***MIDLANDS STATE UNIVERSITY***

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**FACULTY OF SOCIAL SCIENCES**

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| DEPARTMENT OF LOCAL GOVERNANCE STUDIES |

***CONVENTIONAL HOUSING SCHEMES: A MEANS OF ERADICATING URBAN INFORMAL SETTLEMENTS. CASE OF CITY OF MUTARE***

*BY*

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*A dissertation submitted in partial fulfilment of the requirements for the Bachelor of Social Sciences Honours Degree in Local Governance Studies*

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**MAY 2014**

**APPROVAL FORM**

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The undersigned confirms that they have supervised and recommended to Midlands State University for acceptance: **the dissertation entitled: Conventional Housing Schemes: a means of eradicating informal settlements; using City of Mutare as a case study.**

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A MEANS OF ERADICATING

URBAN INFORMAL SETTLEMENTS.

THE CASE OF CITY OF MUTARE.

**DEGREE TITLE**BACHELOR OF SCIENCE HONOURS DEGREE

IN LOCAL GOVERNANCE STUDIES**.**

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**DEDICATION**

I devoted this dissertation to my late mother; **Adeline Chidewu** who inspired me in everything I do even today. She was my rock and the wind beneath my wings. Her warm gentle hands, hopeful encouragement, all abiding love; good-humoured advice will be greatly appreciated. Indeed, I missed her as my pillar of strength. Really, no words are sufficient to describe your contribution to my life mother but only just to owe every bit of my existence to you saying father is still playing the same pivotal role starting from where you left -but though joys are tinged with the presence of your absence, mother. To **Mr Chinyamakobvu** I will just say your unconditional ethical support and encouragement is largely the reason of my success. Father, your loyalty, integrity and encouragement has been and is still instrumental in overcoming several hurdles in my life. May the Lord continue to bless you father in all your endeavours.

**ABSTRACT**

The Zimbabwean urban areas face several social, economical and environmental problems because of the sprawling urban informal settlements caused by constant housing shortage due to mismatch between high demand for decent accommodation and the supply in urban areas. The ‘Operation Garikai or Hlani kuhle” came after “2005 Operation Clean up or Murambatsvina” has failed to supply urban housing effectively as it is indicated by overcrowding and erection of substandard mushrooming illegal settlements, illegal backyard structures and unauthorised extensions that still remains as a big challenge drawing back local development in cities and towns. The urban Local Authorities however in response is using Conventional Housing Schemes to supply affordable shelter but the sprawling of informal settlements remains rigid. The research from which this report emerged established that from the wake of unprecedented urban informal settlements urban health development decreases. The study then sought to achieve the following objectives; to identify the causes of sprawling urban informal settlements in City of Mutare, to assess problems faced by Mutare urban inhabitants due to the presence of the illegal settlements, to explore the contributions of these Conventional Housing Schemes (C.H.S) in eradicating urban informal settlements ,to identify and analyze the challenges encountered by these schemes in delivering affordable housing to all urban homeless people and to come up with recommendations in addressing effective eradication of informal settlements using these legal housing schemes. The literature reviewed established that there are several causes of illegal settlements including lack of housing caused by inadequate land for settlements development, poor housing policies, bureaucratic laws, vague approvals, deprivation in legal settlements, lack security of tenure in formalised areas and national economic decline. The literature also presented that there are several types of these schemes including Housing co-operatives, Home ownership schemes, pay-for-your service schemes, private sector schemes, donor funded schemes and employer assisted schemes. The researcher employed both qualitative and quantitative research design with the targeted population including council administrative officials, informal settlers, councillors and schemes management officials. The study used non-probability sampling methods such as purposive and systematic sampling techniques. Questionnaires, Interviews and observations were also employed to enrich the study. Data was presented using graphs, pie charts, tables and pictures. Several respondents subscribe to the view that informal settlements are used by inadequate urban housing caused by several challenges faced by the city council and the legal housing schemes including corruption, lack of funds and land for settlement expansion, The researcher recommended thatthe city council should seek more land for housing delivery, increased engagement with financial institutions (banks), involvement of informal settlers in relocation planning, institutional assessment before project implementation, arrest and suspensions perpetrators of land scam ,those involved in corrupt scandals and training and development of schemes management as well as councillors especially those in the housing committee.

**ACKNOWLEDGEMENTS**

First and foremost I offer my sincerest gratitude to the Creator, my Lord for guiding me and protecting me throughout the whole process of my learning up to this degree level. I would also like to say “Hats Off” to my academic supervisor, Mrs Bhosha who supported me throughout my dissertation with her patience, knowledge and she presented to be a responsible tutor, communicated honestly and openly as she gave me enough time to put forward suggestions. In fact, she was committed, responded to me appropriately when I faced difficulties. “Thank you for the ever-dawning effort you made for the completion of this study.”

I am heartily thankful to my dearest and amicable friend for the blessing and help she gave, really it added value to my success ‘*thank you*.’ With deep sense of gratitude to some of my family members who supported me financially and encouragement-may the good Lord continue to bless you and your family.

I also wish to acknowledge the valuable contributions, selfless help and professional support provided to me by all the administrative officials from Mutare City Council and several housing schemes officials who were part of my respondents throughout the course of this research, irrespective of having other managerial work and congested schedule they responded promptly and devotedly “I thank you”.

Last but not least, I am grateful to all my lecturers at Midlands State University in Local Governance Studies Department, who assisted me directly or indirectly in any way since I stated this degree in 2010.

**DECLARATION**

This research is **my own** original work and not been presented for a degree in any other University. All the sources that I have used or quoted have been **indicated and acknowledged** by means of complete references.

**LIST OF ABBREVIATIONS**

C.S.O -Central Statistical Office

C.H.S - Conventional Housing Schemes

C.A.B.S -Central African Building Society

NGO - Non Government Organizations

M.R.T - Mutare Resident Trust

M.D.U - Mutare District Union

M.D.G - Millennium Development Goals

M.C.C - Mutare City Council

M.H.C.S.D - Mutare Housing and Community Services Department

UN-Habitat - United Nations Settlement Program

UNDP - United Nations Development Program

PPPs - Public-Private Partnerships

ZIMTA - Zimbabwe Teacher’s Association

Zim Asset - Zimbabwe Agenda for Sustainable Socio-Economic Transformation

LIST OF FIGURES

Figure Description Page

Figure 1 Causes of the sprawling informal settlements………………………….28

Figure 2Types of dwellings in South Africa Cape town……………………….52

Figure 3 Data collection process……………………………………………….....78

Figure 5 Age profile of Respondents…………………………………………….84

Figure 6 Sex Demographics in informal settlements……………………….……85

Figure 7 Education/ qualifications in Mutare city council and schemes

Management…………………………………….…….86

Figure 8 Current Settlements situation in City of Mutare……………………..….92

Figure 9 Respondents indicating challenges faced by informal settlers...................94

Figure 10 Challenges faced by Mutare City Council in eradicating informal

Informal settlements………………………………….………….....96

Figure 11 Rating of Service Delivery in Mutare urban area………………………..99

Figure 12 Contributions of Conventional Housing Schemes in eradicating

Informal settlements…………………….……………………........100

Figure 13 Types of Conventional Housing Schemes providing Housing…………....101

Figure 14 Challenges faced by Conventional Housing Schemes in eradicating

Informal settlements………………………………………………106

**LIST OF TABLES**

Table Description Page

Table 1 How urbanization causing pressure and high housing

Demand………………………………………………………………………...…………32

Table 2 Institutional arrangements in Human Settlements…………..…………36

Table 3 Population Sample………………………………..……....................64

Table 4 Questionnaires response rate…………...…………………………….79

Table 5 Interview response rate…………………...…..………………………81

Table 6 Housing Stock and backlog in City of Mutare………..……...……….88

Table 7 The Hosing waiting List at Mutare City Council……..………………90

APPENDICES

Appendices Description Page

Appendix i Introductory Letter……………………..………………………….…….131

Appendix ii Questionnaire for Mutare City Council officials

(Administrative issues)………………………………………………………………....…132

Appendix iii Interview guide for Housing Schemes management

And officials………………………………………………….136

Appendix iv Observations and targeted areas…………………………….……..........137

Appendix v Informal Settlers their perception on Conventional Housing Schemes…139

Appendix vi Letter seeking permission to carry out a research from

Midlands State University…………………………………….…..139

Appendix vii Acceptance Letter from Mutare City Council to carry out

A Research……………………………………………....139

Table of Contents

Approval Form……………………………………………………………………………….ii

Release Form………………………………………………………………………………...iii

Dedication……………………………………………………………………………………iv

Acknowledgements………………………………………………………………………......v

Declaration…………………………………………………………………………………...viAbstract………………………………………………………………………………….......viiList of Abbreviations……………………………………………………………….…….....viii

List of Figures…………………………………………………………………….…………..ix

List of Tables………………………………………………………………….………………x

Appendices……………………………………………………………………………………xi

**CHAPTER I: INTRODUCTION**.**..............................................................................1**

1.0 Introduction..........................................................................................................................1

1.1 Background of the Study......................................................................................................1

1.2 Statement of the Problem.....................................................................................................9

1.3 Research Objectives.............................................................................................................9

1.4 Research Questions..............................................................................................................9

1.5 Significance of the Study...................................................................................................10

1.5.1 To the researcher.............................................................................................................10

1.5.2 To the National Government and Mutare City Council .................................................11

1.5.3 To the University.............................................................................................................11

1.5.4 To Non Governmental Organisations..............................................................................11

1.6 Assumptions.......................................................................................................................13

1.8 Limitations.........................................................................................................................13

1.9 Definitions of terms............................................................................................................14

1.10 Summary..........................................................................................................................14

**CHAPTER II:LITERATURE REVIEW**.....................................................**16**

2.0 Introduction........................................................................................................................16

2.1 Literature Review...............................................................................................................16

2.2 Conventional Housing Schemes.........................................................................................17

2.3 Informal Settlements..........................................................................................................22

2.4 Security of Tenure.............................................................................................................23

2.5 Housing Crisis and Urban Informal Settlements................................................................25

2.6 Women and Youth Deprivation in Formal Urban Settlements..........................................29

2.7 Conventional Housing Schemes and Sustanable Livelihoods...........................................30

2.8 Eradication of informal settlements ,current policies and regulations...............................33

2.9 The Instututional Structure for settlement provision..........................................................35

2.10 Managing urban land and eradication of informal settlements..................................38

2.10.1 Home Onwership housing schemes..............................................................................38

2.10.2 Pay for your scheme......................................................................................................39

2.10.3 Private sector schemes...................................................................................................39

2.10.4 Housing Co-operatives..................................................................................................40

2.10.5 Donor Funded Housing Schemes......................................................................41

2.11 Effects of Informal Settlements on Urban Development.................................................42

2.12 Land Affordability and Informal Settlements..................................................................43

2.13 Water Supply and Sanitation in Informal Settlements.....................................................44

2.14 Housing Delivery System in Sites and Services..............................................................46

2.15 Empirical Studies on Informal Settlements Eradication..........................................48

2.15.1 Tanzanian Experience...................................................................................................48

2.15.2 Approaches used in by Namibia in eradicating illegal settlements...............................50

2.15.3 From Informal Settlements to Right to Housing (South Africa)...................................51

2.16 Summary.....................................................................................................53

**CHAPTER III: RESEARCH METHODOLOGY.........................................55**

3.0 Introduction........................................................................................................................55

3.1 Research Methodology.....................................................................................................55

3.2 Research Design.................................................................................................................56

3.2.1 Quantitative Methods......................................................................................................57

3.2.2 Qualitative Methods........................................................................................................57

3.3.3 Population........................................................................................................................58

3.3.4 Target Population............................................................................................................59

3.4 Population Sample.............................................................................................................59

3.4.1 Sampling Strategies........................................................................................................60

3.4.2Non probability sampling.................................................................................................60

3.4.3 Purposive Sampling Technique.......................................................................................61

3.4.4 Systematic Sampling.......................................................................................................63

3.5 Data Collection Instruments.............................................................................................65

3.6 Methods of primary data collection....................................................................................66

3.6.1 Observations....................................................................................................................67

3.6.2 Advantages......................................................................................................................67

3.6.3 Disadvantages..................................................................................................................67

3.6.4 Questionnaires.................................................................................................................68

3.6.5 Advantages......................................................................................................................69

3.6.6 Disadvantages..................................................................................................................69

3.6.7 Interviews........................................................................................................................70

3.6.8 Advantages......................................................................................................................71

3.6.9 Disadvantages..................................................................................................................71

3.7 Use of secondary data.........................................................................................................72

3.7.1 Data presentation and analysis procedures......................................................................73

3.7.2 Ethical Considerations.....................................................................................................74

3.8 Pretesting............................................................................................................................74

3.9 Summary..........................................................................................................76

## CHAPTER IV: DATA PRESENTATION AND ANALYSIS..........................77

4.0 Introduction......................................................................................................77

4.1 Data collection process.......................................................................................................77

4.2 Response rate.....................................................................................................78

4.3 Response Rate for Questionnaires......................................................................................79

4.3.1 Analysis...........................................................................................................................80

4.4 Response Rate for Interviews.............................................................................................81

4.4.1 Data analysis for Interviews Response Rate...................................................................82

4.5 Overall Response rate for Interviews and Questionnaires.................................................83

4.6 Respondents age profile.....................................................................................................83

4.7.1 Data Analysis..................................................................................................................84

4.8 Education Level for Council Officials and Schemes management....................................86

4.8.1 Data Analysis..................................................................................................................86

4.9 The causes of Informal Settlements in Mutare urban area.................................................87

4.10 The Housing stock at City of Mutare...............................................................................88

4.10.1 Data Analysis................................................................................................................89

4.11 Housing Backlog in City of Mutare from 2008-2013......................................................90

4.11.1 Data analysis.................................................................................................................91

4.13 The Extent of Land Allocations and Developments in illegal sttlements........................94

4.13.1 Data Analysis................................................................................................................95

4.13.2 Illegal Settlements not a solution to housing problems................................................ 96

4.13.3 Data Analysis................................................................................................................96

4.14 Availabity of quality water in informal settlements.........................................................97

4.14.3 Data Analysis................................................................................................................98

4.15Standard of public service provision by Local Authority.................................................99

4.15.1 Analysis of the obtained data........................................................................................99

4.16 The contributions of conventional housing schemes eradicating informal settlements.100

4.16.1 The effectiveness of (C.H.S) in providing affordable housing to the residents in Mutare Urban.........................................................................................................................101

4.16.2 Data analysis...............................................................................................................101

4.17 Completed housing projects to eradicate informal settlements caused by lack of decent shelter.....................................................................................................................................105

4.18 Challenges faced by conventional housing schemes in eradicating informal settlements..............................................................................................................................105

4.18.1Analysis of Data...........................................................................................................106

4.19 Challenges faced by Mutare City Council as it uses conventional housing schemes (C.H.S) to eradicate informal settlement................................................................................107

4.19.1 Data analysis...............................................................................................................108

4.20 Chapter Summary...........................................................................................................108

**CHAPTER V: SUMMARY, CONCLUSION AND RECOMMENDATION ................................................................................................................................................111**

5.0 Introduction....................................................................................................111

5.1 Summary........................................................................................................111

5.2 Conclusions**.**...................................................................................................112

5.3 Recommendations**.**...........................................................................................115

**REFERENCES.**................................................................................................................**126APPENDICES**..................................................................................................................**133**

## CHAPTER I

## INTRODUCTION

## 1.0 INTRODUCTION

Conventional Housing schemes play a significant role in eradicating informal settlements, The strategy came as a result of different housing problems occurred in urban areas due to challenges faced by urban local authorities as actors and providers’ of affordable housing. Several researchers regarded informal settlement as a problem that negatively affects local socio-economic development- in several urban local authorities in African developing nations. This first chapter however; explicitly highlighted the prelude of the study which presents the background to the study, unanswered questions that had given a vivid light to the researcher to come up with such a topic. Enveloping and encircling in the chapter was the statement of the problem, significance of the study, assumptions of the topic, delimitations and limitationsindicating why a critical assessment on the contributions and challenges that local authorities are facing in eradicating informal settlement through affordable housing provision. The researcher in this caseused Mutare urban area in Zimbabwe as an area of study as he was enthused by the intervention of private developers, housing cooperatives and employer assistance schemes as well as the challenges that urban council’s face when using housing schemes as an approach to exterminate informal settlements.

## 1.1 BACKGROUND OF THE STUDY

The area of study (Mutare) is associated with Murahwa clan who lived in Manicaland in 1897 and beyond. Who predominantly practiced agriculture, gold panning and iron smithing and were removed from around their Murahwa hill in 1930 to live at ‘ten miles.’ Eventually, they were transferred again to Muromo Reserves in Zimunya Rural area were today some still eke out a rather very miserable existence of informal settlements. The name Mutare was derived from “Nyautare” meaning ‘a piece of stone’. The name usually came about as a result of findings of one of the precious minerals (gold) in Penhalonga Valley through which Mutare River flows. The availability of these minerals and good climatic condition lured the Portuguese and later the (whites) to Manicaland in 1890 that completed the colonisation of the whole plateau and declared Fort Umtali as the provincial capital encircled by racial settlement distribution (Mushayike; 2010:43).

In 1897, the mining town of Umtali moved to the 3rd and present location from Penhalonga and Old Umtali. The then the Sanitary Board which has been given the mandate to undertake the elementary duties of rubbish removal and other service had its last meeting in Old Mutare on the 11th of August 1897 and the first new Umtali established on September 29 of the same year under chairmanship of Mayor Scott Turner. The move which was instigated by the arrival of the railway line from Mozambique’s port of Beira thus, the period reflected the beginning of Mutare Urban Community which therefore some rightly pinned as composed of both formal and illegal black settlements as several moved in cities for better life and jobs. By the notice dated 11th June 1914 (Government Notice no 241 of 1914) the administrator confirmed the township of Umtali the third Municipality in the country after municipality elections held on 5th August of 1914 proposed that they should formal residential settlements. The meeting took place on the 12th September 1971 giving the parliament opportunity to declare Umtali to a City status a decision made on Friday the 1st of November in the same year. Proceeding coincided with the 75th anniversary of the resigning of the proclamation no 15 of 1896, relative to the moving of Umtali to the present site. Later in 1994 through a circular -the City together with Gweru City Council regrouped on grade one city status joining Harare and Bulawayo. The first executive mayor was Alderman Lawrence Mudewe former mayor and councillor came after the Councillor Jahwi the first black mayor installed in November 1980 (Mutare City Council Developmental Records 2012). However, though the governance system changed the issue of informal settlements remain a topical issue due to urban growth caused by urbanisation (Mashoko 2012:23).

Mutare is the eastern gateway city to Indian Ocean about 320km from Beira port in Mozambique. An urban area nuzzled at the centre of Zimbabwe’s eastern highlands it stretches starting from Nyanga in the north and Chipinge in the south subjugated on all positions by enormous granite mountains. Mutare urban area dwells in a valley that built normal magnificent entryway flanked by lowlands of Mozambique as well as internal part of Zimbabwe. The City’s proximity to the sea is more significant hence becomes the main strategic location for conveying (transport) cost sensitive for imports and exports established sectors and a cause of concern for high population growth. Mutare covers an area of about 16,700 hectares and as posted by the Central Statistics Office 2012 it has a population of 130 654 but currently it is estimated to be over 200 500 an increasing number of people migrating to Cities from rural areas. This resulted in massive urbanisation a cause of concern to high squatter settlements as the council failing to supply housing to all urban inhabitants.

The post independence era in Zimbabwe actually presented a transformation in settlements pattern and distribution as new policies were realised, such as housing policies from central government to local government level systems. The local authorities were by this time expected to respond to the population increase especially in urban local areas –provide decent accommodation to all urban dwellers had struggled (UN-Habitat; 2013:51). Provision of housing has then befallen as a profitable business venture that results the involvement of many players in it, councils shove land developers on formal settlements provision. However, several local authorities have experienced and are still facing challenges in eradicating informal settlements increase caused by lack of housing. Maintenance of urban settlement health has been a problem in Zimbabwe especially in Harare and Mutare where the sprawling of informal settlements has been a newsworthy issue since year 2000, as the housing delivery was under scrutiny dominated by headlines with beneficiaries complaining of funds embezzlement, underhand dealings, corruption and poor housing service delivery.

Zimbabwe like many African developing nations such as Tanzania, Namibia and South Africa has been noted also experiencing urban overpopulation due to urbanisation and immigration (Mutizwa and Mangiza 2009:4). A multitude in these urban areas therefore face housing problems as the several strategies used by several Cities, Municipalities and Local Boards fail to capitulate desired outcomes of eradicating existing informal settlements in a way that respects the rights to “Housing for all” declaration policy. Actually, Zimbabwe is of no exemption amid those African countries that can be regarded as signatories of the SADC Protocol supporting decent human settlement and the Millennium Development Goals include goal number seven, ‘To ensure Environmental, Social and Cultural Rights’ supported by target eleven a task that should be achieved through the dexterity of both the Local Government and the Central Government in all programmes formulated and implemented at both national and grassroots level.

Particularly, as the Zimbabwean cities and towns grow due to urbanisation the problem of housing increased also at the same time as the nation witnessed the swelling of informal settlements (Majone 2012:2).The residential place where sundry housing units are built on the settlements to where the inhabitants had no officially authorized claim to the area (UN-Habitat Report 2009:19). Recent studies however have shown that they are actually sundry unplanned settlements threatens the lives of residents and areas were varied houses built are not in conformity with planning and building rules ,laws and policies of the local authority and the central government at large (Majone:2012.3). It is in actual fact that several people all over the country are migrating from rural areas in different provinces to urban areas, looking for better living conditions (adequate clean water; refuse removal; formal and informal jobs). This however led cities as economic units, to bystander impoverishment which ends up failing to meet the demand of decent formal settlements by various homeless people in several urban areas around Africa considering countries like Tanzania, South Africa, Zambia and specifically Zimbabwe.

