

# Housing Informality: Gaps and Promising Models in Zimbabwe

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## Abstract

This article examines housing informality through the lens of housing policy and identifies the gaps in practice. It argues that housing policy and the implementation thereof is central to addressing housing informality in cities. This is against the background that housing informality is, to some extent, a resultant effect of the gap between housing policy and its implementation and that housing policies that do not offer appropriate housing models, contribute to the creation of housing informality. A qualitative research approach was adopted, with document review, desk review and key informant interviews used to collect data. Findings revealed that the housing policy in Zimbabwe does not provide options for proper housing models. Instead, they provide options that are beyond the reach of low-income earners and the poor. It was concluded that housing informality is a result of poor housing delivery models as well as gaps between policy and practice. Recommendations are that the housing policy should offer options for housing delivery models that help to reduce the gap between policy and practice and, subsequently, housing informality.

**Keywords:** provision, model, policy, informality, governance

## INTRODUCTION

Housing informality is one of the challenges that cities across the globe are grappling with. Informal housing is characterised by residential creations that lack basic infrastructures such as roads, water and sanitation

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with inadequate housing and no security of tenure. Statistically, the United Nations Statistics Division (2018) underscores that over one billion people in the world live in slums and that by 2030, an estimated three billion will need satisfactory and inexpensive housing. Some scholars (Klaufus and van Lindert, 2012; Durst and Wegmann, 2017; Muchadenyika, Chakamba and Mguni, 2018; Matamanda, 2020) have identified and agreed on several factors that lead to informality. The political economy, lack of coordinated urban planning, unfitting planning ideologies, lack of sufficient and affordable housing, unemployment and poverty, as well as urbanisation that outpaces housing construction, are some of the factors that are identified to be the causes of housing informality development. Housing informality is linked to inadequate housing policies based on non-empirical studies (Kamete, 2001; Chipungu & Adebayo, 2013; Festus & Amos, 2015). This study acknowledges that the aforementioned factors contribute to housing informality as the poor respond to housing inadequacy and unaffordability, but goes on to argue that informality in housing is correspondingly a result of the gap between housing policies and their implementation, as well as lack of appropriate housing delivery models that respond to peoples' income levels and capacities.

## **BACKGROUND TO THE STUDY**

The persistent shortages of housing in cities of the global South has seen a greater proportion of the urban poor living in informal settlements (Turok and Borel-Saladin, 2016; Ren, 2018). Zimbabwe has no unique situation regarding housing informality. Despite rigidly holding on to formality that was inherited from the colonial period, informality gradually crept into Zimbabwe's cities (Muchadenyika, Chakamba & Mguni, 2018). The rise in informality in Zimbabwe has been linked to economic challenges affecting the nation. This resulted in the collapse of housing and services provided by local authorities, as well as the central government (Potts, 2006). The provision of sufficient and affordable shelter by the state and local authorities, became almost impossible (Butcher, 1986). With worsening economic challenges, the poor, who are most vulnerable to the housing shortage and pricing challenges, responded by relocating to places where they could afford, resulting in the emergence of informal settlements (Kamete, 2001; Matamanda, 2020).

Zimbabwe has come up with several housing policies since independence. However, Moyo (2014) argues that these policies have always been marginalising the housing needs of low-income earners. In an attempt to deal with housing shortages and the accompanying problems, the government of Zimbabwe responded in various ways. Among the measures adopted by government was the introduction of a low-income housing policy whose aim was to address housing challenges that low-income earners were facing. The policies adopted by the government fell short of addressing the housing problems, prompting the review and introduction of other policies aimed at addressing housing problems. Kamete (2001) put it that the continual experimentation of housing policies is a good indicator of how the policies are failing to provide sufficient and affordable housing. The effects of this policy failure are numerous and include the development of informal housing in the form of backyard shacks in existing neighbourhoods (Butcher, 1986; Rakodi and Withers, 1995; Potts, 2006), the emergence of informal settlements, mostly in the peripheral zones of the cities and fragile zones of the city (Chirisa et al., 2014; Matamanda, 2020) and the manipulation of housing land by the political elite (Muchadenyika, 2015).

Over the years, the government adopted a tolerant approach to informality (Muchadenyika, Chakamba and Mguni, 2018). However, in 2005, the government embarked on an operation, code-named “*Operation Murambatsvina*,” to restore order in the cities. This affected several informal dwellers who either relocated to their rural areas or moved to slums. In a bid to cater for the affected people, the government embarked on Operation Garikai/Hlalani Kuhle that saw the government identifying and acquiring land for housing development (Potts, 2006). However, this has not managed to solve the housing backlog in cities.

