



Low income housing problems and low-income housing solutions: opportunities and challenges in Bulawayo

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Abstract

The provision of housing for the low-income has been a major problem in many countries and the developing world has been hard hit. This inability has been the chief cause of the burgeoning slum settlement in cities of the globe where one billion people live in slum areas. The solution to the housing problem lies in the opening up of stakeholders' participation in the provision of housing, where government, non-governmental organisation, multilateral agencies and the community can play a critical role. Critical in the whole process is the participation of urban poor in the provision of housing for the poor, where they are critical actors in defining housing programmes that best suit the urban poor. This research seeks to analyse the initiatives that have been taken by the urban poor in the city of Bulawayo in providing housing for the poor. The research made use both qualitative and quantitative methodologies in investigating the matter. Questionnaire was the main instrument to collect quantitative data and interviews and field observations were used to collect qualitative data. The research showed that there are a lot positive initiatives by the urban poor in the city of Bulawayo to provide house for the urban poor and these initiatives appear appealing to the poor as they are giving them a roof over their heads, which was never a dream in their lives. Though they appear noble they however fall far too short to provide sustainable housing to the poor as they appear to be a potential health hazard for the city. There is need for city authorities or any interested stakeholder to provide more support to such initiatives so that they can provide more sustainable housing for the poor. This will produce a housing scheme that will contribute to reduction of slum dwellers as called by the Millennium Development Goals.

Keywords Bulawayo · Housing · Infrastructure development · Low-income

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1 Background of the study

The Millennium Development Goal number seven aimed to ensure environmental sustainability through provision of houses so as to reduce the one billion people living in the slum areas globally. Many cities especially in the global South are experiencing rapid urbanisation which is choking service provision. It is estimated that the urban population in cities of the developing countries has increased by more than 600% in the past 50 years (Pugh 2001). The rate of urbanisation is averaging 5.2 per annum (Tripple et al. 2004; Maiga 1995). This unprecedented increase is as a result of natural increase and rapid rural-urban migration as people will be moving from the poverty stricken rural areas into town and cities in search of better life opportunities. The developing world is experiencing most of the unprecedented urban growth as it is where more than three quarters of global population increase is occurring (Mabogunge 2003). The net effect of the rapid urbanisation is the exertion of pressure on the service delivery in urban areas. Housing is one of the problems that local authorities are grappling to resolve. The local authorities have been unable to provide the required amount of housing stocks that is needed to house all the urban population. Shortage of housing has been manifesting itself in high occupation rates, development of backyard shack, slum development and poor housing conditions (Kamete 2001; Brown 2001; Potts 2001a, b). This kind of development is contravening the housing policies adopted at the United Nations' Habitat II conference that was held in Istanbul that called for a Global Strategy for Shelter that aimed to provide descent accommodation for all by the year 2000.

Housing provision for the low income has been a problem as most cities are failing to provide adequate housing to the urban poor. The governments have been failing to provide housing for the low income due to budgetary constraints and the private sector had also been failing to provide housing schemes that are sensitive to the plight of the poor (Kamete 1997, 1999). The participatory approaches to housing delivery had been recommended as the most effective approaches to deliver housing for urban poor. This paper examined the sustainability of participatory approaches to provision of housing to the urban poor in the city of Bulawayo.

2 Low income housing in Zimbabwe: a historical overview

Housing in Zimbabwe had been problematic since the emergence of urban centres in the country. In the colonial period housing had been provided on a racial basis and this affected the black majority who were the majority of low income earners. Their housing policy had no provisions for the low income earners. To accomplish this, the colonial government crafted pieces of legislations that side-lined the blacks in the provision of housing. The Land Apportionment Act of 1931 divided the country's land into black and white lands (Kamete 2000, 2001; Ckitekwe-Biti 2009; Potts 2001a, b). The racial divide also reflected racial bias in the amount investments given to these lands, where the white areas received the larger share of investments. They received allocations from the national budgets for housing development a facility that was not extended to the black areas, which only relied on meagre profits realised through selling of beer in African townships (Musekiwa 1993).

