

Addressing Urban Poverty in the Context of Decentralization in Eastern and Southern Africa:

**Case Studies in Malawi, Uganda,
Zambia and Zimbabwe**



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PARTNERSHIPS IN HOUSING PROVISION: A CASE STUDY OF COOPERATIVE HOUSING INITIATIVES IN KWEKWE, BULAWAYO, AND HARARE

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Housing Cooperatives if well developed and managed have the potential of being a very effective mode of housing delivery. In view of this it was resolved that in order to promote the establishment of housing cooperatives, the relevant ministries, non-Governmental Organisations and other organisations like Trade Unions should meet to map up strategies on mobilising the homeless into housing cooperatives in both rural and urban areas. — *Resolution from "Report on the Proceedings of the One Day Symposium on Housing for All," Ministry of Public Construction and National Housing, Parklane Hotel, 1 October 1987*

SUMMARY

This paper provides an introduction to the topic of housing and considers the contribution of housing cooperatives as an alternative to other housing schemes that, although aimed at the low income, are unaffordable to many. The role of the nongovernmental organization (NGO) Housing People of Zimbabwe (HPZ), which supports and promotes the housing co-op movement, is outlined. The paper then provides a series of case studies of a selected sample of housing cooperatives in three urban areas—Kwekwe, Bulawayo, and Harare—to provide direct insight into how co-ops are structured and managed, and how they are coping with their task of providing homes for their members. Observations and comments are provided on each co-op. These comments are consolidated in the conclusion to this paper as a series of suggestions for consideration by service agencies working in partnership with co-ops.

INTRODUCTION: STRATEGIES FOR COPING WITH HOUSING DEMAND

According to the Ministry of Public Construction and National Housing (MPCNH), housing is much more than just the physical construction of dwelling units: Rather, it constitutes an integral part of the socioeco-

nomie development of a nation (MPCNH 1989). It should create employment and act as a vehicle by which people can improve, in absolute terms, their material and social condition, with the most important consideration being security of tenure. The demand for appropriate and affordable housing in Zimbabwe has been of major concern in the post-Independence era.

As in many developing countries, Zimbabwe has experienced a dramatic increase in its urban population. This increase is due to a variety of factors, including:

- the removal of influx control laws in 1980, leading to families reuniting with migrant workers in town;
- migration into urban areas due to perceived opportunities for income and employment; and
- the insecurity of landlessness and drought in rural areas, leading to migration to urban areas as a poverty alleviation strategy.

The urban population in Zimbabwe is expected to rise from 26 percent in 1980 to 40 percent by 2000; the country's urbanization rate was approximately 7 percent in 1992, or twice the 3.4 percent rate of total population increase. By late 1992, Harare's housing waiting list stood at 80,000, with about 1,000 more names added every month. By 1995, over 100,000 names were reported to be on this waiting list. Given the city council's construction rate of 2,200 units per year, it would take 45 years to satisfy existing demand (Mutume 1995).

Government has employed a variety of methods to deal with this massive housing backlog. A major strategy pursued since Independence in Zimbabwe is that of aided self-help. Public sector low-income housing projects have concentrated on the provision of serviced plots with or without some core housing

unit. Chenga (in Zinyama, Tavera, and Cummings 1993) points out that it is government policy to involve both the public and private sectors in housing development. This follows the Global Shelter Strategy laid down by Habitat in 1989, whose theme was the "enabling approach." The main feature of this approach is the reduction of government's role as a direct provider of housing so as to become an enabler and facilitator of local authority, private, and informal housing processes. In this approach, government is not called upon to abandon its responsibility, but rather to mobilize the resources of other actors and facilitate their deployment for the effective provision of shelter (Madaka 1995).

This strategy also means that those seeking accommodations would take a more active part in providing their own homes. For example, the government would provide serviced plots on which home-seekers could build their own houses; or it would provide one- or two-room core houses containing the basic essentials, which home-seekers could then finish and extend to an appropriate size. In the case of serviced plots, the government would also provide both financial assistance in the form of small loans and some technical know-how. The loans would be based on an affordability scale that operates on the assumption that no individual should be asked to pay more than 27.5 percent of his or her monthly income for accommodation. The loan amount that a person could receive would therefore depend on the repayments he or she could afford in compliance with this rule (Mukotekwa 1987).

Once an individual was allocated a stand, housing construction would follow one of several possible methods:

- **aided self-help**—which involves local councils assisting prospective homeowners in the construction of their houses;
- **building brigades**—which are units within the local authority's works departments engaged in the production of building materials and construction or upgrading of houses; or

- **private sector participation**—through building societies and employer-assisted housing and housing cooperatives.

Although these schemes are generally aimed at low-income earners, due to rising costs and difficulty in securing mortgage finance, this group still remains marginalized and in desperate need of adequate housing.

MEETING THE HOUSING NEEDS OF THE LOW INCOME

Meeting the housing needs of low-income people is of major importance in a country such as Zimbabwe, where an estimated 1.9 million low-cost houses are required. Some efforts are presently attempting to meet this need, however. For example, a proposed Z\$5 billion joint venture between Zimbabwe and Malaysia will produce 50,000 four-room housing units in Bulawayo's Cowdray Park at Z\$50,000 each (*Herald* 16 September 1996). Despite noble intentions, a lack of adequate financing and community participation can lead to disaster: The same plan in Pumula, a high-density area of Bulawayo, was condemned by councilors and the Minister of Home Affairs as too small, inadequately design—and an "insult" (*Herald* 17 October 1996).

An additional problem with such efforts is that, frequently, they are too expensive for their original target group. For example, a U.S. Agency for International Development (USAID) effort is aimed at those earning Z\$600-Z\$1,204; the World Bank is targeting those earning Z\$1,204-Z\$2,700. Very low-income earners are not addressed by these initiatives.

On the other hand, housing cooperatives, like the aided self-help scheme, are aimed at reducing costs by involving the beneficiaries in the construction of their houses. By so doing, they promote the community participation and self-reliance that are the cornerstone of the government's development policy. They are also able to cater to the very poor or very low-income workers, such as domestic workers and those engaged in informal sector activities.

MPCNH (1996) points out that although official government policy is to encourage organizations—especially co-ops—to approach local authorities for land to develop houses, problems have been encountered in this strategy, with the result that few co-ops were operational by the late 1980s. The 1990s seem to have witnessed a slow revival of the cooperative housing movement, however.