An exciting observation brought up in Zimbabwean settlements is the inclusion of methods upcoming from many Local Authorities through conventional housing schemes. Indeed, several housing schemes play significant tasks but many tribulations are encountered as City Councils making strides in facilitating the eradication of ever emerging informal settlements mostly in urban areas(Sigauke; 2002:4). In many developing countries –these settlements caused many problems which include; overcrowding, water shortages, poor infrastructure, pollution (water, land and air). Several settlements reforms have been steered in the nexus of socio-economic and political turmoil still existing in Zimbabwe (Sigauke; 2002: Ibid). However the efforts made since year 2000 have been recorded as fruitless as the number of informal settlers continues to rise- causing developmental problems in Mutare, as the urban poor dwell in over-crowded shelters where they wield extraordinary pressure on dwindling urban infrastructure and social services.

Informal settlements have been identified as eyesores across major cities in developing nation as it affects socio-economic development of the country (Tshikotshi; 2009:4). Thus, many buildings- commercial, industrial and mostly residential are built informally as people live in shanty areas natured by poor infrastructure accompanied by meagre health conditions. In actual fact there is an adherence between non-conventional settlements and poor health conditions as the urban population in Mutare rise from 23% in 2002 to 48% recorded in 2012 (National Statistical Records 2002-2012 census). This is an experience that many developing nations are also facing as many migrants to the urban area built informal structures and backyards extensions forced themselves in areas with no or inadequate municipal services including basic infrastructure.

Tracing the efforts made by developing countries in Africa, Zimbabwe is a good example amongst those still facing challenges in eradicating informal or unplanned settlements despite the efforts made in 2005 by Operation Restore Order a clean-up policy employed by the Central government to destroy all unplanned structures in both urban and rural growth points (Mutizwa; 2008). When adding a more realistic input on why these settlements should be eradicated one has to presents worldwide features like poor sanitation increase, overcrowding, high crime rates and increasing cases of contaminated diseases outbreak that are a result of Informal settlements. More than eight million people in African countries are living in shanty and inhabitable areas prone to several risks and disasters like cholera, malaria and typhoid outbreak ,areas with insufficient or no roads between them, poor drainage where refuse removal is just a mirage not a veracity (UN-Habitat report 2012:23).

Tibaijuka (2009:55) noted that unplanned settlements exhibits several features such as lack of land tenure security, poor basic infrastructure ,predominance of physically sub-standard dwellings and invasion of open spaces reserved for other commercial and industrial purposes.

Informal settlements affect the development of several local areas not only in Zimbabwe (Mutare) but in several countries in Africa (Mapira; 2001:65) as quoted by (Mashoko; 2010: 214). The national government in May 2005 employed Operation Restore Order in urban areas nicknamed “***Murambatsvina”*** to demolish all backyards extensions and other makeshifts accommodation but the intended results were not totally achieved as informal settlements increased in urban areas (Tibaijuka, 2006:77). However, Local authorities tend to be flexible in finding other strategies of eradicating informal shacks without degrading the rights of humans to decent shelter by engaging in conventional housing schemes as an approach to exterminate informal settlements. In Zambia (Lusaka) squatter or slum areas have been provided with basic infrastructure such as roads, sewage, toilets, street lights and piped water. Whilst in Kenya (Nairobi) most informal housing and settlements characterised by overcrowding and pollution (land, air and water) are being eradicated through these schemes, thus according Auret (1995) as quoted by (Mapira; 2004:9).

Mutare City Council as one of the local authorities in Zimbabwe has also the responsibility of providing housing services to the residents which involves quality roads and water to all urban inhabitants. Basically, local authorities have been mandated to be responsible for local urban planning and settlements development approval process through the Urban Council Act (Chapter 29.15) and the Regional Town and Country Planning Act (Chapter 29.12). Tracing from a national legislative point of view the global conferences held by the United Nation on Human Settlement in year 2000 sets objectives that both countries in Europe, Asia, Africa and Latin America should met. In another version the United Nations second Conference states that,

*All nations should provide legal security of tenure and equal access to*

*Land to all people, including women and those living in poverty....Ensuring*

*Transparency, comprehensive and accessible systems in transferring land rights*

*And legal security of tenure......Increasing the supply of affordable housing through*

*increasing supply of decent human settlements* (UN-Habitat 2006:35) in ([www.niua,org](http://www.niua,org) accessed on 22 February 2014).

Therefore, Conventional housing schemes in Zimbabwe are there to help the councils to achieve their set goals, objectives, mission and the vision that can be affected by increasing informal settlements. Basically, investors are interested in operating in environments which are crime free, environment with quality hard infrastructure provision (roads, water, sewerage disposals and effective refuse removal) hence for Local authorities to facilitate and support local economic, social and ecological development they should eradicate informal settlements which results in land degradation ,diseases outbreaks and crime rates increase which are push factors to prospective and potential investors in local urban areas. Developing nations, usually as noted by UN-Habitat (2006:22) should be in a position to eradicate informal settlements that can affect negatively the livelihoods of the people in developing nations.

Several researchers previously carried out studies in the field of human settlements and governance cited significances, roles of housing schemes in providing affordable housing, Urban Health problems and poor service delivery but the researcher of this study noted that it will be just a mirage if we continue ignoring challenges faced by conventional housing schemes as a strategy used to eradicate illegal settlements focusing on Mutare in Zimbabwe and comparing the city with other cities in Southern African Countries who also did the successful informal settlements eradication through relocation.

It is against this background that the researcher of this study raises many questions relating to what Zimbabwe is experiencing considering the mushrooming of illegal settlements, increasing illegal backyard structures and unauthorised extensions despite the “2005 operation clean up”. The questions remain why Conventional housing schemes are failing to eradicate informal settlements in African developing nations? Why do completed schemes fail to scale down the still existing unplanned structures? Are Local Authorities (municipalities) enemies of the local homeless inhabitants? Are pressure groups and Non Governmental Organisations in developing countries tooth less dogs or just watch dogs dancing with the tyranny? What are the local vices or maladies affect the significance of conventional housing schemes? Do the management of these schemes neglect or undermine the need for formal settlements in Zimbabwe. Therefore, in answering all these raised questions the researcher will analyse factors retarding the efforts of eradicating informal settlement without undermining the fundamental human rights for decent housing declared nationwide and contributions of these schemes using Mutare City Council in Zimbabwe as a case study (UN-Habitat 2006:23).

## 1.2 STATEMENT OF THE PROBLEM

The increasing urbanisation not matching with housing delivery by urban local authorities has been a topical issue causing the increasing sprawling urban informal settlements. Mutare City Council like other urban local authorities in Zimbabwe is facing numerous socio-environmental tribulations because of these illegal settlements, involves environmental degradation and outbreak of diseases such as cholera and typhoid due to uncollected garbage, bursting sewer pipes-as a result of overcrowding and erection of backyards informal extensions in urban residential areas. Therefore, due to Mutare City Council’s inability to adequately meet the demand for urban housing it uses Conventional Housing Schemes as a strategy of relocating informal settlers, supplying affordable houses to all homeless inhabitants in City of Mutare. However, nothing has changed yet due to several challenges emerged in the provision of urban affordable using these housing schemes that includes politics, economic decline, social and technology problems. From the researcher point of view if these challenges faced by (C.H.S) are properly articulated, examined and solved they will be effective and efficient decent urban housing supply and infrastructure development-a prerequisite for national socio-economic development. This research is therefore to identify and address challenges faced by these schemes as means of eradicating informal settlements considering urban housing shortage as a problem results in sprawling informal settlements.

## 1.3 RESEARCH OBJECTIVES

The researcher aims to;

* To identify causes of the sprawling urban informal settlements in City of Mutare.
* To assess the problems faced in Mutare urban inhabitants because of informal settlements.
* To explore the contributions of Conventional Housing Schemes as a strategy of eradicating urban informal settlements.
* To identify and analyse the challenges faced by Conventional Housing Schemes in eradicating informal settlements.
* To find out ways to improve Conventional Housing Schemes as a means of eradicating informal settlements.
* To come up with possible solutions or recommendations on how Housing Schemes can be effective in eradicating urban informal settlements.

## 1.4 RESEARCH QUESTIONS

* What are the causes of the sprawling urban informal settlements in City of Mutare?
* What are the problems faced by the urban inhabitants in Mutare because of informal settlements?
* Are Conventional Housing Schemes able to upgrade and supply decent formal settlements to all beneficiaries equitably?
* What are the challenges faced by Conventional Housing Schemes in eradicating informal settlements?
* How can the local authorities and schemes management improve conventional housing schemes as a means of eradicating unplanned settlements?
* What solutions and strategies Mutare City Council can use for effective eradication of informal settlements?

## 1.5 SIGNIFICANCE OF THE STUDY

## 1.5.1 To the researcher

This research will be of great significance to the researcher, it will supply him with research skills as part of accomplishment of Bsc Honours’ Degree in Local Governance Studies at Midlands State University.

## 1.5.2 To the National Government and Mutare City Council

Through its various ministries and departments related and supports the attainment of Housing and decent formal settlement the central government and the local authority will benefit as this research will expose concealed factors that militates the aim of providing formal settlement and of ensuring environmental sustainability and make use of the possible solutions that will be provided in this study. It will help the city council to find other means to deliver housing efficiently and effectively. The ending result of the study will stress key area were councils require reforms. As a signatory of Millennium Development Goals the nation will be able to fulfil some of the goals including goal number 7.

## 1.5.3 To the University

University students from different faculties especially social sciences will actually make use of this research, use it as literature balance their skills in their field of study. The research will help the department of Local Governance Studies at Midlands State University in modifying the programme and developing modules to embrace current information for being relevant to the governance market.

## 1.5.4 To Non Governmental Organisations

Identifying and understanding challenges encountered by conventional housing schemes in providing affordable housing to informal settlers and the homeless in urban local authorities would allow several donor agencies, private developers and the UN-Habitat to direct funding in affordable housing provision projects, pour their resources directly or indirectly-providing hard infrastructure (roads, water and waste management) .

## 1.6 ASSUMPTIONS

* Informal settlements can be elevated through conventional housing schemes.
* All informal settlers in several Wards in Mutare urban areas are going to provide the researcher with relevant information for the study.
* Poor facilitation and support skills by Local Authorities affect negatively aims of Conventional Housing Schemes (C.H.S).
* Unplanned or illegal settlements are a result of economic problems and lack of political will.
* Informal settlements are a problem that drives away potential investors in the city and cause poor local socio-economic development.

**1.7 DELIMITATIONS**

The study was carried out in Mutare urban area. The researcher focused on the contributions and challenges that Conventional Housing Schemes encountered in an effort to eradicate urban informal settlements. Out of 12 wards in City of Mutare only three wards were used for the effectiveness of the study. The wards include (2, 7 and 4) which consist of unplanned settlements and backyards extensions as well as shanty shacks that affect local development and the lives of people negatively. Targeted population in different wards were as follows ward 7 (5 334) ward 4 (14 252) ward 2 with (9 484) people (Manicaland Statistical Records; 2012). However the targeted population for this study were managers from several schemes, executive officials of the council include the Town Clerk, Directors from Housing and Community Service Department, Health Department and the City Engineer’s Department, non executive officials comprising the mayor and councillors are also part and parcel of the targeted population. Informal settlers were part of the targeted population since they were the most affected and suffered due to poor urban informal settlements- experiencing unhealthy living standards ,inadequate infrastructure and unavailability of schools in some of these wards. The study was from the year 2008 after the imposition of other strategies like the 2005 ‘Operation Restore Order’ up to date.

## 1.8 LIMITATIONS

The researcher however faced the following constraints;

* Lack of financial resources when carrying out the study-however the student in responding to this, budgeted effectively the limited resources that were available, discuss with his parents for money to be paid out in advance.
* Respondents at all levels were unwilling to disclose information and some provided irrelevant information-the researcher solemnly promised them that no names will be disclosed to the public, told them that information obtained will be treated as confidential, use for academic purpose only and also used all methods of data collection include secondary as well as primary inorder to access unpublished council records relevant to the research.
* Limited time to carry out full research and coverage of all respondents- the researcher utilized non working days discussed with the management, devised special plan in order to reach and discuss with respondents irrespective of their commitments. The researcher used the vacation and semester break for data collection session.
* Failure to obtain some of the relevant documentation enabled him to get an in depth analysis of challenges faced by conventional housing schemes-the researcher did explanations both verbally and in writing gave information about purpose of the research.

## 1.9ACRONYMS

**Informal settlements**- According to (UN-Habitat: 2006) quoted in ([www.fig.net.com](http://www.fig.net.com) accessed on 12 February 2014) are impenetrable settlements consist of communities housed in self-constructed shelters, settlements that are unplanned not in compliance with planning building rules and regulations.

**Urbanization**-Has been identified by Neuwirth (2004) as the rapid and massive growth of urban population occurred when people move from rural areas to urban areas.

**Conventional Housing Schemes**-These are planned and designed housing projects that are legally registered with Local Authorities and recognised by Mutare Housing District Co-operatives (Mutare Housing and Community Service Department records 2005).

**Immigration**-movement of people from rural to urban areas which results in urbanisation (UN-Habitat: 2007) from ([www.unhabitat.net](http://www.unhabitat.net) accessed on 12 February 2014)

**Local Area**- refers to an area which has been declared a settlement area under the control of Mutare City Council. As posted in the Urban Council’s Act chapter 29.15 this is an area confirmed or deemed to have been declared in terms of that Act to be a local government area ([www.kubatana.net](http://www.kubatana.net) accessed on 11 March 2014)

**Shacks**-unauthorised shanty houses made using dumped scrapes, wood and iron sheets. (Mapira: 2004)

**Town planning scheme**- refers to a master plan, local plan or scheme as defined in section 2 of the Regional Town and Country Planning Act chapter 29.12 and quoted in ([www.kubatana.net](http://www.kubatana.net) accessed on 11 March 2014).

## 1.10 SUMMARY

The chapter emerged to launch the topic in the introduction and directs the reader to the study ideas and perceptions, background of the study that evidently and explicitly explains what stimulated or inspired the researcher to carry out the study in City of Mutare and brought about a brief history of formal settlements upgrading efforts since the colonial period up to date. Statement of the problems was outlined in this chapter, highlighting that the strategy of conventional housing schemes is failing to eradicate informal settlements in Mutare Urban area due to challenges faced by these schemes. The importance of the study to the student, the central government and the institution (M.S.U) has been also highlighted in this chapter. For the viability of the study clear objectives was presented in research objectives that acted as guidelines of study. Research questions segment went on to positioning the questions that this study answered in chapter four. What the researcher assumes has been plainly laid out; demarcation of the research was apparently comprehended in the delimitations section. The probable constraints to the study and solutions were explicitly articulated in this chapter. Definitions of major key concepts were outlined to ensure clear understanding of the study.

The next chapter however, is the literature review which outlines views of other scholars relating the significance of Conventional Housing Schemes (C.H.S) in eradicating informal settlements, the challenges that Local Authorities faces using the (C.H.S) strategy, the negative effects that informal settlement poses to the urban environment that can be social or economical problems.

# CHAPTER II

# LITERATURE REVIEW

## 2.0 INTRODUCTION

This part of research is therefore ,to emphasize detailed ,reasoned, strong arguments as well as opinions that sundry individuals and scholars forwarded concerning the causes and problems of informal settlements, relevance of housing schemes and challenges that local authority’s face in an effort to eradicate these unplanned residential areas. The focus goes on to look at the definition of conventional housing schemes, nature and principles, considering the forwarded arguments on problems of informal settlement and challenges of eradicating these settlements. The chapter will actually review the subject matter of the study, analytically and unequivocally reproduce, evaluate, identify as well as interpret the available body of recorded efforts from many researchers. This is the chapter that will describe the basis on which this research is constructed;examining work done by other scholars, whilst methodologies and scholarly findings on informal settlement eradication will be evaluated in such a way juxtaposes different viewpoints.

## 2.1 LITERATURE REVIEW

Literature review refers to the course of “interpreting, scrutinizing, assessing and summarise theoretical information related to a certain topic” (Narderir, 2010:32). Several scholars’ ideas in this section should be analysed and will emerge as the basis to the research.O’Leary, (2004:19) is of the view that literature review is an integration of researchview points about certain topic, considering previous information or data in the area of study and recognizes available related relationships amongst variables direct the identification ofthe subject that lacks consideration. From the researcher’s point of view this acts as an evaluative account of information and originates in the literature linked to his selected area of study entitled “conventional housing schemes as a means of eradicating informal settlements” which summarise, describes, evaluate and elucidate what is under the study. The review provides the hypothetical base for the research that will help the researcher to determine the temperament of his area of study.

**2.2 CONVENTIONAL HOUSING SCHEMES (C.H.S)**

These are formally registered housing projects that aim to promote access to adequate and affordable housing in an effort to increase formal settlements (National Housing Report; 2012:5).The schemes registered to the ministry of National Housing and Amenities as well as in Zimbabwe or recognised as operating following the Municipal By-laws, principles and regulations following the requirements of the Regional ,Town and Country Planning Act chapter 29.12 as well as the Housing Standards Control Act chapter 29.08 among others. UN-Habitat Report (2010:44) announce that conventional housing schemes are just registered housing projects involve the integration of the homeless, government planning administrators, land developers, financial organizations and Local authorities as facilitators and stimulators of formal settlement development. Operations of these schemes are guided and controlled by Zimbabwe housing policies and legislative framework (Mutare Housing and Community Service Department monthly Report 2010.6). As supported and posted by the African Ministerial Conference on Settlement and Urban Development (AMCHUD) report of November (2010:33) the conventional (Legal) housing schemes can also be defined and indentified as it consists of people who commit themselves to promoting formal settlement and housing for all policy, were decent housing provision and land development will be done collectively for sustainable urban prefabrication. In the same basis, Mapira (2004) as quoted by Mashoko (2010.212) recognises these housing schemes as the housing projects formulated legally to facilitate access to urban housing for all residents whilst promoting security of tenure.

The Housing Policy and Urban Strategic Plan Report (2009) is of the view that these housing schemes promote planned settlements as it allows provision of decent housing, basic infrastructure and social services. Several African states adopted this strategy of averting informal settlements through relocation than forced evictions whilst some still exercise forced eviction without compensation to all the affected people (UN-Habitat, 2001.85). The legal housing schemes have been formulated in response to the demand of formal settlements and housing for all. Palmer (1998) as cited in Lamba (2005:23) contends that the schemes rest on three beliefs. Firstly, those formal settlements are a prerequisite to local socio-economic development. Secondly, that social stability can only be attained due to the survival of premeditated or formal settlement, need secure and apparent property rights that can be easily defended, preventing health hazards and property disputes in Cities and towns ([www.itc.nl.com](http://www.itc.nl.com) accessed on 19 February 2014) Lastly, legally recognised and accepted housing schemes are a panacea to land use and development by holders of settlement development rights as it allows local authorities to expand their cities and towns formally through better land management.

Conventional Housing Schemes are a solution that obliterates extensive unplanned settlements in urban areas (Brown and Dennis 2012:69). As required by the Housing Standard Control Act Chapter 29:08 (part v) section 52(1b) occupation of land, premises and houses should be in a manner which is not harmful to resident’s lives. Thus, local authorities since they are liable to the provision of decent settlement to local people and informal dwellers they will make use of legal (conventional) housing schemes as a means of eradicating these poor unplanned settlements consist shacks and temporal houses made of scrap iron sheets and poorly made-bricks. Chihanga (2013:8) posted that conventional housing scheme has a mammoth task of supporting eradication of informal settlement through relocation. These settlements to be eradicated had several problems that also drive investors away at the same time affect local socio-economic development. Unlike the Operation Clean Up which exhibited an extreme case of negative contacts between the state and the urban poor –Conventional Housing Schemes remains ultimately responsible for the provision of affordable housing in Zimbabwe (Chihanga ibid:16). Diseases have been noted as prevalent in informal settlement and life revolves around under age prostitution, open drug peddling and mafia-like street gangs. Therefore, in an effort to eradicate these problems Chaeruka and Munzwa (2009:64) came to argue that conventional housing schemes improve the urban livelihoods as it provide decent housing with basic services. In fact the Schemes meet the high demand of housing and formal settlement caused by high urban population emerged because of massive rural urban drift which was likened by Harrison (2008:5) as a form of protest against inequality. In this scenario Toepfer (2006:40) identified housing schemes as strategy to fight against homelessness and squatter settlement caused by African economic hardships for instance caused by the adopted poor policies like the Economic Structural Adjustment Programme (ESAP) and the imposed “illegal economic sanctions” in Zimbabwe led to economic and social decline. All this has been given with the concern to identify the background of the challenges that Local Authority is still facing in an effort to exterminate the sprawling of peri-urban informal settlements and increasing urban poverty.

Legal housing projects are a catalyst for the provision of sanitation, water and other basic human necessities in urban areas. As posted in the Namibian National housing Policy (NNHP) reviewed in July (2009:13) local infrastructure development, housing provision and formal settlement are inseparable variables as the conventional housing schemes will act a pivotal role in integrating these important things that promote sustainable livelihoods especially if the housing schemes manage to eradicate unplanned squatter settlements. In an effort to discuss conventional housing schemes Mangizvo and Dzikiti (2009) in their reprehension to informal settlements posted that the legal settlement projects accelerates local Infrastructure development will in a way that supports urban health renewal through formal housing settlement. The schemes unlock the socio-economic and business opportunity in Zimbabwe urban cities and towns if properly managed. As Tibaijuka (2008) theorized, housing schemes have to be discussed without being left out the vital role that the acts and ordinances play when controlling the physical settlement development of the built environment.

Mabogunje (2011:28) synthesises the above arguments as he posted that conventional housing schemes are those schemes follow municipal By-laws with similar status in controlling settlement patterns in urban areas, regulations that are issued by subsidiary legislative authorities such as Local authorities who have the mandate of providing housing for all and formal settlement. Building codes and other rules under the public Health Legislation sets parameters that the conventional housing schemes follow (World Bank; 2009). Therefore the policies under the operating system of these schemes are basis of their definition, several literature like the (UN-Habitat 211.211) national report in Zimbabwe reviewed that the formality of the conventional housing schemes creates an enabling environment since they are responsive to the need for formal settlement and adequate housing.

