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Assessing the effectiveness of Bindura Municipality's Affordable Housing Provision for Urban Low-income Residents.

BY

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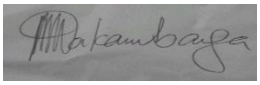
Supervisor:  Date 04/05/2026

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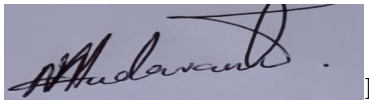
Student Signature  Date 10/05/26

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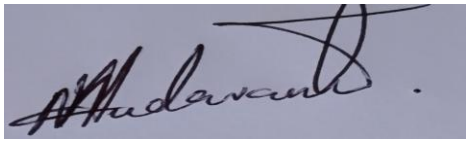
Student Signature  Date 10/05/26

DEDICATION

I extend my sincere gratitude and dedication to the Almighty God for His divine guidance and grace throughout this tremendous journey. I also dedicate this work to my parents and my brother

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ABSTRACT

This study assesses the effectiveness of Bindura Municipality's affordable housing provision for urban low-income residents. The research applies Sustainable Development Theory, which emphasizes the balance of economic growth, social equity, and environmental sustainability. Maslow's Hierarchy of Needs positions housing as a fundamental requirement for human development. A qualitative research design was adopted. Data were collected through semi-structured interviews and document analysis. Participants included municipal officials, community leaders, and low-income residents. Purposive and stratified sampling ensured representation of diverse perspectives. Thematic analysis was used to interpret the findings. Results show that Bindura Municipality has introduced several housing initiatives, but delivery remains inadequate compared to demand. Most low-income residents live in overcrowded informal settlements with limited access to services. Financial constraints, weak governance, economic constraints, corruption and regulatory barriers emerged as major obstacles. Community participation in housing planning was found to be minimal. This reduces the sustainability and inclusivity of municipal programs. The study concludes that current strategies do not sufficiently address the housing needs of vulnerable populations. It recommends strengthening governance capacity, improving transparency in land allocation, and building partnerships with private actors and community organizations. Incremental housing models, microfinance schemes, and participatory planning are suggested as practical solutions. The research highlights that affordable housing is both a developmental priority and a human right, essential for dignity, equity, and sustainable urban development.

ABBREVIATIONS

ADB – Asian Development Bank

OECD – Organisation for Economic Co-operation and Development

SDGs – Sustainable Development Goals

UN-Habitat – United Nations Human Settlements Programme

UNICEF – United Nations International Children's Emergency Fund

ZIMSTAT – Zimbabwe National Statistics Agency

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CHAPTER 1: INTRODUCTION

1.1 Introduction

This study assesses the effectiveness of Bindura Municipality's affordable housing provision for urban low-income residents. The study also investigates the strategies employed by the municipality, the adequacy of available housing units, as well as housing related problems experienced by residents. The study also examines the impact of housing on livelihoods. It seeks to derive insights and recommendations on local governance to improve and promote sustainable urban development. This chapter introduces the topic of study, research background, problem, objectives and the significance of the study. The definition of some key concepts and the scope and limitation of the study are stated in this chapter. The chapter ends with a summary in relation to the context of the study within Zimbabwe's housing problem.

1.2 Background of the Study

The recent report by the World Bank (2023) states that the global housing shortage is estimated to be over 1.6 billion units, with many countries struggling to provide enough affordable homes for their citizens. Sclar et al. (2022) emphasize that the right to adequate housing is a fundamental human right, yet it remains an unfulfilled promise for millions of people worldwide. Rapid population growth and ongoing rural-to-urban migration continue to intensify this deficit across urban centres (Muhammed et al., 2025). As cities expand, the demand for well-serviced urban land outpaces local housing construction capacity (Olaniran & Musvoto, 2025). In Sub-Saharan Africa, the affordable housing crisis is particularly acute. Over half of urban households in the region spend an excessive proportion of their monthly income on shelter (UN-Habitat, 2026). Financial constraints compel low-income residents to seek shelter in informal settlements that lack basic sanitation, water, and road infrastructure (Ofori, 2020). Furthermore, formal mortgage markets remain inaccessible to low-income earners due to strict income thresholds and informal employment patterns (CAHF, 2023).

