

SAFE AND INCLUSIVE CITIES SURVEY

Household Survey

Draft Report

2015

Prepared by



INSTITUTE OF
ENVIRONMENTAL
STUDIES
University of Zimbabwe

Contents

Chapter 1: Background and research methods	4
1.0 Introduction	4
1.1 The sampled urban centres of Zimbabwe	5
1.2 Data collection methods and Sampling procedure.....	8
Chapter 2: Socio-economic characteristics.....	10
2.0 Introduction	10
2.1 Socio-demographic characteristics of the sample	10
2.2 Economic activities.....	12
2.3 Dwelling units and occupancy.....	14
Chapter 3: Mbare.....	16
3.0 Introduction	16
3.1 Tenure status	16
3.2 Inheritance	17
3.3 Access to services.....	18
3.3.1 Access to water	18
3.3.2 Energy sources	20
3.3.3 Sanitation	21
3.4 Tenure security of property	22
3.5 social capital.....	24
Chapter 4: Makokoba and Nketa suburbs of Bulawayo	24
4.0 Introduction	24
4.1 Tenure status	24
4.2 Inheritance	26
4.3 Access to services.....	27
4.3.1 Access to water	27
4.3.2 Energy sources	28
4.3.3 Sanitation	29
4.4 Tenure security	30
4.5 Social capital	31
Chapter 5: Garikai and Consortium of Hatcliffe suburb in Harare.....	33
5.0 Introduction	33
5.1 Tenure status	33
5.2 Knowledge about obligations	37

5.3 Inheritance	37
5.4 Access to services.....	37
5.4.1 Access to water	37
5.4.2 Energy sources	38
5.4.3 Sanitation	39
5.5 Tenure security	40
5.6 Social capital	42
6.0 Conclusion and recommendations	42

Chapter 1: Background and research methods

1.0 Introduction

The proportion of people worldwide living in urban areas has been increasing over the past century. Southern Africa is one of the least urbanised but fastest urbanising region. The pace of urbanisation in sub-Saharan Africa is twice the global average, making it the highest in the world (UN-HABITAT, 2007). The urban population annual growth rate for the region is pegged at 3.75% (UN-HABITAT, 2011). South Africa and Botswana have urban populations of more than 60 per cent (Crush and Frayne, 2010), and Zimbabwe 33 per cent (ZIMSTAT, 2013b).

Urbanisation in the region is mainly driven by rural-urban migration often in attempts to escape rural poverty or where low investments in rural areas have created urban advantage, where urban areas are relatively better served with prospects of employment (UN World Urbanisation Prospects, 2011). It is also expected that urban growth will be driven by births from within urban areas. Urban growth rates of at least 2% in the region are projected into the middle of the century. Unfortunately, rapid urbanisation in southern Africa is not associated with increased incomes and better standards of living as it is in some other developing regions (Ravillon et al., 2007).

The definition of urban varies across countries and in Zimbabwe, an urban area is any settlement with at least 2500 inhabitants with 50% of the inhabitants depending on non-agricultural economic activities and with an official town status granted by the Minister (ZIMSTAT, 2011).

Access to basic urban services has proved to be a challenge especially in urban settlements of developing countries. There has been gross mismatch between depressed supply and runaway demand for housing which in turn constrained access to other basic urban needs such as clean safe water, sanitation and energy. As such there has been serious unregulated urban sprawl and overcrowding urban settlements and in old suburbs respectively, which has become a sore ulcer for urban authorities across developing countries.

Urban residents in old suburbs characterised by low income, have had access to housing but their tenure status has remained somehow fluid and a threat to tenure security. In recognition of the challenges of housing bedevilling Africa, including Zimbabwe the WRLA has engaged in a study to try and understand the legal challenges that the residents of very old suburbs and of sprawling urban settlements around major cities of the country. Security of tenure is one key variable in determining the well-being of urban residents and access to housing determines access to other essential services such as water, sanitation and energy. It is therefore the concern of the study to understand challenges of accessing housing, the tenure status, and how this influences access to other essential services.

Four urban settlements were chosen for the study and these included Hatcliffe and Mbare in Harare and Makokoba and Nketa in Bulawayo.

1.1 The sampled urban centres of Zimbabwe

The households sampled for the study were purposively selected as being in the low income high density suburbs of Harare, Hatcliffe's Garikai and Consortium sections and Mbare. In Bulawayo, Makokoba and Nketa were selected for the study. The study sites although classified as low income high density suburbs, have significant differences in their development and history. This was evidenced by the different physical characteristics of the suburbs recorded during the study. All sites however exhibit rapid urbanization with an increasing stress on and deterioration of infrastructure.

It was generally recognised that the selected urban centres were established for much smaller populations of labourers to support the surroundings or nearby industry. Hatcliffe, for example was initially established to provide labour for surrounding farms but has experienced rapid immigration of people which has overstrained the original infrastructure.

The rate of urbanization especially, the expansion of housing development seems to be occurring at a much faster rate than the development of the requisite infrastructure to support it. Of major concern were the water and sewer reticulation systems which tend to be lagging behind creating unhygienic conditions.

Table 1: Background information by suburb

Main Urban centre of selected Suburbs	Background	Main economic activity	Population according to 2012 census			Poor	Extreme poverty
			Female	Male	Total	Per cent.	Per cent
Harare	Zimbabwe's largest city and economic hub	Manufacture of goods centre of commerce	768, 636	716, 595	1, 485, 231	31.5	1.5
Bulawayo	Zimbabwe's second largest city	Industry and trade, has been going through de-industrialisation	349, 991	303, 346	653, 337	34.5	3.44

Source: ZIMSTAT, (2012)

i. Hatcliffe and Mbare in Harare

Figure 1 shows Hatcliffe public utilities and the sample points. Hatcliffe is a heterogeneous high density suburb which was developed in two phases, Old Hatcliffe was established in 1920 and the new side known as Hatcliffe extension was established in 1999.

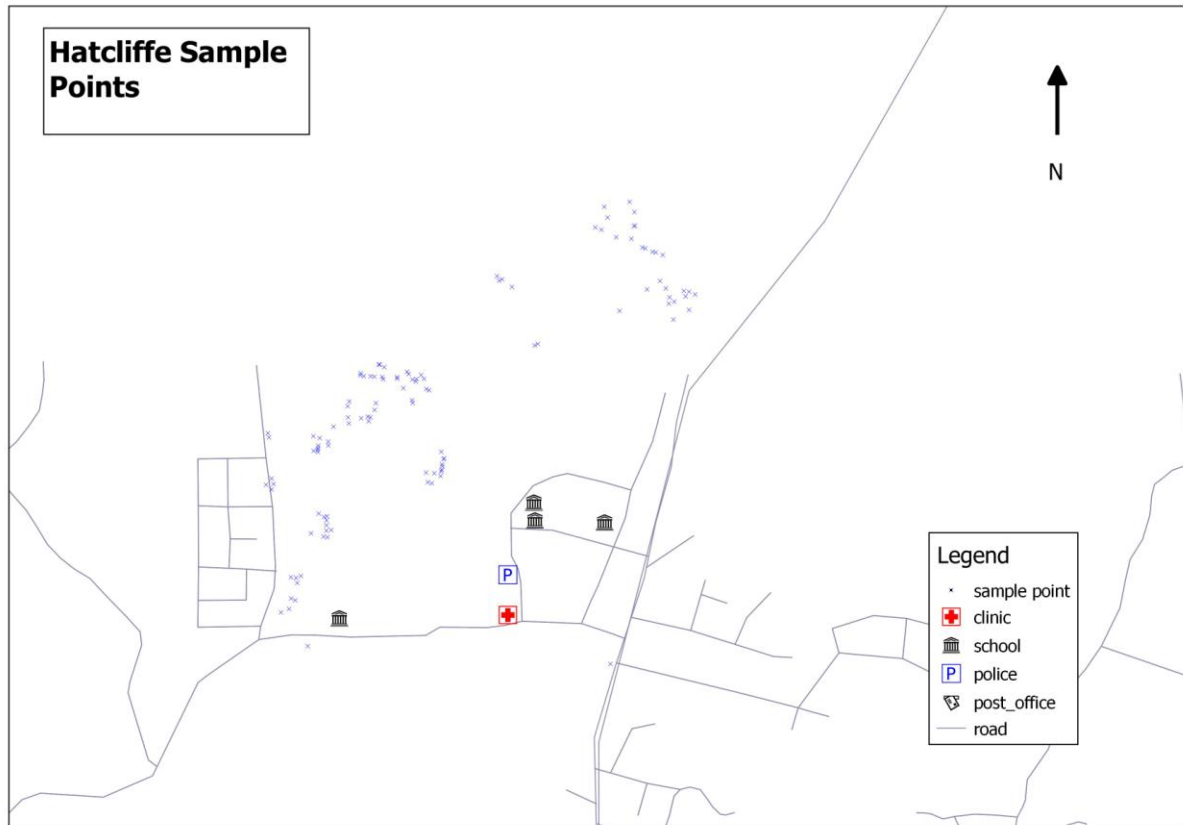


Figure 1: map of Hatcliff showing the location of households sampled in the study

Hatcliffe extension was initially established as a temporary settlement for families moved from Churu farm in 1993. Operation Muramba-tsvina of 2005 also contributed to a large influx of people with some of the people living in shacks and wooden cabins. Some of the families were informally settled, in unsuitable areas such as wetland. Residential properties in Hatcliffe are at various stages of development with the vast portion of houses in the suburb still under construction.

Mbare is oldest high-density suburb in Harare. It was established in 1907 and was originally called Harare (Hariri) Township and started to expand when the white settlers started building the now Capital City, Harare. This created an influx of people coming from Mozambique, Zambia, and Malawi looking for employment. The phenomenon gave rise to urban development. The residential area was largely populated by migrant workers while the local workforce preferred to maintain their rural areas. During the 1940's there was a big shortage of workers and the council

built Matapi flats and Mbare hostels to accommodate local male workers. They would work for a few days at a time and then return to their families in the rural areas. Today these flats are now occupied by married couples and are home to a significant proportion of families in Mbare.

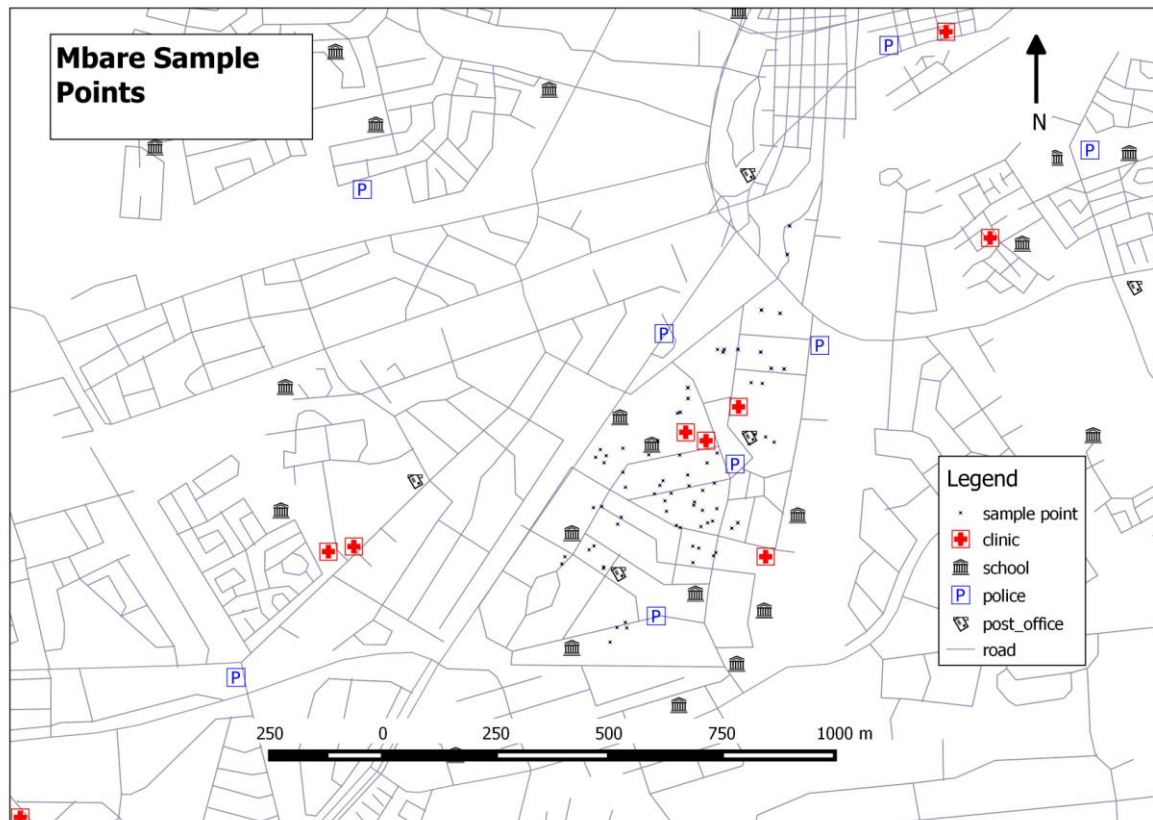


Figure 2: Map of Mbare Residential Township showing the location of households sampled in the study

ii. Makokoba and Nketa in Bulawayo

Bulawayo is the country's second largest city. It is located in the south west of the country and is now a separate province within Matabeleland. The main economic activities linked to this urban centre are industry and trade (though there has been a degree of de-industrialisation) and cross boarder trading.

