

# Housing Developments by Co-operatives in Harare: An Evaluation of Kuwadzana

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## Abstract

The changing role of government from being a direct provider of housing to being a facilitator has seen several players coming on board in the provision of housing. Housing co-operatives have been over the years regarded as being instrumental in complementing government's efforts in providing houses to urban low-income earners in Zimbabwe. However, due to the increased number of these housing in urban areas, there has been an outcry by some members of the public because some of these housing co-operatives were not conducting their businesses as expected. This has been manifested by the increasing number of informal and illegal housing developments. The thrust of this research was to investigate the extent to which housing developments by cooperatives have been adhering to town planning standards and procedures. Key informant interviews, observations and a survey were used to collect data with the cluster sampling method being used to select questionnaire respondents. Finding reveal that housing developments by cooperatives have largely compromised the urban fabric and residential morphology in terms of spatial planning and development. Urban land has been allocated to cooperatives who, in most cases, do not have the capacity to service the areas. This is evidenced by the current state of these settlements where in most

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cases, basic infrastructure such as roads, water and sewer does not exist. Public-private partnerships seem to be the only way out to rejuvenate these settlements to attain sustainable urban development.

*Keywords: housing cooperatives, housing development, sustainable urban development*

## INTRODUCTION

The increased number of housing co-operatives in Zimbabwe has been accompanied by the growth of indiscipline and unscrupulous practices in the housing development process. This has resulted in some of the housing co-operatives failing to deliver the expected outcomes. To date, Government has put on hold land allocations to housing co-operatives as some of them are being accused of failing to adhere to various administrative, regulatory and legislative requirements. From this position taken by the government, one may question whether all co-operatives are the same and do all of them deserve the same judgement? Very little is known about the performance of some contemporary housing co-op. It is against this background that this study seeks to investigate housing developments by housing cooperatives. The specific objectives are to find out the land acquisition process undertaken by housing cooperatives, analyse the adherence of housing cooperatives to town planning standards and evaluate challenges being faced by housing cooperatives during the housing development process. According to Smitha and Barun (2018), shelter is every human being's basic need and is an important part of the basics needed by every individual to participate fully in society. Housing cooperatives represent a housing delivery approach that has been adopted by many contemporary cities in trying to foster urban development, especially in African cities. In Zimbabwe, housing cooperatives have been regarded as a strategy to provide housing to the needy. A housing cooperative is a form of community-led housing that permits local people to play a fundamental role in providing their housing (Lang, 2014). By combining the resources of members, their buying power can be leveraged, lowering the individual cost of the services and products relating to housing development. Housing cooperatives have been successful in providing houses to different groups of people in Southern Africa (Reece, 2016). However, the rapid growth of the urban population

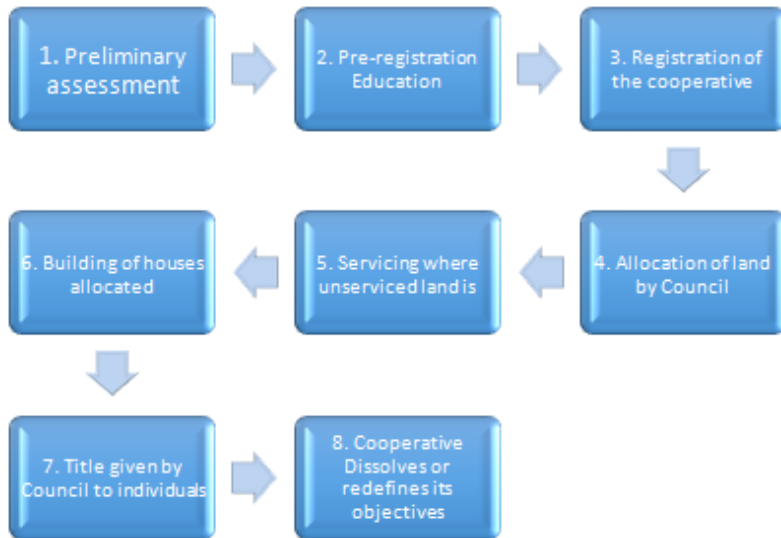
in most developing countries seems to be a major challenge to cope with the increased need for housing. In Zimbabwe, housing cooperatives have been known over the years to be complementing the government's efforts to boost housing stock. With the proliferation of many housing cooperatives in recent years, reports indicate that some of these are not genuine. This has resulted in some of them failing to deliver the expected outcomes.