Local municipalities face significant operational barriers in meeting this rising demand for affordable housing provision for urban low income residents. Complex land tenure systems, high infrastructure development costs, and administrative delays hamper municipal land allocation

(Thontteh & Omirin, 2021). Local authorities often shift strategies from direct housing construction to allocating unserviced or partially serviced stands (Azunre et al., 2021). Consequently, a wide gap persists between municipal housing policies and the actual delivery of affordable housing for low-income urban residents.

There is no exception for Zimbabwe. The challenge is amplified by macroeconomic instability, rendering conventional solutions ineffective (Muzenda et al., 2022). The country faces critical housing deficit exceeding 1.5 million units, with urban centres bearing the brunt of this shortfall (Muzenda et al., 2022). This crisis is from historical, economic, and policy dimensions. Colonial urban planning segregated cities and segregated Black populations to underserviced townships (Chirisa et al., 2023). The colonial legacy of urban planning in Zimbabwe created racially segregated cities, leaving Black populations in under-resourced townships (Chirisa et al., 2023). Post-independence policies initially prioritized rural reconstruction, side-lining urban housing investment and deepening the crisis. This context is particularly evident in Bindura where population growth driven by mining and rural-urban migration has vastly outpaced housing development.

Recent studies have highlighted the complexity of the affordable housing challenge in Zimbabwe. According to a study by Chikanda et al. (2023), affordable housing in Zimbabwe requires a comprehensive and collective plan that involves government policies, private sector involvement, and community participation. As Machingura et al. (2022) emphasize that affordable housing is not just about providing shelter. It is also about creating sustainable communities with access to essential services and opportunities.

This study aims to contribute to understanding why housing initiatives have consistently fallen short for Bindura's low-income residents. It further examines how local governance can evolve to deliver equitable housing solutions that reflect community needs and systemic realities. As stated by Cardenas (2023), resolving housing crises requires aligning national priorities with localized, data-driven strategies. This is a theme central to this inquiry.

1.3 Statement of the Problem

Many local authorities in Zimbabwe are failing to provide affordable housing for low class residents. Bindura Municipality is one of the municipalities which has many low-income residents who are struggling to access affordable and decent housing. Despite efforts by Bindura Municipality to increase housing access for low-income residents, the reality remains stark. The demand continues to outstrip supply and this leaves many families in unsafe, overcrowded, and unsanitary living conditions. These deficits not only undermine the municipality's development agenda but also compromise the health, dignity, and well-being of vulnerable populations. Previous studies by Chikanda et al. (2023) and Muzenda et al. (2022) have highlighted structural and financial barriers facing municipalities. Nevertheless, the persistent housing crisis in Bindura calls for a deeper examination of municipal policies, implementation gaps, and governance capacity.

1.4 Purpose of the Study

The purpose of this study is to critically assess the effectiveness of Bindura Municipality's strategies and programs in delivering affordable housing to low-income urban residents. It aims to provide recommendations for improving housing outcomes and promoting equitable urban development.

1.5 Objectives

1. To examine the measures currently employed by Bindura Municipality to improve housing provision for low-income earners.

2 To assess the quality and adequacy of affordable housing units provided by the municipality.

3. To identify the challenges and constraints faced by low-income residents in accessing affordable housing.

4. To identify potential strategies and solutions that can enhance the provision of housing.

1.6 Research Questions

1. What is are the measures currently being utilised by Bindura Municipality to improve housing provision to low-income earners?

2. What is the quality and adequacy of housing units provided by Bindura Municipality?

3. Which challenges and constraints are being faced by low-income earners in accessing affordable housing?

4. What potential strategies and solutions could enhance the provision of affordable housing for low-income residents in Bindura?

