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Housing Co-operatives in Zimbabwe: A Contribution to Women's Shelter and Development?+

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ABSTRACT

This paper addresses the question of how housing cooperatives might contribute to women's shelter and development by presenting some of the results of a study of five urban housing co-operatives conducted in Zimbabwe. The differences between three male-only and two mixed-gender organisations are described and evidence is presented which suggests that housing co-ops hold potential as providers of shelter for women and other low-income groups. The nature of women's membership and participation in the co-ops is discussed and suggestions provided on how housing cooperatives could improve women's access to shelter, while also playing a role in women's social development.

While there have been some investigations of the situation of individual women and their access to housing in the urban areas of Zimbabwe and other southern African countries (Schlyter, 1988, 1989; Larsson, 1989) there has been little study of the potential role which housing cooperatives could play in improving women's access to housing and related services. At the same time, while some formal research in Zimbabwe has focused on women in co-operatives (Chinemana, 1987) and women in producer co-operatives (Smith, 1987), there have been no studies of the relationship between housing co-operatives and women's development.

This paper examines the potential contribution of housing co-operatives in Zimbabwe to women's shelter and development by presenting some of the findings of a study conducted in 1989-90 of five housing co-operatives in Harare and Bulawayo. This is accomplished by describing and comparing three workplace-based male-only housing co-ops and two community-based mixed-gender co-ops.

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First, the existing situation that women face in procuring housing in Zimbabwean cities is outlined as well as the history of the development of post-independence housing co-operatives. This is followed by a brief description of the five case studies with a focus on the two mixed-gender organisations. A case is then made for housing co-operatives as potential providers of shelter for low-income families.

The paper then outlines some differences observed between the mixed-gender and male-only housing cooperatives. This is followed by a discussion of women's leadership patterns in the two mixed-gender co-ops and a description of some women members of these organisations. The paper concludes with a proposal for how housing cooperatives might play a more prominent role in contributing to women's shelter and development in Zimbabwe.

Women and the Urban Housing Dilemma

As in many of the low-income countries, Zimbabwe is experiencing a dramatic rise in the proportion of women household heads, particularly in the urban areas. Although official figures place the number of female-headed families at about 15%, it is generally assumed that the real proportion is much higher (1). These women are among the poorest of the city-dwellers, often employed in the informal sector (as market or street traders), or as domestic workers.

Not only do women heads of households encounter difficulties in earning a living wage, but they run into obstacles while trying to provide shelter for themselves and their families (2). Existing urban housing policies in Zimbabwe that are designed to facilitate the provision of housing to low-income families (Government of Zimbabwe, 1989a) could be described as "gender-neutral" since they assume the nuclear male-headed family to be the norm and do not recognise the unique problems of female-headed households. For example, women with unregistered customary marriages or lacking divorce papers cannot prove they are household heads and therefore do not qualify to get on the waiting list to receive a serviced stand on which to build a house. Women employed in the informal sector and as domestic workers – often the only work available to them in the city – are also routinely turned down since these types of jobs are not recognised as legitimate employment. Even those who are on the waiting list have little hope of being allocated a stand in the foreseeable future. In Harare, for example, the waiting list has been longer than 50,000 since the early 1980s.

Government housing policy also promotes aided self-help, where small direct guaranteed loans are made available to those who have attained a stand for either constructing a house themselves or contracting someone else to build it (Government of Zimbabwe, 1989a). Women who bear the full responsibility of providing income for their families and caring for children frequently do not have the time or the skills to build their own houses, and either cannot afford to hire the labour or experience difficulties with contractors who find them easy prey for cheating.

Women domestic workers encounter special problems related to "tied housing". If they lose their job, they must look not only for new employment, but often for new housing as well. Many domestic workers have living quarters (called *kayas*) on the properties of their employers which are often so small that they cannot bring their children to live with them. Those who do not live at their employers must pay a good portion of their meagre wages for lodging elsewhere.

Housing Co-operatives in Zimbabwe

Since independence in 1980, the government has been promoting the formation of co-operatives and has pledged to provide assistance in the form of auditing, legal services and training, loans and surveying services to new housing co-operatives (Government of Zimbabwe, 1984, 1989b). Although co-operatives have been encouraged in all sectors on a policy level, the ability to assist them has been limited; consequently the government has focused on a few sectors, notably fishing and agriculture. This has meant that housing co-operatives have for the most part been left to fend for themselves with little outside assistance.

Despite limited resources, the government has promoted the formation of housing co-operatives for the employees of large commercial and manufacturing establishments. Probably for this reason, the majority of housing co-operatives operating in Harare at the time of the study were based at private sector companies.