## LITERATURE REVIEW

The United Nations (UN) embraced the Sustainable Development Goals (SDGs) in 2015 as the fundamental goals to be reached by the international community by 2030. The SDGs consist of 17 goals and 169 targets that stress the integration and balance between each goal. The SDGs follow the principle of inclusiveness (KRIHS, 2021). The 2030 Agenda declared the responsibility of each nation and the international community for implementing the SDGs. The agenda suggested the necessity of seeking diverse private and public financing. In this regard, the urban sector has a substantial role in implementing the SDGs. The SDGs include sustainable urbanisation as one of the core goals, presented in Goal 11, "Make cities and human settlements inclusive, safe, resilient and sustainable". Goal 11 contains major indicators in the urban sector, such as housing, public transport, urban planning, natural and cultural heritage, disaster prevention, environment and public space.

Dempsey *et al.* (2011) posit that the term 'sustainable development' has different perspectives, for example, social sustainability, environmental or ecological sustainability, and economics. They further argue that a sustainable city should be compact, high-density mixed land use, environmentally sound, efficient transport, socially and economically beneficial, and viable. A sustainable city is about the capacity of society itself, or when the community can support and reproduce itself to the worthy degree of functioning concerning service delivery. A sustainable city aims to achieve social interaction between community members or as places where people want to live and work, presently and in the future. Those urban areas meet the differing needs of existing and future inhabitants because there are protected, inclusive, well planned and constructed, and offer uniformity of opportunity and great service for all

individuals. This goal can be accomplished through physical structural designs and the social construction of residents of cities. The theory of sustainable development, is therefore, utilised in this study to evaluate the extent to which cooperatives housing development has been adhering to this tune as guided by the various town planning principles and procedures.



**Figure 1:** *Conceptualising key stages involved in cooperative housing development guidelines on local authorities and cooperatives* (Authors, 2021)

The housing development process falls into seven basic categories. These categories, according to Huba (2016), guide housing cooperatives when they develop areas for urban human settlement. The first stage is the application and allocation of land. The Harare Residents Trust (2016) pointed out that every housing cooperative should go through the council or government and apply for land. This is followed by the allocation of housing land provided the council is satisfied and that the land is available. The second stage of housing development is the submission and approval of layout plans. Muchadenyika (2015) reveals that housing cooperatives should provide the approved layout plans. This helps the council, government or private landowner to know whether the housing

cooperative has adequate resources to construct high standard housing. Moyo (2018) argues that the submission and approval of layout plans are very critical in cooperative housing in the development of urban houses.

After submission and approval of layout plans, the council provides tenders and approval of the developer or contractor. This, according to Jongwe (2005), is very important to ensure that corruption is avoided. Tenders enable for smooth flow of things and for qualified contractors to get housing cooperative tenders. Furthermore, this is followed by development, inspections and certification of compliance. Rusero (2015) argues that certification is very important in housing cooperatives because it allows for people under cooperatives to have confidence in the housing cooperative and for the cooperative to work in accordance and compliance with the law.

In line with this, the housing cooperative should then comply with issues of occupation and certification. Rwumbura (2013) argues that the certificate offered by the council to housing cooperatives enables the cooperative to have authority and right over the land allocated to it. Moyo (2018), however, reveals that in most cases, the development process is not followed. He argues that housing cooperatives in some towns and cities collude with council officials not to follow the expected procedures and processes. Housing cooperatives should be consistent with the application of policies by councils in the process of servicing and constructing super structures (Chatiza *et al.*, 2013). It is, however, the responsibility of the council layout planning, processing approvals and supervising the works, including choice of materials (water and sewer) and providing specialist advice for site works. Muderere (2011) argues that had housing rights grounded in local practice and democracy, housing provision could have improved.

## **HOUSING COOPERATIVES AND HOUSING PROVISION**

A housing cooperative is a form of community-led housing that allows local communities to play a central role in providing their housing. Housing cooperatives came as a strategy for the provision of low-cost housing through cooperative means whereby people come together and finance their housing, building houses for each other (Lang and Novy,

2014). Housing cooperatives have emerged as one form of association used by urbanites to participate in human settlement development (Chirisa *et al.*, 2014). Housing is a basic human right (United Nations-Habitat, 2005). However, in developing countries, especially in Africa south of Sahara, urban people do not enjoy it due to rapid urbanisation. Muderere (2011) has observed that the right to housing is associated with the 1948 Universal Declaration of Human Rights. Yakub *et al* (2012) assert that housing delivery plans have not just been exposed to new housing developments, either by individuals or government agencies, but have further been motivated by inner city upgrades, urban renewal programmes and housing cooperative initiatives. Nevertheless, several researchers discovered that Nigeria is facing a multi-dimensional housing problem both in quantity and quality like other developing countries, particularly from the low-income group that constitutes 70% of her population (Gangas, 2017).