It is argued that the failure of housing policies adopted by the government is attributed to factors such as non-empirical based policies in favour of selfish motives by those in power, production of inappropriate housing models (Chipungu and Adebayo, 2013; Moyo, 2014). In addition to that, the housing developments lacked supporting infrastructure such as water and sanitation (Butcher, 1986; Matamanda, 2020). This was due mainly to financing problems (Chipungu and Adebayo, 2013). The

factors discussed above, and many other factors, have contributed to the formation of slums. The inability of policies to address housing challenges has, to some extent, contributed to the formation of slums in Zimbabwean cities, particularly Harare (Rakodi & Withers, 1995; Chirisa, Gaza & Bandauko, 2014; Muchadenyika, Chakamba & Mguni, 2018). It is against this background that the study examines how the gap between housing policies and their implementation have contributed to the growth of informality in Harare.

## **CONCEPTUALISING UTILITY OF POLICY IN ADDRESSING HOUSING INFORMALITY**

Housing is a basic necessity that satisfies people's social, safety, security and economic needs. The inadequacy of housing affects people's lives in many fundamental ways that include insecurity, poverty and loss of dignity leading to poor quality of life. In light of its importance to the generality of society, the provision of housing is an important public developmental issue that requires attention by the government and other actors. Several interventions are used to address the housing problem. This problem is characterised by the quantitative and qualitative deficits in the supply of housing (Arku, 2009; Festus & Amos, 2015). Public policy is one of the key interventions that is applied to ensure the supply of adequate housing. Generally, public policy is concerned with addressing social, environmental, economic and political problems affecting society.

A housing policy that falls in the realm of public policy is a special policy intervention that is applied to tackle housing problems. It is noteworthy that a sound housing policy, if supported by sufficient funding and proper implementation, contributes immensely to the provision of adequate housing, thereby leading to improved quality of life (Arku, 2009; Chipungu and Adebayo, 2013). In this case, it is adequate housing that meets the numerical and quality requirements of people. However, if housing policy is not right and not supported by other factors in its implementation, the result is the perpetual existence of housing problems with detrimental effects on society, the environment and the housing sector itself (Ren, 2018).

One of the negative effects of unsound housing policy is the emergence of informal housing. The phenomenon of informality is where people turn to unconventional and illegal means of meeting their housing needs. Housing informality is associated with insecurity, subhuman and substandard living conditions. This informality contributes to social, economic, health and environmental problems. This informality can be stemmed by a sound housing policy supported by other factors.

Sound policy is a key determinant in fostering the provision of adequate housing development. Being a state scheme, this policy supports the provision of housing by showing the commitment of the government to the sector. The role of government is central to housing provision. A housing policy also spells out the desired state and level of housing to be attained through its vision. The housing policy, as an overarching framework, also influences other interventions that contribute to housing delivery through its principles. These principles epitomise the aspirations of the policy, like the creation of sustainable, resilient, productive, safe, secure and healthy environments. For instance, the policy influences the designing of planning and funding mechanisms as well as the institutional support to housing delivery. Overall, a policy has ramifications on several aspects that affect housing delivery, depending on its soundness.

While some housing policies are effective in supporting housing delivery, others are not reliable, resulting in perennial housing problems. It is noteworthy that the ineffectiveness of the policies is partly attributable to poor policy design. In this case, one of the integral challenges that undermine effectiveness is the making of policies that are not informed by evidence and adequate research. This results in flawed policies that do not amply deal with the housing problem, leading to unending high deficits. Further, the problem of ineffectiveness is caused by skewed policies that concentrate on programmes that improve informal settlements, than on supporting the supply of new housing. Consequently, this leads to the new demand which will be insurmountable, thereby causing people to turn to informal housing. Besides that, some housing policies are also ineffective because they are conflicted as they promote both formal and informal human settlements. The latter is caused by incremental and parallel development housing strategies that lead to dysfunctional

settlements. Additionally, the efficacy of housing policies is also affected by their thrust that encourages withdrawal of the public sector from direct production of housing. The approach is adopted under the dictates of liberalisation that encourages the government to focus on creating an enabling environment for other actors in housing production. This, in turn, leaves the low-income and marginalised people at the mercy of market forces, thereby forcing them to seek alternative accommodation in the informal sector.

