LOCAL GOVERNMENT’S RESPONSE TO URBAN HOUSING CHALLENGES: A CASE OF SEKE DISTRICT, CHITUNGWIZA

B1541396

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2016
APPROVAL FORM

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DEDICATION

This research is dedicated to my Family for all the support. May the Good Lord continue to bless you all.
ACKNOWLEDGEMENTS

I wish to thank my Supervisor for the guidance, I will forever cherish the unwavering support. Sincere thanks to the residents of Unit L, M and O in Seke, Chitungwiza for their cooperation throughout my project.

Finally, I thank all my friends for the encouragement during this study and also the Almighty for the strength to progress.
ABSTRACT

The aim of this study was to assess the response of Chitungwiza Municipality to the exacerbating housing demands in Units L, M and O in Seke District, Chitungwiza. It sought to establish whether the Chitungwiza Municipality has provided infrastructure that enables construction and maintenance for sustainable human settlements; to establish other stakeholders that work with the Chitungwiza Municipality in providing housing; to ascertain the challenges leading to housing shortages in Chitungwiza Municipality as well as to explore mechanisms used by Chitungwiza Municipality in addressing housing shortages. Relevant literature was reviewed. The researcher adopted the qualitative paradigm in the form of a case study research design. The population of the study comprised of residents from the Seke District in Mashonaland East Province of Zimbabwe and a sample of 20 people was taken from the population. Purposive sampling was used to select the research participants. The sample consisted of 10 local residents, 3 councillors; 3 local government service delivery officials; 2 residents’ association members as well as 2 housing cooperative members in Unit L, M and O of Seke District, Chitungwiza. The researcher made use of semi-structured and key-Informant interviews as well as focus group discussions for data collection. The researcher made use of a combination of the Network, Institutional and Resource dependence theories as well as the National Housing Policy of Zimbabwe. The findings on the provision of infrastructure to enable construction and maintenance of human settlements showed that Chitungwiza Municipality play a significant role in the provision of housing in Zimbabwe by providing supporting infrastructure such as roads, water, drainage systems. It was also observed that there are a number of challenges leading to housing shortages in municipalities including the exodus of skilled personnel, the lack of credit lines, shortages of locally-produced and cheap raw materials, the lack of trust, technical and delivery constraints as well as low household incomes. On the stakeholders working with municipalities in housing provision, it was established that most of the stakeholders are not being involved in the housing provision programmes and activities by municipalities. On the mechanisms that can be used by municipalities in addressing housing shortages, it was found that using such strategies as increasing access to mortgage finance; providing low-cost building materials; adjusting the local building construction standards; increasing the role of private property developers in servicing stands; and engaging in private-public sector partnerships (PPPs) can be useful. The study therefore recommended for local authorities to provide adequate infrastructure and engaging all stakeholders in housing development programmes. A suggested topic for future research is the role played by housing cooperatives in filling the gaps left by municipalities in housing provision in Zimbabwe.
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<table>
<thead>
<tr>
<th>Acronym</th>
<th>Full Form</th>
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<tbody>
<tr>
<td>AusAid</td>
<td>Australian Agency for International Development</td>
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<td>ESAP</td>
<td>Economic Structural Adjustment Programme</td>
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<tr>
<td>OECD</td>
<td>Organisation for Economic Cooperation and Development</td>
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<td>UNDP</td>
<td>United Nations Development Fund</td>
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<td>UNFPA</td>
<td>United Nations Population Fund</td>
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<td>UN-Habitant</td>
<td>United Nations Human Settlement Program</td>
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<td>UNHCR</td>
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CHAPTER ONE
INTRODUCTION

1.1 Background to the study
This research study sought to identify the local government’s response to urban housing challenges with specific reference to Seke area in Chitungwiza. Since 1980, the city has become one of the fastest growing because of its proximity to the city of Harare and also its role as the dormitory city for the Harare workforce. It is a truism that the main challenges of Chitungwiza Municipality are that of providing adequate housing to its residents. According to Tibaijuka (2005), rapid urbanization especially in Africa, has for many years, been profoundly affecting the lives of city dwellers and, indeed the economies of many African countries. Thus, the expansion of the city has resulted in a number of problems including sub-standard housing conditions, overcrowding of households, inadequate and unreliable infrastructure and services (Tibaijuka, 2009). The UNDP (1996) postulates that a growing number of urban dwellers have limited access to acceptable and adequate housing, transportation, water supply, health and education services in most African countries. In light of the above, the inadequacy and sub-standard nature of urban housing, corruption in the allocation of housing land, the rise of a ‘mafia’ network of land barons, lack of proper planning; and corruption in the upper echelons of local governance management have spawned squatter or informal settlements, slums and backyard shacks (UNDP,1996).

McCarney, Halfani, and Rodriguez (1995), the notion of urban governance is an attempt to come to grips with the limitations of state-centred urban management. It moves away from statist perspectives which concentrate on administration, management, and local government in bureaucratic form. In essence, urban governance refers to the channels through which "commands" flow-in the form of goals framed, directives issued, and policies pursued (Ibid). The delivery of basic services is central to poverty reduction. It is the local government’s responsibility to ensure that citizens access basic services without discrimination thus local authorities are in a better place to ensure that services reach citizens in society. Residents have a
right to demand for services from the providers that meet their needs; fast; accessible; of good quality and at a cost that is reasonable (Eigeman, 2007:5). Good quality and affordable service delivery gives the government a good reputation. Service provision mitigates social exclusion and increase economic opportunities in society. Politicians and municipality administrators have been observed to show greater interest in rent-seeking activities than in service delivery wanted by the citizens (Dewa, Dziva and Mukwashi, 2014:191). Residents in Chitungwiza represented by the Chitungwiza Residents Association (CHIRA) are demanding participation in local governance as a way of influencing decisions in councils and improving service delivery and provision of housing (Mapuva, 2011).

Kamete (2000) notes that the magnitude of the stress on housing delivery is clearly reflected by the degree of over-crowding, the mushrooming of illegal settlements, illegal backyard structures and unauthorized extensions. Mashoko (2012) asserts that, the low-income urban schemes employed by the municipality have not been able to subdue the housing crisis. This situation has resulted in the land explosion of various sub-standard shelter systems in and around the most African cities (Tibaijuka, 2009). This is so because a substantial majority of the urban population is economically and socially displaced from quality housing (Mashoko, 2012). The urban housing crisis has mainly been attributed to rapid urban population growth, a product of natural increase and rural-urban migration, resulting in the suffocation of central and local government resources to meet the housing demand (Chaeruka and Munzwa, 2009).

The World Bank (2010) notes that about one third of Africa’s and Asia’s population live in towns of between 2 000 and 200 000 people. In developing countries such as Zimbabwe, urban authorities are responsible for the provision of a variety of services including refuse collection, water provision, sanitation, traffic control, street lighting, recreational facilities, licensing, healthcare, education as well as land for accommodation and industry (Ruiz-Villaverde, 2010). These services must be in the immediate vicinity of each household, educational institution or workplace. This scenario reduces burden especially on women who in most cases are affected by poor service delivery as they take care of the family.
Housing is an essential basic human need in all societies which enables every individual to participate fully in society (UNCHS, 2000). The growing homelessness in Sub-Saharan Africa especially in Zimbabwe, comes at a time when the national governments are constrained of the resources to resolve the crisis. Payne (1999) posits that most states’ public resources are put under pressure by demands that are beyond their capabilities. Thus prioritization becomes a problem for most African states against demands when available resources are little leaving the housing sector with few resources. Low income earners and the poor groups are severe as most poor Zimbabweans lack access to decent and secure housing such that some high density stands are shared by as many as 22 people instead of the recommended 6 (NHP, 2012). There is, however, a huge backlog of people in need accommodation in Zimbabwe because of the lack of policy coherence regarding urban housing.

The colonial era was marred with a lot of inconsistencies with whites being prioritized over blacks to the extent that blacks could only be allowed in urban areas on a temporary basis (Ngwerume, 2013). In this regard, blacks came to town in search of employment and later retired to their rural homes as outlined by the Urban Areas Accommodation and Registration Act Number 6 of 1946. This Act allowed employers to accommodate their employees within their premises in hostels or servants quarters (Moyo, 2014:357). The government of Zimbabwe at independence inherited urban planning systems along racial basis where whites resided in well developed areas while blacks resided in poorly built houses (Chigora, Magwaro, Muderere and Ncube, 2013).

Following the attainment of independence in 1980, the demand for housing have continuously risen as the Zimbabwean government inherited urban planning system drawn on racial lines where whites are favoured with well developed areas while blacks settle in less developed areas (Chigara, Magwaro, Mudzengerere and Ncube, 2013; LEDRIZ, 2010). In 1982, the government introduced a home ownership policy with the view to benefit the disadvantaged black community but the demand for housing kept on escalating. The low income earners took advantage of the home ownership schemes to extend their properties to accommodate more people as rent paying lodgers (Zinyama, 1995). Permission had to be sought first from local authorities although it is difficult to obtain due to numerous procedures that have to be adhered
to. Resultantly, home owners started to establish illegal structures which they rented out to lodgers in urban areas with overcrowding becoming the norm.

Currently, land and property transactions in Zimbabwe are undertaken through formal land markets and regulated by the Urban Council’s Act with developments guided by the Town Planning, Surveying and Land Registration Processes. This does not allow the establishment of informal settlements in various parts of towns and cities (Chitekwe-Biti, 2014). However, the cost of land acquisition is prohibitive and constrains land supply to most people as they cannot afford it (Marongwe, 2011:9). The inherited town planning standards from the colonial period have created bottlenecks associated with land delivery processes to date as land delivery for residential purposes has continued to follow the pattern of high density for low income earners; medium density for the middle class as well as low density for high income earners. This therefore entails that the residential place for the majority, who are the poor, is the high density areas.

1.2 Statement of the Problem

Zimbabwe has been experiencing rapid urbanization for a long period of time. However, this growth has not matched with the provision of social services leading to acute shortage of housing, overcrowding, high rentals, poor urban living conditions and deteriorating environment (Kamete, 2006). This has presented unbearable pressure on most local authorities in Zimbabwe in general and in Chitungwiza in particular. Thus the Chitungwiza Municipality has failed to mobilize adequate resources in order to cope with the rising pressure for housing. Resultantly, some urbanites on the Chitungwiza Housing List have resorted to establishing illegal settlements on areas not designated for housing such as wetlands and other open spaces (Masora, 2012). These illegal settlements are characterized by lack of inadequate roads, sewerage services, electricity, health and sanitary facilities. Land barons have exacerbated the housing problem by short-changing home seekers as they sell land illegally on undesignated places leading to the houses being demolished and the residents not receiving alternative shelter from local government. This encouraged the researcher to want to establish the local authority’s response to urban housing challenges.
1.3 Aim of the Study
This study sought to assess the response of Chitungwiza Municipality to urban housing challenges in Seke District, Chitungwiza.

1.4 Research Objectives
The following objectives guided the research:

a) To establish whether the Chitungwiza Municipality has provided infrastructure that enables construction and maintenance for sustainable human settlements.
b) To analyse the role of stakeholders in the provision of housing in Chitungwiza Municipality.
c) To explore mechanisms used by Chitungwiza Municipality in addressing housing shortages.

1.5 Research Questions
The research was guided by the following questions:

a) What infrastructure has been provided by the Chitungwiza Municipality to enable construction and maintenance for sustainable human settlements?
b) What is the role of stakeholders in the provision of housing in Chitungwiza Municipality?
c) What mechanisms are being implemented by Chitungwiza Municipality to address housing problems?

1.6 Research Assumptions
The research will be underpinned by the following assumptions:

- The Housing List is not being followed by the Chitungwiza Municipality officials.
- Corruption is fueling housing shortages in Chitungwiza.
- Political interference hinders progress in housing delivery in Chitungwiza.
1.7 Justification of the study
Although various studies have been carried out on service delivery, this research will concentrate on the response by local government to urban housing demands in Units L, M and O, Seke, Chitungwiza. The information to be obtained is useful to the Ministry of Local Government in its attempt to be the best service provider in Zimbabwe as well as to measure its progress and make possible adjustments where necessary. The study will benefit local authorities to improve on strategies for housing provision in various areas around the country. Academics can also make use of the research findings when referencing their own work at seminars and workshops. It will also benefit the researcher and the world at large to gain an understanding of the problems affecting home seekers in accessing housing which is a basic human right.

1.8 Delimitations of the Study
The study centered on Units L, M and O in Seke District, Chitungwiza. It conceptually looked at the council’s strategies of alleviating housing challenges and also assesses the level of housing crisis on the residents. The study also made a closer scrutiny at the policy and legislative framework for municipal management. Key to the study is the attempt to assess whether there are any meaningful efforts on the part of the council and the ministry of local government in dealing with the housing crisis in Seke. Chitungwiza is an independent town in Mashonaland East Province, Zimbabwe about 30 kilometres out of Harare City Centre. It was formed in 1978 with three townships namely, Seke, Zengeza and St Marys. It has a population of 356 840 (Zimstats, 2014). It is divided into 25 wards, each represented by an elected Councilor. The research will center on urban housing challenges in Units L, M and O in Seke, Chitungwiza only because these areas consists of a lot of illegal settlements. The duration of the research will stretch from December 2015 to June 2016. It will be limited to local residents, Chitungwiza residents’ association, councilors and local government officials.

1.9 Limitations of the Study
The existence of Official Secrecy Act in local government hinders the researcher’s access to useful official and classified information in general. To counter this, the researcher sought permission or clearance from the relevant authorities in the local government service delivery department. The researcher also made of the university introductory letter to combat access to
information barriers. Lack of co-operation by the respondents was another hindrance thus the researcher took time to explain the nature of the research to the targeted respondents.

1.10 Definition of Key Words

1.10.1 Local Government
Musingafi (2012) posits local government as the creation of participatory and democratically elected structures that meet the needs of the people and ensures the translation of those needs into actual provision and maintenance of essential services and infrastructure on sustainable basis. It can also be defined as organizations such as municipalities and city councils that are charged with providing public services in specific localities (be they urban or rural) and are controlled by the officials who are either chosen, appointed and/or elected in local elections or through formal means (Madhekeni and Zhou, 2012). The two definitions of local governance provided above demonstrated that the concept is a contested one. For the purposes of this study, local government refers to the structures that facilitate the provision and maintenance of basic services to the general populace in a country.

1.10.2 Public Services
These include water, solid waste, transport, street lighting, healthcare, education, shelter that is provided by national and local governments to residents in their areas of jurisdiction. Bachmann and MacCleery (2006) postulates that local authorities must ensure that there is adequate provision of quality services as this aids in economic development of local areas whereas poor service delivery undermines the standards of living of the general populace. Poor service delivery also makes it difficult to attract investment in an area thus employment opportunities are kept minimal. The researcher’s operational definition entails all essential services that promote human habitation.