1.7 Definition of Terms

Low-Income Residents

Individuals or households earning significantly below the national average, often engaged in informal or subsistence-level employment. In the context of Bindura, this group earns under USD $300/month and faces systemic barriers to formal housing access (Chikanda, Moyo, Matereke, & Nyoni, 2023).

Affordable Housing

Housing that is financially accessible to low-income households, typically defined by spending no more than 30% of gross income on housing costs. UN-Habitat (2022) emphasizes that affordability also includes access to infrastructure, services, and tenure security.

1.8 Rationale of the study

This research looks into the urgent need for affordable housing for low-income people in Bindura Municipality, Zimbabwe. The world is seeing a surge in urban growth, especially in developing areas, which puts a lot of stress on finding decent, affordable places to live. Many low-income residents are often shut out of the formal housing market because of money problems, complex rules, and gaps in policies, leading to a big shortage of homes worldwide.

Zimbabwe faces a big housing shortage, particularly in cities. This issue is made worse by past inequalities and tough economic conditions. Bindura illustrates this problem well. As a provincial capital and mining town, its population has grown three times since 2000. Unfortunately, the

number of formal housing options hasn't kept up, pushing more than 60% of residents into cramped and messy informal areas. The local government struggles with limited resources and the task of serving many low-income families, many of whom earn under $200 a month.

Even with efforts from the municipality, the demand for housing far outstrips what's available, showing serious flaws in the system. This study examines how well Bindura's housing programs are working by looking at current actions, housing quality, and obstacles for residents, and effects on their lives. Figuring out why these initiatives aren't meeting needs and how local governance can get better is really important. The results should offer practical ideas for Bindura and other cities in Zimbabwe with similar issues, helping promote fairer urban development and the right to have a decent place to live.

1.9 Limitations

Access to reliable municipal data, such as housing inventories, budget allocations, or population statistics, may be constrained by institutional opacity or outdated record-keeping. Additionally, perspectives from municipal officials may reflect biases or political interests, which could influence the interpretation of policy effectiveness.

Resident feedback is another area of complexity. Because the study relies on self-reported data, responses around housing satisfaction and well-being may be subjective or influenced by situational factors. Moreover, isolating the impact of municipal efforts from external influences (such as national economic shifts or NGO interventions) presents analytical challenges.

Finally, the researcher's positionality and cultural sensitivities may affect data collection and analysis. Zimbabwe's political climate and local norms may limit open dialogue or restrict access to certain stakeholders, requiring careful ethical navigation throughout the research process.

1.10 Conclusion

This chapter laid the foundation for investigating the effectiveness of Bindura Municipality's affordable housing provision for urban low-income residents. It introduced the research problem and objectives, provided contextual background, defined key concepts, and articulated the rationale behind the inquiry. The limitations outlined guide the scope of analysis while acknowledging inherent challenges in the study design.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

This chapter examines the theoretical and empirical foundations of affordable housing in developing contexts, with a focus on Zimbabwe. It explores Sustainable Development Theory and Maslow's Hierarchy of Needs to frame housing as both a human right and a developmental imperative. The review draws on global, regional, and national perspectives to identify key barriers, financial, regulatory, and socio-economic, that hinder equitable access. Through comparative case studies, it highlights innovative policy responses and persistent gaps. It sets the stage for a nuanced understanding of housing challenges and reform pathways in urban Africa.

2.2 Theoretical Framework

This section examines the theories that inform the study of affordable housing. Theories on Sustainable Development Theory that take into account three dimension: economic growth, social equity, and environmental sustainability will be reviewed. Maslow's Hierarchy of Needs theory will be explored to describe the importance of the provision of adequate housing as a primary requirement to fulfil the basic needs of man. The two theories will give an overview of the multidimensional nature of housing problem encountered by the low-income populations.