Besides the inherent weaknesses, the efficacy of housing policies is also affected by external factors. One such challenge is poor implementation of policies due to the technical incapacity of implementers of projects and programmes. Besides that, the effectiveness of policies is affected by inadequate financial support to the sector. This lack of funding is occasioned by a lack of incentives for private investors to participate in housing developments. It is also caused by macroeconomic policies that marginalise the housing sector, thereby starving it of the needed government funding. Other factors also undermining the efficacy of housing policies are retrogressive planning and land management practices. The cumulative effects of the inherent and external factors that affect the efficacy of housing policies are the growth of informal settlements and their attendant problems that affect the quality of life.

There are possible mechanisms to enhance the effectiveness of housing policies in tackling the housing problem, thereby managing the scourge of informality. Among other issues, it is imperative to address the inherent weaknesses of housing policies. It is important to make policies that are informed by evidence so that they are responsive to the housing issues at stake. In addition, the policy should have a balanced focus that addresses the needs of informal settlements and, at the same time, promote a continuous supply of new housing. Besides that, housing policies should adopt models and strategies that promote the development of formal settlements, rather than leading to the creation of more informal settlements. Further, the housing policy should also adopt a thrust that balances the role of the public sector, both as a facilitator and producer in housing delivery, rather than to encourage its withdrawal in the latter role. Apart from improving the design of policies, it is also important to

address the external factors affecting the efficacy of housing policies. Overall, issues affecting the effectiveness of policy in tackling the housing problem, particularly the informality issue, require a holistic approach that focuses on both internal and external factors and aspects.

## **THEORETICAL FRAMEWORK**

This study is informed by the System Theory that was propounded by Ludwig Von Bertalanffy in the 1920s. The fundamental idea of the Systems Theory is that to understand a phenomenon, it has to be viewed from a holistic perspective through analysis of the interdependences among its constituent elements. In this theory, a system is a set of interconnected elements. The system exists and remains in a state of balance because of maintenance order among its elements. To elucidate the Theory and illuminate the conditional stability of a system upon the order of its elements, Ackoff (1981) postulates that action that disturbs any of the elements affects the whole system. In this case, such action changes the behaviour of the disturbing element with resultant ripple effects on all the other elements. Consequently, that disturbance on one element leads to the disorder that breaks down the system. The philosophy of the Theory in aiding understanding of the phenomenon in the natural sciences, has made it and its variants in the form of systems thinking and system analysis, useful in tackling issues in other fields Boulding (1956; cited in Matamanda, 2019). The wide applicability of the Theory has been enabled by the fact that the system is viewed both as a physical or non-physical phenomenon. It can represent the social, economic, political or environmental phenomena. Because of its utility as a robust analytical tool, the Theory is also applied in analysing and resolving complex societal problems in the field of urban planning and policy analysis.

In the context of this research, the Systems Theory is useful in understanding the housing delivery sector relative to various factors underpinning its performance. The housing delivery sector is viewed as a system that is supposed to be in a stable state, manifested by the supply of housing matching the demand of housing products. The ideal stability in the housing sector is dependent on various factors that include the planning system, land management, finance, institutional setups,

legislation framework and housing policy, among other issues. These factors combined contribute to a certain level of housing production. Thus, if one factor fails to contribute satisfactorily to the housing delivery process, it will affect the entire housing sector. Notwithstanding the importance of all other factors in contributing to the housing sector, of particular interest in this article is the impact of housing policy on housing production. It argues that the housing policy has a significant impact on the performance of the housing delivery sector. That is, the right policy aids efficient housing delivery that meets demand. Corollary unsound policies affect housing production, resulting in deficits with detrimental effects. One of the consequences of a deficient housing policy and the ultimate deficits is the emergence of informal settlements as people seek to satisfy the unmet demand. Thus, informal settlements are manifestation of the collapse of the housing delivery system, partly as a result of policy failure. Overall, efficient housing delivery system is maintained as a result of the complementary role of various factors that contribute to its functioning, including sound policy that produces good housing production models.