Although the post-independence housing co-operative movement itself is relatively undeveloped, it is important to make note of a significant precedent for it in the form of rural savings clubs. Begun in the 1960s, savings clubs were formed when groups of people living in the same village or farming area would contribute small amounts of money to a fund on a weekly basis. The accumulated savings would often be used to buy seed or fertilizer. At its peak, Chimedza documented an estimated 5,700 clubs operating nationwide, 97 of which were exclusively female in membership (1984:20). The discipline and organisational skills required to operate these clubs have no doubt contributed positively to the development of a co-operative movement in Zimbabwe.

The Five Case Studies

Five housing co-operatives were chosen as case studies; four from Harare and one from Bulawayo. Information was gathered primarily through individual unstructured interviews of members of the co-ops' Executive Committees, participant observation of co-op meetings and other primary and secondary documents. Attempts were made to select organisations representing a range of attributes, including size, age of the co-operative and gender composition. Since the housing co-operative movement in Zimbabwe was not well established, all of the organisations were less than six years old, some having been formed less than one year prior to the fieldwork. In order to shed more light on gender issues, all women in the leadership committees were interviewed (a total of four) and seven women members from two of the organisations were interviewed as well.

Three of the housing co-operatives were workplace-based: the Cotton Printers Co-operative, comprised of workers at a textile processing factory in Bulawayo; Takura Housing Co-operative, based at the National Breweries, a beer-making operation in Harare; and Capri Housing Cooperative, comprised of workers from a Harare-based corporation which manufactures a broad range of household and other appliances. All three organisations were exclusively male, since men have a better chance of being hired in the formal sector and therefore would have the opportunity to join workplace-based co-ops.

In contrast with the Cotton Printers, Takura and Capri, the distinguishing features of the remaining two co-operatives were that they were community- rather than workplace-based; and they had a significant female membership. It is for the latter reason that they are described in more detail.

One of them, Kugarika Kushinga, an organisation based in Mabvuku (a high-density area just outside of Harare) was begun in 1986 by members of the local branch of ZANU (the major political party of the country) and at the time of the study had over 2,000 members, one-quarter of them female. In early 1987, the leadership of the co-operative was arrested and temporarily detained, accused by senior political party officials in the area of attempting to start another political party. Two and one-half years later, the cooperative had not yet begun building nor was it registered with the government due to long bureaucratic delays. It had nonetheless managed to raise over \$Z 2 million (ed note: US\$1 = Z\$12,6 (1994 rate)).

Tashinga Domestic Co-operative, an organisation comprised of domestic workers living in the affluent Harare area of Mabelreign was launched in late 1988 by a woman domestic worker, a ZANU party member with close ties to the Mayor

of Harare. At the time of the study, fifty percent of its 375 members were female. Similar to Kugarika Kushinga, it also had not begun construction nor was it registered, due partly to conflicts among City Councillors over whether the co-operative could draw members from particular municipal electoral jurisdictions. Despite this, the cooperative had managed to raise over \$Z 200,000.

Housing Co-operatives as Providers of Shelter

The promise of affordable housing

Despite the relatively undeveloped nature of the housing co-operative movement in Zimbabwe, those co-ops engaged in construction at the time of the study were able to build at costs comparable to, or lower than, the private and government-sponsored sectors (3). This implies that if these organisations were provided with more effective direct and indirect assistance, they could contribute significantly to narrowing the shelter gap for low-income households, including those headed by women.

A vehicle for savings

The research revealed that all five of the co-operatives demonstrated themselves capable of sustaining high savings over extended time periods. Interestingly, the two community-based co-ops, whose incomes tended to be lower than those of workplace-based co-ops, had higher monthly contribution rates. The members of Tashinga, for example, whose incomes averaged from \$Z 114 to \$Z 160, contributed \$Z 50, over one-third of monthly wages. Despite this, the Treasurer of the co-op reported a low 2,5% default rate in monthly contribution payments over a 14-month period. Kugarika Kushinga's members earned higher wages, but were expected to contribute \$Z 100. Although this represented almost one-half of monthly income for many members, the default rate was only 5% over a two-year period.

All-male Co-ops versus mixed-gender co-ops: some differences

The research revealed that there were two major differences between the all-male workplace-based cooperatives and the mixed-gender community-based cooperatives – one related to the resources available to them and the other to do with intervention by external political forces.

Resource inputs

The workplace-based housing cooperatives enjoyed considerable resource inputs from the companies where their members worked. In one case, the Cotton Printers co-operative, the company contributed directly to the co-op and entered a profit-sharing scheme with the co-op (which together provided over half the organisation's revenues), guaranteed a loan, paid the bulk of the wages of two co-op employees, and provided legal and auditing services. These and other relative advantages translated into higher revenues and lower fixed costs for the workplace-based co-ops, the members of which tended to have higher incomes in the first place.