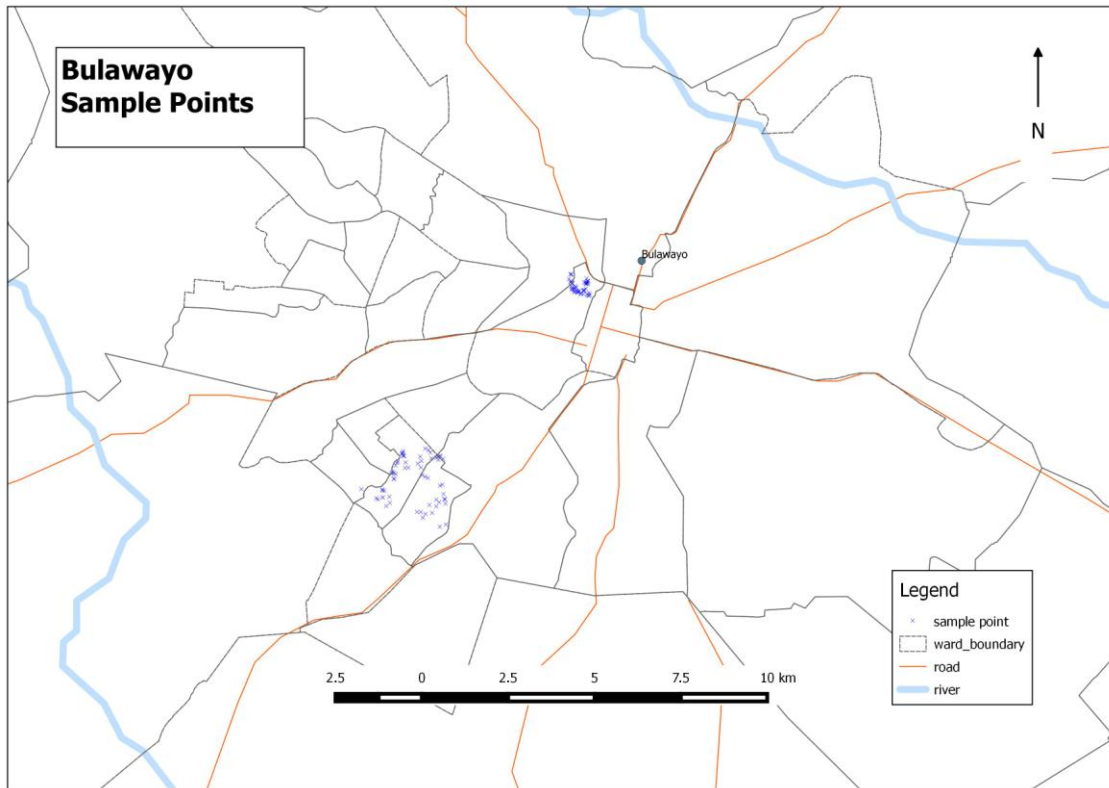


Figure 3: Map of Bulawayo City showing the location of the 2 residential township which participated in the study and the location of households sampled in the study

Makokoba Township, is one of the oldest high density suburbs in Bulawayo. The suburb is located on the verge of the City Centre and was estimated to have a population of 17,910. It is characterized by high densification and the number of people that live in the area now exceeds the capacity of the area to handle such populations. The infrastructure was originally designed to cater for singles who formed part of the work force for the industry that was growing in the town but however most of the dwelling units now accommodate families with an average household size of between four and five people.

1.2 Sampling and Data collection methods

The survey was conducted in 4 purposively sampled urban high density suburbs (Table 2 and Figures 1, 2 & 3). A multi-stage random sampling was then used to select households in the 4 suburbs. The sampling frame for selecting households was obtained from ZIMSTAT, the country's statistical office. The first stage in the

multi-stage sampling was to determine the minimum sample size for each suburb (Table 2), purposively decided owing to resource constraints.

Table 2: Survey sample

City	Sections	Properties/households
Harare	Mbare	118
	Hatcliff: Garikai	68
	Hatcliff: Consortium	50
Bulawayo	Mkokoba	68
	Nketa	68

The second stage involved randomly selecting lists of 10 enumeration areas in each suburb from the ZIMSTATS Master Sample Database. Seven houses were then randomly selected using random number tables within each enumeration area. A further seven houses were selected and reserved in each enumeration area for replacement purposes in case there were no household members to interview at any of the first seven selected properties. On arriving at the selected properties, the property owner was to be interviewed though in some instances they were not resident at the property and had to interview the occupiers of the property.

Data was collected over a period of a week in each of the sampled suburbs. During the week the enumerators would conduct household interviews in the Enumeration Areas (EAs). Household questionnaire were used to collected data from the sampled households. The questions focussed on issues to do with access to land for housing , the prevailing tenure status and the consequent security thereof.

The questionnaire covered the following: characteristics of household members; availability of and access to shelter, water and sanitation; energy sources; income sources; assets.

RESULTS

Chapter 2: Socio-economic characteristics

2.0 Introduction

Chapter 2 discusses the social and economic characteristics of the sample households as these have a bearing on their access to shelter, water, sanitation and energy as well as their understanding of legal or tenure related issues. The discussion looks at all the study sites as to see the variation across suburbs or sections of different suburbs. The section gives a context within which we can understand households' access to housing.

2.1 Socio-demographic characteristics of the sample

The sample respondents were mainly female. There were for example over 67% female respondents in the survey with Hatcliffe having the highest proportion of female respondents at 72%. Most of the interviewed people were members of the family of the household head but there was a significant number of tenants who were interviewed (7 and 19 percent for Makokoba and Nketa respectively). This signifies that probably the owners of the houses would be living in the rural areas or with their family elsewhere.

Makokoba, Nketa and Mbare suburbs had old property owners. Makokoba had the eldest property owners, mean age of 66 years and Mbare 61 years. Nketa property owners were relatively younger, mean of 53 years. There were older people staying in Makokoba compared to Nketa since Makokoba is an older suburb. There tend to be gender parity in Makokoba where there were no major differences in property ownership across gender lines while Nketa presented significant disparity with most of the plots owned by males, 67% compared to 33% female ownership.

Mbare had an older population of property owners in the detached houses compared to those living in the surveyed flats. Flat dwellings have small space and usually conducive for small households, especially young couples. However because of challenges in access to shelter cases of old and large households are not abnormal in Mbare flats. In Mbare there is not much gender disparity in the ownership of houses for both the flats and detached dwelling units.

Hatcliffe had the youngest property owners with a mean age of 45 years which reflects the suburb is also young. The new entrances into the suburb are young couples.

A head of the household is a usual member of a household who is considered as such by the other members of the household and is responsible for decision making in the day to day running and management of the household affairs. Normally the Husband/father is usually the head of the house but we have cases where the

husband has passed away then the wife usually takes over as the head or both parents have passed away then usually the eldest child assumes the role of the head or the child who is the bread winner might make most of the decisions. We have cases where an older woman is co-habiting with a younger man the woman is usually the decision maker. A household head thus can be either male or female. In Hatcliffe 64% of household heads were male compared to 36% who were female. The percentage of male heads was higher in Consortium section than in Garikai section of Hatcliffe (70 and 59 respectively). In Mbare 53% of household heads were male. In Bulawayo from the sampled households the average percentage of males as household heads was 59 comprised of 51% from Makokoba and 67% from Nketa. Generally there are more male household heads compared to females.

The majority of the property owners across all the surveyed suburbs are married, with over 60% of the household heads married. However there is a significant number of widow/widower household heads in the Mbare, Makokoba and Nketa suburbs accounting for 10% to 20% of the sampled households in respective suburbs. Hatcliffe had a fairly high proportion (7%) of divorced household heads compared to all the other suburbs.

The type of marriages included traditional or customary marriage, chapter 5:11 or 37 and chapter 238 or 5:07. The largest proportion of marriages in Bulawayo had chapter 37 marriage certificates in both suburbs followed by traditional marriage. In Mbare flats the majority of marriages were traditional while in the detached houses section they had either chapter 37 or chapter 238. This is probably because you needed a registered marriage to be allocated stands/houses by council. The pattern is reversed for Hatcliffe where the majority in both sections are traditionally married, over 78%. Cases of polygamy were very low with a high of 10% in Mbare flats.

The majority of plot or property owners had reached ordinary level of education 77%, 55% and 53% for Hatcliffe, Mbare, Nketa respectively. Makokoba had the lowest proportion of household heads who had reached ordinary level, 30%, the majority had primary education (Figure 1).

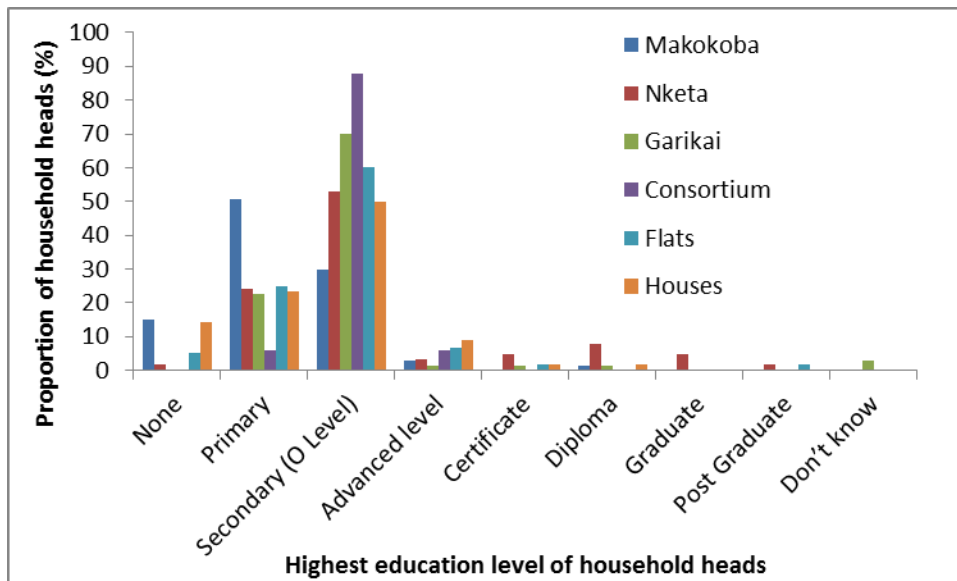


Figure 1: Highest level of education attained by sample household heads

A very small proportion of household heads had no education. The pattern of education attainment of spouses was the same as that of the heads of households. Makokoba for example had largest proportion of spouses with primary level or below. A significant number of spouses in Nketa, Makokoba and Mbare flats had not attended school, at 11%, 18% and 23% respectively. Level of education does have a bearing in the understanding of legal issues. It is more so for the spouses as they may be dispossessed upon the death of their husbands.

2.2 Economic activities

Economic activities entail the different things that household members do to earn a living, such as income and other necessities. In urban settings paid and permanent employment indicate stable and sustainable livelihoods, which may in turn define people's ability to access basic needs such as shelter, food, sanitation among others. For this study income activities help explain access to land for housing as well as access to other basic needs. A significant number of sample household heads were employed permanently, and the highest proportion of employed household heads was in Consortium (Figure 2).

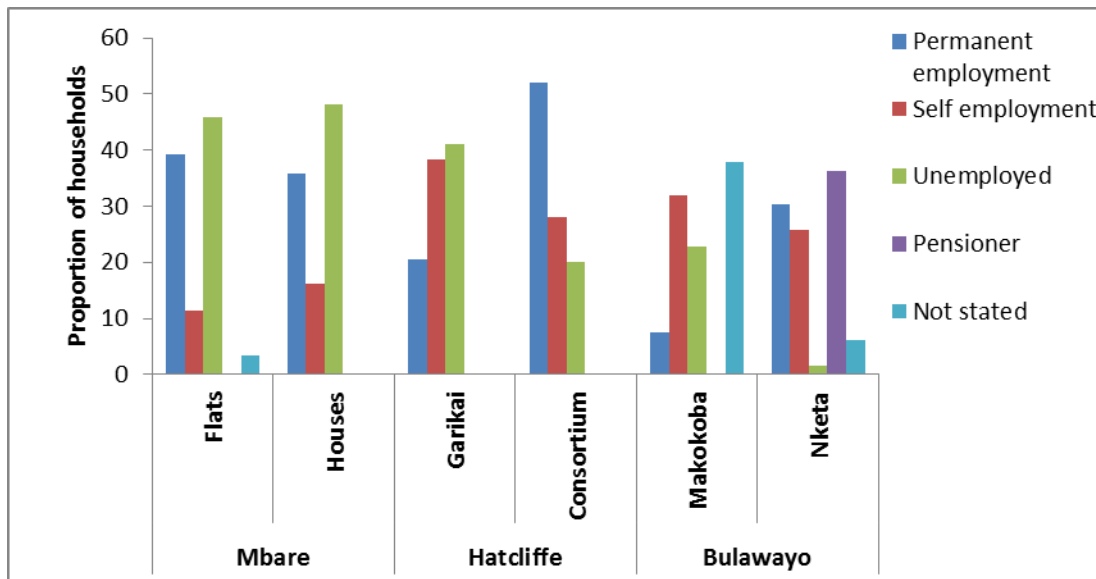


Figure 2: Employment status of household heads

In Mbare the majority of the household heads are unemployed while in Makokoba household engage largely in self-employment. In Nketa the largest proportion indicated that they were pensioners.