Housing cooperatives are bona fide groups of beneficiaries working as collectives for the purpose of constructing each member's house. They pool together their resources (finance, labour, building materials, tools and equipment) in an effort to lower house costs. — MPCNH 1989, p. 15

DEVELOPMENT OF THE HOUSING COOPERATIVE MOVEMENT IN ZIMBABWE

The earliest housing co-op in Bulawayo—and in the country—was Mhlahlandlela, constructed during the 1950s and 1960s, where workers employed by Wilsons-Rowntree purchased shares in a co-op and developed 38 houses. Although co-ops were encouraged to start up immediately after Independence in 1980, housing co-ops were slow to develop, the first at that time being Cotton Printers in Bulawayo in 1985.

It was only in 1989 that the Harare City Council, Ministry of Construction, and Ministry of Local Government agreed to set up a committee to look into the training and other needs of housing cooperatives. It was agreed that housing co-ops could not be registered without the involvement of the municipalities and without the co-op members receiving training. The lack of suitable bylaws hindered registration of housing co-ops; but these were eventually passed in 1994-95 and coordinated through the municipalities, HPZ, and the cooperatives themselves. Following a seminar in July 1995, a model bylaw to govern housing co-ops was produced and put in use that December. This has provided the basis for developing a cooperative housing policy for Zimbabwe. In addition, a policy guidelines document has been produced by the Ministry of National Affairs, Employment Creation and Cooperatives (MNAECC 1996) which lays down broad guidelines on

the size of membership, membership composition, fundraising activities, allocation of houses, size of houses to be constructed, engagement of contractors, and determination of level of member contributions.

From only five housing cooperatives in the country in 1990, there are presently 83 co-ops registered with the Ministry, as follows:

Table 1. Housing Co-ops by Province

PROVINCE	# OF CO-OPS	% OF CO-OPS
Harare	69	83
Manicaland	3	4.0
Mat North	2	2.5
Mat South	1	1.0
Masvingo	1	1.0
Mash East	1	1.0
Mash West	1	1.0
Mash Central	3	4.0
Midlands	2	2.5
Total	83	100.0

HPZ reports that contributions' shortfall and arrears are a continuing problem for co-ops; on average, monthly revenues fall 16 percent short of expectations. Some co-ops have no shortfall, while others have rates as high as 70 percent. The rent each co-op member pays is a significant figure; beyond this amount, members must also find money for co-op contributions. Thus, co-op members bear a double burden in accommodation payments. Unlike rent payments, however, money contributed to co-ops creates equity for the co-op shareholder.

The majority of cooperatives are community-based, with the others workplace-based. This latter type of co-op initially made the most progress, benefiting from administrative and—at times—financial support from employers. Community-based co-ops have recently moved ahead, showing stronger savings and receiving increased support from local authorities.

A National Coordinating Task Force of housing co-ops was elected in June 1993. It represents co-ops in all parts of the country and meets on a bimonthly basis.

HOUSING PEOPLE OF ZIMBABWE

Housing People of Zimbabwe is an indigenous NGO which provides training, guidance, and technical services to develop the housing cooperative sector. HPZ is the only organization in Zimbabwe specializing in housing co-ops and attempting to establish a comprehensive approach to their development. HPZ provides its assistance (1) through general training and extension services for all co-ops, and (2) by contractual agreements with co-ops regarding technical, financial, and legal assistance. These contractual agreements require HPZ to:

- carry out a co-op audit (regarding co-op readiness and capacity to secure a mortgage loan),
- help the co-op identify suitable and adequate land for its needs,
- help the co-op determine the most efficient layout plan and house plan,
- help the co-op prepare a development plan,
- help the co-op obtain mortgage finance,
- help the co-op in the tendering process and in contracting works,
- monitor project implementation and project management, and
- help the co-op allocate houses to members.

Our mission is to create a vibrant sustainable housing co-op sector in Zimbabwe and maybe in the region. We believe that the cooperation and corroboration of housing co-ops is absolutely essential if this is to be achieved. For self-sufficiency and sustenance to be achieved by both Housing People and the housing cooperative sector, the spirit of self-help must be the driving force. It can be said that the survival of Housing People will to a very large extent depend on the success of housing co-ops as an alternative mechanism of providing housing to the homeless in this country.

— HPZ publicity document

HPZ was responsible for initiating and proposing the Co-op Investment Mortgage Scheme. Under this plan, building societies are to loan mortgage financing to housing co-ops as entities, while taking into account the level of savings co-ops had achieved.

This effort was the result of an injection of financing into building societies by USAID under its Private Sector Investment Program.

HPZ also engages in research on issues of concern to co-ops such as the withholding tax on interest earned and mortgage finance. In the past, HPZ has held seminars on increasing women's participation in decisionmaking processes, gender awareness, and the promotion of income-generating activities.

STUDY PURPOSE AND DESIGN

This case study is one of four prepared for the Municipal Development Programme's regional workshop on urban poverty alleviation and local governance in Eastern and Southern Africa. The main objective of the case studies is to highlight the multidimensional aspects of urban poverty and consider the main challenges facing policymakers, municipal managers, and coordinators of poverty programs, particularly in designing and implementing such programs in a sustainable fashion. The situation of housing cooperatives was selected as Zimbabwe's area of study since it demonstrates the self-help initiatives of low-income groups engaged in the struggle to obtain one of the most basic human needs—shelter. The study also aims to show supportive activities of governmental and nongovernmental service agencies.

Site Selection

The study entailed visits to cooperatives in Kwekwe, Bulawayo, and Harare. Kwekwe was chosen for inclusion since there are several housing cooperatives either functioning or in the process of formation here; Bulawayo was selected as the city that first initiated the idea of the housing cooperative. Harare was added because it has the majority of the country's co-ops. In Kwekwe and Bulawayo, the researcher visited all housing cooperatives either currently functioning or in the process of formation; in Bulawayo, the researcher also visited the Nguboyenja Cooperative Training Section. In Harare, upon consultation with HPZ, three co-ops were selected: Kugarika Kushinga, perhaps the largest and best-known of the Harare co-ops; Zvakatanga Sekuseka, which represents an attempt to provide

housing for one of the poorest groups of workers in Zimbabwe (domestic workers); and Mafaro, a well-established co-op with a broad-based membership.