Regardless of the abundance of ripe and virgin land across Nigerian cities, accessibility to low-interest capital makes a key drawback to the easy acquisition of adequate and affordable shelter. This confirms the idea of Janet (2016) who asserts that land acquisition and home construction involve incredible determinations concerning the affordability level of an individual's or household income. Festus and Amos (2015) assume that although the response to this problem has been through the private sector's housing provision through feasible housing markets hitherto, the major class (low-income group) affected by this problem is yet to feel the impact of such actions due to unaffordability.

Available literature reveals that housing cooperatives play an important role in urban housing development despite many challenges being faced. However, though some comprehensive work has been done in Zimbabwe on housing cooperatives, there are still some gaps. It has been observed that the current literature focuses mainly on the successes of housing cooperatives in providing accommodation in urban areas. Muderere (2011) notes the emergence of cooperatives in different countries as a possible mechanism to address housing issues. Literature notes some of the challenges that housing cooperatives are facing including lack of financial support, political interference, cost and unavailability of serviced

land and internal governance problems in housing cooperatives (Chirisa *et al.*, 2015). However, there has been not adequate literature on housing development by cooperatives regarding sustainable urban development. Hence, this research intends to contribute to the literature on the implications of housing cooperatives on sustainable urban development by specifically focusing on the aforementioned housing cooperatives. The researcher hopes that related stakeholders will gain more beneficial information from this study in terms of comprehensive policy prescription based on the latest empirical evidence.

## RESULTS

Findings on the land acquisition process reflect that the City of Harare is responsible for most of the land allocations to housing cooperatives in the city. An official of the local authority said they have a department that deals with housing co-operatives and the process that must be is as follows:

1. The local authority will require the submission of proof of registration before allocation.
2. The Council requires proof that adequate funds will be available to develop the land.
3. Full payment for land is required whether serviced or un-serviced. However, the cooperative can negotiate for term payments.
4. Council allocates land or stand to the co-operative.
5. Cooperatives can get block title to un-serviced land to enable them to acquire loans from building societies for servicing the land.
6. Local authorities require proof that funds for servicing the stands will be available. The amount contributed by members every month is considered by local authorities since this determines the amount that the cooperative will be able to raise for housing development once the servicing has been completed.
7. Cooperatives are encouraged to form unions to develop unserviced land jointly to speed up the process and meet the huge costs involved.

The City of Harare (CoH) Kuwadzana District Officer indicated that these procedures should be followed by cooperatives to be allocated land. The land is given to cooperatives on the waiting list and should be

granted a certificate of compliance to start housing developments. The officials of the housing cooperative under study highlighted that they applied for land to the council and there are certain requirements expected by the council to be allocated land and initiate infrastructure developments. Based on this information, the research findings indicate that housing cooperatives apply for land to CoH and the council is responsible for land allocation through the Director of Housing Office in Harare.

### **CASE 1: SEKUSILE HOUSING COOPERATIVE**

Sekusile Housing cooperative is situated adjacent to Bulawayo road in Kuwadzana Phase 3. There is no clear data on the land size occupied by the cooperative. The land acquisition process of this housing cooperative is not well documented. The findings of this study failed to establish how this cooperative acquired the land. One of the respondents on behalf of Sekusile Housing Cooperative had this to say,

“Young man, you see these issues are very sensitive and as a result, I will not provide details because maybe you have been sent by the big guys to obtain information. The land dispute cases are still pending in the courts.”

From these sentiments, it can be concluded the due procedure may not have been followed by the co-operative. This was echoed by the Town Clerk as quoted in the *Newsday* of 14 September 2020, stating that,

“Sekusile Housing Cooperative is not known to the council and was never at any stage granted the right to occupy or possess the land in question”.

Cooperative members were wrongfully interfering with the council's possession of the land and it seems that the Sekusile Housing cooperative was not legally granted land by the council, hence it is an illegal settlement contributing to unsustainable urban development in Harare.

