exclusive housing refers to situations, processes, policies, behaviours that have nurtured vulnerability, deprivation, marginalization in accessing quality, reliable, affordable, habitable, sustainable and environmentally livable human settlements or housing and its surroundings. It is also the lack of or the limitedness of opportunity and resources, the failure to change the status quo due to many factors such as poverty, low incomes, ignorance, unemployment, gender disparities, gender discrimination, a societal structure that has entrenched racial and segregationist policies, communities or societies that engender social stratification and class struggles. There is individual exclusion in housing, group or class exclusion, financial exclusion, political exclusion, geographic related exclusion, spatial exclusion, cultural exclusion, educational exclusion, healthcare related exclusion, environmental exclusion, policy related exclusion and institutional related exclusion. All these dimensions of exclusion manifest differently in countries, cities, towns, neighborhoods, peri-urban localities, districts and rural areas. A review of SE and SI definitions causes of SE in housing and narratives of SE follows in the next paragraph. Case scenarios will be used as a means to show the manifestation of exclusive housing in different societies or cities.

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2.2.1 A review of SE and SI definitions

Meaningfully numerous definitions of SE and SI have been posed by different scholars, research units, politicians and thinkers over the years. In chapter 1 of this research, the researcher has outlined a few scholarly definitions on SE and SI. These definitions are not the only definitions on this discourse but their usefulness is a footprint to this research.

More often than not, similarities and divergent views have spurred policy maker's in different parts of the world to strive towards inclusive housing policies. These policies prime objective resonates around propelling the notion of housing for all especially in the lens of the urban poor, low income groups and even the so called middle class. Below, this research reviewed some of the definitions in-order to examine the concept so as to have a better understanding of the complexities as well as opportunities that can be exploited for a society to achieve a high degree of an inclusive society that improves the quality of life for all citizens.

Smith (2000) observes that, definitions of SE may integrate all or some of the following basics: disadvantage experienced by persons, households, spatial areas or population groups in relation to certain norms of social, economic and institutional processes whereby disadvantage is propagated and the aftermath or effects of these practices on persons and groups is reinforced.

Cardo (2014) and UNDESA (2010) refer to SE as an involuntary process. Their definitions alludes that, SE is the involuntary alienation or exclusion of individual or groups from their society social, economic and political activities thereby preventing their active engagement in society. This concludes that, the excluded people are deprived not by choice but by situations outside their parameters. These situations may vary according to different circumstances for instance involuntary alienation due to poverty, lack of knowledge of housing opportunities available in one's society, disadvantage due to historical injustices such as racism, segregation and exclusionary housing policies and laws.

Likewise Burchardt, Le Grand and Piachaud (2002); Levitas et al (2007); Smith (2000); Cardo (2014) and Popay (2008) definitions hammers on SE as a process whereby citizens are socially disconnected to processes or activities (goods and services) which in turn places them at a disadvantage socially, economically, politically and culturally.

A definition on SI by the Australian government SIU (2009) defines it as:

> *People having resources, opportunities and capabilities they need to:*
>
> *i. Learn*
> *ii. Work*
> *iii. Engage*
> *iv. Have a voice (Social Inclusion Unit, 2009)*

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Silver (2010) offers an insightful SI definition that states this view-- *the term must not always be anticipated to be the opposite of exclusion*. The explanation by Silver (2010) echoes the fact that, not all activists or proponents of social inclusion are fighting a broader perspective, some fight their own isolated or group interests henceforth the most important questions are---

i. Who is being included?
ii. Who gets to choose the representatives of excluded groups?
iii. Does social inclusion always lead to the end of poverty? (in employment for instance)
iv. Does allowing the excluded to membership (group association) always guarantee social inclusion? (ibid)

2.2.2 Scholar views on the nexus between SE and SI

Most academic papers and books on the discourse of SE and SI generally assumes that SE originates first due to various causes such a race, history, class, discrimination and segregation culture disadvantage especially for minority ethnic groups, poverty, inequality, deprivation, gender, spatial area and settlements patterns, politics, geo-political forces and within that multi-faceted space the drive towards an inclusive society emerges. In support of this the researcher will outline the titles of research materials that push the agenda of SE to SI. Table 1 below shows the research titles that engender the transition or movement from SE to SI:

Table 1: Transition from SE to SI journal and paper titles

Scholar	**Paper or Book Title**
Saloojeee and Saloojee (2011)	From Social Exclusion To Social Inclusion: Theory and Practice Over Two Continents.
Smith (2000)	Policy Responses To Exclusion-Towards Inclusion
Cardo (2014)	Social Inclusion and Policy Making in South Africa: A Conceptual Overview
Piron and Curan (2005)	Public policy responses to exclusion, evidence from Brazil, South Africa and India
Pradhan (2006)	Understanding Social Exclusion and Social Inclusion in Nepalese Context: Some preliminary remarks in the organization
Du Toit (2004)	'Social Exclusion' Discourse and Chronic poverty : A South African Case Study

Source: Researcher (2019), compiled from reading materials on SE and SI.

SI is closely linked to SE and generally writers in some instances do not separate the two as they seem to have a symbiotic relationship. A study by Rawal (2008) notes that, SI as a concept is somehow related to SE. The study further points out that, the analysis provided by some writers treat SI and SE as concepts that are intertwined and inseparable.

Cardo (2014) posits that, there seems to be no correlation in the existing literature on SI and SE that scientifically prove that there are two ends of a continuum or opposites despite that much of the literature assumes this. In other words, there seems to be a connection between the two concepts in so far as many writers have assumed but the assumption that, they are opposites is to some extent considered as truth.

Du Toit (2004) echoes the idea of moving beyond the simple debates of 'exclusion' and 'inclusion' and hinges on adopting concepts that infuses rather a more sensitive paradigm that harness the dynamics of social as well as spatial materializations of power. Put simply, there is need for practical solutions that improve the well-being of disadvantaged citizens and mostly housing for all that is no-one should be left behind and live in deplorable conditions.

According to Silver (2015) the persistence on encouraging SI calls for a need to understand what inclusion entails and doing things with determination. Jackson (1999) is of the view that inclusion has possibilities of fostering exclusion and this often occurs in situations when excluded groups advantageously attain inclusion on the basis of excluding weaker groups than themselves. This assertion seems to suggest that power dynamics within a society can be a tool of alienating the powerless. Saloojee and Saloojee (2011) argue that, for SI to be successful there must be room for discussions' of oppression and discrimination. The two scholars further argue that, SI can thrive when given more prominence and attention it deserves and not just viewed as a continuum (from exclusion to inclusion) but as emerging out of deep assessment of exclusion.

A 2003 study on social exclusion and housing carried out by Arthuson and Jacobs reviews the following:

i. social exclusion involves a range of causes and consequences of inequality
ii. social exclusion poses many theoretical and analytical complexities, which scholars have debated over the years
iii. any assessment of SE ought to differentiate its utility as an academic concept and its political deployment to validate new ways of policy intervention.
iv. social exclusion political deployment is used normatively and its academic usage is used explanatory.

2.2.3 Who are the excluded?

To pinpoint and categories SE is a complex task and often one can be socially integrated in one facet of life and excluded in two or more facets of life. Let's assume one has education attainment but lives in a slum or informal settlement or rental accommodation and dream of

owning his or her own but due to barriers like long term unemployment or working in a low-income job or menial jobs one might psychologically as well as socially feel excluded in societal

economic, political or cultural dynamics. Let's visualize people leaving in informal-slum areas where there is inadequate water, poor sanitation, no electricity and no legal tenure security.

Let's visualize a widow in a real estate conflict with other two women claiming the same rights to ownership of property and pension benefits of *'their husband or father of her child or children* At the heart of housing and real estate's management estate battles are a reality and often causalities fall on the wayside of exclusion. One might even think of the homeless, street kids, orphans, low income earners who are underpaid below the minimum wage conditions, pensioners who failed to own a house during their active age period. What about the urban poor?

Hall and Midgely (2004); Giddens (1998); Sen (2000), Olotuah (2018), Hayes et al (2008), Hills, Le Grand and Piachaud (2002) acknowledges the contributions of poverty to social exclusion. Amis (1995); Beall (2002) seem to concur that the poorest are either unemployed or part of the informal sector of the economy. Olotuah (2018) points out that, the majority of low-income households reside in overcrowded housing accommodation and mostly in central city rented housing. It is common knowledge that housing is a social and economic good and therefore the lack of or homelessness is a tale of the have not and the chances of breaking out of the poverty trap is a mammoth task. Across countries governments have adopted inclusive housing policies as a means to uplift the well-being of the deprived or disadvantaged.

Scholars such as Hall and Midgely (2004) notes that, the excluded are at lowest summit or periphery of society and usually depended on assistance from the government and ought to be engaged and taught how to participate in the society that they live. This infers that poverty is often a mentality or attitude driven process that can be diffused provided capacity building, exposure to ideas is supported, progressive steps towards social change, self-awareness (user-mobilized resource housing initiatives), self-reliance (aided self-help housing) and collaborative or co-operative initiatives such as co-operative housing are encouraged.

For one to point out the excluded from the non-excluded it is essential to understand the relationship between poverty, social exclusion and deprivation.

Below is table 2 which illustrates a comparison of poverty, deprivation and social exclusion:

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Table 2: Comparison of poverty, deprivation and social exclusion

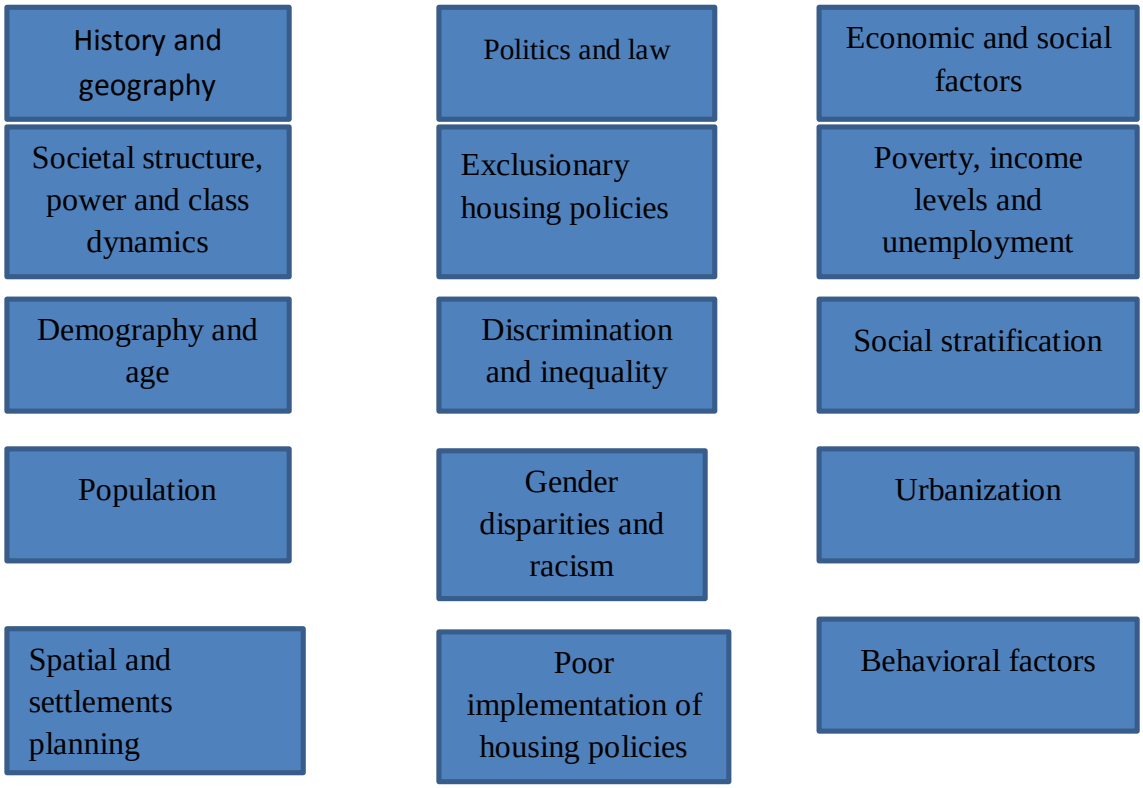
Poverty	**Deprivation**	**Social Exclusion**
One-dimensional	Multi-dimensional	Multi-dimensional
Physical needs	Physical needs Material needs	Physical needs Material needs Societal participation
Distributional	Distributional	Distributional Relational
Static	Static	Dynamic
Individual	Individual Household	Individual Household Community

Source: Barnes (2005)

2.2.4 Causes of Social Exclusion

The researcher will outline various causes of social exclusion in housing provision and delivery. Figure 2 below will illustrate the causes of SE:

Figure 2: Causes of SE



Source: Researcher (2019) compiled from reading material for this study.

History, politics, societal structures, urbanization, poverty, income levels, unemployment, exclusionary housing policies, discrimination and behavioral factors are some of the causes of social exclusion across the world. A study on homelessness, poverty and social exclusion in the United States and Europe that was carried out by Shin (2010) reveals the following:

i. poverty and social exclusion are the prime causes of homelessness in a number of developed nations (p20)
ii. inadequate access to stable income (employment or social benefits) is a key cause of SE. (p.30) In America (US) from 2008 the unemployment rate was 10.1% for Blacks and 5.2% for whites. As for full-time employed workers (wages and salary workers), Black men earned 75% amount of the money paid to the White man. As for Black Women they received 85% of the amount earned by White women. (US Department of Labour, 2009 cited in Shin, 2010)

According to the Social Exclusion Unit (2004), long time ago the causes of SE were demographic, labour market and policy factors. The same study by SEU (2004) indicates that, in modern times the key contributors of SE includes low income, unemployment, education, ill health, housing, risk factors such as family background, transport, social capital and the fear of crime.

A dissertation on social and spatial exclusion in Kalk Bay (Capetown) by Dyer (2014) explains that, in most instances unemployment likely inhibit people from achieving a desirable standard way of survival and limit them from engaging in socio-economic opportunities that prevail in their neighborhoods or cities in which they live. Furthermore, the causes of social and spatial exclusion of low income earners in the global south are in some cases similar to those that prevail in the global north. (Dyer, 2014) To support the assertion case examples from Australia and South Africa are provided below:

In their study conducted in Australia the Social Inclusion Unit (2009) found out that:

i. Nearly 5% of the populace within the age bracket of 15 years or more was experiencing numerous disadvantages and these had consequences on their ability to learn, work and be involved in their communities or to have a say in decision making that affected their well-being.
ii. Numerous disadvantages' may include low income, low skills, poor health, housing stress and challenges in finding and keeping a job. Furthermore, family violence, substance misuse, mental illness, discrimination, homelessness and a combination of these can add to multiple or numerous disadvantage.

Nastrass and Seekings (2001) notes that, in South Africa poverty hits harder on two groups that is the low income class and an *'other'* class comprised of the dispossessed jobless that are unable to be fully engaged in activities of socio-economic value. Furthermore the two scholars argue that, the low income earners as well as the unemployed homeless are poor due to political marginality and not only their exclusion from the formal economy.

2.2.5 Effects of social exclusion

The consequences of SE perpetuate intergenerational poverty, class and race inequalities are intensified, economic hardships prohibit the urban poor the opportunity to homeownership, access to affordable housing remains a pipeline dream to most lodgers and unfortunately citizens left behind in housing provision and delivery may never catch up and remain poor.

Silver (2015) inquiry on the contexts of social inclusion elaborates the national contextual effects of social inclusion. Countries ways and means of dealing with social exclusion and the social inclusion interventions that manifest thereof are influenced by the national contexts experiences. Silver notes that the countries diverse histories, institutions, cultures and social structures generate certain dimensions of exclusion (social, economic and political and others). The following national contextual effects of SE examples were provided by Silver (2015):

i. similar European countries seem to lay emphasis on class conflicts
ii. racial features (cleavages) are more prevalent in the histories of countries such as Brazil, South Africa, United States of America and the Carribean.
iii. religious exclusion is more common in distressed European and Asian countries

iv. in India, Canada, Australia and a bulk number of Latin American countries conflicts with indigenous groups has been evident
v. exclusion of lower caste is a peculiarly Indian concern despite the fact that caste are also found in Japan, Egypt and other South Asian countries
vi. gender, age, disability and migration are grounds for SE in almost all countries.

A previous study on Pot makers in Yem Special Woreda conducted in 2017 by Berafe reveals the following effects of social exclusion:

i. leads to positioning of people into scales, categories and it divide people. This implies that SE separates people in relation to their levels of income (the roles and value of people in society), class (social stratification—upper, middle and lower class), cultures and traditions (for example disadvantage minority groups and royalty)
ii. is unjust no matter how one may want to perceive it
iii. the reason that has caused the pot makers to continue relying on pot making as a source of livelihood is that the other means of survival are beyond their live purpose
iv. the pot makers remain excluded due to restricted and unproductive land

2.2.6 Narratives of SE – (Voices of the marginalized in housing)

The tales of social exclusion by many voices of the world show that exclusion remain a product of structural poverty, inequalities, discrimination, racism, social injustice and other vices affecting the human development agenda. A research by Sharam (2017) entitled Voices of Midlife Women facing Housing Insecurity reveal narratives of woman whom at some point in their lives had purchased a house or had not purchased a house, had partnered through marriage, separated or divorces, were renting a house, had children, single mothers or those who were childless.