## **LITERATURE REVIEW**

Informal housing, defined as housing structures built without proper building permits or land use approvals, is one challenge that cities, and the town planning profession, is struggling with across the globe. It takes a variety of physical forms (Wegmann & Mawhorter, 2017) and can differ from place to place. This implies that informal housing in developing countries tend to differ from housing informality in the developed nations although some common characteristics can be found. Despite the challenges associated with housing informality, for example, straining of municipal infrastructure, and compromising health and safety (Wegmann and Mawhorter, 2017; Ren, 2018), it is generally acknowledged that informal housing plays a critical role in providing scarce affordable housing in cities (Wegmann & Mawhorter, 2017; Niu, Sun & Zheng, 2021). One of the causes of housing informality is the mismatch between urbanisation and the availability of appropriate and affordable housing (Willis, 2009). Most governments, especially in the global South, cannot provide adequate housing (Willis, 2009; Ren, 2018). The alternative is to allow private sectors to provide housing that is expensive and not



affordable for the poor. This creates a gap in housing that encourages the poor to come up with coping mechanisms, in most cases, the illegal occupation of land and construction of informal structures (Willis, 2009; Festus & Amos, 2015; Durst & Wegmann, 2017).

Housing informality is linked to housing policy. Housing policy, as a town planning tool, is adopted to solve housing problems and also to achieve sustainable housing (Fieuw, 2011). However, informality is also linked to institutions that govern the provision of housing and the housing markets such as property rights law, land use and land zoning laws, subdivision regulations and building codes among others (Durst & Wegmann, 2017). On the other hand, Festus & Amos(2015) argue that housing is a product of access to land, shelter and access to amenities that make it safe, hygienic and aesthetically pleasing. The aforementioned issues of institutions as well as access to land and amenities are key policy issues. The implication is that housing policies that do not consider such issues force people to live in or to develop informal settlements.

Housing informality, as indicated earlier, is a common phenomenon in most cities worldwide. The policies that governments adopt to deal with housing informality will, to a greater extent, determine the level and nature of informality over time. In China, for example, the governments' approach to informal housing was through the demolition of existing informality and construction of high-rise apartments by property developers. Ren (2018a) argues that this approach has problems of displacing tenants while rewarding landowners through compensation. Displaced tenants may relocate to other places of informality or create other informal settlements. In India, the approach has been through the resettlement of dwellers in informal settlements to newly constructed apartments free of charge, while Brazil emphasised infrastructure upgrading, social services provision and integrating the informal settlements into the rest of the city. The aforementioned cases show how critical housing policies are in addressing informality. However, while most countries in the global South have housing policies in place, most of the policies are silent on informal housing (Arku, 2009; Festus and Amos, 2015; Ren, 2018a) and the models that can be used to implement the housing policies towards the elimination of housing informality.

While housing policies play an important role in shaping housing conditions of nations, Festus and Amos (2015) highlight several factors that are linked to housing problems. These problems are lack of research-based policies, poor implementation of policies, insufficient funding and skilled manpower in the building industry, inadequate infrastructural amenities and lack of funding for housing development (Chipungu & Adebayo, 2013; Yunda, Ceballos-Ramos & Rincón-Castellanos, 2021). Increased urban population, coupled with ineffective planning, are also problems that are associated with housing policies (Klaufus & van Lindert, 2012). Land, as a major input of a housing policy, also poses challenges. The fact that land is generally expensive in most cities is made more challenging by the bureaucratic systems of acquiring the necessary documentation for housing development, such as the approval of layout plans, development permits and certificate of occupancy (Festus & Amos, 2015). Low-income, high interest rates on mortgages and high costs of building materials further compound the problems of housing policy (Turok and Borel-Saladin, 2016; Mostafa *et al.*, 2021).

## RESEARCH METHODOLOGY

The study examined housing informality and its relationship with housing policy and then identified the gaps in practice, that is, in the implementation of housing policies. To achieve this, a descriptive research design, using a case study of Harare, was adopted. The selection of Harare as the study case was purposive, based on Harare being the capital city of Zimbabwe with more cases of informality, hence, higher chances of yielding accurate and reliable data that respond to the study aim. The research was informed by the interpretivist philosophical worldview. The qualitative research methodology was used to gather data that provide insights gathering data that are context-specific and in-depth information about the topic. Key informants from Non-Governmental Organisations (NGOs) active in housing provision, local authority and relevant government departments were purposefully selected because of the information that they pose that is relevant to the enquiry. The desktop review was also the main source of data in which previous studies were analysed to provide data for the study. Documents, such as the housing policies and circulars on housing, were also sources of data. Qualitative data were analysed through thematic narratives.