### **CASE 2: MUNASHE CO-OPERATIVE**

Munashe Cooperative is situated between Mufakose, Crowborough and Kuwadzana and it occupies a piece of land that measures approximately six hectares. The area was grazing land owned by the City of Harare. From the findings of this study, the land allocation for housing cooperatives in Kuwadzana paddocks remains in question. From interviews conducted, the housing cooperative executive members said

that they are still in the process of fully possessing the land from the council. An official from the Kuwadzana District Office highlighted that this cooperative has not yet been granted the land and certificate of compliance because they have not met the requirements yet. On the same note, interviews conducted in 2015 found that members of this cooperative acquired land through political backings. One member of this housing consortium had this to say,

“We got these stands through our cooperative that acquired this land through the ruling party ZANU-PF. When we occupied these stands in 2015, the Council has been threatening to demolish and up to now, nothing has happened. However, it has been a war between politicians and the council over the issuing of the land. We have been paying subscription fees of \$50 a month to the cooperative but since there has been mention of demolitions people have stopped as they are no longer sure of their future here.”

From these findings, the land acquisition process for housing cooperatives that later collaborated to become a consortium in Kuwadzana paddocks remains in question because there is no clear information provided concerning the land issue.

### **CASE 3: CHOMBOUTA HOUSING COOPERATIVE**

Chombouta Housing Cooperative was formed in 2004 and is based in Kuwadzana it has 240 members. In Kuwadzana, the cooperative managed to get a piece of land that has 115 stands averaging 350m<sup>2</sup> in size. The findings of this research confirm that Chombouta Housing Cooperatives was legally allocated land by the Harare City Council. They went through all the land acquisition processes indicated above and was granted a certificate of compliance by the council. The vice-chairperson, said the cooperative initiated the housing development process in 2004 and everything is under monitoring and supervision by the local authority. The acting district officials confirmed the legality of the cooperative. From these findings, it is clear that the Chombouta Housing Cooperative legitimately acquired land.

### **CASE 4: HERBERT CHITEPO HOUSING COOPERATIVE**

The housing cooperative is located in Kuwadzana Extension and it was formed in 2005. The cooperative has 501 members and has an average

stand size of 250m<sup>2</sup>. Respondents confirmed that they acquired land in 2005 from the Harare City Council. The city council official confirmed that the cooperative went through all the land acquisition requirements and was granted a certificate of compliance to initiate housing developments. Physical or town planning standards are formulated standards by planning agencies that are used in the regulation of use and control of the land. Physical town planning standards can be broadly classified into locational standards, and space standards (Olujimi, 2008). In Zimbabwe, they are provided for in various legal frameworks that guide and regulate housing developments in urban areas that may include the Regional Town and Country Planning Act (Chapter 29:12), Urban Council Act (Chapter 29: 15) Model Building By-Laws and Circular 70 of 2004. Certain standards should be adhered to when undertaking housing developments in urban areas. These standards may relate to planning, infrastructure provision and construction. City of Harare regulates and monitors housing developments concerning town planning standards to achieve sustainable urban development.

#### **STAND SIZES AND HOUSING STANDARDS**

The findings of this study indicate that the cooperatives are high-density communities with an average stand size of 180m<sup>2</sup>. It was observed that Chombouta and Herbert Chitepo Housing Cooperatives have adhered to the City of Harare town planning standards with proper building lines while Sekusile Cooperative and Munashe Housing Consortium have no clear building lines since there are haphazard settlements with no proper orientation. The reason to obtain stand sizes was to analyse if it is viable to use septic tanks and wells as sources of water on the same small stand. Findings point to a higher possibility of contamination of water from the well increasing risks of diseases such as cholera and typhoid.

Findings reveal that housing standards in two housing cooperatives, namely Munashe and Sekusile, are characterised by poor housing units on haphazard settlement patterns with no proper spatial planning and development instigated by the illegal occupation of land and illegal development that does not conform to standards in such settlements. This study found out that people are living in poor quality housing, especially those in Sekusile and Munashe housing cooperatives. There is a lack of uniformity in stand sizes and housing units within these settlements. The

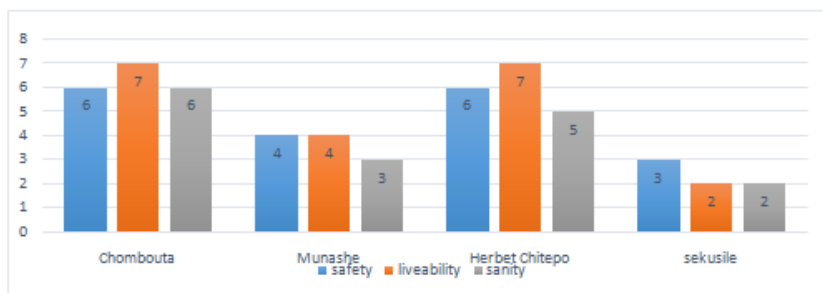
quality of shelter is very poor, taking into consideration the type of building materials being used to build houses within the above-mentioned cooperatives. People are living in houses built with materials that are not sustainable such as drywall panels and plastics acting as windows. These types of houses are prone to harsh weather conditions such as floods. The picture below shows the nature of housing units in the aforesaid housing cooperatives in Kuwadzana.