One of the women speakers said:

> *By the time you finish your education …houses have not just doubled the prices, they have quadrupled, so it again puts it out of your reach.*

Another women speaker in Sharam (2017) research said:

> *I don't save, I almost never go out. I have got two university-aged daughters that I assist*
>
> *with their living expenses.*

The Voices of the Poor 2009 World Bank research looked at issues of poverty and deprivation in four areas in Vietnam from 1998 to 1999 and more than 1000 participants were involved in the research. One women speaker in the World Bank (2009) said:

> *Men discriminate against us and there remains a biased view that women's work is minor…*

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The following homeless narrative is from a boy living in Bangalore, India:

> *Father rarely used to go for work and would always take earnings of my mother. He would spend it on alcohol and trouble me and my mother …once he tried to tie a knot around my neck with my mother's Saree (dress) because I didn't listen to him. That's why I ran away from home. (Save the Children, 2012)*

2.2.7 Dimensions of Social Exclusion

Various previous studies have come up with similar as well as different dimensions of SE. Silver (2015) in her study entitled the contexts of social inclusion categorizes the dimensions of SE into national contexts and neighbourhood contexts and acknowledges that social, economic and political dimensions are evident in these contexts. Table 3 below provides the contextual and mechanisms of segregation —

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Table 3: Contextual Mechanisms of Segregation

DIMENSION	SEGREGATION	MECHANISM	OUTCOMES
Economic	Concentrated poverty, slums, gated communities	Distance from jobs, no or low quality education, public services, housing, environmental degradation, non-working role models	Employment, schooling, health, intergenerational mobility
Social/cultural	Racial/ethnic segregation/diversity	Peers, family structure, social networks, risky behaviours, stores, churches, institutions	Intergroup relations, trust, cohesion, efficacy, isolation, disorder, trust
Political	Restricted public space, safety/protection, rights	Interaction with strangers, trust, protection or exposure to violence, policing, rule of law, civil rights to speech, association etc	Voting, civic and political participation.

Source: Silver (2015)

Arthurson (2002) provides for dimensions of social exclusion that includes social, economic, legal/political and cultural/moral. Table 2 below provides the societal spheres in which SE is manifested---

Table 4: Societal spheres in which SE is manifested

Societal Realm	**How Social exclusion is manifested**
Social	○ lack of citizenship rights -no right to minimum wage -prevents accessing to housing, health, education and other services.
Economic	○ lack of access to labour markets ○ unemployed prevented from accessing resources and activities, readily available to others in society, particularly consumption, activities and savings.
Legal/political	○ lack of access to democratic making in society ○ not voting ○ not involved in community organization ○ includes problems accessing structures and processes that enable and facilitate effective community participation
Cultural/moral	○ exclusion from cultural practices within society traditionally associated with religion, language and nationality. ○ new notions of inequality in contemporary society: -'community effects' and network poverty, causing lack of access to role models and informal contacts providing pathways for jobs -symbolic economy (develops cultural products (e.g housing design) that can exclude particular groups of people.

Source: Arthurson (2002)

The tables above (see Silver 2015 and Arthurson, 2002), shows that, the dimensions of exclusion are multi-faceted, institutionalized by society, politics, culture and statutes. The structural society nurture exclusive housing problems such as the development and growth of urban slums, racial and class inequalities, housing environmental related problems, lack of access to basic services and numerous societal housing problems.

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2.2.8 Origins of Social Exclusion

There is some general consensus from European and Anglo Saxon thinkers, scholars, practitioners and policy makers that SE originated in Europe. Silver (1994): Rawal (2008) states that, the coining or authorship of expression of the term SE is commonly credited to René Lenoir (1974) who was the Secretary of state for the Social Action French government. Lenoir estimated that *''the excluded''* constituted a tenth of the French population: *''the mentally and physically handicapped, suicidal people, aged invalids, abused children, substance abusers, delinquents, single parents, multi-problem households, marginal, asocial persons, and other social 'misfits''*.

Littlewood and Herkommer (1999) point out that, whereas SE has only become prominent in recent years, its origins are traced in ideals of social solidarity which has historic features of European social policy making. Likewise Silver (1994) and Beland (2009) emphasize that, the exclusion discourse roots originated in the 1960's in France (a European Country. Despite these Eurocentric and Anglo Saxon led views and their valid contributions critics argue that SE discourse is not only traced to Europe but it's a global phenomenon. Put simply all the five continents of the world have in one way or another have been grappling with fighting SE as this can be traced in all nations histories, traditions, cultures, literature, political struggles, wars, museums and social policy debates circles. Silver (2015); Cardo (2014), Salonjee and Salonjee (2011) reinforces a strong argument that supports the idea that SE have roots in developing nations. The writer is for the afro-centric view that embodies the notion that SE is new wine in old bottles.

2.3 Inclusive Housing and Inclusive cities defined

In relation to this study, inclusive housing refers to places, spaces, shelters, amenities or settlements that evolve according to the prevailing indigenous, cultural, political, economic, ecological, moral and legal ecosystems.

In line with this study, inclusive housing is a social policy with the end goal of instituting the necessary policies, plans, processes, projects that engages every citizen to wholly benefit from all forms of societal activities in order to advance social-economic transformation.

In the context of this study, inclusive society refers to the enablement of a livable free society that is driven by a desire for integration of all citizens regardless of their race, ethnicity, class, gender, creed and political affiliation.

'Inclusionary housing' refers to the incorporation of a certain proportion of affordable housing in market housing developments**.** Department of housing, South Africa (2008).

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2.3.1 Why the issue of Inclusive housing or inclusive cities is gaining momentum?

While urbanization has been documented as a prevailing force in support of economic growth and poverty reduction, it is equally true that poverty is rapidly urbanizing as more and more people moving to cities. World Bank (2015) Paragraph 11 of the New Urban Agenda (NUA) of 2016 declares: *"We share a vision of cities for all, referring to the equal use and enjoyment of cities and human settlements, seeking to promote inclusivity and ensure that all inhabitants, of present and future generations, without discrimination of any kind, are able to inhabit and produce just, safe, healthy, accessible, affordable, resilient and sustainable cities and human settlements to foster prosperity and quality of life for all. We note the efforts of some national and local governments to enshrine this vision, referred to as "right to the city", in their legislation, political declarations and charters."*

According to Un-habitat (2003), nearly 1 billion people or 32 per cent of the world's urban population live in slums. 881,080,000 slum dwellers are estimated to be living in developing countries.OHCHR and UN-HABITAT (2014) estimates that, nearly 2 million people across the world are forcibly evicted annually, while millions are threatened with forced evictions. Most poor Zimbabweans lack access to decent and secure housing with settlements characterized by lack of basic infrastructure and sustainable services and overcrowding (GoZ, 2012). In 2004, above one fifth of Johannesburg's populace of 3.2 million dwelled in informal settlements and more than half of families had incomes lesser the amount of R1 600 a month. (South Africa Cities Network, 2008)

Due to globalization, urbanization, migration, increases in population growth, poverty, the aftermath of wars, displacements, exclusion of marginalized groups in societal activities, increase in slum dwellings, modern health care challenges, impacts of climate changes such as floods, droughts and earthquakes among other reasons have attributed to a radical shift towards inclusive social policy. Roseno et al (2017) discussing on the Housing issue in Brazil alludes that, the house has a valuable role in the materialization of countless activities that are vital to the social reproduction of individuals such as warmth, love, impersonality and discretion, paving way for the individual to be integrated in society; thus, it is compulsory for human dignity. Padco (2006) stresses that, the significance of housing is essential the same in both developing and developed countries. A study on China, India, and Indonesia revealed that, over 40% of the fortune of city occupants in those nations is in their housing. Davis (2005) etal cited in Padco (2006)

2.3.2 Social Inclusion: The European Context

Ideals of Social Inclusion have been traced to the European context and this research will review some of the previous research which has reinforced the impetus of SI in Europe. Lyons (2014) thesis about the Europeanization of Irish politics, policy and polity encapsulate that the influence of the European Union SI agenda to Irish public policy as well as polity is complex, problematic,

, controversial as it is difficult to quantify the extent to which progress has been made. O' Conner and Visser (2010) point out that, significant progress towards SI has been made in Europe yet the poverty gap remains high, millions of people remain poor and the gap between the have and have-not has grown wider. Lyons (2014) thesis examines that, implementation of European SI agenda rests on the willpower of the Irish national government and without political will it's difficult to measure the success rate of this essential social policy.

Silver (2015) in her paper entitled the contexts of SI summarizes the fact that, within the scope of sustainable development goals SI and SE are context determined forces because the notion of an inclusive society differs from one nation to another, different places possess different histories, institutions, cultures and social structures and finally where one lives shapes access to resources and opportunities. Moisa (2012) posit that, the SE of the Roma people is virtually a complex phenomenon and the socio-economic disadvantages are often intertwined, for all helpless groups, with prejudice, wide social distancing and the low incidence of social relations among the societal diverse views, cultures and social structures as forces that have influence in SE and SI.

2.3.3 Social Inclusion-The Asian Experience

Rawal (2008) paper entitled SE and SI a review focus on Nepal efforts towards SI and it does acknowledge the roots of the ideals or influence having emerged from France and later on Europe. The paper posit that, inclusion as an official social policy strategy gained prominence into Nepal government policy after inclusion was incorporated as one of the four pillars of Nepal's Poverty Reduction Strategy Paper (PRSP) in 2003. Rawal (2008) remarks that, existing literature in Nepal on social discrimination/exclusion/inequality has paid lesser attention to identifying the differences amongst the social sub-categories within the caste and ethnic population as well as between members belonging to them. It therefore seems to suggest that, SI and SE is multi-dimensional and very complex process that is difficult to understand and perhaps more research is needed to understand its dynamics.

SI in Asian countries cannot be enough without social capital, community participation and co-production in housing. Social capital has been defined by numerous scholars. The variance impact of norms, values, and beliefs on trust, networks, and institutions is the basis of social capital (Fukuyama, 2001) In other words social capital is about linkages, communications, community engagement and the importance of tapping into that interaction for growth and development process. Archer (2010) remarks that, interest in social capital in Thailand saw a renewal after the 1997 economic crisis, as it was realised that in the absence of state support, communities provided themselves with solutions, such as through the creation of savings groups. Furthermore Archer (2010) point out that, social capital is the concept of unity (samakee), central to Thai society, and regarded by the King as one of the components of good citizenry.

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2.4.1 Inclusivity in stand allocation: Case studies from Zimbabwe

Below are various case studies on issues of inclusivity or exclusivity (housing and stand) allocation process from Zimbabwe. The case studies narrate stories of citizen resistance and the struggle for sustainable housing and better human settlements. Slum communities have fought for citizen rights even in hopeless moments.

Box 1: Community engagement and inclusion in human settlements

Box 1: Community engagement and inclusion

Case I- Mutare, Zimbabwe

In the city of Mutare, a Slum Dwellers savings group was established in 1998. During their earlier negotiation attempts with the city council, they were thrown out; the city official said to these rude words *"you are robbers*". Be that as it may, they continued visiting the city council and ultimately dialogue began. The city Mayor s was supportive to the federation and it began building a resource center and the council allocated considerable amounts of land to their housing projects. About 1,362 plots in the first phase and 762 in the second were allocated. During Phase 1, servicing (piped water, sewers and roads) were connected by the association with technical support provided by the city engineer. The enumeration done in 1999 was significant for consolidation the slum dweller group and for improving the rapport with the council. Exchanges were also imperative – for example, engaging the Mayor to a national convention where he heard about federation initiatives in other cities.

Source: d'Cruz etal (2014)

Case 2- Bulawayo, Zimbabwe

Savings groups, in Bulawayo, that were part of the slum dwellers federation were established in 1999. At first it was not easy to receive support from Bulawayo city council. The situation became better in 2003 after one councillor began working with the federation and inspired other councillors to be involved. The federation established relations with the city's Housing Department. They invited council official to see the three model houses and the community center that they had constructed. The federation arranged an exchange visit with the Namibian federation. The journey to Windhoek with 2 local government officials was an eye opener and partnerships developed. Bulawayo city provided the federation with land for 100 units and free technical support. Afterwards, 250 stands were negotiated from central government .

Source: d'Cruz etal (2014)

Case 3 Epworth, Zimbabwe

In recent developments Epworth local board has allowed in-situ-upgrading of informal settlements. The model was developed with the residents and their community organisations. The Zimbabwe federation embarked on an enumeration and mapping of Magada and the data collection formed the basis for a deal between inhabitants and the local council concerning the upgrading. The upgrading project is executing new standards that are more suitable – for example, roads that are 5 meters wide instead of 8 meters. There is authorized approval of densities that are higher than official standards permit. The group is now constructing 50 toilets, drawing on designs and the know-how of the Malawi federation.

Source: d'Cruz et al (2014)

Social Inclusion through housing in post-independence Zimbabwe. Narratives from two cities in the Midlands Province.

2.4.2 Discussion on Zimbabwe stands allocation and housing demand issues

The Housing Waiting List (HWL) is the gateway to stand application, stand approval or stand application not being successful. In between stand approval or stand rejection the waiting process can take a few months or even years. There are so many narratives, debates about the effectiveness or ineffectiveness the HWL as a stand allocation tool. The Ministry of National Housing and the local authorities have their housing waiting list manual, forms, processes and practices and the rationale of the waiting list is to engender the values of:

i. fairness (first come first serve)
ii. equity
iii. inclusiveness
iv. transparency
v. respect for citizenship right to housing
vi. integrity
vii. justice
viii. equality
ix. non-discriminatory practices

Previous studies have shown the escalating numbers of stand applicants on local authorities' waiting list. A paper by Masamha et al (2012) gives a comparative breakdown of three urban local authorities.

Table 5: Below illustrates Rusape, Mutare, Harare housing Waiting List

Year	Rusape	Mutare	Harare
1980	800	8952	100
1990	1287	13 290	40 000
2000	3064	25 739	110 174
2002	2870	28 965	119 702

Source: Masamha e t al (2012) in a selected paper published as part of a compendium of 30 papers funded by UCAZ and UN-habitat.

From the waiting list table the number of people on the waiting list has been extremely increasing perhaps due to migration, changes in urbanization trends, demand for shelter and the urgency for homeownership. Masamha et al (2012) comments that, despite the escalating numbers on the waiting list it might be difficult to prove that the waiting list figures are an indication of genuine needs for shelter because the rich have found the loopholes of the waiting list and keep appearing on the waiting list of other towns.

A study on housing land allocation in Kadoma carried out by Mutembedzi (2012) noted the following concerns:

i. The council allocated infill stands without using the waiting list
ii. Some infill stands had not been allocated to anyone and the councils argument was hinged on the grounds that the stands were costly and out of reach for low income groups or earners.
iii. There were cases of illegal stand infill allocations
iv. Not all beneficiaries of Garikai Phase III were low incomes as per expected requirements. Some of the beneficiaries were middle and high income earners.
v. Some interviewed responded cited allegations of corruption in stand allocations.

2.4.3 Inclusion in land (stand or housing) allocation and related issues: South Africa: Case Studies

Un-Habitat (2010) asserts that 828 million or 33% of the urban inhabitants in developing nations live in slums. Close, to 2.4 million families in South Africa lived in informal settlements. (Del Mistro, et al., 2009). Informal settlements in South Africa dates back to the apartheid era. Masiteng (2013) Saloojee and Saloojee (2011) powerfully stresses that, the heritage of South Africa's apartheid system was institutionalized on racial driven poverty, unemployment, underemployment, class inequalities, spatial exclusion; unequal distribution of essential goods and services such as education, housing; health care; pensions; sanitation services; and labour market integration. Racism is about devalued citizenship, belittled rights, inferior recognition and poor participation. (ibid)

UN-Habitat (2003) defines a slum household in functioning terms, as falling short in one or many areas such as poor housing structure, inaccessibility to clean water, lack of access to sanitation; insufficient living space; and insecure tenure. It is important to note that, studies sometimes use the term slum and informal settlements synonymously.

Social Inclusion through housing in post-independence Zimbabwe. Narratives from two cities in the Midlands Province.

2.4.4 In-situ upgrading of Informal settlements and Slums

Below, Box 2 highlights two case studies of slum upgrading in South Africa----

Case 1- Barcelona 1, Lamontville, South Africa: Informal settlement

Living conditions in Barcelona 1, are below the standards set out in the Breaking New Ground (BNG) policy. The research revealed that, most households were overcrowded, sanitation and water services were poor, there were numerous open wire electricity cables in most shacks and movement of people within the settlement was quite bad as they had to squeeze through the shacks. The councillor responded that, there were no programs available to enable residents to have access to basic services while still waiting the upgrading process. The research advocated for the settlement to be upgraded. One of the recommendation was that the government , the housing department and community based organizations should all intervene in the upgrading of Barcelona 1. Secondly, in-situ upgrading advocated for against Greenfield developments given the existing socio-economic benefits and networks of Barcelona 1.
Source: Masiteng (2013), Masters Research submitted in partial fulfillment of the degree of Masters in Housing in the school of built environment and development studies, UKZN.

Case 2-Zwelisha, Durban, South Africa: Slum upgrading

From 1997, the Zwelisha struggles for better housing were advocated for by two groups with different interests. The first group engaged the council for slum upgrade whilst the other group wanted to remain living in shacks. The year, 1998 marked the bringing on board of the councilor by the Community development committee (CDC). The councilor supported the upgrading project and the project began in 2005. The completion of building RDP houses in 2009 was successful and a few shacks remain. After the upgrade the power of the CDC is supported by the council and residents and they ensure that regulations against building of shack behind the RDP house are adhered to.