Research Methodology

The researcher visited cooperatives in the three cities, and had discussions with the management committees, other cooperators, key municipality employees—particularly in the housing departments—and other stakeholders (e.g., building societies). During the site visits, the researcher:

- held interviews with key informants,
- held group discussions with cooperators,
- attended informal co-op tours and meetings with the residents,
- visited co-op worksites/projects,
- visited service agencies and held interviews with staff, and
- reviewed newspaper articles about the cooperatives.

Table 2 summarizes basic findings about the various co-ops researched during the case studies.

Table 2. Details of Housing Co-ops Used in Case Studies

HOUSING CO-OP	START YEAR	# OF MEMBERS	# OF HOUSES	MONTHLY CONTRIBUTION
Mbizo Tashinga, Kwekwe	1992	102	24	Z\$150
Tanaka (Natbrew), Kwekwe	1996	16	0	Z\$100
Chrome (ZIMASCO), Kwekwe	1994	72	0	Z\$150
Munyati (ZESA), Kwekwe	1993	26	0	Z\$500
Cotton Printers, Bulawayo	1985	317	187	Z\$176
Its Yours, Bulawayo	1994	36	0	Z\$60
Kugarika Kushinga, Harare	1988	2,000	351	Z\$100
Mafaro, Harare	1988	1,000	146	Z\$154
Zvakatanga Sekuseka, Harare	1989	240	56	Z\$105
Total		3,809	774	Avg. Z\$166

CO-OP CASE STUDIES

Mbizo Tashinga, Kwekwe

Discussion. Mbizo Tashinga Co-op is the most developed of the housing co-ops in the Kwekwe Municipal area. Started by the resident ward councilor and the present chairman in February 1992, the co-op now has 102 members. It is still in the preregistration stage: Application for registration as a community-based housing co-op was made in 1994, but the co-op is awaiting return of its bylaws by the provincial co-op officer. This delay has created some difficulties.

Subscriptions were set at Z\$100, although the most recent subscription was raised to Z\$150. Members pay their contributions directly into the building society (CABS) account; they then bring their deposit slip to the treasurer, who cancels it and issues a receipt. Withdrawals are paid by check to named sources; cash withdrawals are not made. Before payment, the check is photocopied.

Unserviced stands were purchased from the municipality at a nominal cost of Z\$1 a square meter. The co-op is now servicing the land through a private contractor. Two houses are completely finished, and 22 are nearing completion. The other stands await development.

A private contractor is employed for the construction work. The co-op purchases all inputs (doors, window frames, etc.); and now has 75 percent of its requirements, which are stored in one of the houses. The bricks are made by the coop. Overall, this arrangement appears satisfactory; although the contractor occasionally has to be told to "slow down" when funds are lacking. The council insists on finished houses being plastered and painted, which has added considerably to the cost. Waiving this condition would benefit the co-op.

Although the co-op should save Z\$10,000 per month, the actual figure saved is about Z\$6,000. At this rate, it takes approximately five months to complete one house. (The cost of a two-room, 200-square-meter house is approximately Z\$28,000, including servicing costs.) The occupants of the two completed houses pay Z\$150 per month rent to the co-op.

Method of Housing Allocation—Mbizo Tashinga

To allocate houses, the chairman first determines which members are up to date in their payments. For example, for allocation of the present 22 houses, only 56 members were paid up. The chairman then checked regularity of payment, reducing the number to 36. Then he considered seniority in terms of length of membership; this brought the number to 19. The three best of the disqualifieds were then added back in. The chairman shares all information about his decisionmaking with co-op members. If a member wishes to resign, he must make an application to do so and find a member to take his shares—the co-op cannot make reimbursements since all money is being used for development.

The co-op holds social events. Every month, there is a general/business meeting at one of the houses. Occasionally, a party is organized, paid for by the co-op through fundraising activities.

It is becoming more difficult to get the Z\$100 per month due to retrenchments, etc. Members come from different situations. Some are employed at Lancashire Steel, Zimbabwe Mining and Smelting Company (ZIMASCO), or Sable Chemicals; others sell vegetables or travel to Botswana to trade.

Once all the members have houses, they would like to continue with the co-op so they can further extend the houses. The co-op could be changed from a housing co-op to an income-generating co-op when all members title deeds. This arrangement has been discussed with the Registrar of Co-ops, who sees no problem with the plan.

Issues. The co-op members have developed a proportion of their stands and are relying heavily on their own initiative; they have also taken efforts to ensure accountability and security of their funds so as to reassure their members. On the negative side, co-op development has taken far too long—this is because the co-op is not receiving a loan, but simply building from its own savings. The lack of financing to develop stands was seen as the most serious problem faced by the co-op; this is the reason for the long delay.

The relationship with the municipality appears good, and—to some extent—Tashinga is a model of a

reasonably successful cooperative. Partnerships with the private sector (building societies) are constrained by the delay in registration, which means that housing development must depend solely on savings. This is likely to frustrate potential membership; it also means that houses will need to be very small to keep prices low.

Tanaka (Natbrev), Kwekwe

Discussion. Tanaka (Natbrev) is a new workplace-based co-op. It started up five months ago, and presently has only 16 members. Each member pays Z\$100 per month into a Beverley Savings Account through direct deduction from their salaries. A crossed company check for Z\$1,600 is paid in each month. Any withdrawals require the signature of the chair, secretary, and treasurer to provide security of funds. The co-op has now saved Z\$6,000.

The co-op has not yet formally applied for stands as it has been awaiting formal registration as a co-op. It intends to apply initially for 16 stands, on which it will build four-room houses. Some members would also like to apply for up to 200 stands; this issue still needs to be resolved. The company has agreed to purchase the stands for the co-op, which will be a great help; the co-op intends to borrow from the company to develop the houses as it feels the interest rate charged by building societies is too high. The co-op means to build the houses quickly as soon as the stands are offered so as to avoid the problem of costs escalating over time.

The co-op plans to use a special contractor to build the houses through the assistance of HPZ.