2.2.1 Sustainable Development Theory

The theory of sustainable development highlights the interrelatedness between economic growth, social equity and environmental sustainability. The theory as indicated by Sachs (2015) states that development should provide for the needs of the present, but without compromising the ability of future generations to meet their own needs. In the context of affordable housing development, the theory states that, housing solutions should be able to address the need to be economically feasible, social inclusive and environmentally friendly. The theory as interpreted by Machingura et al (2022), that affordable housing provision is more than mere provision of shelter; but the creation of sustainable community that caters for basic services and opportunities. Sclar et al. (2022) argue that the right to adequate housing forms a core component of achieving broader sustainable development goals, especially in urban contexts which are often marked by the marginalization of low-income residents. There is therefore the need to investigate the measures and strategies that

local governance may put in place to provide equitable housing and simultaneously address the socioeconomic inequalities. That may lead to recommendations that will assist achieve the goals of sustainable urban development. In this context, the provision of affordable housing could act as an instrument for enhancement of the quality of life for inhabitants.

2.2.2 Hierarchy of Needs

Maslow's The Hierarchy of Needs model is the one will used as the other theoretical framework. The model of Hierarchy of Needs helps in establishing the criticality of provision of housing in the lives of human being. Adequate housing provides the fundamental need for existence and also the safety requirement. It provides the baseline foundation on which other higher level needs such as association and self-esteem are developed. Maslow identifies basic physiological needs as the lowest level on his pyramid. Physiological needs consist of everything required for the body's survival, such as water, air, food and shelter. Without meeting those lower level needs no other higher level of needs may be attained (Kenrick & Griskevicius, 2013). In adequate housing also implies precarious living condition which affects individual's safety as stated by Wang and Zhuang (2023) that insecure housing can lead to the degradation of health as well as an impediment to social inclusion and psychological well-being, largely through elevated stress and social isolation. Low-income people can achieve self-actualization, participation in community, and improved relationships when they live in stable and affordable homes (Kirkpatrick et al., 2022). This has been the major challenge encountered by many low-income individuals, especially those residing in urban areas where the availability of affordable houses is limited.

2.3 Global Context

The world currently faces an acute housing crisis affecting hundreds of millions globally. On a global scale, housing availability is increasingly constrained as urban population growth outpaces formal delivery systems (Wetzstein, 2019). Rapid urban migration, particularly in fast-growing developing regions, places severe pressure on municipal infrastructure and land allocation frameworks (Satterthwaite et al., 2020). At the same time, the financialization of real estate treats housing as a speculative investment asset rather than a social necessity, driving property prices far beyond average household earnings (Anacker, 2019; Klink, 2023). Consequently, millions of low-income urban dwellers are priced out of formal markets and forced into crowded informal

settlements characterized by tenure insecurity and service deficits (UN-Habitat, 2022). Addressing this global imbalance requires governments to combine direct capital investment in social housing with land-use policies that promote equitable urban growth (OECD, 2021; Bandauko & Arku, 2023).

2.3.1 African and Regional Context

Africa's housing challenge presents a complex situation that is characterized by high growth in urbanization, changing demographic patterns and vast disparities in housing access. Africa's population is expected to reach more than 60% by 2050 (Bhanye et al., 2024), which is set to increase the demand and strain of the existing housing stock. UN-Habitat (2011) estimates that roughly 1.4 billion Africans would require proper housing over the next few decades with affordability remaining a critical obstacle. Informal settlements are dominant, with almost 60 percent of all urban dwellers in sub-Saharan Africa living in slums with inadequate services such as sanitation and clean water and with a lack of land security (Mubangizi, 2024). The housing crisis is intensified by a range of economic challenges faced by African countries such as poverty, joblessness and restricted access to housing finance. The African Development Bank indicated that lack of affordable houses in the African urban areas has hindered both economic growth and social cohesion in the continent (Rust, 2022). Structural challenges such as inadequate infrastructure, unclear land tenure rights, and under-investment in public housing are factors that perpetuate the situation (Bah et al., 2018). Scholarly works currently emphasize on issues such as sustainable urban development, mixed-income housing developments, and innovative housing finance mechanisms such as incremental financing, microfinance and community-based approaches to tackle the housing crisis (Hlekane & Okoro, 2024; Olaniran et al., 2024). In Africa, the provision of adequate and affordable housing will play a critical role towards inclusive growth, improving the livelihoods of residents and enhancing the well-being of communities living in rapid urbanising environments.