1.10.3 Service Delivery
Service delivery is conceptualized as the relationship between policy makers, service providers and ordinary citizens. It comprises of services and their supporting systems that are regarded as state responsibility and these include social services (education and healthcare); infrastructure (roads and bridges); and services that promote personal security (justice and police).
1.10.4 Corruption
Transparency International (2006) posits that corruption is the abuse of entrusted power for private gain. It is a very serious crime that undermines social and economic development of nations. Some public office holders such as Members of Parliament as well as Councillors who think that they will not retain their offices in the next elections participate in corrupt activities with a view to enrich themselves at the expense of the general populace who put them into power (Wafawarova, 2011). This practice reduces the effectiveness of public administration and prevents local authorities from meeting their targets timeously. The researcher’s working definition states that corruption is the misuse of public resources for an individual’s own benefit.

1.10.5 Research Outline
This dissertation is comprised of five chapters.
Chapter 1 outlines the problem; significance of the study; objectives; research questions and limitations to the study.

Chapter 2 reviews literature on challenges encountered by Municipalities in housing provision.

Chapter 3 describes the research methodology, research philosophy, research design, data analysis, and ethical considerations.

Chapter 4 presents the findings on selected socio-demographic variables, and objectives of the study.

Chapter 5 discusses the findings and presents recommendations and conclusions to the study.

1.11 Chapter Summary
The chapter introduced the purpose of the study. The chapter discussed the statement of the problem, the purpose of the study, research objectives, research questions and significance of the study. The delimitation and limitation of the study were also discussed.
CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.0 Introduction

The previous chapter introduced the setting of the study at large. This chapter aims to review at length the available and accessible literature on the response by local government to urban housing challenges. The literature consulted is discussed in line with the objectives of this study.

2.1 Theoretical Framework

The theoretical framework of the study is the guiding theoretical basis which helps to describe and define phenomena under study. In this study, the researcher made use of a combination of the Network, Institutional and Resource dependence theories as well as the National Housing Policy of Zimbabwe.

2.1.1 Network theory, Institutional theory, and Resource dependence theory

The main premise of network theory is that in addition to legal contracts, organizations enter into socially binding contracts to deliver services which create a degree of interdependency between organizations (Hoye et al, 2006). This interdependency facilitates the development of informal communication and resource flow between organizations. In this sense, network theory could be considered as merely one facet of resource dependency theory although it is highlighted it can help to explain how the actions of board members, in using their personal networks, can assist non-profit public organizations.

Hoye et al (2006) postulates institutional theory refers to governance frameworks adopted by organizations as a result of external pressures to conform to accepted business practice, including legal requirements for incorporation. These pressures are exerted by government agencies in the form of developing governance guidelines and imposing requirements through funding agreements, as well as organizational members concerned that proper governance systems should be employed. Finally, institutional theory helps to explain the behavior of the board in ensuring the organization complies with its legal responsibilities, and in its implementation of mandates on behalf of organizational members or stakeholders.
Resource dependence theory proposes that organizations are dependent on other organizations for survival and therefore need to manage their relationships with other organizations to ensure they ‘get the resources and information they need’, Cornforth, (2003). Earlier on, Pfeffer and Salancik, (1978) observes that in managing these relationships, organizations enter into inter-organizational arrangements which frequently require some loss of flexibility and autonomy in exchange for gaining control over other organizations’ resources. These inter-organizational arrangements take the form of mergers, joint ventures, co-optation which may mean the inclusion of outsiders in the leadership and decision-making processes of an organization, growth, political involvement or restricting the distribution of information. The governing board of a sporting organization plays a crucial role in establishing and maintaining these relationships and can be considered both part of the organization and its environment as it plays a boundary spanning role, Cornforth, (2003). The inter-organizational arrangements adopted by the board and the organization are likely to have an impact on the governance structure adopted and the skills required of board members to manage these relationships. Resource dependence theory aids in understanding the boundary-spanning activities undertaken by boards including reducing environmental uncertainty, managing problematic interdependencies, raising money and enhancing organizational image.

Together, institutional theory, resource dependency theory and network theory highlight the value of examining governance in terms of the external pressures faced by public organizations, and the strategies, structures and processes they put in place to manage these pressures.

2.1.2 National Housing Policy
The study shall be informed by the Zimbabwe National Housing Policy of 2012. The policy emphasizes on participatory and inclusive approaches to local governance whereby indigenous private players are given room to establish a sustainable and reliable housing development sector (NHP, 2012:5). It aims to do away with backlogs, lack of access to decent and secure housing, overcrowding and deteriorating infrastructure. Thus the Ministry of National Housing and Social Amenities in conjunction with local authorities ensures access to basic and upgradeable settlement services such as water and sanitation such that all citizens live comfortably. It goes on to say that it is the responsibility of the government to see to it that financial resources are mobilized for housing development (NHP, 2012:14).
Local authorities as the lowest tier that is closely related to communities are mandated to participate in all key steps of housing development and management as providers of key services, regulators of activities of private municipalities as well as partners of the state and civil society actors. The policy also seeks to promote active stakeholder participation in the development and tracking of human settlement policies and programs (NHP, 2012:8). In this study, it is the responsibility of the Chitungwiza Municipality to ensure that basic services such as shelter and related infrastructure including roads, sanitation, sewerage, transport, recreational facilities, health and education reach the masses regularly without discrimination so that residents will maintain trust in the local authority. The quality of social services should therefore adequately meet the needs of the consumers so that social cohesion is strengthened between residents and the local authority.

2.2 Provision of Infrastructure for Sustainable Human Settlements Construction and Maintenance

2.2.1 Municipality Roles in the Provision of Housing Infrastructure
The fight for quality service delivery in most parts of the world is universal as everyone wants to live a comfortable life. The UNFPA (ibid) asserts that the world’s population which reached 2.9 billion in the year 2000 is expected to rise to 9 billion by 2030. This population increase will be largely absorbed by urban areas in less developed countries thereby contributing to the straining of the limited resources. The growing homelessness in Sub-Saharan Africa comes at a time when the national governments are constrained to resolve the situation. Prioritization becomes a problem for most African states against demand when the available resources are so little.

In Nigeria, towns are growing without adequate planning. Resultantly, most people live in sub-standard houses that are overcrowded thereby exerting pressure on the existing infrastructure such as sewerage, roads, health, to name a few. Most urban centres lack basic amenities such as water, electricity as well as transport and where these are provided, they are insufficient or do not function due to neglect by the relevant authorities. In slum areas, there are no disposal sites, no street lighting, no clean water for washing and drinking thus diseases spread easily. However, this is not the same with European cities that are well developed with more infrastructure and amenities (Amao, 2012:422).
Relatedly, in Zambia, infrastructure supply falls behind both need and demand. There is insufficient investment in infrastructure leading to poor provision by under-funded service providers. Service providers struggle to maintain the existing infrastructure which is dilapidated and worn out because of lack of funding. Non-Governmental Organizations have chipped in but they too cannot catch up with the backlog. Serviced plots are limited because of poor planning and management of resources within local authorities (Zambia Urban Housing Sector Profile, 2012:5). It is against this background that this study seeks to establish whether the Chitungwiza Municipality has provided the necessary infrastructure that enables construction and maintenance for sustainable human settlement.

2.2.2 The Impetus for the Provision of infrastructure

About 70 million inhabitants are added each year to cities worldwide or equivalent of creating seven million new mega cities from scratch. And while most of this urban growth is occurring in developing countries, about half of the new population is being absorbed by the informal housing sector. By the year 2030 - 2040, estimates suggest that there will be 2 billion slum dwellers and slums will be housing about one third of the total urban population (United Nations, 2007). In most parts of the world, access to affordable land and housing is a critical challenge. Housing problems are evident in urban Asia which is urbanizing at the fastest rate and is the second from Africa on world ratings. Asian cities will need to accommodate 120 000 new residents which is equal to 20 000 units each day (UN Habitant, 2011:5). Economic growth has pushed land prices up especially in well located land in urban and inner city areas. This situation has thrown away the low and middle income households out of the land markets. Formal finance mechanisms are inaccessible and unaffordable to poor households. In instances where finance is available, down payment requirements and interest rates are too high while the loan repayment periods are too short thereby limiting the ability to secure formal housing finance.

In the United States of America, housing affordability has greatly intensified to the extent that most urbanites are facing a crisis. Evictions have for a long time been the order of the day especially for low income households, particularly black women are at a high risk of eviction. It is sad to note that those evicted in undesignated areas do not have any other option other than resettling themselves elsewhere, so the cycle continues as they cannot afford the high rentals being charged by private land municipalities (Desmond, 2015:2).
Land is being highly priced in developing countries such as Zimbabwe to the extent that it becomes difficult for the majority, who are in most cases are low income earners, to access this precious resource (Mutembedzi, 2012). The housing stock is inadequate for the ever-growing population whereby 20% of the developing nation’s urban population is overcrowded in areas where land is cheap and there is no payment of rates and rents (UN Habitat, 2007 and 2010). The low density areas have continued to be home to the elite who have the financial stamina to develop the land while the poor stay in high density areas. This scenario has further widened the gap between the ‘haves’ and the ‘have-nots” in society.

2.2.3 Provision of Housing Infrastructure in Zimbabwe

Housing involves more than the right of access to shelter to include the right to adequate services and related infrastructure and to participate in the governance of one’s place of living (UN Habitat, 2009). The overall responsibility for the formulation and coordination of housing lies in the Ministry of Local Government and National Housing. Protecting and maintaining critical infrastructure and services including among others, water and sanitation, telecommunications, transport systems as well as health services has been a challenge in Zimbabwe’s areas. Chirisa (2014) postulates that building sustainability depends on proper planning. In the current dispensation, the provision of adequate shelter to rapidly growing cities poses one of the greatest challenges for African cities and Zimbabwe in particular. Stringent procedures and delays in the approval of plans holds back the rate of growth in housing stands thereby slowing down road construction and water pipe connections before home seekers can settle in any given area. This scenario shows that adequate planning have to be ensured so that the needs of the growing population are met timeously.

UNICEF (2010) posits that the provision of safe drinking water and sanitation contributes to improvement in the people’s standards of living including health, education and eradication of extreme hunger as well as the empowerment of women. Most settlements in developing countries such as Zimbabwe have no access to piped water and residents resort to deep wells for the day-to-day activities. Mingling and Pelin (2012) observes that individuals in African cities need 20 to 50 litres of water to ensure that basic needs of drinking, cooking and washing are met. However, most local authorities cannot meet demand of services in urban areas because their plans are rigid thus they cannot adjust to changing population trends (Togarepi and Tsiko, 2012).
On the other hand, consumers who use services without paying for them perpetuate service delivery problems as rates and taxes are sources of municipalities’ funds as argued by Manzungu (2012).

In Zimbabwe both pre and post independence policies were against the development of squatter settlement. In the sub-Saharan Africa, Zimbabwe is regarded as a country which passed economic stagnation and decline from 1997 to 2008. Poverty increased in both rural and urban Zimbabwe. There has been a notable increase in the number of slums in Zimbabwe today. It is mainly due to the fact that a large number of residents in the area had settled there for a long time and claiming that they had right to settle since they had paid for the land (Butcher, 1986). This posed a great threat to the human health.

The situation of slums is largely influenced by poverty, urbanization, and low income wages. UNICEF also notes that a quarter of all children in Zimbabwe, around 1.6 million have lost one or both parents due to HIV and other causes however experience suggests that up to 98% of these children are cared for by their extended families or communities. As a result of the increase in orphans it will force them to places like Chitungwiza were there are low cost housing. Chitungwiza lies at the urban edge of the capital city and the slums or informal settlement exists. Chitungwiza is a peri-urban settlement and a satellite of Harare. Chitungwiza has become a receiving ground for people that are homeless and low income. 70% of its 30,000 families are staying in informal settlements with the remainder in formal areas (DSHZT, 2009). People living in slums in Chitungwiza face challenges such as lack of access to hygienic toilets, large amount of faecal waste are discharged to the environment without adequate treatment. This is likely to have negative impacts on health with infectious diseases, water borne, increase in HIV due to social vices which are likely to be encountered in areas where people are overcrowded for example prostitution, the use of drugs and alcohol and a burden on the quality of life. Inadequate water drainage and waste removal create areas of contamination in the community and lack safe places for children to play outdoors and chemical pollutants that compromise the health of children. Upgrading slums involves improving the physical environment of the existing area, such as improving and installing basic infrastructure like water, sanitation, solid waste collection, electricity, storm water drainage, access roads and footpaths, and street lighting, as well as home improvements and securing land tenure.
It is also noteworthy that in Chitungwiza city, there has been a continuing reliance on the classical rigid master plans, which are often unrealistic, rather technocratic, and too expensive to implement. The infrastructure that was meant to cater for a very small population has generally remained unattended and obsolete. In addition, lack of an inclusive perspective on the city’s vision, the mismatch between old standards, and lower levels of affordability, have resulted in unsustainable urban development. The UN-HABITAT (2003) argues that there is also the growing exclusion, compounding the proliferation of slums and squatter settlements. The above statement fits well in explaining the situation of housing challenges in Seke, Unit L, M and O in Chitungwiza.

In Zimbabwe, housing challenges especially for the low income and poor groups are greater as they lack access to decent and secure housing to the extent that some high density stands are shared by as many as 22 people instead of the recommended 6 people (National Housing Policy, 2012). Housing and land distribution has been problematic in Africa mainly because of colonial imbalances which were inherited by the governments of the day (Chitekwe-Biti, 2014). Housing does not only provide shelter but security for future generations to come. However, it has been politicized by local authorities as they view it as a basic social good as well as a political good. This has led to council officials not following proper procedures when distributing houses to the local people. Thus those individuals who are affiliated the Zimbabwe African National Union Patriotic Front (ZANU-PF) party are prioritized than those known to support opposition political parties even if they may be on the waiting list (Marongwe, 2011). Residents in most cases have to produce the ruling party cards for them to be entertained by council officials in the housing department. This has distorted the right to shelter as alluded by the Universal Declaration of Human Rights of 1948.

2.2.4 Challenges leading to Shortages in Housing Provision

Scholars and practitioners conceptualise the term private property municipality in varied, albeit similar ways. There are many factors which affect the supply of housing from municipalities, prominent of which is the cost of production and the opportunity cost to the municipality’s finite funds in either providing middle income housing or high income segment housing or low income housing. The municipalities have to consider the rate of return to their investment and how fast they will realize this. Provision of low cost housing to the increasing number of lower and
middle income classes in the country has also been hugely affected by the cost of land and inadequate infrastructure (Bonyo, 2010).