At the early stages of industrialisation as blacks moved into towns for employment they were not considered for housing as their employers were expected to provide

accommodation at their work places, a situation that exposed them to hazardous conditions as they were made to live in inhabitable industrial environments. The growth of industries resulted in influx of people into the urban areas in search of employment as the country slowly migrated from traditional economies to cash economy. This created a massive housing demand in major cities and it prompted the colonial government to institute a Morris Carter Commission in 1925 to investigate the extent of housing problem in the native areas. The Commission realised there was a ballooning housing problem in the low-income groups and the problem was fast growing out of the urban authorities' capacity. The Commission recommended creation of more Native Township to house blacks who constituted the majority of urban poor. However, the provision of housing had a lot of bottlenecks that prevented the majority of urban poor to access housing. The government did not have a comprehensive policy towards housing the urban poor as it adopted a piece meal approach, which again was a big failure in their attempt to deliver housing to the urban poor. The government built hostels that only accommodated males and was tied to employment. Such piece meal approaches were destined for a failure because they had no intention of holistically solving the housing problem. The housing waiting list therefore continued to grow because as early as 1965 the housing waiting list in Harare alone was pegged at 18,000 (Musekiwa 1993). The government had no intention of giving permanent housing solution to the low income. Tying accommodation to employment meant that these people had insecure tenure rights to the houses they were given as they were supposed to release the accommodation as soon as they were out of employment (Chitekwe-Biti 2009; Kamete 2001; Moyo 2014). A condition of males only meant that the housing policy could not provide the full reproductive functions of housing among the urban poor, because the women and children were not allowed in these houses.

Blacks who constituted the majority of working class were regarded as temporary migrants in the cities hence they were not allowed permanent houses and their families were not allowed in urban areas (Zinyama and Whitlow 1986). However, despite stringent rules that restricted the blacks to get into urban areas, the population continued to swell resulting in passing of the Native Accommodation and Registration Act of 1946 and this legislation provided a suite of initiatives that were aimed at alleviating housing problems for the low income. The act provided for the setting aside of land in the native areas for provision of low income housing. It also allowed the employers to compliment efforts by government and local authorities by providing housing units for their employees or renting houses for them in the native townships. Moyo (2014) however, argued that the 1946 Accommodation and Registration Act was promulgated to control rural to urban migration and ease pressure on housing. It only allowed those with employment to be in urban areas. The colonial government also used a very strict planning laws borrowed from the British planning system to control any unplanned settlement. They were not tolerant to any unplanned housing (Chirisa 2009; Kamete 1999; Potts, 2001a, b). These strict planning regulations made it very impossible for the low-income earners to put up alternative housing schemes. Informal settlements did not have space in their urban areas where rules and regulation borrowed from the British-type planning laws outlawed any informal settlement. Such restrictive laws and regulations effectively bared low-income earners to adopt other housing schemes other than that given by the government and the planning authorities. Kamete (1999) commented that when such restrictive laws and by-laws are institutionalised in the housing delivery system they act to restrict the poor to access housing. He further pointed that such practices are only good in defining the urban structure and land use patterns but are not able to define equitable redistribution of resources.

Rapid urbanisation and the growing market for jobs resulted in the burgeoning urban population especially the World War II. This was exacerbated by the raging war of independence in the 1970s that forced people into urban areas running away from the war ravaged rural areas (Brown 2001; Potts 2001a, b; Kamete 1999). This influx forced the colonial government to change their housing policy towards the low income people. They realised that there was a dire need for housing by the low income people. The government could not cope with the increasing demand of housing despite numerous schemes that were introduced in the native areas to try and provide housing for the low income earners. However, the approach adopted by the government was only supply based as they aimed at providing finished houses. The approach was very costly for the government as it was not able to replicate the scheme.

The houses so provided by the government had affordability problem as they were out of reach of majority of low-income earners, for example 60% of the low income earners could not afford houses provided in the massive housing scheme in the satellite town of Chitungwiza. This further compounded the housing problem among the low-income earners as such initiatives will end up being taken by other people who can afford.