Multiple sources of employment are an adaptive measure to meet household demands. In urban settlements couple engage in employment as a means to get more income to meet their needs. In addition they may also engage in self-employment an alternative especially in the event that the job market is small. In the sample while a large proportion of spouses were unemployed some reported to be actively involved in income generating activities. In Mbare for example more than 50 percent of household spouses were unemployed, 17% were on permanent employment while 22% were self-employed. There are more spouses on self-employment than those on permanent employment.

In Hatcliffe a bigger percentage of household spouses are unemployed with approximately 20 percent who were self-employed. In consortium there are 26 percent of household spouses who have permanent employment. This probably suggests that more spouses are women who stay at home for household chores.

30 percent of household spouses in Nketa are on permanent employment compared to only 8 percent in Makokoba while there is 32 percent on temporary/self-employment in Makokoba compared to 26 percent in Nketa, this can be related to Table 17 where the literacy level is higher in Nketa. 36 percent of sampled households in Nketa have spouses who are not employed compared to 23 percent in Makokoba.

Petty trade was a common income generating activity with over 50% Mbare, 44% Hatcliffe and a high of 70% in Makokoba. A small proportion, less than 5% indicated that they do cross-border trading. The trade demands a substantial amount hence

the majority of the poor suburbs cannot afford. There were other income activities such as chicken rearing, rentals, farming, piece jobs, currency trade and extra lessons reported during the survey but small proportions of households engage in them.

From the different income activities the total household income reported by the sample participants varied greatly across suburbs and sections in the selected suburbs. In Mbare income from permanent employment varied from as little as USD 100.00 to USD1, 000.00 with households living in detached houses realising the higher income than those living in flats. However sample households living in flats get more income from temporary employment, maximum of USD500.00 compared to households living in detached houses with a maximum of USD250.00. In addition the average income from other sources is higher in flats than in houses even though the percentages of households with other sources of income are higher for those living in houses. Thus households from the flats have better earnings from temporary employment and other sources as compared to those from the houses who have better earnings from permanent employment.

Hatcliffe household realise more income from permanent employment with some households claiming getting as high as USD2, 000.00 per month. The sample average for Hatcliffe was USD310.00 per month from permanent employment and USD144.00 from temporary employment. Other sources contributed very little averaging USD79.00.

Table 3: Income generated from different sources

Suburb/section		Permanent	Temporary	Other
		Mean (USD)		
Bulawayo	Makokoba	253.82	76.67	67.03
	Nketa	402.39	148.93	196.65
Hatcliffe	Garikai	244.09	80.37	50.00
	Consortium	371.94	222.06	122.50
Mbare	Flats	281.25	132.5	144.21
	Houses	351.67	101.63	133

In Bulawayo Makokoba households got much less from both permanent and temporary employment averaging USD 253.00 and USD 76.00 respectively compared to USD 402.00 and USD 148.00 per month respectively for Nketa suburb.

2.3 Dwelling units and occupancy

In urban settings access to shelter is a challenge. The majority of the urban population access shelter through tenancy. Property owners let their properties for a monthly rental and the level of multiple occupancy is indicative of the intensity of the

housing problem. The study sought to determine the level of challenges to shelter access in the chosen sites through collecting information on multiple occupancy and rental payment and number of people staying at a property in the selected sites. In Bulawayo there was high multiple occupancy, higher in Nketa than Makokoba at an average of 1.7 and 1.4 households per property respectively. In Mbare the situation was more or less the same and the average occupancy ratio was much higher for detached houses (2.9) than flats (1.2). In Hatcliffe the number of households per property was lower especially for Consortium (1.1). In some cases there were as many as eight households per property in Bulawayo's Makokoba, and in Harare Hatcliffe's Garikai and Mbare's detached areas.

In Hatcliffe there was more than one dwelling per plot with Garikai having more structures per plot compared to Consortium section. Tenant population was thus high for these areas. In Bulawayo there was an average of one tenant per property.

The number of people staying at one property varied with suburb. In Mbare there were more people staying in detached houses than the flats, the average was 9 persons per house compared to 5 persons per flat. In Hatcliffe the number of people staying at one plot was much lower at 5 persons per plot. In Bulawayo the average was 7 persons per plot with no major differences between Makokoba and Nketa. The pressure for shelter in the area is relatively lower compared to the old suburbs of Mbare and Makokoba.

Chapter 3: Mbare

3.0 Introduction

Chapter 3 discusses the tenure status, access to services, tenure security and social capital in Mbare.

3.1 Tenure status

Significant proportion of households in flats had either title deeds, rent to buy agreement, lodger's card, inherited the flat or leave in a company flat with lease agreement. The highest proportion had title deeds or were on rent to buy scheme.

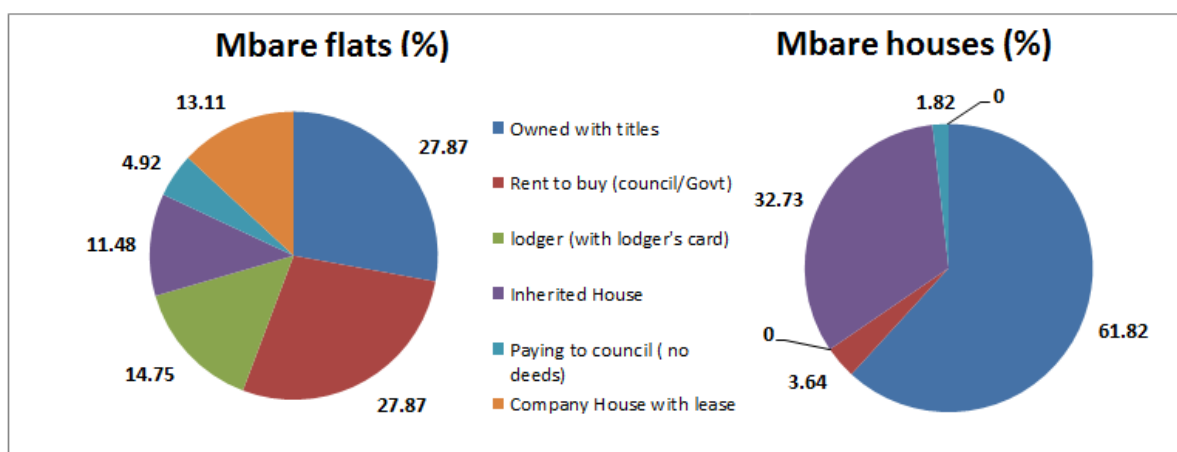


Figure 3: Ownership status of sample properties in Mbare

Significant proportion of households living in houses had either title deeds or inherited the house but there were a higher proportion with title deeds. Households living in houses with either title deeds or inherited the house have a much higher percentage than those in flats. A higher proportion of households living in houses had title deeds compared to households living in flats.

About 75 percent of households living in houses had title deeds as compared to 17 percent from those living in flats. Approximately 73 percent of households living in houses had proof of title deeds compared to only 28 percent living in flats.

A significant number from houses also had rent to buy agreements. Approximately 95 percent of the sampled households pay rent to council. An average of \$40 was being paid to council by all the paying households.

About 27% and 16% of sample households in Mbare flats and houses respectively indicated that they were on the rent to buy scheme. The majority as indicated above had completed paying and already had title deeds. On average households who live

in houses had been renting for a longer time than those in flats. Households in flats had been there for the past twenty years while the detached houses residents had a much varied occupancy period ranging from 6 years to 63 years and had been paying between USD20.00 and USD30.00 per month. By 2015 households who were occupying flats indicated that they had cumulatively paid between USD690.00 to USD7, 200.00, while those in detached houses had paid between USD20, 000.00 and USD25, 000.00.

A larger proportion of households living in flats indicated that they were allocated by council/government while those in houses were either allocated by council, inherited or are on the rent to buy scheme.

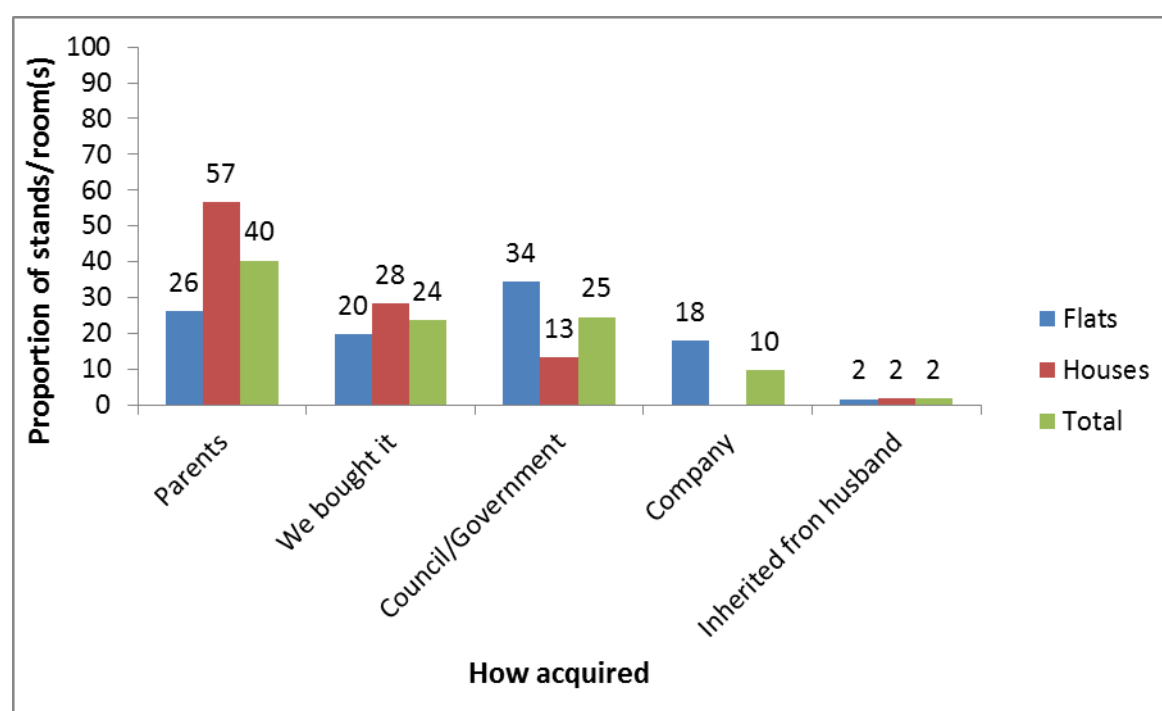


Figure 4: Acquisition of properties by sample households in Mbare

A high proportion especially in the houses indicated that they acquired the homes from their parents while a significant proportion indicated that they bought the property, and others indicated that they acquired the property from the Council/Government. There was also quite a significant proportion of households living in the flats who acquired their accommodation from companies they worked for. Approximately 80 percent of households indicated that they could not sell their property. This shows low confidence level in the tenure security of the properties.

3.2 Inheritance

Property inheritance was another issue that was pursued in the survey. Results indicated that about 40 percent of the sample households members were not entitled to inherit the properties they were living in. Households living in flats had a higher

proportion of households who indicated that at least a family member is entitled to inherit. In terms of gender disaggregation of inheritance, boys tend to be the more favourites. For example approximately 43 percent of flat dwellers indicated that the boy child would take over. On the other hand 41 percent of those in houses indicated that other family member takes over since a considerable percent of the houses were acquired from parents as reflected in Figure 6.

60 percent of households indicated that they were not on house waiting list since most of them have title deeds or are on some agreement.

3.3 Access to services

Access to a wide range of services in an urban setting is critical dimension in urban settings. Most of these critical services such as water and reticulation, electricity and others are provided by urban authorities. Such provisions define the capacity of residents that can be accommodated. In the surveyed suburbs public utility provision was varied with new suburbs having no access to water, sewer and electricity as discussed in the next section.

3.3.1 Access to water

Households living in flats indicated that their water source is piped treated inside the flat but a significant percentage of 31 indicated that the water is inside and piped but not treated.