## 2.3 INFORMAL SETTLEMENTS

The Informal settlements can also be referred to as shanty settlements or squatter areas. Mudedere (2011) as quoted by Mashoko (2012:201) interprets that the settlements can be described or analyzed considering the planning and legal framework of the nation were the settlement exists. Mohammed and Mohammed (2005) for the significance of study defines Informal settlements as inhabited houses erected on “planned” and “unplanned” locality without legal planning authorization. The settlements consisting poor quality houses nucleated without proper roads and sanitation. The demographic phenomenon of urbanisation is a driving force for the rapidly increasing of illegal settlements in the periphery or centre of the city(GoZ 2007).

These informal settlements usually exist due to unavailability of affordable housing and formal schemes that support provision of community basic infrastructure. Roth and Sukume (2003:92) argue that “quality land administration is machinery that helps local authorities to eradicate informal settlements.” Thus poor settlement management in African developing nations can be a reason for the sprawling and exploding tract of poorly built and inadequately serviced residential quarters (Mabogunje 2003:2) as quoted in by ([www.necang.org.com](http://www.necang.org.com) accessed on 17 March 2014).This means these scantily built houses will in turn extended into expansive shanty towns that will provide rudimentary shelter with several core characteristics including; homes temporarily built with poles and dagga, settlements that are unserviced and mostly occupied by people living in situations of poverty. In support of what resembles informal settlements Sietchiping (2010) revealed that informal settling involves overcrowding, declining, timidity, deficiency or inadequate essential amenities. In fact the environment in these settlements endangers the health, success, security or moral values of the residents and the society being as the place discredited for human settlements.

## 2.4 SECURITY OF TENURE

Secure tenure has been reviewed as one of the prerequisite needs to be understood theoretically especially when Local Authorities in Zimbabwe claim to respect the International Human Rights and laws on decent settlements whilst left several urban poor vulnerable to property or land rights. The security of tenure issue requires clarification especially on the basis of how it affects settlements upgrading in urban areas. The UN-Habitat (2007:44) as quoted by Augustinus and Benschop (2011:13) describe tenure security in relation to other six aspects such as a) availability of services, materials, facilities and infrastructure b) affordability c) habitability d) accessibility e) location and f) cultural adequacy. In this case it of great importance in this study for one to understand that the loopholes that Conventional Housing Schemes left especially when informal settlers are relocated which involves lack of property title for security purposes. The formal settlements registration for land rights from formal cadasters and local authorities are a viable option to substantive secure tenure that can be a pull factor that attract several stakeholders and even the homeless informal settlers to prop up the efforts that local authorities made through legal housing schemes.

In several urban local areas issues of home ownership is one of the best practices when it comes to human formal settlement and eradication of unplanned squatter settlements. (Government of Zimbabwe GoZ: 2008).Through legal housing schemes Muderere (2011:102) noted that they will be a given basic tenure security to residents in a flexible and transparent manner. Basically, they is unpleasant ownership, lawful safety against forceful evictions and tenancy rights with legal documents secure the individual ownership ,therefore being the merits that will encourage informal settlers to acknowledge formal settlement than illegal squatting. In areas like Guinea-Bissau, Kenya and Pakistan people faces difficulties in aiming to secure stands possession are given a *step by step*, augmentation opportunity from apparent secure occupancy to legalization (World Bank, 2013).Therefore, in an effort to eradicate informal settlements they are largely sundry challenges that involves resistance from the informal settlers themselves-disallowing the relocation methods as residents in developing nation denied the tiresome processing of records before they are recognised as formal settlers.

UN-Habitat (2008) noted that in several years’ intercontinental covenants on human rights and localconstitutional rightshave came to significance in Zimbabwean Local Authorities practices and experiences especially were the issues of human informal settlement are denied in a way that is not violent but respectful to human dignity that is through the provision of formal housing. As supported by Chirisa (2009:41) understanding issues of tenure security is essential for the systematic attempt to eradicate informal settlement through legal (conventional) housing schemes. The reason behind the appreciation of formal settlement rooted from secure tenure a panacea for quality urban planning and health renewal. Mafia et al (2010:228) stated that municipalities make use of conventional housing schemes in promoting security of tenure as they provide housing for all. Initially, they are challenges that Local authorities faced since 2005 in Zimbabwe as the planning and housing standards meant to promote better quality dwelling environments tend to achieve the exact opposite due to misunderstanding of security of tenure in formal settlement as compared to the existing informal settlement in urban areas (UN-Habitat report 2012:90).

## 2.5 HOUSING CRISIS AND URBAN INFORMAL SETTLEMENTS

According to Machingauta et al (2012:51) all legal housing schemes employed by the municipalities have not been able to subdue the increasing Informal settlements. Therefore, as Tibaijuka (2009:133) exposed, inadequate housing provision resulted into the explosion of various substandard shelter system around cities, were urban formal settlement and housing provision has not been attributed to rapid urban population growth. Urbanisation is a product that Mashoko (2012:203) noted as a creation of natural increase and rural-urban migration resulting in suffocation of central and local government resources to meet the housing demand through legal schemes initiation. This emerged as a result of mismatch between housing supply and demandhence causing increasing informal settlement that several local authorities are aiming to eradicate through Conventional Housing Schemes. However, Mashoko (ibid:203) posted that in the processes of supplying the affordable houses to the urban poor sundry challenges may emanates that is from political, economical or even social issues-a problem upon which this study focuses on.

The violation of the right to housing may affect enjoyment of wide range of other human rights. The case under this argument is that access to adequate and decent housing can be a precondition for the exercise of rights to work, health, social security, vote, privacy and education therefore should be considered and prioritised by all public sectors including Local Authorities and other relevant Ministries. Mafia et al (2010:14) reviewed that the possibility of earning a living in urban areas can be seriously impaired when a person failed to enjoy the benefits of Conventional Housing Schemes especially where there is no proof of residence which is a requirement that can affect several children in Zimbabwe as some schools repudiate to register pupils came from illegal areas as their settlements have no official status. Actually inadequate housing can have repercussions on the right to formal settlement (quality water and sanitation) as the UNICEF (2007:8) postulated, degrading the existing informal settlements caused by poor housing provision and demand for urban settlement.

Housing is a basic necessity, which is of paramount importance for people’s livelihoods, the provision of shelter in urban areas is a complex process involves issues not only of providing physical shelter in adequate quantities to house the population but activities of eradicating illegal squatting settlements. As Mangizvo and Dzikiti (2004:133) relocation through provision of Housing in legal areas respect human rights as compared to the past forced evictions. In response to the efforts of conventional housing schemes the GoZ (2006:6) aptly notes that housing crisis should be addressed through transparent delivery system. Actually the system is made up of complex inter-relationships between land delivery, land development system, the construction industry, and housing, finance and government involvement through its regulatory instruments.

The literature reviewing housing crises as the root cause for illegal dwellings , accordingly in support to this Madera et al (2008:73) explain the scenario of the housing in Zimbabwean cities like Mutare and Harare postulates that the flow is incomplete as it fails to meet the demand for formal settlements. Therefore, a critical analysis to this cause of concern is viable when tracing other strategies used to curb informal settlements like Operation Clean Up (Murambatsvina) of 2005 and the 2006 Operation Restore Order (Garikai/Hlalani Kuhle).The strategies failed to meet the rising percentage of the housing waiting list as demand for urban housing increases. In Mutare, Mapurisa (2013) explain the emerged diamonds in Marange as another cause to the rapid growth of the homeless people in Mutare the area which is under study, he went on supporting the Zimbabwe National Housing Policy of 2006 that acknowledged a cumulative backlog of over 1 million housing units. The backlog was spearheaded by previous harsh strategies used to curb informal settlements ,instead it forced several people to construct again the makeshift structures as backyard shacks as these methods of forced eviction failed to clear urban illegal settlements. Hence the housing crisis understanding help to explain the factors causing increasing unplanned settlements and what challenges do conventional housing schemes encounter in trying to exterminate these settlement.

Enormous demand for houses in Africa led to the formulation of different housing schemes in several local authorities and municipalities. However, the strategic plan for settlement development of Tanzania 2011-2014 presented to the parliament in July (2010) postulates that lack of conducive funding environment and poor public participation in the provision of social housing came as another challenge that affects aims of local governments. Various settlements provision strategies has been and still undertaken following a solution ranges from legalization and regularization, to the provision of essential social and engineering infrastructure to the inclusion in the formal urban planning (Fein 2009:35). In fact housing crisis question remain very technical and the development of formal settlement has not been given priority it deserves within the context of local economic and social development in Zimbabwe. According to Tsenkova and Potsiou (2009:12) Informal settlements is a persistent feature of urbanisation, indeed a limited understanding of the problems of informal settlements raises the risk of failure to eradicate illegal structures. Therefore, the point is that the erection of unplanned structures in urban areas is a result of high housing demand and high pressure in council rented accommodation whilst prices of developed stands tend to be too high especially to the urban poor as indicated below.

**Figure1** below displays a sole theoretical cause for the sprawling makeshift substandard housing structure in urban areas.

.Pressure in local authority rented accommodation

.High levels of stands price

.Long housing waiting list

. Many Corruption cases

*Why need adequate and standard housing in urban area*

Pressure On rented houses

. Backyard structures

.Substandard shelters

.Unhealthy conditions in urban areas

. Inadequate clean water and sanitation in Cities.

Informal

Settlers

High housing demand

Pay for your schemes

Conventional Housing schemes

Private housing schemes

**Figure 1:** Source: Adopted and modified from Mashoko (2012:122)

The ***figure 1*** above glaringly evident the problems that causes increasing informal settlements and some measures taken by city councils in Zimbabwe in trying to eradicate those informal settlements .It is poignantly clear that the situation in urban area is characterised by high levels of housing cost resulted in increasing informal dwellings which will then place pressure on the role played by local authorities of providing housing through convectional housing schemes. Violation of housing rights produces what Chirisa and Munzwa (2008:28) refer to as the “hope turned-upside-down” and the hurling and impoverishing of the urban poor residents into a prison of humiliation and insecurity. As the demand of housing increases, urban centres are endowed also with virtually poor social services, housing, unsafe water and sanitation. An estimated population of more than 44% are living these shanty areas while nearly two thirds of the urban poor resided there are not yet benefiting from the conventional housing schemes as indicated by high number of homeless people still in council rented accommodation. In urban local areas pay for your service schemes and private schemes are parts of conventional housing schemes which are not refraining from the provision of low-cost housing unlike other building societies (Muderere 2011:91). However due to their meagre financial resources, low-income households found it difficult to secure land for housing construction hence the unprecedented growth of urban population and the resultant dispossessions again saw the mushrooming of informal settlements on city periphery.

## 2.6 WOMEN AND YOUTHS DEPRIVATION IN FORMAL URBAN SETTLEMENTS

Though data are lacking and figures are hard to estimate, it is widely thought that women represent an important proportion of those who are inadequately housed hence opted to dwell informally in illegal squatter settlements. (Muchechetere: 2009:55). Actually if considering the challenges that local authorities faced using conventional housing schemes as a means of eradicating illegal structures it is worthwhile to understand the vulnerability of women and the position of youth in urban settlements (UN-Habitat 2006:6). Basically, women in urban areas faced discrimination in many aspects of housing because they are women, or because of other factors like age, class, sexual orientation or ethnicity. Ignorance to the position of women may be a cause of concern to the challenges faced in eradicating informal settlement through Legal (conventional) housing schemes (Machingauta 2013:67).

The urban poor are mainly concentrated among the unemployed and those in relatively low paying jobs, female-headed households and children affected by lack of housing. Dhemba (2002:11) as quoted by Sigauke (2007:8) lamented that there is unequal access to formal housing which became a cause of concern to increasing urban poverty, actually the proportion of homeless adult females outweigh the male .The number of women in illegal settlements is raising faster than that of male, the women in fact are among the poorest of the city dwellers often employed in the informal sector (as street traders). There are many cases whereby widows have been forcibly removed from their homes by husband’s relatives due to inheritance problems. Maiga (2013:98) reviewed that other husbands sold homes without consulting their wives hence these divorced wives are amongst those who end up building cheaper houses made with farm bricks, posing risks to their lives during rainy season.

Likewise, youths are unlikely to apply for public housing as most of them are not employed whilst others do not have enough income to even afford a rented room. (UNICEF Manicaland Health Report 2012:551). Furthermore, the age of applicants in several local authorities must be at least 18 years; instead the question that should be raised by operators of housing schemes is “are those below the age of 18 not liable to experience the cakes of formal settlement?” the answer to this question should give local authorities direction on how to achieve their efforts of relocating people to formal settlements. This theoretical information is valuable to this study as the researcher will further give the impression of the challenges that local authorities faced as they use conventional housing schemes as a panacea to the eradication of informal settlement by first having the most affected people.

## 2.7 CONVENTIONAL HOUSING SCHEMES AND SUSTANABLE LIVELIHOODS

The housing schemes improve the urban livelihoods by providing formal settlements with basic services that are supplied to meet the demand of high urban population which result due to a massive rural urban drift that Harrison (2004) likened as a form of protest against inequality. As reviewed by Toepfer (2006) the scenario of high urban population can be met through housing schemes-a strategy to meet the high demand of housing by several homeless people suffer due to housing shortages. Conventional Housing Schemes (C.H.S) is an answer to rapid urbanisation that led to inadequate capability of local authorities to cope with the housing needs of the people in urban areas. The UN-HABITAT (2009:1) noted that the legal housing schemes if properly managed promote access to health and other services as it reduces overcrowding and improve urban infrastructure. In general the population of fringes include all those who reside in the economical realm of urban cities not attracted by urban economy.

The Conventional housing schemes provide formal settlements, they eradicate poor houses that are built by several homeless people in fringe cities from different African regions actually it promotes the relocation of residents from their tin made rooms, sheds tents and other residential units built from the weak and preliminary materials in an unstable and non-technical way to areas that are formally constructed. Muchabaika (2013) reviewed that houses provided through these legal schemes are not generally located in unfavourable environments but in areas with quality urban facilities and equipment (including water pipelines, electricity and suitable vestibule)

**TABLE 1:** RAPID URBANISATION PLACING PRESSURE ON HOUSING SINCE 2010 AND PROJECTION FOR 2014

|  |  |  |  |
| --- | --- | --- | --- |
| **YEAR** | **MUTARE**  High density | **HARARE**  High density | **BULAWAYO**  High density |
| 2010 | **25,544** | **30,342** | **No data** |
| 2011 | **28,810** | **52,311** | **32,111** |
| 2012 | **33,211** | **No data** | **No data** |
| 2013 | **48,889** | **68,521** | **53,555** |
| 2014- PROJECTION | **70,223** | **121,300** | **98,327** |

**SOURCE**: compiled from council Annual Reports -National Housing Statistical Records (NHSR 2013)

The table above reveals the pressure that local authorities faced due to rapid urbanisation. The housing waiting list acutely rises as the number of the homeless applicants continues to rise. This is from the theoretical view on the significance of conventional housing schemes as a panacea to the eradication of informal settlement so as to reduce the housing backlog as used by several local authorities in developing nations particularly in Zimbabwe. According to Mashoko (2012:211) it is the attempts to contend against informal settlements without a clear alternative to high demand of housing that led several local authorities in Africa and Zimbabwe to act in ultra-vires to the detriment of fundamental housing rights of the urban poor. Actually the literature displays the reasons for the increasing number of informal settlers in big cities specifically Zimbabwe and why even the low income earners in local residential areas opted and resorted to reside in shacks and backyard structures (that are illegal as per local authority by-laws). As the National Housing Statistical Records (2013) implied the number of the applicants who can be regarded as homeless increases by more than 10% monthly and more than 45% annually. Therefore, the issue of affordability at this scenario is worthwhile to understand from a theoretical point of view as this is essential when the researchers will try to address the challenges that are faced when using Conventional Housing Schemes as a means of exterminating informal settlements.

## 2.8 ERADICTION OF INFORMAL SETTLEMENTS, CURRENT POLICIES AND REGULATIONS

The increasing poor living standards in urban areas in informal settlements became a topical issue in several media articles and scholarly information as it affects several urban inhabitants. According to the Shack Dwellers Federation of Namibia (S.D.F.N) report (2012:12) several African Countries face sundry tribulations due to informal settlements increase; actually the areas are associated with unsafe water, poor polluted environments and inadequate health services. Therefore the entire unstable health situation noted above has been regarded as the driving force that paves the way for the creation of several institutions, regulations and policies. The issue of these policies and regulations will be laterally discussed focusing on Zimbabwe were several of these employed to guide and control as well as to promote quality and sustainable settlement. The Housing and urban developing Policy, Housing for all policy, Decentralisation policy, Land reform policy, Environmental impact assessment policy, Pollution and protection policy and the Home ownership policy are amongst those policies that can be discussed here as inadequately addressing the problems of informal settlements.

The policies were made to create an enabling environment for the growth of medium and small towns through designation and planning of provincial capitals in all provinces to allow development of cities and towns. Policies and regulations from relevant ministries allow programmes that develop formal human settlements to be formulated (Government of Zimbabwe, 2013) the question that can be raised is why policies not adequately answering the problems of informal settlements and how housing schemes achieve relocation of informal settlers? Can the regulations and policies manage to encourage industrial activity and support the eradication of informal settlements? Are the Regional and Country Planning Act Chapter 29.12 (R.T.C.P act) as it works with the related by-laws and Housing standard Act as well as the minimum and planning standards of structures required? Whilst as Chihanga (2013:67) noted answering these questions will aim to direct the significance of regulations and policies in promoting formal settlements through eradication and relocation while under the researcher’s point of view there is an interrelation between settlement current regulatory framework and challenges emanates from politics in Zimbabwe as he focused on what Tibaijuka (2009) stated as loopholes and bottlenecks in the regulatory framework. Actually, the policies should guide and support the aims of conventional housing schemes in eradicating informal settlements.

The Universal Declaration of Human Rights (1945) as quoted by Chirisa (2012:43) explicitly recognised that all individuals have the right to “sufficient standard of living for themselves and their families” thus counting starting from food, education, housing, water and sanitation. More so, the Government of Zimbabwe decentralized its central role of providing adequate services to the local populace such as refuse collection and the provision of safe water and sanitation to local authorities so as to promote effective service delivery. Of which to some extent it is valid and essential to the achievement of these standards, the Zimbabwean government had decentralised the mandate of providing housing to local authorities and coming up with legal provisions include the Urban Councils Act (chapter 29.15) and Rural District Councils Act (chapter 29:17) that implicitly refer to access to water and sanitation the basic elements reflecting quality and sufficient yardsticks for better livelihoods and hygiene. In accordance to Part 1, Section 7(1) from the Zimbabwean Constitution (2013), “everyone has the right to have access to adequate and safe housing....” This entails that it is the mandate of the central government to acquire logical and rationale legislative instruments within the limits of its existing resources to realize the progressive recognition of right to decent settlements. In support of the above mentioned point, the Urban Councils Act Chapter 29:15, Section 183 stipulates that a local authorities should supply and uphold the provision of water and housing within or outside the council area as the rationale of drinking, domestic and sanitary purposes. Therefore, the degree of Local Authority’s capacity in effective and efficient housing service provision is mostly interlinked with the administration and political systems on the ground.

## 2.9 THE INSTITUTIONAL STRUCTURE FOR SETTLEMENTS PROVISION

Increasing poor living standards with sundry informal settlement, inadequate and unsafe water, poor polluted environments and inadequate health services in urban areas around Zimbabwe emanates from the driving forces that pave way to the creation of several institutions, policies and regulations, guides and control the management (UN-HABITAT 2006:23). Integration of the Ministry of Local Government, Rural and Urban Development, Ministry of Lands and Rural Resettlement, Ministry of Environment, Water and Climate together with the Ministry of Finance with its budgetary management and regulating of financial services including aspects of human settlements. These institutions according to UN-Habitat Report of 2006 provide several policies designed for efficiency, equity and transparency in relation to regulations that governs and rationalize quality human settlement.

Delivery of formal settlements in Zimbabwe is governed through several policies and regulations with many actors involved, co-ordinating in both planning, implementation and evaluation of sustainable human settlement provision.

**Table 2:** Integration of different ministries in providing formal settlements

|  |  |
| --- | --- |
| **Institutional** | **Functions** |
| Central Government (cabinet) | Land allocation ,Land policy (tenure issues) |
| 1. Ministry of Finance | Budgetary management, regulating the financial services section which include aspects related to formal settlements. |
| 1. Ministry of Lands and Rural Settlements | Administration of Land Act, Land survey Department of Surveyor General. |
| 1. Ministry of Local Government (Local Authorities, Housing and Physical Planning) | Land use planning, general regulation of standards, provision of technical assistance and other needed functions necessary for human settlements. |
| 1. Ministry of Justice | Deeds Registrar and repository of Land conveyance records. |
| 1. Parastatal (ZINWA,ZESA) | Providing and managing strategic utilities like electricity and water. |
| 1. Private Sectors | Land development and servicing (Built-operate-transfer and public-private partnership schemes) supporting employee housing programmes. |
| 1. Civil Societies | Capacity Building |

**SOURCE**: (Edited from Chaeruka and Munzwa 2009:16)

The table above cannot be directed as exhaustive in terms of the institutions in human settlement, basically it provides some actors considered as main. Indeed, the Local Authorities as agents of central government has an extensive remit of responsibilities in land use planning and development. The Local Government has a bigger role in the eradication of informal settlements by providing decent adequate houses to all, rehabilitating water supplies, sewerage system, roads, health facilities, waste management in their local areas. The problem is that the process should not be left in the hands of one ministry thus both vertical and horizontal integration and co-ordination amongst all ministries is more significant.