**Figur 1:** *Typical housing units by housing cooperatives. The picture shows typical housing units and dusty roads in Sekusile and Munashe Housing Cooperatives (Fieldwork, 2021).*

According to Mafico (1991), housing standards are relative measures of suitability, acceptability and liveability for a given socio-cultural, economic and cultural setting. The main thrust of these standards was to get data on minimum requirements of hygiene, safety, uniformity and sustainability in the housing units that are being provided by housing cooperatives, analysing the quality and type of dwellings of the area under study. The standards include stand sizes, infrastructure amenities, building materials and structures.

Figure 2 indicates the findings on safety, sanity and liveability within housing cooperatives under study. As shown by the graph, most people in housing cooperatives are living under harsh conditions such as poor **sanity** and hygiene, inadequate water supply and pollution from toxic waste. The graph shows results from interviews conducted about living standards within the housing cooperatives. The rating is shown by the vertical axis.



**Figure 2:** *Household Living Standards;* (Fieldwork, 2021).

### ***MUNICIPAL INFRASTRUCTURE AND BASIC SERVICES***

The findings of this research validate that there is lacking municipal infrastructure and basic services in housing cooperative settlements that largely contributed to unsustainable urban development. The study established that the level of infrastructure development in housing cooperatives is very low and is characterised by poor planning standards. Table 1 provides a summary of basic services and infrastructure in housing cooperatives under study.

**Table 1:** *Summary of basic services in cooperatives under study and minimum stand sizes* (Fieldwork, 2021)

Name of Cooperative	Type of Road	Water Supply	Sewer Disposal	Refuse Collection	Minimum Stand Size
Chombouta	Gravelled	Tap water	Sewer system	Waste carriage	300m <sup>2</sup>
Sekusile	Dusty	1 Borehole Wells	Blair	Dumping, burning	180m <sup>2</sup>
Munashe	Dusty	3 Boreholes Wells	Blair, septic tank	Dumping, burning	200m <sup>2</sup>
Herbert Chitepo	Gravelled	Tap water 2 Boreholes	Sewer system	Waste carriage	250m <sup>2</sup>

Infrastructure and basic services are the foundation and delivery vehicle of a functional and resilient urban environment (UN-HABITAT, 2015). Equitable basic services such as water, sanitation, drainage, refuse collection, and roads are key ingredients for the economic and social development of urban areas. In essence, service delivery refers to the distribution of basic services such as safe water supply, electricity, health services, roads, street lighting, traffic controls, refuse collection, sewage

disposal and maintenance. The importance of service delivery falls on municipalities as they are directly responsible for maintaining healthy living conditions and improving the quality of life for communities. Poor service delivery leads to poor living conditions that result in unsustainable urban development. The majority living in housing cooperatives are lacking basic infrastructure and services such as roads, water and sewer reticulation and sanitation as indicated in Table 1.

## ROADS

The findings of this study substantiate that there are no tarred roads but dusty and gravelled roads in all housing cooperatives under study. There is no clear road hierarchy that can be noticed within the communities. From the research conducted, all respondents confirmed that they are not receiving assistance from the local authority and road construction is expensive. The majority of respondents consulted showed dissatisfaction with the state and condition of the road network within the housing cooperatives under study. The access dusty roads are open but they are in a poor state. Some areas are impassable during the rainy season. Some of the residents highlighted that they cannot use their cars during the rainy season because they get stuck in the mud. The absence of tarred roads is causing challenges such as inaccessibility, skidding and being stuck in the mud during rainy seasons. This makes the area prone to weather hazards such as flooding because of poor drainage. This is another setback to sustainable urban development. Figure 3 summarises some of the major road challenges faced in these housing developments.