Ambrose and Barlow (1987) have argued that three factors are important in influencing the level of new house building. These are direct capital investment by the state for public housing, state support for production and consumption and changes in the profitability of house builders in the private sector. The private sector can play an important role in housing provision, provided that the state offers sufficient and appropriate incentives to the sector (Mitullah, 2003). In Kenya, the private sector, both formal and informal, remains the largest producer of housing units in the country. Initiatives by the private sector can be both large-scale and deep in impact, contrary to the government initiatives which may be large-scale but usually limited in impact (Otiso, 2003).

Figure 2.1 Overview of Housing Challenges (Source; MBSSA, 2011)

There are various challenges that are being faced in the quest for the housing development in the country. Chief among these challenges include problems in programme synergy, programme
legitimacy challenges, trust and reciprocity problems, poor programme and policy monitoring and evaluation as well as community mobilization challenges, which are discussed below.

2.2.4.1 Housing Finance Constraints
Amongst the most critical challenges faced by municipalities in Zimbabwe are housing finance constraints. The background of these financial constraints can be traced back to the Economic Structural Adjustment Programme (ESAP) that the country undertook during the early 1990s (MBSSA, 2011). The gradual disintegration of the Zimbabwean economy thereafter has led to serious problems in the financial system in the country, with most banks failing to provide housing loans. Distortions in the local money market have also led to high interest rates which have bedevilled the financial sector and, as a result, also affected the housing sector’s ability to access finance for housing projects. As posited by the MBSSA (2011), this is amongst the major reasons why the home ownership rate for Zimbabwe remains low at 25% as compared to the higher rates of 67% and 65% for United States of America and the United Kingdom, respectively.

Financial institutions in the country have been negatively affected by transitional constraints whose effect has been to weaken their liquidity, money market and mortgage rates. Annual inflation, which climaxed around year 2008, is also one of the reasons why most building societies in the country closed or continue to operate but at a much slower rate as compared to previous years before the country’s economic decline. Furthermore, the wide gap between household incomes and the mortgage rates offered by banks has also led to significant financial challenges which have slowed down the housing provision activities of most private property municipalities (MBSSA, 2011).

2.2.4.2 Technical and Land Delivery Constraints
The delivery of land usually encompasses such activities as land titling, planning, acquisition and building procedures (MBSSA, 2011). Whilst the majority of these activities are adequately taken care of in Zimbabwe, there still remain some regulatory challenges in ensuring that private municipalities efficiently deliver houses to the majority of Zimbabweans in the country. These constraints, as explained by the MBSSA (2011), include such challenges as inequalities between the private and public sectors in matters to do with the recovery of off-site infrastructure charges,
marketing the appropriate urban land, the very high standards in terms of land use as well as expensive building requirements that complicate the house construction processes.

As private municipalities acquire land in the free market, there sometimes collide with public enterprises who sometimes acquire their land compulsorily. Layout planning is also inadequate to meet the current land needs in the country, which has been linked to inadequate planning experience in the public sector (MBSSA, 2011). Such planners are believed to lack attention to detail as well as to stick to professional work ethics, which at times leads to high costs for land municipalities. Delays in land surveys due to manpower shortages have also been experienced and these have negatively impacted on the municipalities in the country.

2.2.4.3 Building Material Supply Constraints

The issue of building material shortages is also one of the greatest challenges that private municipalities continue to face in the provision of housing in Zimbabwe. These challenges have been cited as arising from plant, vehicle and equipment breakdowns in the associated materials manufacturers and suppliers (MBSSA, 2011). It has also been opined that most construction projects have been either delayed or eventually abandoned due to the rising costs of building materials. For instance, the MBSSA (2011) argued that the cost per square metre of floor rose from $160 in 1990 to above $6 billion for a medium density stand in 2008.

Apart from the high costs of building materials, there have also been severe shortages of required materials in the country. This has again stalled construction projects and has, in particular, led to even more increases in the costs of housing construction. This has even been exacerbated by the increase in the need for foreign currency for firm capitalisation (MBSSA, 2011). The country’s capacity to produce cement remains low and this also translates into shortages of cement bricks and fibre cement whilst such materials as paints, steel, adhesives and pipes remain inadequate to meet the demand (MBSSA, 2011).

2.2.4.4 Lack of Synergy amongst Housing Stakeholders

One of the greatest challenges being faced in housing provision in the country are synergy problems. Synergy refers to how the outcomes of a given project exceeds the sum of the separate inputs from each of the stakeholders involved in it (Murray, 2011). Since the functioning of the majority of the municipalities involves several key players and stakeholders, it is important for
synergy to be maintained amongst them. It is an important factor and component in such relationships and is often viewed as a gluing factor. However, in most of the Property developments being undertaken in Zimbabwe, synergy is missing owing to the various self-interests of the involved stakeholders. This makes the municipalities ineffective and dysfunctional.

The lack of trust amongst the negotiation partners is also one critical challenge facing municipalities in Zimbabwe. Reciprocity, which is the existence of a significant level of interaction, understanding and coordination amongst stakeholders, particularly on political grounds (Pedro, 2005), is also one missing factor in most municipalities. Asymmetrical power relations amongst the concerned stakeholders, particularly one the grounds of one belonging to the Movement for Democratic Change (MDC) or to the Zimbabwe African National Union Patriotic Front (ZANU PF), to mention but a few political dispensations in the country, are amongst the major challenges faced by municipalities (Murombo, 2010). This is especially true given that the establishment of these municipalities was, from the start, deemed a ZANU (PF) project.

2.2.4.5 Legitimacy of Property Municipalities

Another problem facing the majority of the municipalities in the country are legitimacy and accountability problems. In any partnership, legitimacy is a primary principle which relates to the relationship that partners have with their own constituencies (O’Connell and Lindsay, 2011). This is particularly important in cases where a given partner acts on behalf of another, such as a chief representing the people of his community. However, in cases where these representatives are not properly chosen by the people, their representation will be illegitimate. Indeed, questions have been raised over Zimbabwe’s elections and even the legitimacy of the country’s president himself as a leader has been a subject of debate, particularly in the light of the 2008 and 2013 disputed national elections (Murombo, 2010). Without such legitimacy, the contracts entered into in the CSOT are sometimes ineffective.
2.2.4.6 Poor Monitoring and Evaluation of Municipalities

Poor monitoring and evaluation are also some of the major weaknesses in municipalities in Zimbabwe. According to Shapiro (2010), monitoring may be defined as the systematic and routine collection of information from projects and programmes for four main purposes, namely:

- To learn from experiences to improve practices and activities in the future.
- To have internal and external accountability of the resources used and the results obtained.
- To take informed decisions on the future of the initiative.
- To promote empowerment of beneficiaries of the initiative.

It is a periodically recurring task that begins in the planning stage of a project or programme and allows results, processes and experiences to be documented and used as a basis to steer decision-making and learning processes. Monitoring is checking progress against plans or the systematic collection and analysis of information as a project progresses (Shapiro, 2014). It usually involves establishing indicators of efficiency, effectiveness and impact; setting up systems to collect information relating to these indicators; collecting and recording the information; analysing the information and using the information to inform day-to-day management. It is an internal function in any project or organization (Phillips and Pittman, 2009).

Evaluation, on the other hand, involves assessing, as systematically and objectively as possible, a completed project, programme or a phase of an ongoing project or programme that has been completed (Shapiro, 2010). It may also be defined as the comparison of actual project impacts against the agreed strategic plans. Evaluations appraise data and information that inform strategic decisions, thus improving the project or programme in the future. As posited by Shapiro (2010), evaluation is done to improve the efficiency, effectiveness as well as to understand the impact of a certain developmental project or programme. Efficiency tells the project or programme manager that the input into the work is appropriate in terms of the output, which could be input in terms of money, time, staff, equipment and so on. As most developmental projects and programmes are concerned about programme replicability or about going to scale, efficiency is thus a critical issue. Effectiveness, on the other hand, is a measure of the extent to which a
development programme or project achieves the specific objectives it set (White, 2010). The impact tells the project undertaker whether or not what they did made a difference to the problem situation that they were trying to address, such as the impact of an educational programme on income generation for poverty eradication.

The data acquired through monitoring is used for evaluation. It is aimed at improving the efficiency and effectiveness of a project or organisation. Monitoring is based on targets set and activities planned during the planning phases of work and helps to keep the work on track, and can let management know when things are going wrong. If done properly, it is an invaluable tool for good management, and it provides a useful base for evaluation. It enables a developmental project manager to determine whether the resources he or she has available are sufficient and are being well used, whether the capacity is sufficient and appropriate, and whether he or she is doing what they planned to do (UNICEF, 2011). However, this is not the case in most municipalities in Zimbabwe, especially owing to the lack of proper administrative structures to undertake monitoring and evaluation tasks.

2.2.4.7 Community Mobilization Challenges

The majority of the country’s municipalities are also faced with challenges in the mobilization of the people within their communities. Community mobilisation is a process in which relief workers and organisations work together with a community to address the community’s needs (Murray, 2011). Efforts of this type may be initiated by members of the local community or by outside groups, but in either case the goal is to support and strengthen the community’s natively-available resources, encouraging ownership and continuation also after the relief organisations have departed. Communities can mobilize to work for changes that will benefit the social, emotional, financial and physical needs of citizens. According to Chambers and Cornway (1991), the means through which such mobilisation can be achieved are varied and include, among others, social media, which is a relatively new and increasingly useful concept in the modern world.

The goal of community mobilisation is to assist the affected community while it recovers. Following a crisis, the ability of the affected community to function independently will be compromised. Community mobilisation is about coordinating services and programmes
cooperatively (Heleen, 2005). The role of responding agencies is to strengthen and build on the affected communities’ resources. Including the affected community as an active and willing participant in the process is at the heart of community mobilisation. It is a partnership between those affected and those responding. The affected communities need to be in control of the direction of their recovery. When they have ownership and responsibility for the programmes, they will be better prepared to sustain changes beyond the recovery period.

The capacity of the affected community to participate in the mobilisation effort may also be a challenge (Heleen, 2005). Their ability to respond may be limited by difficult local conditions. They may be physically, emotionally, and mentally impaired or fatigued. Their coping skills may be weakened, and they may lack the necessary skills to help themselves. Depending on the emergency, security may also be a challenge (Andres, 2011). It may be necessary to secure a safe environment before any projects can occur. In some situations, the environment may remain unsettled, further hampering efforts to restore stability.

2.2.4.8 Other Miscellaneous Challenges

Fox, Jibao and Prichard (2013) posits that the political economy shapes housing outcomes as they represent the interests of the elite in urban Africa. Housing is therefore recognized as a basic and social good, a human right as well as a political good in itself. Governments are always involved directly or indirectly in issues of service delivery. Housing processes are open to various influences for example, market trends, policy environment, design and construction (Rakodi and Withers, 1995:371). Most governments in developing countries introduce housing policies without adequate knowledge of the nature and dimensions of the housing problems. Thus, housing benefits a limited group, the elite due to the high costs (Smit, 1995). It was also noted that most governments are seen discussing housing issues without providing the solution to these problems of housing.

The elite prioritize their needs first to the extent of even influencing the process of distributing housing or land for housing purposes so as to eliminate competitors. The politics of the day shapes and determines how resources are distributed. Thus individuals controlling networks in society penetrate the system and allocate resources in favour of party loyalists, who in this study, are the ZANU (PF) supporters while doing away with those who oppose the party’s ideology.
Patronage and clientilism play a pivotal role in the allocation and distribution of land to both individuals and housing cooperatives in Zimbabwe (Chirisa, Gavaza and Bandauko, 2014:39). Additionally, the level of development and servicing among housing cooperatives connected to ZANU (PF) is advanced as compared to those which are not. Home-seekers are therefore forced to organize themselves and align themselves to the party so as to access housing services. ZANU (PF) has enticed urban home-seekers and cooperatives with a view to control the urban citizens (Chirisa et al, 2015:7).

Corruption has also perpetuated the unfair distribution of housing and land for building houses in urban areas. Official in local authorities engage in corruption for private gains at the expense of the public offices that they occupy (UN Secretary General, 2012). Due to economic hardships, the financially stable elites use their pockets to have access to housing illegally by way of bribing the council officials so that they skip the queue. This entails disadvantaging other residents who, although they do not have a lot of money, equally want to obtain this precious resource, shelter but all their efforts are in vain (Dewa et al, 2014). The elite have also managed to control where structures are to be placed to the extent that they are able to construct structures even on wetlands without the local authorities questioning them. For example, the China City Complex near the National Sports Stadium in Belvedere, thereby disturbing the natural ecosystem.

2.2.5 Effects of Poor Infrastructure Provision in Housing

Informal Settlements are amongst the major effects of poor housing provision by municipalities. Mabogunje (2003) defines informal settlements as unplanned or planned structures without legal planning authorization. They can also be referred to as shanty towns or squatter camps because of their quality. These settlements emerge due to the unavailability of affordable housing that support the provision of community basic infrastructure. Mabogunje (2003:2) observes that poor planning in Africa is the main reason for poorly built and inadequately serviced residential areas. Shanty towns are characterized by overcrowding, inadequate essentials amenities thereby resulting in the spreading of infectious diseases like cholera and dysentery.

In Lagos, Nigeria, there are more than 200 slums from clusters of shacks in Ajegunle and Mushin. Over two thirds of the population lives in the informal settlements around the city which are densely populated with some estimates indicating that more than 75 percent of urban slum dwellers live in one room with a density of 4 or 6 persons per room (Adelekan, 2009:6).
Alternatively, the government has planned to construct about 2000 housing units in each state annually as well as about 143,000 low cost housing units across the country in order to solve the inadequate urban issue (Ademiluyi, 2010:157). The government has also engaged in forceful evictions of slum dwellers around the cities. However, such evictions have not been effective but have helped perpetuate the growth of new slums and the expansion of existing ones as residents claim that they do not have anywhere else to go.

Furthermore, in Johannesburg, South Africa, informal settlements and backyard shacks has been on the increase (Landman and Napier, 2010:303). This scenario has resulted in disorder and chaos since most of the people in these settlements are not formally employed and are easily lured into crime so as to earn a living. The local authority has employed forceful evictions to address housing problems in Johannesburg but such evictions have often led to clashes between residents and the police (Centre on Housing Rights and Evictions, 2005). Efforts to provide quality low-cost housing under the UN-Habitant in 2010 have proved fruitful but the demand for housing continues to be very high as the population is rapidly increasing.

Machingauta et al (2012:51) notes that all legal housing schemes by municipalities have not been able to suppress the increasing informal settlements. Relatedly, Tibaijuka (2009:133) postulates that inadequate housing provision resulted in sub-standard settlements around cities. The mismatch between housing supply and demand has encouraged the sprouting of these illegal settlements in developing countries. The availability of virgin land remains a problem in most local authorities in Zimbabwe (UN Habitant, 2006:13). The management of the limited land available remains critical because of the continued rural-urban migration which is unavoidable. Mashoko (2012:213) posits that urban local authorities should provide adequate land surveys and the relevant infrastructure that promotes development and if they (local authorities) fail, they should give the task to private land municipalities.