# 2.10 MANAGING URBAN LAND AND ERADICATING INFORMAL SETTLEMENTS

The availability of virgin land remains a problem in several Zimbabwean Local Authorities (UN-Habitat 2006.13).The management of the limited land in these areas remain a critical and challenging issue due to the rural-urban migration occurred rapidly and labelled as unavoidable. Shortage of housing in this respect pose sundry problems and later calls for prompt action-provision of affordable housing to avert the increasing informal settlements (Majone 2012:18). It has been noted that the central government had devolved powers and functions to Local Authorities for the supply of housing. Urban Local Authorities play a facilitator role- improving the operating environment for Housing co-operatives, streamlining the housing provision process, improving schemes planning procedures and housing control issues. According to Mashoko (2012:213) the urban local authorities should help schemes; proving adequate land survey and infrastructure. In fact, due to local authorities’ incapability in developing stands the task has been given to private land developers and co-operatives that are conventional. Basically, the biggest failure presented by the central government has been its inability to stimulate supply of formal settlement and officially recognised serviced land to meet the high demand for formal settlement to low-income families. This ignorance in the management system led to the proliferation of informal settlements as several homeless squatting on land-informally sub-divided land with no infrastructure services (Majone, 2012:27). Therefore, this became a topical issue that led to the emergence of conventional housing schemes a panacea to solve housing problems.

### 2.10.1Home -Ownership housing Schemes

Since Independence the government gave a directive to Local authorities that rented accommodation has to be transformed to homeownership, houses sold to sitting tenants (Tibaijuka, 2009:41). The leasing agreements and renting was a true reflection of pre-colonial mind-set that blacks should be rejected as people not capable to own land in urban areas (Majone, 2012:43). The home –ownership schemes existed as a denunciation for inequality created by the white settlers before 1980 .In fact the system act as a solution to social housing dilemma which results in increased informal settlements. In its operation Home –ownership schemes intervened not to hold rental housing as council assets but as public goods that can solve housing shortage which will later led to the sprawling urban informal settlements (Ibid :12). As posted by the UN-Habitat (2010:36) home –ownership schemes are not short-term vehicles for proving housing to specified people but are robust, established as conventional schemes to assist in the eradication of informal settlements.

### 2.10.2 Pay for your service schemes

The urban councils under appropriate departments has an out of the ordinary focus on the provision of decent settlements, recuperating the existing housing stock.(Mutare District Housing Union Report; 2010:14) In this regard many Local Authorities recognised Pay for your schemes as the most and best alternative for the delivery of human formal settlements and low-income housing (Mashoko 2012:209). The system basically has contributed significantly to the provision of decent housing but the reduction of informal settlers remains a big challenge in several cities and towns. Butcher (1995) as quoted by Majone (2012:28) noted that the schemes involve local authorities providing unserviced land to a group of people who will actually draw their resources together to develop the given land. As posted in by Mutare Housing and Community Services Department monthly report March (2013) these schemes has the most positive effect if managed properly can help the council in eradicating increasing backyards-make shifts in high density suburbs, mobilizing homeless savings to develop partially developed land. This is important since many Local Authorities in Zimbabwe had inadequate resources to finish the business of housing supply considering the national declining economy (Majone 2012:29). It is therefore an argument that after the completion of the development phases that the beneficiaries of the schemes will be allowed to occupy their stands and sign Agreements of Sale with Councils.

### 2.10.3 Private sector schemes

The schemes perform their duties effectively and efficiently without obtaining any assistance from the central government with house neither directly constructed by state nor financially sponsored by the government (Golland (2006:15). These schemes include actors like financial institutions involve commercial banks and building societies. As Majone (2012:13) provided their operational environment are favourable with flexible regulations the impacts of private schemes can be recognised effectively, basically the government has to offer sufficient and appropriate incentives to private sectors. In Zimbabwe private sectors provide houses and develop infrastructure in urban areas.

The challenge however dwells in their main aim of making profits (potential profits).These private sector schemes need to maximise their profits. According to Muchineripi (2012:31) this type provide housing, develop stands and selling to homeless but reduce their cost of production by increasing prices of those stands when selling to poor urban informal residents sustained through informal employment.

**2.10.4 Housing cooperatives schemes**

According to the Civic Forum on Housing (2007:19) the schemes involves people amalgamate with an ordinary objective of achieving certain goals through speculated activities and values. Indeed they are autonomous associations of the public joined together voluntarily to obtain their socio-economic and cultural needs. The cooperatives have to be registered in terms of the Cooperatives Society Act (Chapter 24:05) with the Ministry of small and Medium Enterprises. These cooperatives have to submit reports and audited books of accounts consistently and timeous as required at registration. Upon registration these schemes required also submit a record of membership (UN-Habitat 2013:121). In Zimbabwe these are people given land and use their funds to develop the land, the crown definitely is given to private sectors or general beneficiaries operate following prescribed rules include democratic control.

### 2.10.5 Donor Funded Schemes

These are Non Governmental Organisations who like private financial institutions provide aid in terms of finance but go an extra mile providing human resource and technical assistance. Inadequate sanitation and housing threaten the lives and health of some 60 million urban dwellers in Africa and traditional housing methods are no longer relevant (UN-Habitat; 2012:71). Donor funded schemes are cheaper considering the declining economy of several nations in Africa. In Zimbabwe the schemes play a significant role providing housing for free to poor urban settlers.

According to Mashoko (2012:207) the World Bank and USAID played important roles from 1980s to 1990s but differently now they are involved in policy development rather that physical housing. The main aim of these schemes is –to promote the provision of formal settlements through affordable housing supply to the poor urban population. However, the remaining challenge will be that Donor schemes are now focusing on the vulnerability of homeless people than providing housing itself (Mapurisa; 2012:34).

# 2.11 EFFECTS OF INFORMAL SETTLEMENTS IN URBAN DEVELOPEMENT

The extensive and unsuccessfully managed illegal settlements exploding in several cities have been noted as cause of concern for numerous environmental and social interrelated tribulations faced in urban areas. According to Cole (1995) as quoted by Mohammed and Muhammad (2006) these illegal settlements are a major problem resulted in physical disorder, extravagant land use and extreme encroachment of settlements into favourable reserved agriculture or industrial land. In fact, there is also a problem of land degradation and pollution risks. Water pollution in these areas became a topical issue, as supported by UNDP final report (2010) on environment management- loss of vegetation around water sources and disposal of liquid and solid wastes that will cause numerous outbursts of water related ailments like cholera, dysentery mainly during rain seasons.

In these areas there is no or inadequate city council established collection refuse points as heaps of garbage will be seen scattered in and around residential areas. Actually many urban inhabitants decided to throw or burn their waste in areas nearness to their homesteads.

Encroachment of land reserved for agriculture purposes is the major problem caused by the creation of these areas. In Zanzibar (Tanzania) for instance though undersized in geographical size the area relied on agriculture economy with 70% of the population dependant directly on agriculture sector for their livelihood (Ministry of Agriculture Report;2005) but due to the expansion of informal settlements areas like Tonondo,Kwarara and Kinini the entire south and north-east part of Zanzibar invaded were under utility due to problems caused by illegal settlement, therefore, the researcher identifies this as an indication of farming land loss in agricultural areas which means a decline of crop production and income of those inhabitants relied on agriculture hence causing national socio-economic decline.

**2.12 LAND AFFORDABILITY AND HOUSING IN URBAN AREAS**

An analysis of urban housing stock, conditions and affordability in Zimbabwe done by the UN-Habitat (2011) reviewed that the issues in urban cities and towns is essentially one of quantity than quality. In fact not all the urban households have access to housing-as it is often very rudimentary. The urban housing stock on the other hand is grossly inadequate both qualitatively and quantitatively. As several theorists linked these to informal settlement increase, Toepter (2006) noted that there is consequently a serious shortage of adequate and affordable urban housing for the growing low-income majority. The quality of the existing settlement and housing in Africa is relatively low as the majority living in conditions categorised as squatter areas where they is major outbreak of diarrhoea due to lack of sanitary facilities and congestion on few schools in formal settlements. The cost of housing in urban areas has been determined through an analysis on the inadequate housing stock to cater for the majority, actually several local authorities are experiencing challenges of higher population and urbanisation and worsening environmental conditions.

The permanence of residential structures is directly associated with accessibility and affordability. According to the UNDP (2009) report about 20% from developing nation’s urban inhabitants are overcrowded in peri- urban areas, in fact a manifestation of housing inequality that results from a combination of factors affect the effort that conventional housing schemes do as initiated by Local authorities. The most prominent factor being insufficient developed land for housing and housing affordability, as the UN-Habitat (2007) noted about 20% of the developing world’s urban population are overcrowded in those areas were land is cheap and no payment of rates and rents (unplanned settlements). Thus, as worthwhile to this study this literature presented problems that are faced by the urban poor who will then resorting to settle in illegal areas some reserved for industrial or commercial purposes.

# 2.13 WATER SUPPLY AND SANITATION IN FORMAL SETTLEMENTS

The most challenge that Local Authorities in Zimbabwe faced in their operations - to decrease the highest proportion of the total population in urban areas who do not have access to improved water supply across the (region) with much coverage in urban areas of (about 85%).Despite the efforts made through these Housing schemes (developing residential stands) in legal settlements Zimbabwean cities are still facing water quality and quantity problems with serious pollution in dams and rivers (UNCEF 2012).

According to Nhapi (2009:71) the existing wastewater treatment plants in cities like Harare, Gweru and Mutare are overloaded. The total design capacity of the plants has been recorded as 208,000 m3/d compared to the total current inflow of about 300,000m3/d resulting in 44% overloading (that is in Mutare urban area) which is the area of study. As noted by Chaeruka (2009:9) though water is adequate in some of these cities in Zimbabwe some local authorities has no clear policy dealing with people of low to zero income who use sunburnt bricks and leave in houses not plastered with no slabs. In actual fact Kamudyarwa (2010:47) under this study postulates that water, sanitation and settlement are interrelated issues that should be discussed interchangeably, thus Local authorities have to place structures or regulations to manage urban storm water contamination effectively with supervision that should be given and initiated through conventional housing schemes. In fact the dysfunctional institutional capacity to ensure reliable provision of formal settlement when destroying the informal ones threatens the health of the urban people as well as their constitutional right to life. (c.f Government of Zimbabwe, 2013).

There is continuous deterioration in water quality and quantity for rivers feeding into City supply Dams. Mawere (2011:11) discussed that though the areas in Southern Africa are blessed with abundant perennial water supply, fetching water from unprotected sources due to a plethora of artificial hiccups remain rigid in countries like Zimbabwe, Tanzania and Namibia. These problems were faced even in the formal settlements since 2005 in urban areas natured by poor water supply and sanitation. Indeed, this becomes another factor that led the homeless to join other informal settlers than to apply for legal settlements claiming that life in legal settlements and illegal settlements is similar. Actually, the study carried out by several scholars reviewed that the supply of water in legal settlements is poor, they is water scarcity, poor quality, complex and aged infrastructure, high rate of growth of population which spearhead the demand for water. Murisa (2013:21) also mentioned high water losses in the distribution system, low cost recovery and high subsidy as the major challenge that the schemes in conjunction with local authority facilitation should address first so that informal inhabitants will consider formality than informality. Unavailability of water is the social aspect of water service provision in formal settlements; hence the ability and willingness of household to pay for water and services decreases whilst other residents opted to fetch water from unsafe sources and reside in unplanned settlements were they do not pay for services.

Whilst, Zimbabwe moved towards meeting (MDG 7) being keen on housing and urban sanitation issues for formal settlement remain a vital aspects. However, urban sanitation still poses a great concern as many cities continue to move towards urbanisation. Actually the population influx places a lot of pressure on available facilities (sanitation) (UN-HABITAT Report on health standards 2010:33). Poorly disposed rubbish and faecal matter, spewing sewerage and clogged drainage channels has been recorded in different sundry literature as a problem also affect those in legal settlements. Tibaijuka (2012:41) posted that the tangible problems connected with urban sanitation include creation of enormous amounts of waste and wastewater that is inadequately collected and treated led informal settlers to be unable to differentiate the merits in legal settlement and demerits in squatting as the difference became the same when both settlers share water from the same unprotected pond. Hence, the issues of sanitation and water is vital to be laterally understood in order for the researcher to be in a position to articulate and evaluates some causes for informal settlements increase and how then analyse the challenges that are faced in addressing these problems through Conventional Housing Schemes. Since there is negative centralised sewage system, liquid waste which includes water from washing, laundry, kitchen work and other domestic uses is unsystematically discharged on position. Actually, the disposal practice in these informal settlements pollutes land water and nautical environments-a chief cause of water borne diseases.

# 2.14 HOUSING DELIVERY SYSTEM IN SITES AND SERVICES

Generally, the delivery of housing have been in existence over the years as an approach to solve the problem of informal settlements caused by housing problems in urban areas. Sigauke (2007:91) describes sites and services in line with Srinivas (2009:53) considering the provision of serviced stands, either on ownership or lease tenure on top of a bare minimum of infrastructure appropriate for human settlements. The sites and services provision actually upon this study regarded as activities that conventional housing schemes has done all the years-aiming to house the deprived residents, reducing homeless expenses and accelerating capital development by low income earners (Ibid .12)

The legal housing system occurred to fill in the housing shortages faced by urban poor people live in cramped and awful places(informal settlements) UN-Habitat (2010).There is a complimentary role played by both Pay for your schemes, Private registered (legal) housing schemes and housing co-operatives in eradicating informal settlement. However, against this was what Sigauke (2007:31) mention as increasingly obvious issue that local authorities are mostly unable to provide complete serviced housing to all homeless urban poor households. The reason behind being many challenges faced when using conventional housing schemes as a panacea to the eradication of informal settlements. Also to consider are other southern African countries like Namibia were the low-income urban households of approximately 70% housed in a variety types of informal settlements including non-conventional slums are overcrowded though municipalities are active through housing schemes. Despite eradication of informal settlements in other urban parts of Namibia developed serviced land for formal settlements is still scarce and they is still high cost of buildable land in Namibia urban areas(Namibia Action Group Report 2013).Unlike the scenario in that nation -South Africa to a certain extend managed to formalise the informal through service provision. These settlements are caused by those who migrate from the country side flee from rural poverty to seek relative progress amidst the seeming optimism of cosmopolitan opportunities (Godenhart and Vaughan 2008:10). However, in areas of insecure built houses on steep slopes or in danger of flooding and landslides areas the legal housing schemes managed to eradicate squatter settlements in slum areas. It has been noted that although scheme strategies succeed in other countries through sites and service provision- In Tanzania the system as (Majuro 2013:45) noted subscribes to the saying “God helps those that can help themselves” left the informal inhabitants with responsibility of rescuing themselves. Without doubt, this method as it is used in Southern Africa developing nations is failing to meet the rapid urbanisation intensified pressure on already over-stretched poor urban infrastructure and services. The argument of the research therefore is on the challenges that are faced by local authorities as they use these conventional schemes as a means of eradicating informal settlements through following sites and service provision.

# 2.15 EMPIRICAL STUDIES ON INFORMAL SETTLEMENTS ERADICATION.

### 2.15.1 Tanzanian experience

The ground breaking legal development differs with settlement activities exist from one nation to another. In Tanzania the provision of formal settlements as provided above is done within the principles of their Town Country Planning Decree, Cap 85 of 1955 which is still in existence and followed by local authorities. The Act devolves substantial powers to councils in Tanzania and provides them with guidelines for planning and land use (Mohammed and Muhammad; 2006:21). Following the legal provisions when preparing their master plans in Zanzibar Town Council the Chake-chake and Machiweni in Pemba was geared up with technical prop up from the Chinese government as an effort to eradicate informal settlements. The Magomeni and Sogea residential areas were also established as the municipality wanted to attract significant number of urban dwellers whilst many created housing schemes to also take in the slums or *Vibanda* (huts) (Mohammed and Muhammad;2006). Despite the efforts a massive growth and expansion of I.S (Informal Settlements) faced all areas proposed as “*free zones*” by the local authority master plan, following was the creation of squatting areas of Kimahewa, Mtoni and Melinne.

In response again to the sprawling illegal settlements the Zanzibar Sustainable Project (Z.S.P) established and received financial and technical support from the UNDP and the UNCHS-Habitat which initiates the development of sustainable formal settlements as it was framed under ‘Sustainable City Programmes’ with the objective of creating partnership in human settlement development and environment management (Government Report 2007:2).The question under this review however is that did all these efforts managed to eradicate informal settlements? If no then the other question will be why? Does the Tanzanian government ignoring the finding objectives posted during the UN-HABITAT Agenda (2009) on decent human settlement? Is housing crisis the cause of concern for illegal land invasion or environment problems? Can the challenges of eradicating these settlements traced from poor local government structures? However, to answer these questions the researcher will give the literature provided by other scholars on how other local authorities manage their housing schemes facilitation efforts in the same country (Tanzania).

In Dar-es salaam the Sites and Service Housing schemes recorded by Davis (2012: 54) as managed to produce tangible results in the eradication of informal settlements though this was through informal settlement upgrading. Kinondini municipality through phase one project managed to upgrade areas of Manzese A and B settlements bisected by Morogoro road. According to the Sustainable Management of Settlement and Environment (SMOSE) report (2012) newly surveyed and serviced land in Sinza, Mikocheni and Kijitonyama were created. Over and above, housing schemes in these areas placed under the column of success. The reasons mention is that the government and the municipality consider settlement policies not only to be centrally made but democratically built. Spatial Planning and land management should usually fight against the sprawling informal settlements. Municipal programmes to build primary infrastructure has been done as land developers who are obliged to build and finance the off-sites their units play significant role (Fein; 2009). As posted by the World Bank (2007:3) the local authority and the government reduce high transaction costs in the sector of formality in fact Kinondini municipality remove complex processes and other schemes failed to presents positive results since 2000. These are schemes operating in Dar-es Salaam (Tanzania).

### 2.15.2 Approaches used in Namibia to eradicate informal settlements.

The upgrading of basic amenities in Namibia took place in areas of Ondangwa and Outapi. According to UN-Habitat Assessment Report (2011:32) on settlement development, Namibia suffers a severe shortage of good quality in Housing and infrastructure, simultaneously with strong population growth and rapid urbanisation. The environmental problem facing Namibia is increasingly associated with growing towns and urban centres with squatter settlement population with hitherto unfulfilled expectation for basic services in the form of water and sanitation.

It has been later discovered that the cause of concern to ineffective control of unplanned settlements was associated with distrustful relations between the local authority and the community, weak ability and incoherent effort by the developers to act as development agents (Amesbury et al; 2003). However, the Outapi Town Council intiates the *“Built Together Hosing Schemes”* and the settlements in Okangena were upgraded, in fact the challenges noted above faced by Ondangwa municipality were sorted out by Outapi Town Council in Namibia (Malaya :2010)

### 2.15.3 FROM INFORMAL SETTLEMENT TO HOUSING RIGHTS IN(South Africa)

According to Jodhpurs and Tsolebile (2014:1) local authorities transversely are facing increasing land and air pollution due to high rural-urban migration that exceeds their present planning and growth capacities. As Pieterse (2008) noted in South Africa the display varying levels of regularity and legality usually are defined according to the inhabitant’s access to improved water and sanitation and whether the settlers enjoy sufficient basic services in their local area. In actual fact, (Sutherland et al 2011) as quoted by Tredoux (2013:32) posted that the South African government is also among those nations that signed the UN-Millennium Development Declaration goals for 2020 which includes “to reachthe significant improved in the lives of at least 100 million slum dwellers....by 2020” Hence in Cape Town (South Africa) the process is being initiated through the formalization exercise were the issue of formal settlements through housing delivery is done extensively.

Analysis made reveals that squatter settlement removal in Cape Town has been and is still regarded as odd to hear unless alternative land or accommodation made available for the informal settlers. On the other hand Charlton and Kihata (as cited by Pillay et al,2006:255) suggest although housing provision for formal settlements is far more superior in education and health, housing inside the municipality has been criticized as it lacks settlement integration and poor connectivity between housing delivery and opportunities in urban areas.

However, following laid down principles and procedures in the Breaking New Ground Document (2007) the communities who live on the N2 highway between Cape Town International airport and the Athlone Power Station were relocated (Cross as cited in Hechzermeyer and Karam 2006:146).On the same basis the Emergency Housing Circumstance Programme was also launched in Cape Town, up to date about 6000 houses were built whilst 4 000 is still under construction (South African Yearbook, 2012:322).

From the General Household Survey Analysis for Cape Town (2012:4) a total of 69.0 percent of whites’ households are formal dwellers in Cape Town due to the positive efforts that the process of formalising presents whilst 58 percent reflects coloured in formal settlements also 24 % blacks as from the time of when formalization process occurred are now formal settlers. Actually the reduction in illegal land invasion has been reflected as more land developed following the planning principles. The other reason also being the availability of developed stands and completed houses to local residents in Cape Town. Below is a statistical graph of the development made in Cape Town in fighting against informal settlements through formalisation and formal housing projects though it seem as if the racial distribution of formal settlement left during the apartheid system period is still in existence

**Figure 1.2** Development of housing and infrastructure in Cape Town (South Africa)

#### Type of dwelling due to legal housing schemes

Source: Adopted and modified from *2012 General Household Survey Analysis for Cape Town.*

From the graph above informal settlements still provide housing for other urban poor dwellers in South Africa. Although illegal land invasion reflects to be very low, Tshikotsi (2009:21) indicated that the government through other channels by once-off capital subsidies has been primarily provide unaffordable housing for the poor black Africans. There are still many challenges faced in these settlements, Hosken and Mbanjwa (2009:11) remark that problems of xenophobic violence take place in these areas. Therefore, as what is currently done through housing schemes-eradicating the informal settlements in South Africa so should be done by other African nations through the provision of infrastructure services like water supply and sanitation.

# 2.16 SUMMARY

The chapter looked at the literature review, which is the assessment of scholarly information on the topic under the study. Literature review assists the researcher to recognize gaps that had been left by previous researchers. In this chapter the causes and relevance of legal housing schemes was deeply analysed showing the insecure of tenure in formal settlements and the housing un-affordability in urban areas as the cause of concern considering the deprivation of youths and women. Not left out in this literature were conditions of services in the existing formal settlement that are similar to those in illegal, unplanned areas. The chapter then focused on the issues of housing crisis and the complimentary role that conventional housing schemes play in addressing housing problems as practiced in Tanzania, Namibia and South Africa. Although these several scholars raised several theoretical views on informal settlement eradication, contribution and housing crisis this research printed out the challenges that faced by local authorities in eradicating informal settlements using conventional housing schemes as a strategy specifically using Mutare as the case study. This was elaborated using different tools and techniques as going to be discussed in the next chapter.