## RESULTS

This section presents the study findings. The first part of the results section presents data on strategies that have been used for housing provision in the post-independence era, based mainly on the key provisions in the housing policies. Housing policies in Zimbabwe have been emphasising the following: home-ownership, lowering of the housing standards, self-help and cost-effectiveness and partnerships between the government and the private sector. Table 1 provides a summary of the main features that housing policies in Zimbabwe have been emphasising.

**Table 1:** *Key Housing Policy Features in Zimbabwe* (Adapted from Chipungu and Adebayo, 2013)

Key Feature	Details
Home Ownership	Conversion of all government-owned housing from rental to home-ownership. New housing schemes were to be based on home-ownership.
Minimum Housing Standards	Stipulate the type of materials to be used for housing (i.e., burnt or cement brick walls under asbestos or iron sheets with smooth cement flooring finish). The minimum plinth area of a core house is 50 m <sup>2</sup> . The minimum lot size is 150 m <sup>2</sup> . The smallest size of a habitable room is 7 m <sup>2</sup> .
Self-reliance and cost-effectiveness	Based on self-help principles. Emerged out of the need to engage beneficiaries in mobilising labour, finance and materials. Closely linked to the strategy of site and services.
Private- and public-sector Partnerships	Popular in the 1990s. Driven mainly by donor funding (especially the USAID and the World Bank). At their peak in the 1990s, 45000 housing units were delivered in all urban areas. Common partnerships exist between the public sector and financial institutions that have a mandate to manage donor funds for housing production.

The thinking behind housing ownership was to empower the urban population by creating opportunities to own houses in cities. The argument was that providing housing ownership to urban residents will give them access to loans and hence empower them and eradicate poverty. New housing developments were to be based on homeownership and

existing government housing stock was converted to individual private housing. As much as housing ownership is one approach that can empower people, the approach had little impact on reducing the housing deficit. In other words, homeownership as a strategy that was aimed at addressing housing challenges, did not meet the quantitative aspect of housing delivery. Key informants indicated that homeownership was exclusionary to those who could not afford to pay to own houses but with a capacity to rent.

The housing ownership strategy was backed up by financing mechanisms that were put in place to deal with low-income housing problems. Thus, the government introduced the National Housing Fund and the Housing Guarantee Fund. These funding mechanisms were meant to help local authorities to develop land for housing and to facilitate housing provision for government employees. The government also provided subsidies to land for housing. This was meant to reduce the cost of providing land for housing development. The subsidies and the funding mechanisms were less effective because of the seemingly high standards of housing that had an effect of increasing the cost of providing housing. For example, Moyo (2014) outlined that the cost of providing a basic four roomed house was US\$25 000. These costs are also exclusive in that some people, particularly the poor, could not afford to pay for a basic house.

Having noticed that housing challenges persisted even after adopting housing ownership, and developing mechanisms to fund housing, the government moved on to revise and reduce housing standards. Thus, circular 70 of 2004 was promulgated in this regard. Key issues addressed in the circular were to do with infrastructure standards in new residential places. Earth and gravel roads were considered as basic roads to allow for development permits. Burnt farm bricks were also allowed to be used for the construction of houses as opposed to the common bricks that were previously accepted as the minimum standard. Stand sizes were also reduced to cater to more people on a smaller piece of land and to minimise the cost of servicing land with road, sewer and water infrastructure. As much as this made it possible to increase housing quantities, lowering of standards for housing had the effect of compromising the qualitative aspect of housing provision.

Another key aspect of the housing policy is the introduction of other players in to complement government's efforts in housing provision. In this instance, private players, in the form of financial institutions and companies, participated. This approach was popular in the 1990s. Housing cooperatives later came in to complement these housing provision efforts.

#### *FACTORS DETERMINING THE SUCCESS OR FAILURE OF HOUSING POLICIES*

Several factors have been attributed to the failure of housing policies. Chief among the factors is the continued increase in the urban population. Following the land reform, there was massive rural-urban migration. This made it difficult to address housing challenges where people in need of housing was already swelling. Thus, rural-urban migration made it look like shooting at a moving object. Another factor that was identified to be an obstacle in the success of housing policies in Zimbabwe is the lack of adequate funding. Findings reveal that most housing policies have failed because of inadequate funding for the provision of serviced land. In response, the government engaged private sector stakeholders to develop and service land for housing. However, land that is provided by the private sector is expensive and therefore excludes the low-income earners.