Source:Patel (2013

2.5 Adoption of inclusive housing in Zimbabwe

The commencement of Zimbabwe independence in 1980 was characterized by the urgent call towards "housing for all by the year 2000" Nhekairo (2006); GoZ Millennium Development Report (2009) states that, at independence the country inherited a dual economy, that is on one end it had a well-developed modern society (urban areas) and on another end poor rural areas (communal areas) which constituted about eighty percent of the entire population. In the early years of independence Zimbabwe put emphasis on addressing, homelessness through construction of units (direct provision), facilitating local councils programs, private sector and community-based initiatives. ZNHP (2012) It suggests thereof that the government mission was to redress the pre-colonial housing injustices, exclusionary policies and practices as well as the inequalities and work towards an inclusive society.

Below is box 3 showing the main post-1980 housing policies

Box 3: Main post-1980 housing policies

1. Home ownership for the majority-conversion of rental to homeownership.
2. Establishment of the National Housing Fund (NHF) and Housing and Guarantee Fund to offer affordable loans.
3. Supporting cost effective and labour-intensive construction modes e,g building and material brigades and co-operatives.
4. Facilitating civil society and private sector participation in low-cost housing.
5. Rationalizing building codes.
6. Introducing rent control boards.
7. Initiation of rural housing programs.
8. Working with waiting list for targeting.
9. Upgrading pre-independence houses in old 'townships''.
10. Informal settlement upgrading (Epworth).
11. Direct provision of housing by government.
12. Mobilization of international support (World Bank, USAID).

Source: Adapted from Zimbabwe National Housing policy of 2012

The era of decolonization of Zimbabwe was instrumental in marshaling a radical discontinuity of some exclusive housing practices and the right to the city (for excluded citizens) speeded urbanization levels as many people hurried to the city for employment opportunities. Box 3, highlights some of the policies such as homeownership policy that, encouraged a new system of inclusivity. Black and coloured citizens were free to determine their destinies (employment, homeownership, build houses in any suburb of choice. However, the stories of exclusion, poverty and housing backlog remain a missing link due to developmental complexities bedeviling the nation of Zimbabwe.

2.5.1. Housing demand and exclusivity

According to the national housing policy of 2012, most Zimbabweans lack access to decent and secure housing…studies have shown that some high density suburbs are shared by as many as 22 people instead of the recommended 6. The issue of access and the lack of access to decent accommodation is a global housing 'crisis' issue facing countries in developing and developed countries across the world.

According to Auret (1995) in the 1990's the annual housing supply was less than 10 percent of targets at 12 000 to 14 000 units per year versus a target of 162 500 units. An urban housing study conducted by Auret (1995) suggest that, in 1995 an estimation of about 1.5 million people

in Zimbabwe were in need of urban shelter. The Housing Bulletin of November 1999 reports that, the number of households on the Zimbabwean waiting list rose from 956 000 in 1985 to 2 212 000 in 2000.

The housing demand as shown above reflects a serious challenge that has slowed the adoption of inclusive housing. Issues of overcrowding, the housing deficits faced by the Ministry of Housing in terms of constructing public housing for all and the long waiting list in local authorities has led to exclusion of many citizens. Mutembedzi (2010:11) remarks that, available evidence shows that the provision of housing and related settlement services lags behind resulting in long waiting lists and straining of existing of facilities and services.

2.5.2 Adoption of Decentralization enhanced participation in housing

Wekwete (2016) asserts that, in the early 1980s, development was noticed through the lenses of local government. Chatiza (2010) argues that, councils have a historical role of transforming society although they have fallen short in governance and development. Muchadenyika and Williams (2016) points out that, decentralization is an important component to the improvement of inclusive urban governance and social transformation.

Decentralization has been important to housing provision and delivery. The Ministry of Local government, public works and national housing is the supreme institution that guided national housing policy, goals and objectives. Through decentralization the Ministry has been on the forefront of pushing the "housing for all mantra" through construction of public housing and the implementation National Housing Fund. The Government of Zimbabwe (2004) defines *local government as the creation of participatory and democratically elected structures that can identify with the needs of the people at grassroots level and ensure the translation of those needs into actual provision and maintenance of essential services and infrastructure on a sustainable basis.*

In the context of urban housing the role of central government is to cede power to local authorities, push relevant legislation, policies and strategies that harness progressive inclusive housing. The role of government is to facilitate the integration of other housing actors to effectively participate in housing development by addressing their unique needs through the formulation of enabling policies and the adoption of technology. ZIHP (2012) Moreover, the ZIHP (2012) states that, the national housing policy purposely encourages pro-poor housing development approaches that are anchored on the participatory method and completely determined deployment of beneficiaries' own resources. However, in practice the adoption of inclusive housing has been affected by the declining state of the economy, housing unaffordability, political interference, lack of political will, land scarcity, land corruption, the sad stories of deprivation caused by some elements of crooked "land barons", unfavorable housing market owing to high stand prices and expensive rental accommodation.

2.5.3 Urbanization, migration and its effect to adoption of inclusive housing

The urgent need or demand for land is ubiquitous as air. Societal activities or functions from housing, mining, agriculture, fisheries, water reservoirs', roads, airports, railways, industries, universities, schools, health facilities, the environment and basically everything on earth need land for survival. Mjanga (2016) argue that, even though several constraints are supposedly resulting to the failure urban councils to deliver affordable housing the inadequate stock of land seems to be dominant. According to Chenje et al (1998), urbanization, demographic changes and agriculture in Zimbabwe have contributed to land demand and scarcity. Matsa and Muringaniza (2011) argue that, the government's contentious Fast-Track Land Reform (FTLR) (2000-2009) has led to land use changes which have had an impact on vegetation and natural ecosystems.

New resettlements in Zimbabwe have contributed to human settlement changes and inclusivity of marginalized groups in communal areas and peri-urban areas. However the debates about inclusion or exclusion have been debated on the lines of race, gender, tribal, class, nationalist and liberalism political philosophies. Moyo (2016) argue that, since 2000 the Zimbabwe land reform has contributed a magnitude of changes to the agriculture structure and performance with consequences on both the nation's politics and economy. Moyo (2016) further notes that, the realities of several contentious unsolved problems about property rights and equity challenges concerning land reform have affected councils' and general governance capability considering the importance of land to progress and governing. Income from unit tax for rural district councils has suffered a heavy blow as some beneficiaries of the land reform are not paying the tax. The council revenue sources in some instances have declined.

2.6 Post-Independence Housing Schemes in Zimbabwe

The post-independence era ushered in a number of housing schemes with the aim towards housing for all (inclusion or integration of all people). A number of stakeholders or actors are involved in housing provision and delivery. The role of the private sector institutions in housing delivery is 'no child like mantra' but a walk to talk if development is to be diffused to all citizens. Employer assisted schemes have been supported by Banks, companies and land developers. A study by Mangizvo and Dzikiti (2009) tabulates stands Gweru City Council facilitated and engaged private actors to service the land or service and sell the land to citizens from all walks of life.

Table 6: Stands Allocated to the Private Sector by Gweru City Council

Area	Private Developer	Number of Stand Allocated
Mkoba –Village 15	Beverly Society	245

Mkoba-Village 17	Central African Building Society	420
Mkoba-Village 18	Central African Building Society and Beverly Building Society	486
Senga	Central African Building Society, Beverly Building Society and Zimbabwe Building Society	480
South View	Zimbabwe Building Society	486
Cliffton Park	Mutasa Investments	345
Nehosho	Zimbabwe Teachers Association	300
Nehosho	Central African Building Society, Zimbabwe Building Society and Beverly Building Society	545

Source: Mangizvo and Dzikiti (2009)

Masamha et al (2012) outlines eight housing schemes that have been adopted in Zimbabwe since 1980. The eight schemes are:

i. Sale of serviced stands
ii. Joint ventures with building societies
iii. Employer assistance schemes
iv. Housing cooperatives
v. Pay for your houses scheme
vi. Private sector participation
vii. Council building brigade
viii. Aided self help

2.6.1 Aided Self-Help

Aided self-help is the construction of houses by the soon-to-be homeowners themselves with technical training support from national government and the councils. (Mutekede, 2007) This approach of user-mobilized resources is common in Zimbabwe and other developing countries. In countries where self-help has been adopted a lot of challenges have been experienced. According to Mutekede (2007) many of the initial beneficiaries of self-help tended to overvalue their resources before completion of their houses. The was a high rate of defaulting payments was high in the early stages coupled with the fact that beneficiaries' had to pay for accommodation where they were renting plus the installments of the stands. Later beneficiaries of the aided self-help schemes were encouraged to start 'small' by building a complete room and a toilet. The situation improved when the people

began staying at their stands. The time to complete a four roomed house was extended from eighteen months to twenty four months. (ibid)

According to Mathey (1992), mutual self-help housing is sometimes called cooperative housing delivery. In cooperative housing, a group of households provide their own housing materials and there is an element of a contribution, collective labour of the group households, advice and support or training from an external agency or expert. Mutual self-help help housing can be applied in upgrading programs and site and services schemes. (Merril,1997)

In South Africa, for example the shortfalls of the government to provide adequate housing social housing has resulted in the adoption of strategies such as self-help, mutual help and aided self-help. (Mani, 2010) These strategies have been adopted in order to meet the housing needs. Self-help is commonly chosen due to failures in public housing provision that can be exacerbated by limited fiscal resources and poor infrastructure maintenance. (Landman and Napier, 2009)

2.6.2 Start Paying for your House schemes

Start paying for you house schemes has been a feature of the Zimbabwe post-independence housing models. The rationale of these schemes is to integrate low income as well as high income earners towards the homeownership thrust. To some extend the schemes have been inclusive and councils have allocated stands to residents using the waiting list allocation tool. Table 7 below highlights the inclusivity or exclusivity nurture showing the statistics of stand allocations on the basis of gender. According to MPCNH (1996) in Dzivaresekwa for example out of a total of 411 stands allocated by Harare city council the number of male beneficiaries was 251 whereas the number of female beneficiaries stood at 160 people. There seems to be a wide gender gap in allocation of housing stands. According to the World Bank (2012), gender exclusion is intensified by differences in time use as well as in earnings, access to education, access to credit, access to information, women have lesser input in decision making, attitudes about women and gender differentiated market failures.

Table 7 Number of Beneficiaries under the 'Start Paying for your House Scheme' City of Harare: February 1996

	Site	**No. of Stands**	**Male Allotee**	**Female Allotee**	**%Female Allotee**
Low income	Dzivarasekwa	411	251	160	38.93
Low income	Willovale	396	258	138	34.85

Middle income	Marimba	264	164	100	37.88
Middle Income	Tynwald	253	138	115	45.46
Total		1 324	811	513	38.75

Source MPCNH (1996)

Table 7 above shows that female beneficiaries were fewer as compared to their male counterparts. MPCNH (1996) reveals that:

i. in as much as the city of Harare allows women to apply for housing in their own right ,women must bring their proof of marriage plus a written permission from their husbands and if divorced they must bring their proof of divorce.
ii. about 12.4% female applicants are married
iii. only 1,626 people on the Harare City Council waiting list of 97, 909 are married women (1.67%)
iv. in as much as a number of housing schemes have been developed for the low income groups in general most women find the deposit fees as well as monthly payments too expensive and beyond their means.

2.6.3 Public Private Partnerships (PPP's) or Joint Ventures

Towards the 1990's the Government of Zimbabwe (GoZ) began exploring the notion of Public Private Partnerships (PPP's) in the housing sector. PPP's in housing provision and delivery signifies the interplay of co-ordination, co-operative, mutuality, esprit de corps and networking by public institutions and private sector actors in a memorandum of agreement towards sustainable, reliable, affordable, ecological and habitable human settlements. MPCNH (1996) states that, working together with councils', building societies, developers and MPCNH has begun utilizing the National housing fund to deliver urban infrastructure to more than 45 000 low-cost plots in 22 urban areas across Zimbabwe. An example of PPP's at the time was that of Harare Kuwadzana 4 Joint Venture housing project between MPCNH and Galante-Silva Development private limited.

2.6.4 PPP's sub-Models

In their research Makanza and Banga (2016) outlines the various PPP's sub-models that are operational in Zimbabwe infrastructure or housing sector. The following are the PPP's sub-models:

i. Design and built--- in this particular case the private agent designs and builds the infrastructure in accordance to a particular local authority specifications for a fixed price taking responsibilities for the risks and legally mandated to transfer ownership upon completion
ii. Operation and Maintenance (O.M) contracts— in this model a private entity run a public-owned facility for a mutually agreed period but government retaining ownership
iii. Turnkey operation— the designs, building process and operation of the facility or facilities up to the completion stage is done by the contracted private partner.
iv. Build-Own-Operate-(BOO)
v. Build-Own-Operate and Transfer (BOOT)
vi. Build-Lease-Operate-Transfer (BLOT)

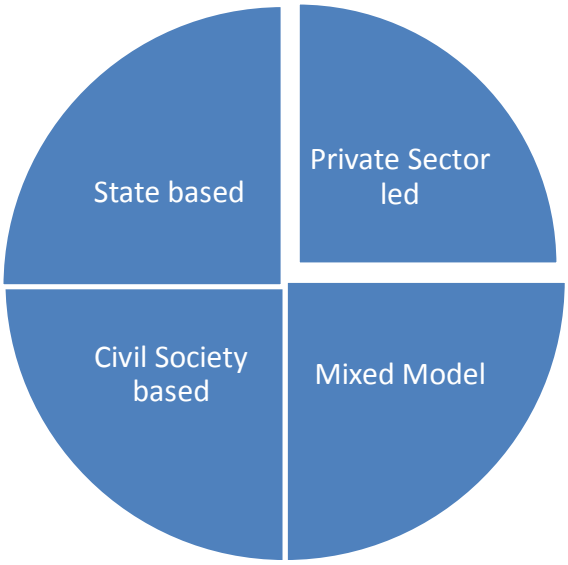
2.7 Inclusive Service Delivery (ISD)

Recent studies on Inclusive Service Delivery (ISD) in Zimbabwe have been pushed by Chatiza a housing consultant, academic and lecturer. A paper by Chatiza (2011) entitled Inclusive service delivery in Southern Africa: Reflecting on Theory and Practice outlines three aspects of ISD which are:

i. Providing services for and with formerly disadvantaged, deprived, minority and vulnerable groups
ii. Enhancing the equitable right of entry to services and enabling institutional entry, and,
iii. Broadening models and by giving leeway to the coming in of multiple(new) actors

2.7.1 Actor –based ISD Model

The Actor-based ISD model has a multiplicity range of policy communities that are categorized in four dimensions each with their specific roles, responsibilities, strategic goals and without doubt interacting with other key stakeholders within a community/neighborhood or city.



Source: Chatiza (2018) explained during a seminal lecture for Masters of Local Governance Studies (MLGS), Midlands State University (MSU) 2018 group.

The Actor-based ISD model will be explained below:

i. State or public sector model—the state (central government ministry of housing, councils) provide stands to the residents on the waiting list, to cooperatives, to universities for lecturers and student accommodation, to companies for the purpose of employer assistance housing schemes and for social housing (council rented-accommodation in the form of flats and houses)
ii. Private sector model—this is when the private sector provides housing and manages the processes. In Gweru for instances companies such as Bata, ZimAlloys, and ZimGlass have adopted employee assisted housing schemes as a social integration and empowerment strategy and Kwekwe is no exception with companies such as Zimasco and Zisco Steel having undergone the same path.
iii. Civil Society based model—housing delivering is also a domain for the Civil Society or social movements' players. Various actors within the civil society groupings involved in housing includes faith based organizations, homeless groups, cooperatives (youth, women and other collective groups of people coming together with the same pursuit), slum federations, residents associations and many others. Civil society social-economic, activism repositioning, participation, engagement and financial inclusivity through collaboration and forging partnerships has contributed to inclusivity of formerly voiceless voices or disempowered residents.
iv. Mixed Models- this is when a mix of either state based actors together with private sector players and beneficiaries work hand in hand for a common goal. It could also be civil society in a joint arrangement with state, research institutions plus the

beneficiaries. It could also be private sector or civil society and beneficiaries. Examples of such mixed model approaches includes:

a. upgrading of informal settlements
b. slum upgrading
c. aided self-help schemes for example cooperatives
d. start paying for your housing schemes
e. employer assisted schemes

2.8 Theoretical Framework

The research adopted social science theories too unravel the study of social inclusion through housing in two cities in the Midlands Province. The structural functionalist theory and the capability approaches were used as a basis to understand variables such as labour and education as causes of exclusive housing or essential catalyst to social inclusion in housing. Labour is value addition or one of the variable that if absent to individual survival poverty and deprivation will proliferate and take reigns. The same with education, it's more about optimizing of skills (capabilities) to bring the best mental and human skills that can able one to live in a habitable house, work in a progressive environment and interact with other members of the society. These are some of the reasons the study adopted these theories as a benchmark to understand societal phenomena.

2.8.1 Structural Functionalist Theory (SFT)

One of the prominent earlier theorists of the structural functionalist theory (SFT) was Durkheim (1855-1917). Burrowes (1999); Lalludin (2016) and Thompson (2002) According to Lalludin (2016), Durkheim central theme was hinged on the notion that, division of labour was the glue that integrates man into society. Thompson (2002) explains that Durkheim used the term functionalism to elaborate the purposes of institutions, which did not fare well in terms of their mandate. Charon (1992) sees the SFT as a system reinforced by social order. The society is a combination of organizations and structures co-ordinated and interacting. They all become part of a complete system. (ibid)

Davis and Moore (1945) also proposed a theory known as the functionalist theory of stratification. Sameti etal (2012) points out that, labour income according to the functionalist

theory helps to explain the causes of poverty among particular individuals or groups in society. Taylor (1968) explain that, Davis and Moore in their 1945 article assumed that, all societies are

characterized with *"stratification"* and it is the duty of every society to inspire their citizens to work any job in all sectors of production. Upon filling the positions at workplaces the individuals ought to strive for excellence. Furthermore, Taylor (1968) explains that, rewards should be the incentive to differentiate the performers from the non-performers. Critics have argued that, differentiate wages basing on technical skills leads to inequalities in some societies. (ibid)

Merton (1949) disagrees with Davis and Moore 1945 theory in terms of their presupposition that, religion is crucial to the integration of collective solidarity. Merton (1949) supported the criticism citing the problems fanned by various religious groups on issues of birth control. Taylor (1968) argued that Davis and Moore 1945 theory was flawed with the writers' universal interpretations of society.