Issues. This cooperative is in its early stages of formation and will require ongoing assistance and advice. The role that HPZ can play in this is vital; it also appeared that members had differing—and sometimes conflicting—views on crucial issues, indicating the need for informed advice and direction from both the NGO and municipal authorities.

Chrome (ZIMASCO), Kwekwe

Discussion. The Chrome Cooperative is a workplace-based co-op at the Zimbabwe Mining and

Smelting Company in Kwekwe. It was set up in December 1994, and soon had attracted 72 members, each paying Z\$150. By early 1995, the co-op had saved Z\$116,000, deposited with Founders Building Society in a savings account. Founders were notified that at some stage they would wish to borrow to start developing their homes; this was agreed to in principle.

The co-op applied for registration with the Ministry, but is still awaiting a reply—the members do not find this encouraging. They discussed their intention to purchase unserviced stands with the Housing Department; however, for some unknown reasons, contact seems to have broken down, which has also contributed to member dissatisfaction. This situation was further aggravated when those staying temporarily in company houses were informed that they could purchase them: Several members subsequently resigned from the co-op to take advantage of this option. At the same time, some other members left after learning that houses were available under the USAID scheme.

With the dissipation of its membership, those remaining in the co-op became dispirited and decided to disband. Their money was refunded, and the last official co-op meeting was held in January 1996. The savings account is still open, with a nominal balance of Z\$100 which belongs to a former co-op member.

Apart from a few houses in high-density suburbs, ZIMASCO has now reversed its policy of selling its housing stock. Former co-op members thus are still without their own homes. They would like to reconstitute the co-op, and the Secretary wishes to know what assistance is available, particularly in terms of capital and back-up support.

Issues. This co-op collapsed partly due to perceived benefits elsewhere that failed to materialize. This points to a lack of information concerning the viability of alternatives. Another factor that may have contributed to the co-op's collapse was the delay in registration and the apparent breakdown in communication with the Housing Department, the reasons for which need to be examined and rectified.

The need for housing is still very much present in this community, and members would obviously benefit from the training and support an organization like HPZ is able to offer.

Munyati (ZESA), near Kwekwe

Discussion. This workplace-based co-op started in 1993 with approximately 26 members. Contributions began at Z\$200 a month, but were gradually raised to the present figure of Z\$500 per member per month. New members must pay contributions from the beginning plus a figure of 20 percent. The current chairman, who was instrumental in starting up the co-op, also sits on the Housing Cooperatives National Coordinating Task Force as the provincial representative from the Midlands. Relations with the Housing Department were initially good, but, according to the members, a problem developed over the offer of stands. They were originally told that serviced stands would cost Z\$23 per square meter in Section 4. Meetings with the director were repeatedly postponed for over a year; then, in 1995, the co-op members learned that the cost of the same stands would now be Z\$35 in Section 16 (Section 4 was now all taken)—and that the offer was being made on a "take it or leave it" basis. Members since have been informed that there must be some development on all the stands by the end of 1997 (that is, \$20,000 worth of development must have taken place). They have accepted the offer at Section 16 Mbizo and initially put in 50 percent for 25 stands of 300 square meters; they will have to pay the balance by December 1996. The council originally wanted this money within eight months of agreement, but agreed to a year.

ZESA management has been supportive, and stop-order arrangements were made for them. At the moment, co-op members are living in company-rented accommodations on site. Members would prefer their own accommodations, since their present housing is not seen as secure. However, once they move to Mbizo, transportation to the site is likely to become a problem (the plant is 30 kilometers away from Kwekwe); some may rent out their own accommodation to lodgers.

The co-op gained its registration certificate in August 1994. HPZ assisted it in preparing its bylaws. Co-op members have signed a service agreement with HPZ and have paid a Z\$1,000 deposit. The co-op has a CABS savings account and intends to apply to CABS for a loan; they will do so as individuals, since CABS does not loan to cooperatives. ZESA has a loan guarantee scheme that the co-op is trying to negotiate for, but it will need to raise some security first. ZESA can give individual guarantees to members, but the amount of this guarantee is determined by salary and may not cover the minimum needed for building.

Those who wish to leave the co-op must give one year's notice and will receive a refund minus 15 percent of their contributions. Three members have left since the co-op's founding.

Issues. Some serious delay seem to have been experienced by the cooperative in terms of its application for stands with the Kwekwe Council; this experience has somewhat disheartened co-op members. The reasons for the delay are not clear. Members are anxious to have their own accommodation, as they are presently living in "tied" houses. A major problem for them is the distance from Kwekwe to their worksite. This journey will create an extra financial burden, as transport to Munyati will be required unless the house is rented out. HPZ is providing assistance and advice to the co-op.

Cotton Printers, Bulawayo

Discussion. Cotton Printers, formed in June 1985, is one of the oldest housing cooperatives in Zimbabwe. The co-op grew from a welfare fund; members would often borrow money for accommodation purposes, such as rent money (many had difficulty in paying landlords), so it seemed a good idea to develop this further. Negotiations took place between the workers and the company, which then provided some assistance. In June 1987, Cotton Printers was registered as a co-op. It has now developed 187 stands in Nkulumane and Nketa 7. Half of these have electricity, and all the houses have five rooms. The co-op has 130 members who still require housing, and it has applied for a further allocation of stands to accommodate these members. Currently, the co-op

is not accepting any new members while it continues to develop houses for those already in membership.

The method of housing allocation is as follows: Members are categorized into four groups, each of which then allocates its houses based on a priority system of those who had volunteered time to the co-op (previously there was a register for those who freely gave their time) and seniority of co-op membership.

Every month Z\$20,000 is deducted directly by the company and given to the co-op. The company also provides a matching donation of Z\$20,000 per month to the coop. Cotton Printers has a Z\$200,000 loan from CABS payable over 10 years; this was taken out in 1987 and will be paid off next year. The loan is guaranteed by the company. Members are paying varying sums to the co-op, ranging from Z\$32 per month for those who are not yet accommodated to a maximum of Z\$176 per month.

The co-op makes its own bricks, window frames, etc., and has been provided with an area in Nketa 7 where this manufacture can take place. The co-op employs persons who manufacture these items, which reduces their costs significantly.

Originally, members worked on their own houses part time. This delayed construction, however, so the co-op now employs full-time workers.