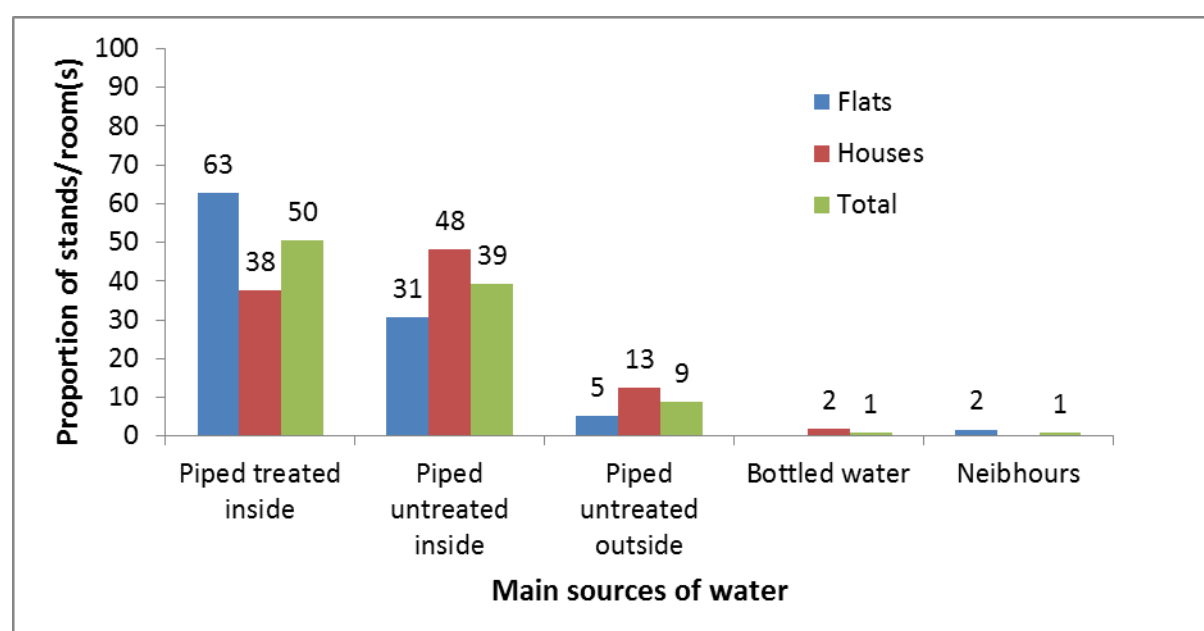


Figure 5: Proportion of stands/room(s) by type of residence and the main water source

For those in houses 48 percent indicated it was untreated piped inside the house and 38 percent indicated their source as piped treated inside the house. There was a

significant proportion, 13 percent living in houses with piped untreated water outside the house.

About 91 percent of households sampled were connected to council water except for about 9 percent who indicated that they were not connected.

Approximately 47 and 61 percent of households living in flats and houses respectively got their water every day while 38 and 39 percent sometimes get water every day. Thus people living in houses are less deprived of water than those in flats.

Most households reported that they would go to Local business, church, clinic, community, private company or organisation borehole when they don't have council water. From Tables 41 and 42 one can conclude that there is no significant water deprivation for the sampled households in Mbare.

Approximately 84 percent of households indicated that water is billed in the rates with only 14 percent indicating that it is billed separately. One household from each section indicated that they don't pay for water.

3.3.2 Energy sources

Almost all the households, 97 percent in Mbare were connected to the national electricity grid and get electricity supply every day though at times the supply is interrupted. A small proportion indicated that they get electricity infrequently. Only 5 percent of the households said that they get electricity supply less than 3 times a week.

Approximately 44 percent of all sampled Mbare households were getting electricity every day while 49 and 57 percent living in flats and houses respectively sometimes get electricity everyday which shows that people in Mbare were not significantly deprived of electricity as indicated by the sampled households. In the event that electricity is interrupted households in Mbare reported that they use a number of energy alternatives (Figure 6).

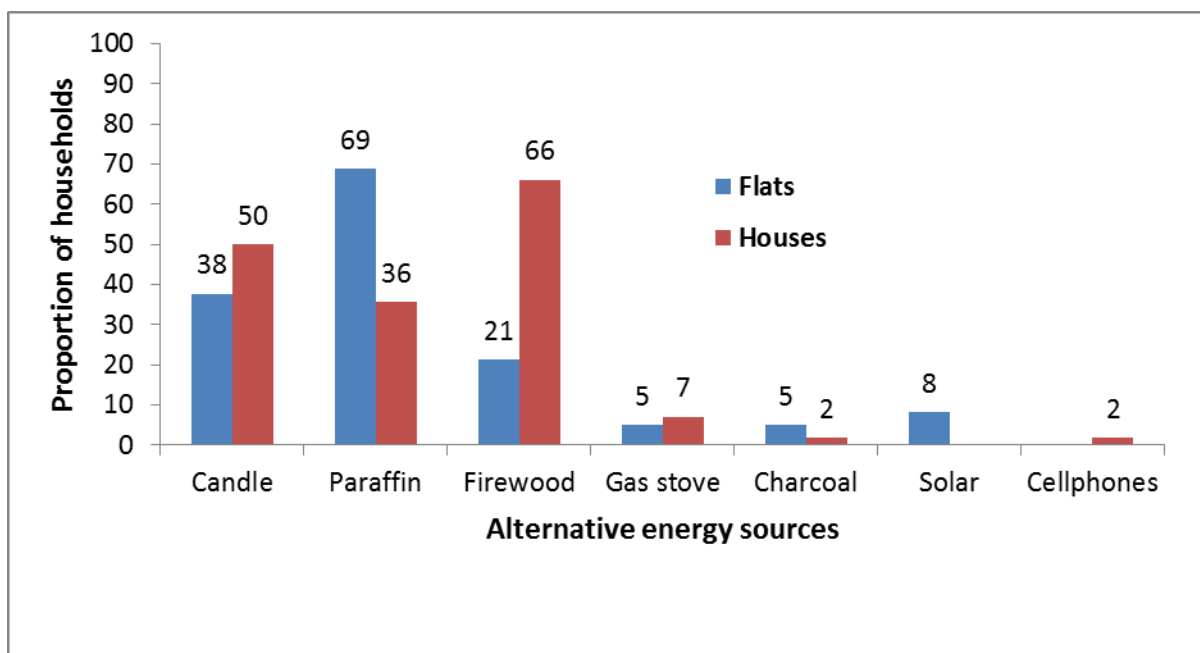


Figure 6: Proportion of households by type of residence and what alternatives they use when there is no electricity from the national grid

For households in flats most respondents indicated that they use paraffin followed by candle and then firewood while those in houses use firewood followed by candle then paraffin. Household living in flats have difficulty in using firewood since they do not have the space to light it thus they use candle for light and paraffin pram stoves for cooking while those in houses use firewood for cooking when there is no electricity from the national grid as they have the space.

3.3.3 Sanitation

Most sample households (94) in Mbare were connected to the main sewer system. Only a few households, 6 percent reported that they were not connected to the main sewer system. Most households used flush toilet with a significant proportion using the bucket system (Figure 7).

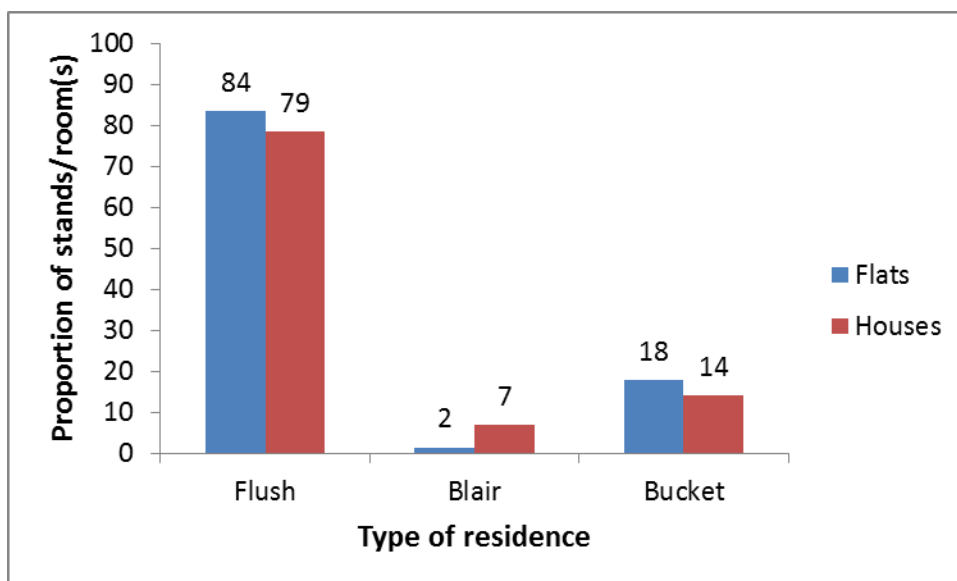


Figure 7: Proportion of households by type of residence and their main toilet facility

The toilets in the detached households were used exclusively by their respective household members. In the flats toilets were both communal and private. Approximately 57 percent of households living in flats used own toilet facility and the other 43 percent used communal toilet facility.

Public toilet facilities in the flats were reported to be cleaned on a daily basis. A small proportion of households living in flats indicated that their communal toilets were cleaned a few times a week. About 49 percent of households in flats clean their toilet facilities daily with 16 percent sometimes clean them daily. The largest proportion, 84 percent, of those living in houses clean their toilet facilities every day.

There are 40 percent of households living in flats who never service/repair their toilet compared to 25 percent of those in houses who also never service/repair their toilets. Service/repairs were reported to be the responsibility of the council for most the households on rent to buy.

However there was general agreement that the sewer services were effective.

For example 42 percent of households living in flats indicated that the sewer was effective, 39 percent indicated that it was Intermittent and 15 percent indicated that the sewer system does not work while those in houses had 66 percent indicating that the sewer was effective and 27 percent indicating that the system was intermittent with only one household indicating that it does not work.

3.4 Tenure security of property

Most of the households in Mbare felt that their living situation was permanent, that is they do not fear that one day they would be removed. About 67 and 86 percent of households living in flats and houses respectively felt that their situation is

permanent. About 17 percent of flat dwellers indicated that their tenure was not secure and 17 percent were not sure. Most of the household who felt that their situation was permanent had title deeds, some sort of agreement or were paying to council/ministry (Figure 8).

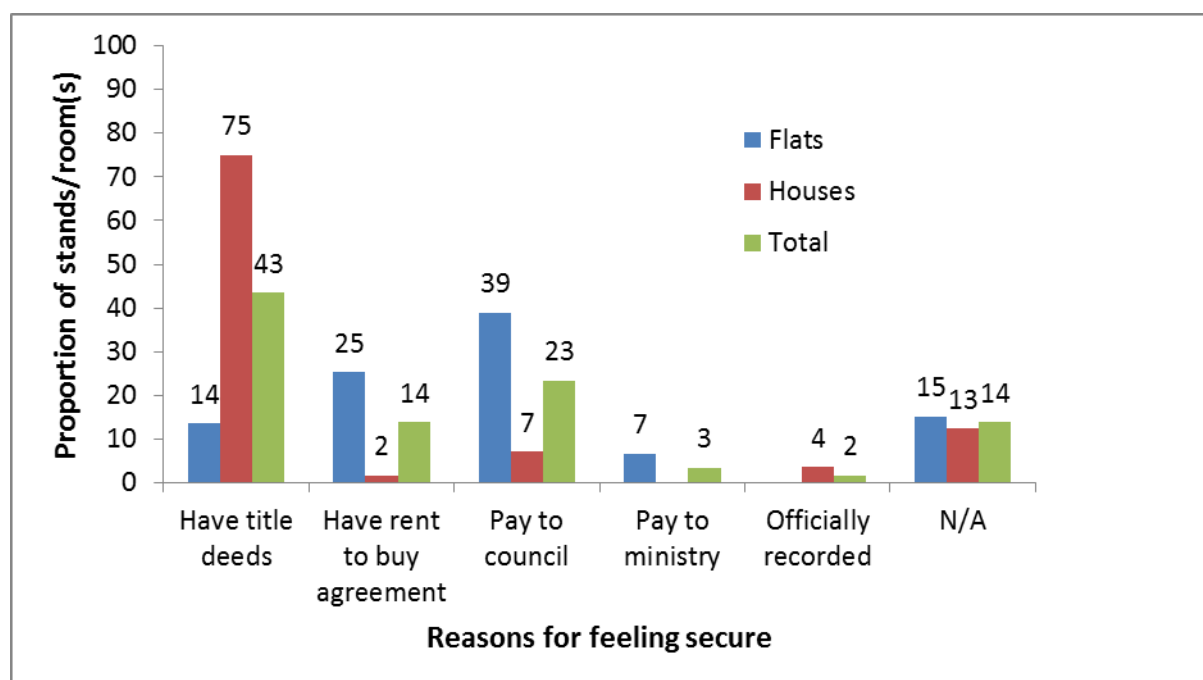


Figure 8 : Proportion of households by type of residence and reason of them thinking that their situation at the stand is permanent

Those few who felt that their situation is not permanent had no title deeds/agreement, were paying to council with no papers, inherited family house, had been evicted before, were living in a company house or were buying a house somewhere.

A few households who had been threatened with eviction before, most of them did not seek assistance from anyone.

3.5 social capital

About 57 percent of those living in flats know the presence of community organisations compared to 35 percent of those living in houses. Higher proportion of respondents (41 and 34 for flats and houses respectively) who know about community organizations indicated ZANU PF as the community organization in their area assisting them. as the assistance came in the form of marketing products; where to sell their wares, getting goods that they sell, and also protection from possible evictions. However the majority of the participants said that they do not know of organisations working in Mbare.

A significant proportion (33 percent) of respondents who live in flats wanted to be allocated stands. They also want their toilets and sewer fixed, their flats renovated and to have constant water supply. Those in houses would want to have bigger houses, constant supply of water and electricity. In addition they would want to be assisted with making peace in their areas.

Chapter 4: Makokoba and Nketa suburbs of Bulawayo

4.0 Introduction

Chapter 4 focuses on Makokoba and Nketa in Bulawayo and the associated tenure issues.

4.1 Tenure status

Approximately 81 percent of houses in Nketa had title deeds compared to 62 percent in Makokoba. About one quarter of the sample households in Makokoba were renting from council (Table 4).