2.3.2 Zimbabwean Context

Urban housing in Zimbabwe remains constrained by macro-economic volatility, persistent political interference, and rapid urban growth (Poshai et al., 2024). Over 1.4 million residents live in informal urban settlements without basic piped water, sanitation, or legal land tenure (Bandauko

& Arku, 2023; UN-Habitat, 2022). Concurrently, the national urban housing backlog exceeds one million units, driven by continuous rural-to-urban migration and inadequate formal supply (Marutlulle, 2021). Densely populated areas like Mbare and Epworth illustrate how weak spatial planning and informal land markets create severe living conditions (Matamanda, 2020).

Sustained inflation and high unemployment render formal housing unaffordable for most urban households (Tsvakirai, 2021). Furthermore, the domestic construction sector faces ongoing disruption as volatile building material prices and currency shifts erode contractor stability (Mhere & Dzvimbo, 2024). Public interventions, including the Zimbabwe National Human Settlements Policy, struggle against bureaucratic delays, fiscal deficits, and institutional policy gaps (Mlambo, 2021). Finally, widespread land tenure insecurity and the expansion of informal land barons severely undermine private investment and public trust in municipal allocation systems (Bhanye et al., 2024; Transparency International Zimbabwe, 2021).

2.4 Barriers to Accessing Affordable Housing

Several system issues affect the access of low-income people to housing. Financial constraints, regulatory and socio-economic issues will be reviewed.

2.4.1 Financial Barriers

Financial constraints are the major factor impeding low-income people's access to affordable housing. Limited budgets of low-income families make it impossible for them to raise money needed for a mortgage or a deposit. According to Otieno and Odongo (2021), affordability has remained a major constraint to housing and mortgage markets in low-income economies as the development of housing sector are influenced directly by inflation rates and interest rates. High prices of houses and stationary income make it difficult for them to spend any amount of money in housing without spending a high proportion of their incomes on it, and also in some case there was nothing left for saving or other needs (Unalan et al., 2025). Rented housing at high rent levels is also a challenge, the level of rent exceeds 30% of the recommended household income level forcing most of them to compromise on the standards of living they deserve or in their location and make the best of the poor living conditions they currently have (Winke, 2021). Dewilde (2022) also found that high housing costs burden among low-income renters correlated with deteriorating living conditions and increases in deprivation across Europe. Inadequate access to finance also

means that most low-income people have been denied mortgages because they have little or no collateral or formally recognized employment records, making it impossible for them to be considered loan recipients (Hlekane & Okoro, 2024; Jones & Stead, 2020). In Zimbabwe for example, an exclusionary banking system and tenure insecurity prevented urban poor people from having formal access to finance in housing (Chirisa et al., 2024). Financial assistance programs by government are in place for low-income people, but it is still too scarce and hard to access for them. Verma (2021) stresses that while housing subsidies are important to make houses affordable, there is also need for integrating housing assistance and support for job creation. Such comprehensive approach helps individuals and families develop self-sufficiency, reducing the need for ongoing financial support. However, without these complementary elements, they reinforce cycles of poverty and housing insecurity and perpetuate poverty in urban areas.