The next chapter will focus on data research methodology. It will centres on the specific research approach, instruments, data gathering techniques and data analysis methods used by the researcher in this study. The strength and weakness of these methods were also highlighted.

# CHAPTER III

# RESEARCH METHODOLOGY

## 3.0 INTRODUCTION

This chapter highlighted the methodologies used by the researcher in gathering the data relevant to the study. The research had mechanisms of primary research including interviews and questionnaires targeted at specific informants. The secondary research technique that compliment primary research and concerned the pursuing of relevant resources for the study was also discussed in the following chapter. Basically, they were an analysis of techniques or methods employed by the researcher for study effectiveness. The description of the research techniques, the instruments for data collection, target population and justification of the sampling methods that were employed was explicitly displayed in this chapter. In fact, this chapter enveloped the importance of research design referred to as the plan of actions or an approach of investigations.

## 3.1 RESEARCH METHODOLOGY

This is a systematic way of solving problems, involves gathering of data from the specified population and allows one to present the reasons for the choice of the instruments used to collect data. Ballack (2007:18) is of the view that methodology refers to sundry methods employed in gathering, scrutinizing or examining data so as to detail effectively the way the researcher will intents to attain the specific research objectives. Basically, qualitative and quantitative methods were employed as a process of methodical investigation into the meanings which people employ to make sense of their experiences as well as to guide their action (Dominwisk 2008:6). The qualitative research was concerned with the positive social observable facts from the standpoint of the participants whilst in quantitative approach results of the research are acquiescent to quantification. Research methodology emerged to address tools and methods that were employed in the investigation process. A research methodology has been distinctively presented by Rajasekary el al (2006:32) as a prearranged way of problem deciphering, a systematic discipline on how a research can be conducted. In the same line O’Leary (2004; 85) postulates it as the framework related to interrelated set of hypothesis or concept , accompanied by technical tools utilized in the study progression supporting the research design.

## 3.2 RESEARCH DESIGN

The research design was used to collect relevant information with no resources wastage for instance money and time. Generally research designs identifies the population data gathering method(s) the instruments used, how instruments was administered and how information was organised and analysed. Tailer (2009:64) defined research design as a blue print of comprehensive plan on how the study will be completed choosing data of concern relevant to the study, selecting data to be employed that will act as a cornerstone for testing hypothesis and analyzing findings. Generally, this became a procedure that enabled the research to conceptualise and scrutinize the problem under study.

In this study the researcher used both quantitative and qualitative approaches in collecting and analysing data. The qualitative data was used to enrich the descriptions that generated by or from the quantitative data thus, building the picture of informal settlements and challenges faced in eradicating these settlements. According to Bryman (2004:43) research design is an aspect of a phenomenological study design to research guide data collection and analysis.

Basically, research design is a plan of action before actual work on the project is carried out. Kumar (2011:3) defined it as a plan strategy of investigation so conceived as a obtain answer to research questions and problem.

The rationale behind using both qualitative and quantitative methods is not always explanatory only but used in constructing rich descriptions and explanations of human phenomena (Blanche et al 2006:121). Besides the researcher used different materials that enabled him to collect the required information and analyse data as various instruments for data collection supplemented and complemented with each other.

### 3.2.1 QUANTITATIVE METHODS

Quantitative methods was more significant as it helped the researcher in evaluating and contrasting issues easily so that they can be counted and moulded statistically, the researcher removed factors that may distract from the intent of the research (Hopkins, 2009:11). The quantitative method was more significant especially as the researcher used it to manage and pontificate the study problem in very precise and direct manner. The approach was a mere descriptive scenario involved documenting real events, recording what people said, observing their behaviour and studying council written documents. Quantitative data was collected also through focus group discussion, resident and informal settler’s questionnaire survey and interviews.

### 3.2.2 QUALITATIVE METHODS

This approach was more apprehensive with effective pliable data as part of impressions, verdicts as well as symbols. The researcher diddirect visits to sites discussing with both adults and youths, targeting key informants did interviews, channelling trends and did examination as well as semi-structured interviewing. This approach was intensively used in research for the purpose of study richness, texture and filling gaps left through quantitative methods Snatcher (2012:71). In qualitative method the researcher also used focus group discussions and interviews since it is of more importance in trying to describe and explain the challenges faced by Local authorities in trying to use conventional housing schemes as a means of eradicating informal settlements. As Creswell (2008.141) noted qualitative research typically occurred in a normal situation where the researchers have to visit the sites personally to have actual evidence of the required information; indeed this type of research uses multiple methods that are interactive and humanistic. In collecting data using qualitative approach the researcher in this study did facts mounting for research sensitivity as the researcher participated in the research. Actually, the method was the best especially as the researcher managed to obtain insider’s view and the way to describe the circumstances, with the connotation that respondents related to events and situation about effects of informal settlements to their lives may not divulge other pertinent data. Nardquist (2010:22) said quantitative information refers to statistical form whilst qualitative data shows the results of using numerical illustrations like graphs, tables and pie charts. Specific approaches subsist mutually in survey and investigational research using an approach related to the examination or investigational study was used by the researcher as part of qualitative methods.

### 3.3.3 POPULATION

As defined by White (2010:9) a population is the collection of respondents who had relevant information to the study from which outcomes are to be attained. In fact, it is conceptual initiative hefty group commencing the data which the researcher draws an illustration to which the end result from the test will be generalised(Neumann; 2000:24) as quoted by Chakonza (2013:41). As supported by the Statistical Records of Manicaland [S.R.M] (2012:3) Mutare -the area under study has a population of 70223. In this respect it can be synthesised that population is all potential rudiments that can be incorporated in a research that includes one or more features that are significant to the study, thus a class where the researcher selects a sample.

### 3.3.4 TARGET POPULATION

In this research this referred to the whole group of respondents or items to which the researchers are more concerned in and those people used to simplify wrapping up of the study but as according to Powell (2008) population may furthermore implies the totality of the entire cases conformed to the pre-particular principle or set of condition. Relating to this the researcher’s targeted pollution includes Mutare City Council executive staff officials, schemes management body as well as informal settlers who can affect and can be affected by the activities of eradicating informal settlement through conventional housing schemes, councillors here will not be left as non executive officials responsible for council affairs and intimidators between the residents and the city council (Chitauro 2012:33). Actually, all the aforementioned people were part of the population from which samples were taken presenting social and political challenges faced by the local authority (Mutare City Council) using conventional housing schemes as a means of eradicating informal settlements.

## 3.4 POPULATION SAMPLE

Craglley (2010:22) defines sample as a representatives or an element of the populace with the reason of ascertaining procedure or features of the entire population. In fact, sample size directly shows the numeral elements that will be hauled out from the entire population and utilized as a measurement of tribulations that city councils and the related society are facing because of the mounting number of informal settlers in the city as well as the challenges faced in an effort to eradicate these informal settlements using conventional housing schemes as the strategy. This was focused on a specified number of people that will raise other possible solutions to the problems that are being faced by local authorities in eradicating informal settlements through housing schemes. Best and Khan (2003) define the population as the process of selecting participants for the study from the total population so as to save available time and money.

### 3.4.1 SAMPLING STRATEGIES

This research, during the process used two interrelated techniques -the purposive/judgemental sampling technique and systematic sampling to synthesis the quantitative approach which the researcher also aimed. According Dillman (2000) as quoted by Williams (2012:14) a sampling technique refers to the technique(s) used in depicting samples commencing targeted population, typically in such a way that will assist in answering pre-determined research objectives and questions requires answers from the population going to be selected. Particularly the researcher used both purposive or judgemental and systematic techniques as part of non probability sampling on the ground in order to draw data from the sample highlighted in table two above.

### 3.4.2 NON PROBABILITY SAMPLING

Non probability sampling technique is dissimilar to probability sampling. The researcher did not apply random sampling; as the second sampling technique guarantees that all objects from the respondents encompass an equivalent chance of participating and offer required data. In actual fact, non probability involves a technique which uses a system dissimilar to probability sampling as the researcher selected the respondents and in this way all elements lacked the possibility of being selected. This method was used because as it allows acquiring of residents through the good judgment that was prearranged to a specific groups or individuals of the population (O’Leary 2010:32). Techniques encircled in non-probability sampling clutch relevant data of the target population that was a requisite to the study and accessibility to choose subjects or targeted inhabitants. The method was typically useful when descriptive comments about the sample were required since the sampling method was quick, inexpensive and convenient. There were various categories in non probability sampling including purposive/judgemental sampling and systematic sampling used by the researcher to synthesize the findings.

**3.4.3 PURPOSIVE SAMPLING**

The focus was on exacting features of the population that are able to offer relevant and required data for the effectiveness of the study that was at most excellent, allowed the researcher to accurately respond to the research problem and objectives of the study. As noted by Williams (2012) purposive sampling should be employed as part of non probability sampling in which the researcher will deliberately choose relevant considering that the selected people should have related characteristics relevant and significant to the study. Embedded in this study also was the idea that those persons who supply information managed to provide relevant and suitable data especially were the nature of study requires a diminutive sample and subjects with suitable variability in what it include targeting social groups, experts for example schemes managers or key council informants. The management used for instance involved other Mutare City Council top official, the lobby group leaders and those who represent housing schemes that aim to eradicate informal settlements through relocation than formalization in Mutare urban areas. As supported by Basly (2012) the use of purposive sampling acts as a representative compartment of the whole population, created to provide a precise and required data that the researcher passionately looked for. In such a situation the research was not concerned on generalizing issues using large population but there was the elimination of some sources of bias from a hefty population of informal settlers.

The research method is attached with the supposition that the particular sample is mainly suitable in order to obtain data that is answerable to research questions and objectives. The sampling technique brings up a sample population representing the entire inhabitants. Indeed, under this study the researcher drew his sample for informal settlers from ward 7, 4 and 2. As Sylvester et al (2008) pointed out the purposive can be called judgemental sampling as the researcher used his knowledge in selecting sample to be relied upon and those who can supply him with research information. The researcher practically worked with sample population given as part of following purposive sampling method that was used as the researcher was unable to reach out all the people who understand better the challenges that are being faced by the local authority in eradicating informal settlements using conventional housing schemes and the problems that informal settlers encounter in their settlements areas. It also captures the views of all informal settlers as the researcher made use of purposive sampling in distributing questionnaires and interviewing informants both those from the city council and the informal settlers.

The other underlying principle of the sampling method was that it allowed the researcher to apply his knowledge on who to provide questionnaires and who should be interviewed considering the research problems whilst cherry-picking participants from Mutare City Council and informal settlers take note of his research questions. According to Brink (2006:135) the sampling method is expedient and lucrative as compared to other methods that can be used as research methods.

### 3.4.4 SYSTEMATIC SAMPLING

This is another sample based on quality as well as quantity, method different from random sampling (Potter and Redds: 2010).The method of sampling has the essence of quantitative approach although it is more of qualitative in nature. The researcher from this stand point listed the targeted groups and the selected population were chosen (systematically) giving all the listed opportunity to participate inoder ensuring that they was no bias. The systematic approach as a process was done as an arithmetic progression as the researcher has selected a number that is less than the total number of individuals in the population ,the number however corresponds to the first subject that the researcher chose for the sample (Wyle and Schellrah:2009). The systematic sampling however though consist many characteristics has been defined by Black (2008:8)as a method which involves the selection of elements from a clear laid down framework. This approach or sampling technique was used by the researcher allowed him to select respondents from Mutare City Council as well as informal settlers from the community as informants with first hand information that supports the richness of the study.

Systematic sampling works as a supporting mainstay for easy research administration as well as promoting effective time management as compared to a study where the researcher tried to get information from all the council staff, all projects members and all informal settlers.

As noted by Lesbondy (2011) systematic sampling can be employed since it is not possible to investigate particular individuals amongst a population many and different people. The method prevents a situation of gaining generalised information that are not relevant to the objectives and research questions under this study. Moreover, the researcher will be endorsed to work out on a plan to evade or diminish the sampling inaccuracy and bias that may occur.

Below is a table that symbolises what the researcher was focused on as targeted population considering the actual size and sample size that the researcher used in finding information and facts surrounding challenges faced by local authorities in eradicating informal settlements.

**Table 2 for population sample**

|  |  |  |  |
| --- | --- | --- | --- |
| **Target group/ sample composition** | **Population of selected areas** | **Sample population size** | **Sampling**  **Technique employed** |
| Informal settlers | 23 330 | 50 | Purposive  sampling |
| Councillors | 10 | 5 | Purposive  Sampling |
| Council Administrative officials | 25 | 20 | Systematic sampling |
| Schemes management officials | 30 | 15 | Purposive  Sampling |
| **Total** | **23 395** | **90** |  |

Source: *Mutare Housing and Community services Department (MHCSD 2013)*

As it stands the above table reflects a study population sample from which the researchers choose his sample. The researcher in this case was focused on the informal settlers, the schemes management body, councillors and local authority executive officials. Actually few were selected from a bigger population to provide qualitative than quantitative information relevant to the study. As evidenced above the sample selection saved time and effort of the researcher as he conducted the research using few informants with required information. The ideal scenario under the population sample was not to test all individuals but to obtain valid, perfect and reliable results.

## 3.5 DATA COLLECTION INSTRUMENTS

Collecting data is a process of preparing and gathering information from different sources which might be primary or secondary sources. As Kumar (2011:138) noted primary sources exist when data is collected using the first approach and that data is gathered purposively and specifically for the study at hand. Whereas secondary data obtained for the use of the study but not originally intended for the research at hand. Understanding this led the data compilation of this study to involve textual exploration throughout an examination of various council records, reports, schemes sources, newspaper articles and other relevant compiled minutes. Basically, in this study the researcher used interviews and questionnaires to collect information from the respondents, the researcher did not left out the use of observations.

## 3.6 METHODS OF PRIMARY DATA COLLECTION

### 3.6.1 Observations

Researcher’s observations was a primary tool for collecting data which was part of the qualitative approach .The aspects of observation that the researcher used has been defined by Smith and Dell (2009) as the process when the observer personally monitors what takes place, thus the investigator observed relevant people, situation and actions without asking questions from the respondents and the informants. As Marshal and Rossman (2013:79) identified, observations enable the researcher to describe the existing situation under study, thus the process includes learning through exposure to or involvement in the field or routine activities in the researchers setting .The researcher under observation had a better understanding of the context and phenomenon under study ([www.qualitative-research.com](http://www.qualitative-research.com) accessed 23 February 2014).Indeed, the researcher observed the way conventional housing schemes operates and articulates challenges that are faced by Zimbabwean local authorities in eradicating informal settlements through relocation specifically using Mutare city council as the case study.

### 3.6.2 Advantages

The observations according to Marshal and Rossman (2013) are based on the following reasons;

* It allows for richly detailed description, without false information that can be given by respondents.
* It offered the chance for touring or take part in unprepared procedures and occasions.
* Observation increases the quality of data that will be collected, understanding, explanations and assist in improving and innovation of relevant study questions.
* Helps to identify and guide relationship with informants.
* Observations can yield results which normally respondents are unwilling to disclose either due to political reasons.
* Allows the researcher to obtain first hand information not been altered and tampered with before.

### 3.6.3 Disadvantages

However the following has been noted by Blink (2006) as loopholes found when using observation;

* It is an expensive method and consumes a lot of researcher’s time, highly inconvenient and demanding. However, as a remedy the researcher was only concentrated on those areas saved for sample population.
* Observation affected the researcher as the community rejected theresearcher’s activities due to age, sex or ethnicity. The solution to this was that the researcher showed patience, respect, honesty and professionalism to the community.
* Study was difficult to replicate, in fact results were complicated and trick to check thus difficult for comparisons with other findings. The researcher however managed to compliment both the results from observation and interview guide for accuracy.
* Data collected were influenced by the researcher and the respondents hence the results obtained mismatched. The researcher however, stated and listed questions he was suppose to answer before his observations.

### 3.6.4 Questionnaires

These are listed predetermined questions; the similar questions prearranged and provided to the similar respondents should be presented in an orderly manner so that data will obtained from the similar elements in research test to have same coherent data helps in answering research questions. (Kumar 2011:12). In this respect when using a questionnaire, respondents have to appreciate the subject and understand it and then inscribe relevant information to the researcher. Carman (2010) stresses that questionnaires holding both unrestricted and close-ended questions created the most important tool of probing and exhaust the respondent’s understanding on the challenges faced by Conventional Housing Schemes as a means of eradicating informal settlements. Kumar (2011) is of the view that in open ended questions the rationale is to cheer the respondent to provide an all-embracing and developmental answer as it will be employed to disclose facts and attitudes. This allowed respondents to unequivocally revealed information and opinions as solutions to challenges whilst the closed ended questions direct and provide mutually exclusive particular answers starting where respondents are instructed to select for the researcher to have the exact or precise data. The questionnaire also endorsed respondents to offer probable solutions to all the acknowledged challenges.

It is therefore, within the parameters of the questionnaire that the researcher evaluated what the respondents were acquainted with, like; detest as well as beliefs towards the situation under study whilst the researcher personally controlled questionnaires provided.

### 3.6.5 Advantages

The questionnaire were used due to the following reasons raised by Bryman (2004:48)

* It is less expensive to administer, especially to informal settlers as it can be posted or distributed by hand.
* Respondents could take time go through the questionnaires and understand them since no promptly responses needed as the questionnaire will leave scripts and collect them later.
* Data were analysed objectively.
* Allows respondents to answer questionnaires freely since no names were mentioned.
* Questions were answered in an orderly manner allows the respondents to gave unique responses.

### 3.6.6 Disadvantages

However, questionnaires have same loopholes that include the following;

* High probability of very few return of fully answered questionnaires, actually as some failed to return filled questionnaires. However, the researcher did follow ups ensuring returning and fulfilling of all questionnaires provided.
* Distributing questionnaires to all selected informants was time consuming. However as a remedy to the challenge the researcher visited the respondents where they were gathered for specific events.
* Questions misinterpretation. The researcher however used simple and easily understood language, avoided ambiguous questions.
* They were no room for probing and clarifications. As a solution, the researcher distributed the questionnaires and explicitly clarified some of the questions.

### 3.6.7 Interviews

As Robertson (2009) explains this is a type of discussion that should be initiated by the interviewer designed for the purpose of acquiring research pertinent information. As seconded and supported by Bogdom and Taylor (1999) as noted by Williams (2011:161) this is a direct encounter between the researcher as well as the respondent’s opinion and their life experience. The conversation in interviews was based and focused on the interviewer’s research objectives, predictions or explanations. As a person to person interaction interviews have one purpose in mind that is gaining the perspective of an insider or expect within the field of study. As noted by Williams (2011:192) interviews give an allowance to probe questions also in order to obtain adequate information. In actual fact these interviews can be structured or unstructured, whereas structured interview is simply a questionnaire controlled by the interviewer not permitted to diverging required data from the given questions. Whilst unstructured interviews take the form of an interaction where there are no prearranged questions. As a result, the researcher of this study used both structured interviews and unstructured interviews. The structured interview was functional in obtaining information from key informants like senior council officials from Mutare city council and housing schemes. Unstructured interview were administered to residents/informal settlers residing in Dangamvura and Sakubva. Recordings to the interviews were conducted for the researcher to obtain direct quotations from his respondents.

### 3.6.8 Advantages

The reasons behind using interviews was that it consisted some advantages; noted by Hopkins (2009:52) as follows;

* It allows the researcher to discover respondents’ body language so as to get an apparent picture of the responses from body language associated with each response.
* Interviews explored more precise required responses and allowed questions repetition when the respondents misapprehended the question (Flexibility).
* The response rate for interviews is more convenient and reliable than that in mailed questionnaire.
* The interviewer had power over questions order and ensures that the respondents are not answering questions not asked.
* Allows the researcher to collect both verbal and non verbal information from respondents.

### 3.6.9 Disadvantages

However there are some demerits found as the researcher used interviews. According to Lesbondy (2011) these disadvantages include;

* Time consuming-since interviews are often extensive and involve questioning. However, as a remedy to this problem, the interview schedule did not include a lot of questions and the issue of time administration were more significant.
* The information from the interviewee was filtered as respondents feared to disclose all information in the presents of the interviewer. However, as a contingency measure the researcher/interviewer talked to the interviewees sincerely, tolerantly and with enough respect.
* At certain times peculiar comments or expressions made by the interviewers affected the responses obtained. However, the researcher was committed and dedicated to his research until he obtains the needed relevant information.
* Erroneous recording-when interviewer sometimes misinterprets the respondents’ answers or understood it but made clerical mistakes in recording it. To solve the problem the researcher developed excellent listening skills and did exactness in recording.
* Inconveniences-The researcher’s ability negatively affected by facts such as exhaustion, anxiety and infirmity. However, the interviewer made actual appointments with the interviewee prior to the interview.
* High emotions from the interviews were sometimes encountered. However the researcher created a favourable environment for interviews.

### 3.7 USE OF SECONDARY DATA

This with no exception includes utilization of data that was used before by other scholars and sundry researchers relating to the same topic. This may not essentially examined or published sources but actually significant secondary data sources that was employed considering statistical counting of informal settlers, field notes and the 2012 and 2013 housing supply reports from Mutare city council. In fact secondary data used range from published or unpublished sources. The researcher used sources that include newspapers, MCC housing reports, minutes and relevant records relating to housing and eradication of informal settlements.

The basis of secondary data analysis is that it supports time consciousness that sometimes can be spent gathering data and predominantly in the case of primary methods ([www.answers.com](http://www.answers.com) accessed on 12 March 2014). Actually presents bigger and advanced quality databases that would be unavailable from published sources but found in council and project records(Hopkins 2009:43). Secondary data source has the merit of providing baseline information on the challenges faced in using conventional housing schemes as a tool of eradicating informal settlement and problem caused due to informal settlements. It is useful as supplementary data for comparisons or where contrast is relevant. According to Brodeur et al (2006) as quoted by Hopkins (2009:43) secondary data is economical as compared to the system of gathering data and analyzing it. In fact secondary data managed to add depth to primary data and broadens information collected as it promoted a wider analysis and critics.