Informal settlements are however a major problem in urban development. They have contributed to disorder and encroachment into industrial or farming land of nearby areas as home seekers settle themselves anywhere without authority. Shanty towns have to a large extent encouraged land degradation and pollution as there are no established refuse collection points thus waste is seen scattered everywhere (UNDP report, 2010). Both liquid and solid waste are not properly disposed leading to cholera outbreaks especially during the rainy season. It is against this
background that this research seeks to establish the response of Chitungwiza Municipality to informal settlements in Seke.

2.3 Stakeholders involved in Housing Provision

2.3.1 Stakeholder Defined

A stakeholder is defined as any entity with a declared or conceivable interest or stake in a policy concern (AusAid, 2000). It is also defined as someone entrusted with the stakes or bettors (UNIC, 2011). However, a broader definition of a stakeholder is offered by Bryson (2004) who explains that it is an independent party, person, group, organization, member or system who affects, can affect or has interest or concern in something. Alternatively, they are defined as an individual or group that can heavily influence the performance of the business, such as whose support the business needs if it is to be successful (Colfer, 1995). These people, in turn, have certain expectations from the company, and assessing the degree to which these expectations are currently being satisfied in a balanced fashion provides a valuable indicator of current and future performance.

The range of stakeholders relevant to consider for analysis varies according to the complexity of the reform area targeted and the type of reform proposed and, where the stakeholders are not organized, the incentive to include them. Stakeholders can be of any form, size and capacity. They can be individuals, organizations, or unorganized groups. In most cases, stakeholders fall into one or more of the following categories (AusAid, 2000):

- international actors (e.g. donors)
- national or political actors (e.g. legislators, governors)
- public sector agencies
- interest groups (e.g. unions, medical associations)
- commercial or private for-profit companies
- non-profit organizations (NGOs, foundations)
- civil society members
- users or consumers.
2.3.2 Stakeholders in Housing Provision
Local authorities provide land for the private sector to develop low and medium income accommodation. Building societies have also played a major role in providing low cost housing schemes to civil servants with a view to enable them to buy accommodation as well as loans for residential purposes in various parts of the country (Government of Zimbabwe, 2000). The introduction of the National Building Society (NBS) by the National Social Security Authority (NSSA) has been well-received in Zimbabwe as the bank is targeting low income earners with favourable terms as compared to other building societies including CABS and CBZ which are charging high rates for mortgage loans (The Sunday Mail, 17 January 2016). The Government of Zimbabwe (2011) observes that the supply of urban housing does not meet demand leading to the mushrooming of informal settlements.

The Chinese government owned construction company, China Civil Engineering Construction Company (CCECC) signed a $2 billion contract for a housing project, Magamba 2015 Housing Project, with the Zimbabwean government. The project is set to provide thirty-two new houses and expansion of existing suburbs in Harare South to meet the 2018 Zimbabwe Agenda for Sustainable Socio-Economic Transformation (Zim Asset). This contract will go a long way in providing housing for the financially unstable and vulnerable groups in society who cannot afford to obtain housing on their own (Independent Financial and Business News, 28 April 2015).

2.4 Mechanisms used by Municipalities in addressing Housing Shortages
Some of the strategies that have been suggested to address the challenges faced by municipalities in housing provision in the country include increasing access to mortgage finance, the provision of low –cost building materials and standards in shelter construction as well as attending to the land delivery system inefficiencies. It has also been suggested that policy reforms in the land delivery system will also help in dealing with some of the challenges faced by private municipalities. To this effect, these reforms have been specified as reducing shelter costs, increasing the role of municipalities in plot and land servicing (MBSSA, 2011). These strategies are singly discussed below.


**2.4.1 Public-Private Sector Partnerships**

The use of public-private sector partnerships (PPPs) has also been suggested as one of the strategies to help in the provision of sustainable housing. The world over, the privatization of public service delivery, whether wholly or partially, has become one of the major strategies through which to ensure that governments are able to deliver basic and essential services to the people successfully (OECD, 1998). According to Witters (2012), in such countries as the United States, the United Kingdom and Norway, partnerships between governments and private partners have often led to better service delivery and provision for the people, and such partnerships have since become the norm.

The trend is even existent in such developing countries as Venezuela, Nigeria and South Africa where the adoption of such partnerships, apart from improving service delivery, have helped to solve problems such as low delivery capacities on the parts of the concerned governments (ICAI, 2011). For instance, South Africa’s water provision system was privatized in 1996 and the entry of such private companies as France’s Suez which manages water facilities in the country through its Water and Sanitation Services South Africa (WSSA) subsidiary has helped to improve the delivery of clean water around the country. Even the country’s health sector has a long history of privatization and the phenomenon has both benefited and harmed the delivery of health services (van Rensburg and Fourie, 2008).

In Zimbabwe, housing provision is one of the major areas where privatization has been envisaged as a good strategic measure to undertake. The government has already adopted privatization formally in certain spheres, aspects and projects, especially in light of the various economic and functional problems that continue to affect government-owned institutions in the aftermath of the economic downturn that obtained in the country from the turn of the millennium to around 2009 (Chikanda, 2004). Private public sector partnerships (PPPs) have become one of the chief options under consideration to rehabilitate and re-equip the country’s institutions which have since deteriorated. Under-funding is among the major challenges facing most institutions the country over and as the Government does not have enough financial resources and the capacity to fund these institutions, PPPs have since become the way forward for sustainable housing provision (Chikanda, 2004).
2.4.2 Mobilisation of Developmental Finance
Sustainable housing provision can also be enhanced through accessing developmental finance from such international bodies as the World Bank and the International Monetary Fund (IMF). Foreign aid is useful for a number of reasons in Third World countries as it is assumed to facilitate and accelerate the process of property development in a number of ways. Foreign aid’s main role in stimulating economic growth has been to supplement domestic sources of finance such as saving, thus increasing the amount of housing investment and capital stock. This is facilitated by an increase in investments both physically and human capital as well. It also increases the capacity to import capital goods and technology. It is also associated with technology transfer that increases technology knowledge and new skills in a country. This can be in the form of funding of training institutions for example the computerization and e-marketing skills, which in turn increases the productivity in the housing sector (Verbeek, 2008).

2.4.3 Use of Local and International Housing Bonds
The use of bonds to ensure housing provision has also been a matter of debate amongst scholars. It has been argued that housing bonds, which can be sourced both within the country and outside from other nations, is an effective way of enhancing housing provision. This is particularly important in the case of Zimbabwe where, due to the ruinous effects of the economic decline that characterised the country since the turn of the millennium, most financial institutions in the country have become risk averse and are not willing to offer bonds to the majority of the low-income public. As a result, international bonds from various international banks and other agencies have been envisaged as a way through which the provision of sustainable housing in the country can be achieved.

2.4.4 Increasing Access to Mortgage Finance
One of the foremost strategies that should be adopted in dealing with the challenges in the development of housing by private firms is increasing public access to mortgage financing. There is a need to ensure that there is an adequate flow of funds through cash injections from such fiscal stakeholders as the Reserve Bank of Zimbabwe (RBZ), banks and financial houses as well as private housing firms themselves (MBSSA, 2011). Such capitalisation will help to raise the liquidity levels and ensure that money flows enough for municipalities to take advantage.
Providing high density mortgage rates that are affordable to the majority of the citizens will also allow them to afford the houses, whilst subsidising houses will tend to have a similar effect.

Some studies have suggested that the increase in mortgage financing can be achieved through channelling local currency counter deposit resources to building societies so that they can undertake on-lending for low income mortgages as well as making sure that such building societies have access to such donated funds as those provided by USAID and other international developmental agencies (MBSSA, 2011). It has also been suggested that there is a need to introduce a new housing bond instrument, the change regulations that govern building societies, continuously reviewing interest rates as well as introducing subsidies for certain building materials.

2.4.5 Making use of Employer-assisted Housing Schemes

Employer-assisted housing schemes have also been fingered as another strategy through which sustainable housing development can be achieved. Some studies have revealed that firms can be engaged in meeting the financial requirements of their employees to purchase houses, or even provide the housing themselves as part of their benefits (Owusu, 2012). Such strategies are usually meant to make sure that the firm benefits through pushing their employees to give out their best (Owusu, 2012). Furthermore, the study revealed that if the management withdrew such reward packages for the employees it will have serious repercussions on their performance (Owusu, 2012), and that there was a positive relationship between employee performance and corporate performance since employees were able to achieve greater levels of performance and engagement to their work whilst also benefiting from having houses.

2.4.6 Community-based Housing Projects

Community-based housing schemes can also be made use of to enhance the provision of sustainable housing. Community mobilisation is a process in which housing development workers and organisations work together with a community to address the community’s needs (Murray, 2011). Efforts of this type may be initiated by members of the local community or by outside groups, but in either case the goal is to support and strengthen the community’s natively-available resources, encouraging property ownership and continuation also after the housing development organisations have departed. Communities can mobilize to work for changes that
will benefit the social, emotional, financial and physical needs of citizens. Community mobilisation is about coordinating services and programmes cooperatively (Heeen, 2005).

The role of responding agencies is to strengthen and build on the communities’ housing resources. Including the community as an active and willing participant in the process is at the heart of community mobilisation. It is a partnership between those affected by the lack of housing and those providing the housing development services. The communities need to be in control of the direction of their recovery. When they have ownership and responsibility for the housing development programmes, they will be better prepared to sustain changes beyond the recovery period.

2.4.7 Demand and Supply-side Subsidies

Another strategy which can be used to enhance housing delivery is the use of subsidies within the housing supply chain, both in terms of the demand and supply-oriented activities. On the demand side, ensuring that there are subsidies in terms of the total value for which land costs has been one of the suggested methods whilst putting subsidies on building materials, labour and other critical inputs of housing construction has been viewed as enhancing the supply side. In both cases, the important role played by the government has been fingered as it is mostly involved in the regulation of prices.

Although housing waiting lists are being used by local authorities, a lot still needs to be done to ensure that all individuals eligible obtain housing or land for housing. The Herald of 29 December 2015:2 revealed that about 145 000 new applicants registered with the Harare City Council for residential stands and this was due to the CABS Housing Scheme launched in Budiriro. However, the corporate services and housing department raised concern over the department’s failure to deliver services as required. The joint venture between CABS and the Harare City Council was seen as a solution to housing problems facing most local authorities in Zimbabwe. On the other hand, home-seekers who are not formally employed are at a disadvantage as they cannot afford to pay back the funds for housing. This study seeks to establish if the Chitungwiza Municipality adheres to the housing waiting list with a view to ensure equity in the distribution of housing.
2.4.8 Use of Housing Cooperatives

Housing cooperatives allows groups of people to organize themselves and pool resources and efforts into a formal organization which can negotiate on behalf of its members (Yakubi, Salawu and Gimba, 2012). Upon registering, cooperatives submit a record of membership to local authorities and are also required to submit reports and audited books consistently for transparency (UN Habitat, 2013:121). They are then given land use their own funds to develop the land. Members contribute agreed amounts to the house building or land procurement. The decline of welfare state in sub-Saharan Africa has led to the emergence of housing cooperatives with a view to curb housing problems in urban centres. Land as a key resource in a community defines where homebuilders can locate houses. It is used by many as bait through election promises (Boone, 2013). It has however been noted that after elections, poor residents become destitute as there is no security of tenure guaranteed to them. Thus the poor come together to mobilize resources for self-help projects. Cooperatives have often been used as tools of development by governments that have not allowed them to become fully autonomous (Chirisa, Bandauke and Mutsindikwa, 2015).

In sub-Saharan Africa, the decline of welfare state in the provision of services has given rise to housing cooperatives as a solution to curbing housing problems in urban areas (Chirisa et al, 2015). The Herald (8 March 2013), a lot of unscrupulous cooperatives have been evident in Harare. However, the Harare Residents Trust has blamed government’s reliance on these unwanted groups around the country. The Zimbabwe National Association of Housing Cooperatives (ZIHACO) argues that cooperatives are formed by a group of workers from a single company or industry from the same geographical area. Thus, members pool resources to ensure that they all benefit in improving their housing conditions. Through housing cooperatives, stands are acquired from some corrupt council officials at very low prices; they build houses and sell them at inflated prices which buyers pay off monthly for over a period of time before being given title deeds.

Prospective home seekers have been siphoned off their financial resources by bogus cooperatives. Corrupt housing cooperative leaders are allocated land in some reserved open spaces for clinics, schools as well as recreational facilities; a case in point is Hopley Farm in Harare. The politically connected cooperative leaders have been duping some individuals into
paying huge amounts for housing stands which do not exist, making it difficult for home seekers to get approval to start working on the land.

Birchall (2008) observes that housing cooperatives encounter a lot of challenges such as lack of access to loan finance, lack of technical expertise, access to loan finance, lack of access to new technology, corruption, poor planning standards and leadership skills. In the developed world, housing cooperatives have greatly been affected by lack of funding. This scenario has made the operations of cooperatives ineffective as the leaders in most cases try to enrich themselves with the funds collected from members for residential development. Since most cooperatives are not legally recognized, they cannot access loans from banks or building institutions as they do not have collateral security, which is a pre-requisite in loan applications (ibid).

2.5 Chapter Summary
This chapter offered a review of relevant literature pertaining to problem under study. It reviewed empirical evidence from other studies done within the scope of this study. The next chapter discusses the research methodology and the research design adopted to collect the relevant data for this study.
CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1 Introduction
This chapter aims to give thorough analysis of the study methods used in obtaining data that assisted the researcher in coming up with the facts relating to local government’s response to urban housing challenges in Seke District, Unit L, M and O, Chitungwiza. The chapter looks at the methods used in collecting and analyzing data. It describes the researcher’s adopted design, the population and sample used, instruments employed, and data collection procedures, and the data presentation and analysis procedures. It consists of the research methodology, research design, target population, sampling procedures, research instruments, validity and reliability as well as ethical considerations. Justifications for the methods chosen are also highlighted. The research used the case study approach to obtain the required information.

3.1 Research Paradigm
There are basically two views to the research process that dominate literature, namely positivism quantitative and qualitative. Quantitative research is scientific in approach. It aims to be objective and collects and uses numerical data. Saunders, Lewis, and Thornhill (2012) add that a researcher who reflects the principles of positivism will most likely adopt the philosophical stance of the natural scientist. Saunders et al (2012) observe that such a researcher assumes the role of an objective analyst, making detached interpretations about the data they have collected in an apparently free manner.