2.8.2 Justification of the SFT in application to the study

This research borrowed the ideals of Durkheim functionalism theory because it concurred with the views of collective society. Kwekwe and Gweru are parts of a sub-system of a collective society. The broader society being Zimbabwe. For there to be social order even the urban poor (low income groups) groups have to be engaged, participate and be included in the provision and delivery of housing. Thompson (2002) further explains that Durkheim used the term functionalism to elaborate the purposes of institutions, which did not fare well in terms of their mandate. The causes of exclusive housing in the two cities are influenced by the structure of the current Zimbabwean society which is affected by high levels of unemployment and poverty.

Despite the contributions of informal sector to socio-economic development variables like youth unemployment, women unemployment, low wages, lack of access to housing credit, living in overcrowded conditions and other causes of deprivation have far reaching consequences to citizens. Arguably, Zimbabwe's foreign policy is yet to be fully integrated into the entire global trade system due to the impact of the contentious fast track agrarian land reform. The labour market undersupply of employment is a cause of concern and outright weapon of mass poverty.

As a developing nation the struggles of life are a reality to many groups of people including but not limited to pensioners', the youth, the disabled, women, street kids, homeless adult people (street wanderers), mentally ill, unemployed people, contract employed without guarantee for permanent employment, seasonal employed category, vendors, small scale artisanal miners, university students, civil servants, rural farmers, resettled A1 farmers, fishermen, musicians, theatre artists, domestic workers, petrol attendants, cashiers, brick layers, builders, small to medium entrepreneurs and many more.

The issues of rewards stemming from Davies and Moore (1945) explains the gaps the labour market in Zimbabwe. In some way most Zimbabweans fall under the low income bracket and rewards or salary increments or provision of accommodation allowances or company accommodation will go a long way in integrating employees to societal pre-requisites thereby eliminating any barriers of exclusive housing caused by the low of incomes or the lack of a job.

2.8.3 The Capability Approach

This approach was propounded by Sen in 1984. In general the capability approach is about harnessing the inert drive that is untapped by the bearer off the talent or skill. It is also optimizing inherent human capital abilities in order to deliver progress. Sen (1984) points out, that, the ability to make wealth is as Aristotle puts it,

> *"is one undertaken under compulsion, and wealth is evidently not the good we are seeking; for it is merely useful and for the sake of something else."*

Sen (1984) went on to explain that, a person has to rise beyond the abilities or functioning's (life purpose) and be an active actor in the society they live. The individual capability helps the individual gain self–respect, societal recognition and one is able societal participate in societal activities without fear or shame. In other words the basis for survival is doing things or acting in a way that will emancipate the individual to be included in the broader society. According to Sen (1984) functioning refers to the progress or attainment of goals or the capacities achieved by a person in life. Capability demonstrates, the person freedom of choice to live a life desired.

There are complex issues or grey areas of the capability approach. Sen (1984) argues that no theory or approach is free from ambiguities and one of the drawbacks of the capability approach was evaluating what constitutes freedom of choice or valuable attainment of goals or progress and explaining that which is not achievement for instance.

2.8.4 Justification of Capability Approach in relation to the study

This theory is relevant to this thesis on Social inclusion in housing. The issue of freedom to choose the life one desires is quite contentious. On one hand citizens or people have achieved buying a stand of their choice but on the other hand, they might not have bought a stand of their choice. Having a stand is inclusion but that does not mean a person might not experience deprivation or exclusion. A person that does not see any value of the stand or house lacks happiness. Happiness is a psychological and social condition that has adverse impacts on the quality of life of an individual. The dimension of inclusion or exclusion is a state of mind or reality. Another example, is a citizen that is included in the labour market through having a job but fails to buy property due to whatever reasons that the individual chose or did not choose. Regardless of employment inclusion deprivation or exclusion in housing becomes a reality. This theory proves the multidimensionality and complexities of measuring social exclusion or social inclusion in housing.

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CHAPTER 111

RESEARCH METHODOLOGY

3.0 Introduction

The quest to find out what, when, why, and how, is born out of the desire to learn new ideas, improve actions, behaviour, change perceptions, solve problems and make well informed decisions. The purpose of this study was to document and analyse narratives of social inclusion through housing. A tale of two cities (City of Kwekwe and Gweru City) in the Midlands Province will be explored. The incorporated the voices of the households' representatives', city officials, land developers and financiers (building society managers, microfinance sponsors). The data gathered from the interviews will help the researcher in coming up with recommendations that can be used as benchmark for future studies in inclusive housing policy studies. This study is informed by the Qualitative Research Approach and the interpretive research paradigm.

3.1 Research design

According to Cresswell (2008) research is a sequence of steps used to gather and examine information in order to increase our understanding of an issue. In the words of Tuckman (1994) research is *"a critical endeavor of asking and trying to answer questions about an issue."* This study therefore defines research as a systematic process of deciphering multiple layers of data or information to inquire into a societal problem and draw out conclusions and recommendations.

Silverman (2002:102) defines research design as a plan for carrying out research involving a certain state through its real life setting using various sources of evidence. The Qualitative Research Approach (QRA) was seen as the appropriate approach for this dual case study design. The QRA allows for a logical investigation of a particular present-day phenomenon within its real life context using several sources of evidence (Saunders et al., 2009).The qualitative method of data collection according to Hancock (1998) require researcher to use a smaller representative sample since it is time consuming. Mohajan (2018:2) asserts that, qualitative research analyses local knowledge, a given program, local people's experiences, peoples way of life (culture, traditions, class etc), meanings, relationships, social processes and situations or conditions that result in marginalization of a group of people. In the context of this study stories of inclusion in housing and their meanings will be comparatively explored.

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3.1.1 The justification of adopting the Qualitative Research Approach

The narrative inquiry was the focal point of this qualitative research. A narrative approach undertakes that all people express their stories of personal experiences in order to have deeper meaning and make sense of the world. (Casey and Long, 2002) According to Mohajan (2018) the drive for qualitative research is description and interpretation of phenomena in a methodical manner from the lens of the respondent (population understudy) in order to come up with new ideals or theories.

Specifically this study on social inclusion through housing adopted the QRA due to the following reasons:

i. The researcher wanted to know how and why social inclusion or social exclusion in housing is occurring hence adopting the narrative inquiry formed the basis of this research
ii. Stories or narratives are descriptive and interpretative by narture. Stories cannot be quantified but have to be narrated and then analysed.
iii. Qualitative approach proffers the opportunity for an analytical inquiry into a specific current phenomenon within its reality status quo whilst using numerous sources of evidence. (Saunders et al, 2009)
iv. Atkinson (1993); Ely et al (1991) points out that in qualitative research the researcher by using interviews collect data directly from the respondents face to face or by observations.
v. Ethics are essential in qualitative research and the researcher ought to obtain truthful and reliable information hence ethical accountability is important. Atkinson (1993)
vi. QRA offers the element of reflexivity. Etherington (2004) points out that reflexivity is an ongoing alive moment of dialogue between the researcher and respondent and the data collected reflects decisions, actions and interpretations across the entire discussions.

3.1.2 Multiple case study design

Unlike a single case study this dual case study had an in-depth cross comparative comprehension. A multiple case study in simple terms refers to inquiries into two or more cases whilst engaging similar research questions, testing the same theory or theories related to the issue, using the same research philosophies and research methodology.

Rose et al (2015); Remenyi et al (1998) argues that multiple case studies unlike single case studies give room for cross-case comparison and allow theory to be grounded in multidimensional layers of evidence. Yin (2009) points out that, the major strength of the multiple case study approach lies in the fact that it draws into multiple sources of evidence thereby allowing triangulation of research findings. Be that as it may, Rose et al (2015) points out that the multiple case study design has its shortcomings such as:

i. It is demanding to carry out
ii. There is possibility of case selection bias whereby the selection of the cases biases the findings of the research
iii. The quantitative issues addressed in quantitative research may be hard to establish. Similarly Brink (1993) states that qualitative research excludes statistical analysis and calculations.

Despite the above-mentioned shortcomings the researcher opted for the qualitative research due to its leverage in establishing narratives of inclusion. Story telling is the unique arsenal of this research as it unravels social phenomena.

3.2 Research Paradigm and Philosophy

The interpretive research paradigms and philosophies are the linchpin of this qualitative research. A paradigm is an interpretive arrangement led by "a set of beliefs and feelings about the world and how it should be understood and studied." Guba (1990)

In the context of this study a paradigm refers to the ideals, perceptions, meanings, social processes of social inclusion or social exclusion in housing. The philosophy of this study was underpinned by existing knowledge on the social inclusion or social exclusion discourse. The researcher is driven by interpretive philosophy of storytelling through other people's voices and therefore the ideals of an inclusive society, a society for all and the doctrine of leaving no one behind will affect the researchers' attachment or detachment to the research findings. As an academic and student of housing the philosophical inclinations such as the ideals of housing as a human rights, poverty and social inclusion are intertwined are ideals the researcher subscribes to. Despite the writers personal housing theory inclinations the researcher will strive to be honest in data collection and data analysis. Diversity is the definition of a progressive human race and the researcher embraces the notion of diversity Put simply, diversity is the hallmark of learning and understanding social inclusion or social exclusion through other peoples stories will be the cutting edge of this research.

An interpretive researcher, according to Denzin and Lincoln (2011) engages the qualitative methodology. This research will interview respondents from the City of Kwekwe and the City of Gweru. The narrative accounts from various respondents are essential as they:

i. Express life through the lens of others
ii. Encourage diversity and social integration

iii. Are a memory to cherish as we record our past, present and plan our envisioned tomorrow

3.2.1 Justification for adoption of the interpretive dimension

In relation to this study the tales of inclusion or exclusion were interpreted and analysed. The interpretive dimension was gainful to this study as the researcher gave the participants the room to tell their lived stories of inclusion or exclusion in housing. Freedom of expression was the maxim of this research as the researcher empowered voices of the voiceless. Pseudonyms (fictitious names) were used to guarantee confidentiality of participants. The researcher discarded audio transcribed voices or manual transcripts after completion of the research. The purpose of the research was not to incite hatred, hate speech but to be truthful, just, fair and empower the voices of inclusion or exclusion.

3.3 Population of the study

The population of this study was selected from residents of Kwekwe City and Gweru City. Babbie (1989); Gibson et al (2001) definitions of population agree upon the term as a specified unit (fewer people) chosen within a broader whole (the entire population). The research will use purposive sampling. By using purposive sampling the researcher will choose the actors that the necessary information will be derived from easily due to the actors experience in housing issues.

Stratified random sampling was used for the household representatives' in purposively selected high density, medium density and low density suburbs. According to Zimstat (2012) Gweru urban has a total population of 158 233 and 41 149 households whereas Kwekwe Urban has a total population of 100 455 and 24 779. It is unbearable to interview the entire population of Gweru Urban and Kwekwe Urban and the resources to carry out such exercises are only achieved at national scale or country level (Census surveys). For academic studies representative samples are best applicable as they are relatively cheaper and easier to carry out on individual basis. The total population was 56 and it is shown below in Table 1 and Table 2, however the population size (interviewed respondents) was 37.

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Table 1 Purposive Population of the study

Category	**Total number--City of Kwekwe**	**Total number—City of Gweru**
Council housing officials	2	2
Land developers	2	2
Ministry of housing	2	2
Banks	2	2
Total population	**8**	**8**

Source: Researcher (2019)

The researcher purposively selected housing council officials because of their unique personal and work experiences. Housing official have a competitive advantage over other city officials and the researcher benefitted from their expert knowledge base. Ministry of housing officials, land developers, building society experts were purposively selected also due to their practical experiences on housing issues. The mantra of the researcher was obtaining information from those with the know-how and career experience. The researcher wrote appointment letters and revealed the University research letter for authenticity and verifications.

Table 2 Random Stratified Population of the study

Residential Area	**Number of Households representatives' in Kwekwe City**	**Number of Households representatives' in Gweru**
High density suburbs	**Mbizo** 1, 4, 18, 5, 9 drawn from random picking and a total population of 10 interview respondents.	**Mkoba** 2, 14, 6, 18, 12 drawn from random picking and a total population of 10 interview respondents.
Medium Density Suburbs	**Fitchlea** Suburb--Street based random picking and will consist of a total population of 5 interview respondents.	**Southdowns**--Street based random picking and will consist of a total population of 5 interview respondents.
Low Density Suburbs	**Kopje**--Street based random picking and will consist of a total population of 5 interview respondents.	**Chicago**---Street based random picking and will consist of a total population of 5 interview respondents.
Total population of households representatives'	**20** households representatives'	**20** household representatives'

Source: Researcher (2019)

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3.4 Sampling Frame

Collin (2001) asserts that a sampling frame is a broad list of all units in the target population. According to Banks (2007) a sampling frame is a list of all units in the population from which the sample is drawn. The total population of the study was 56 (expected respondents) but the actual participants were 37.

In this study, purposive sampling was used. Oliver (2010) states that, purposive sampling refers to the selection of people with the capacity to provide relevant information pertaining to the study. The data was collected from actors within the housing sector who by virtue of their knowledge of expertise and experience will provide in-depth information dissemination.

3.4.1 Sampling techniques

The researcher used random stratified sampling technique to select household interview respondents. Tuckman (1994:241) states that, in instances whereby stratified sampling is adopted as a sampling technique, it is important that, within each stratum representative sample respondents are selected randomly from the population. By so doing, the possibilities of selection sources of invalidity will be eliminated. In this study the three strata's are High Density Households, Medium Density Households and Low Density Suburbs.

The researcher used the box system to randomly select the street of High Density Suburb for example Mbizo 1, 4, 18, 5, 9 and Mkoba 2, 14, 6, 18, 12. The researcher walked through in let's say Mbizo 4 and wrote at least 10 streets within the area and upon doing that picked two streets from the box and the two streets became the representative sample. The researcher then counted the 10th house and picked the first participant to interview. The second participant was drawn from the second street. The method was used for all households' interviews.

3.5 Research Instruments

The researcher used the interview and written records as instruments for data collection.

3.5.1 Interviews

The interview is a unique data collection technique because it involves face to face verbal encounters between the researcher and the respondents. Collin (2001) state that, the interview is flexible since it accommodates both the literate and illiterate. The interview stimulates the respondents to give a complete and valid answer, disclose their personal experiences and narrate things as best as they can.

The non-verbal exchanges which are an important aspect of human interaction are absent in questionnaires. During interviews the researcher can exhibit some flexibility, can repeat or rephrase questions so that the respondent understand s what is meant by particular questions. This is not the case with questionnaires which tends to be rigid.

Despite the advantages aforementioned, the interview has its own shortcomings' in the event that it is not properly carried out. It is possible for interviews to produce unreliable or data that do not address the initial goal in other words going off-topic is something a researcher ought to guard against. Cohen et al (2001) identify the following problems associated with poorly conducted interviews:

i. The respondents might feel uncomfortable and adopt avoidance methods if the questioning is too complex
ii. Both the interviewer and interviewee may not say certain issues they may feel vulnerable or not say what is beyond their power
iii. The interviewer may potray his or her personality in the situation by influencing the respondents through social distance, gestures and facial expressions

Be that as it may, the researcher avoided ambiguous or vague words. Participants that sought clarification were assisted through paraphrasing the questions. The data collected was for academic purpose and the interview recordings or manuscripts were destroyed upon submission of research. In the narrative stories identities were protected. In this study interview were used due to the following reasons:

i. Narratives are better spoken than written
ii. Personal experiences are better told than filled on a questionnaire
iii. Nonverbal exchanges are useful in interviews and that is a great strength in human relations and communications.

3.5.2 Secondary data

The researcher also used secondary data to obtain information. The researcher used textbooks, past dissertation unpublished writings, council documents, statutory instrument and policies. The researcher had limitations in obtaining council minutes due to confidentiality purposes on the part of Gweru and Kwekwe City council. Saunders (1997) states that, written documents are sometimes essential evidence by virtue of their relevance. The advantage is that secondary data was readily available hence it saved time, it assisted the researcher to obtain information that was unavailable. Secondary data was relatively cheaper and complemented interviews.

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3.6 Reliability and Validity

Every research whether it is qualitative driven, quantitative driven or mixed approach has to undergo some reliability and validity checks. Tuckman (1994) states that, reliability is the degree to which similar data would be collected in repeated particular intervals (time) of the same phenomenon. Reliability is concerned with the precision of a research instrument in measuring collected data. So for instance the reliability of interview research instrument in answering the research question is of importance.

In this research reliability was promoted by writing down manuscripts of the interviews. The manuscripts were compared and analyzed. Common themes that emerged were reviewed in data presentation and analysis. The data collected was also synthesized with secondary data. The researcher ensured that the research questions were answered. In instances were questions were unclear or vague during the interviews the researcher ensured reliability by expressing the questions to the participant in a simpler manner.

