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## **Rural Housing Programmes In Zimbabwe: A Contribution to Social Development\***

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### **Housing and Social Development**

At the outset it is important to understand and define the meaning of the terms "housing" and "social development". Housing may be broadly perceived on two dimensions — firstly as a physical shelter stock of dwelling units and secondly as the process by which that stock is created.

All too often the house structure itself is equated with housing. But housing is much more than just the physical dwelling units — it must be seen not only as an integral part of the physical environment, but also as a process within the socio-economic fabric of society. Taken in this context housing must be seen as an indicator of social development for it provides a vehicle through which people can improve, in absolute terms, their material condition as well as their social and psychological well-being. This implies that housing must be seen as a means of job creation, employment stimulation, training and so on and not merely as a shelter.

Thus the development of housing should be seen as a dynamic process and not as a static condition. It should be seen as an on-going process of improving, not only of the qualitative and quantitative aspects of the housing stock, but also of the social, economic and environmental conditions of the occupiers of that stock.

Bearing this in mind, what then is the position with regards to rural housing's contribution to social development in Zimbabwe? About 80 percent of Zimbabwe's population live in rural areas and experience poor housing conditions, lacking adequate water supplies and basic sanitation. This is a result of lack of policies for human settlements development in rural areas before independence.

Though there are no statistics to tell the full story of colonial neglect in the area of rural housing, there can be no doubt that the need is great. This is aggravated by the rapid increase in rural population which is estimated to increase by 45 000 per year for the next decade.

With the dawn of independence, the development of rural areas in

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Zimbabwe has been identified as one of the cornerstones in the successful transition to a socialist state. Hence the housing component forms part of the integral socio-economic development process in rural areas.

### Rural housing programme

As part of Government's rural transformation programme, the Ministry of Construction and National Housing (MCNH) is charged with the responsibility of undertaking the housing programme nationally. The aim of the rural housing programme is to provide decent and affordable housing to all people in rural areas. Target groups to benefit from this programme are low income people in communal lands, resettlement schemes, rural and district service centres, growth points and commercial farming areas.

The objectives of the programme can be summed up as follows:-

- (a) to provide decent, affordable and durable accommodation and related services to rural people;
- (b) to provide financial assistance in the form of building material loans to beneficiaries;
- (c) to provide technical assistance on aided self-help projects through the deployment of skilled people in each project area so as to promote self-reliance in rural housing construction;
- (d) to encourage the formation of housing co-operatives with the view of promoting community participation in the construction of houses and the reduction of construction costs; and
- (e) to introduce building and production brigades to ensure production of good quality houses and to generate employment.

To translate the above objectives into action programmes, a number of steps were taken. To begin with, there was a country-wide exercise to inform the public about the rural housing policy and programme which involved all the senior officials, minister and deputy minister in the ministry. Following on from this exercise, which occupied the first three months of 1983, socio-economic surveys were undertaken for the next few months. This charted the Ministry's direction of action and brought about the resettlement areas as prime rural housing development areas because in these areas physical layout plans were ready. Stands had already been surveyed, pegged and numbered.

After consultations from within the Ministry and with the Ministry of Lands, Resettlement and Rural Development, nine project areas were selected throughout this country. All of them were funded by the Zimbabwe Government through the Ministry of Construction and National Housing except for the Gutu Pilot Project, which is jointly funded by the Zimbabwe Government and the United Nations Development Programme (UNDP) and the UNZHS (Habitat). The focus on resettlement schemes is a result of the fact that all such schemes have planned villages which will make it cheaper and easier to bring other related services such as electricity and piped-water in the future. There is only

one communal village included because people in that area were the first to accept to be moved to a new planned village.

From June 1983 the planning stage was underway, involving the compilation of beneficiary profile registers; the establishment of the appropriate mode of construction; and the preparation of house plans, bills of quantities and cost estimates. In addition, legal and contractual documents were prepared in consultation with the Attorney General's Office and the working out of appropriate loan recovery mechanisms. Finally tendering for the supply of materials and equipment was carried out.

July 1983 saw the start of the implementation stage. The beneficiaries prepared what was possible from their own resources which included the moulding of bricks and gathering of sand and stones. The Ministry assisted in providing building materials and brickmaking equipment which is not readily available to the beneficiaries — this is still going on in the nine schemes.

To reduce house costs, the Ministry adopted three modes of construction, aided self-help, building brigades, and building co-operatives. Aided self-help is the construction of houses by the prospective house owners themselves with the assistance of technical staff. The approach has the effect of reducing labour costs; mobilising extra resources from either savings or borrowing from other sources not previously involved; and making the houses affordable to a wider strata of the poorer section of the population. Brigades are of three types:

- (a) building brigades to construct houses;
- (b) material production brigades for the production of house construction materials; and
- (c) upgrading brigades to improve the standard of housing in an already existing area.