The major problem faced by the co-op is finance. To generate income, the co-op has begun to develop a supermarket. Because the funds needed to complete the work (estimated at Z\$500,000) are currently not available, the supermarket remains a concrete shell. The committee feels that the municipality could assist by lifting the two-year development limit after which rates are payable (the municipality informed the researcher that an extension can be applied for if this is a problem).

Issues. Cotton Printers is a well-known housing cooperative which has achieved some notable success. This success is a testimony to the partnerships prevailing between the co-op members, the municipality, and the private sector (i.e., the employer and the building society). The municipality

has provided considerable support over the years to the co-op. In addition, the co-op has been assisted by HPZ, which has offered training to the co-op's management committee and some of its members. A lack of funds has led to housing development taking rather too long, although the co-op has done its best to minimize this problem by constructing most of the materials itself. The co-op would appreciate a donor organization assisting it in the completion of its supermarket; until this project is finished, it remains a liability to members.

Its Yours, Bulawayo

Discussion. Its Yours co-op was formed in September 1994 and was registered two years later. Although it began with 151 members, it has experienced a high dropout rate. Today, only 36 members are left in the co-op, all of whom are employees of the Marvo Company. (The co-op has branches in Gweru, Harare, Gwanda, and Bulawayo.) There is a joining fee of Z\$40, and members pay a Z\$60 subscription per month.

The co-op chairman pointed out that USAID's loan conditions for the scheme at Cowdray Park in Bulawayo do not suit the poor (which include his own members). In order to qualify for this scheme, earnings must be between Z\$600 and Z\$1,204 a month. Repayments on a one-room house costing Z\$22,000 are Z\$320 per month for 25 years, while repayments on a four-room house are Z\$910 per month. Electricity will cost an extra Z\$100 and water Z\$40. However, wages at Marvo are from Z\$450, with the majority of members earning Z\$920 per month.

The co-op chairman said he had written to donors and embassies for assistance, but had been informed that no help would be available unless the co-op is developing income-generating projects—which was not really possible for co-op members since they already work full time. The co-op has approached the Zimbabwe Building Society for a loan, but a substantial deposit is required it does not yet have.

We have 36 members at present, although when we started in 1994 there were 151. We have lost members because it is taking rather too long to provide them with houses. All our members work for the same company; unfortunately the company has not assisted us apart from agreeing to deduct our subs direct from our salaries. We applied to the Municipality for 36 serviced stands, but although we have been given 19 stands in Emganwini, we are not happy with this as we have our own contractor. We are now awaiting other stands from Pumula.

I am staying in a one-roomed house with my five family members: it is a terrible living condition which is costing me Z\$280 per month with no electricity, and this is why I helped to start up this cooperative. I wish USAID could assist the poor, but their repayments are too big for us. I have written to donors and embassies for assistance, but have been informed that they cannot help us unless we are developing income-generating projects. ZBS want a large deposit from us before they will assist us. We need a union (as donors can only source funds through a legal entity) or a cooperative bank to loan money to us at a reasonable rate.

— *Chairman, Its Yours Cooperative, Bulawayo*

Issues. Co-op members felt strongly that finance was the greatest impediment and that their company should do more to help them. The chairman felt that a union is needed, as this would make it easier for donors to channel funds through a legal entity (which the union would provide). He also indicated the need for a cooperative bank that would loan money at a reasonable percentage. Relationships with the municipality could be improved, and municipal officers were criticized for not attending meetings. Later discussions indicated that the municipality was not even aware of the existence of this cooperative.

Construction Cooperatives

Although construction cooperatives are not housing co-ops in the sense of members cooperating together to build their own houses, they do build houses on a contract basis for others. The Bulawayo City Council assists these co-ops, first by training members in necessary skills, such as carpentry, plumbing, etc.; then by helping them to work together as a co-op. One or two of the construction co-ops also mold bricks as a regular income source. Activities are coordinated by the Cooperative Development Officer

at Nguboyenja Cooperative Development Training Section.

Training is offered for those who have been through the city council's School Leaver Section, geared toward skill development in income-generating projects. This program is organized in partnership with the Danish Volunteer Organization, MS, and with Canadian assistance. MS assists in various ways, partly financial and partly through the provision of volunteers who work alongside the municipal employees. With financial aid from MS, a revolving fund has been set up, used for purchase of equipment, etc. This has enabled the equipping of a metalwork workshop. There are two centers which train up to 150 school leavers (at various stages) per year on three-year training courses.

Those interested can receive further training on cooperative development through the Community Service Branch of the Department of Housing and Community Services. The target group are school leavers up to grade 7, or those who have failed their Form 4, since it is recognized that this group is very unlikely to find formal sector jobs and will need skills to survive in the outside world. The youth receive an eight-week "crash" course on cooperative theory, which includes financial and management aspects of running a cooperative; and the legal aspects concerning registration, functioning of cooperatives, bylaws, etc. The department employs trained artisans who teach skills in various aspects of building and construction. A financial advisor teaches financial and management skills, including:

- marketing and salesmanship;
- co-op law, theory, and practice;
- production planning and management;
- financial management and accounts; and
- costing and pricing.

After the crash course, the cooperative is monitored through the cooperative development office. When completely self-reliant and independent, the co-op is encouraged to join the Bulawayo Collective Cooperatives Building Construction District Union.

The ideal number of members for these co-ops is 12, as this allows for some turnover. Members pay share capital of Z\$200-Z\$250 each to join. They assist each other with parties, funerals, etc., and become more of a self-help group after time. Presently, there are three construction cooperatives which have been in operation for about two years—Success (seven members), Brotherhood (six members), and Qhukabeni (six members).

The department tries to keep an eye on the market as it does not wish to flood the marketplace with too many co-ops; there is a waiting list of those who wish to join. Two of the co-ops are currently building houses for a local mine. There is also a women's co-op called Green Light which started about six years ago and was initially given 10 stands to develop. It has now completed about 6 of these and will be given another 18.

Although the housing co-op movement has not really developed in Bulawayo, the municipality has a useful housing scheme designed for those earning under Z\$750 a month. Using the building brigades, the municipality builds four-room shell houses that have a roof, but lack other refinements (windows, doors, etc.); thus, a habitable building is provided—but one needing extensive work. A deposit of Z\$500 is payable, and the rest is provided by the city council as an understood loan, with the allottee paying over 25 years. The allottee does not rent, but is given home ownership immediately. The amount available for this scheme is small—only Z\$4-Z\$5 million, but the fund is a revolving one. Previously, the central government provided money for this scheme, but does not do so now. In 1996 170 stands were built this way; the scheme is very cost effective, but—due to lack of funds—is not serving the needs of the 75 percent very poor on the housing waiting list.