This study made use of the qualitative paradigm because it provides understanding and description of participants’ personal experiences. Qualitative research involves the collection and analysis of textual data such as interviews and focus groups. It is less rigorous and sets goals that minimize bias (Koerber and McMichael, 2008). Also, knowledge gained is more informative and richer than quantitative research. Leedy and Ormrod (2010) states that the primary goal of qualitative research is to develop an understanding of how the world is constructed; how particular individuals or groups understand the world. A descriptive research design helps
provide answers to questions such as What, Where, When and How associated with a particular problem of real life issues (Neuman, 2011:42).

3.2 Research Design

Research design refers to the general plan that one selects in a correct and organized way in order to bring out a research (Creswell, 2009). Thus it is an overall strategy, a roadmap, blue print for fulfilling research objectives and questions, an overacting plan for collection, measurement and analysis of data as well as a summary of procedures that is used to collect, analyse and interpret research data. Rowley (2002) posits that a research design consists of the study’s questions, units of analysis, propositions and the criteria for interpreting findings. It seeks to ensure that the findings obtained enable one to answer the given questions clearly. According to Borg and Gall (1983) a research design refers to the procedure used by the researcher to explore relationships between variables to form subjects into groups, administer measures, apply the treatment conditions and analyze the data. It is therefore a plan, structure and strategy set in order to achieve objectives and control variances.

The planning of the research design was an important step in the research process because if the methods and procedures were inferior or insufficient, the resulting data and findings were going to be inadequate or even misleading. For this particular research, the researcher used the case study method. In this study, a case study research design was adopted. A case study is a research methodology common in social science. It is based on an in depth investigation of a single individual, group, or event to explore causation in order to identify underlying principles. Rather than using samples and following a rigid protocol to examine limited number of variables, case study methods involve an in-depth study of the situation. They provide a systematic way of looking at events, collecting data, analyzing information, and reporting the results. As a result the researcher may gain a sharpened understanding of why the instance happened as it did, and what might become important to look at more extensively in future research. A case study is defined as a research strategy, an empirical inquiry that investigates a phenomenon within its real life context (Lamnek 2005).

A case study allowed the researcher to conduct a detailed analysis. It may concentrate on individuals, group or a community and at the same time employing other data collection methods
such as participant observation, secondary data or in-depth interviews. Case study research excels at bringing us to an understanding of a complex issue or object and can extend experience or add strength to what is already known through previous research. In this instance the researcher found it easier to understand some challenges that are faced in housing provision in Chitungwiza since the researcher had an opportunity to view the issues from the inside and not from the outside. For the purposes of this study, the case study was Unit L, M and O in Seke District, Chitungwiza, because there was an increase in illegal settlements sprouting each day.

3.3 Target Population
Castillo (2009) postulates that a population is a large collection of individuals or objects as the focus of a scientific query. According to White (2010:9) population is the collection of respondents who have the relevant information to the study from which outcomes are to be obtained. Best and Kahn (1989:11) describe population as any group of individuals that have one or more characteristics in common that are of interest to the researcher they state that there is the target population which is the actual population to which findings will be generalized. The population for a survey consists of the total number of units under consideration in the research problem. The population is the group of interest to the researcher. Henning (2004) says that it is upon this group that the researcher would generalize the results of the study. The population includes all individuals from whom the researcher is interested in obtaining the information and making inferences on (Saunders et al, 2009).

The research focused on Seke District in Mashonaland East Province of Zimbabwe. The district has 25 wards but those selected are Unit L (ward 18), M (ward 23) and O (ward 21) as they were within the researcher’s proximity. The research targeted participants living in these residential areas who await the services of the local authority. The study also targeted the local government’s leadership from Chitungwiza Municipality to give credible information concerning the housing crisis. The study further targeted the Chitungwiza Residents Association and housing cooperatives because they are well informed and directly involved in service delivery within Chitungwiza.
3.5 Sample

Neuman (2011:240) defines a sample as a small set of cases a researcher selects from a large pool and generalizes to the population. A sample design is a definite plan for obtaining a sample from a given population (Kothari, 2004). It refers to the technique or the procedure the researcher would adopt in selecting items for the sample. Sample design may as well lay down the number of items to be included in the sample, that is, the size of the sample. There are many sample designs from which a researcher can choose. Some designs are relatively more precise and easier to apply than others. Researcher must select or prepare a sample design which should be reliable and appropriate for his research study (Kothari, 2004).

3.6 Sampling Techniques

This study employed non-probability sampling using the simple random and purposive sampling techniques. On the simple random sampling, the researcher chose respondents in a proportionate gender representation which included both female and male components. The simple random sampling technique was used because it was the simplest form of representing all units. It involved a selection at random from a list of the population and gave each unit an equal chance of being selected in the study thereby minimizing biases (Walliman, 2005). For this study, respondents were local residents and housing cooperatives in Unit L, M and O in Seke.

Purposive sampling is when subjects are selected because of some characteristic. Patton (1990) has proposed the following cases of purposive sampling. Purposive sampling is popular in qualitative research. Purposive sampling starts with a purpose in mind and the sample is thus selected to include people of interest and exclude those who do not suit the purpose (Dane, 1990). For this study, respondents were local residents and housing cooperatives in Unit L, M and O in Seke.

Purposive sampling acts as a representative component of the whole population created to provide precise data required by the researcher (Basly, 2012). This technique allowed the researcher to pick special features which illuminated the subject under discussion such as academic qualifications or profession (Silverman, 2006). In this research, representatives from Chitungwiza Municipality were purposively selected because it is the body responsible for housing delivery. The representatives chosen were from the housing department within the municipality because they have the background and knowledge of housing demands in the area.
Furthermore, councilors as well as the Chitungwiza Residents Trust were also purposively selected based on their experiences and influence within the community thus rich and accurate information shall be obtained. The respondents’ interaction with both the residents and the municipality enables them to be objective as they have the true picture of the needs of the community. Also, Chitungwiza is a politically sensitive area; this made it necessary to work with persons who were well acquainted with the political environment in the area.

3.5 Sample Size
In this study, a sample of 20 people was taken from the population consisting of 10 local residents (5 male and 5 female), 3 councilors; 3 local government service delivery officials; 2 residents’ association members as well as 2 housing cooperative members in Unit L, M and O of Seke District, Chitungwiza.

3.6 Research Instruments
Research instruments are methods used to collect data including interviews, documents as well as audio visual materials (Silverman, 2005:129). These methods complement each other and enable valid and reliable facts to be gathered in a study through the use of a variety of sources of information (Jackson, 2011).

3.6.1 Semi-structured Interviews
Semi-structured interviews entail a guided interview with open-ended questions that aims to stimulate discussion on a given topic (Spring, 2013:10). This study made use of in-depth interviews as a technique in collecting relevant information to the research. This technique allowed the researcher to have direct communication with the interviewees. Semi-structured interviews were used because they provided opportunities for probing, response rate is high and it could gather information about participants’ knowledge, values, preferences and attitudes (Williams, 2011:161). As data collection tools, interviews enjoy a number of advantages as they usually yield richest data, details or new insights. They promote face to face contact with respondents and provide an opportunity to explore topics in depth. In the data collection process, interviewers can experience the affective as well as cognitive aspects of responses. The interviewer was flexible in administering interview to particular circumstances.
Lesbondy (2011) is of the opinion that the chances of probing to get in depth information which may lead to high volume of information that it might be difficult to transcribe and reduce data to its thematic or meaningful levels. The main advantages of interviews in this study was that they were useful in obtaining detailed information about personal feelings, perceptions and opinions, allowed more detailed questions to be asked, usually achieving a high response rate and respondent’s own words were recorded. To add to that, ambiguities were clarified and in complete answers followed up whilst at the same time interviews were not influenced by others in the group because some interviewees could be less self-conscious in a one to one situation

3.6.2 Key Informant Interviews

Key Informants are a selected group of people who are especially experienced about certain issues and are likely to share their knowledge. Chakraborty (2009) postulates key informant interviews as the specific questioning of respondents basing on their special involvement in the area under study. The researcher engaged government officials namely the Chitungwiza Town Clerk, the Chitungwiza Housing Department officials, Councillors, Housing Cooperatives as well as the Chitungwiza Residents’ Associations in the area to supply and complement the information required in the study. These interviews aided in gathering information about the housing stock, backlog, policy issues, land acquisition, housing cooperatives and the provision of infrastructure. The advantages of key informant interviews were that they saved time as the respondents were knowledgeable about the issues at hand. There was room for probing further on grey areas for clarity as well as follow ups on interesting responses during the interview (Spring, 2013:9).

The disadvantages of key informant interviews were that some respondents could not be available to give their responses during the period of study while some could not fully cooperate because of the sensitivity of the problem (Mathews, 2009).

3.6.3 Focus Group Discussions

White (2005) defines Focus Group Discussions (FGDs) as a type of group interview where there are several participants and the researcher acts as a director. This method was applied to local residents into 2 groups of 10 as it affords the researcher a chance of obtaining first-hand information through respondents’ opinions and interpretations within the framework of their
social setting. FGDs helped in collecting data on the perceptions, experiences, challenges and possible solutions to a social problem (Gorman and Clayton, 2005).

Focus Group Discussions triggered debate resulting in rich opinions from the respondents (Denscombe, 2007 cited in Dilshad and Latif, 2013:192). The researcher could also switch from formal to informal approaches thereby enabling further probing on grey areas. In this way, people of all age groups and social status were afforded the chance to participate and give valid contributions regarding housing challenges in Chitungwiza (Liamputtong, 2010:7). Mack, Woodsong, MacQueen, Guest and Namey (2011) posit that authentic information is elicited from verbal and non-verbal cues during the group discussion. However, respondents could be hesitant or influenced by the presence of others resulting in false information being captured. Also, analysing data could be difficult taking into cognisance that a lot of qualitative data is collected which requires more time to sort out (Evaluation Brief, 2008).

3.7 Data Collection Procedures
In administering the instruments and collecting data, the researcher made of verbal appointments with the Town Clerk seeking permission from to undertake a study in their area of jurisdiction. This enabled the researcher to get an official letter of introduction in order to generate confidence and rapport with the respondents in Unit L, M and O in Seke. In the same vein, the researcher obtained the housing list and the list of housing cooperatives operating in Seke from the Chitungwiza municipality to enable the selection of research participants.

The researcher with the help of councilors in the respective areas, sought permission verbally from the prospective respondents to organise and interview them in 2 groups of 10 people and record the conversation. Instruments used in this research were designed by the researcher. The researcher ensured that respondents received a clear explanation on the purpose and intention of the study. To aid understanding, simple and straight forward questions were asked. Short and precise questions were used so as to avoid confusing the respondents.

3.8 Reliability and Validity
Reliability is the extent of correctness or exactness of research findings (Kumar, 2005). A measure is said to be reliable if it provides consistent results if repeated several times using the same instruments otherwise they lose value. Thus a limited number of participants was used so
as to reduce bias. To ensure reliability, the researcher asked the same questions to all the respondents so that consensus of opinion or lack of it could be established; asked questions that were clear; and also avoided leading questions. Respondents were also informed of the purpose of the research and also of the need to respond truthfully so as to avoid compromising the research findings.

McGraig (2010) defines validity as the correctness of an account pertaining to the integrity of general conclusions from the research outcomes. It denotes the truth about a particular problem. The researcher focused on content validity which is concerned with the accuracy with which an instrument measures the factors under study. Its emphasis was on how questions are asked and how useful information was extracted from these questions. In this study, validity was ensured by consistency when administering questions thus questions formulated on interview guides were in line with the research objectives and aim of the study.

Pilot testing denotes a trial done in preparation of the complete study later called feasibility study. Research instruments including interviews and focus groups were tested by the researcher to allow for corrections to be made before the main research takes-off (Rajeseker, Philomonithan and Chinnathambi, 2006).

3.9 Data Presentation and Analysis

The presentation of data was in thematic form with emerging themes identified interpreted and analysed through data description principles. Themes are defined as units derived from patterns such as conversation topics, vocabulary, recurring activities, meanings, feelings, or folk sayings and proverbs (Taylor and Bogdan, 1989). Themes were identified by bringing together components or fragments of ideas or experiences, which often were meaningless when viewed alone (Leininger, 1985). Themes that emerged from the informants stories were pieced together to form a comprehensive picture of their collective experience. In this case the themes were derived from the informal interviews the researcher had with the stakeholders in the housing sector in the country, namely Chitungwiza Municipality officials.

Data analysis is a pivotal part of the research process, to arrive at findings. Maxwell (2002) suggested that data analysis should involve reducing accumulated data into a manageable size, developing summaries, looking for patterns and applying statistical analysis. Since this study was
a qualitative study, data matching and content analysis were used for data analysis. Analysed data was presented in the form of a thematic presentation, with few graphs and tables for illustrations.

3.10 Ethical Considerations
David and Sutton (2011) posit that ethics are a systematic study of or formalization of rules concerning the separation of good conduct from bad. Since social research intrudes into people’s lives as personal information about an individual is revealed, the researcher first asked for permission from both the authorities and subjects with a view to obtain consent before undertaking the research.

3.10.1 Informed Consent
Informed Consent entails that participants are supplied with sufficient information so that they can make an informed choice as to whether they can become involved in a study or not. In this regard, subjects will be more confident and open when responding to the given questions relating to the research (Babbie, 2014:66). Key elements including the purpose, procedures, risks and benefits were explained. The researcher then asked the participants to sign an informed consent form as proof that they had understood what the researcher explained to them. Silverman (2006:318) posits that consent is not a once-off procedure; the researcher continued to ensure consent by way of negotiation throughout the research. Thus, respondents interviewed were only those who accepted to participate voluntarily.

3.10.2 Respect to Privacy and Confidentiality
The researcher ensured privacy and confidentiality of participants by not divulging their real identities so as to protect their dignity and reputation from the public eye. As alluded by Van den Hoonard (2002), “promises of confidentiality are easier to make than to keep” as research would not be successful it if is not published. Pseudonyms were used so that valuable information was not directly associated with the participants at any given time. Moreso, a relationship of trust and respect between the researcher and subjects enabled information to be shared without fear.
3.10.3 Avoiding harm to participants
Research is considered harmful if it causes research subjects to be embarrassed or if it produces negative emotional reactions. Harm could be psychological, physical or social injury (Babbie, 2010:71). For the purposes of this study, the researcher advised participants of any potential risks that could occur as the project progressed.

3.11 Chapter Summary
This chapter presented the research analysis on research materials and design used by the researcher. The methodology that was employed in the study were analyzed and the concepts of validity and reliability of research instruments were discussed in detail. It also explained the data collection procedures in terms of sampling the respondents, distribution and collection of instruments, the strengths and weaknesses of research instruments as practical approaches to data gathering. Lastly, this chapter also explained the data analysis and presentation procedures, which added new dimensions to the body of knowledge on the topic of interest.
CHAPTER FOUR

4.0 PRESENTATION, ANALYSIS AND DISCUSSION

4.1 Introduction
In this chapter, the researcher discussed the findings relating to the study. The chapter presented the findings based on the research objectives. These findings are as obtained, in verbatim, from the respondents who participated in the interviews and focus group discussions that were undertaken by the research. It is from the presentation, analysis and interpretation of the responses that conclusions and proposals were made.