Realising the criticality of housing shortages in the African townships the colonial government again made a suite of amendment to the Land Apportionment Act in 1961 and these amendments allowed the government to provide home ownership schemes to the low income group (Musekiwa 1993; Rakodi 1990; Kamete 1997). They started to provide houses in form of marriage quarters, which allowed black Africans stay with their families in urban areas. However, the cost of this scheme was a big let-down as most of the low-income earners could not afford the huge sums of money that was needed to transfers these houses into their names. The government was also not willing to commit funds to subsidise the scheme and put infrastructure. This again painted a gloomy picture for the low-income earners in as far as the provision of housing is concerned.

At independence the new government wanted to remove all bottle-necks that characterised the housing sector. They instituted a suite of changes to the housing policy that were aimed at addressing the imbalances inherited from the colonial government. They adopted a three pronged approach to housing delivery system that focused on changing housing product, reduction of housing standards and changing the housing delivery system (Kamete 2001). The government wanted to give secured ownership to the urban poor so they embarked on providing homeownership schemes where beneficiaries were to have titles to their properties. This was a major shift from the piece meal approach that the colonial government had adopted. They also decided to reduce the standard sizes from 300 square metres to between 150 and 200 square metres in a move that was aimed reducing prices of acquiring land for home building and make housing affordable to the low-income earners. However, some of the schemes adopted were ultra-low cost housing, which constructed houses using cement –reinforce chicken wire mesh. These houses could easily be affected by moisture and were difficult to extend without demolishing the whole structure. The whole process was also affected by poor targeting as the poor did not benefit much from the scheme, which was invaded by middle income group (Kamete 1999). Efforts to provide housing to the urban poor therefore went wasted as they were crowded out by the less poor.

They government also established the National Housing Fund whose responsibility was to mobilise resources for construction of houses in all urban areas. This was complimented by formation of building and material brigades that were aimed at providing building materials at affordable prices to the low-income earners. They also negotiated with the financial institutions to provide loans at concessionary rates and government was to be their

guarantor. This allowed civil servants to access loans for house building from these financial institutions.

The government was determined to drastically reduce the housing problem in the low income earner areas as shown by the effort they gave to the housing issues. However, they were soon overwhelmed by the housing problem as the housing demand continues to grow at rates that were difficult to cope with. The government inherited a housing back-log of 50 000 at independence but by 1986 the figure had jumped to 865,000 (Butcher 1993). Recent figures peg the national housing waiting list at 1.2 million (Potts 2001a, b; Chitekwe-Biti 2009). The Economic Structural Adjustment Programme adopted by the government in the late 1980s worsened the housing situation in Zimbabwe as it demanded the rolling back of government activities in many sector to allow the private sector to deliver service in urban areas. This resulted in privatisation of social services offered in urban areas. It therefore meant that most of goods and services were now provided on market based prices and this put the prices of houses beyond the reach of many urban poor. With no government assistance, the low-income earners could hardly afford housing provided by the predominantly private sector.

Kamete 2001 identified that the Zimbabwean government had been failing to provide housing to the poor and it had been experimenting on policies that failed to provide permanent solutions to the housing among the urban poor. All efforts to arrest the ever ballooning housing demand seemed to be in vain. The national housing waiting list had peaked 1.2 million (Potts 2001a, b; Chitekwe-Biti 2009) and housing supply had been dwindling since the adoption of economic reforms. At the turn of century Zimbabwe was supposed to delivering 162,000 housing units annually but it was only affording between 15,000 and 20,000 (Government of Zimbabwe 2008). By 2002 the production of housing units plummeted to 5 500 units against a national annual demand of 250,000 units (Government of Zimbabwe 2008). This resulted in high occupancy rate averaging 12 households per stand (Potts 2001a, b). In some extreme situations the occupancy rate was as high as 18. The housing shortage in Zimbabwe also manifested its self in mushrooming of backyard shacks and unauthorised extensions as people try to cope with high demand for housing.

The housing problem and in particular the housing for the poor was epitomised by the worldly condemned Operation Murambasvina, a government exercise that demolished all illegal structures in the urban areas. The exercise demolished houses for more than 700 000 people and affected livelihoods of over 2 million people (Tibaijuka 2008; Potts 2001a, b; Mpofu 2012; Gumbo 2010). The government, which had for some time adopted a lenient stance towards informal housing dramatically changed their policy and reverted to their non-tolerant attitude towards informal housing. The destructions, which many said were politically motivated, brought a lot of suffering among the urban poor as many people were left in open after the government embarked on the blitz against backyard shacks, illegal settlements and extensions (Potts 2001a, b; Tibaijuka 2008).