2.4.2 Regulatory Barriers

Regulatory issues that impede the access of low-income people to affordable housing can be in the form of overly strict zoning laws, policy inadequacies, and unequitable land distribution patterns. Some cities have implemented strict zoning ordinances which specify type and density of buildings and restrict the available housing options, thus reducing the quantity of affordable housing supply. Hanley (2023) noted that zoning laws and policies such as exclusive single-family zoning and minimum lot sizes used to favour richer people in housing sector to avoid unpopular development of high-density, affordable housing in their areas thus increasing their property values. Policy inadequacy in zoning systems does not help to develop a comprehensive land-use planning framework that would lead to supply of suitable housing for the low-income people. According to Teklemariam et al. (2025) ineffective zoning and planning instruments often consist of outdated typology and opposition of residents to denser development. Complex administrative procedures and uncoordinated planning authority structures prolong the development process and create hurdles to private participation in the supply of affordable housing. However, lack of political will and leadership commitment also hinder policy implementation and reform processes, such as those that might challenge exclusionary zoning practices, in some cases, such homeowners successfully use political and social influence to block fair housing policy initiatives (Einstein, 2021). Over time these barriers perpetuate a cycle of poverty in neighbourhoods.

2.4.3 Socioeconomic Factors

Socio-economic factors that negatively impact on people's ability to access housing mostly relate to corrupt and irregular land practices in which case, government officials may sell and lease plots of land or housing units at very low prices and at exclusive deals to people in government, thus marginalizing low-income individuals and families (Musvoto & Mooya, 2021). Corruption makes the land and housing market distorted and that resources intended for the low-income people is channelled elsewhere. The emergence of 'land barons', an organized group of people who forcefully occupy state land and parcel it out to members of the public often at a fee while circumventing any rules about land use, town planning and environment impacts further worsen land availability in cities. According to Maphosa (2021), the practice of parcelling out government land to individuals in urban areas by land barons can lead to development of slums, degradation of environment, problems with sanitation and also increased risk of housing insecurity to individuals involved. Use of state land by politically-aligned people through informal processes also excludes lower income segments of society from opportunities to access housing land (Muchadenyika, 2015). These practices have led to widespread irregular land allocation and forced evictions of urban poor populations and erode public confidence and further entrench social injustices (Transparency International Zimbabwe, 2025). There is also a need for a transparent land governance, for enforcing tenure rights and developing coordinated policies that would facilitate equitable access to housing land, particularly in developing countries.

2.5 Housing as a Right

Housing should not be considered a commodity, but as a human right, since access to adequate housing constitutes basic to human dignity, health and well-being of individuals and families. As indicated by United Nations Office of the High Commissioner for Human Rights (OHCHR), The right to adequate housing shall not be interpreted as right to have simply a roof over one's head it is a right to live somewhere in security and peace and dignity. According to UCL's 2023 report, housing acts as a prerequisite for enjoyment of other rights such as the right to health, education and freedom of expression, which form the foundations for human development. The right to security of tenure and adequate housing can lead to greater individual and family stability, community well-being and an improved sense of belonging in the community, and affects nearly all aspects of people's lives, from mental and physical health to educational outcomes and

economic stability (Leviten-Reid et al., 2024). Housing subsidies to people with limited capacity still fails to ensure people the enjoyment of their right to adequate housing, for most recipients are often made to pay too much for sub-standard houses, reinforcing the problem instead of solves it. This practice undermined the right to housing and leads to various problems including marginalization and poverty. Adequate housing contributes to the social stability of families and communities; allow individuals and families to develop a stronger sense of ownership and stability, encouraging engagement in the civic sphere, provide safe space to access education, health services and economic opportunities, which are crucial for personal and family development (Korver-Glenn et al., 2023). Inequality in access to housing means that there are millions of people, particularly women, with low income who are forced to accept lower-quality and unsafe houses. As it is rightly noted, housing both drives and reflects inequalities and Ariaee and Takalloo (2024) point out that affordable housing should be a tool for social development.