Validity on the other hand refers to how sound the measuring instrument is. Tuckman (1994) defines validity as the degree to which a conclusion is grounded upon comprehensive thinking. The researcher will answer these questions:

i. Is the research instrument measuring what it is supposed to measure
ii. Is the sample being measured sufficiently in relation to the trait or behaviour being measured

In this study, the researcher collected data for a longer duration in order to give ample time to scrutinize the recordings or written manuscripts and have a better understanding of the participants' viewpoint. In order to come up with a comprehensive comparative narrative on social inclusion or social exclusion through housing in Kwekwe and Gweru cities due diligence was inevitable and paying attention to detail helped in ensuring validity. The interviews carried out by the researcher ought to stage a compelling comparative narrative that is congruent to the literature review, conceptual framework, the research questions, research objectives and be able to achieve the ultimate purpose of this SI inquiry. By so doing validity was guaranteed.

Above all the researcher tested the validity of the interviews before the actual research was carried out. A pretest was conducted in Mkoba and upon satisfaction the interviews were carried out.

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3.7 Data Collection Procedures

The interviews were conducted by the researcher in person. The researcher was the craftsman of this inquiry. The researcher was guided by the supervisor through constant rigorous feedbacks and at the end of the day the researcher ensured that the data was collected in a proffessional, truthful, honest, ethical and accountable manner. The data collection process was systematic and ongoing until the completion of the research.

3.8 Ethical Considerations

All the data collected was treated in strict confidentiality as promised on the confidentiality agreement interview forms. The information collected will not be published anywhere other than by Midlands State University. Tuckman (1994) states that confidentiality implies that information provided would not be publicly disclosed in any manner that makes it traceable to the respondents. All research participants were made to sign consent forms. The forms safeguarded the privacy of the participants.

According to Bryman (2008) informed consent is a principle applied by researcher and sufficiently enlighten participants about the objectives of the study so that they make informed decisions on whether to participate or not.

This study ensured that ethical considerations were promoted by respecting privacy and confidentiality. The interviewer did not force respondents that did not want to participate in the study.

4.0 Summary

The qualitative research approach was adopted as the research design for this study on social inclusion through housing. The multiple case study design was used to offer a comparative analysis of narratives from Gweru and Kwekwe cities. The impetus of a comparative research lies in drawing out phenomenon from a pool of multiple layers of evidence. The utility of interpretive research paradigm in narrative research lies in understanding the world through others. The research instrument adopted in this study is the interview as it gave leeway to human dialogue in a flexible manner. Purposive sampling and random sampling were used to select a representative sample of the participants. Secondary data solidified the primary data. Reliability and validity were guaranteed and ethical considerations cemented the research. The next chapter presents and analyze the collected data.

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CHAPTER IV

DATA PRESANTATION AND ANALYSIS

4.0 Introduction

The impetus of this research was hinged on exploring narratives of social inclusion through housing in post-independence Zimbabwe. This chapter presents fieldwork data using the qualitative research approach, interpretive research philosophy and interviews narratives. Interviews were held in Gweru, the capital city of Midlands Province and its sister city Kwekwe another gateway for socio-economic transformation in the province. Secondary data augmented the findings of the fieldwork data. Pseudonyms (unreal names) were used to protect the identity of research participants, hence, the names that appear on these narratives are fictitious characters. The major purpose of the study was, to understand the stories of inclusivity or exclusivity in housing whilst focusing on four objectives namely: the causes of exclusive housing, inclusivity in housing processes (waiting list and stand allocation), the adoption of inclusive housing and effectiveness of housing schemes or models in terms of addressing social exclusion or achieving social inclusion.

4.1 Research findings: A Narrative perspective

The interviewed groups comprised of four groups or a stratum's which are:

i. Household Respondents (Kwekwe and Gweru residents randomly selected, interviewees).
ii. City council or Ministry of Housing respondents from Kwekwe and Gweru cities (purposively selected).
iii. Property developers respondents from Kwekwe and Gweru cities (purposively selected)
iv. Bank officials respondents from Kwekwe and Gweru cities (purposive selected).

The interview narratives from the city of Gweru and Kwekwe city were carried out by the researcher. A variety of questions were explored under a thematic structure that suits the research objectives as well as knowledge base (sector based experiences). The relevant secondary augmented research findings.

4.1.1 Participants biographies

Below are the research's household interviewees' biographies stating their names, occupation, age, gender, house ownership status (owner, tenant and dependent) and current neighbourhood.

4.1.2 Kwekwe household contributors' notes

Velapi was born at Zhombe Mission in 1977. He attended his secondary education at Zhombe Mission and trained as a teacher at Belvedere Teachers College. He has taught at several schools in Midlands Province. He is renting two rooms in Mbizo 1.

My name is **Doris**. I am 55 years old. I operate a flea market. My rural home is in Dangamvura. For the past 25 years, i have been living in Kwekwe and my husband works at Sable chemicals. We bought our Mbizo 1 home in 1998.

David is a plant supervisor at Zimasco in Kwekwe. He began working at Zimasco in 1980. At that time he was 19 years old. In 1995 he became a beneficiary of the company's pay for your house scheme. He owns his house in Mbizo 4 residential area.

Chipo is my name and I am 52 years old. My husband passed away in 2015. He used to work for Zimasco. Mbizo 4 is our home and neighbourhood for over two decades. Our children attended their school at Ruvimbo Primary. They later did their high school at Mbizo high and my last born studied at Kwekwe High.

I have been living in Mbizo 18 since 2018. My name is **Ruth** and I was born in 1988. My husband is a foreign currency dealer in the city. I am not working at the moment.

Born **Farai**, I have always been jovial as my name implies. I am a 25 years old bachelor. I completed a degree in accounting. I am unemployed. I have been living in Mbizo 18 since my early childhood.

Toriro is my name. I am 70 years old. I am a pensioner and used to work for Zisco Steel. I bought my house (Mbizo 5) in 1998.

Thabani is a self-employed man aged 39. He rents a full house in Fitchlea. He used to live in Newtown.

Sarah is my name. I was born in 1985. I grew up in Fitchlea and my parents relocated to our farm in Chakari. I occupy the cottage and live with my two children. The main house has tenants and I collect the rental fees every month on behalf of my parents. I work in the Central Business District in the City of Kwekwe.

Kylie is a human resource officer at a corporate company in the city. She is 27 years old and has been leaving in Fitchlea for about three years. She rents a cottage with a single bedroom space, a separate bathroom and a separate toilet.

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My name is **Jonathan**. I was born in 1994. I live with my parents in Chicago. I am currently unemployed.

Jefferson is my name. I operate a car wash facility and internet cafe in town. I rent a cottage in Chicago. I am 26 years old.

4.1.3 Kwekwe Participants Age, Gender and occupation status

The data below depicts the age range of the Kwekwe respondents which ranged between 26 years old to 70 years old. The research was inclusive because it had participants randomly selected from all walks of life.

Table 1 --Characteristics of the city of Kwekwe households:

Age	**Gender**		**Occupation by gender**		
Between 26 to70 years.	58% Males	42% Females	29% Self-employed men	29% employed men	42% employed men
			20% self-employed women	40 % unemployed women	40 % employed women
The average age is 40 years.					

Source: (Primary data, 2019)

4.1.4 Gweru Household Contributors Notes

My name is **Jabulani**. I was born in 1948. I am a war veteran and only surviving child in my family. My younger sister Dorcas passed away in 2006. After Independence I joined the army. I worked for fifteen years and retired in 1995. For some years I worked at Inkomo Barracks. Zimbabwe Military Academy (ZMA) in Gweru was where I spend the last few years of my career as a soldier. Besides being a soldier I have a plot in Mvuma where I am concentrating on mixed farming. I bought my Mkoba 2 house in 1996 with my pension package and other savings.

Rumbidzai was born in Chivhu and grew up in Chikomba District. She attended Waddilove primary school and Tegwani secondary school. At the age of 19 (in 1983) she went to Mkoba Teachers college to train as a primary school teacher. She is a proud mother of 3 boys. She

bought her house in Mkoba 2. The house was bought from council on a rent to buy scheme. She retired 5 years ago.

Tafadzwa was born in 1992 and completed his ordinary level studies at Mkoba 3 secondary school. He lives with his parents and they are occupying two rooms in Mkoba 14 new stands. He is married, unemployed but sometimes survive as a fisherman (the job is seasonal).

Jennifer was born in 1958 on the 15th of December in Zimuto. She attended primary school at Shurugwi Charles Wrats and completed her Form 2 at Batanai secondary. Her husband has been the sole provider of the family and worked for Bata Shoe company in Masvingo, Chivhu Bata, and Harare Bata and later on Gweru Bata. She and her family lived for about eight years at number 83 Main Street Bata Flat. Her husband passed away in 1993. She bought her house in Mkoba 14 with the pension package from Bata Shoe Company. In 2013 she extended the house with the assistance of her children who are working in the diaspora.

Tariro was born in 1953. Her early childhood experiences are from Shurugwi rural landscapes. She went to school up to standard six. She did her teachers training at Lower Gwelo Mission. In 1989 she bought her house in Mkoba 6. She is a retired teacher and a mother of four.

Timothy, 65 is from Gutu and did his primary education at Mukaro Mission. He attended Gokomere secondary up to ordinary level. From Gokomere he went to live in Harare and worked for Barclays Bank. A few months later he got a job with Zimbabwe Alloys in Gweru. Ten years later in 1982 he began working for National Railways of Zimbabwe until his retirement in 2013. He bought a council house in Mkoba 6 through the post-independence homeownership schemes.

My name is **Sharon** I was born in 1961 at Senga clinic. I completed my primary education at Senga primary school and due to the limited opportunities that were there during pre-independence Zimbabwe I didn't go to secondary school. I was married at the age of 18. My husband worked for various mining companies as an Engineer. He bought a house in Harare and the second house is the Mkoba 17 where we are currently residing.

My name is **Tapiwa**. I am a young man aged 20. I am employed at Choppies Mkoba 6. I come from Nembudziya, Gokwe North District. I am single and renting a room in Mkoba 17.

Tarisai, 19, lives with his parents in Mkoba 12. He has lived in different neighborhoods in Mkoba and Senga since his parents have no place of their own. He is repeating his English and Mathematics so that he can do something with his life.

John, 25, is a truck driver and married to Janet. He rents a cottage in Mkoba 12.

Cynthia is a lawyer by profession. She was born in 1987 and completed her law studies with Midlands State University in 2012. She works for a prominent law firm in the city. She is renting a cottage in South Downs.

I am **Phillip**. I am 29 years old. I am renting a cottage in Southdowns. I am self-employed. My parents have relocated to South Africa since 2013.

Johnson was born in 1989. He is a banker and accountant by profession. He works in a local bank and is a renting a cottage in South downs.

Thaddeus was born in 1958 in Gweru, Zimbabwe. He holds a Bachelor of Commerce Honors Degree in Economics and a Master's Degree in Economics. He is a published scholar and PhD fellow at a foreign University in South Africa. He has over 10 years' university teaching experience. He is a part time lecturer. He owns a house in Kopje.

My name is **Edith.** I did my high school in Dangamvura, Mutare. I am 43 years old. I am married to Joshua a prominent businessman in Gweru. I am a police officer by profession. Kopje is our home and place of residence.

4.1.5 Age, gender and Occupation status of Gweru Households

Table 2, shows the age range, gender and occupation status of the household respondents.

Table 2: Characteristics of the city of Gweru Households respondents

Age range	**Gender**		**Occupation by gender**		
Between 19 to71 years.	60% Males	40% Females	11% Self-employed men and 11% part-time employment men	44% Unemployed men	33% employed men
				50 % unemployed women	50 % employed women
The average age is 44 years.					

Source: (Primary data, 2019)

4.1.6 An analysis of the household biographies: A comparative analysis of the two cities

The biographies of the respondents from both cities describe accounts of men and women that are young, middle aged and old. Some are married, widows and single. These stories are stories from people with unique life backgrounds, people that have lived through different times and some of them have encountered similar or different stories or experiences of exclusive or inclusive housing. There are civil servants such as teachers, nurses, soldiers and lawyers. There are some who have worked (retired) or are working in the private sector. The jobless have also told their narratives which are painted with images of hopelessness, fears about the future and regrets about their past mistakes.

In the city of Kwekwe, 29 % of the interviewed respondents are unemployed men and 40% are unemployed women. Comparatively, in the city of Gweru 50% of the interviewed are unemployed women and 50% and 44% are unemployed men. The lack of participation in the labour market is setback to social inclusion. It is important to note that to achieve inclusivity many factors apart from poverty should be addressed. Dugarova (2010) points out that, poverty alleviation is not always an entry point towards social inclusion, as demonstrated from the experiences of great developing countries such as China and India, where poverty was considerably reduced in recent years but inequalities and exclusion of some groups increased.

The need for education and work opportunities was narrated by Tafadzwa when he said:

> *''I wish I had taken my studies seriously, then, perhaps my wife and I would be living elsewhere. It hurts me that my father had to buy my baby's birth preparation.'' (Tafadzwa, 27 years old, Mkoba 14, unemployed)*

Even Tarisai pointed out that unemployment is undesirable:

> *"I wish to help my mother with the rentals and food but unfortunately unemployment has saturated me to a level that I have come to realize that without a job I will die a lodger."(Tarisai, 19 years old, Mkoba 12, unemployed)*

The above excerpts from Tafadzwa and Tarisai is a clear sign that their lack of participation in societal activities such as employment and responsibility (fatherhood in the case of Tafadzwa), makes them feel helpless or disadvantaged. However, they really need to stand up and do

something with their lives. For young people to live a better life and fight the dependence syndrome behaviour change and nurturing of life skills is essential. There is need for the education system to prepare children or students to utilize other potential talents, gifts so that no one gets to a stage whereby he or she feels worthless.

Women unemployment is a setback to inclusivity in housing and other societal activities. In the city of Gweru 50 % of the interviewed women were unemployed whilst in Kwekwe, 40% of the interviewed women were unemployed. Ruth (2019, Kwekwe respondent) is married and a house wife depending on her husband income. Worries and fears about the future were some of the concerns the young woman expressed:

> *"I was so young when my husband impregnated me. We came to the city and my husband worked as a taxi driver for many years. I looked for a job as a maid but the salary became too little and my husband forbad me to leave that job. Although my husband is taking care of me going to work is better than staying at home. I wish someday, I would go to work." (Ruth, unemployed, Mbizo 18, Kwekwe respondent)*

World Bank (2012) conducted a study entitled gender equality and development and one of the young woman participant expressed similar responses like those expressed by Ruth. The young woman in the report said:

> *"Women should work. Why should I stay at home if I can work outside? I should also earn income and my people and myself should enjoy the money I can make. Those days where our mothers were to ask for money from our fathers, even for simple things like underwear are gone: we need our own money and this means that we should work."(*Young *woman in Bukoba municipality, Tanzania) cited in WB (2012)*

4.2 Overview of Housing Actors respondents

The researchers' objective was to purposively interview 16 housing actors which comprised of eight per city. These actors were divided into three groups that include housing officials from local and national government (group 2), property developers (group 3) and financiers (group 4). Out of the 16 targeted respondents the researcher was able to interview a total of 10. The entire interviewed officials had attained a tertiary education up to honors' degree level and two banking

officials from FBC Kwekwe and CBZ Kwekwe had attained proffessional qualifications. The interviewees had a proficient appreciation of their organizational vision, mission and goals. Time was one of the greatest challenges as some of the officials had other commitments. As for the property developers some were skeptical of the purpose of research such that the researcher simply moved on. However, Pure gold housing trust from Kwekwe and Sheasam Investment from Gweru were willing to participate in the research and contributed immensely. 60% of the interviewed officials were male and 40 % were women. Below is Table 3, showing the housing stakeholders interview participants.

Table 3: Housing Institutions Interview Response rate

Category	**Sample**	**Respondents %**	**Non-respondents %**	**Gender composition of respondents**
Group 2:Kwekwe City Council (KCC) and Ministry of Housing officials	4	50% (2 people participated in the research)	50% (2 people did not participate in the research)	1 (25%) male official from Kwekwe Ministry of housing 1 (25%) female official from Kwekwe city council
Group 2: Gweru City Council (GCC) and Ministry of Housing	4	75% (3)	25% (1)	1 (25%) male official from GCC 1 (25%) female from GCC 1 (25%) male official from Ministry of housing
Group 3: Property developers from	2	50% (1)	50% (1)	1 (50%) Male from Pure gold

Kwekwe Group 3: Property developers from Gweru	2	50% (1)	50% (1)	housing trust 1 (50%) Female from Sheasham Investments
Group 4: Kwekwe Banking Sector	2	100% (2)	Null	1 (50%) CBZ male official 1 (50%) FBC female official
Group 4 : Gweru Banking Sector	2	50% (1)	50% (1)	1 (50%) CABS male official
Total	**16**	**63% (10)**	**38% (6)**	**60 % male and 40% female**

Source: (Primary Data, 2019)

4.3 Causes of exclusive housing

Most households' respondents from Kwekwe and Gweru were of the view that social exclusion is caused by limited or the lack of a stable income, unemployment, poor servicing of land, poverty, ignorance, lack of information about acquiring a stand or housing loan and limited life opportunities. The discourse of social exclusion has been acknowledged for its multi-dimensionality. (Silver, 2010) This study on SI through housing in Gweru and Kwekwe cities found out that, the causes of exclusive housing are multi-dimensional and they are not a one size-fit. The respondents responses are clear evidence that SE manifest in different ways which includes social, economic, cultural, political, geographical, legal and environmental. Silver (1994) spelt out that, exclusion can be understood uniquely according to the time and context and can be seen as an opportunity. By all explanations defining exclusion is a complex task. (ibid)

4.3.1 Poverty and the struggle for survival

Poverty and the struggle for survival were highlighted as one of the prime causes of exclusive housing. The interviewed citizens indicated the importance of financial stability as one the important resource needed to achieve a desirable life. They echoed the socio-economic and socio-political challenges bedeviling the country as serious triggers of entrenching the vicious poverty cycle. Due to lack of resources such as money, increased costs of building material and the fact that the industrial sector in both cities had declined is a cause of concern. The labour market challenges such as lower salaries, high unemployment levels and the unstable Zimbabwe RTGS rate (current currency) were highlighted by the respondents as the greatest challenges of 2019. Although some had managed to buy stands or extended their houses they felt the pinch of realities of inflation. Some of the respondents were renting and lamented the high cost of rentals, high costs of groceries and high cost of buying a stand or a house

A woman from Mkoba expressed concerns about the disparities that existed in society and she said that:

> *"Exclusive housing is a result of unparalleled distribution of resources or wealth. The richer are buying more houses whereas the poor have lesser chances of owning even a two roomed house in Mkoba" (Sharon, 58 years old, Mkoba 17, widow)*

Poverty and class struggles even in modern times present the most complex challenge in the history of mankind. The world presents numerous theories, definitions, allegories and narratives of poverty yet the ill effects of poverty have affected countless people and will be written in history for many years to come. Poverty affects people from diverse backgrounds therefore deriving a common definition is made impossible due to conflicting interests of the various groups of people experiencing or not experiencing it (Rank, 2004). UNCHS (1996: 108) defines poverty as *"deprivation or human needs that are not met"*.