3 Low income initiatives housing delivery in Bulawayo

Realising that it was hard to access housing in the urban areas, the poor in the city of Bulawayo have grouped together and came up with initiatives that are aimed at bringing shelter to the urban poor. With partnership from the local non-governmental organisation, Zimbabwe Homeless People's Federation, the urban poor have been trying some interventions that are aimed at providing housing to the urban poor. They have adopted a participatory

approach to housing delivery, where the urban poor are actively participating in the housing delivery system. The urban poor in the city of Bulawayo are actively involved in the provision housing starting from the planning stage where they are involved in provision of housing that are appropriate to the urban poor. The major drive behind this initiative is the realisation that the urban poor themselves are the best placed to deliver sustainable housing to the poor. This is very critical, because participatory approaches to housing delivery are said to be effective in delivering houses to the urban poor. This approach can improve project design leading to project delivery (Imparato and Ruster 2003). They further argued that participatory means can lead to empowerment of participants as the process will capacitate them to undertake development initiatives and can also result in improved governance leading to democracy and poverty reduction (Das and Takahashi 2009). The designing stage has empowered the urban poor in the city of Bulawayo because they can now plan for their houses because they have been actively involved in the planning stage with the help from the faculty of the Built Environment of the National University of Science and Technology. Two departments (department of Architecture and Landscape Architecture and Urban planning) have been involved in the designing and planning of houses for the poor in the city. They have managed to provide appropriate sanitary facilities that are now operational in the low income residential areas in the city. These sanitary facilities have allowed these people to move away from communal toilets to individual systems, where each household is now using its facility. The empowerment program has been very vital in reducing cost of producing houses for the poor because the poor themselves can now plan and design houses for their people a service they could have outsourced for a fee. They also have been getting assistance from local polytechnic colleges where students from the planning and quantity surveying have been helping to plan and carry out bills of quantities for their houses. They can now design houses that best suit their economic condition and this will ensure project sustainability (Das and Takahashi 2009). Using examples from India, Das and Takahashi (2009), further argued that participatory housing is very important component of housing delivery system as it ensures targeting, democracy, transparency and can lead to cost reduction. Participants are also willing to pay more when participatory approaches are used in housing delivery system. For example, in India, participants were supposed make a down-payment of 10% but some individuals were paying up to 33%. This shows that participatory approaches can galvanise people to be actively involved in the project.

Majale (2008), further commended that participatory approaches to housing delivery is a move away from the inefficiencies of top-down approaches, which are characteristically rigid, unresponsive, corrupt and bureaucratic. He further argued that participatory approaches ensure equity, transparency, accountability and civic engagement. Therefore, the participation of the urban poor in provision of housing in the city of Bulawayo is the right step towards provision of sustainable housing in the city. The urban poor have been participating in the housing delivery system because it has been used to break bureaucratic impediments that have for long been bedevilling the housing delivery system for. Prior to this the urban poor have been in the dark in the housing delivery system but after this they have been actively involved with all the city officials that are critical in the housing delivery system and these city officials have been very helpful in allowing the poor to process their housing plans. These city officials have also been helping these people to design and plan house plans that are acceptable in the city. The participation of people under the organisation of Homeless People's Federation of Bulawayo can also be traced from the mapping stage where the poor (who are predominantly former squatters in areas around Bulawayo), are given the chance to identify the homeless in the city. This stage is very

important in identifying the right beneficiaries of the projects and will avoid misallocation where undeserving people will unjustifiably benefit from the project. Sivam and Kuruppannan (2002) commented that targeting is one of the problems encountered by low-income housing projects, where in most cases the urban poor fail to benefit from projects targeted to them. Sivam and Kuruppannan (2002) therefore recommended policy formulation that can ensure correct targeting of the urban poor for an effective housing delivery to the poor.