The Bulawayo City Council adopts two main approaches in housing development: the use of building brigades with large-scale housing projects, and—with piecemeal developments—individual contractors to develop certain housing areas. Those with stands in a particular area are obliged to use that contractor to develop their houses. This speeds up the construction process and allows for economies of

scale. The ministry's "Build Your House" scheme, by which the government matches dollar for dollar what people put up, has not started in Bulawayo—although stands have been offered.

Kugarika Kushinga, Harare

Discussion. Kugarika Kushinga started up in 1988 as the first housing co-op in Harare, initiated by the current chairman who was at the time also secretary of the ZANU (PF)—Zimbabwe African National Union (Patriotic Front)—branch in the area. The idea was published through party channels, which assisted in promoting it. The co-op started with 600 members, who paid a joining fee of Z\$2 and Z\$100 each per month. There was a problem with registration as no bylaws existed at that time; in all, registration took three years, occurring on 10 October 1991.

The co-op initially constructed 20 six-room houses, and later 341 four-room houses. Today, the co-op has 2,000 members and has completed 361 houses; another 52 were to be started in 1996 with 300 more planned after that. The co-op is buying 200 square meters of unserviced stands at Z\$3.50 per square meter (each stand will thus cost Z\$700).

New members have to pay a joining fee of Z\$6,000 to bring them in line with the other members. They pay a monthly subscription of Z\$100, although this monthly subscription is likely to be almost doubled at the next general meeting. The co-op banks Z\$200,000 each month. So far, it has not borrowed any money to build. Instead, all funds for building come out of its own savings. The co-op allows members to take on a lodger to assist with repayments. A four-room house is rented for Z\$200, and a six-room house for Z\$382.

The co-op only began building in April 1993. It has managed to save Z\$4.5m with Central Africa Building Society (CABS), and also used Zimbank. Unfortunately, it cannot borrow as a co-op from CABS, other building societies, or commercial banks, since loans are only made to individuals. ZBS has loaned the co-op Z\$1,300,000 against the first phase of houses which act as collateral. Financing is a major hindering factor for the co-op.

The co-op employs a project manager, one receptionist, two accounts clerks, and one bookkeeper. A contractor was used to service the land. The co-op used its own contractor on a "fix and supply" basis for the first 20 houses; after that, it used the Ministry of Public Construction to build 341 houses. This arrangement was found to be satisfactory and meant that building could proceed relatively quickly.

Members of the co-op can also belong to the Kugarika Kushinga Burial Society, and co-op committee members also serve as committee members for the burial society. There is thus some overlap between housing and other social support activities. The co-op has an omnibus, which was bought as an income-generating project, to service the route into the city. Presently, it is out of order, and some members are dissatisfied. They feel that if the co-op gets involved in any projects, these should be directly linked to housing construction (e.g., brick-making).

It was reported that the co-op has experienced difficulties in getting approval for its plans from the city of Harare due to various bureaucratic delays. However, the monthly meetings with officers from the Cooperative Development Department are appreciated.

Issues. Despite many problems, this co-op is doing relatively well, although it still has a long way to go in housing all of its members. The various problems encountered in borrowing money, and the fact that the houses built so far have only been developed using savings, have meant lengthy delays in meeting member needs. The attempt to develop income-generating projects is a useful one in terms of boosting the co-op's income, but it may be that projects linked directly to building might be more suitable.

Mafaro Housing Cooperative

Discussion. This community-based co-op started in December 1988 with 1,000 members. The co-op chairman, who is also deputy headmaster of Tsinhirano School in Tafara, was a founding member; his dissatisfaction with tied accommodation through the Ministry of Education motivated him to start up the co-op with others in similar situations—civil

servants, policemen, and other workers with insecure accommodations.

The co-op initially decided to divide its membership into those of average income who paid Z\$50 a month and those of low income who paid Z\$35 a month. These fees were later raised to Z\$100 and Z\$75, respectively. The two-tier fee system was abandoned in 1994; everyone now pays Z\$150 plus Z\$4 for administrative expenses. As members of this co-op are all employed around the city in different settings, income-generating projects are not feasible.

Due to various delays, members became dissatisfied (many had hoped that accommodation would be almost immediate) and left the co-op, leaving 450 members in all. The co-op received its registration certificate in 1991.

During 1991-92, the co-op bought 32 acres of unserviced land in Tynwald, but was unable to develop here, as the city council informed members that the area was only available for middle-income housing. At the end of 1995, the co-op sold this land to MPCNH for Z\$1.7 million. This money was then used to develop 83 three-room houses, built by MPCNH. Problems were experienced with the ministry, with various delays in obtaining materials. This led the co-op to look to the private sector. Later, 43 two-room houses were built by a private contractor, Sisk and Parablock. A loan for Z\$1.2m for the houses was obtained from USAID. HPZ was instrumental in introducing the co-op to USAID. Repayments are Z\$20,000 per month, with interest pegged at 20 percent. The two-room houses are felt to be too small (the rooms are 2.5 x 2.5 meters), so the co-op will add one more room to these houses. Twenty more three-room houses have been built, and the co-op has now surveyed 123 unserviced stands. It will purchase these stands at Z\$3.50 an acre from the city, bringing the co-op's housing stock to 269 (103 three-room, 43 two-room, and 123 stands). Members pay rent to the co-op of Z\$450 for the three-room houses and Z\$400 for the two-roomed houses.

Although this is a community-based co-op, there really is no social aspect to it, mainly because of the number of members, the fact that most members are

in full-time employment, and because houses are scattered in different locations of Tafara.

Issues. This co-op has taken a long time to develop housing—from 1988 to 1995—hence, the dissatisfaction of the membership and the loss of over half of its constituency. The delay was reportedly caused by protracted negotiations with the municipality; however, according to the chairman, the process speeded up once MPCNH became involved. Lack of information leading to the purchase of land in an inappropriate area and various bureaucratic delays compounded the initial problem. The co-op has persisted nonetheless, and has achieved some success in terms of housing its members. The regular monthly meetings with the Municipal Cooperative Development Section and the Director of Housing were mentioned as particularly useful.