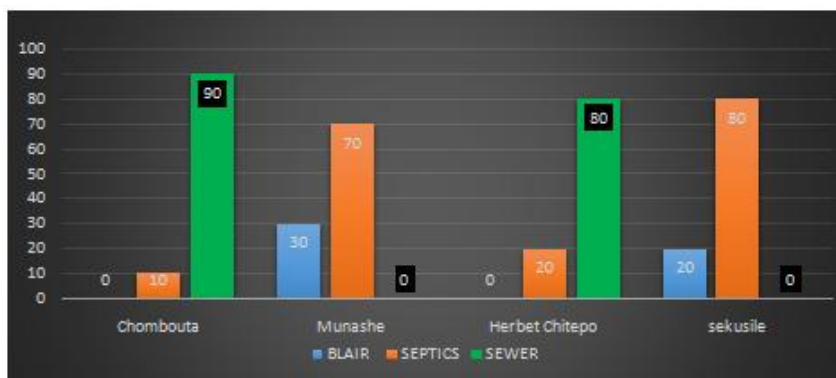


**Figure 3:** *Road use challenges in housing cooperatives.* (Fieldwork, 2021).

## SERVITUDES, WATER AND SEWER SYSTEM RETICULATION

There are no clear road servitudes in all housing cooperatives under study since there are no tarred roads, hence proper roads that are serving the area cannot be identified. A water reticulation system helps water move from the source to the consumer. Considering the volume of water required is another factor when planning and designing the system. Chombouta and Herbert Chitepo Housing Cooperatives are connected to water lines of the city council while Sekusile Cooperative and Munashe Housing Consortium do not have a tap water system. The failure of these cooperatives to provide adequate water supplies for residents has resulted in people finding alternative methods such as unprotected wells and boreholes. The majority living in the Kuwadzana housing cooperatives is tapping water from unprotected wells and boreholes that may not be suitable for drinking. Jabeen *et al* (2011) point out that lack of proper water and sanitation is a causative agent for urban health penalties.

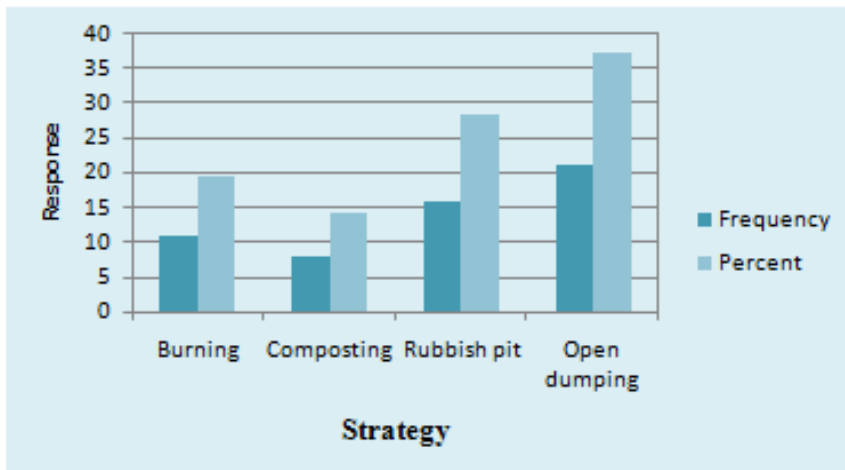
The provision of a reticulated sewer system has proved to be very expensive for the housing cooperatives under study and as a result, various alternative methods such as septic tanks and Blair toilets, were adopted but they are not sustainable for the area. Residents in Sekusile and Munashe Housing Cooperatives resorted to Blair toilets and septic tanks as shown in Figure4.



**Figure 4:** *State of Sewer Disposal* (Fieldwork, 2021).

### REFUSE COLLECTION

Refuse collection has been an issue in housing cooperative settlements. People living in a housing cooperative are not provided with solid waste collection services. The City of Harare's waste carriage trucks are not reaching this neighbourhood. The failure to provide this essential service to these communities has caused residents to resort to traditional and rural modes of solid waste management of burning, composting, rubbish pits and open dumping. This is an illustration of the ruralisation of Zimbabwe's urban environment taking place. This eventually leads to negative externalities such as land and air pollution. The dumping of solid and liquid waste in streams will cause serious water pollution that will lead to the death of aquatic life. These modes of waste disposal are becoming a breeding ground for disease vectors such as cockroaches, mosquitoes and rats. The other issue is that the site will become a neighbourhood eyesore. The aesthetic aspect of the neighbourhood is undermined thereby leading to unsustainable urban developments.