4.2 Background of Respondents
The respondents in this study were 20, 10 of whom were local residents (5 male and 5 female); 3 councilors; 2 local government service delivery officials; 2 residents’ association members as well as 3 housing cooperatives members in Units L, M and O of Seke District, Chitungwiza. Some of the female respondents were housewives whilst some headed families on their own thus they are well versed with the topic under study.

4.3 Provision of Infrastructure

4.3.1 Importance of the Chitungwiza Municipality in Housing Development
The respondents were asked on the importance of the Chitungwiza Municipality in the development of housing in their community. Respondent A within Chitungwiza said the following:

“Kanzuru ine basa guru rekupa nzimbo dzekuvakira dzimba. Kazhinji kanzuru haikundikane kuita izvi kunyangwe ichitarisirwa kuitawo zvimwe zvinobatsiridza kuti nzimbo idzi dzigarike zvakanaka zvinova izvo irikutadza kuita nemazvo” (The Municipality plays a critical role especially in providing the land for housing development. In most cases, you will realize that the Municipality never fails in playing that role, although it is also expected to provide other supporting services for housing development, which it is not currently providing).
Another interviewed participant B differed by stating that the importance of the Municipality is only theoretical and hardly practical:

“Vanhu vekanzuru yedu tinongovaziva zvezita chete. Patinovada hauvawane saka vangori vanhu vepachivhitivhiti nekuti havatibatsire mumatambudziko atinenge tinawo zvakafanana nekutsvaga pekuvakira dzimba ikoku.” (The Municipality is only a theoretical name and is not on the ground. They seem to exist only on TVs because when we need them they are not available to assist us in such problems as getting decent housing).

However, a much broader perspective was provided by respondent C from the Chitungwiza Municipality who explained the source of the poor engagement between the Municipality and the home-seeking residents;

“Munofanira kunzwisisa kuti kanzuru inemusenzekete mukuru wekuona kuti vanhu varimunharaunda vawana pekugara pakanaka here. Nokuda kwematambudziko akaita seemari uye vanhu vanoda dzimba vakawandisa izvi zvinobva zvaita kuti kanzuru iremerwe ruzhinji rwoguma rwoti kanzuru haidi kuita basa rayo. Kanzuru irikuedza nepainogona kuti zvido zvevagari veChitungwiza zvizadziswe.” (You must understand that the Municipality is legally mandated to undertake the role of housing provision in Chitungwiza. However, due to the very high demand for housing in the growing town of Chitungwiza, the Municipality is not always in a position to respond practically to every request for housing provision that we receive. As a result, we are trapped in a situation whereby we cannot attend to the needs of our residents in terms of housing development and they end up thinking that we are sleeping on the job or we do not want to attend to their needs, which is not the case).

The findings of this research points to the fact that the Municipality has been playing a pivotal role in the provision of decent housing in Chitungwiza, although the practicality of this mandate has been negated by various challenges that the Municipality continues to face. The above mentioned show that the municipality continues to play a very significant role in the provision of housing in Zimbabwe. The findings reiterated the notion put forward by Kamete (2006) that the use of urban authorities in housing development has enhanced home access to the poor and
under-privileged members of the society. This is as is expected of such municipalities as alluded to by the NHP, although the failure to provide other supporting services for housing services is what the respondents in Chitungwiza expressed greater concern about. However, Birchall (2008) brings a different argument by stating that in the majority of developing countries, municipalities are too occupied with other developmental tasks for them to effectively bring about sustainable housing development. This, according to Birchall (2008), is one of the major reasons why such municipalities always have backlogs in their housing schedules. Muderere (2011) supports this by stating that most municipalities in Zimbabwe are too cash-strapped and under-staffed that they cannot meet their housing targets. In general, whilst the relevance of the municipalities in the provision of houses still remains as established in this study, these municipalities have not been effective in the production of sustainable housing for their communities.

4.3.2 Extent of Provision of Housing Infrastructure

The extent of provision of infrastructure by Chitungwiza Municipality was also investigated. To this end, the researcher analysed the extent to which the Municipality has been providing storm water drains; roads; sewage reticulation and water supply pipes as part of its housing infrastructure.

4.3.2.1 Storm water drains

On the extent to which the Chitungwiza Municipality has been providing storm water drain infrastructure to support housing provision, respondent D expressed the following sentiment:

“Kanzuru haisi kunyatsoita basa rayo pachena. Zvimadrain zvemvura hakuna. Kazhinji mvura painonaya inotozara zvekuti mumastands macho hamupindike and inogona kutokanganisa moto nevanhu kufamba kusvika padzimba dzavo.” (The Municipality is not doing its work transparently. There are no water drains. In most cases when it rains, water fills up the residential areas such that it becomes difficult to access. Motorists also fail to negotiate well into their stands.)

The alleged failure of the Municipality to provide appropriate storm drains was also suggested by participant E, who said:

“Kazhinji kacho kanzuru inongopa ivhu chete. Havazotipewo zvimwe zvinhu like zvimadrain zvemvura nekuti vanoti hatina mari saka zvigadzirirei izvozvo Makore gumi...”
apfuura kanzuru yaimbogadzirira vanhu migwagwa mabhiri nekuisa mapaipi emvura mudzimba dzacho.” (The Municipality usually avails stands only. They do not provide other facilities like storm water drains because they say we do not have adequate finances so you develop those on your own. So when it comes to providing infrastructure we can say the Municipality only provides stands and nothing else).

However, some of the interviewed Municipal officials expressed great optimism towards the ability of the Municipality to provide the storm water drains to support housing provision in the near future, stating that the economic climate and the many roles of the Municipality in Chitungwiza were responsible for its inability to deliver as expected. A notable instance was a male respondent F who stated that:

“Like all other government departments, we have been facing serious challenges in supporting housing development in Chitungwiza through the provision of the necessary infrastructure. Whilst we can agree that the Municipality has not been actively providing physical infrastructure to support housing development, we do have some intangible organizational structures that are very active in making sure that our residents have what they need in terms of housing development support.”

The findings of the study therefore showed that the municipality has not been able to provide storm water drains as part of the housing infrastructure in Chitungwiza. This finds support in Chirisa et al (2015) who state that in sub-Saharan Africa, there has been a rapid decline of welfare state in the provision of services. These findings seem to contradict with Chitekwe-Biti (2014) who makes the argument that housing provision in Zimbabwe has been negated by the colonial imbalances in the country. Whilst Chitekwe-Biti’s (2014) position might sound true given how colonial imbalances were indeed a reality in Zimbabwe’s past, the finding that the Chitungwiza Municipality has not been able to provide at least the relatively cheap storm water drains points to the fact that the municipality has not been able to develop the more expensive houses. Therefore, the failure of housing provision has been a result of the Municipality’s inability to delivery rather than a legacy of colonialism which ended 36 years ago.
4.3.2.2 Roads

It was found that the provision of road infrastructure to support housing development by the Chitungwiza Municipality has also been a critical challenge. Some of the respondents in the study even noted the detrimental consequences of the Chitungwiza Municipality’s failure to provide road infrastructure for sustainable housing provision. For instance, respondent G residing in Unit M alluded to one of these effects being accessibility challenges:

“Kanzuru haisi kugadzira migwagwa sezvainofanirwa kunge ichiita. Izvi zvapa kuti migwagwa yedu ive yemutowo wevhu roga zvekuti kana kukanaya haafambike zvakanaka. Zvoreva kuti zvinenge zvakanetsa kuti munhu asvike pamba pake kana akawana nzyimbo yekuvakira imba kuno.” (The Council is not constructing roads in the new stands as it is supposed to be doing. This has caused the majority of the new stands to only have dust roads which become muddy in the rainy season. So accessibility becomes a challenge and people cannot reach their houses if they have these new stands).

Other respondents explained that road provision was only done in part and as a responsibility of the residents, which rather increases the costs of housing in Chitungwiza. For example, one of the participant H of a new housing area in Unit O had this to say:

“Dzimwe nguva kanzuru inoti vanogona batanidzai mugadzire migwagwa mega. Izvi zvinoita kunge zvakanaka asi kazhinji zvinongoreva kuti vanhu vanenge vavakudhurirwa nekuita dzimba nekuti migwagwa inodhura kugadzira.” (Sometimes the Municipality says we should contribute to construct roads on our own. This seems good but most of the times it raises the costs for one to get a house as roads are quite expensive to construct).

However, respondent I from the Municipality seemed to play down their failure to provide roads to support housing development, contending that the road construction was the responsibility of several stakeholders and as such, required proper coordination, time and resources:

“Kanzuru inofanira kunge ichiisa migwagwa munharaunda. Zvakadaro, mhosva haingapiwe kukanzuru yoga nekuti pane vazhinji vanofanira kunge vachibatsirana nayo kuti zvinhu zvakaita semigwagwa zvivepo vakaita sebazi reZimbabwe National Road Adimnistration (ZINARA) neministiri yeTransport and Infrastructural Development” (It
indeed is true that the Municipality is responsible for the provision of roads in Chitungwiza as per our by-laws. However, it is important to remember that the absence of roads in some sections of the community cannot sorely be blamed on the Municipality as we have several stakeholders who are also involved and mandated with road construction, such as ZINARA and the Ministry of Transport. Whilst it is true that some sections of our community do not have proper roads, it cannot be correct to say that Chitungwiza Municipality has failed them in that regard. Sometimes it’s just a matter of delays in funding from other responsible stakeholders).

These findings reiterated a common position that indeed the Municipality has not been providing adequate road infrastructure to support the new houses that would have been developed in Chitungwiza. The findings also show that the lack of road provision has created problems for the new home owners, a situation which not only makes their homes inaccessible but also compromises the delivery of other services in the new areas. These findings are supported by Yakubi, Salawu and Gimba (2012) who state that the budgetary allowances of most municipalities are so limited that even when they do provide houses, they are not able to provide other services associated with such housing, which include roads. Mashoko (2012) argues that if local authorities fail to provide other relevant housing services, they should give the task to private land developers who are usually better equipped to deal with the problem.

4.3.2.3 Sewage reticulation and water supply pipes

The researcher also enquired on the ability of the Chitungwiza Municipality to provide adequate sewage reticulation and water supply infrastructure. One J in a new housing development in Chitungwiza intimated that they are mostly meeting the costs of both sewer and fresh water domestic supply on their own:

“Ah mazuvaano tatojaira kuti kana ukawana pekuvakira imba wotoziva kuti muchaunganidza mari sevagari kuti muwane mvura, ingave yekunwa kana yesewage.”

(These days, it has become the norm for us to contribute towards both drinking and sewage costs once one gets a stand).
A different view was, however, offered by respondent K from Unit L, who said the following:

“Kanzuru haina kuramba basa rayo kwete. Asi vanhu kazhinji vanoona kuti kumirira kuti kanzuru igozagadzirisa zvemvura zvinotora nguva nekuti vane nzvimbo dza-kawanda dze-kugadzira uye vanenge vasina mari yachoko. Saka tinozopedzisira tozvigadzirisira toga kuti tiwane mvura yekunwa nesewer asi iyi inzira yekuti zvitikasikire pachedu tisatambure kwete kuti kanzuru haigona.” (The Municipality has not failed in its role. It’s just that most of the times the residents realize that the Municipality may take time to attend to water and sewer needs because they have more areas to attend to and sometimes they do not have the adequate finances. So we end up fixing the water and sewer issues on our own to expedite the process, not that the Municipality cannot do it).

Commenting on the same issue of water and sewer infrastructure provision, participant L from the Chitungwiza Municipality explained that:

“Chokwadi, tine dambudziko remvura nezvesiweji. Kunyange zvakadaro, hativumirwe nemutemo wemakanzuru kuti vanhu vagare mumnyimbo dzisina mvura yekunwa yakachena kuitira utano hwevanhu vari munhararinda. Patakundikana tinokumbira vagary kuti kana vachikwanisa vabatanidze mari kana kuti vatsvage rubatsiro kumapazi akazvimirira kuti pavanogara pave pakanaka.” (Indeed we may have challenges in providing water and sewer reticulation infrastructure. However, you must understand that in line with our by-laws, it is illegal for human dwellings to not have a reliable source of drinking water as well as sewerage systems. So, as a result, we often prioritise that infrastructure and always try to make sure that houses have them. In cases where we cannot afford to provide them as early as the citizens would want, we invite them to form cooperatives as well as for the work of private developers who can finance the costs for such infrastructure).”

From these findings, it was deduced that the Chitungwiza Municipality is largely unable to provide the necessary sewage reticulation infrastructure to support housing development in Chitungwiza. The majority of the infrastructure for housing development is physical in nature and requires the Municipality to be well-funded if it is to be actively involved in supporting housing development through infrastructural provisions. The findings agree with Mutembedzi
(2012)’s assertion that Zimbabwe has been characterized by a continuous deterioration in existing public infrastructure due to the decade-long economic downturn and Chitungwiza Municipality, like the majority of the public service providers in the country, has not been spared. The failure of the municipality in providing the infrastructure like storm drains and roads would be expected especially given the lack of capacity that has been faced by the government in the provision of housing due to its lack of resources after the economic onslaught that the country has faced, which compromised public service delivery as explained by Kuipa (2006). In the view of Muranda (2001), this means that their contribution to the resolution of homelessness is minimal and is only significant when one takes into consideration the middle class and not the lower class of society. To this study, Muranda (2001)’s view could be one of the major effects of the Municipality’s failure to provide such infrastructure as sewer reticulation systems.

4.4.3 Housing Shortage Challenges in Chitungwiza Municipality

The researcher discovered that a myriad of problems have largely affected the municipality in delivering housing to its community. The findings are presented in the sections below.

4.4.3.1 Exodus of Skilled Personnel

The findings on the extent to which the challenge of the exodus of skilled personnel is occurring showed that most of the municipalities including Chitungwiza are faced with critical shortages of human resources for housing development. For instance, the following issue was raised by M:

“Kushaikwa kwemuhoro kwaita kuti vashandi vazhinji vaende kune dzimwe nyika dzakasimukira. Vasara vacho havachanyatsoshanda nemazvo zvabva zvaita kuti nyaya yekupe nzvimbo dzekugara inetse mumadhorobha akaita seChitungwiza”. (Due to the lack of proper remuneration, most of the employees at the municipality have left for greener pastures. Those who are still there are there just because they have nothing else better to do, otherwise they can leave anytime. So, the shortage of skilled people affects the ability to plan and deliver housing effectively).