External political interference

Both Tashinga and Kugarika Kushinga, the two mixed-gender community-based cooperatives, experienced considerable interference by outside political forces, either local politicians or senior political party members. There was almost no evidence of this found in the three workplace-based co-operatives (4). As mentioned above, Tashinga enjoyed close association with the Mayor but became embroiled in a dispute involving other City Councillors over the geographical area from which it could draw members. For Kugarika Kushinga, the external interference of political party members ended in the arrest and detention of the co-operative's leadership.

The higher female membership in the community-based coops may be a factor contributing to the apparent increased vulnerability of these types of organisations, particularly for Tashinga which was led by a woman. But it is also probable that the reason for external interference by local politicians and political party members is that, like community-based groups, they too draw their support from the grassroots and therefore view housing co-ops and similar organisations as a threat.

Women's Participation

The study investigated women's participation in the two housing co-operatives which had female members, both at the leadership and the membership level. Through interviews of the four women on the two co-ops' Executive Committees and observation of meetings, it was possible to discern some patterns in the nature of women's participation at the leadership level. The participation of women co-op members not holding leadership positions was surmised primarily through the observation of the co-ops' general meetings.

Female representation and participation in leadership committees

Kugarika Kushinga, which had a one-quarter female membership, elected two women to the Executive Committee out of a total of ten. Neither of the two women held senior posts on this Committee such as Secretary or Treasurer. Although the researcher was not permitted to attend Executive Committee meetings, it was observed during general meetings that the two women Executive Committee members were expected to make logistical arrangements such as refreshments and seating. Although an attempt was made by the Committee to ensure that all members of the Executive participated at various times in leading the discussions at general meetings, this did not appear to extend to the women Executive members.

For Tashinga co-operative, with half its members women, the pattern was different. Although there were only two women out of a total of nine elected onto the Executive Committee, the Chair, who was a woman, very much ran things in the co-operative and appeared to be highly respected by other Executive Committee members for having launched the organisation. She had very little formal education, but at 42 years old, was at least five years older than most of the other co-op leaders. Her age may have added to her legitimacy in the eyes of the other male Executive members.

Attendance and participation of women members at meetings

While observing meetings of Tashinga and Kugarika Kushinga co-operatives, it became quickly apparent that women's attendance was consistently higher than that of men. This was particularly striking for Kugarika Kushinga which had only a 25% female membership. (For this reason, until the researcher took a formal count, the co-operative's Executive Committee was under the impression that women outnumbered the men). Higher female attendance was perhaps due to women showing a greater interest than men in shelter-related issues; but in the case of Kugarika Kushinga it could also have been due to male members sending their wives to co-op meetings. Despite high female turnout at meetings, it was the men who tended to dominate Kugarika Kushinga cooperative meetings. This could be due to the pattern set by the Executive Committee, where female Executive members were seen to be engaged in subordinate tasks.

In contrast, women, who comprised the majority of those attending Tashinga co-operative meetings, participated actively in the discussions. This was probably a consequence of the strong example set by the woman Chair who maintained control of all of the meetings.

Women Co-op Members

Seven women members from Tashinga and Kugarika Kushinga were interviewed at length, four from Tashinga and three from Kugarika Kushinga. The women were identified with the help of the four female Executive Committee members of the two co-ops. An attempt was made to interview women who represented the full range of situations and status. Consequently, two were divorced, one living common-law with her children's father (where *lobola* or bridewealth had not been paid), one was widowed, one single and two were married. Their incomes ranged from Z\$ 130 to Z\$ 275 per month. They were from 26 to 50 years of age and had from one to four children. Their education ranged from Grade Four to Form Three.

Four of the seven women interviewed had unsuccessfully attempted to apply for stands from the municipal government. Of the remaining two who had applied, one was on the waiting list, and the other's husband was on the list. The four who were not successful revealed that they had been told they were ineligible due to being domestic workers or having incomes that were too low. According to official municipal policy, neither of these were supposed to be sufficient grounds for being rejected (5). This meant that municipal bureaucrats were discriminating against women applicants in an arbitrary fashion. All of the women, whether on the waiting list or not, perceived that the housing co-operative represented the only possibility for them to attain a house at some time in their lives.

The women consistently expressed that they wanted a house both for their children and as a security for their old age. Many of them reported having to leave their children either in the rural areas with grandparents, or (reluctantly) with their children's fathers because they did not have the space to provide for them. In Zimbabwe, women can only expect to be taken care of in old age by male children, since female children, when married, must offer primary allegiance to their husbands' families. Nor can women inherit land from their parents in the rural areas later in life, since males usually inherit. Despite this, some of the women reported working on their parents' farms in the rural areas and almost all sent money intermittently to their parents to help support them. This was reciprocated with the parents taking care of grandchildren for whom there was not enough space in the small living quarters in the city.