Zvakatanga Sekuseka Housing Cooperative

Discussion. This co-op was started in 1989 with 240 cooperators (130 of which are female-headed households) to cater to the needs of domestic workers in the Borrowdale area. The chairman is also chair of the Borrowdale District ZANU(PF) office, and the co-op is closely linked to the party, as—according to the chairman—party membership is a necessary precondition to co-op membership. The co-op was officially registered in July 1992.

The co-op bought 300 square meters of unserviced stands in Hatcliffe in 1990 from the Harare City Council and proceeded to engage its own contractor to service these lands. This effort was completed in May 1995. Each cooperator originally paid Z\$50 a month, but this was raised in 1995 to Z\$105 (\$5 for administrative expenses). Although CABS was the initial society used by the coop, two years ago, it switched to ZBS, as this society has a special facility for co-ops. Once a co-op is registered, ZBS will loan it at a rate of 3:1 savings, together with a 25 percent deposit which is maintained in a home ownership account for 10 years as surety. ZBS has loaned the co-op Z\$2.4m from an initial deposit of Z\$500,000 saved by the co-op members; repayments are at Z\$25,945 over 10 years at 12 percent interest. Each house costs Z\$44,000.

The co-op has now developed 56 four-room houses which, on 13 October, were officially opened by Minister Chikowore, the Director of Housing, and the Mayor of Harare and other council members.

Allocation of the 56 houses was based on length of time in the housing co-op and regularity of contributions. The members pay Z\$463 in rent to the co-op and Z\$90 in charges to the municipality. New members must pay a Z\$500 joining fee. Members meet once every month at Hatcliffe for a business meeting.

The Harare City Council has agreed to provide 500 stands to the coop. The co-op has already purchased and serviced 184 stands, which will bring the number of houses to 240, leaving another 260 yet to develop.

Issues. This co-op serves the needs of one of the poorest groups of workers in the country—domestic workers—who have no security of tenure apart from their meager accommodation at the workplace. As with many other co-ops, its origins lie in the support it received from the ruling party; however, for membership to remain exclusive to party cadres would do a disservice to its potential clientele. The monthly subscription is a very high proportion of the wage of domestic workers, but there may be no alternative to this if the co-op is to save sufficient funds and attract building society loans.

Recognising that the lowest income groups have taken steps to address their housing needs through self-reliance and collective support and that over 60% of housing finances comes from the people's own savings and noting the lack of consumer participation and information to consumers on housing policy and housing delivery systems, Government has encouraged and will continue to support:

(a) strategies and any follow up actions which ensure more effective interaction within the civic organizations and between civic organizations and the state in housing policy and delivery.

(b) Public relations, outreach, awareness and information sharing programs as part of consumer services by building societies, banks, local authorities, and contractors to communities and home makers. Local authorities will also review the administrative systems to provide communities with less cumbersome procedures for those seeking or constructing their own homes. — MPCNH 1996

CONCLUSION: SUGGESTED APPROACHES TO REINFORCE AND SUPPORT THE HOUSING COOPERATIVE MOVEMENT AND CONTRIBUTE TO URBAN POVERTY REDUCTION

Discussion

Partnerships are vital if the Zimbabwe housing need is to be met. Housing for all by the year 2000 may be an impossible dream, but the time frame has been adjusted to take into account the realities of the situation. As Minister of Public Construction and National Housing Code Enos Chikowore pointed out at a recent press conference when launching a new national plan to speed up the housing delivery system, the challenges of providing shelter to all cannot be left to government alone, but require contributions from all players. The government's plan recommends a broadening of the housing finance facility through the introduction of a secondary mortgage market which will attract investment from pension funds, insurance companies, commercial banks, and finance houses. He identified finance as the biggest problem—which was also identified in the case studies as the major and most serious problem—and the lack of "affordable modules," especially to vulnerable groups including women, youth, the disabled, the aged, and the poor (*Herald* 6 September 1996). It is in the attempt to provide affordable options for the very low income that housing cooperatives have their part to play.

Housing People of Zimbabwe points out that the total investment of Zimbabwe's housing co-ops is around Z\$8 million, but that the power of that capital is fragmented into many smaller accounts with building societies—which provide a relatively low rate of return on investment. As of 1995, 56 percent of co-op investments receive less than 20 percent interest, but most co-ops prefer their banks because of their status as building societies and the potential for mortgages and other assistance.

The lack of resources seems to be the most serious problem facing all co-ops. Vakil (1994), however, points out that workplace-based housing cooperatives are likely to have more access to resources and to be

If the co-ops weren't at the mercy of loan officers, they could be more selective with their investment, finding better interest rates and service. Instead, co-ops are at the mercy of those same financial institutions which are supposed to be helping them. — HPZ 1995, p.15

more protected than community-based co-ops. For example, she points out that in the case of Cotton Printers, the company contributes directly to the co-op and has entered into a profit-sharing scheme with the co-op (which together paid over half the organization's revenues), guaranteed a loan, paid the bulk of the two co-op employees' salaries, and provided legal and auditing services. It should be noted that this is the exception rather than the rule: Generally, most co-ops—particularly the community-based ones—are in a very difficult and precarious financial situation, yet continue to make a vital contribution to society.

Suggestions

One of the primary challenges to housing finance is . . . to create an environment that will encourage widespread savings for housing, with mechanisms that are sustainable, accessible across income groups, transparent and efficiently managed and able to deliver housing at a pace and level acceptable to communities. — *Civic Forum on Housing*

- Mechanisms should be developed to assist cooperatives financially, perhaps through a housing guarantee scheme provided by the central government for capital and interest subsidies. As proposed by the Civic Groups Housing Project (1995) the concept of a national housing finance institution that provides wholesale financing for housing and that can be used to establish a housing guarantee fund, revolving low-or zero-interest funds for blending with commercial finances, and secondary mortgage markets needs to be further discussed. Recognition of collective collateral for security and co-op eligibility for government guarantees needs to be ensured.
- Cooperatives could be supported to develop a financial institution for their members to pool their cash savings to provide housing loans with re-

duced administration costs. This pooled fund could be used to guarantee housing loans for members. This is an important area for change, since capital saved by cooperatives is dispersed in a variety of schemes that do not bring the high interest rates that pooled capital could achieve.