The study revealed that lack of appropriate models for housing delivery is one of the major factors contributing to the failure of policies in tackling housing informality. One key informant lamented that the National Housing Policy of 2012 adopted inappropriate housing delivery models that have contributed to widespread informality in Harare. For example, a key informant explained that the adoption of incremental and parallel delivery models has resulted in the development of neighbourhoods with no requisite services and infrastructure as residents focused on building houses only.

Another key informant further explained that the National Housing Policy has also failed because it supported the use of a cooperative delivery system. Most housing cooperatives proved to be inclusive of low-income earners and people in the informal sector, but this is the nemesis of their efficiency. The challenges with housing cooperatives are associated with a lack of financial and technical capacity for providing adequate

infrastructure, particularly water and sewer. The majority of settlements where housing was provided through cooperatives, lack this basic infrastructure. While the government has stopped using the cooperative system for providing housing, the damage has already been done to the housing sector as it will take some time to address the informality it has caused.

## CASE STUDIES

Table 2: Development of Informal Settlements – Selected Case Studies (Extracted from Dialogue on Shelter and Zimbabwe Homeless People's Federation, 2014<sup>3</sup>).

Informal Settlement	Background	Housing Structures, Land Tenure, Infrastructure and Development Process
Epworth	A settlement that emerged in the 19 <sup>th</sup> century. It is estimated that 70% of the total population in Epworth live informally. Epworth has formal and informal areas. Of particular concern to this study is the informal section.	Semi-permanent and temporary makeshift houses are dominant in the unplanned section of Epworth. These houses are constructed using poles and dagga or unburnt bricks. Houses are usually owner-built and some through collective approaches with Zimbabwe Homeless People's Federation and Practical Action. The land is state land and administered by Epworth Local Board on behalf of the state. The informal side of Epworth consists of people without lease agreements; some people residing there consider themselves landlords and has resulted in multiple layers of tenure. The infrastructure consists of temporary services in the informal areas of Epworth. There are several government and Methodist-run and private-owned schools. There is a polyclinic at Domboramwari. There are also

<sup>3</sup> The information based on the Slum Profiling Programme that was conducted in 2014. There could be some changes in the areas, for example, Dzivarasekwa Extension as people have been working to improve the places.

		<p>several shopping centres.</p> <p>Epworth Local Board coordinates the development process; local structures are helpful (Ward Development Committee).</p> <p>Most development is centred on upgrading – installation of infrastructure, regularisation of tenure status.</p> <p>Other development interventions include the installation of temporary water sources by development partners.</p>
Hopely	<p>The settlement was established following evictions caused by Operation <i>Murambatsvinain</i> 2005.</p>	<p>Most of the housing stock constitutes temporary structures and semi-permanent shacks. These include plastic shacks and unplanned structures that are built of ‘green’ (unburnt) bricks.</p> <p>Some of the structures in Zone 1 were built by the government through the Operation Garikai/Hlalani Kuhle scheme.</p> <p>The majority of residents in the area have lease agreements signed with the government. A substantial number of families (orphans and widows) are yet to resolve tenure issues.</p> <p>Infrastructure, particularly roads, water and sanitation is a serious challenge.</p> <p>The most common water sources are community water points in the form of boreholes and standpipes. Wells complement these sources.</p> <p>More than 50% of the people have eco-san toilets on their stands.</p> <p>There are two community-owned schools and a clinic</p> <p>Corner shops are dotted around the area.</p>
Dzivarasekwa Extension	<p>Established in 1993 as a holding camp for evictees from Mbare and Epworth. By 2014, the area had 450 families – of whom are Federation families.</p>	<p>The housing stock is predominantly semi-permanent structures that are built of bricks and mortar and wooden cabins. Cabins were funded by the Federation. The 2-roomed semi-permanent houses are built by residents for US\$500.</p>