This notion was also reinforced by the private housing developers in Chitungwiza, who lamented the lack of adequate skills at the Municipality. For example, N said:

“Kanzuru yaimbova nevashandi vakawanda vakadzidza mabasa avo. Ikozvino vzvachinja, mhando yevanhu vakadai yave shoma ndokusaka kanzuru ichigara iri mumampepanhau
nenyaya dzisina kunaka”. (The Municipality used to have a lot of well-trained and professional people who could attend to the housing issues diligently. However, that has since changed and there are now only a few of such people left. This is actually one of the reasons why the Municipality is always in the press for the wrong reasons).

Even on the part of the Municipality, there was mention of the existence of skilled personnel problems, albeit in confessed clandestinely. For example, O explained that:

“It is true that we are under-staffed. A lot of the skilled people have gone, particularly town planners, draughtsmen and surveyors. Even when one considers our current team, it is no longer as large as it used to be in the past ten or so years.”

As such, these findings show that in general, most of the respondents believed that the problem of skilled worker exodus is a critical one for the Chitungwiza Municipality. The findings showed that the exodus of skilled personnel is occurring in Chitungwiza Municipality and that the municipality is increasingly faced with critical shortages of human resources for housing development mostly due to poor employee remuneration.

These findings find relevant academic support especially from Murombo (2013) who discusses the issue of brain drain as one of the major challenges faced not just by the property sector but by the entire Zimbabwean economy. With the existence of both push and pull factors in terms of the unstable political environment in the country as well as lucrative jobs and better standards of living in foreign countries, respectively, brain drain has become a common phenomenon leading to the high exodus of skilled workers from the property sector, as argued by Jonga (2011) and Mapuva (2014). This could aptly explain why this problem is significantly high as found out in this study. Murombo (2013) explains that skilled professionals have left Zimbabwe in droves for other countries in the region as well as overseas, going to Botswana, South Africa, Namibia, Australia, the United Kingdom as well as the United States. The findings also agree with the position held by Chambers and Cornway (1991) who contend that with a lack of skilled manpower, such projects as housing construction are difficult for the local municipalities. Findings of this study are in agreement with the network, institutional and resource dependency theory which stresses on effectiveness through the proper management of the available resources in an environment Pfeffer and Salancik (2003).
4.4.3.2 Lack of Access to Credit Facilities

The lack of lines of credit was also investigated as one of the major constraints in housing provision by the municipality. For instance, respondent P said:

“Kanzuru haina mari yekushandisa mumabasa ayo zwaira kuti dambudziko repekugara rimbe richwedzera zvikuru muChitungwiza”. (The Municipality cannot meaningfully embark on any housing projects because of financial bottlenecks. The lack of adequate funding, and where to get it, is one of the things crippling housing development in the community, leading to housing backlogs and even the failure to maintain and service already existing houses).

In a different response, Q from the Municipality said:

“It is obvious that the issue of finances is what has been affecting us the most. We continue to thrive under a shoestring budget that cannot meet our actual housing development needs and the situation is so dire that we sometimes cease any housing project developments.”

In other words, the existence of this problem of lack of lines of credit as significantly high, pointing at the importance of the lack of credit in hampering the development of the housing sector in the country. It was discovered that the Chitungwiza Municipality has nowhere to borrow funds for the completion of certain housing projects and for infrastructural provision. It was also established that some of the materials to support building construction are not being found locally. This has also been hampering the development of the housing sector in the country.

The lack of credit lines has long been suggested to be an effect of the harsh economic climate in Zimbabwe. The MBSSA (2011) argues that the background of the economic problems go as far back as the ESAP programme of the early 1990s. The economic challenges have led to not just the existence of exorbitantly high interest rates on loans but even to the lack of interest of the banks and other financial institutions to lend to the housing developers and municipalities owing to the high risks. This has crippled the development of the property sector in the country and has seen a lot of desperate home seekers fail to secure decent houses for themselves as found in this study, which agrees with the MBSSA (2011)’s position that the home ownership rate for
Zimbabwe remains low at 25% as compared to the higher rates of 67% and 65% for United states of America and the United Kingdom. As a result of the brain drain, technical problems exist and continue to be faced in such aspects of housing construction and development as land titling, planning, acquisition and building procedures, as suggested by the MBSSA, (2011). In the same vein, Jonga (2014) argues that some government offices are depriving local authorities of revenue that is vital through the non-payment of bills thereby adding to the already existing financial constraints in municipalities. The government at times provide grants and loans that are inadequate to cater for the needs of local authorities. Resultantly, local authorities end up failing to deliver as expected or diverting funds for housing development to cater for salaries and backpays Mushuku et al (2012).

4.4.3.3 Shortage of Cheap Raw Materials

Another important challenge that was raised by the respondents was the issue of the shortage of locally-produced and cheap raw materials. For example, R had this to say:

“Zvekushandisa paruvako zvava nenguva zvichinetsa, zvizhinji zvacho zvinobva mhiri kwemakungwa. Zvikange zviripo zvinenge zhichidhura zvakanyanya zvinobva zvazoita kuti mutengo wedzimba ukwire.” (Materials have for a long time given us problems in the construction sector. The majority of them are not locally available and this leads to halts in construction projects sometimes. Even when they are available, some of the materials will have been sourced from as far as South Africa and so their prices will be exorbitant and make building construction unnecessarily expensive. The end result is that the houses are priced beyond the reach of many people in Chitungwiza).

This was also reiterated by some of the officials at the Municipality who stated that the issue of materials was almost as paralyzing as that of poor funding. For example, S stated the following:

“Mabuilding materials edu anombonetsa muZimbabwe. Hazviitike hazvo pese pese asi pazvinoitika zvinotikanganisa zvakanyanya. Zve, unoona kuti dzimwe nguva zvinenge zvichitora makore mashanu kana gumi kuti dzimba dzinzi dzaperera kuvakwa. Pamakore mashanu acho panogona kungoita makore matatu zvekushandisa zvichinyatsowanikwa asi mave mugore rechina zvobva zvashaikwa zvachose. Ndopaye pamunozona dzimwe dzimba dzangovakwa kusvikwa pakuda kupfirirwa asi hadzichazoturikwe” (Building
materials are sometimes scarce in Zimbabwe. It does not occur always but when it does it is a major drawback. Plus in a project lifecycle you will realize that sometimes it takes five or ten years to finish or fully develop housing. In those five years, the first three may not have any material shortage problem but when you reach the fourth year then you have a crisis. Those are some of those cases where you find a well-built house stuck on the roof level and there are no roofing sheets to finish it off. Obviously, that affects the development of the houses.”

These findings, therefore, show that the majority of the respondents believed the problem of the shortage of local raw materials for housing construction was significantly high. It was established that some of the materials to support building construction are not being found locally. This was related to the low production of houses in Chitungwiza. The findings show that the majority of the respondents believe that income constraints are a major challenge in the provision of housing in the country. The study also revealed that the Chitungwiza Municipality is also faced with serious shortages of locally-produced and cheap raw materials to support building construction as well as the lack of trust among the Municipalities and other associated property stakeholders.

With the lack of cheap and locally available raw materials, the development of the property sector is inevitably in a tailspin. Literature supports this finding by noting that there have been disruptions to the housing supply chain due to plant, vehicle and equipment breakdowns (MBSSA, 2011). Without the existence of a viable local raw material supply chain for the property industry, there have been delays in the completion of housing projects as well as the existence of unnecessarilily high prices for both housing construction materials as well as for the completed housing units (NHP, 2012:3), which have hampered housing provision for one and all. As such, the findings of this study made sense from the academic literature. However, the findings find disagreement in the position held by Murray (2011) who points out that despite the interest that any given community can have in any given developmental project, housing included, income challenges and disparities see to the low adoption and participation of some community members in these projects. Thus Murray (2011) makes the contention that no matter how cheap the building materials may be, it is the poverty level of the community which determines whether or not any sustainable housing development can take place. Murray (2011)
demonstrates how impoverished families view the construction of decent housing as a secondary issue as the primary issue is the provision of such basic necessities as food for their families. This may explain why, owing to the high poverty in the Chitungwiza community, some families have not been able to construct any houses despite the cost of the building materials.

4.5 Stakeholders in Housing Provision
It was discovered that a variety of stakeholders closely work with the municipality to ensure that housing is delivered to home seekers in Chitungwiza. The sections below present the findings made.

4.5.1 Extent of Stakeholder Involvement in Chitungwiza Municipality’s Housing Programmes
The extent to which other stakeholders are involved in the housing programmes undertaken by the Chitungwiza Municipality was investigated. Some of the Chitungwiza stakeholders reported that they were somewhat not involved by the Municipality. For instance, participant T had this to say:

“Hapana wavanomboda kushanda naye kunze kwekuti kana vachida vashandi nemari dzavo. Pasina izvozvi havamboite siriyasi kushanda nevamwe.” (Stakeholders are mostly involved when they bring in important resources like money, manpower and experience. Otherwise you will find that Chitungwiza Municipality does not really take them seriously).

The alleged lack of seriousness in stakeholder engagement at the Municipality was also a commonly-shared sentiment amongst the private housing developers. This opinion was well-articulated by G who gave out that:

“Ichokwadi kuti kanzuru haidi kushanda zvakanaka nemamwe mapoka akaita sevagari, vemabhizimusi kana makambani angabatsirane nayo mubasa rayo. Asi kana vachida rubatsiro rwemari ndopanoona vachiita setinobata pamwechete. Tikavavinga nemazano edu dzimwe nguva hazivibude zvakanaka nekuti kanzuru inenge yoda kutitonga zvakanyanya zvinoita kuti titadze kunzwana mubasa redu.” (It is very true that the Municipality does not want to engage other stakeholders in its operations. You will realise that they will only do that for the sake of getting some money on projects which
they would have failed to finance. Even when we do engage them as stakeholders, the relationship is difficult to manage as they have dictatorial tendencies towards any other stakeholder, which compromises the ultimate goal of housing provision).

However, officials from the Municipality seemed to refute the alleged exclusion of stakeholders, stating that they only engaged stakeholders where necessary. For instance, Respondent F hinted that:

“Our most people think we are obliged to work with them all the times and in everything. Whilst it is indeed true that, as a public body, we must work with the community in its development, it does not necessarily mean that whoever wants to engage the Municipality in his or her project successfully does so. In fact, the Municipality reserves the right to choose the stakeholders it wants to work with. We cannot be obliged to work with a stakeholder even when it is against our by-laws. We are also governed by the constitution which, for example, states that we cannot allocate any work or assignment to someone with a criminal history. Most of the people who claim that we are not engaging them simply lack the knowledge of what governs our engagement with them, when and why. We do not just engage someone for the sake of engaging them.”

These findings show that some of the stakeholders were largely excluded in the housing provision programmes and activities of the Chitungwiza Municipality. Whilst the Municipality’s general position that they are governed by law in stakeholder engagement seemed valid, there was also a lack of proper explanations on why even engaged stakeholders would have problems in working with the Municipality for housing development in Chitungwiza. The lack of stakeholder involvement as found in the study is a great drawback to the progress and development of housing in Chitungwiza. The findings are against what Bryson (2004) suggested by stating that involving all stakeholders is amongst the most pivotal determinants of the success of a public programme. Colfer (1995) adds to this by stating that these stakeholders are the ones who support the programmes’ needs if it is to be successful. In order for the sector to be vibrant, there is a need for high stakeholder interaction, understanding and coordination, as called for by Pedro (2005). The findings seem to give credence to Murray (2011)’s position that if the sector is able to have this coordination, housing construction projects and goals will have a higher level of synergy which will improve the viability of these projects. This is in line with the network,
institutional and resource dependence theory which posits that organisations depend on others for their survival as well as to obtain resources and information that they need.

4.5.2 Stakeholder Views on Involvement in Housing Programmes
The extent of stakeholder involvement in housing programmes was questioned. Respondent D stated that:

“Kanzuru irikuzama kugadzira nzvimbo dzekuti vanhu vagare zvinova zvabatsira vazhinji vasina mari yakawanda kuti vawane pekugara nemutengo uripasi, vasingang vakiri pese pese. Hurongwa uzhinji hwekanzuru hurikunyowisirwa pasi nekushaikwa kwezvekushandisa zvakaita semari nemichina” (The Municipality has been doing well in developing land for the urban poor who mostly comprise the Chitungwiza population. The housing programmes have thus been very crucial in dealing with such challenges as homelessness and squatter- ing although, given more resources, the Municipality can contribute more significantly than it is currently doing).

However, even though most of the respondents pointed out to the importance of the housing programmes for the community, some of the stakeholders expressed concern at the lack of resources and infrastructure that are critically needed if the programme is to be a success. One respondent gave out that:

“There still need a lot of work with regard to infrastructure and development of the housing in Chitungwiza.”

Interestingly, the study revealed that even some of the Chitungwiza Municipality officials are aware of the negative views that some of the housing stakeholders have on their involvement in the Municipality’s housing programmes. For example, T responded as follows:

“Vazhinji vanotaura zvakaipa pamusoro pekanzuru vachiti tinomira munzira dzavo. Sekanzuru, tine basa rekuongorora kunyuka-nyuka kwemabazi ematsotsi asingevedzi mutemo yenyika vachibira vanhu mari dzeruvako” (Surely, most of the stakeholders view us in a negative light. They believe we stand in their way. This is particularly true when you consider the fact that the Municipality also plays a regulatory role especially over these mushrooming and bogus housing developers who cannot stand a brush with the law).
The findings of the study revealed that most of the stakeholders involved in housing provision in Chitungwiza were largely not involved in the housing provision programmes and activities of the Chitungwiza Municipality. Most of them believe that the housing programmes by the municipality have been noble achievements which have been able to develop housing for all although they lamented the lack of resources and infrastructure that are critically needed if the programme is to be a success. In the view of the municipality, the majority of these stakeholders are bogus people who do not merit any engagement at all. For example, housing cooperatives that have been taking people’s money for their own benefit at the expense of desperate home-seekers that has resulted in the Ministry of Local Government banning the operations of housing cooperatives. Accordingly, these findings show that most of the stakeholders involved in the establishment of the housing programmes in Chitungwiza are not satisfied and content with its establishment. This is against the NHP which stresses that participation should be by all thus the municipality should address this issue for transparency purposes.

As the study revealed, a significant number of the stakeholders expressed concern with the lack of resources and infrastructure. The findings on the perceived importance of the housing programmes within the stakeholders’ perspectives are in agreement with Michie and Walsh (2009)’s position that stakeholders have been found to be interested mostly in the financial side of programme administration. Also, the findings that some of the stakeholders are concerned with the lack of resources and infrastructure agree with Morgan (2002) who says that the issue of programme financial distress has been at the heart of much of the debate over governance of the municipalities.