- The support provided to co-ops by the Zimbabwe Building Society should be an example to the others. Co-ops need support as institutions in their own right, rather than only considering mortgage applications from the individuals concerned. Many co-ops in this study were simply using their own savings to develop their houses, which obviously seriously handicaps their ability to deliver housing in a timely and cost-effective way.
- It appears that relationships between some co-ops and their respective municipalities could be improved. Lengthy delays in applications for stands for unidentified reasons (from the viewpoint of the co-ops) were reported to lead to disillusionment among members. The same criticism was leveled at the Cooperative Ministry, whose sometimes long delay over registrations had a similar effect on co-op members. There may be justifiable reasons for such delays, but this points to the need for more dialogue and information sharing.
- The co-ops are receiving a variety of services from HPZ—services that this study found were highly appreciated. The need for advice, information, and formal contractual assistance from HPZ is great, and the NGO may need to consider decentralizing its efforts in the regions to continue offering valued service to co-ops.
- The issue of recordkeeping and sound fiscal management is an important one for the co-ops: (1) because detailed and reliable records are essential when the co-op applies for mortgage loans, and (2) so as to maintain the trust and commitment of the membership. A 1995 study by HPZ shows that, in comparison with other years, co-ops seem to be keeping more thorough records (HPZ 1995, p. 30). However, further training is obviously required, particularly where some anomalous practices have led to public scandals, undermining public confidence in housing co-ops.

- Building development could proceed at a faster rate if co-op members were permitted by municipal authorities to live on their properties while still developing them—hence saving rent payments elsewhere, and yielding funds that can be put back into the co-op. Additionally, some of the building standards may be too high—for example, an insistence on plastering and painting walls—which again increases the burden on the co-op member. Municipalities should relax regulations where these are not detrimental to health or welfare.
- As most co-op servicing and construction takes place under the authority of builders, the co-op movement benefits the construction industry and should be appreciated and supported for that reason. HPZ suggests that without sufficient support, co-ops would do well to do more building themselves, increasing their self-reliance and keeping costs down. This would seem to be a useful recommendation; certainly, in those co-ops visited in this study, those that were providing their own building materials were realizing substantial savings.
- Discussions are presently taking place concerning the start-up of a union of housing cooperatives. This may provide a stronger voice for the co-ops and help them articulate issues of concern to them. Most of the co-ops in this study appeared to be in favor of a union, although they wished to know more details about the likely organization, structure, etc., before committing themselves.
- Policies need to be gender-sensitive and recognize the fact that women are supporting their families and are often the sole breadwinner in the household. Lending institutions need to take this into account and treat women seeking financial assistance no differently than their male counterparts. Vakil (1994) suggests that community-based co-ops in particular have the potential to improve access to shelter for women. Her study indicates that women are much more likely to join community-based rather than workplace-based housing co-ops. Vakil criticizes government for emphasizing and supporting workplace-based co-ops, which tend to be “gender-neutral” and which—in reality—are nearly all male in their membership. To further

protect community-based co-ops, Vakil calls for a national level umbrella organization, preferably of the nongovernmental type, which could provide a networking service, technical assistance, funding and training, and be sensitive to gender concerns. This has been partly achieved through HPZ, but further support networks are no doubt necessary.

- The issue of community participation in settlement management is a key issue of concern to various agencies, including the United Nations. For example, Habitat points out that the best way for any administration to prove that it represents the interests of those that it administers is to establish mechanisms to allow and encourage participation. This requires participation in planning; in programming and budgeting; and in implementation and operational activities (UNCHS 1996). Partnerships among service organizations, beneficiaries, and other interested parties will only be meaningful where genuine participation in the spirit outlined above is encouraged.

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APPENDIX: INSTITUTIONAL RESPONSIBILITIES OF KEY SERVICE AGENCIES

The material in this appendix was taken from MNAECC (1996), annexure 2.

1. Role of the Ministry of National Affairs, Employment Creation and Cooperatives

- Preregistration education on housing cooperatives
- Registration of the cooperative under the Cooperative Societies Act Number 6 of 1990
- Post-registration education for the cooperatives
- Development of policy guidelines on housing cooperatives
- Auditing of cooperative books
- Management and advisory services
- Training of cooperative personnel
- Sourcing of funds for the various cooperatives from both local and international funders
- Liaising with key players in the housing sector—including the local government ministry, local authorities, Public Construction Ministry, and Housing People of Zimbabwe—to assist housing cooperatives

2. Role of Local Authorities

- Land identification and acquisition
- Land transfer via Surveyor-General's Office
- Preparation of detailed engineering designs
- Tendering for services and awarding of tender
- Provision of services (water and sewerage) by construction company for servicing of stands
- Allocation of stands
- Compilation of documents for waiting list: marriage certificate, income affidavit, identity card
 - Obtain services fee and put on waiting list
 - Waiting list status reviewed yearly by local authorities
 - Maintain a housing waiting list for Harare
- Regulation of housing schemes

3. Role of Ministry of Local Government, Rural and Urban Development

- Mainly involved through the World Bank-sponsored Urban II project, which has the following features:
 - Housing infrastructure development
 - Provision of funds to building societies to be loaned out to home-seekers
 - Training of housing personnel and equipping of the councils
 - Approval of land use/layout plan prepared by local authorities

4. Role of Ministry of Public Construction and National Housing

- Set national housing policies and standards
- Involved in financing and building of housing schemes:
 - A National Housing Fund available
 - A Pay-for-Your-House Scheme also available
- Maintenance of a housing waiting list
- Provision of technical assistance to individuals and cooperatives

5. Role of Housing People of Zimbabwe

- Continue to offer technical assistance to cooperatives
- Currently charging 2.5 percent of capital costs of the project, which is below market rate of 10 percent of capital project development
- Other services:
 - Layout of plans and subdivision of stands
 - Sourcing of funds (finance) for the cooperative
 - Tendering and selection of tender
 - Supervision of contractor
 - Audit
 - Housing design on serviced land should the cooperative reject the local authority's design
- Training in simple bookkeeping
- Services to complement those provided by Ministry