Table 4: Tenure status of the dwelling

Tenure status	Makokoba		Nketa		Total	
	Stands	Percentage	Stands	Percentage	Stands	Percentage
Owned with titles	42	61.76	55	80.88	97	71.32
Rent to buy (council/government)	2	2.94	n/a	n/a	2	1.47
Rent from council	16	23.53	n/a	n/a	16	11.76
lodger (with lodger's card)	7	10.29	10	14.71	17	12.5
Lodger (no written agreement)	n/a	n/a	3	4.41	3	2.21
Owner's child	1	1.47	n/a	n/a	1	0.74
Total	68	100	68	100	136	100

From the sampled households in Nketa those who pay rent to council pay more than in Makokoba (Table 5)

Table 5: Payments being made to council

Suburb	Mean (USD)	Min (USD)	Max (USD)
Makokoba	19.46	5.00	60.00
Nketa	26.19	10.00	70.00
Total	22.85	5.00	70.00

Approximately 54 and 62 percent of households indicated that they have no written agreements both in Makokoba and Nketa respectively (Table 6).

Table 6: Possession of written agreement

Written agreement	Makokoba		Nketa		Total	
	Stands	Percentage	Stands	Percentage	Stands	Percentage
No	26	54.17	31	62	57	58.16
Yes	20	41.67	17	34	37	37.76
Don't know	2	4.17	2	4	4	4.08
Total	48	100	50	100	98	100

The situation above was not safe for the households since they did not have security of tenure and risking eviction.

About 19 percent of households in Makokoba compared to 59 percent in Nketa indicated that they purchased their homes. Approximately 38 and 27 percent in Makokoba either inherited or were allocated by council/government respectively as compared to Nketa who had only 10 percent inherited homes and none were allocated by council or government. Some of the households indicated that they were living in company houses, renting, on Rent to buy or they had been assisted by their employers to purchase their homes.

Approximately 34 percent in Makokoba compared 7 percent in Nketa acquired their homes from their parents; 7 compared to 16 percent bought their homes; 38 compared to 27 percent acquired their homes from council/government. A small proportion acquired their homes from the company they were working for or were renting, some inherited from husbands or relatives. In Nketa 25 percent acquired their homes through bank loans.

Approximately 33 percent of households in Makokoba indicated that they could sell their properties while the rest were either not sure or indicated that they could not sell the houses while in Nketa 45 indicated that they could sell their homes.

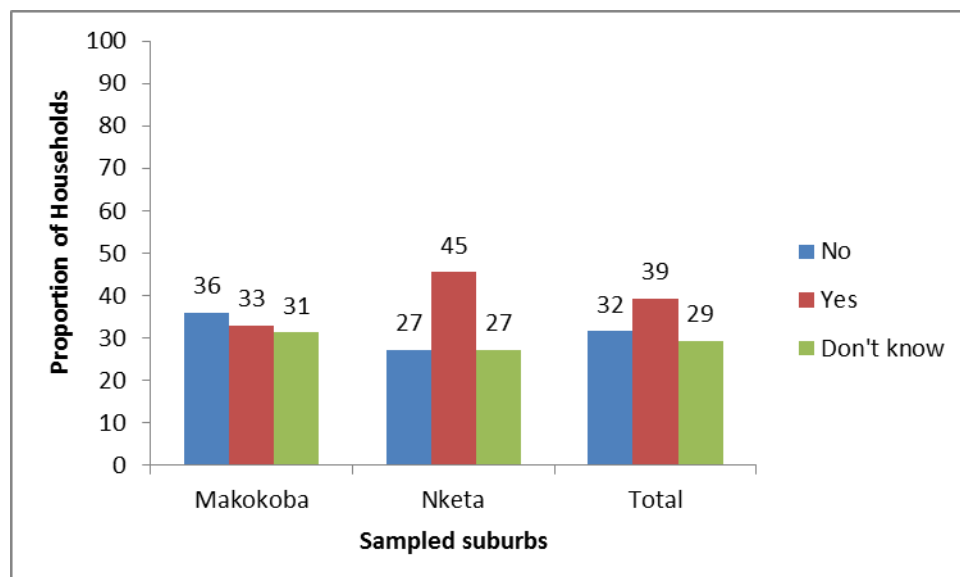


Figure 9 : Proportion of households by suburb and their perception on whether they can sell their properties

The above figure shows that the households were not sure of the tenure status of their homes.

4.2 Inheritance

In Makokoba 29 percent of respondents indicated that their boy children would take over the house in the event of divorce compared to 20 percent indicating that the wife would take over (Table 7). In Nketa it was 15 and 39 percent respectively. In both suburbs 17 percent responses indicated that other family members would take over.

Table 7: Person(s) to take over in the event of divorce

Person(s) to take over	Makokoba		Nketa		Total
	Stands	Percent	Stands	Percent	
Don't know	3	4.6	4	6.1	7
Husband	6	9.2	5	7.6	11
Wife	13	20.0	26	39.4	39
Girl Child	7	10.8	6	9.1	13
Boy Child	19	29.2	10	15.2	29
Other family members	11	16.9	11	16.7	22
N/A	7	10.8	10	15.2	17
Total	65		66		131

Percentages and totals are based on respondents

In the event of the death of the current owner/occupier slightly above 30 percent of responses indicated that the boy child would take over while 15 percent indicated the girl child with 17 and 31 percent from Makokoba and Nketa respectively indicating the wife would take over, while only one household from each suburb indicated that the husband would take over.

4.3 Access to services

4.3.1 Access to water

Most of the respondents indicated that they either have piped treated water inside or outside their houses while some indicated that they have both (Table 8).

Table 8: Household's main water source

Main water Source	Makokoba		Nketa		Total Stands
	Stands	Percent	Stands	Percent	
Piped (treated) inside	38	55.9	54	79.4	92
Piped (treated) outside	30	44.1	39	57.4	69
Piped (untreated) inside	n/a	n/a	1	1.5	1
Total	68		68		136

Percentages and totals are based on respondents

All sampled houses were connected to council water. About 92 percent of sampled households reported that they get water every day (Figure 10).

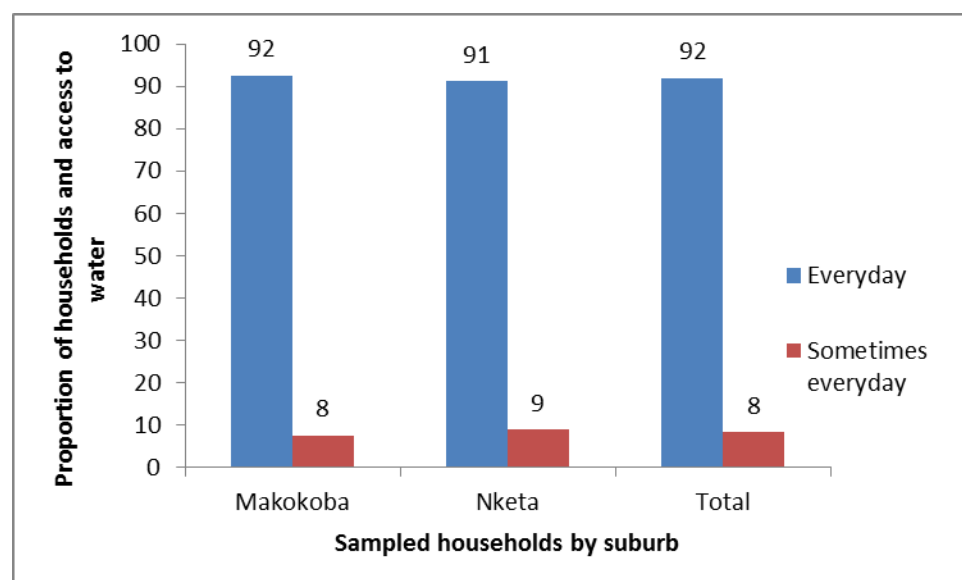


Figure 10: Proportion of sampled households by suburb and how often they get water supply from council

The above shows that there is no water deprivation in relation to its availability. Above 70 percent of sampled households indicated that they get water from the community boreholes if water from the council is not available. Around 20 percent

have wells/boreholes at their homesteads which they use as an alternative while 15 percent from Makokoba have water tanks. About 82 percent from Makokoba and 66 percent from Nketa indicated that the water charges were included in the rates.

4.3.2 Energy sources

All sample households in Makokoba and Nketa were connected to the national electricity grid. Approximately 88 and 55 percent of all sampled households in Makokoba and Nketa respectively get electricity everyday while 10 and 23 percent respectively sometimes get electricity everyday which shows that people in Bulawayo were not deprived of electricity as indicated by the sampled households. In Nketa only 9 percent get electricity more than three times a week but not every day. This shows that there is no deprivation on electricity in terms of availability.

Sample households use a mix of alternative energy sources when the main grid electricity is not available. In Makokoba about 84 percent of responds indicated that they use firewood as an alternative to the main electricity grid and 53 indicated candles while in Nketa 76 indicated firewood, 33 percent use candles and 15 percent use gas stoves. There is about 20 percent who indicated that they use paraffin (Figure 11).

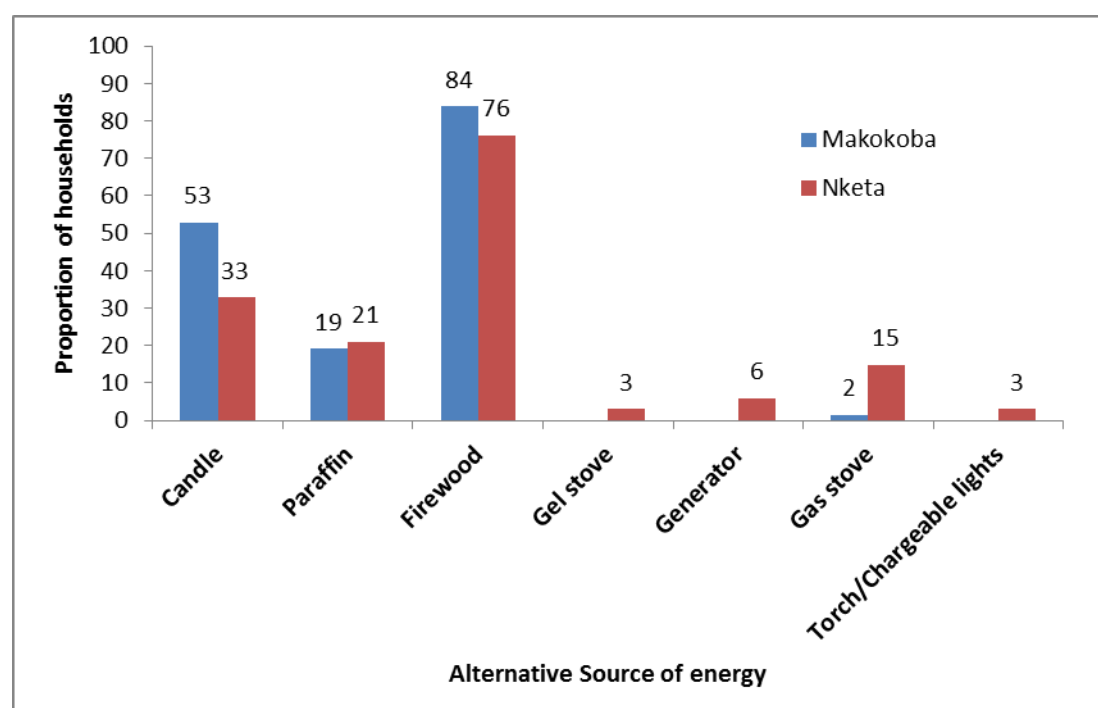


Figure 11: Proportion of households by suburb and what alternatives they use when there is no electricity from the national grid

4.3.3 Sanitation

All of the sampled houses are connected to the main sewer system. About 62 percent of households living in Makokoba indicated that the sewer was effective and 38 percent indicated that it was Intermittent while those in Nketa had 87 percent indicating that sewer was effective and only 13 percent indicating that the system was intermittent (Table 9).

Table 9: Effectiveness of the sewer system

Effectiveness	Makokoba		Nketa		Total	
	Stands	Percentage	Stands	Percentage	Stands	Percentage
Effective	41	62.12	59	86.76	100	74.63
Intermittent	25	37.88	9	13.24	34	25.37
Total	66	100	68	100	134	100

All households in Nketa use flush while in Makokoba 87 percent use flush with 13 percent reporting using the bucket system (Figure 12).