**Figure 5:** *Coping strategy on lack of refuse collection in cooperatives* (Authors, 2021)

### CHALLENGES FACING HOUSING COOPERATIVE

This study managed to identify challenges facing housing developments in cooperatives. From the interviews conducted, the cooperatives mentioned

various challenges such as politics, financial constraints and lack of development cooperation by cooperative members. These are affecting them to sustainably develop the settlements. Spatial planning is a key instrument for establishing long-term, sustainable frameworks for social, territorial and economic development both within and between countries (United Nations, 2008). Its primary role is to enhance the integration of sectors such as housing, transport, energy and industry, and to improve national and local systems of urban and rural development, hence it is of paramount importance to explore the factors affecting sustainable urban development.

### ***POLITICS***

Politics remains one of the key aspects that are affecting development progress within housing cooperatives. The findings of this study validate that politics plays a major role in housing development in Harare. The executive members and beneficiaries from all housing cooperatives under study confirmed that politics is one of the challenges they are facing in their efforts to achieve sustainable development. This is due to the poor centre-local relationship between central government and the local authority. There is tension between central government and the local council since the City of Harare is said to be controlled by the opposition party while the ruling party occupies central government. One of the beneficiaries of housing cooperatives mentioned that their politics is affecting progress within housing cooperatives. He said,

“The issue of stands is very much associated with politics. Some of us were located here by a political party but the local authority is saying we should not be here. As a result, we were given an eviction notice in 2015 but to date, they have not taken any further action. However, people are afraid of building standard houses because of this uncertainty as evidenced by what happened in Budiriro where the local authority demolished some houses because they were deemed illegal. As for us we are not going to vacate this place because we have political backing.”

Considering these statements from the conducted interviews, it shows that politics is playing a role in housing developments by cooperatives. The tension between the government and the local council has resulted in unsustainable development within these communities because there is no proper allocation of land that was done. This led to the construction of

substandard housing units because people are afraid of demolitions hence resulting in unsustainable developments characterised by poor town planning standards.

### **FINANCIAL CONSTRAINTS**

The cooperatives are lacking funding for the development of basic infrastructure such as roads and sewer systems, leading to unsustainable alternatives that compromise sustainable urban development. The beneficiaries of housing cooperatives are no longer paying monthly subscriptions that are channelled towards development. A group of beneficiaries interviewed mentioned that they cannot pay money towards development because they do not feel safe, they can be chased away anytime soon. Housing cooperative executives highlighted that once a member is allocated a stand, he/she will no longer pay monthly subscriptions and cooperate. This is another contributory factor to delaying development. The servicing of land is capital intensive and requires much resource mobilisation. One of the interviewed key informants from the City of Harare said,

“The practice of allocating unserviced residential stands started in the last years of the 20<sup>th</sup> century when the World Bank (WB), International Monetary Fund (IMF) and other international development agencies ceased their infrastructure support programmes to Zimbabwe. This was due to the Zimbabwean government’s failure to service IMF debts and the imposition of economic sanctions by the western countries. This fuelled allocation of unserviced stands because the central and local government had no money to finance the servicing of virgin land.”

This indicates that lack of financial support has contributed to unsustainable urban development because housing cooperatives are incapacitated to carry out the development of basic infrastructure alone. A series of economic recessions in Zimbabwe is another contributory factor to the shortage of funds required to service land.

### **CORRUPTION AND ABUSE OF FUNDS BY HOUSING COOPERATIVES EXECUTIVE MEMBERS**

Beneficiaries of the cooperatives are accusing the housing cooperative executives of misusing their monthly subscriptions for land servicing. The beneficiaries are not pleased with how their funds are being used. In a similar case, residents in Nyatsime, Chitungwiza contributed a total of

US\$20 423 in 2013 and their funds were privately used by the chairman of the cooperative to buy personal cars (GOZ, 2013). The beneficiaries are confident that if their funds are being properly used, the servicing should have been completed by now. Despite the allegations levelled against the consortium, the beneficiary contributions are way below the required cost of land servicing. Comparatives from other developers such as Mashonaland Holdings and Exodus and Company show that the cost of servicing land ranges from US\$30-US\$40/m<sup>2</sup> in high-density suburbs. From this position, the beneficiaries are expected to pay an average of US\$21 million to get full servicing for estimated 3000 stands in cooperatives. This shows that the monthly contributions by cooperative members of between US\$15 and US\$20 are enough for land development.