		<p>The land in which the settlement is located is state land allocated to Zimbabwe Homeless People's Federation.</p> <p>The average stand size is 200sqm. Clusters are also provided for in the layout to increase densities and hence, accommodate more people.</p> <p>By 2018, the settlement had reticulated water and sewer in some of the phases, while some of the phases still use eco-san toilets and pit latrines.</p>
Hatcliffe Extension	<p>Established in 1993 as a holding camp for people evicted from Churu Farm, Dzivarasekwa, Mbare and Hatcliffe Farm.</p>	<p>Housing structures consist of brick-and-mortar houses, wooden cabins and polythene shacks.</p> <p>Most structures were constructed by the government under Operation Garikayi/Hlalani Kuhle scheme. Other players in housing structure provision include the Zimbabwe Homeless People's Federation, housing cooperatives, IOM, Moslem church and the Red Cross that constructed 2-roomed starter units.</p> <p>In some cases, the implementation of housing construction is by individuals.</p> <p>There are options for owner-designed house plans, although most people use the prototype design from the City of Harare for the Operation Garikai/Hlalani Kuhle house plans.</p> <p>Hatcliffe extension is under state land and administered by the City of Harare. Beneficiaries have leases that are signed by the government.</p> <p>Stand sizes are mostly 200sqm.</p> <p>Infrastructure was provided by the government under USAID funding.</p> <p>The area is reticulated with sewer and water and partially serviced roads. However, the water supply is erratic owing to pumping capacity.</p>



## DISCUSSION

Several issues regarding housing policies, implementation challenges resulting in the gaps in housing provision and the rise in informality, can be seen from the results of the study. As indicated in the findings, the government has adopted several policy measures in an attempt to address housing challenges. However, most adopted policy approaches were not effective in providing housing in its qualitative and quantitative attributes. The policies are also exclusive to the low-income earners and the poor as they maintained standards that these groups cannot afford. This has, to some extent, contributed to the formation of informal settlements as illustrated by the background of most informal settlements presented in Table 2. Some of the policies resulted in the production of houses that do not meet the needs of the users, for example, Operation Garikai/Hlalani Kuhle. To sum it all, the case of Zimbabwe's housing policy is similar to cases across the globe, where informality results from the combined effect of shortage of housing stock and the inability to afford housing in planned areas.

The success or failure of housing policies in Zimbabwe is a result of several factors, chief among them being lack of funding. Inappropriate housing delivery models have also been another contributing factor to the increasing gap between housing policy and informality. The increasing urban population has compounded these problems and, in the absence of empirical-based policies, the chances of narrowing the gap between housing policy and informality are slim. Like any other place in the world and as shown in the case studies presented in Table 2, key infrastructure, such as water and sewer, require funding. This is a challenge in Zimbabwe. From the cases presented in Table 2, where there is infrastructure indicates evidence of intervention by organisations other than the government. Similarly, approaches to housing delivery, particularly the formal approach to housing, continue to be outpaced by housing demand, further pushing people into informality. The increase in urban population, the majority of which is attributable to rural-urban migration, is also a key driver to policy failure. While policies are prepared with the existing housing demand in mind, the idea of forecasting increased population and its effect on housing demand seems to be missing. Policy formulation in Zimbabwe is generally a consultative

process. However, the consultative process is not exhaustive in that it rarely includes those living in informality. This might explain the approach that is used by authorities to deal with informal settlements, that is, evictions and/or demolitions.

## **CONCLUSION AND RECOMMENDATIONS**

This study examined housing informality through the lens of housing policy and identifies the gaps in practice. It came from the study that housing policy is useful in addressing housing informality in cities provided it is well-designed and that its implementation is supported by other factors. This study analysed the informality situation in the city of Harare in terms of its drivers. From the analysis, it was concluded that housing informality in Harare is a result of poor housing delivery models and gaps between policy and practice. The raft of inappropriate housing delivery models adopted in the National Housing Policy of 2012 is, to a larger extent, the major cause of the informal settlement development in Harare. These models include incremental and parallel development models, the housing cooperative system as well as private-public partnerships. These models have spurred the development of informal housing in the city in different ways. The impact of these models on housing informality has been worsened by the lack of funding, poor land management and the government's minimal involvement in housing provision, among other issues. In light of this conclusion, the following recommendations are being made to improve the efficacy of housing policy in addressing the housing problem and ultimately housing informality in Zimbabwe.

The government should adopt an evidence-based approach in making the right housing policy. The proper situational analysis of the housing issue is fundamental in guiding the formulation of appropriate strategies that tackle the problem in the short and long term.

The government should also adopt the systems approach in analysing and making the housing policy. The housing problem and the associated informality are complex issues that require a proper analytical framework to understand the drivers of the problem, the key success factors and the effects of adopted strategies to address the problem. The nature of the

housing problem cannot be resolved by disconnected approaches that ignore the interconnection of issues underlying it and determine the efficacy of solutions to tackle it. Thus, coming up with a sound housing policy requires a holistic approach to the housing problem.

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