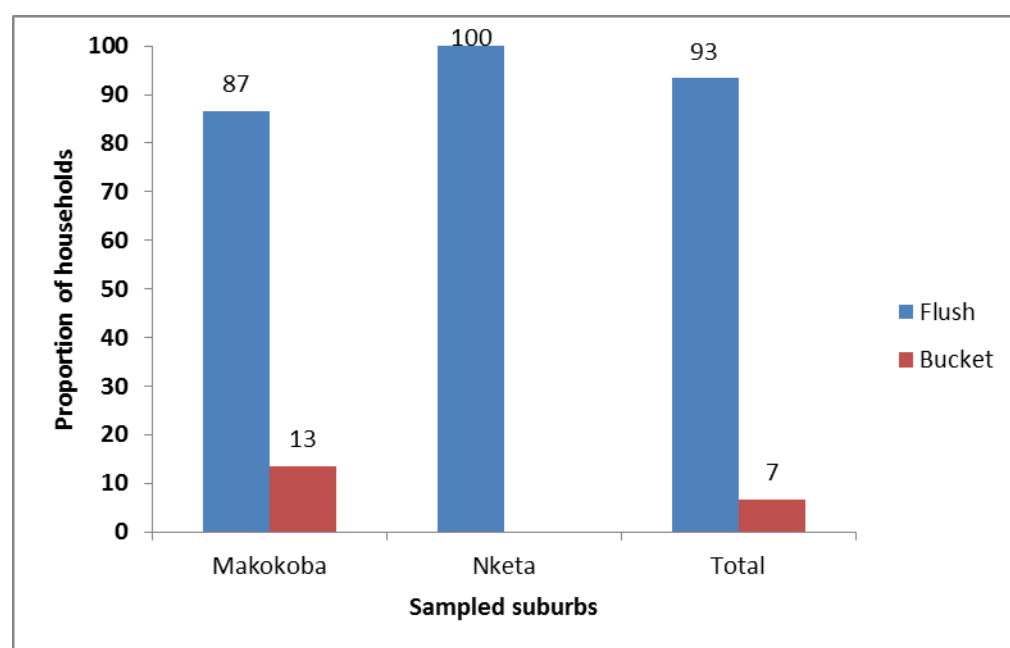


Figure 12: Proportion of households by suburb and their main toilet facility

In Makokoba 85 percent of the sampled house use their own household toilet facility, 3 percent share with other households on the property and 12 percent use communal facility while in Nketa all sampled households use their own facility (Table 10).

Table 10: Nature of toilet facility in relationship to access

Access	Makokoba		Nketa		Total	
	Stands	Percentage	Stands	Percentage	Stands	Percentage
Household	57	85.07	68	100	125	92.59
The whole yard	2	2.99	n/a	n/a	2	1.48
Communal	8	11.94	n/a	n/a	8	5.93
Total	67	100	68	100	135	100

Approximately 60 percent of households who use public (communal or shared by more than one household) in Makokoba indicated that the toilet facility is cleaned daily with 30 percent sometimes clean them daily and one household indicated the toilet is never cleaned.

4.4 Tenure security

Approximately 33 and 53 of households in Makokoba and Nketa respectively indicated that they did not know what role council played in their getting accommodation while 46 and 24 percent indicated that council played no role. Only a smaller percentage, 10 and 19 respectively indicated council provided land with 10 and 4 percent indicating that they provided professional support.

About 54 and 63 percent of households living in Makokoba and Nketa respectively felt that their situation was permanent (Table 11).

Table 11: Is the situation permanent for the household (security of tenure)

Situation Permanent	Makokoba		Nketa		Total	
	Stands	Percent	Stands	Percent	Stands	Percent
No	16	23.88	14	20.59	30	22.22
Yes	36	53.73	43	63.24	79	58.52
Don't know	15	22.39	11	16.18	26	19.26
Total	67	100	68	100	135	100

All households Nketa who felt that their situation was permanent indicated that they had title deeds while in Makokoba 78 percent indicated that they had title deeds with 8 percent indicating that they were paying to council and 19 percent indicate that they were officially recorded (Table 12).

Table 12: Reason why households think that their situation at the houses is permanent

Reason	Makokoba		Nketa		Total
	Stands	Percent	Stands	Percent	
Have title deeds	28	77.8	43	100	71
Pay to council	3	8.3	n/a	n/a	3
Officially recorded	7	19.4	n/a	n/a	7
Total	36		43		79

Percentages and totals are based on respondents

Of those who thought that their situation was not permanent 38 and 18 percent in Makokoba and Nketa respectively had no title deeds, 32 percent in Nketa had no lease agreement. A few either were lodging, inherited the home, wanted to move or buy their own houses, were not paying, not officially recorded or were windows who wanted to remarry.

For the household who were threatened with eviction 43 and 41 percent reported that they would seek assistance from the councillor, residents association or police (Table 13).

Table 13: Where household seek assistance when they were threatened with eviction

Seek Assistance	Makokoba		Nketa		Total
	Stands	Percentage	Stands	Percentage	
No one	1	1.5	1	1.5	2
MP	0		1	1.5	1
Councillor	29	43.3	27	40.9	56
Residents association	13	19.4	7	10.6	20
Police	10	14.9	24	36.4	34
Council	3	4.5	1	1.5	4
Don't know	12	17.9	7	10.6	19
NGO	n/a	n/a	1	1.5	1
Rent board	3	4.5	3	4.5	6
N/A	1	1.5	1	1.5	2
Total	67		66		133

Percentages and totals are based on respondents.

4.5 Social capital

About 48 percent of the households indicated that there were community organisations in the area with another 48 percent indicating that there were no organisations while only 4 percent did not know (Figure 11).

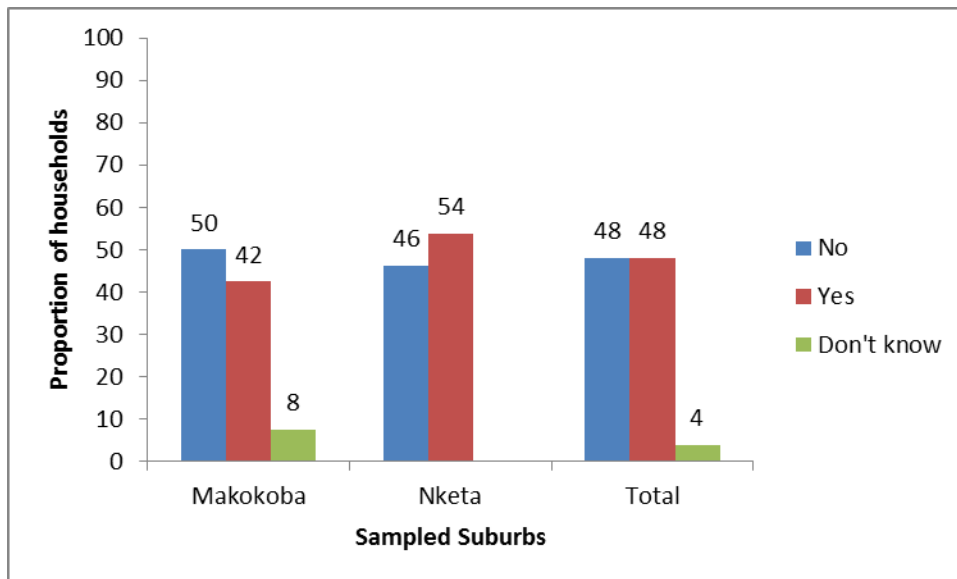


Figure 13: Proportion of presence of community organisations in the area by suburb

The community organisations which most household indicated were Residents associations. The other organisations mentioned where SOS, Home based care, BEAM and political parties among others. These organisations assist in conflict resolution, dissemination of information, burials, school fees, food for orphans and the aged, security, caring for the sick and income generating projects.

On housing issues most households wanted to be helped to extend their houses since their families were big and felt that they were now overcrowded. Some wanted to have houses or flats built for them or their children and have payment plans while some wanted to be allocated stands so that they could build houses of their own. Some households wanted government/council to assist them with building affordable houses while some wanted to have housing loans availed for them. There was a significant percentage of households who did not need any help on housing issues.

On the issues of legal advice a large proportion was ignorant on legal issues preferring to raise issues like housing, rates, power cuts and services. There were households who indicated they wanted advice on gender, human right, acquiring title deeds, vendor licences, space to do business, empowerment of women, removal of 18 years as majority age, law enforcement since there is so much violence especially in Makokoba among other things but we had some household who did not need any advice.

Chapter 5: Garikai and Consortium of Hatcliffe suburb in Harare

5.0 Introduction

5.1 Tenure status

The occupation history of residents in Garikai and Consortium section of Hatcliffe suburbs present a different scenario from Mbare, Makokoba and Nketa suburbs. More households settled in Garikai from 2000 to 2005 where as in Consortium more people settled from 2011 to 2012. The property owners in Garikai and Consortium were drawn from different locations. The largest proportion came from other suburbs and very few from Hatcliffe itself. About 5% of Garikai land holders were once in holding camps such as Churu farm and Kubanji.

About 64 percent of households from Garikai were evicted or moved at least once before allocated their current stand. Only one household from Consortium positively indicated that it was once evicted. The majority were evicted between 2000 and 2005. Those evicted claimed that they were evicted by the police, 42 percent, with a few reporting army, council and 'government' as their evictors. They reported that their property was damaged and pegged the value of the property at an average of USD1, 350.00 ranging between USD100.00 to USD8, 000.00 per household. There were some 14 households who could not estimate the damage to their property. In Garikai 63 percent of household were once evicted from their current homes. In Consortium only one household was once evicted from its current residence.

About 31 percent of households in Garikai indicated that they came to live in Hatcliffe because of the Government whereas 61 percent in the same section indicated that they were looking for accommodation. In Consortium almost all households came looking for accommodation.

The land for housing was accessed mainly through the government for Garikai and through cooperatives for Consortium (Figure 14). In Consortium 92 percent of the property owners were members of cooperatives. A small proportion claims that they bought the land either from the developers or were not clear from whom they bought it. Thus what is clear is that the two sections, Garikai and Consortium had different arrangements in accessing land for housing, and that the main players were the government and forming cooperatives to be able to have access to land for housing.

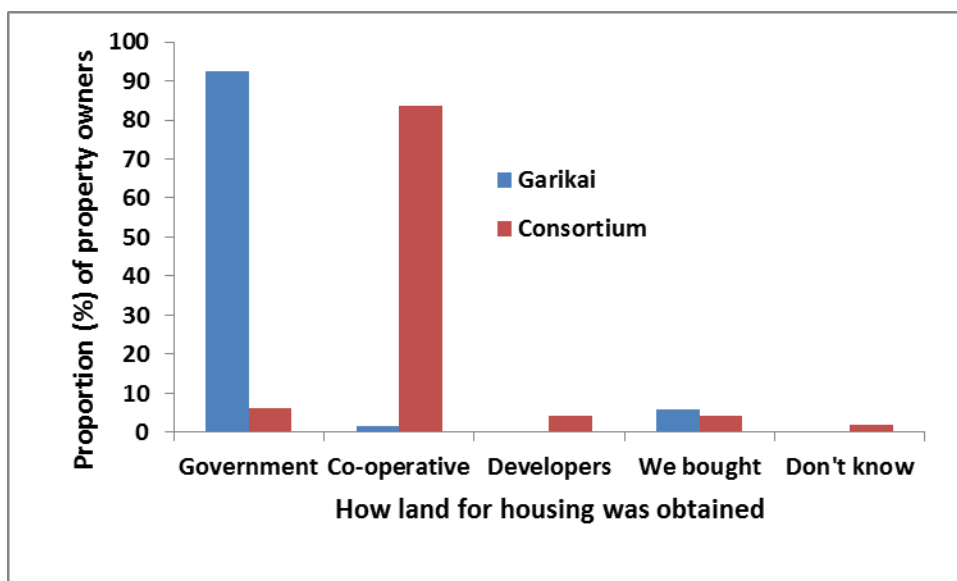


Figure 14: How land for housing was obtained by the sample households in Hatcliffe

About 91 percent of households in Garikai were paying towards the property as compared to 67 percent in Consortium. The probable reasons for not paying being that they don't have agreements, while in Consortium 25% indicated that they were told to stop paying to their cooperatives by the minister. A very small proportion, 14% in Garikai and 4% in Consortium, indicated that they were not able to pay because they could not afford.

The property holders who were paying indicated that they were paying for the land either to the ministry of local government, council or ministry of housing. It was not clear whether these institutions were one and the same or different. In Garikai most households indicated that they were paying to Ministry of local government and a significant proportion indicated that they were paying to the Ministry of housing and council. There were 47 households from Garikai who were by then paying yearly at Mukwati.

In Consortium of those who were paying 31 percent were paying to cooperative, 23 percent to Ministry of housing, 20 percent to developers and 20 percent to council.

There were varied amounts of moneys that were reported to be paid to the different housing institutions. Garikai property holders indicated that they paying yearly and the amount ranged from USD20.00 to USD102.00 at Mukwati, government offices. However some indicated to be paying at Makombe government offices. Consortium property holders reported that they are paying USD50.00 at Makombe government offices. However there were 16 property holders in Consortium who reported that they were still paying amounts varying from USD10.00 to USD120.00 to their cooperatives on a monthly basis. Of those who reported paying to the council the amount ranged from USD20.00 to USD300.00. Some reported paying to the council monthly while others reported paying on a yearly basis.

Very few in both Garikai and Consortium reported paying to developers and those who did reported that they were paying USD100.00 on a monthly basis or paid a lump sum ranging between USD50.00 to USD3000.00.

The largest proportion of participants reported that the money they were paying was for the construction of roads in the area, 89 percent Garikai and 59 percent Consortium. About 23 percent of respondents from Garikai indicated payment towards water while 19 percent from Consortium indicated Buildings.

Apart from the payments being made to housing institution, the property holders had invested in building the structures. In the two sections substantial amounts had been used (Table 4). Consortium has invested more on average but in both sections some have used as much as USD20, 000.00 in constructing their properties (Table 20).