A young working class woman from Kwekwe stressed that, exclusive housing was caused by poverty. She had this to say:

> *"Most people might want a place of their own, a house of their own choice but life circumstances hinder human survival. The lack of money to buy a house is a reality and unfortunately many earn low salaries or unemployed. Renting becomes the only option and renting life is often a nightmare". (Kylie, 27, Fitchlea Kwekwe, Human resource officer in a private firm)*

Below is an excerpt from the interviews explaining the changing trends in clientele behaviour which seems to be influenced by the escalating financial woes faced by the nation. The developer said:

> *"Most of the people in Kwekwe are struggling to deposit stands and even the payment of monthly instalments. The current RTGS rates are not sustainable for survival let alone business. During the dollarization era the bond note was at par with the USD$ and things were better. The shift from USD$ to RTGS has affected our clientele base including those paying for low density stands or high density stands." (Puregold housing trust, male respondent, 2019)*

According to Griggs (2008) all people live in places, contribute to places and are affected by places. Poverty and disadvantage are mediated by place, and places are affected by the poverty or the poverty levels of their inhabitants. Hulse et al (2008) points out that, housing is necessary although not a sufficient prerequisite for social inclusion. Put simply, housing is important there are also other essential needs like education, healthcare and self- esteem.

4.3.2 Unaffordable housing

Unaffordable housing was cited by respondents as a cause of exclusive housing. Both rental accommodation and homeownership have a contribution to social transformation or social inclusion in housing. A young man from the city of Kwekwe said:

> *"In recent times hardships have soared, it is hardly impossible to own a house. The job market is largely informal and survival is more about bread and butter." (Jonathan, 25, Chicago Kwekwe, unemployed)*

World Economic Forum (2019) states that, a world in which only a few can afford housing is not sustainable. Everyone deserves a safe place to live: it can transform the quality of life of individuals and families. According to UN-HABITAT (2011), affordable housing as housing which is adequate in quality and location and does not cost so much that it prohibits its occupants from meeting other basic living costs or threatens their enjoyment of basic human rights.

Sheasham interviewee also remarked the issue of housing unaffordability:

> *"Housing is expensive and most people do not afford the process of buying and developing a stand. Some people do not trust buying stands from property developers. Ignorance is another cause of exclusive housing." (Sheasham Investment, female respondent, 2019)*

Mashoko (2012); Mjanga (2016) and Moyo (2017) argue that, provision of sustainable, adequate and affordable housing in Zimbabwe has been a topical issue for local and national government. Muhoro (2015) posit that, due to escalating population density in urban areas the probability of income level increments matching the population increases are slim thereby making homeownership a pipe-line dream for most low-income earners. Rowley and Ong (2012) argue that, households should be able to expend an acceptable standard of housing without the cost

stressing or straining the household. Rowley and Ong (2012) provide a variety of probable financial and non-financial consequences to affect an Australian low–moderate-income household's choice of housing. Below, Table 4 highlights the level of expenditure considered adequate by the Australian government:

Table 4 Consequences of housing affordability (positive and negative outcomes)

Positive Outcomes(housing cost burden below 30%	**Positive Outcomes(housing cost burden above 30%**	**Negative Outcomes (housing cost burden below 30%)**	**Negative outcomes (housing cost above 30%)**
Financial—*income stretches to non-essential issues such as holidays, quality food, and insurance.*	**Maximize location quality**--*reduce travel to work costs; quality of local amenities such as schools closer to the neighborhood*	**Location trade off-** *long distance from existing family and friends; poor quality local amenities; lack of quality open space; poor quality neighbourhood*	**Financial stress--** *Income only sufficient for essential expenditure; compromise on food quality; minimal holidays; unforeseen costs difficult to meet; no savings; credit card debt; no health or life insurance*
Health—*lesser stress related to financial burdens*	**Health**--*benefits of quality housing and location*	**Health**—*implications from low quality housing, traffic noise, pollution etc*	**Health-***Implications of stress caused by financial worries*
	Maximize housing quality-- *low maintenance costs; comfortable living conditions*	**Housing quality-;** *lack of space; high maintenance costs*	

Source: Rowley and Ong (2012)

4.3.3 Servicing of land is costly

The GCC male housing officials alluded that the causes of social exclusion in housing are hinged on poverty, unemployment, lack of resources such as money and money to properly service stands and revamp the water system at Mkoba 14, Mkoba 15 and all parts of the city facing poor water service delivery and sewerage leaks. Below are the excerpts remarks of the respondent:

> *"Our nation and city have been grappling with political, social and economic woes since the new millennium. The entire Housing chain from land, servicing, allocation, administration, provision and delivery of service is a numbers game. Money is the cog that sparks the city's human settlement status. Inflation has eroded the council's efforts of effective service delivery." (GCC, housing male respondent, 2019)*

Coutinho (2010) emphasize that, the majority local authorities in Zimbabwe have been grappling with overwhelming challenges in raising adequate funding to ensure the acceleration of improved service delivery. Some of the respondents in Gweru and Kwekwe city expressed great concerns about burst sewer pipes, illegal dump sites, and electricity outrages by Zesa. In their research on solid waste management in Gweru, Jerie and Tevera (2014) found out that:

i. The main components of the waste stream include food and vegetable waste in Monomotapa, Ascot and Mkoba (51 per cent, 29 per cent and 18 per cent of total weight, respectively), metals in Shamrock Park, Monomotapa and Mkoba (36 per cent, 31 per cent and 19 per cent of total weight, respectively).
ii. In Ascot and Mkoba, the biodegradable fraction is 31.6 per cent and 20 per cent, respectively, of the waste generated in those regions.

Uniquely, one respondent from Gweru expressed that, some residents shortchanged the council by not paying water bills. In the precise words of Edith, 43, Kopje, Gweru (2019):

> *"Personally, I am not blaming the council for poor services but we are not paying rates and water bills. We are also contributing to poor service delivery. The city is not clean because of us."*

4.3.4 Urbanization, Migration and housing demand

The housing official from Kwekwe City Council expressed that, the causes of exclusive housing focused were the growing population, urbanization, land scarcity and poor servicing of stands as the prime causes of exclusive housing. The official said that:

> *"The demand for urban housing in our city has ballooned. We have a crisis in terms of land availability and the population migration is growing annually. A huge number of people are coming to work, learn and live in Kwekwe. The population is rising whilst the*

> *demand is more than escalating. Due to increases in population overcrowding has also escalated over the years" (Kwekwe City Council official female respondent, 2019)*

Studies show that some high density houses are shared by as many as 22 people instead of the recommended 6. Zimbabwe Housing Policy (2012) notes that, overcrowding presents a critical dilemma to citizens living as tenants and the challenges that may arise thereof includes but not limited to social delinquency, prostitution, exposure of children to different parental and family upbringing practices, spread of disease, unhappiness and lack of privacy. The urban housing problem is marked by, the proliferation of backyard shanties, high occupancy rates of up to 10 people per room and the rise of informal settlements characterized by poor sanitation and other related sub-human conditions. (MPCNH, 1995) The Central Statistics Office (2002) revealed that, the urbanization figures for Chitungwiza, Mutare and Gweru stood at 9.9%, 5.2% and 4.3% respectively.

Echoing the same sentiments about urbanization and the demand of housing as some of the causes of exclusive housing, the Gweru City council female respondent stressed that:

> *"We have many people coming from other cities to buy stands, some come to work and others to study. There is also rural-urban migration. The challenge we have is that the housing and planning functions have not accommodated the emerging settlements that are coming in and due to lack of resources sometimes servicing of land has been rather slow or not completely successful. There are settlements where water is a challenge like some areas in Cliffton park and in Mkoba.''*

4.4.5 Retirement and social disadvantage

Participants from the cities of Kwekwe and Gweru revealed that poverty was a cause of exclusive housing. Their stories expressed great concerns about the current state of the economy and political milieu which they highlighted as contributing to their plight. Respondents in the retirement age group were dissatisfied with the delays that often occur in disbursements of the pensions from National Social Security and the liquidity crises affecting the banking sector.

Below are some of the research participants' responses on the issue of retirement and social disadvantage:

> *"Fortunately, I was able to buy a home with my pension and savings. I was also able to educate my children. The sad thing now is that, sometimes you go to the Post Office Savings Bank and they tell you that there is no money. It's not fair, the transport costs are too much for us old people. The bank never compensate you the transport costs. You go two or three times and finally get the money. " (Toriro, 70, retired citizen, Kwekwe)*

Kuyedzwa (2019) in an article reported that, pensioners' would receive their payments on a later date than the normal date due to failures by Banks to pay Paynet a service software provider.

Paynet was demanding foreign currency (ibid) Chamba (2019) reported that, the National Social Security Authority had released an official statement explaining that Paynet had demanded the Banks to pay their service costs in foreign currency.

Housing is not about the house alone but also the lifestyle including health care, social security and happiness. A female retired teacher expressed that retirement was a burden because of the cost of health care and higher dependence rate on children. In her own words she said:

> *"When you get older, the financial burden is too much. The medical aid is a necessity and has helped me a lot. However, there are some medications which require foreign currency because they are not catered for on my medical aid. If it wasn't for the financial support of my children working in South Africa I don't know if I would still be alive." (Tariro, 66, retired teacher, Gweru)*

4.4.6 Culture

Traditions and customs were cited as cause of exclusive housing. The power exerted by the extended family (elders) in succession and inheritance of the deceased estate led widows being out shadowed by the extended family. Loss of property and estate disputes that deprived the widow and children of the deceased were highlighted as a serious challenge in some clans. However, some respondents highlighted that, some families were nowadays pursuing justice in the judiciary system of Zimbabwe through registering the estate of the deceased. Awareness on property and inheritance rights seems to be confronting issues of patriarchy and cultural exclusion.

A female respondent from Gweru elaborated that:

> *"There is greediness by relatives after a husband dies. If you do not fight for your property your late husband relatives will grab it. Some women have lost their property to greed uncles and aunts of the deceased husband." (Chipo, 52 years old, Mbizo 4, widow)*

The issue of exclusion of women in terms of property ownership was highlighted by the Gweru City Council (GCC) housing official interviewee when she said:

> *"Most of the housing files reflect that men are the owners of the house although in terms of the marriage act women are protected. We have several cases where man attempt to sell the house without the consent of the wife. We also deal with issues of divorce and inheritance. The relatives or children come claiming ownership of the house and in some instances they won't win the case when the deceased estate is registered and distributed by the Magistrate or Master of the high court. So the law protects everyone including the vulnerable and rightful beneficiaries of an estate." (GCC, female housing official respondent, 2019)*

According to Tacoll et al (2015) in certain societies, cultures and rural spaces it is unspeakable, for women to claim land when their marriage ends, as land is traditionally still seen as belonging to men. In terms of Section 26 (d) of the 2013 Constitution of Zimbabwe Amendment No 20 :

> *the state should put in place necessary measures to ensure that upon dissolution of a marriage whether through death or divorce, provision is made for the necessary protection of any children and spouses*

4.4.6.1 Family dependence and associated challenges

The issues of family responsibilities and child abuse were also cited as causes of exclusive housing:

> *"As Zimbabweans we have a culture of living together and working together in good or bad times and the incorporating of relatives has also led to some form of exclusion. Cases of children who have escaped relatives' homes or their own parents' homes due financial burdens or child abuse are often a miscarriage of justice." (Toriro, 70 years old, Mbizo 5, pensioner)*

From the above excerpt (Toriro, 2019), the inclusion of the dependent or dependents' by relatives may be born out of good intentions of helping a poor relative or it could be that a relative chose to send her or his child to a family sibling, aunt, uncle or cousin. Within that space of family solidarity cases of deprivation, marginalization or child abuse may manifest. Such unfortunate and amoral incidences of social injustice may trigger homelessness, resentment, violence and delinquent behaviour to the abused child.

A study by Gaertz et al (2016) entitled Without a home-The National youth survey revealed the following findings:

i. Most of the young people reported a high degree of housing problems influenced them to live in the streets.

ii. Although the drop-out rate in Canada at present was below 9%, the rate for homeless youth is 53.2%. About 73.9 percent of those who dropped out would want to go back to school.

iii. Nearly, 63.1 per cent experienced trauma and abuse in childhood. A total of 51.1% reported having experienced physical abuse as a child. 24% had been victims of sexual abuse.

Social Inclusion through housing in post-independence Zimbabwe. Narratives from two cities in the Midlands Province.

4.5 Narratives on Inclusivity in stand allocation processes

This section will cover narratives by households, city officials and ministry officials, property developers. The stories will cover questions about the inclusivity of the waiting list and the inclusivity of the stand allocation processes and other related issues of housing mortgages.

4.5.1 Narratives about the inclusivity or exclusivity of the waiting list

Of the 12 interviewed household respondents from Kwekwe only 7 (58%) expressed that they were aware of the waiting list as well as council stand processes and 3 (25%) expressed their views on the inclusivity or exclusivity of the waiting list. In the city of Gweru, 15 households were interviewed and 8 (53%) were aware of the waiting list while 7 (47) were not aware and 4 (33%) expressed their views on the waiting list.

Thabhani (2019) from Kwekwe made an thought-provoking remark on the fairness and inclusivity of the waiting list:

> *"Not everyone on a stand waiting list will get a stand but it's inclusive in the sense that a stand will not knock on your doorstep rather you have to queue for it by joining the waiting list. Exclusion is a reality for those that have been on the waiting list for more than ten years because some people join today and gets a stand the same day. This is Zimbabwe!" (Thabhani, 39, Newtown, Kwekwe)*

One of the Gweru household respondents narrated about his dream to own a house since he joined the waiting list in 2018:

> *I joined the waiting list after I heard from Solomon my friend. He bought a stand in Mkoba 21. It is my hope that the council will allocate me, a stand when my turn comes. I honestly will not give up anytime soon. (John, 25, Mkoba12, truck driver)*

Masamha et al (2012) revealed that, the poor are incapable of renewing their waiting list application after it expires (it expires annually) and therefore are excluded from the homeownership thrust. It therefore appears that the waiting list has two tales, a tale of success for some and a tale of lost hope for the urban poor.

4.5.2 Allegations of corruption

Corruption was indicated as a burning issue in the waiting list process as well as the entire stand allocation process:

> *"Corruption has taken center stage in council housing affairs. Corruption is amoral and a deprivation of citizenry rights and Ubuntu. All sectors of our economy are robbing the future generation the African dream." (Thaddeus, 61, Kopje, part-time lecturer)*

Housing land precisely is a battle for contestation and Zimbabwe has experienced political interference in housing governance and this has affected the conduct of good governance practices. Mutembedzi (2012) According to Mjanga (2016), besides affordability issues, the housing sector has been tainted with cases of corruption and several malpractices in stand allocation processes. Makumbe (2011) highlighted that, the high levels of corruption within the ruling class in Zimbabwe inhibit equal access to resources. Usual examples include violations of the Government Tender Board (GTB) procedures for the benefit of fewer individuals at the expense of ordinary citizens.

4.5.3 The brighter side of housing

Not all is grey or doom in stand allocation processes. The researcher found out that, there were respondents who felt included in the housing provision and delivery processes of the two cities.

A beneficiary of the waiting list expressed profound joy about the inclusivity of the waiting list and the stand allocation process:

> *"The housing official at the Mbizo office were forthcoming when the Mbizo 21 stands were advertised. My husband has been on the waiting list for five good years and when he showed me the stand purchasing forms I was filled with relief and joy. Our dreams were alive.''(Ruth, 31, Mbizo 18, unemployed)*

The profound joy expressed in the above narrative highlights the brighter side of moving towards inclusivity. When citizens' rights are fulfilled the sense of pride in citizenship and sense of belonging is lit with bundles of smiles. According to Sen (1999) citizenship refers to the civic and/or collective access to essential resources (housing, education, health etc) that empower citizens to exercise the freedom to live the desired dreams of lives they have a purpose to celebrate. The fair distribution of resources is the trademark of social justice theories. Harvey (1996); Kitchin etal (2018) posit that, theories of social justice also canvass the ideal of fair distribution.