The urban poor in the Zimbabwe Homeless People's Federation have adopted an incremental approach to developing their houses where individuals are allowed to develop their properties at their own pace. They have been allowed to develop houses ranging from two-roomed and four roomed houses. They are also using sky-loo toilets and Blair toilets waiting to sewer reticulation infrastructure to be developed in the area. They are also getting water from the communal boreholes waiting for water reticulation system to be installed in the area. This incremental approach is an attempt to make house construction affordable to the poor since the majority of beneficiaries do not have enough resources to build their houses at once. Most of these people are unemployed and do not have permanent source of income that could allow them to build and complete their houses at once. Most of the beneficiaries in this housing scheme were drawn from informal settlements around the city and their livelihoods were mainly in the informal sector and scavenging at dump sites in the city. So they are allowed to start very small, either one or two rooms and then they are allowed to extend as and when resources permit. This process gives them flexibility and adaptation to meet their varied and changing needs (Ettouney and Abderl-Kader 2003; Pugh 2001). Ettouney and Abderl-Kader (2003) further argued that incremental completion of dwelling units ensures affordability as they can develop their properties when funds permit. So the problems of land repossession, which was a major worry for those who cannot afford to complete construction within stipulated time no-longer, affect them. In this way economic viability of the project is ensured as the participants are allowed to gradually develop their dwellings allowing them to prioritise and manage other needs that may crop up in the process of construction of houses. This will ensure continuity of the project in an economically enabling environment and also create ownership of the project as participant will take full responsibility of their own development (Davy 2006). However, Pugh (2001), pointed out that for effective incremental development, which measure to some standards, there is need for a dependable long term employment and a stable economic growth otherwise the whole process will create substandard housing which will contribute to slum development. The urban poor in the city of Bulawayo also came up with a revolving fund and a material brigade scheme in the production of building material and finances to assist group members to build their houses. They contribute monthly subscriptions of US\$1 and this fund assists towards purchasing building material such as doors, window frames, river sand, and quarry and pit sand. There is also a material building brigades which is providing bricks and infrastructure for water and sewer reticulation.

All these initiatives are done to reduce the price of building and make construction affordable to the urban poor. Affordability is one of the problems that are often faced by the urban poor in their attempt to access housing in urban areas. The situation obtaining in the country is that the financial resources to help the poor to build their houses are non-existence; hence such initiatives by the poor will go a long way in assisting the members in acquiring building materials which will help in their construction projects. Most of the building societies in the country that were offering credit facilities are no longer offering such facilities and the only available credit facilities are in the micro-finance, which are offering financial assistance at very exorbitant rates ranging from 25 to 45%. At such rates the people in the low income cannot afford such facilities. The urban poor are also people

of no credit worthiness and are regarded as high risk people by financial institutions (Kamete 1997), which make it extremely difficult for the poor to access and make use of such facilities. Under such circumstance therefore these local initiatives become very handy to the urban poor in their quest for shelter. The formal financial institution is also not helping because those that were giving financial assistance have since stopped providing such facilities and the few that are available are also offering credit at very high rates ranging from 20–35%. Such rates are almost the same as those offered in the informal sector. At such rates again it makes the people in the informal sector unable to access such facilities for the development of their houses. The financial institutions in Zimbabwe were never helpful to the people in the low-income. According to Kamete (1997), financial institutions in Zimbabwe are so stringent, unrealistic, inflexible and insensitive to the conditions of the poor. They ask for collateral that is not found among the poor. Availing financial facilities will go a long way in promoting investment in the housing sector and this will also benefit the economy by contributing to Gross Domestic Product (Kissick et al. 2006).

The housing project by the poor in the city of Bulawayo has also entered into collaboration with the city authorities to allow them collect local material such as river sand from the silted rivers and streams. In this way they will rehabilitate these rivers, which will go a long way in reducing flash floods which is a perennial problem in the city and also help to restore the aquatic life thereby positively contributing to biodiversity. If the project is managed properly it will result in resuscitation of the rivers and streams in the city, which will encourage tourism and improve the quality of life in the neighbourhood.