Table 14: Expenditure on current accommodation

Section	Mean (USD)	Min (USD)	Max (USD)
Garikai	2, 681.67	50.00	22, 000.00
Consortium	4, 510.35	200.00	20, 000.00

In relation to the expenditure on accommodation the property holders pegged the value of their property at values between USD10.00 to USD100, 000.00 with Garikai pegging higher figures compared to Consortium.

Table 15 shows that the average stands size was bigger in Consortium than in Garikai.

Table 15: Plot sizes in Garikai and Consortium

Section	Mean (m ²)	Min (m ²)	Max (m ²)
Garikai	324.23	48	2200
Consortium	415.45	200	800
Total	366.80	48	2200

Table 16 shows that most households had approved plans.

Table 16: Does household have approved plan

Approved plan	Garikai		Consortium		Total	
	Stands	Percentage	Stands	Percentage	Stands	Percentage
No approved plan	8	11.76	18	36	26	22.03
Approved plan	60	88.24	28	56	88	74.58
Don't know	n/a	n/a	4	8	4	3.39
Total	68	100	50	100	118	100

In Garikai 78 percent of the houses were detached while in Consortium all the houses were detached (Figure 15).

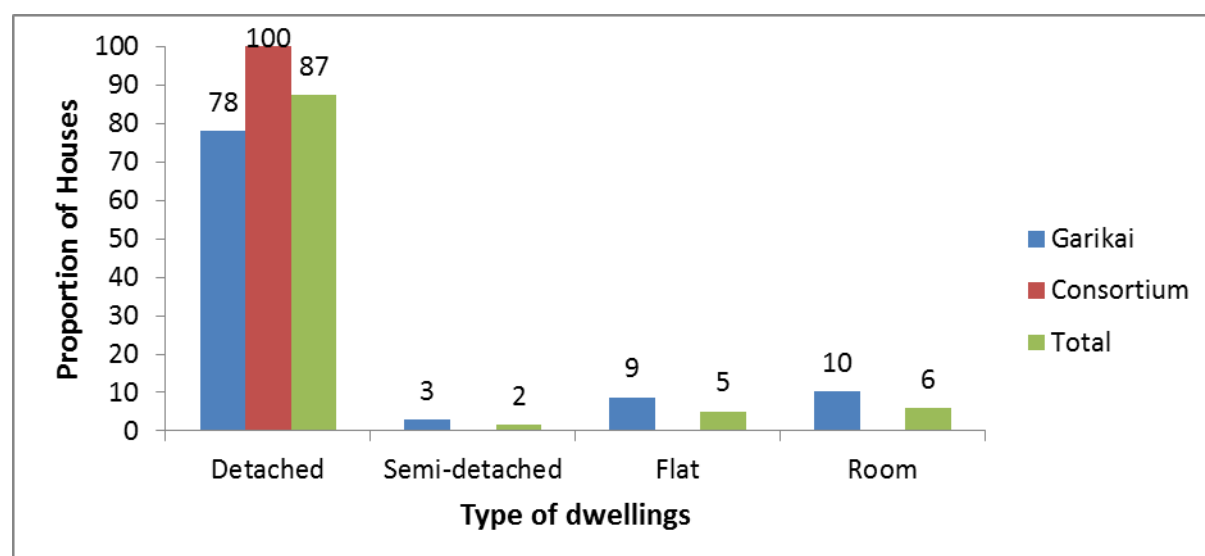


Figure 15: Proportion of houses by location and type of dwelling

Most households in both section use brick and mortar as wall material, approximately 76 percent. There is a significant prportion of households who used Plastic, 20 percent in Garikai and in Consortium 8 percentage of households use timber cabins. A larger proportion of respondents indicated they use asbestos while there were significant respondents who use tin and corrugated iron sheets for roofing material. About 50 percent of the houses in both sections have some rooms completed. A few houses were complete from the sampled households (Table 17).

Table 17: Stage of construction

Stage of construction	Garikai		Consortium		Total	
	Stands	Percentage	Stands	Percentage	Stands	Percentage
Complete	5	7.35	3	6	8	6.78
Slab level	6	8.82	3	6	9	7.63
Window level	4	5.88	2	4	6	5.08
Roof level	1	1.47	4	8	5	4.24
Foundation	3	4.41	2	4	5	4.24
Some rooms complete	35	51.47	26	52	61	51.69
Not yet started	14	20.59	10	20	24	20.34
Total	68	100	50	100	118	100

The largest proportion of the properties had no room completed by the time of the survey. About 12, 21 and 19 percent had 1,2 and 3 rooms complete respectively.

5.2 Knowledge about obligations

The agreements as pronounced by the participants do not allow them to sell the property. This indicates information void in terms of ownership and the reported deeds and leases.

Generally more than 50 percent know what the agreement provides. A larger proportion of household in Garikai know what it provides than in Consortium. Larger proportion of respondents indicated that the agreement provides for how much and by when to complete the structure. There were a significant proportion of respondents who indicated that it provides the payment for the land. About 71 percent of households in Garikai indicated that they know their obligation under the agreement whereas in Consortium only 35 percent indicated that they know.

Most households in Garikai indicated that it was not applicable for them to have any obligation to the developer since their agreement is with council as indicated in table 94; while in Consortium 43 percent indicate not applicable. About 35 and 20 percent in Consortium indicated that they have to make monthly and yearly payments to the developer respectively.

About 93 and 41 percent of households from Garikai and Consortium respectively indicated that it is not applicable to know the developer's obligations since they don't have agreement of sale with them. Approximately 45 percent in Consortium know the obligations of the developer.

In Consortium for those who had an agreement with the developer 45 percent of the respondents indicated that the obligation is provision of services.

5.3 Inheritance

In terms of property management 22 percent of the households indicated that the house would go to the wife and children in the event of divorce. The majority did not know where the house should go.

In Garikai a larger proportion indicated that the house would go to the wife in case of death of current owner/occupier; the proportion is higher in Consortium. In majority of the respondents indicated that they would pass their properties to their male children in the event of their deaths.

5.4 Access to services

5.4.1 Access to water

Garikai and Consortium, being recent suburbs and the units were developed by the households themselves, pose a challenge in access to water and sewer reticulation system as well as connecting to the main grid electricity. The challenge for the households was to be able to meet the set standards for them to get connected to

the main systems. Results from the survey indicated that in Hatcliffe the sample households depend largely on own dug wells for water, off-grid energy sources and some own sanitation.

Figure 16 shows that the largest proportion of sample households depended on protected wells for their water. Very few reported using piped treated water. Also a small proportion has access to tube well or borehole.

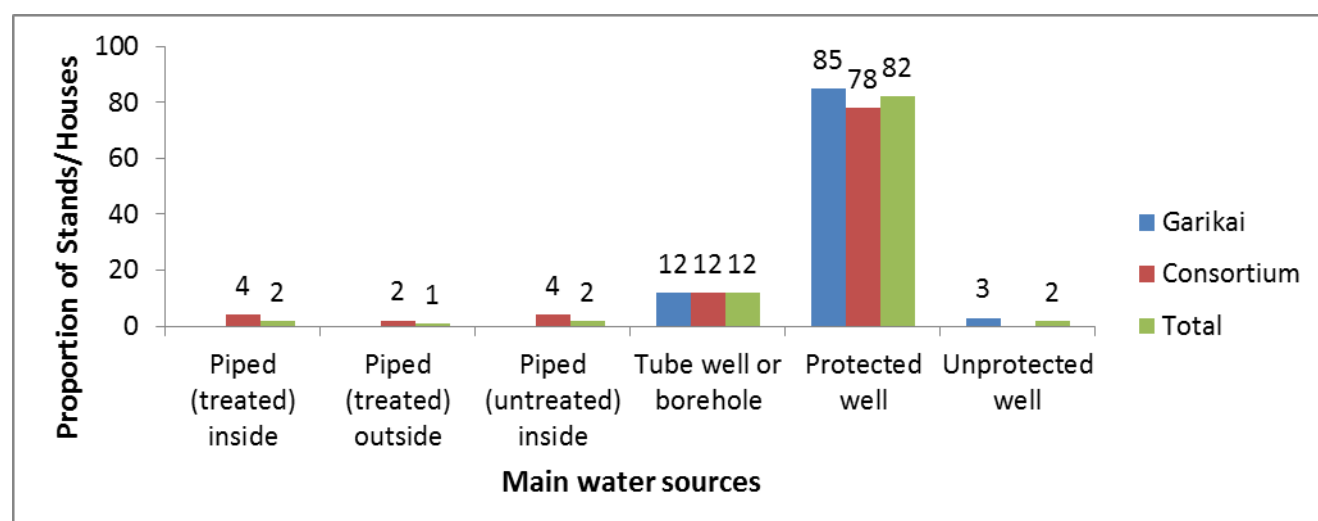


Figure 16: Proportion of households by location and their main water source

Approximately 44 percent of household in Garikai were connected to council water while in Consortium none of the houses are connected. Even though they are connected their main source of water in Garikai is still well (protected and unprotected) as the council water was reportedly not available most of the times. Some households reported that at times they get water from the council only once a month while others reported that since they were connected to the main water system some years ago they had never had any supply. In Garikai 35 percent indicated that they get water from council once a month, while 53 percent never get water. In Consortium almost all household never get water from council as they are not connected.

Most of the households indicated their alternative water source as neighbour's well or borehole. A significant percent had their alternative water sources as community borehole.

In Garikai 52 percent indicated they don't pay, 35 percent indicated it is included in rates and 11 percent indicated it is billed separately while in Consortium most do not pay as they are not connected.

5.4.2 Energy sources

Most of the households in both of Garikai and Consortium indicated that they are connected to the national electricity grid, 97 percent. Almost all the household who responded indicated that they never get electricity even though they are connected

to the national grid. In response they use a number of alternative energy sources (Figure 17).

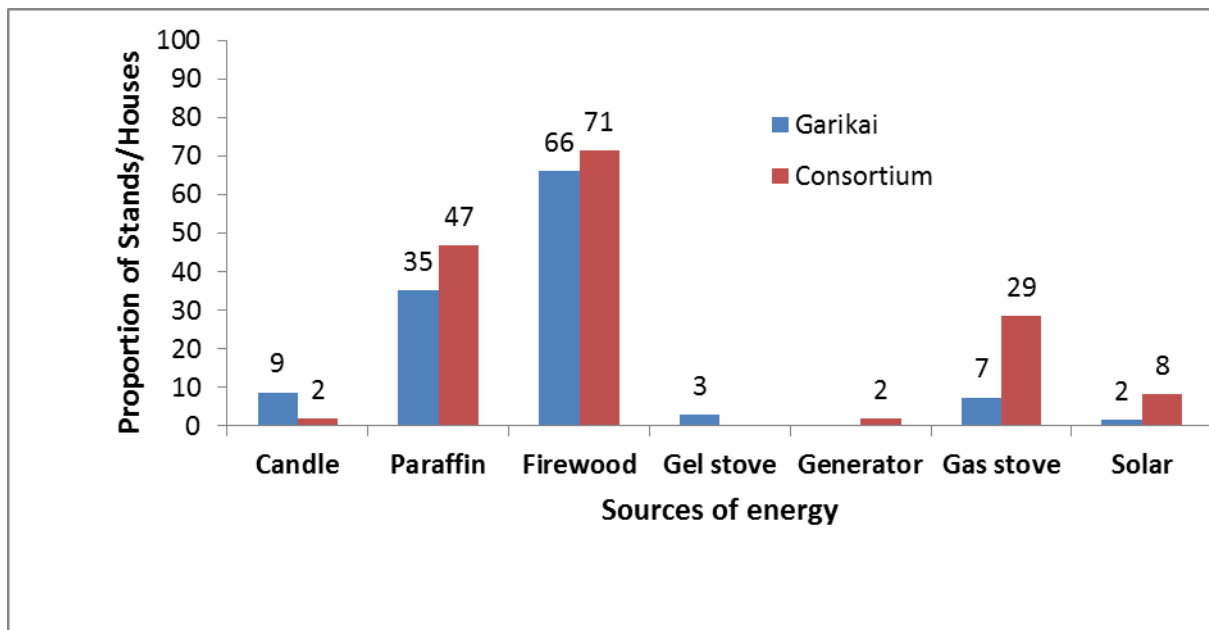


Figure 17: Proportion of households by location and their alternative source to electricity (Percentages and totals are based on respondents).

Most respondents indicated that they use firewood followed by paraffin as their alternative source of electricity. A higher proportion of respondents used gas stove in Consortium as compared to Garikai.

5.4.3 Sanitation

Figure 18 shows that approximately 85 percent of households in Garikai were connected to the sewer system while 65 percent in Consortium were not.