4.6 Mechanisms used by Chitungwiza Municipality in addressing Housing Shortages

On the strategies adopted by the Chitungwiza Municipality in order to enhance sustainable housing provision, C gave out the following:

“Tofanira kushandisa zvekuvakisa zvine mutengo wakaderera kuti tikwanise kupedza kuvaka zvakanaka zvikuru munguva dzino dzirikunyanya kunetsa mari. Kanzuru haisi kukwanisa kuzvimiririra yoga zvoreva kuti inotoda rubatsiro rwevashandi, ruzivo nemari” (We must make use of low-cost building materials if we are to deal with the challenges faced in material sourcing as well as problems in obtaining finance. For the issues of the Municipality failing to service and maintain the houses, it is important to
obtain the help of private developers who can chip-in with their human resources, expertise and financing).

Even some of the officials at the Municipality suggested the use of low-cost building materials, with some even going on to suggest adjustments to the local building standards. Respondent H said the following:

“Vanhu vanofanira kushandisa zvekuvakisa zvine mutengo wakaderera. Kunyange zvakadaro, zvinofanira kuva zvemhando yakasimba. Sekanzuru tanga tichikurudzira kuti mitengo ideredzwe munyika muno kuitira kuti vazhinji vakwanise kuvaka”. (We must allow our people to make use of low-cost building materials. However, these must be of good or standard quality and must be acceptable. We have also been calling for the lowering of some of the building standards in the country as a way of ensuring that building construction becomes affordable for all of us. A good example is how the government rejected proposals to ban the use of asbestos as a roofing material due to its cheapness as compared to its alternatives like roofing tiles. The government has also encouraged the use of corrugated iron sheets as roofing material, especially given their cheapness and endurance. These are some basic examples of how our building standards can encourage housing construction in Zimbabwe).

A perspective that was promoted by E was that the government must increase their engagement and ensure that public-private partnerships (PPPs) are promoted and sustained and said:

“We understand very much that our government is too burdened to deliver housing properly as it used to do in the past. However, in as much as that can be a milestone, we suggest that the government increases its engagement of private players in the sector as we have not just the technical capacity but even the financing for sustainable housing projects as compared to such municipalities as Chitungwiza. So PPPs can be a very helpful strategy to dealing with the problem.”

The findings above therefore show that most of the suggested strategies as obtained from literature can be effectively used to deal with the challenges that most of the property developers are facing. The study established that the strategies that were suggested were increasing access to mortgage finance; providing low-cost building materials; adjusting the local building
construction standards; dealing with land delivery inefficiencies; increasing the role of private property developers in servicing stands and engaging in private-public sector partnerships (PPPs). Other strategies that were also included were obtaining developmental funds and finance; the use of local and international housing bonds; employer-assisted housing schemes; community-based housing projects, and; the use of demand and supply-side subsidies.

The findings of the study were that various strategies can be used by Chitungwiza Municipality in dealing with the challenges faced in housing provision and development in the town. Among the strategies that were suggested were increasing access to mortgage finance (access); providing low-cost building materials (low cost); adjusting the local building construction standards (standards); dealing with land delivery inefficiencies (inefficiencies); increasing the role of private property developers in servicing stands (servicing); and engaging in private-public sector partnerships (PPPs). Other strategies that were also included were obtaining developmental funds and finance (funds); the use of local and international housing bonds (bonds); employer-assisted housing schemes (schemes); community-based housing projects (projects), and; the use of demand and supply-side subsidies (subsidies).

Such strategies as increasing access to mortgage finance; providing low-cost building materials; and adjusting the local building construction standards were found out. The findings above therefore show that most of the suggested strategies as obtained from literature can be effectively used to deal with the challenges that most of the property developers are facing. In particular, the high means obtained for the use of mortgage financing, low-cost building materials, developmental funds and employer-assisted housing schemes were found to be of great importance in improving the access to housing for the disadvantaged members of the society, as suggested by Murray (2011). Chirisa et al (2015) also add that housing cooperatives have often been used as tools of development by governments that have not allowed them to become fully autonomous. In the case of the Chitungwiza Municipality, making use of housing cooperatives will inevitably improve the delivery of housing and housing infrastructure in the community as they will bring in their financial, technical and human resources to help in the establishment of housing units (NHP, 2012).
4.7 Chapter Summary

This chapter covered the presentation of results and discussion of the study. The findings were first presented, interpreted and analysed according to the literature and in line with the theoretical frameworks of the study. The next chapter presents the summary, conclusions and recommendations of the study.
CHAPTER FIVE

5.0 SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction
In this chapter, the summary of the research, its conclusions and recommendations are contained. The summary details what was covered in the first three chapters of the study. In the conclusions, the researcher presents the major findings of the study in line with the research objectives. In the recommendations, the researcher presents practical suggestions to be adopted for the amelioration of the problems which necessitated the study.

5.2 Summary
This study sought to establish the responses by local government in addressing urban housing challenges especially in Chitungwiza.

The first chapter provided a brief background of the study focusing on housing challenges in some parts of the world. Research questions were used to interrogate the matter in both developed and developing countries.

Chapter 2 focused on literature review whereby the works of other scholars was identified and discussed with a view to reveal the missing gap which the current study seeks to fill. The network, institutional and resource dependency theory and the National Housing Policy were used in the discussion.

Chapter 3 looked at the research methodology. It included the research design, population, sample and sampling procedure, research instruments as well as ethical considerations. Qualitative methods were used including semi-structured interviews, focus group discussions and key informants. A sample of 20 (10 male and 10 female) was used to obtain the required information. Reliability and validity of instruments and techniques was also reviewed and analysed.
Chapter 4 focused on the collection of data and presentation was in descriptive form.

Chapter 5 gives a summary of the research, conclusions, recommendations as well as areas for further study.

5.3 Summary of Findings

This study found out that the Chitungwiza Municipality is not effectively playing its role of providing housing and supporting infrastructure such as roads, water, sewerage reticulation and storm water drains. Its progress is being hindered by the non-availability of land for housing purposes, lack of finance, lack of credit lines to name a few.

It was established that the municipality selectively engages stakeholders in their programmes especially in instances where they require funding but in cases where they feel they can do everything themselves, they do not inform anyone. This shows that there is a sour relationship between the municipality and its stakeholders. It also shows that there is lack of transparency in the municipalities’ activities thus they fail to deliver as expected.

It was also established that the municipality uses a variety of strategies to address urban housing challenges including private-public partnerships, adjusting local building standards, increasing access to mortgage finance as well as increasing the use of demand and supply subsidies.

5.4 Conclusions

In this study, the three research objectives were to establish whether the Chitungwiza Municipality has provided infrastructure that enables construction and maintenance for sustainable human settlements; to establish other stakeholders that work with the Chitungwiza Municipality in providing housing and to explore mechanisms used by Chitungwiza Municipality in addressing housing shortages.

On the provision of infrastructure to enable construction and maintenance of human settlements by the Chitungwiza Municipality, it was found that the Chitungwiza Municipality continues to play a role in the provision of housing in Zimbabwe. To some extent, the Municipality has helped to reduce the housing backlog in the town by sourcing for more land for housing purposes, as found out in the study, whereby the Nyatsime area has been pegged for human
settlements. The Municipality has also tried its best to increase home ownership in the country. This is in line with the NHP which aims to do away with backlogs through the provision of land for housing. However, local authorities have encountered problems such as availability of land, lack of skilled personnel, lack of credit lines, as well as lack of raw materials to support housing development in Chitungwiza.

Regarding stakeholders working with Chitungwiza Municipality in housing provision, the study established that most of the stakeholders involved in housing provision in Chitungwiza were largely excluded in programmes and activities of the municipality. This view is contradictory to the NHP which promotes the active participation of all stakeholders in the development and tracking of human settlement policies and programmes. It was also a finding of this study that most of the stakeholders believe that the housing programmes by the municipality have been noble achievements which has been able to develop housing for all although they lamented the lack of resources and infrastructure that are critically needed if the programme is to be a success.

On the third research objective which sought to establish the mechanisms that can be used by Chitungwiza Municipality in addressing housing shortages, it was established the strategies include increasing access to mortgage finance; providing low-cost building materials; adjusting the local building construction standards; dealing with land delivery inefficiencies; increasing the role of private property developers in servicing stands; and engaging in private-public sector partnerships (PPPs). Other strategies that were also included were obtaining developmental funds and finance; the use of local and international housing bonds; employer-assisted housing schemes; community-based housing projects, and; the use of demand and supply-side subsidies. This view is in line with the network, institutional and resource dependency theory which stresses on inter-dependency between organisations for effectiveness.

It should be noted that the Chitungwiza Municipality has over the years been operating without a housing policy until April 2016. This development will go a long way in ensuring that credibility and guidance on the operations of the municipality is realised and maintained. Order will be restored thus illegal settlements can be controlled on time.
5.5 Recommendations
This section details the recommendations arrived at from the study. These recommendations were specifically that the municipality must be practically involved in housing provision; to enhance the transparency of the Municipality’s tasks and for proper stakeholder consultation and engagement. Each of these recommendations is discussed below.

5.5.1 Municipality must be practically involved in housing provision
The study established that the Chitungwiza Municipality is only theoretically involved in the provision of houses in the community but lacks in being practically involved in the various housing projects in the community. In particular, it is recommended that the municipality should play a key role in providing housing information and in the resolution of the challenges that residents and home-seekers may encounter. The municipality should also prioritise the engagement of its community members as this will assist it in understanding their needs.

5.5.2 Enhance the transparency of the Municipality’s tasks
It was a finding of this study that the Chitungwiza Municipality has not been doing its work transparently. The findings also show that the lack of road provision has created problems for the new home owners, a situation which not only makes their homes inaccessible but also compromises the delivery of other services in the new areas. This has affected particularly the provision of such infrastructure as roads and water drains which has led to such problems as the filling up of water in the residential areas in the rainy seasons which makes accessibility to houses hard. It is therefore recommended that the municipality enhances the transparency of its tasks and duties in housing provision in Chitungwiza. Accountability must be enhanced in the municipality by clearly defining the roles of the municipality and its stance of such critical housing development issues as road and storm water drain provision in order for residents to understand who is responsible for the provision of such critical infrastructure. Such accountability will help enhance the provision of these infrastructures in Chitungwiza and can be enhanced by setting up task forces and dedicated teams to look into the infrastructure provision issues.
5.5.3 Proper stakeholder consultation and engagement

This study established that some of the Chitungwiza stakeholders reported that they were somewhat not involved by the Municipality and it was even alleged that the municipality lacks seriousness in stakeholder engagement. It was also suggested that even when the municipality does engage stakeholders, the relationship is difficult to manage as they have dictatorial tendencies towards any other stakeholder, which compromises the ultimate goal of housing provision. It is therefore recommended that Chitungwiza and other municipalities in Zimbabwe make sure that they engage critical stakeholders if decent and sustainable housing is to be provided in the country. Chitungwiza Municipality must appreciate the role played by the different stakeholders involved in the provision of houses in the country, such as private property developers, contractors, housing cooperatives and individuals. Appreciating and engaging these stakeholders in key decision-making with regards to housing provision inevitably leads to improved planning of housing projects.

5.6 Further Recommendations

It is recommended that researchers in the future should focus on the same research topic but using a larger sample size in other provinces to elicit whether the results of the present research are representative of the whole country. In this study, the researcher was limited to studying a small sample whose findings may be difficult to generalise especially given the large size of the housing sector.
References


APPENDICES

Appendix A: Interview Guide


1. Mukuona kwenyu kanzuru yenyu yakakosherei munyaya yekuwaniswa pekugara mudunhu reChitungwiza?

2. Kanzuru yenyu irikuiteiko kubatsiridza magariro akanaka evanhu vedunhu rino? Zvinhu zvakaita semvura zvitikuwanikwa here? Kana zvisiri dambudziko riripapi uye murikuitei nazvo sevagari?

3. Ndeapi matambudziko arikusanganikwa nawo nekanzuru mukupa pekugara kune vasina pekugara pakanaka? Zvii zvingaitwe kugadzirisa nyaya iyi?

4. Kanzuru yenyu irikubatirana pamwe here nemamwe mapazi arimunharaunda munyaya yepekugra pakanaka? Mukuona kwenyu ukuma uhu hurikuita kuti basa rienderere mberi here kana kuti ravakutodzikira?

5. Pane rubatsiro here rwamakawana kubva kune mapazi anozvimiririra akaita sebazi rinomiririra vagari vedunhu reChitungwiza (Chitrest) kupedza dambudziko redzimba? Kana pasina murikuzvifambisa sei?

6. Sekuona kwenyu chii chingaitwe kuti mapazi ashandidzane zvakanaka nekanzuru yenyu mukupedza dambudziko repekugara?

7. Nzira dzinoshandiswa nekanzuru dzakaita sekushandidzana nemakambani anozviririra oga mukutsvanga mazano nemari yekugadzirisa nzvimbo dzingapihwe vanhu vasina pekugara dzirikunyatsoita zvakanaka here?

Ndatenda
Appendix B: Request for Permission to Study (BUSE)
17652 Unit M
Seke
CHITUNGWIZA

19 April 2016

The Town Clerk
Chitungwiza Town Council
CHITUNGWIZA

RE: REQUEST FOR PERMISSION TO UNDERTAKE A RESEARCH IN UNIT L, M and O, SEKE DISTRICT, CHITUNGWIZA

Authority is hereby sought to undertake a research on “Local Government’s Response to Urban Housing Challenges: A Case of Unit L, M and O, Seke District, Chitungwiza”. I am a final year Masters in Peace and Governance student at the Bindura University of Science Education (BUSE). Find attached a letter from my institution for more information.

Looking forward to a favourable response.

SHARON CHIWARA
STUDENT (B1541396)
Appendix D: Permission to Collect Data for the Study (Chitungwiza Municipality)

CHITUNGWIZA MUNICIPALITY

All Correspondence to be addressed to the Town Clerk

If Calling, Please
Ask for: M. MUKONYORA

P. O. Box 70,
ZENGEZA
Chitungwiza.

PHONES:
23001/4; 23000/5;
23022/3;
FAX: 070-23337

20 June 2016
Miss Sharon Chiwara
Bindura University
BINDURA

Dear Madam,

PERMISSION TO CARRY OUT A RESEARCH PROJECT

The above subject refers,

Please be advised that, the Council will be making the necessary provisions to assist you with information you require for your project. Furthermore, be advised that the Council is also interested in the findings of your research. You are therefore advised to submit your findings/project results to the Head Human Resources.

For more information you are advised to approach the undersigned.

Yours faithfully,

PP
MRS MUKONYORA
HEAD HUMAN RESOURCES
CC: Town Clerk
Human Resources File

SIGNATURE..........................DATE...