4 Sustainability issues of low-income housing in Bulawayo

The housing scheme is a noble idea and best initiatives for the poor who are fighting to access houses in the city. It has generated a lot of interest among the poor as this has given them some hopes to access housing in the city, a thing most of them have never thought will materialise in their life time especially considering their financial conditions and the economic condition prevailing in the country where the majority of the people are not employed. The prospects offered by this project are therefore ideal for the poor who are not able to raise enough resources to build their houses. The project therefore offers a ray of hope for the homeless to get a roof over their heads, more still to own a house that is in the individual's name. The project has therefore generated a lot of enthusiasm among the beneficiaries and they are ready to support the project to its finality. Their participation in this housing scheme brings a very important aspect of the sustainability of the housing project. With the skills that they have acquired through their interactions with various planning and design schools in the city of Bulawayo it seems the participants have been empowered to carry on with the project even when the external support is removed, which is a very important aspect of sustainability of the housing project. Also the generated interest can ensure sustainability into the future. When the beneficiaries of the project are the ones that are engineering and driving it there is greater likelihood of project sustainability. This will ensure continuation and replication of the project (Taiwo and Adeboye 2013). The participation of beneficiaries of the housing project also brings in a very important aspect of sustainable housing because it is critical for various actors to be involved in the housing provision (Klunder 2004). The most important stake holder is the local people and local beneficiaries, who hold the most important information pertaining their needs and the local environments (Olotuah and Bobadoye 2009; Winston 2010). There is also reuse of

resource such the waste from the sky-loo toilets which is treated for use as organic manure in their backyard gardens. This avoids use of chemical fertilizers which can have detrimental effects when washed into the water courses. Also since the project is based on the local skills it is therefore more sustainable than those projects depending on external resources.

However, there is need to create strong partnerships with other stakeholders which will bring in more resources to assist the project and allow it to be run on a more stable financial footing. The financial situation is not sound as they are only relying on their meagre savings schemes. The contributions are very small (US\$1 per member per month) to allow putting up the supper structure and the required infrastructure such as water and sewer reticulation. For example, it now cost between US\$18,000.00 and 25,000 to build a four roomed house in the country and contributions generated from the monthly contribution is a mere US\$30.00. Therefore, using these resources alone, it will take between 50 and 67 years to construct one unit and for the first batch 30 beneficiaries it will take generations to complete the projects. This is just to complete the super structure and to provide for the supporting infrastructure such as water and sewer reticulation systems it will be asking for too much from them. It therefore means leaving in environments that are semi-human for the rest of their lives. The success of the first few cases is due to contributions that were made by collaborating non-governmental organisation that has been putting money into the project as seed capital to buy land for constructing their houses from the local council. The council has also been very supportive of the programme because they have been giving stands to some of these urban poor for a nominal fee of just US\$50.00 and they have allowed them to start building their houses. Subserviced stands in the city of Bulawayo are going for between US\$4500.00 and US\$7000.00. Such costs are beyond the reach of most urban poor.

Sanitation issues are a big time bomb in the area because households are still using eco-san and Blair toilets in a community where wells and bore holes are the primary sources of water for daily use. There is a greater likelihood of contaminating the underground water because the water table is very high because blair toilets flood during the rainy season thereby posing a serious environmental problem. This can lead to outbreaks of water borne diseases such as diarrhoea typhoid and cholera. Although no such problems have been recorded in the area, the continued use of such systems poses a serious environmental threat to the community. There is therefore need for resources that will quickly assist those people to put up water and sewer reticulation infrastructure in the area in order to avert the impending environmental problem. Such infrastructure requires a substantial investment which the urban poor alone cannot accomplish. Sustainable housing is anchored by creation of environments that reduce environmental and health impacts to the built up area (Klunder 2004; Magigi and Majani 2006).