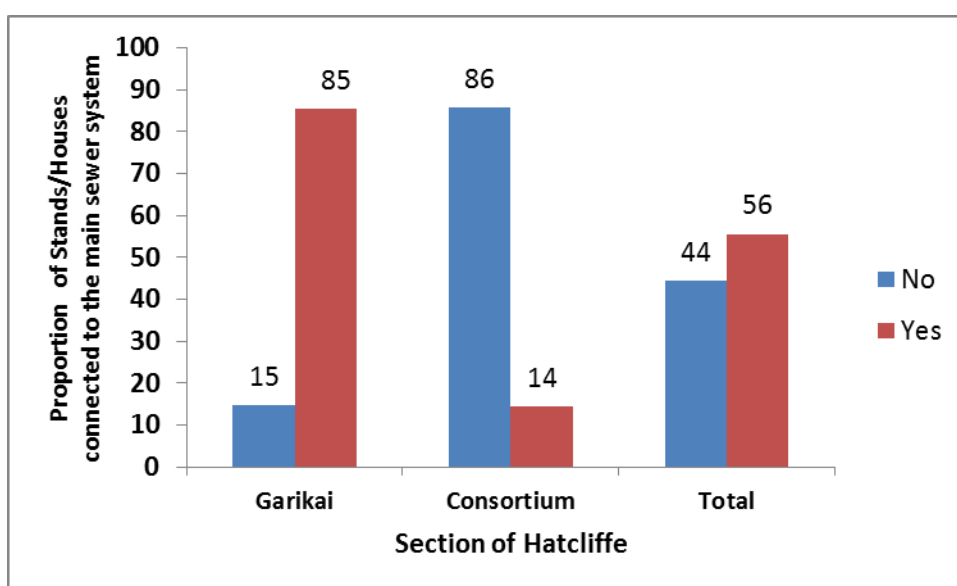


Figure 18: Proportion of households connected the sewer system by location

About 81 percent of the sample households in Garikai rated the sewer reticulation system as effective. Most of the respondents in Garikai had flush toilets as their main facility while most used Blair toilet as their main facility. But there was quite a significant percentage of respondents in Consortium who use flush toilet as main facility (Figure 19).

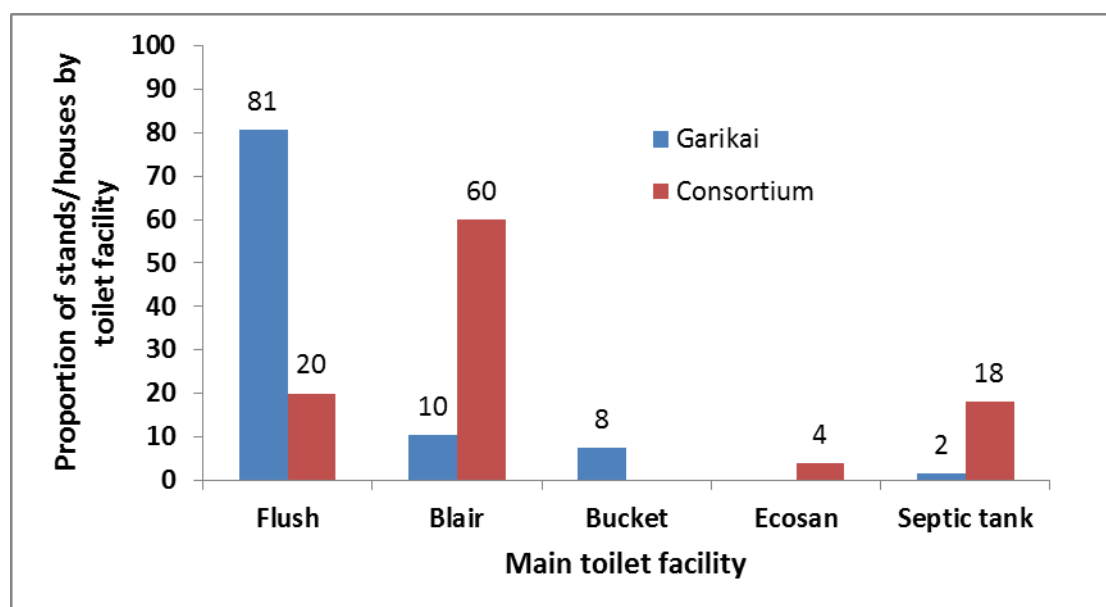


Figure 19: Proportion of households by location and their main toilet facility

5.5 Tenure security

There were quite varied perceptions as to who owns the land where they were building their houses. Such knowledge adds to the layer of security but there seems to be information asymmetry on the ownership of land. In Garikai almost all believe the land is owned by Government while a small number think it's the Council who own the land. In Consortium 68 percent believed the land belongs to the Government and 29 percent believed it is owned by cooperatives; a few thought the developer owns the land (Figure 20).

However, most of the households indicated that their situation of staying on their stands was permanent, but some had no idea. In Garikai most respondents felt the situation was permanent because they had lease agreements. In Consortium those who feel their situation was permanent either were paying to cooperatives, council or both. For the few who felt their situation was not permanent in Garikai they all have different reasons while in Consortium they either had no title deeds or had been evicted before.

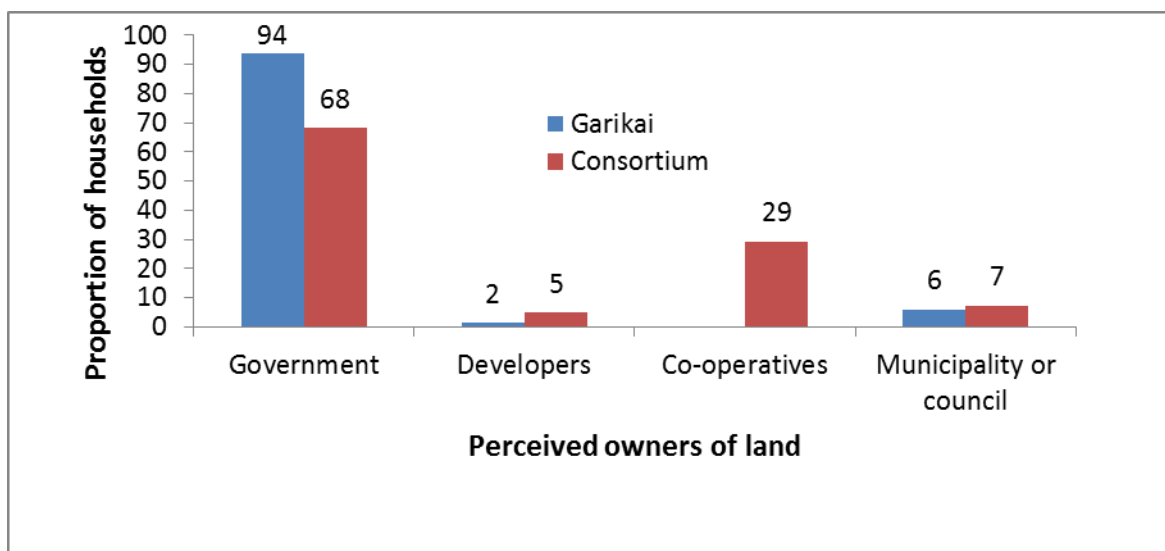


Figure 20: Perceived owners of land

Having the official documents to claim ownership is key to tenure security. In Garikai almost all households had either lease agreement or title deeds compared to Consortium where only 58 percent had the papers to claim their ownership of the land. In Garikai most households had (lease) agreement with the Ministry of local government, where as in Consortium they had agreement papers mostly with Cooperatives. A few indicated that they had agreement papers with Developers or the Council.

Most of the lease agreements/ title deeds were in the name of the husband, but a significant proportion was in the wife's name. Garikai has a larger proportion of agreements recorded in the wife's name than Consortium.

Table 18: Whose name is officially recorded on the title deeds/lease agreement?

Name on the official document	Garikai		Consortium		Total	
	Stands	Percentage	Stands	Percentage	Stands	Percentage
Husband	37	57.81	34	72.34	71	63.96
Wife	19	29.69	8	17.02	27	24.32
Boy child	3	4.69	n/a	n/a	3	2.7
Other family member	1	1.56	n/a	n/a	1	0.9
N/A	1	1.56	3	6.38	4	3.6
Husband & wife	3	4.69	1	2.13	4	3.6
Don't know	n/a	n/a	1	2.13	1	0.9
Total	64	100	47	100	111	100

In Both Garikai and Consortium it was mostly spouses who were indicated on the leases or deeds as heir to the properties, 35 percent and 41 percent respectively. The boy child appeared on some few agreements as the official heir.

Furthermore security entails the likelihood of being evicted as what others experienced before. In case that they were threatened with eviction most of the households indicated that they would not seek assistance. A small proportion said

that they would seek help from higher authorities such as the Member of Parliament, police, residents association and interested non-governmental organisations.

5.6 Social capital

In Garikai there were a number of organisations reported to be operating. These included churches, social organisations such as burial societies, round tables and NGO interventions. While some of them were not known to some of the sample households, the organisations were reported to have been operating in Hatcliffe. Most of the reported organisations were linked to round tables for cash or food and building material. Some of the organisations assist local people with self-help projects such as gardening and building, but the activities were not as widespread as these were reported by a small proportion of the sample participants.

Most respondents indicated that they would prefer assistance in building whether money, material or actual structures through government or private developers. Respondents want to have electricity, constant water supply, roads, schools and clinics in both sections. In Consortium 25 percent of the respondents want to be connected to the sewer system (Table 19).

Table 19: Assistance preferred towards housing issues

Assistance	Garikai		Consortium		Total
	Stands	Percentage	Stands	Percentage	Stands
Building(money, material, structures)	46	67.6	23	46	69
Water Constantly/everyday	13	19.1	19	38	32
Electricity	44	64.7	38	76	82
Schools (government)	14	20.6	15	30	29
Clinics/Hospital	9	13.2	6	12	15
Roads	35	51.5	34	68	69
Tarred roads	8	11.8	2	4	10
Sewer connection	1	1.5	24	48	25

Approximately 10 and 47 percent of respondents from Garikai and Consortium respectively want to live in peace while 23 and 15 percent want have police protection. Significant percentage from Garikai are not happy about paying money to council and not get water and also want protection from evictions and repossessions of their stands/houses.

6.0 Conclusion and recommendations

Survey results had a number of lessons around access to land for housing, community awareness of institutions around access to land for housing, tenure

insecurity, gendered inheritance issues and unequal access to critical well-being dimensions such as water, energy and sanitation.

In the main the sample had two sets of settlements. The first is where the council authorities build and provide accommodation to people; Mbare, Makokoba and Nketa. The second is where people struggle on their own to get land, or are provided the land but had to build the structures on their own; Consortium and Garikai in Hatcliff. In these two spheres challenges and legal needs differ significantly.

Results shows that where the council make provision of the houses, the critical services are provided. For example in the case of Mbare, Makokoba and Nketa water, electricity and sanitation were not an issue. These utilities were regarded by the survey participants in Mbare, Makokoba and Nketa settlements as effective even though there were occasional challenges. On the other hand where land is sort for or unclearly provided for, there are many issues. The provision of water, electricity and sanitation tend to lag behind mainly because the beneficiaries may not have the capacity to build and meet the urban standards to be able to get connected. In some instances the service providers tend to fail to meet demand.

In Mbare, Makokoba and Nketa there were clear institutional arrangements in terms of who does what and who to approach in the event of a challenge. For example the payment systems for the properties in the three suburbs were clearly defined. Participants from the three suburbs indicated that they paid or were paying to the urban council. This was in contrast to the Hatcliff scenario, where participants from the same suburb reported that they were paying to different offices and political offices for that matter. Some were not even aware what they were paying for. Even the sources of the lease agreements or sale agreements were coming from different offices. There were serious institutional overlap and serious information asymmetry making would be beneficiaries vulnerable to poverty. All this would culminate into tenure insecurity.

The role of urban councils was clear where they developed the properties, but not clear in the new urban landscape, where their role is invisible. Issues of restitution in the event of evictions in these areas were grey areas. People had no idea as to where they would go to get assistance when evicted. Household that had been evicted in the past lost their properties and had not been compensated and still live in fear of eviction.

There was serious information asymmetries in new settlements where most sample participants had serious information gaps regarding the legal status of the land where they were building their houses. This characterise most new urban settlements in the country where land barons have seriously duped poor households.

In both sets the residents indicated that they need legal advice. In the old settlements they wanted advice on issues to do with access to land for vending, law

enforcement and women empowerment. In new suburbs they wanted legal advice on issues around tenure; how to get title deeds.

Most lease agreements and title deeds were in the name of the husband, showing that men had more access to land for housing than women. The skewed access poses as an insecurity to female spouses and children in the event that the owner is deceased. Issues of inheritance were skewed with the majority indicating their male children as priority beneficiaries, and spouses coming second. The girl child is totally invisible.

Recommendations:

Key areas to note emanating from this small study is that:

- There is need to engage with service providers, especially urban responsible authorities, to ensure transparency on issues to do with access to land for urban housing. This would assist in poverty alleviation as poor households will not have to waste their hard earned resources on constructing properties that will be demolished. Several evictions have been reported which have created a situation of unequal access to urban housing and tenure insecurity for poor people.
- There is also need to set the records straight in terms of which institutions are involved in urban housing provision. In the case of Hatcliff there seem to be too many players, central and local government, and private sector in the provision of houses for the poor.
- Awareness campaigns involving the urban councils to spell out their obligations and the rights and obligations of urban dwellers are invaluable.
- Councils also need to spell out the legal status of different land parcels on which people are constructing their houses.
- There is also need for awareness campaign on legal provision for inheritance across old and new settlements
- To make a much wider impact there is need for a bigger study to interrogate the issue of access to land for housing across the country. This study shows that the issue vary cross suburbs and between new and old settlements. A bigger study would unearth the complexity and would be a solid basis for urban transformation.