According to Rawls (1971) theory of justice, individuals are all free, equal and have outright rights instituted on the values of fairness and justice. In other words, every citizen ought to be treated accordingly in line to the collective supreme laws of the nation government, provincial government and local government. With regards to Ruth (2019, Kwekwe respondent) story of inclusivity in the waiting list there is hope to all citizens provided the institutions of authority are not acting in the interest of individualism, greed and corruption. The brighter side of housing can push societies towards social transformation and social justice is a conduit to including the

excluded in housing (it could be the vulnerable, youth, women, homelessness of all levels and dimensions)

The Kwekwe City council housing female official highlighted the mission of the council and duty of the housing official. She narrated the role of the housing officer in fostering inclusivity in the stand allocation processes. Below is the response of the official:

> *Our council is open to all home seekers and assists them through information dissemination and attending of problems. The stand allocation process involves processes that have moral and legal implications therefore proper knowledge of the council housing policy, housing practices and housing law is a must. A housing officer should act in the best interest of the council and social ills such as discrimination, corruption, laziness and gender bias are to be guarded against. (KCC, female respondent, 2019)*

4.5.4 Market value of stands a drawback to inclusive housing

The market value of stands was cited as a drawback to inclusive housing. The GCC female housing official noted the following issues:

> *The cost of stands excludes poor and vulnerable people such as the low income earners, disabled, women and the youth. At the end of the day these people do not participate and remain home seekers or lodgers. On the other side, local authorities do not have the capacity to develop stands and the property developers' or land barons sell the land using commercial rates. The marginalized are excluded due to poverty. Women are often excluded because when houses or stands are bought they are in most cases owned by the men. (GCC, female respondent, 2019)*

According to the World Bank (2013, land markets are biased to the upper class (rich, elite and powerful) and the laws that control land use and selling of land are often a subject of controversy. Burke & Hulse (2010, p826) note that

> *'A dominant social value in Australia is individualism… and its housing manifestation is homeownership…"*

Olojede et al (2015) point out that, in Nigeria currently the vision of an ordinary man is own a house. Muhoro (2015) asserts that, homeownership is the most favored mode of occupation and a prime area of interest in housing policies across the globe. Changes in population growth, hikes in interest rates, credit accessibility, hyper- inflation, income, fiscal policy and employment have significant effects towards the demand for residential housing. Erasmus et al (2011) According to Matongo (2005, the phenomenon of real estate hyperinflation (rental and properties), has bred a number of severe social and economic problems in cities such as overcrowding, unplanned house

development, proliferation of slums and deep poverty that has affected vulnerable groups of women, children, the sick and the disabled.

4.5.6 Advertisement of stands

The study revealed that the advertisement of stands was inclusive because the housing actors advertised the stands in national and local newspaper. However there were concerns that the advertisement was exclusive because those without money to buy newspapers were left out from knowing that stands were available. Some of the narratives are provided below:

> *"Whenever the council has stands we advertise through the national and local gazette. At ward levels councillors notify the residents. By all means we try to reach out to the broader society." (GCC, female respondent, 2019)*

4.5.7 Inclusivity in stand purchasing

Inclusivity in stand purchasing is situational as some of the citizens on the waiting list fail to even the purchase despite being in a position of accessing the service. The GCC housing official said:

> *"I will give an example of Mkoba 21 housing scheme which was advertised to all citizens. In terms of advertisement the issue of inclusion was done but in reality the price of the stands was so exclusive in narture such that the urban poor could not afford these stands. In Mutapa (kumajaradha) for instance the people are included in a sense because they have a place and shelter to stay but they are excluded in terms of ownership. The flats (komboni) belong to council. Social housing provided by council has deteriorated over the years."(GCC. Male respondent, 2019)*

Insights from property developers revealed that, they had schemes for categories of people. They have schemes for low-income earners and those with money can buy stands from low density suburbs. Below is an excerpt from a property developer official:

> *"We offer housing schemes for all categories of people. Our low-income high density stand range from 200sqm-300sqm (square meters), medium density 450sqm-500sqm and low density 900sqm-1200sqm, plots from 1 hectare (ha) to 3ha. So our clients have the choice to select a scheme they can afford." (Sheasham investments, female respondent)*

4.6 Narratives on the adoption of inclusive housing

This section presents findings from the various housing institutions in the cities of Gweru and Kwekwe. The research found out that, there were mixed reactions on the issue of adoption of

inclusive housing. The topical debate on the definition of inclusion or inclusivity remains a missing link to the practitioners work day to day in the housing sector or allied sectors like banks. The respondent found out that, the adoption of inclusive housing has had its fair share of success and failures.

4.6.1 Provision of social housing

The respondent from the Kwekwe Ministry of housing stressed that the adoption of inclusive housing can be tracked back to earlier post-independence times. In his exact words he said:

> *The Ministry of housing has always strived to provide housing for every citizen in the country. The public is benefitting from the public works and Kwekwe city council. We allocate houses for the benefit of everyone using the housing waiting list. We have had schemes such as Operation Garikai, the National housing fund, we build houses in Mbizo 15, Torwood, Silobela, Zhombe and many places in Kwekwe District." (Ministry of Housing Kwekwe, 2019)*

Masamha etal (2011) asserts that, since 1980 the G.oZ took various initiatives to give low income earners easier access to housing loans. The following initiatives were put in action:

i. Controlled interest rates on low income mortgages to be below market rates.
ii. Subsidized low interest loans by exempting building societies taxes on paid up permanent shares (PUPS) provided the 25% or more of the funds in PUPS went towards construction of high-density houses.
iii. The introduction of the *"Start Paying for Your House Scheme"* by G.oZ for low and middle income housing.
iv. USAID provided funding to Building Societies at zero interest rates to allow for low interest loans to low income groups.
v. Co-operatives housing schemes were encouraged.

4.6.2 Allocation of stands to vulnerable groups

The research revealed that, both cities were putting some considerable efforts towards inclusive housing through allocation of stands to vulnerable groups within their locality. According to the Gweru City council female respondent (2019):

> *"The deaf and dump a local NGO wrote an application and were allocated stands. The GCC also supported a youth co-operative from Mutapa and the youth were allocated about 200 stands in Mkoba 21.We are also gender sensitive when dealing with housing issues." (Gweru female respondent, 2019)*

Persons with disabilities are often excluded to participate wholly and equally in human settlements growth and administration, including decision-making, often due to many dimensions such as social, economic, attitudinal and physical barriers, and discrimination. Discrimination ought to be eliminated and disabled persons have to be entirely integrated into shelter and sustainable human settlement plans and inclusive policies. (UN-Habitat, 1996)

4.6.3 Adoption of inclusive housing has been hindered by costs of serving land

The respondent from Kwekwe Ministry of housing also expressed a number of challenges that has impeded the successful rolling out of inclusion. The responded said:

There are so many civil servants in need for Government properties. At this point and time only Head of departments (H.O.D's) are not sharing but the bulk of civil servants share. The issue of housing costs such as servicing of stands is expensive and of late the council has resorted to selling land to private property developers but however some property developers have shortchanged society by selling stands at exorbitant prices such that the urban poor remain poorer and have no access to homeownership. (Kwekwe Ministry of housing respondent, 2019)

The male respondent from Gweru city council said:

> *"The adoption of inclusivity is not really helping due to high costs related to servicing of land. Facilitating land developers to provide housing has not really helped us because they charge expensive prices for stands.(Gweru city council, male respondent, 2019)*

Chakaipa (2010) explained that the housing function is no longer prominent in council as the housing stock under council control has dwindled. Councils concern themselves more with servicing of stands. Generally, individuals and the private sector are involved in the actual construction of houses. As resources become available, councils should focus on the provision of social housing as not all citizens can afford to build their own houses.

4.6.4 Inadequacy of housing finance

The adoption of inclusive housing in post-independence Zimbabwe has been overshadowed by the inadequacy of housing finance. Kwekwe and Gweru cities have felt the impacts of urbanization and migration and the Ministry of housing officials and council officials argued that there was funding gap caused by the liquidity crisis facing the country. The following excerpt is from the Ministry of Gweru Housing Official:

> *"The funds from Zimbabwe National Housing Fund had yielded results especially in the 1990's but over the years number of housing units we have constructed has deteriorated. Of cause we have had projects like operation Garikai but the number of people in need of accommodation has increased."*

Social Inclusion through housing in post-independence Zimbabwe. Narratives from two cities in the Midlands Province.

The Zimbabwean economy is troubled with declining infrastructure due to lack of government funding, price distortions and shortages of foreign currency. UN-Habitat (2009) The MPCNH (1996) point out that, local authorities interventions towards harnessing other alternative sources of revenue apart from the traditional sources seems to be lethargic when it comes to urban development and shelter.

4.6.2 The state of the economy and poverty

The state of the local economy of Kwekwe and Gweru cities was cited as a factor that has curtailed social inclusion in housing. The respondents revealed that, poverty was exacerbated by unemployment caused by the countries socio-political policies and the deindustrialization of companies such as Zisco steel in Kwekwe, Zimglass in Gweru and other big giants that were perfoming way below expected standards. Bank officials narrated the impact of the economy towards mortgage issues and explained the criteria for loan approval or disapprovals.

A bank official from CBZ elaborated that:

The banking sector is currently grappling with liquidity challenges and the loan schemes for housing are available but also limited. The clientele capacity to deliver on repaying or servicing the loan is a benchmark that eliminates most people without a stable income, the unemployed and those without pay slips. (CBZ Kwekwe, male respondent, 2019

The CABS official stated that:

'The conditions for a mortgage are not easy because proof of income and the credit history of an individual are assessed. Most people fail to obtain a loan due to lower levels of income and some have been blacklisted as bad debtors.'' (CABS Gweru, male respondent, 2019)
According to the GoZ (2015) the country was experiencing adversities in relation to the fiscal policy environment, at both local and international levels (formal and informal sanctions, and economic isolation and the nature of development aid).

4.6.3 Lack of political will and polarization

The research found out that, the adoption of inclusive housing has been affected by lack of political will and polarization. The respondents noted that, much of the issues in local governance had party politics written over it.

Cynthia from South Downs remarked that:

> *"There is a crisis of partisanship politics in our country and it has affected most policies that have been put in place.*

The respondent from Kwekwe city council noted that:

> *"Sometimes the lack of political will in executing council mandate has affected the scope of our work." (Kwekwe City council, female respondent)*

To make and enforce policies in a representative society calls for an efficient and effective government. Howlet etal (2009) The political landscape is acquainted with informal and formal networks which makes it difficult to reach a compromise. Moreso, working against each other in the face of different political ideologies and party interests hinders objectivity and sanity. Howlet et al (2009) points out that, if the public clashes are severe the government may paralyze its functionality. Contrary to this issue, Painter and Pierre (2005) posit that, unity within and among social groups engender a steady policy formulation process and encourage stimulate effective implementation

4.7Narratives on the effectiveness of housing schemes in addressing social exclusion or harnessing social inclusion

The City officials' respondents, Ministry housing officials and property developers gave accounts of the housing schemes they had adopted. The findings revealed varied views in relation to effectiveness of the scheme in addressing social exclusion or harnessing social inclusion

4.7. 1 City of Kwekwe housing Schemes

These are some of the schemes the Kwekwe City official female respondent discussed.

4.7.2 KMP housing Schemes

The respondent explained that this scheme was a partnership between Kwekwe city council and KMP (a property developer). The year 2003 marked the inception of this scheme. However, in the process the scheme ended up including people from all walks of life. The scheme was in Mbizo 8. The council provided the land and KMP developed the urban infrastructure that is the sewerage and water system. The average stand size was 300sqm. The beneficiaries had the responsibility to develop their stands.

Portugal et al (2012) explains that, user-mobilized housing reflects the personality and socio-economic status of each resident. The home is a personal and social identity, the realization of their desires, their projects, while it is the protection of the physical self. (ibid)

4.7.3 Danet housing co-operative

The respondent explained that the scheme was managed by the housing cooperative. It was inclusive in the sense that it was open to everyone in need for accommodation provided the joined Danet housing co-operative. The people joined the co-operative through payment of subscription. According to the respondent the co-operative applied for virgin land from KCC and serviced the land. The provided the infrastructure required that is water, roads and sewer. The co-operative stands are in Mbizo 21.

Mapurisa (2008) advocates that, local authorities have recognized and will continue to recognize the role that is played by housing co-operatives. In terms of the 2012, ZNHP, local authorities have a responsibility to facilitate, among other services, equitable access by all to housing. According to the ZNHP (2012) the commitment to implement the Habitat Agenda through a rights based approach to the development of housing will foster:

i. Promoting a people-centered housing development and management framework. This will be based on active encouragement and facilitation of citizens' initiatives by the state.
ii. Facilitating tailor made housing solutions based on socio-economic and environmental conditions and enhancing protection of the 'right to the city'. The National housing policy emphasizes application of alternatives-based elimination of slum conditions.
iii. Building awareness and mobilizing communities to access relevant services
iv. Adopting zero tolerance to discrimination based on gender, race, religion and socio-economic status.

The research found out that, there were fewer co-operatives in Kwekwe and Gweru. In as much as there are fewer housing co-operatives, this model of housing is any opportunity that society should tap into. Housing co-operatives are a people-centered approach that cultivates the notion of inclusivity, social cohesion or social integration. If co-operatives are supported through provision of land, capacity building (offering of technical assistance) and financed by banks through access to housing mortgage they can become an effective model of harnessing social inclusion. Co-operatives ought to be accountable, transparent, legit, honesty and fair to all beneficiaries. The youth, women, low-income can achieve more in solidarity rather than as individuals. Sen (1985) capability approach calls for society or individuals to tap into their greatest potential through development of their innate abilities.

In order to fight poverty collectivism has the potential to massively bolster something greater, to achieve things beyond the imagination of humanity. In other words deprivation, marginalization is not a permanent state of mind but a radical transformation the impossible into reality. Silver (1994) explains that, the Rousseau as well as Durkeheimian *'social order'* theory calls for a national contract, collective conscience that bonds the individual to the society through vertically organized institutions. In other words local authorities as level of government facilitates social

order be engaging with other actors such as co-operatives, land developers, community based organizations, housing federations and private sector actors.

4.7.4 Mbizo 21 pay for your house scheme

The KCC respondent indicated that Mbizo 21 pay for your house scheme was a city council run scheme. The council serviced and allocated the land. The stands were allocated on the basis of the waiting list. The respondent pointed out that Mkoba 21 had other joint schemes that included the Danet Co-operative scheme explained above and the CBZ Mkoba 21 housing scheme .In the CBZ scheme the bank serviced the land and allocated the stands to beneficiaries. The CBZ was inclusive because it advertised and laid out the conditions for their mortgage. Prospective beneficiaries applied and some did not qualify.

The research found out that, private sector financing is exclusive especially to low-income group because of the strict rules and regulations for mortgage approval.

Below is Table 5, which comprises of the housing schemes that have been carried out between 2005- 2015

Project name	**Project area**	**No. of stands**	**Status**	**Cost**
FBC housing Project	Mbizo 9 Ext.	160 housing units	Complete	$25 000/unit
Rockodox Phase 1	Mbizo 9 Ext.	107 stands	Complete	$19/sqm (square meter)
Rockodox Phase 2	Mbizo 9 Ext.	100 Stands	Work in progress	$19/sqm cash
TBA	Mbizo 9 New Area	600 Stands	Status not yet established	TBA
Young Stars Co-operative(Coop)	Mbizo 5	47 Stands	Complete	$100/ month for 5 years
Sable Chemicals	Mbizo 19	425 Stands	Still to start	$50 per month for 5 years
Dream House Coop	Mbizo 13	63 Stands	Work in progress	$50 per month over 10 years
Sisonke Housing Coop	Mbizo 14	540 Stands	Work in progress	$50 per month over 10 years
KMP Phase 1 & 2	Mbizo 8	1000 Stands	Work in progress	$15/sqm in a period of six months
IDBZ	Mbizo 22	127 Stands	Complete	$15/sqm over six months
A I G	Mbizo 22	166 Stands	Complete	$20/sqm cash
Old Mutual	Mbizo 22	395 Stands	Still to start	To be

Property Developers				advised(TBA)
Central Bank of Zimbabwe(CBZ)	Mbizo 21	415 Stands	Work in progress	$ 25/sqm
Danet Housing Coop	Mbizo 21	50 Stands	Compete	$50 per month for 5 years
Garikai Phase 2	Mbizo 21	88 Stands	Complete	Rental terms Average of $25/month

Source: Mjanga (2016) and Kwekwe City Council Housing department records (2016)

4.7.5 Ministry of Housing Projects

The researcher found out that both cities were involved in construction and provision of public or social housing. The Ministry thrust is to provide homeownership and rental accommodation to low income earners. The emphasized that over the years the gender sensitive lens and disability non-discrimination lens has been stressed at policy level and the current efforts have been to integrate vulnerable citizens including the youth. However, the officials highlighted that, the available housing stock was not enough to mitigate the demand of low cost housing.