However, secondary data had some limitations noted by White (2010:23) as flowing from source’s frequently outdated to source incredibility. This means some of the secondary sources contained old information not relevant to current studies. Particularly it is unusual to find secondary data manipulated from its original source that led most of the data to be fraught with errors and inconsistencies hence lacked validity and reliability.

### 3.7.1 Data presentation and analysis procedures

It is of paramount importance to note that Blanks (2007:22) identify data presentation and analysis as a way of making sense out of large amounts of raw data. This was presented in forms of bar graphs, pie charts and tables. It gives an understanding of spatial processes and was one of the most important parts of the research.

The researcher analysed the data that was collected from interviews, observations and questionnaires manually after thorough editing and corrections for accuracy and completeness. The questionnaires that were incomplete were deduced from others given answers looking at what the response should be like as it was like filling gapes. Accuracy was critical in recording true and factual information so as to avoid inaccuracy, the research also checked if there were no errors or omissions that maybe caused due to carelessness.

### 3.7.2 Ethical Considerations

Confidentiality was a panacea during and after the research took place. In fact names, addresses and area of origins of the respondents were not be used. The researcher assured the interviewer that names were not going to be mentioned since the research is for academic purposes only and that happened. The researcher promised ethical behaviour, claimed to be honest and conducted the research decently during and after research. Indeed the researcher conducted the research honestly displaying integrity, responsibility, respect whilst pursuing excellence, reliability, loyalty and fairness. In other words the researcher acknowledged information borrowed from other people’s works to avoid copyright infringement, avoided bias selecting interviewees or respondents and in data presentation, protect confidential information -that was avoiding capturing information that the respondents did not want to be published in the research or avoiding the use of names of those respondents who may not want to be known.

### 3.8 PRETESTING

Pretesting for research instruments was done to determine the validity, sustainability and reliability of the instruments used by the researcher. This was a preliminary survey using a few instruments for a convenient test of instruments viability and reliability (Clough and Nudbrown 2008:23). These instruments was approved by my supervisor before pre-testing letting the researcher identify some gapes and problems that can hinder him from obtain relevant and actual needed results from the field.

##### 3.8.1 Reliability and validity

The reliability and validity of the research has been presented after the pre-test, checked the viability of the instruments used to gather information. As noted by Hopkins (2009) pre-test is a smaller version of the experiment, done to improve the quality of the instruments for the study effectiveness and for comparison. The research carried out a pre-test study checked for anomalies and misinterpretation rectified them before finalisation of the study. The researcher of this study carried a pre-test study, distributing questionnaires to class mates and school mates’ lives in Mutare and those who were attached at Mutare City Council. Pre- test was done also on ground as the researcher distributing questionnaires and interview questions so to encourage research tools realistic and reliability.

Reliability emerged through repeatability of an evaluation-degree of proximity between repetitive capacity measures the same value. According to Lesbondy (2011) pre-test concept addresses the questions, looking whether the same things has been addressed several times. In this respect reliability is alarmed by the uniformity of the instruments used for the effectiveness of the study results.

The validity was therefore, ensured through uniformity in administering all questionnaires. The questionnaires were disseminated to respondents by the researcher individually with questions formulated in uncomplicated language for simplicity and effectual appreciative. Best and Khan (2003:32) understand validity as the extent of closeness between a measurement and the actual value going to be measured. Therefore, validity refers to the connection amid results those instruments going to be used in the research capitulate and the actual housing or settlements position to be measured

# 3.9 SUMMARY

This chapter presented the research analysis on the research materials and design used on the ground by the researcher. Within the chapter, the research design has outlined approach that include qualitative and quantitative, research instruments to be used in the research were also mentioned involving interview, observation and questionnaires. The research described and discussed main issues related to population that involves a targeted population of about 23 395 whilst the sample used was 90.The chapter presented also the research sampling techniques used that involved purposive or judgemental and systematic sampling techniques. Some of the data was presented using tables. The advantages and disadvantages upon the used instruments were also mentioned. The solutions to the demerits were articulated as a pre-conditioning measure that promoted effective research. The chapter also highlighted that data required to respond to the research questions will be in either qualitative or quantitative. A pre-test was completed and the study ethical standards are going to be valued in order to achieve the reliability of this research. The data gathered was analyzed, assessed and purified prior to data presentation.

The following chapter will be centred on presenting and analyse the findings that were obtained through the research methodology. The analysis and presentation will be in form of pictures, graphs, pie charts as well as bar-graphs.

**CHAPTER IV**

# DATA PRESENTATION AND ANALYSIS

# 4.0 INTRODUCTION

This chapter constituted all the research results and findings, following the study that was carried out at City of Mutare. The researcher analyzed, interpreted and examining the data obtained from the study focusing on data presentation, analysing information found using observations, questionnaires and interviews. The findings were discussed recounting them to the objectives of this study to see whether those objectives have been achieved, relating to the literature review considering what has been said about the findings. The information was presented and analysed using tables, bar graphs, pictures and pie charts, in order to address place where data was collected and how data was collected” as assured in the introduction from the chapter above, the information gathering procedure used was examined in this following section. This chapter is more significant as it looked the assortment of trends, proportions and percentage rating indicating all the observed and gathered data from the research for additional analysis and recommendations that will be presented in the next chapter.

## 4.1 DATA COLLECTION PROCESS

The questionnaires and interviews were administered and data was collected in Mutare in areas such as Federation in Dangamvura and Maonde, Matida, Murahwa and Muchena in Sakubva, areas purposively selected for specific reasons which support the relevance of conventional housing schemes as a prerogative measure of eradicating informal settlements. The process followed by the researcher in his data collection was as indicated diagrammatically below.

The **Figure 1** below demonstrates the procedure of data assortment to enrich this study. This is the series of actions occurred before and whilst collecting the data;

**1.**The researcher ask or permission relating carrying out of the study. The selected council administrators provided the researcher an opportunity to conduct a research.

**2**. The researcher supplied copies of Questionnaires and interviews to selected administration officers, schemes managers and informal settlers

3. The researcher met with council top officials and was given permission to carry out the research and obtained a permission letter signed by Director of Housing

**4.** The researcher make possible for the data collection gathering through observations, with questionnaires obtained after sessions.

**5**. Information obtained from all Questionnaires and interviews and observation was confined only to answer the research questions and research objectives.

**(Source:** Field Data: 2014)

# 4.2 RESPONSE RATE

The response rate gives the researcher the opportunity to judge the relevance of the research results and ascertain that percentages of respondents who were able to respond are adequate to facilitate meaningful explanation and analysis of the data. High response rate found from the research comprised 100% indicating the ability of the researcher to administer the questionnaires, collect them and make use of the interview guides. It is therefore, against this overwhelming response that the researcher will interpret and analyse the gathered data starting by showing response rate for all research instruments used.

## 4.3 RESPONSE RATE FOR QUESTIONNAIRES

The four types of questionnaires were outlined for sundry calibres of respondents. One questionnaire was created for council’s officials, second questionnaires were drafted for schemes management officials ,other one for non executive council officials and residents who were beneficiaries since 2010 -the time conventional housing schemes stated to flourish, considering non executive officials as councillors in the Housing committee since the researcher used non probability sampling consisting purposive and systematic sampling. **Table 1 questionnaires response rate**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Group Targeted** | **Questionnaires**  **Administered** | **Questionnaires**  **Reserved (answered)** | **Questionnaires not answered** | **Response rate %** |
| Council administration officers | 20 | 18 | 2 | 90 |
| Housing Schemes officials | 15 | 15 | - | 100 |
| Councillors | 5 | 4 | 1 | 88 |
| Residents/Informal settlers | 50 | 45 | 5 | 90 |
| **Total** | **90** | **82** | **8** | **88** |

***Source: Research Data 2014***

### 4.3.1 Analysis

Table 1 above indicated 90 questionnaires administered by the researcher. About 82 of the questionnaires were fully answered thus representing a total response rate of about 88 %. As shown from the table about 6 questionnaires were not retained and 2 were retained but not answered at all due to several reasons includes political meetings to social problems (funeral attending) faced by the targeted people. The Council administrative officers had the response of 90 % which can be considered as generally good. The schemes management officials represent 100% as the researcher managed to obtain data from all the targeted members from this section. The non executive officials of council (councillors) had a response rate of 88 % the lowest response obtained as compared to other sections or groups of respondents which was targeted by the researcher, this was also the stratum with the few representation because tracking them was bit a challenge since they are not like permanent executive officials of council who will be at work on daily basis.

The overall representation of the whole targeted respondents constitutes 88% whilst about 12% of the targeted population did not manage to retain questionnaires. However, on the basis that Saunders (2003:23) pointed that response rate of 60% is generally a representation of the population and any population lower than that should be well thought-out as biased and not fully-representative of the whole population and that Backer (2012:34) highlighted an response rate below 50 % as intolerable as it represents the minority-the researcher of this study considered his 88% total response rate as entirely rational and justifiable on the basis of creating conclusion and recommendations on this research.

### 4.4 Response Rate for Interviews

Interviews were conducted with Administration council officials, Housing schemes management officials, some informal settlers and councillors. This was done at Mutare City Council, Dangamvura (Federation and Gimboki south), Sakubva, Dreamhouse and Chikanga 3 (ZIMTA) areas purposively selected since they are urban centres consisting developed residential stands by Conventional Housing Schemes and some experiencing housing shortages and sprawling informal settlers. These interviews were mainly focused on whether Conventional Housing Schemes are able to eradicate the increasing informal settlements, successes, challenges being faced and the way forward. Basically, the response rate is as indicated in Table 2 in this chapter.

#### Table 2 Interviews -response rate

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Group Targeted** | **Targeted** | **Responded** | **Not Responded** | **% Response Rate** |
| Administrative senior officials | 3 | 3 | **-** | 100 |
| Schemes management officials | 5 | 5 | **-** | 100 |
| Informal settlers | 20 | 16 | 2 | 80 |
| Councillors | 2 | 2 | - | 100 |
| **Total** | **20** | **18** | **2** | **90** |

***Source: Field Data 2014***

### 4.4.1 Data analysis for Interviews Response Rate

The participation of the interviewees can be pointed as generally high and good as it represents 90 % overall with all senior council officials give attention to the interviewer, responding to his questions effectively. A total number of 5 out of the selected 5 schemes management officials were also able to critically and analytically respond to the interview questions asked to them face to face by the researcher thus absolutely representing 100 % which was the same as the percentage of the Council Administrative officials and non executive officials of the council (councillors) who at the same place represents 100%. Few councillors were selected from those given questionnaires and interviewed for information accuracy since they are the ones expected to have the required relevant information. Unfortunately, the response rate for informal settlers was 80% but it was not a problem as the researcher managed to draw conclusions out of that number; only 16 informal settlers out of the targeted 20 make the rate of response 80%. The problem encountered was that some of the interviewees were that had independence meeting since it was towards independence celebration day -to make it 20% of the non respondents.

Nevertheless, as Backer (2012:34) argued that a response rate below 50% indicates only a few respondents from the population, showing the entirely erroneous oversimplification of the population that can be obtained. Respectively it is on this basis that the researcher of this study concludes that the 90% contained above is more fruitful and valuable as will help the researcher to come up with applicable conclusions and relevant solutions to problems encountered by both the Housing schemes and Mutare City Council due to informal settlements. Therefore basing on what other scholars like Ballack (2007:34) highlighted that an response rate above 50 % represents the majority-the 90% total response rate above is entirely rational and justifiable on the basis of creating conclusion and recommendations on this research

### 4.5OVERALL RESPONSE RATE FOR INTERVIEWS AND QUESTIONNAIRES

The entirety populace for this study was 90 people from different sections involves the city council, schemes sections as well as homeless urban people and the sample incorporated 88% of the councillors whilst 100 % from schemes administration members. The entirety response rate from the questionnaires and interviews reflects 85%More than half of the purposively selected respondents from the research gives the researcher opportunity to analyze on the successes and challenges faced by the City using conventional housing schemes as a means of eradicating informal settlements through relocation rather than total evictions. The response rate became valuable and justifiable since it indicates the percentage rate above 50% of the normal response rate required (Backer; ibid) therefore, gathered data can be applied to signify and envisage findings for the entire sample.

## 

## 4.6 RESPONDENTS AGE PROFILE

**Figure 1**The figure one in the next page indicating the age profile for the respondents

**FIGURE 1 below shows Age profile of the respondents**

**Source:** field research;2014

**4.6.1 Data Analysis**

## As indicated by the bar graph above, 46% of the respondents fall under the age range between 18-29 years and found in informal settlers categories were the greatest number were part and parcel of the youth followed by 20% constitute the number of youth between 30-39 (Constitution of Zimbabwe ;2013). Most of the young respondents were amongst the homeless in Dangamvura area, opted to settle in Federation informal settlements. The land allocations for residential stands at Mutare City Council are administered through a system of waiting list but the parameters and eligibility criteria set by this system in terms of supporting youth empowerment on housing remain a challenge. About 2% of the respondents fall under the age range from 60 years above and these are council top officials. 20% of the respondents with years range from 30-39 were amongst the middle management and some general experienced housing and health departments officials and housing schemes officials. Ranging from 40-49 were the respondents who have both direct and indirect influence in housing policy making process constitutes about 8% of non executive officials who are councillors’ found also in the housing committee. The range from 50-59 has constituted 6% of which most of them were also informal female settlers (widows) presents many claims regarding to un-affordability of stands and bias in allocations of developed land in areas like Dreamhouse and Garikai phases claimed to be disadvantaged due to lack of employment.

## 4.7 SEX DEMOGRAPHICS

The questionnaires and interviews collected by the researcher at City of Mutare and the community reflected the greatest number of respondents with males indicated 65% whilst females contained 35% as part of respondents. The figures reflected that the number of males was high comparing to females from all the chosen schemes and the City Council.

### Fig 2 Sex Demographics

**Source**: Field Research (2014)

### 4.7.1 Data Analysis

## The information provided above did not reflect males as the most people affected by the informal settlements but only shows that males are still dominant in many public offices hold top positions in several housing schemes. The 35% above also reflected that even females affected by lack of housing and formal developed land, in fact several questionnaires with the highest number of women live in life-and-health threatening conditions natured by overcrowding (Global Report on Human Settlements 2007 ;32) basing on Article 25(1) of the Universal Declaration of Human Rights. In fact, women still face discrimination in aspect of formal settlements and housing provisions due to predominance of customary laws and ethnicity.

## 4.8 Education Level for Council Officials and Schemes management

**Fig 3** Educational information

**SOURCE**; Field data (2014)

### 4.8.1 Data Analysis

The education level for both council employees and schemes managers resembles to be very low with several employees being holders of certificates constitute about 35% followed by 18% of those indicated secondary level. The fig 3 above also shows 17% people reached primary level being part and parcel of non executive officials at Mutare City Council who also have influence in policy formulation. The researcher noted that only a few obtained diplomas as part of their qualifications with 15% and only a few had degrees relevant to Housing and Community Services Department, City Engineers and Health Department. This shows that the qualifications of both council employees and schemes managers are very low. Hence the question remains is whether the employees will add value to housing planning and settlement issues or able to make decisions and housing policies relevant to settlement and project management. The real problem that the researcher of this study posed is directed to Urban Council Act (Chapter 29:15) and the Regional Town and Country Planning Act (Chapter 29:12) failed to provide sections request for relevant qualifications not only for councillors but all active employees in different council departments. This has been also noted by Jonga and Munzwa (2009:49) mentioned that physical expansion of unplanned settlements in Cities and Towns are a result of several inexperienced employees holding post without relevant qualifications valid for a public sector to meet its desired goals and objectives.

Therefore, education is an important aspect that promotes effective settlement planning. It equips all employees in both the council and schemes to efficiently offer their knowledge for the benefit of the homeless people in City of Mutare. As indicted by low qualifications above training and development will be also a viable option for the effectiveness of housing projects it allows individuals to increase their understanding and knowledge-improve their skills and abilities to intiates housing schemes for formal settlements.

## 4.9 The causes of Informal Settlements in Mutare urban area

Reasons behind the sprawling informal settlements in Mutare urban area lies from different viewpoints raised by several respondents questioned and interviewed by the researcher. The provided answers indicated that constraints faced by Mutare City Council in housing delivery are a major cause and that there is lack of access to formal residential stands by low income earners and other urban poor. The reason for increasing informal settlements where lack of policy coherence regarding urban rural-urban integration, insufficient venture by public and private sectors in the housing sector, poor regulations and policies that hinder effective participation of several actors in delivery of formal settlement, inadequate institutional capacity at all levels in implementing, monitoring and evaluating housing projects necessary for relocation of informal settlers, high cases of corruption, lack of prioritisation and unavailability of housing policies at the council.

Over and above is the fact that there is high urbanisation resulted in urban housing mismatch with the demand of shelter in Mutare. This explains the mushrooming of informal settlements in Dangamvura (Federation) and backyards makeshifts shelters as well as unauthorised extensions in Sakubva (Maonde, Murahwa, Muchena, Nyausunzi and Chisamba singles). Un-affordability of developed stands has been also mentioned as a major cause of high overcrowding in illegal settlements and congestion in poorly built council rented accommodation meant for singles only. As pointed out by the Director of Housing (Thursday 03 April 2014 14:35-interview) “*this overcrowding resulted in several structural defects on some houses and about 200 rented accommodation require routine maintenance”* (Housing and Community Services Director).

## 4.10 The Housing stock at City of Mutare

Table 3; Indication of housing stock that mismatch with housing demand annually

|  |  |  |  |
| --- | --- | --- | --- |
| **Year** | **High Density** | **Low Density** | **Total** |
| 2008 | 27,402 | 5,027 | 32,429 |
| 2009 | 28,411 | 5,027 | 33,438 |
| 2010 | 28,411 | 5,522 | 33,933 |
| 2011 | 30,012 | 6,000 | 36,012 |
| 2012 | 31,000 | 6,200 | 37,200 |
| 2013 | 33,000 | 6,400 | 39,400 |
| 2014 | Projected(35,000) | Projected (6,600) | Total (est.) 41,600 |

**Source: *Field data compiled from Mutare Housing and Community Services Department Annual Reports 2008-2014***

### 4.10.1 Data Analysis

The main focus of the above information will be on high density segment since the main agenda of this part is on the causes of informal settlements in high density areas in Mutare urban area. The Housing stock in the year 2008 increased from 27,402 units to 28,411 in 2009 thus indicating an increase of 1009 housing units constructed for homeless informal settlers in Dangamvura (Federation) and Sakubva (Mushando Bar and Murahwa). The figure above shows a total increase of 33 438 in 2009 as compared to 32 429 of 2008 indicates a difference of 1009 units built in areas like Dreamhouse and ZIMTA (Chikanga III) high density suburbs. However, year 2010 shows an average of 495 units as built in 2009 in low density area in which stands were allocated and given to people in Birkley South (Boarderview East) just after Palmerstone and Greenside Extension (Field Research ;2014). Indeed the increasing housing units built from 33 438 in 2009 to 36 012 in 2011 shows an increasing margin of 2 079 in high density areas only indicating the work done in Chikanga through Berniwin Housing scheme and Aloe Enterprise housing scheme in Dangamvura just before Nyamauru. Therefore, between year 2012 and 2013 exactly 4 200 units were constructed in Gimboki South adding to 5 688 when considering 1 188 housing units built in 2011 (Hobhouse III) area adjacent to Chikanga 3 (St Joseph).

However the housing stock above failed to match with the formal housing demands by the urban homeless people in City of Mutare. This mismatch can only be identified if one considering the existing housing stock with the Housing Waiting List from 2008-2013 shown below.

## 4.11 Housing Backlog in City of Mutare from 2008-2013

Evidence gathered by the researcher reveals that Housing is a right to everyone in Zimbabwe and should be delivered or provided transparently, equitably and effectively showing accountability, diligence and perseverance. However, the availabity of informal settlements shows a missing link between the demand and housing supply as a major cause of the sprawling informal settlements. The use of Housing Waiting list by Mutare City Council is more significant for the indication of housing needs by homeless urban dwellers that apply for developed stands and wait for housing supply. Indeed there is no balance between supply and demand-there is high demand encircled by low supply as indicated in **Table 4** below.

**Table 4:The Housing Waiting List**

|  |  |  |  |
| --- | --- | --- | --- |
| **Year** | **High Density** | **Low Density** | **Annual Total** |
| **2008** | 29 566 | No data | 29 566 |
| **2009** | 31 000 | 6 122 | 37 122 |
| **2010** | 41 500 | 6 588 | 48 088 |
| **2011** | 41 900 | 6 781 | 48 681 |
| **2012** | 42 600 | 7 009 | 49 609 |
| **2013** | 45 492 | 8 231 | 53 723 |
| **2014** | 52 896 | 8 797 | 61 693 |

**Source:** *Compiled from Mutare Housing and Community Service Department Annual Reports 2008-2013 and monthly reports for 2014.*

### 4.11.1 DATA ANALYSIS

The table above indicates an acute rise in housing demand as compared to the supply of housing in legal residential areas .In 2009 to 2010 the waiting list rose by 10 966 applicants a number which is more than 80% percent increase. With much focus on high density areas the statistical data presents an increase of 10 500 which is also more than 100% increment from the provided 31 000 to 41 500 from year 2009 up to year 2010. The information above explicitly indicates that there are several challenges faced by Mutare City Council in the supply of formal housing using Conventional Housing Schemes. As shown above year 2013 to April 2014 shows an acute rise for the demand of housing of about 7 970 despite developed stands in Gimboki South supplied through Mutare Housing Consortium housing schemes initiated by Develop Communities in Africa (D.C.A) and facilitated by Mutare City Council in the same year. Therefore, this shows that a lot has to be done in eradicating informal settlements through relocation in City of Mutare.