Leaving the poor to provide infrastructure needed for the housing scheme will also lead to failure of the scheme because the poor alone cannot afford it since most of them were selected from the informal settlement and are unemployed. There is a greater likelihood that if they are going to provide such infrastructure it will be of poor quality, which is again health time bomb. It will be a result of a lot of cost cutting measures that will compromise the standards of the infrastructure which will result into unhealthy environments. According to Makoni et al. (2004), infrastructure provision is a big stumbling block in housing schemes for urban poor and is a major cause of high prevalence of diseases in such neighbourhoods. Therefore, it is prudent for other stakeholders such as the city council to help in the provision important infrastructure so that these people can live in safe and liveable spaces. According to UN-Habitat (2012), the conditions of people in slum areas is life threatening as these people live every day facing health risks such as diseases and

injuries associated with poor construction. This directly contravenes the agreements that were made at the UN-Habitat II Conferences that called for environmental issues as central in the housing delivery system (Pugh 2001; UN-Habitat 2012). Pugh (2001) further argued that self-help housing schemes are potential health hazards because of poor infrastructure provision and such schemes are responsible for 25% of preventable ill-health such as diarrhoea and respiratory diseases. He therefore called up the government to assist in the provision of utilities and infrastructure in self-help housing projects so as to avert disease outbreaks. In the Bulawayo housing project there is need for bringing another stakeholder that will assist in financing the provision of infrastructure for water, sewer and other services.

Although the material brigades are supposed to provide material to build water and sewer reticulation infrastructure, the major concern is that of affordability considering the costs involved are very huge and the financial status of the people involved is very poor. As illustrated above these urban poor cannot afford to put up the housing super structure and asking to put up the infrastructures will be asking for too much from them. Funding is a critical component for sustainable housing provision for the poor (Ross et al. 2010; Bredenoord 2016). It will take a very long time to complete such developments without assistances from other stakeholders. Bredenoord further argued that the poor cannot be left alone to drive sustainable housing because the responsibility is too heavy for them. They therefore require the assistance of local governments, non-governmental organisations and the corporate world to achieve it. Leaving the whole project to the urban poor is therefore counter development as it is tantamount to creation of another slum condition, which again brings in another sustainability problem of the housing scheme. This again contravenes the demands of Millennium Development Goals which calls for reduction of a billion people living under slum conditions. Lack of support for the poor also reflects segregatory housing policies, which is against the principles of 'just city' and rights to the city (Sandercock 1998; Marcuse 2009). There is the need to integrate the needs of the poor in city development plans so that there is comprehensive and coordination of activities for sustainable city development. A situation where initiatives of the poor are running parallel and in isolation to the mainstream programmes in cities is not healthy for sustainable development of the city and usually reflects exclusive and elitist urbanisation policy that does not take care of the needs of the diversity of urban society. The city needs to reflect the diverse and cosmo-polis of the city in its entire development agenda and its development programmes should focus on uplifting the conditions of the poor in line with the tenets of sustainable development. The city should show that it provides for the diversity of its urban population. According to UN-Habitat (2012), sustainable housing should offer accommodation that fulfils the diverse social and cultural needs of its people.

5 Conclusions and recommendations

The housing for the low-income people has been a perennial problem in Zimbabwe with no permanent solution in site. The problem has persisted ever since the colonial period where the government and local authorities had virtually no policy for housing the urban poor. The housing policy did not cater for the urban poor hence this sector has not been provided. The post-colonial government made some inroads but was later overwhelmed and overtaken by the problem and very little has been achieved in terms of providing housing to the urban poor. The private sector has never invested in the low-income housing schemes as they regard it as a high risk and low return investment area. The conditions

set by the private sector automatically ruled out the participation of low-income earners because of their stringent conditions that are not sensitive to the conditions of the poor. Therefore, the only viable means to deliver housing to the urban poor is through participatory approach. It is feasible, viable, affordability and flexibility. It is also the best way of effectively targeting beneficiaries as the poor are allowed to identify their members who should benefit from the project.

However, such projects require financial assistance especially in the provision of infrastructure so as to create better living conditions. The participation of the urban poor in the provision of housing is a noble idea but there is need to involve other stakeholders who will assist the poor in achieving their dreams of accessing housing in the city of Bulawayo. The urban poor alone cannot address the housing problem. There is need for other stakeholders that can assist them to access descent housing in the city. These stakeholders should assist in the provision of infrastructure that will allow the urban poor to access descent housing. Allowing the urban poor to stay where they are, with no proper utilities and infrastructure is just as good as creating another slum settlement and this is not sustainable.

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