In terms of rental accommodation the respondents stressed that there was need for upgrade the remaining rental stock because some of them have deteriorated in terms of housing standards. The researcher confirmed that, housing affordability has led to many people turning to the government for assistance. The Kwekwe Ministry respondent (2019) said:

> *"Not every civil servant has the opportunity to live in a Government property. Some have been on the housing waiting list for years. Funding towards housing has slowed down due to the macro-economic occurrences. Housing is funding and everything else follows. We can talk of inclusion if houses are constructed otherwise citizens' on our housing waiting list will always say they are excluded and indeed they would be excluded."*

According to Chakaipa (2010) council rental houses and flats generally deliver shelter to citizens that are unable to secure accommodation in the private rental market. When stocks of affordable social housing are in short supply, people resort to slums and squatter camps, a story of several developing countries. (ibid)

The repossession of stands or eviction of a defaulter (leasee) was a sour process as it defeats the purpose of inclusivity. According to the Gweru Ministry respondent (2019) "*during the repossession of stands processes or evictions (rental) the stories you hear are heartbreaking and honestly speaking social or economic hardships rob the people a chance to live a decent life."*

The operation Garikai schemes were introduced by the Ministry of Housing after the contentious 2005 Operation *"Murambatsvina"*. The Ministry has constructed Government properties in

Gweru and Kwekwe for the benefit of the civil servants. The National Housing Fund project has financed various housing projects in the two cities. A breakdown of the schemes is provided below:

Box 1: Ministry of Housing Projects

1. District Administrators Camp project – building of new Government properties and renovations (Kwekwe)
2. Civic Centre Public service building renovations (Kwekwe)
3. Torwood Garikai 2016-2017—about 45 houses (2 roomed house) competed and occupied. (Kwekwe)
4. National Housing Fund program—the entire Kwekwe District
5. Garikai projects in Mbizo 15 (Kwekwe)
6. Garikai projects in Zhombe (Kwekwe)
7. Garikai Projects in Silobela (Kwekwe district)
8. Senga Homeownership housing project (Gweru)
9. Mkoba 7 Homeownership Scheme (Gweru)
10. Woodlands phase 1 (Gweru)
11. Woodlands phase 11(Gweru)
12. Hertfordshire phase 1 low density (Gweru)
13. Mkoba 15 Government property (GP) houses (Gweru)
14. Senga GP houses (Gweru)
15. Old Prison GP houses (Gweru)
16. Guinea Fowl GP houses (Gweru)

Source: Gweru and Kwekwe Ministry of Housing and Public Works, field data (2019)

4.7.6 Property Developers Housing Schemes

Interviewed Property developers in the two cities expressed that they had good working relations with the council. They also expressed that some citizens did not trust buying stands from property reasons due to the often negative media portrays of property developers. They argued that, land is a dispute domain and the issue of tenure has and will always be a domain of contestation. The respondent from Pure gold Kwekwe expressed that the Kwekwe branch was recently opened and they haven't done much in the city but had serviced and allocated stands across the country. Below are the housing schemes from Sheasham Investment in Gweru and Pure-gold Trust in Kwekwe:

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Table 6: Property developers Housing Schemes

Pure Gold Housing Trust—Kwekwe	Sheasham Investment—Gweru
Woodlands Park in Gweru—completed scheme	Claremont Park Extension 1, Ascot--complete
Gimboki in Mutare—around 500 stands	Paradise Park (Mkoba 21)—complete
Redcliff Rutendo-High density scheme---work in progress	Claremont Park Extension 2, Ascot--complete
Dzivaresekwa Extension—between 800-1000 stands	Claremont Park Extension 3, Ascot--complete
Bulawayo Umuguza (conflict complications)	Little Eden low density scheme (Byo road)-work in progress
Chizhanje (High and Medium Density)—about 2500 stands--- work in progress	Shurugwi Heights (medium and low density)
	Rosemont (High and Medium Density)
	Impali Source Hills

Source: Pure gold Trust Kwekwe and Sheasham Gweru, field data (2019)

4.9 Chapter Summary

The research provided the biographies of the household interviewed participants from the city of Kwekwe and Gweru. The housing actors from all sectors (councils, banks, property developers and ministry of housing) had attained a tertiary education which made it easier to collect data and clarify any sticking issues or issues that need further explanations. The research found that, there are many causes of exclusive housing. The most notable causes poverty unemployment and housing unaffordability. Gweru and Kwekwe residents living in rented houses and cottages expressed that, the lack of a personal house was the greatest loss one would experience in life. Overcrowding, high rental fees, moving up and down in search of better landlords was problematic. Migration to the city in pursuit for the good life had negative effects that contributed to exclusive housing. Issues of child abuse, homelessness were reported to be emanating from migration caused by death of relatives or social capital (the need to maintain family bonds).

In stand procedures the research found out that, the waiting list had its shortcomings such as a promise that never was for some residents. Some residents and even council officials expressed that, some names had appeared on the waiting list for more than five years. These people according to the respondents had waited for an unfulfilled promise that they were no longer sure would guarantee them homeownership dream. Corruption was also cited as one of the malpractices of stand allocation processes. Housing finance and inclusivity was revealed to be a non-starter for low income earners. Banking officials from CABS and CBZ noted that, banks were currently facing a liquidity crisis and above that their rules and regulation on mortgages

require surety in form of a property that has titled deed and were the provisions is not specified banks required a stable proof of income, credit worthiness and background verification (criminal records etc). Arguably, the adoption of inclusive housing remains a sorry state for most citizens of Kwekwe and Gweru. Officials from the ministry of housing in both cities argued that, the government housing for all program had made great strides noticeable by government housing built after independence however, the current times have presented funding challenges that have contributed to a serious deficit between the housing demand and the housing supply. Be, that as it may, the researcher can conclude that Social inclusion through housing in the cities of kwekwe and Gweru is in dire need for policy dialogue and policy consensus. The citizens have to narrate the cities they envisage, the cities have to come up with housing policies that address the issue of social inclusion. The next chapter will provide the summary, conclusion and recommendations.

CHAPTER V

SUMMARY CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

The narratives of SI through housing in Gweru and Kwekwe cities have shed insights on the causes of exclusive housing. SE as a concept is multi-faceted and manifests in different dimensions as humanity lives through space and time. A number of exclusive housing issues were revealed through storytelling and these included narratives about poverty, housing unaffordability, rental accommodation challenges and migration to the city. Council officials commented the failure by council to service land and the failure by developers to offer low income housing schemes as some of the root causes of exclusive housing Gweru and Kwekwe. The findings revealed that there is inclusivity in advertising of stand but exclusivity in the waiting list prevails. The accessibility of stands is beyond the reach of the urban poor due to unaffordability. The adoption of inclusive housing has so many stories of exclusivity and the two cities are constrained by resources and land scarcity. Moreover the research has revealed that the housing schemes and housing mortgage schemes often exclude the marginalized and low income earners due to pricing structures that are unaffordable to the ordinary citizen that may be as well be jobless or earning meager salary. This chapter presents the summary of the chapters 1 to 4 and proceeds to draw conclusion from the research findings. Lastly, recommendations will be provided for the future benefit of the two cities housing practices.

5.1 Summary

The introductory, Chapter 1, noted that, the earlier post-independence of Zimbabwe days presented a breaking new ground towards integrating the black populace into the mainstream economy. The political jagon or mantra revolved around a thrust towards affordable and reliable housing. According to Mjanga (2016) at the dawn of independence in 1980, the Zimbabwean government's policy on housing was, *"Housing for all by the year 2000"*. The shift from pre-colonial to post-colonial governance set a litmus test towards the ambitious housing for all vision.

It was noted that, in theory Zimbabwe post-independence housing policy has given attention to inclusivity of all citizen's (housing for all) whereas in practice the exclusion of citizens in the provision and delivery of housing is quiet prevalent. Deliberate housing schemes and programs aimed at social inclusion have been over and again implemented in the city of Gweru and city of Kwekwe but social exclusion remains alive. The numbers of people on the council's waiting list are higher than the beneficiaries that benefit whenever stands are sold by councils. Even housing schemes such as co-operatives, low-cost housing schemes and self-aid housing are not always

inclusive. Civil servants over the years fail to fulfill the requirements set by property developers and to this end some of them are home seekers and not homeowners

The research sought to examine the causes of exclusive housing in in the cities of Kwekwe and Gweru. The inclusivity of the stand allocation processes was examined. The adoption of inclusive housing in both cities was explored. The researcher was limited by time, financial challenges and in response to these challenges deadlines were set to meet the November 1 deadline of the final submission.

Chapter 2, explored literature on exclusive housing, the dimensions of SE, analysed the definitions of SE and SI, discussed scholarly contributions on the concept of SE and narrated the history of SE in Zimbabwe. Narratives, quotes on exclusion and various cases from different countries provided insights into issues of social exclusion through housing or social inclusion through housing. The discourse of SE and SI is multi-faceted. According to Hayes et al (2008) SE and poverty can be used interchangeably. Arthurson and Jacobs states that, in simple terms SE symbolizes a number of aspects and processes that heighten economic and social disadvantage or marginalization. (2004) De Haan (1999) remarks that, people are often excluded in a certain area of life or activity and be integrated in another. In the context of, Zimbabwe, pre-independence policies, laws and institutions marked and deepened SE on the basis of racial lines. Mutembedzi (2010); Auret (1995); Schlyter (2003) and the National Housing policy (2012) revealed that, the pre-independence racial discriminatory policies and laws purposely excluded blacks from permanently settling in the urban areas. Similarly in South Africa the pre-colonial urban housing was overshadowed by racial segregation. Saloojee and Saloojee (2011) powerfully stresses that, the heritage of South Africa's apartheid system was institutionalized on racial driven poverty, unemployment, underemployment, class inequalities, spatial exclusion; unequal distribution of essential goods and services such as education, housing; health care; pensions; sanitation services; and labour market integration. Racism is about devalued citizenship, belittled rights, inferior recognition and poor participation. (ibid)

The issues around Social Inclusion were explored. Saloojee and Saloojee (2011) argue that, the social inclusion discourse is still pertinent yet it needs to be applicable to country specific circumstances and contexts so as to have policy importance. Each country has its unique heritage, demographic needs, geographical opportunities, political systems and many other features that distinguish it. Silver (2015) argue that, national ideas of social inclusion are also rooted in the law and other institutions such as schools, the military and so on. The study looked at Zimbabwe, South Africa, Australia and other countries experience on SI and SE. All these countries have peculiar needs different ways of dealing with inclusivity in housing.

The narrative inquiry and dual case study design was the focal point of this qualitative research. A narrative approach undertakes that all people express their stories of personal experiences in

order to have deeper meaning and make sense of the world. The Qualitative Research Approach allows for a logical investigation of a particular present-day phenomenon within its real life context using several sources of evidence (Saunders et al., 2009). The researcher was driven by interpretive philosophy of storytelling through other people's voices and therefore the ideals of an inclusive society. The researcher respected research ethics and didn't interview the property developers or citizens who did not want to be part of the research. The researcher also protected the identity of participants by using pseudonyms. The total interviewed sample size was 37 respondents from both cities. Table 1 below will show the interviewed sample size.

Households respondents Sample size	**City Council housing officials respondents Sample size**	**Ministry of housing officials**	**Banks**	**Property developers**
15 Gweru City	GCC 2	Kwekwe 1	Kwekwe 2	Kwekwe 1
12 Kwekwe City	KCC 1	Gweru 1	Gweru 1	Gweru 1
Total 27	**3**	**2**	**3**	**2**

Source: Field data (2019)

The major findings of this study highlighted that, the prime causes of exclusive housing in both Kwekwe and Gweru cities was poverty, low incomes, housing unaffordability, high cost of stands, cultural exclusivity, migration and higher urbanization levels that has led to the higher demand for shelter (rental or homeownership). In relation to inclusivity on stand allocation processes the findings uncover that, the waiting list was not wholly inclusive, corruption was cited as a pernicious disease affecting the entire housing change from provision to delivery. Advertisement of stands by the two cities had elements of exclusion as it often failed to reach all corners of society. The research revealed that, adoption inclusive housing had been hindered by the cost of servicing land, inadequacy housing finance, a fragile state of the economy, lack of political will and polarization. The narratives also revealed that, private sector financing was exclusive especially to the underclass and low-income earners.

5.2 Conclusions

This section will present the conclusions of the study:

5.2.1 Conclusions on the causes of exclusive housing in Gweru and KweKwe City

The level of education, the level of income, gender, history (race and class inequalities), unemployment, social capital (the connections or social relations), poverty, ignorance, lack of exposure, lack of access to valuable information, lack of opportunities are causes of exclusive housing. The household narratives explained their rental experiences and some of the

experiences were linked to social structure. It was found out that, the current social, economic and political climate had contributed to exclusive housing. Property developers, banks, households and city officials cited that, the housing costs (servicing land, renovating public housing, people buying stands) had been eroded by inflation and the changes in macro-economic policies.

5.2.2 Conclusions on the inclusivity of stand allocation process in Gweru and Kwekwe cities

The research concluded that, the cities waiting list does not always guarantee inclusivity and excludes those without money. The cities waiting list are not wholly inclusive and had many loopholes such as unfair practices whereby some people have jumped the queue due to corrupt practices, nepotism and favoritism. It also concluded that, women were excluded in homeownership because mostly men bought stands or houses. The respondents cited that, advertisement of stands was exclusive to a certain extent as it doesn't reach a greater audience. Moreover, the purchasing of stands was not feasible to most low income earners as respondents argued that private developers' stands were very expensive and beyond their affordability status.

5.2.3 Conclusions on the adoption of inclusive housing in the cities of Gweru and Kwekwe

The research concluded that, the adoption of inclusive housing had contributed to some changes in housing such as allocation of land to vulnerable people. The city councils' supports youth co-operatives so that they have access to homeownership. The research also concluded that the Ministry of housing in both cities had made some efforts through construction of public housing. However, the research also concluded that funding was inadequate to roll out many projects at large scale. Lack of political will was cited as a barrier towards the success of the adoption of inclusive housing.

5.2.4 Conclusions on the effectiveness of housing schemes in redressing social exclusion or harnessing social inclusion

The housing schemes offered by property developers were found to be out of reach for the urban poor. Even the schemes that were advertised by developers as low income schemes appeared to be expensive for the bulk of the respondents. The research therefore, concluded that, property developers stand prices were driven by commercialized motives rather than social housing. Government schemes such as Garikai or Government properties were not benefitting many people and the demand for housing remains higher.

5.3 Recommendations

After undertaking a study of Gweru and Kwekwe the researcher presents the following recommendations which can be of use to the policy makers, City council officials, Ministry of

housing officials, future researchers, housing experts, property developers and residents of the two cities.

5.3.1 Academic Field (Universities in the Midlands Province) and Policy makers

i. Social inclusion ought to begin by fostering linkages, partnerships, dialogue between the world of academia, the world of policy making and policy implementers (city councils and other housing related agencies).
ii. There is need for more research, on issues of Social inclusion and social exclusion so that societies can move in line with the vision of the 2016 New Urban Agenda (Habitat 111)

5.3.2 Kwekwe City Council, Gweru City Council and Ministry of housing

i. When the economy improves there is need to invest in social housing. (public houses and flats.
ii. Local authorities should create linkages with banks, property developers, co-operatives, community based organization such as women's clubs, burial societies, slum federations etc)
iii. There is need to set up a social inclusion unit that, research into the cities current needs and future needs. Strategic planning is essential if the housing function is to thrive in a dynamic environment.
iv. There is need to consider setting up of an internet connected housing or stand waiting list
v. Citizen or community participation or engagement in the provision of housing and settlement planning
vi. Carrying out regular service delivery surveys for benchmarking purposes
vii. Municipal partnerships with other councils within and outside Zimbabwe for exchange of experiences in housing issues
viii. There is need to consider, passing a policy or council resolution in relation to a special quota in stand allocation. A special quota reserved for women and disabled persons.
ix. There is need to consider, municipal bonds as a solution to attract massive infrastructure investment by big companies from within Zimbabwe or abroad.
x. Interactive websites that are updated regularly are a way of enhancing local economic development
xi. Raising awareness on corruption through radio, newspaper, workshops and regular surveys.

5.3.3 Banks and Property developers

i. Property developers should invest in image branding and marketing of their products (stands)

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ii. Banks should consider, offering small fee housing loans for low income earners (loans that can be easily recovered)

5.4 Areas for further research

i. Conceptualization of SI in Kwekwe and Gweru cities.
ii. The nexus between SI and SE in Kwekwe and Gweru cities.

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LIST OF STATUTES AND POLICIES

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APPENDIC A: Household Interview Questions

1. Tell me about yourself? (name, age, occupation, when you started staying in the neighborhood etc)

   ……

2. Are you the owner of this house?

   ……

3. Can you please explain your past/present rental experiences?

   ……

4. What do you think are the causes of exclusive housing provision and delivery in your city? May you kindly explain…….

5. Have you ever been on a housing waiting list?

   ……

   If yes, do you think the waiting list is fair and inclusive? Explain your answer.

   ……

6. Do you think purchasing of a stand or buying a house is something that everyone can achieve? Explain your answer

   ……

7. Do you think housing service providers such as council, banks, property developers and co-operatives are inclusive when providing housing services e.g stands, pegging and inspections of stands?..... If they are inclusive or exclusive, please explain how

   ……..

8. What customer satisfaction or dissatisfaction issues have you come across during:

   a) housing waiting list processes

   b) stand allocation and purchasing processes

   c) rental accommodation or house purchasing

   d) housing provision related services such water, roads, servicing of stands, user charges etc

……

9. Are you a beneficiary of an inclusive housing scheme such as low-income scheme, employer assisted scheme, co-operatives, council or government schemes?

……

10. If you were involved in any post-independence housing scheme, how inclusive was it?

……

11. What ought to be done in order to improve inclusive housing or reduce social exclusion in housing?

……

APPENDIC B: City Council/ Ministry Interview Questions

1. Tell me about your institution? (vision, mission and values etc)

   ……

2. What do you think are the causes of exclusive housing provision and delivery in your city? May you kindly explain…….

3. Do you think the waiting list is fair and inclusive

   ……

   If yes, do you think the waiting list is fair and inclusive? Explain your answer.

   ……

4. Do you think purchasing of a stand or buying a house is something that everyone can achieve? Explain your answer

   ……

5. How have you adopted inclusive housing?

……

6. If you were involved in any post-independence housing scheme, how inclusive was it?

……

7. What ought to be done in order to improve inclusive housing or reduce social exclusion in housing?

……