**4.12 THE CURRENT SETTLEMENTS AND HOUSING SITUATION IN MUTARE URBAN AREAS.**

**FIGURE 4 Indicating % rate of respondents on living conditions in illegal settlements**

**Source**: Research Data; 2014

### 4.12.1 Data Analysis

Considering the interviewed 20 residents in Dangamvura and Sakubva areas indicated above about 30% of the respondents in Federation indicate themselves as facing several problems due to lack of sanitation and water in Federation area they also went on to mention that they do not have access to decent and secure housing. One of these interviewed residents said “.....*the settlement we live in lack basic infrastructure and sustainable services*.....*Poor people are also human beings need help from the city council...”* The other 21% of the respondents in Matida mentioned that access to sanitation and safe drinking water as a basic human right is a big challenge, They pointed that collection of garbage and refuse removal in their areas is now a story to tell their young ones as folk tales since it has been long since the city council did refuse removal in Matida and Murahwa. This stresses the point that maintaining quality health conditions in other parts of Mutare is still a major challenge faced by illegal settlers.

The 10% respondents in Chisamba Singles cited that safe drinking water, sanitation and good hygiene is lacking in their settlement area because they are overcrowded and lack access to clean water. The number which is very low as compared to Federation and Murahwa, this shows that there are some efforts made by Mutare City Council in trying to prevent the transmission of diarrhoea, cholera, typhoid and several parasitic infections that can cause hookworms , schistosomomiasis and trachoma. The figure above explicitly indicates 20% of respondents of the 20 residents interviewed claimed to be lodgers in Murahwa-pay rentals not to the City council but council registered tenants with lease agreements who will then pay to council an amount of US$24 after paying them US$55 per room. Some these tenants also refuse to pay to council -a problem resulted in structural defects in several houses. One of the respondents said “...*.several houses have serious wall and foundation cracks, broken horse-shoe roofing sheets and truces decay...”*

The other respondent eluded that, *“Even though the place said to be dirty we will stay here, they is no where we can find luxurious houses that is affordable to us...”*

This clearly shows that all the residents in both Federation area and Sakubva are suffering due to poor health a condition that threatens their lives on daily basis. Informal settlements have become the permanent features of the urban landscapes in Mutare a condition that should be dealt with efficiently and effectively following the recommendation in the next chapter.

**Figure 5:** Respondents indicating problems faced by informal settlers in Murahwa whilst the researcher conduction a focus group research to synthesize the interviews conducted.

Respondents on problems faced because of the sprawling informal settlements in Murahwa.



**Source:** Field Data collection; 2014

### 4.13 The Extent of Land Allocations and Developments in illegal settlements

On the entire site visited, the researcher noted illegal land sales, allocations and developments on wetlands, ZESA power-line servitudes, Cemetery land and Industrial stands. About 8 420 stands in Federation were illegally created and allocated of all the houses from stand number 10400-10988 have been completed without council inspection. A group of youths has been identified by other respondents as notable drivers spearheading the bewildering land invasions in Dangamvura in areas like Federation. This results in the construction of some temporal structures hazardous to health conditions especially in rainy seasons shown below.

**FIGURE 5**:Illegal land sales, allocations and developments on wetlands.

**Plate 2** (*A dilapidated outside pit latrine*) **Plate 3** (*Informal shelter*)



**Source:** Field Data; 2014

### 4.13.1 Data Analysis

Illegal structures are erected in wetlands built using sunburnt bricks lack plastering and without solid slabs or strong foundation- a problem that caused many houses to collapse in rainy season. Most of these houses had plastics and sacks cover window frames without windowpanes. In these areas access to sanitation remain a problem, human rights to sufficient, safe and affordable water for domestic and personal uses is being undermined.

The pie chart below explains the percentage rate of respondents on whether informal settlements are a problem to their lives or a solution to housing problems.

**4.13.2 Figure 6 Response rate on the challenges encountered because of informal settlements**

**Source:** Field Data ;2014

### 4.13.3 Data Analysis

Eighty percent (80%) of the respondents mentioned sundry problems faced in City of Mutare because of the increasing informal settlements indicating type of settlements as a problem not a solution to their social life. Amongst these respondents were informal settlers from Federation and those staying in backyards extensions in areas like Murahwa, Maonde and Nyausunzi in Sakubva. 80% respondents disagree with the fact that informal settlements are a solution to the housing problem, they argued that in Sakubva a family of more than four members are forced to share only two small rooms sometimes divided using curtains to accommodate both girls and boys in the same room. 16 people out of the interviewed 20 mentioned that in these settlements houses are crowded and promoting social problems occurred because of high crime rates. The respondents also pointed out that they are informally employed, do menial jobs including vending vegetables, tomatoes, firewood and prepaid airtime) hence life for them becomes too expensive.

Criminal activities have been recorded as a cancer in Federation area (Dangamvura) causing the lives of the settlers to be in danger at all the times. One of respondents said

*“....the burglars came here and steal a solar lamp, solar panel, paraffin stove, blankets and many household utensils and all the four guys raped this 10 year old girl....”*

Moreover, the 80% respondents argued that commercial sex workers are a menace in Sakubva accompanied by those brewing *Kachasu (*illicit beer) sold in shebeens in areas like Murahwa and Magrecors. This concurs with what Gutsa and Choguya (2013:178) mentioned- poor housing and HIV/AIDS are interrelated meaning lack of proper access to basic services exposes people especially women to opportunistic diseases.

However, 15% of respondents pointed out that informal settlements are a solution that is affordable to low income earners who wish to stay in urban areas. Indeed, 5% of respondents constitute three people out of the returned twenty questionnaires attributed that they decide to settle in Federation because there are no rentals, no council bills and no complaints about water wastage and electricity usage.

## 4.14 Availabity of quality water in informal settlements

From the problems raised by the informal settlers on the issue of quality service delivery and availability of water remained a topical issue. Of all the returned twenty questionnaires from the provided ones 90% respondents indicated that they are not connected to the main supply system provided by Mutare City Council to other areas like Dangamvura Area 13,15 ,3 and Nyamauru. Most of them claim that they use water from alternative sources. Several residents in Federation pointed out that they resort to fetching water from unsafe protected wells. Only 10% respondents represents two out of twenty said public boreholes provided by the Norwegian Refuge are sufficient and safe. As David (2005) quoted by Murinda (2013:43) the quality of water is significant in rating the performance of water supply by Local Authorities. Thus, water quality is a need for either personal or domestic use and should be prioritised. The **figure 7** below shows unprotected sources of water and congestion in one borehole.

**4.14.1 Figure 7: Unprotected water points in Federation Informal Settlements**

**Plate 1 (*unprotected well*)Plate 2(*congestion in one drilled borehole)***

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**SOURCE**: Field Data; 2014

**4.14.3 Data Analysis**

The 90% respondents from the questionnaires rated water quality as unsatisfactory indicating that water in the area is full of impurities and turbidity (muddiness caused by sediments) and 10% respondents rated it as satisfactory as compared to those areas with water supply connections but experiencing water shortage. This shows that the poor urban people residing in informal settlements like Federation and some in Murahwa backyard extensions are facing challenges in terms of services provided by the city council. As one of the respondents’ recorded “*Tinosarurwa sevanhu vasina basa pakupihwa mvura kana kutakurirwa marara zvawo*” This means “*we are being eliminated from services like water and refuse collection...”* Basically they is inadequate provision of service in these areas as informal settlers excluded from public basic services just because they illegally settled themselves in Federation. This has been noted by the researcher as the problem also affected even those in formal settlements hence difference between the two settlements will remain unclear to the extent that several opted to reside in illegal settlements.

### 4.15Standard of public service provision by Local Authority (Roads and Refuse Collection)

### Fig 8 Standard of public service provision

**SOURCE:** Field Data collection; 2014

### 4.15.1 Analysis of the obtained data

Questionnaire responses from figure 8 indicates that 51% rated Local Authorities services as poor whilst 34% said the services are good not in informal settlements but mostly in legal settlements.10% rated roads provision and maintenance as just average and 9% thought the provision of services were value for money. Indeed, the 6% respondents indicated that they are not sure of everything relating to roads rehabilitation. These results show that service delivery in both formal and illegal settlements is generally poor as indicated by the 51% respondents. The other 34% respondents’ shows that the provision of services is good but they mentioned that only in formal settlements not illegal settlements.

Regrettably, some residents as respondents in City of Mutare were not truthful enough they refused to divulge information relating to poor public roads and no-collection of waste in Federation area (Dangamvura extension). Whereas, from the researcher’s observations the roads were poor accompanied by non refuse collection as evidenced by Figure 9 below;

### Figure 9 Infrastructure conditions in informal settlements

### Plate 1 (*poor swamp gravel roads)*Plate 2 (*Gravel main road*)

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**Source:** Field Data; 2014

## 4.16 THE CONTRIBUTIONS OF CONVENTIONAL HOUSING SCHEMES IN ERADICATING INFORMAL SETTLEMENTS.

The high demand for home ownership escalated over the years in Mutare caused an increase of informal settlers in different areas around the city as the Mutare City council failed to meet the high demand of stands on housing waiting list (M.H.C.S.D; 2013). The Conventional Housing Schemes has then emerged as a pillar of strength used by Mutare City Council in trying to meet the ballooning housing demands led to chaotic mushrooming of informal settlements. (*Sunday Mail Newspaper 20-26 April 2014 by Charlotte Musarurwa*). The question however raised by the research is that are these Conventional Housing Schemes effective in providing needed developed stands and houses by Mutare urban inhabitants.

### 4.16.1 The effectiveness of (C.H.S) in providing affordable housing to the residents in Mutare Urban

**Fig 10:** Below is an indication of residents’ response rate on the effectiveness of conventional housing schemes.

**Source:** Field Data; 2014

### 4.16.2 DATA ANALYSIS

The analysis revealed that 30% respondents identified housing co-operatives as the most effective scheme that City of Mutare should mould and use as strategy for supplying inexpensive housing so as to reduce the number of those in squatting area or used to completely eradicate existing informal settlements in Mutare. The analysis proved that these schemes played and is still playing a significant role in curbing the urban housing crisis as the Local Authority failing to provide developed stands effectively. Indeed, lands were given to co-operatives like Destiny, Natview, Dreamhouse, Rugare, Mabvazuva Mushamukadzi and Gimboki Housing co-operative and several were accommodated. More than 12 345 since 2008 have benefited from these co-operatives of which 6 222 were women (Mutare District Housing Union; MDU: 2014). One of the respondents from the 30% beneficiaries recorded above said;

“*Mutare city council is struggling to avail basic housing to millions of people on Housing waiting lists, the co-operatives helped me very much even if you see my house is nice...Forward with the M.D.U for managing to provide housing to us...”*

20% from the respondents stated those donor funded schemes are a prerogative measure from the eradication of informal settlers as it provides free and affordable accommodation. From the recorded 20% one respondent during the group discussion said ,*“Mutare city council partnered with City Harlem of Netherland and managed to provide stands in Chikanga III extension and support the Berniwin housing scheme, with Norwegian Refuge Donors managed to accommodate more than 8 00 people affected during ‘Operation Murambatsvina’ used to illegally settle at Mushando Bar*. This clearly shows the significance of donor funded schemes though not adequately managed to eradicate informal settlements.

The 18% revealed that there are some beneficiary stated private housing schemes as more effective in the provision of housing ,however many claimed that the provided stands are more expensive and unaffordable to informal settlers who are self employed. 10% supported the Employer Assisted scheme, identify it as the most effective in providing housing; however several opposed this saying not all the poor urban people here benefited from these schemes for instance the (ZIMTA Housing scheme) completed about 1,321 housing units of which those preferred were only Teachers. The 15% also reviewed that pay for-your service scheme was also effective.

Obtaining this information through interviews and discussion groups the researcher went on doing his observation and identified that all the Conventional schemes are relevant for the provision of housing and eradication of informal settlements. There are some development being done and some already done by these schemes in Chikanga, Dreamhouse and Gimboki South areas. Indeed though facing difficulties in providing affordable housing for the eradication of informal settlements several housing co-operatives, Donor funded schemes and private developers are playing a significant role in supplying housing to all the urban poor equally and effectively. Below are developments occurring in Dreamhouse and Chikanga extension in which several huddles are being faced.

**4.16.3 FIG 11 One of the Housing schemes progressing in Natview Park**

**Plate 1(*Better Houses still constructed*) Plate 2** (***Stands and sewer system provided*)**



**Source** Field Data, 2014

**4.16.4 Data Analysis**

About 7 00 beneficiaries paying their monthly subscription have been allocated developed stands and some half built houses depending on the their level of contribution, sewer system has been provided, piped water also reaching all the houses provided however, most of the roads are still in form of dust roads though efforts for infrastructure development are being made. Stands availed to the many homeless people from Dangamvura area and some from Sakubva. Many are said to benefit from the other 84 houses on slab level and foundation level as shown below;

**4.16.5 Stands; Box level and some finished for homeless poor urban people in Mutare**

**Plate 1 (*Stand still on box level*)Plate 2 (***Type of houses built*)

****

**Source:** Field Data; 2014

### 4.16.6 Data Analysis

With a total of 1 122 stands provided by Destiny Housing scheme sewer system is now 100% to be completed and water system is 95% complete. Considering these 1 122 stands more than 1050 stands are developed with several- 900 at roof level and 1050 on slab level and trenching. Trenching and lying of sewer pipes is in progress however there is shortage of these pipes noted by the researcher comparing the available pipes and the number of stands not yet serviced. According to Tibaijuka (2012:34) access to formal housing and secure accommodation is an integral section that should be seriously considered, hence in Mutare the Destiny housing scheme and other schemes as facilitated by M.C.C play a significant role in eradicating informal settlements by delivering decent housing to several squatter from Dangamvura (federation) and (Sakubva).

### 4.17 Completed housing projects to eradicate informal settlements caused by lack of decent shelter.

**Plate 1** :( *Indicating constructed houses in formal allocated land*).



**Source:** Field Data; 2014

### 4.17.8 Data Analysis

Houses delivered through Donor funded schemes and Pay-for-schemes are of high quality, provided with sewer system and tapped water. As fig 12 indicated 1 200 houses were completed reaching roof level, remained with window-panes and doors only. Roads between houses were constructed effectively. Only a few houses left on beam level-about 200 from 1400 developed stands in Dreamhouse area. The works from Norwegian Refuge and Dreamhouse housing schemes has been credited as effective-providing completed houses to informal settlers at Mushando bar in Sakubva and a few in Dangamvura. 95% of the informal settlers were assured with decent accommodation provided in this legal area. As Mapurisa (2014) argued Donor funded schemes helped both the residents and the council at the same time.

## 4.18 CHALLENGES FACED BY CONVENTIONAL HOUSING SCHEMES IN ERADICATING INFORMAL SETTLEMENTS

**FIG 13:** Challenges faced by Conventional Housing Schemes

**Source:** Field Data; 2014

### 4.18.1Analysis of Data

Responding to the question of challenges faced in eradicating informal settlers the 30% of the targeted population-as schemes management board argued that lack of land for development is affecting the delivery of decent housing to the homeless people. 20% of the respondents stated that availability of skilled work-force is also a challenge faced especially were they is need for effective housing project implementation, monitoring and evaluation skills. Indeed, human resources are a critical ingredient as asserts of effective housing schemes functioning. As one of the respondents pointed the housing scheme is operating without even skilled contractual employees. The 15% respondents on the part of analysis identified the problem of politics-legal problem as mostly affecting the delivery of housing to all urban dwellers. One of the respondents said, *‘...most of our members here do not understand various by-laws of the council whilst we are suppose to abide to the several sections in those acts....*’ Some went on saying several councillors and top political leaders end up diverting the purpose of these housing schemes-politicising them, forcing the management to provide stands to only those who support their political parties. 17% of the co-operative members reviewed that sourcing donor funding is very difficult, given loans with banks is just but a mirage as several local banks dined saying they is no assurance that schemes can pay back the funds. 8% pointed out lack of finance as another challenge causing inadequate or lack of machinery to service the land given to them by Mutare City Council. Indicated below in Fig 13 are few pipes left at Gimboki South Housing Scheme and one dysfunctional tractor

**4.18.2 Inadequate equipment and machinery**

**Plate 1 *(****Few pipes unable to finish sewer connections)* **Plate 2 *(****Obsolete**Road construction*

*Vehicles*

****

**Source:** Field Data; 2014

## 

## 4.19 CHALLENGES FACED BY MUTARE CITY COUNCIL AS IT USES CONVENTIONAL HOUSING SCHEMES (C.H.S) TO ERADICATE INFORMAL SETTLEMENTS.

**FIG 14;** Showing other Challenges faced by Mutare City Council

**SOURCE:** Field Data; 2014

### 4.19.1 DATA ANALYSIS

The 42% of the interviewers reviewed that rising corruption cases reported and practiced within these several schemes is a serious challenge affecting housing projects progress and led (M.C.C) to have long waiting list of homeless people in need of decent accommodation who end up illegally settle in swamp or sleep slop areas not suitable for settlement without water and sewer provided. There is blatant corruption in several schemes with some top members in possession of several stands or about 50 stands occupied by the people sharing the same surname. 28% respondents pointed out that most of the projects are left unfinished with several areas lacking water, sewer connection and adequate roads-considering the area of Hobhouse III ,other parts in ZIMTA and Dreamhouse there is evidence that the council were left with a bigger role to finish all these things for the betterment of their area using un-budgeted funds.15% indentified poor planning process by several schemes as another challenge leading to their failure to eradicate informal settlements. In fact, many officials and other members lack implementation skills which are a prerequisite for effective housing provision. The 6% respondents argued due to lack of education encountered, most of the members initiating housing schemes end up violating the Regional Town and Country Planning Act (chapter 29:12) as they do not understand many sections in this act and several by-laws guiding them. 5% from the respondents argued that several members from these schemes resist paying land-intrinsic value after allocated stands. The 4% reviewed that they is high falsification of membership causing land shortage to other homeless people.

Besides there were challenges which other respondents from the above 42% mentioned as being in line with corruption-saying managerial architecture is very weak and lacks basic inter-departmental co-ordination expected in big local city councils like Mutare. One of the respondents said ‘*critical departments include the Housing and Community Services and the Audit department are occupied by several in-competent junior employees (students on attachment) as key players...*’ Hence several Housing Schemes operating in M.C.C though registered with Ministry of Small and Medium Enterprises are not submitting reports and audited books of accounts as required at registration. Another respondent said ‘....*these housing projects are politicized hence this become a challenge faced by M.C.C as many homeless people - not subscribing to certain parties will left with no option but to stay in backyard shacks and informal settlements.*’ Therefore, considering the entire response rate above it is explicitly clear that they are several challenges faced by Mutare City Council and housing schemes in eradicating informal settlements through housing delivery to all homeless inhabitants in Mutare urban area.

## 4.20 CHAPTER SUMMARY

Considering the objectives that the researcher sought to achieve, this chapter presents the demographics and information attained as the researcher received his questionnaires and after conducting his direct interviews. From the 90 distributed questionnaires 82 of them were responded to successfully whilst from the 20 interviews the researcher managed to conduct 18 interviews. Most important findings obtained involve causes of informal settlers, problems faced by informal settlers and the contribution of Conventional Housing Schemes as a means of eradicating the informal settlements. This chapter also managed to present the contribution of Conventional Housing Schemes in providing affordable housing to homeless informal settlers in Mutare urban, displaying the challenges faced by these schemes and City of Mutare at large. The challenges include corruption, violation of the Regional Town and Country Planning Act (chapter 29:12), inadequate skilled work-force, Lack of land to develop, inadequate machinery and equipment as well as poor planning methods.

The next Chapter will be focused on summarising the research, contributions, challenges, related literature, findings and make recommendations based on a set of data obtained.

# 

# CHAPTER V

# SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

# 5.0 INTRODUCTION

This chapter aims to summarise the previous chapters and will offer a hem to the study as well as leave behind reflection on the research subject through recommendations. It is also the aim of this chapter to link and juxtaposing the research findings to the theory and literature reviewed by several scholars in chapter two. The aim of the chapter will be on establishing answers to the research questions and answers to study objectives presented in chapter one. Particularly, the chapter will also elaborate on the contributions and challenges faced by Conventional Housing Schemes as a means of eradicating the increasing number of informal settlers caused by lack of affordable housing suggesting possible solution as recommendations.

# 5.1 SUMMARY

Using City of Mutare as a case study, this study focused on establishing causes and effects of informal settlements and most importantly the challenges faced by Conventional Housing Schemes and the Local Authority in eradicating illegal settlements in Mutare Urban area-delivering affordable housing to urban informal dwellers. The research emerged to address problems of these informal settlements to socio-economic development and identify clearly contribution of Housing Schemes in eradicating these settlements-considering the re-location and housing delivery strategy. The statement of the problem pointed out that despite housing supply by these schemes the problems of informal settlers still remain a topical issue in City of Mutare as the delivery of housing failed to tally with the housing demand. Indeed it has been noted that these schemes faces several challenges with must be displayed explicitly so as that it will formulate relevant and required clarification and exact strategies. The tribulations were identified as causing ineffectiveness in affordable legal housing delivery which will then lead to the mushrooming informal settlements in City of Mutare. These illegal settlements led to several environmental and health problems to all urban inhabitants. The researcher decided to do the research using research objectives and research questions so as to be guided-being focused on the area of study and guiding the main justification of his research. The objectives of the study include; identifying causes of informal settlements, to explore the contributions of ( C.H.S) in the providing affordable housing to informal settlers ,to identify and critically analyse the challenges faced by Conventional Housing Schemes in eradicating informal settlements and to come up with solutions or recommendation on challenges faced by Conventional Housing Schemes (C.H.S). The significance of the study was presented to display the viability of carrying the research, explore concealed factors militates the aim of providing affordable housing to informal settlers. Limitations and delimitations of research were displayed and main delimitation was that the researcher was only focusing on the challenges faced in City of Mutare when using conventional housing schemes as a means eradicating informal settlements-relocating informal settlers. However, the main limitation was that other respondents were unwilling to disclose relevant information needed for the success of this study.