Only the first two types are operational in the rural areas at the present moment. Building co-operatives are groups of beneficiaries or potential homeowners who pool together their resources (financial, skills, labour building materials, tools, equipment, transport, etc), for the purpose of building their own houses very cheaply. Beneficiaries are free to choose any of the modes of construction outlined above. So far the Gutu Pilot Project is the only scheme where all the three modes of construction are being used.

In other rural areas aided self-help and building co-operatives are mainly used. Beneficiaries are encouraged to build their own houses on their own or through co-operative effort as a way of reducing costs. Each project is manned by a resident artisan who gives all the technical help and supervision required by the beneficiaries themselves in order to remove the labour component of the cost of the house.

## **Case studies**

### *Tokwe Housing Project*

The housing project itself was started in July 1983 when 990 families spread over 34 villages agreed to participate in the housing programme. These

families were then issued with brickmaking equipment in groups of 10 families. To date, about 900 families have finished moulding bricks, and 73 of them, all from Gwanza West and Tokwe East villages, were provided with building materials to build houses, which are now at various stages of construction. The housing unit is a core consisting of three rooms, a verandah, and a separate toilet (Blair type). The beneficiaries provided sand, stones, water, bricks and their own labour and thus contributed more than 60 percent of the total cost of their houses. The total Government contribution in form of house loans to the construction of 73 houses is estimated at \$104 397,29, that is \$1 430 to be borne by each beneficiary. The house loans will be repayed over a period of thirty years at an interest rate of 9,75 percent per annum. Flexibility in the repayments of loans will be exercised. Beneficiaries will be allowed to choose to make their repayments either quarterly or yearly, taking into account factors such as drought, harvest, etc. The Government, through the Ministry of Construction and National Housing also provides a resident artisan who provides technical help and supervision required by the beneficiaries, in order to reduce the labour cost component of the house.

#### *Gutu-Mupandawna Low Income Housing Pilot Project*

This housing project is seen as an ideal effort in providing shelter to the low income people of this rapidly growing rural centre. The Gutu-Mupandawana housing project consists of 198 serviced stands and a stores building, which will later be turned over to classroom use. The beneficiaries of this project were selected from the Gutu District Council's housing waiting list. This exercise was carried out between October and November 1983. During this selection and verification exercise a number of factors were considered as criteria for eligibility on the project.

- (a) Prospective beneficiary to have an income of between \$50-\$150 per month;
- (b) The person should appear on the Gutu District Council waiting list;
- (c) The person should have been resident in the District for at least one full calendar year;
- (d) The applicant should be head of household;
- (e) The applicant should not possess any other urban immovable residential property; and
- (f) The head of household should be gainfully employed, either self-employed or wage employed. All chosen beneficiaries were required to make a down payment of \$50 as a deposit.

This exercise having been undertaken, invitation letters were sent out for beneficiaries to attend one-day workshops. These workshops were specifically arranged to inform the people about project background and objectives, new methods of planning and designing, new methods of house construction, i.e. aided self-help, co-operatives and building brigades, new methods of housing finance and community development as the project is people orientated. It was

hoped that this new aspect in the housing arena would facilitate maximum participation by the people in decision making, problem-solving, choice of house type and mode of construction. All community development activities on the project site are dealt with by the resident community development assistant (CDA) who liaises with other project and council staff. Both CDAs in Gutu and the pilot project in Kwe Kwe are graduates from the School of Social Work. Another four trainee students of the school have also carried out their field assignments at these two projects and one student is presently in Kwe Kwe.

### **Impact of the rural housing programme on social development**

The term social development carries with it the notion of improvement in the living standards of people. With the provision of better housing people in rural areas will live in better dwellings with better hygienic and sanitary conditions. This in turn will lead to improved productivity. In this way the rural housing programme and projects are part of the overall socio-economic development taking place in the country. The improvement of living standards implicit in the term social development calls for greater involvement of the people in the decision making process and in all the activities that affect their lives. Thus, the strategy of increasing people's participation in the housing process through aided self-help, housing co-operatives and building brigades aims at enabling people to identify themselves with the housing projects in their communities. Besides providing better, decent, affordable and durable accommodation the rural housing programme also creates job opportunities and provides building skills to the rural folk. Furthermore the programme enhances people's general cohesiveness, interest and involvement in their own communities.