Other reasons were expressed by the women for wanting to own their own house. Some were able to grow food for consumption where they were currently living (usually maize), but others were not. Almost all of the women had skills such

as sewing or crafts to generate other income, but were unable to utilise them because of lack of financial capital or insufficient space at home. Lack of time was a problem with others, since they lived far from their place of work and had to spend long hours commuting.

Strengthening Housing Co-operatives: Summary and Recommendations

The combined effects of a gender-neutral housing policy that fails to recognise the special needs of women-headed households along with discrimination practised by lower-level bureaucrats in the allocation of municipal stands have driven women to join housing co-operatives in significant numbers in Zimbabwe. Despite a policy environment not especially conducive to the development of housing co-operatives, the organisations investigated in this study proved themselves capable of reliably saving money and building houses at reasonable costs – attributes very appealing to low-income women. In addition, joining a cooperative represents an opportunity for many women to avoid the barriers they would normally encounter when attempting to secure housing as individuals on the open market.

Although much can and should be done to improve the access of individual women to land, financing and other basic resources of housing, this study suggests that housing co-operatives may represent a viable alternative for women in their search for shelter by providing them the opportunity to function within a collective. The government emphasis on workplace-based housing co-operatives, however, reinforces the gender-neutral nature of housing policy and its inherent notions of the nuclear family as the norm, by assuming that encouraging the formation of housing cooperatives for the exclusively male workforce of private sector companies is equivalent to addressing the needs of low-income families. Because of the growing numbers of women household heads and their under-representation in formal sector employment, the high priority placed on workplace-based co-ops acts to discriminate against women and therefore needs to be addressed as such.

While potentially improving women's access to shelter, housing co-operatives also appear to hold promise for contributing to women's social development. The study indicates that women's leadership development and participation in the co-operatives appeared to be associated with the presence of female role models in the organisations. This was borne out in the contrast between the two mixed-gender co-ops, one with a female Chair who established herself in roles not usually held by women, and the other where women's roles were observed to conform more closely to traditional domestic activities.

Although the difference between the two mixed-gender organisations was purely a product of chance, it is probably not chance that should be relied upon for

housing cooperatives and other community-based organisations to play a role in women's development. The study suggests that in order for housing co-operatives and other community organisations to contribute meaningfully to the social development of women, female leaders need to be identified and cultivated within these organisations.

Training therefore has a vital role to play. As suggested by Smith (1987), training women in management, technical and other non-traditional skills needs to have the highest priority. Gender-sensitive workshops with separate sessions held for men and women could help to break the moulds into which women are often cast. In this way, housing co-operatives and other community-based development efforts, if appropriately promoted and fostered, could provide women with the confidence and skills which would serve them in other spheres of activity.

Since the study indicates that women are much more likely to join community-based rather than workplace-based housing co-operatives, the higher vulnerability of these organisations to external political interference needs to be addressed. A national-level umbrella organisation, preferably of the non-governmental type, could not only provide a networking service to nascent housing co-ops that would act to reduce their susceptibility to external intervention, but could co-ordinate overall technical assistance, funding and training as well.

Measures such as those described would contribute to making housing co-operatives in Zimbabwe more significant players in the shelter sector and could also help establish them as models of grassroots development. The strengthening of the housing co-operative movement would have a positive impact not only on women and their families, but on other disadvantaged groups such as those employed in the informal sector who, along with poor women, tend to fall through the cracks of the existing housing provision system. Although the social development impact of housing co-ops on women and other groups would by nature be slow to emerge and more difficult to measure, probably it would be the more significant long-term consequence of a concerted attempt to foster housing co-operatives, since these and other grassroots undertakings are increasingly being looked upon as the real engines of development.

Footnotes

- 1 See Schlyter, (1989:27-28); and the Government of Zimbabwe & the Government of Sweden, (1987:20).
- 2 More extensive descriptions of the strategies employed by Zimbabwean women in seeking and negotiating shelter solutions can be found in Schlyter, 1989.
- 3 These figures are reported elsewhere, including in Vakil (1991:141).
- 4 On one occasion, the Cotton Printers co-operative relied on a ZANU party connection to facilitate their purchase of land; however this relationship was initiated by the cooperative, not the political official.

- 5 Personal communication with B H Masanzu, Deputy Director, Department of Housing and Community Services, City of Harare, (13/9/89).
- 6 See Gaidzwana (1988), Jacobs (1988) and Ncube (1987) for a fuller description of women's land rights in Zimbabwe.

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