The theoretical views on diverse aspects of eradicating informal settlements were presented with definitions of Conventional Housing Schemes, Informal settlements and the issue of security of tenure in formal and informal settlements also discussed, Issues of housing crises as major cause of illegal settlements has been reviewed, policies and regulations govern informal settlements were outlined, perspectives on institutional structure for settlement provision has been displayed. A reflection of the link between shortage of housing and sprawling of informal settlement has been presented well basing on theoretical perspectives. Conventional Housing Schemes has been defined as formally registered housing projects recognised by the Ministry of Small and Medium Enterprise in order to provide housing for all homeless people operating after the approval of the Local Authority of that area. Informal settlements were defined as residential buildings erected illegally without formal city planning procedures and respect to the Regional Town and Country Planning Act (chapter 29:12). The Conventional Housing Schemes constitute Rented Accommodation housing Schemes, Pay-for-your housing Schemes, private schemes, Donor funded housing schemes, Employer Assisted housing schemes and Housing Co-operatives.

Providing adequate affordable housing to all homeless people on waiting list led to the intervention of CHS, however the problem remain rigid as many urban dwellers remain tenants and informal settlers. The forced eviction of 2005 nicknamed “Operation Murambatsvina” or “Operation Clean up” has also failed to achieve the same aim of eradicating informal settlements. Therefore, as the basis of literature the question asked was that why forced evictions failed to produce a 100% desired outcome in 2005? Why the relocation strategy and provision of affordable housing to illegal settlers also showing the same results of failure? Hence the answer articulated was that there are several challenges faced by these schemes and the city council requires solutions for the effectiveness and efficiency of housing delivery. The challenges reviewed include corruption, inadequately skilled or qualified staff and workforce, political wrangling, financial turmoil, lack of equipment and machinery and poor co-ordination of these schemes which results in task duplication.

In this study both qualitative and quantitative research designs were used. Interviews, observations and questionnaires were used as research materials to synthesise gathering of data. The used instruments proved to be successful as the researcher managed to obtain relevant information help the researcher to answer research questions and address the desired objectives as the researcher used data obtained from the targeted population involved twenty executive council officials, five non executive officials (mayor and his councillors), fifteen housing schemes management officials and fifty residents or informal settlers to have a total population of 90 people. The researcher also focused on sampling techniques and used non probability sampling applying purposive sampling, judgemental sampling and systematic sampling which helped the researcher in obtaining relevant data from selected respondents for efficiency and reliability since the researcher was focused specific groups with data relevant to the area of the study. The secondary and primary data were used as data collection procedures.

Pie Charts, tables, graphs and pictures were used to present the findings obtained in the field. Many of the targeted respondents argued that Conventional schemes are a panacea for housing delivery however are facing sundry challenges that requires immediate response before nucleated illegal settlements in Mutare urban area amplified. These challenges were in form of political, economic, social, technological and legislative. To this, the weaknesses and threats (internal-external) as what local authority does not have (weaknesses, e.g. a weak organizational culture) and hampering factors (threats, e.g. an unstable economy or political landscape) as main challenges.

# 5.2 CONCLUSIONS

* Considering the study area the researcher managed to establish that Conventional Housing schemes are facing many challenges as a means of eradicating informal settlements and also noted that if managed effectively these schemes are capable of eradicating the sprawling illegal settlements in urban communities like Mutare. The failure to notice challenges affecting conventional housing schemes in the delivery of affordable housing affects the lives of the urban inhabitants, informal settlers and the homeless people in City of Mutare.
* Mutare city council is lacking the capacity to provide decent affordable housing to all homeless people and informal settlers. Primarily this is because of financial turmoil and lack of skills to mobilize required sufficient resource to help the housing sector.
* The city council does not have an effective housing policy-a framework that is suppose to guide functioning and operation of several housing schemes has been noted as outdated contained 1986 housing development information and missing relevant current information that should be in with the current national regulatory framework governing the delivery of housing in urban areas. Ironically, the housing and community service department has a shortage of qualified personnel to execute the required housing policies.
* The City Council does not have up-to-date master register. Instead, separate registers for each co-operative, developer or any housing scheme are being used. This created loop- holes for duplication of numbers and double allocation of stands in Hobhouse III, Dreamhouse and Birkley South by some employees in housing and planning department. The researcher concluded that land barons are taking advantage of these loop-holes and normally allocating existing stands with already existing numbers to other beneficiaries who are mostly informal settlers who end up being homeless as the council condemn them as land invaders-not signed agreements of sale and stay without offer letters.
* The council has bureaucratic by-laws that affect several land developers who wish to develop stand and offer affordable housing to informal settlers and other homeless people in City of Mutare .Therefore, these red-tape affect the effective eradication of informal settlements.
* Nearly 7 000 stands and more that 400 backyard structures were created with more than 5 300 structures erected without council’s approval and inspection. Many politicians (councillors) and land barons were identified as the perpetrators of these illegal settlements and causing land invasion for example the Federation area.
* The other challenge noted was that stands were allocated without following the waiting list procedure. When stands are available, they were only allocated to applicants who were present or to the relatives of other council top employees’ officials. There are several informal settlers, who are in most cases noted to be on waiting list for over fifteen years, yet more than 9 000 stands were allocated during the same period. This has created or open market for the selling of illegal stands and emanation of illegal settlers in City of Mutare in areas like Federation and Sakubva (backyards makeshift shelters). This challenge also led to the allocation stands without council resolution as required in the manual for management of urban state land.
* Lack of equipment and machinery for land or stands development caused by the economic decline in Zimbabwe is become a chief challenge affecting the eradication of informal settlements in urban areas. As lack of equipment negatively affects the delivery of affordable housing to the poor urban inhabitants so is the same problem causing increasing number of informal settlements in city of Mutare. Several schemes and the city council faced a problem of having outdated machinery and dysfunctional construction vehicles and refuse collection vehicles affecting the upgrading of legal allocated stands, roads and sewer systems to make those areas habitable.
* Land for stands development is scarce, with this scenario several developers and schemes officials found it difficult to find affordable pieces of land for housing purposes-to help the homeless people in the urban area. What it means at this juncture is that if land is scarce purchase price will be too high and therefore the cost of the stands to be allocated in the same land will be unaffordable to poor urban people who will face difficulties in paying the expected high contributions for the success of the housing development schemes. The case in point will be that the council waiting list increased acutely on monthly basis.
* Financing of the existing housing schemes in Mutare is very low and sometimes not existing in the manner that support the right of man to better living conditions and housing for all. This challenge has been exacerbated by national economic decline and poor revenue collection methods used by M.C.C.
* The blatant corruption in these schemes and the city council virtually at all levels within their hierarchy affecting the progress of the conventional housing schemes. Misappropriation of funds contributed by beneficiaries is prevalent in local authorities (M.C.C) especially in the finance department and this greatly affects delivery of affordable housing negatively. Assets misappropriation is a hindrance to efficient and effective decent housing delivery in local authorities since equipment and cash which is meant for development is diverted for personal use through theft. Closely linked to this is nepotism. Local authorities are mandated to recruit and select employees in a transparent manner. Any vacant posts should be advertised in the newspapers and the short-listing of candidates should be done by the executive committee. The presence of good corporate governance is still lacking. However, from the research done M.C.C have been accused of giving privileges and positions of authority to relatives based on relationships rather than their actual abilities.
* There are more of functions and power re-centralisation of urban land management and housing provision in urban local authorities as the central government intervene through ministerial powers and directives. As concluded from the findings the issue of housing functions decentralisation seem to be more effective on paper than in practice. Through the Zimbabwe Agenda for Sustainable Socio-Economic Transformation the central government mentioned improved standards of living through the provision of serviced land but since the programme was implemented there is no financial decentralisation done yet to help Mutare City Council to develop stands and for the council to improve the living conditions of the urban inhabitants. No pieces of legislation yet created to support the strategies that will support the provision of better social services to people.
* Public participation is also a challenge thus beneficiaries are regarded as passive recipients of housing services. Informal settlers are unable to identify the role that they can play in the process of stands development or housing construction. It is therefore, in the midst of several housing schemes that the participation of the beneficiaries is a missing link affecting the eradication of informal settlements as many informal settlers resist the re-location strategy.

# 5.3 RECOMMENDATIONS

The analysis and conclusions drawn above directed the researcher to come up with viable solutions as recommendations that can help Mutare City council, scheme management and other local urban local authorities who are using conventional housing schemes as a means of providing affordable housing and as a panacea to the eradication of informal settlements. The recommendations will display how the city council and schemes management can do to curb and avert the challenges that emerged when eradicating informal settlements through relocation or affordable housing delivery.

### 5.3.1 Seek more land for housing delivery

The Ministry of Local Government Public Works and National Housing (MLGPW&NH) should approach Ministry of Lands for more land in Mutare since limited land for decent shelter and housing development is the main problem that affects the eradication of informal settlements, with successful negotiations the Dora Communal land should be transferred to Mutare city council for the purpose of housing development.

Strengthening partnerships will remain crucial for the effectiveness of affordable housing delivery to informal settlers. The type of partnership should be public-private partnership for the purpose of delivering affordable housing to informal settlers in Mutare urban area. Public-private partnership is crucial in supporting the city council as it faces financial and material resource constraints. The private sectors will be able to cover cost of planning and land costs (land intrinsic-value). Instead the involvement of other parties promotes openness and ability to work in an innovative way.

### 5.3.2 Engagement of financial institutions (Banks)

Engagement of financial institutions (Banks) promote mortgage lending as other schemes are unable to access loans and grants for the effectiveness of their operations. Several banks not involved in these activities lack trust in some of conventional housing schemes end up demanding properties for collateral security. Therefore their involvement will allow Mutare City Council and other schemes to gain by-in from these financial institutions.

### 5.3.3 Involving all informal settlers

Involvement of informal settlers in developing legal allocated land and in the delivery of stands is also a panacea to successful equitable delivery of affordable housing to all homeless residents in city of Mutare. Eradication of informal settlements is a process that requires commitment of several stakeholders from programme formulation, implementation to monitoring and evaluation so as to avoid incidences of double allocations, unfair distribution of stands and promote effectiveness and efficiency in the eradication informal settlements.

### 5.3.4 Institutional Assessment (housing schemes and the city council)

There should be (institutional) assessment of Mutare City Council and all housing schemes need to operate in City of Mutare is significant, determining the ability of the city council in using certain strategies before their adoption. Therefore it is increasingly important to assess the capacity; performance and management system of these schemes before enacting operational permission to avoid unfinished projects provide them land to develop if they have an indication of success and possibility of effectiveness and efficiency. They should ensure that all new applicants for land development meet local and national standards for safety and environmental sustainability.

### 5.3.5 Arrest and suspensions of Land perpetrators as well as awareness

The Ministry of Local Government, police and local authorities should facilitate urgent prosecution of identified perpetrators who are involved in corrupt land selling and nepotism. A press statement warning people not to register with or buy stands from any housing schemes should be done by The Minister himself.

**5.3.6 Prioritisation of informal settlement eradication in council planning system**

Affordable Housing delivery for the eradication of informal settlements should be prioritised at Mutare City Council; link the system of eradicating informal settlements to the city council’s planning process. Co-ordinate the activities of C.H.S with other council strategies for better use of available scarce resources and avoid duplication of efforts. There should be purposive funding to relevant project support the eradication of informal settlements so that residents will continue subscribing their trust the activities of Conventional Housing Schemes as facilitated by Mutare City Council.

### 5.3.7 Political will

The support from politicians is a vital tool for the success of eradicating informal settlements. Involving councillors and other elected officials also promotes their buy-in in all activities in eradicating informal settlements by so doing the council will obtain both political support and commitment of relevant resources needed for effective provision of affordable housing for all homeless people in the city. By including political leaders of all parties in the process of eradicating informal settlements, the local authority will greatly improve the chances of strategy success and longevity identifying specific housing needs and establishment of relevant and adequate resources

### 5.3.8 Ministerial Directives on Housing

The Ministerial Directive of October 2009 issued in terms of section 69 of the Regional Town and Country Planning Act 29:12 prohibits indiscriminate creation and allocation of infill stands, open spaces, wetlands, schools and church sites. It should be recommended and enforced.

### 5.3.9 Stands allocation possession

Mutare City Council should immediately take charge of stands allocations of stands in Gimboki South Housing Scheme following the waiting list procedure considering those in squatter settlements source required resources to finish off the housing project to disillusion the belief of beneficiaries who paid monthly subscriptions since 2009 –complete the delivery of housing in time.

### 5.3.10 Procedures’ transparency and equality

Lease agreements and agreement of sale signed by few people in Sakubva and Federation through unclear procedures should be cancelled until these people meet all the requirements stipulated in council offer letters.

### 5.3.11 Training and Development for council housing officials, councillors and schemes managers

They should be orientation for new councillors, training all council housing staff members on issues do with strategic planning and settlement development housing .This should be applied also to schemes managers so as to have qualified personnel who are able to plan effectively and efficiently. Indeed, skills retraining, capacity building is more significant in articulating the relevant skills for housing projects success.

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**APPENDIX I**

**Introductory Letter**

**TO WHOM IT MAY CONCERN**

R.E RESEARCH BY STANLEY CHINYAMAKOBVU

My name is Stanley Chinyamakobvu an undergraduate student from Midlands State University currently studying towards the completion of a BSc Honours Degree in Local Governance Studies. I am undertaking a research on **Conventional Housing Schemes as a means of eradicating urban informal settlements.** The information you will provide will be very valuable to all urban local authorities facing challenges in the provision of decent settlements in developing nations including Zimbabwe, furthermore it will help the government in formulating sound housing policies supports the provision of formal settlements to all urban inhabitants.

Your cooperation and support will be greatly appreciated. Please note that all information that you provide will be **confidential** your name and **signature is not requested here**.

You may contact me on +263 773 492 510/+263737

Yours faithfully

Chinyamakobvu Stanley

**APPENDIX II**

**QUESTIONNAIRE FOR MUTARE CITY COUNCIL OFFICIALS ON ADMNISTRATIVE ISSUES**

**N.B Please tick [ √ ] the appropriate and answer as indicated.**

**No** name or signature required in this paper.

**1.1**Gender indication

|  |  |
| --- | --- |
| **Male** | **Female** |
|  |  |

*Please tick the appropriate*

**1.2** Can you please indicate your ***Age?***

**[ ]** Above 50

**[ ]** 40-54

**[ ]** 30-39

**[ ]** 18-29 *please tick the appropriate*

**1.3** In which department are you employed?

**[ ]** Housing and Community Services

**[]** Finance

**[ ]** City Engineer’s

**[ ]** None from the above *please tick the appropriate*

**b)** Indicate your level of education

|  |  |
| --- | --- |
| Primary |  |
| Secondary |  |
| Certificate holder |  |
| Diploma level |  |
| Degree level |  |
| Master’s level |  |

**3.4** From your experience so far how do you view “conventional Housing schemes?”

Poor Good Very good Not sure

**[ ] [ ] [ ] [ ]***Tick the appropriate*

**3.5** Do all the urban poor have access to land and the provided housing services?

**[]** Yes

**[]** No

**[ ]** Not sure *please tick appropriate*

b)***Explain***.....................................................................................................................................................................................................................................................................................................................................................................................................................................................

**3.6** How effective is the use of infill application (applying for gaps suitable for stands allocation) as another method of providing affordable settlements?

Weak Good Very good Excellent

**[ ] [ ] [ ] [ ]** *Tick the appropriate*

**3.7** Are you able to understand and apply legislation and regulations relevant to housing provision?

**[ ]** Yes

**[ ]** No

**[ ]** Not sure  *please tick the appropriate*

**3.8** How far have you gone towards achieving your “vision” as Mutare City Council?

**[]** Already reaching the vision

**[]** About to reach our Vision

**[]** Far from reaching council vision

**[ ]** Not sure *please tick the appropriate*

**3.9**Are all Housing Cooperatives’ layout plans approved by the City Council?

**[ ]** Yes

**[ ]** No

**[]**Not sure *please tick the appropriate*

**3.10** Are there violations of the Regional Town and Country Planning Act (29.12) of layout plans by these housing schemes?

**[]** Yes

**[]** No

**[]** Not sure *please tick the appropriate*

b)Explain briefly.................................................................................................................................................................................................................................................................................................

**3.11** Do registered housing schemes always submit reports and audited books of accounts as required by your by-laws?

**[ ]** Yes

**[ ]** No

**[ ]** Not sure *please tick the appropriate*

**3.12** Is Mutare City Council allocating land to Cooperatives or Land Developers with capacity to service the land allocated to them?

**[ ]** Yes

**[ ]** No

**[ ]** Not sure *please tick the appropriate*

b)Please explain..............................................................................................................................................................................................................................................................................................

**3.13** What are the challenges faced by the city council as it uses Conventional Housing Schemes as a method of eradicating urban informal settlements?

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Challenge** | **Strongly Agree** | **Strongly disagree** | **Agree** | **Disagree** | **Not sure** |
| Lack of political will |  |  |  |  |  |
| Insufficient financial resources to support housing |  |  |  |  |  |
| Misappropriation of funds |  |  |  |  |  |
| Lack of land for residential stands development |  |  |  |  |  |
| Inadequate planning skills |  |  |  |  |  |

b) As officials of Mutare City Council, what **solutions** do you suggest so as to achieve your Vision by 2015?

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**APPENDIX III**

**INTERVIEW GUIDE FOR HOUSING SCHEMES MANAGEMENT OFFICIALS**

|  |
| --- |
| Topic-*Conventional Housing Schemes: A means of eradicating urban informal settlements. Case of Mutare City Council.* |

***OPERATIONAL INFORMATION***

1. How long have you been part of the conventional housing schemes?
2. What criteria do you use in providing housing to informal settlers?
3. Are you able to service all the land given to you by Mutare City Council since 2006?
4. If your answer is **NO** please briefly explain why
5. Where did you get funding?
6. How effective is your source of funding to develop the land for settlements?
7. What is the monitoring and project evaluation methods do you use?
8. What challenges are you facing in the management of conventional schemes?
9. Currently you have Gimboki South as the project in progress. What can you say about the stands provided in phase I and II so far?
10. What recommendations can you give to the city council so as to improve the effectiveness of conventional housing schemes?

**THANK YOU FOR YOUR TIME AND CO-OPERATION**

## APPENDIX IV

**OBSERVATIONS AND TARGETED AREAS**

|  |
| --- |
| Topic-*Conventional Housing Schemes: A means of eradicating urban informal settlements. Case of Mutare City Council.* |

|  |  |
| --- | --- |
| Situation under observation | Observed things, area and date |
| * The causes of sprawling urban informal settlements. * The housing situation in Mutare. | Area............................................................  Date.......................................................... |
| * The conditions of life in squatter settlements (water, refuse collection and sewer reticulation system) |  |
| * The availability of land for further settlement development |  |
| * The extend of illegal land allocations |  |
| * The impact of illegal land allocations on spatial planning |  |
| * Contributions of conventional Housing Schemes in eradicating informal settlement through re-location strategy. |  |
| * The interventions done by Mutare City Council. |  |
| * Other strategies in place in eradicating informal settlements. |  |

**APPENDIX V**

**QUESTIONNAIRE- Informal settlers their perception on Conventional Housing Schemes, housing delivery and challenges faced.**

**N.B some questions require you to tick in the appropriate box while others will ask a written response**

**2.1**Gender

|  |  |
| --- | --- |
| **Male** | **Female** |
|  |  |

*Please tick the appropriate*

**2.2** Can you please indicate your ***Age?***

**[ ]** Above 55

**[ ]** 40-54

**[ ]** 30-39

**[ ]** 18-29 *please tick the appropriate*

**2.3** Where do you stay in Mutare Urban area?

**[ ]** Garikai phase, I and II

**[ ]** Hobhouse I, II and III

**[ ]** Dangamvura extension

**[ ]** Chikanga

**[ ]** Sakubva *Please tick the appropriate*

**2.1**Do you belong to any conventional housing scheme?

**[ ]** Yes

**[ ]** No *Please tick the appropriate*

**2.2**How successful were conventional housing schemes in providing housing to informal settlers?

**[]**Very Successful

**[ ]** Successful

**[]**Average

[ ] Not sure *please tick the appropriate*

**2.3** How would you rate the document or policy that defines conventional housing schemes?

Weak Good Very good Excellent

**[ ] [ ] [ ] [ ]***Tick theappropriate*

**2.4** Are there sewer system connections and water distribution network in stands provided by these schemes?

**[ ]**yes

**[ ]**No

**[]** Not sure*please tick theappropriate*

**b)** Explain.....................................................................................................................................................................................................................................................................................................................................................................................................................................

**2.5** As homeless people how you can support the supply of formal housing?

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**2.6** How can you describe the conditions of Infrastructure in your area considering the following?

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| AREA | Very good | Good | Average | Bad | Extremely Bad |
| Water |  |  |  |  |  |
| Roads |  |  |  |  |  |
| Street Lights |  |  |  |  |  |
| Parks |  |  |  |  |  |

*N.B Tick theappropriate*

**2.7** Have you ever experienced outbreak of diseases such as cholera or malaria?

[ ] Yes

[ ] No

[ ] Not sure *please tick theappropriate*

**b)**explain.........................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................

**2.9** Are all the residents in informal settlements able to enjoy the same facilities such as schools and clinics?

**[]**yes

**[ ]**No

**[]** Not sure *please tick theappropriate*

**2.10** Explain the reason why

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**2.11**From the following challenges which one would you say has the most effect on affordable housing provision?

**[]** Lack of basic infrastructure and services

**[]** Poor understanding on policies

**[]** Incorrect implementation of housing projects

**[]** Financial problem

**[]**All the above are problems in Mutare

**[]**Not sure*please tick theappropriate*

**2.12** Does the housing schemes managed to provide formal settlements?

**[]** Yes

**[]** No

**[ ]** Not sure *please tick theappropriate*

**b)** Explain how or why?

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**2.15** What recommendations can you give to the City Council and project managers so as to improve the effectiveness of conventional housing schemes?

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