## DISCUSSION

This research established the implications of housing cooperatives on sustainable urban development. During the study, it was observed that through housing cooperatives, the urban fabric in Kuwadzana has been compromised due to poor planning standards. This concurs with what was observed by Munyoro (2016) who pointed out that urban land is being allocated to cooperatives and private land developers who, in most cases, cannot service the areas. Currently, there are many challenges, whereby slums are mushrooming in most developing countries and local authorities are trying to regularise these. There is real need to look ahead and plan before these settlements mushroom. In the last decade, housing cooperatives have sprouted at an alarming rate, including the cooperatives under study. The cooperatives seem to have lost trust in those institutions they needed in their endeavour to acquire shelter, while on the other hand, the local authority is of the view that housing cooperatives were riding on politics to lower housing standards and access council resources without full compensation. Land barons and politically anchored cooperatives started allocating residential stands on unplanned and undesignated areas that have created current spatial planning problems as evidenced by slums and substandard houses characterised by haphazard settlements in some parts of Harare. This has negative implications on the issue of sustainable urban development.

In terms of liveability, housing cooperatives have been a threat to the standard of living in Harare. Liveability is defined as the sum of aspects that add up to the quality of life of a place or the idea that makes a place fit to live in, considering the natural and human or cultural environment and climate. Liveability is critical to the establishment of sustainable communities. It is measured by factors that provide quality of life such as safety and security, standard housing and access to clean water and other basic services, among other factors. Findings of this research present that cooperative initiated settlements are not up to liveability standards, considering that they lack safety, housing units and access to basic services. Chirisa, Gaza and Bandaiko (2014) note that the goal of sustainable urbanisation is liveability, productive and inclusive cities, towns and villages. Achieving sustainable cities and contributing to climate protection requires a planned change to the way cities are spatially configured and serviced.

This study established that there are cases of water and land pollution, resulting from the open dumping and burning of waste. This is causing health hazards such as cholera, malaria and typhoid. The literature revealed that the occupation of unserviced stands has serious environmental effects, that include land, air and water pollution. From this perspective, it has been established that the coping strategies are very unsustainable when it comes to sanity and hygiene. These settlements are prone to typhoid because septic tanks and wells on 180m<sup>2</sup> lead to contamination of the water table and open dumping exposes residents to diseases such as cholera and malaria. This can be regarded as a major setback by housing cooperative-initiated settlements to sustainable urban development.

Housing cooperatives have compromised the aesthetic aspect of Harare. The aesthetics are usually accomplished by the shape, texture, colour, type of material, symmetry and simplicity of the repeated pattern used in the design. The aesthetic theory states that people like to live and work in places that are beautifully designed and aesthetically pleasing to the eye. Aesthetics involve all of the human senses - vision, hearing, touch, taste, and smell - and emotions. Therefore, results from this research indicate

that housing development by some cooperatives in Kuwadzana is not sustainable in terms of aesthetics.

## **CONCLUSION AND RECOMMENDATIONS**

Housing developments by cooperatives have largely contributed to unsustainable urban development. Urban land is being allocated to cooperatives that, in most cases, cannot service the areas. Currently, there are many challenges, whereby slums are mushrooming in most developing countries and local authorities are trying to regularise these. They have compromised the urban fabric and morphology in terms of spatial planning and development. Chombouta and Herbert Chitepo Housing Cooperatives were allocated land in 2004 and 2005, respectively but they have failed to produce sustainable communities. This can be noted as a major setback to achieving sustainable communities as aimed by SDG number 11 and Harare as a world-class city by the year 2025. Sekusile and Munashe Housing Cooperatives are future problems in terms of spatial planning and developments taking into consideration their land acquisition and adherence to town planning standards, hence measures should be taken to avoid future spatial planning problems.

Private-public partnership (PPP) have emerged as the most prominent urban housing policy model as they form a broad framework for both governments and private institutions to work in an integrated approach (Grimsey and Lewis, 2004). PPPs are model promoting sustainable housing and urban development for countries at all levels of economic development.

Moreover, growing financial needs of urban development projects require more than what the traditional public purse alone can do, hence a need for an alternative PPP development model (UN-HABITAT, 2011). PPPs are viewed as a current housing policy that holds the promise to resolve housing problems. Housing problems could not be solved by the public sector alone but that cooperation and partnership between the public and private sectors were necessary for housing finance, hence the government should approach the private sector and engage in a partnership to provide affordable and adequate housing to the local people. PPPs are more appropriate to provide housing to low-income earners taking a CABS

PPP housing scheme in Budiriro and FBC Mainway Meadows in Waterfalls as successful examples. In Nigeria, PPPs have been adopted and intended to increase urban housing stock and address housing affordability and accessibility challenges (Ibem, 2011).

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