2.6 Case Studies

Singapore offers one of the most successful examples of state-led housing reform in Asia. Since its establishment in 1960, the Housing and Development Board (HDB) has constructed over one million public housing units, with more than 80% of the population residing in HDB flats today. As noted by Phang (2022), the government's approach integrates housing with urban planning, social policy, and economic development. The HDB model is built on long-term land leases, centralized planning, and heavy subsidies. It enables even low-income households to access quality housing. Crucially, Singapore's Ethnic Integration Policy ensures racial harmony by mandating quotas within housing blocks, promoting social cohesion. According to the Asian Development Bank (ADB, 2023), the city-state's success lies in its ability to combine affordability with high standards of living, with efficient public transport and amenities. Recent efforts have focused on upgrading older estates, enhancing sustainability, and integrating smart technologies. While the model is context-specific, it offers valuable lessons in political will, institutional capacity, and the role of housing in nation-building. Singapore's case underscores that housing, when treated as a right and a public investment, can transform urban landscapes and reduce inequality.

Helsinki has also been stated as a global leader in addressing homelessness and housing inequality through its pioneering Housing First model. Unlike traditional approaches that require individuals

to resolve personal issues before accessing housing, Housing First provides unconditional, permanent housing as a starting point for recovery and reintegration. As stated by Y-Foundation (2023), this model has contributed to a dramatic reduction in long-term homelessness across Finland, with Helsinki leading the charge. The city integrates housing policy with social services, ensuring that residents receive support for mental health, employment, and community engagement. According to Tainio and Fredriksson (2022), Helsinki's success lies in its cross-sectoral collaboration, strong political commitment, and emphasis on dignity and autonomy. Moreover, Helsinki's urban planning prioritizes mixed-income neighbourhoods, sustainability, and accessibility. The city's Social Housing Strategy ensures that affordable units are distributed across districts, preventing spatial segregation and promoting social cohesion. As noted by the OECD (2023), Helsinki's approach reflects a rights-based framework where housing is treated as a public responsibility, not a market commodity. This case illustrates how systemic, equity-driven policy can transform urban housing landscapes and aligns closely with your study's emphasis on structural reform and inclusive development.

Johannesburg's housing landscape reflects the complexities of post-apartheid urban reform. Following 1994, South Africa launched the Reconstruction and Development Programme (RDP), aiming to redress historical injustices by providing free housing to low-income households. As noted by Robb (2018), the Johannesburg inner city became a focal point for these efforts, yet implementation has been uneven. While over 3 million RDP houses have been built nationally, many units suffer from poor construction quality, peripheral locations, and limited access to services. In Johannesburg, the challenge is compounded by rapid urbanization, spatial fragmentation, and the legacy of exclusionary planning. Attempts to revitalize the inner city through public-private partnerships have yielded mixed results. According to the African Cities Research Consortium (2024), informal settlements continue to proliferate due to land tenure issues, bureaucratic delays, and insufficient coordination between municipal and national actors. Moreover, the commodification of inner-city housing has led to gentrification, displacing vulnerable populations. Despite these challenges, initiatives like the Better Buildings Programme and social housing projects show promise when paired with community engagement and inclusive planning (African Cities Research Consortium, 2024). Johannesburg's case underscores the tension between ambitious policy frameworks and the realities of urban inequality, highlighting the need for integrated, rights-based approaches to housing reform.

2.7 Research Gap

Despite the increasing awareness of housing as a basic human right, gaps in understanding the diverse factors that obstruct access to adequate and affordable housing are still apparent especially in developing contexts. Most studies tend to highlight general economic factors and lack deep analysis of the complex interplay between corruption, poor land administration and socio-cultural factors which hinder housing access. Furthermore, the influence of informal housing markets and the role of community-based projects in fulfilling housing needs need more research.

2.8 Summary

This chapter highlights the multidimensional nature of affordable housing, situating it within broader frameworks of sustainability, human development, and social justice. Theoretical insights reveal housing as foundational to well-being and community resilience, while global and African contexts expose the scale and urgency of the crisis. Zimbabwe's case illustrates how economic instability, informal settlements, and governance failures converge to deepen housing insecurity. Financial exclusion, restrictive zoning, and corrupt land practices emerge as systemic barriers, reinforcing inequality and limiting reform. Comparative examples from Singapore, Helsinki, and Johannesburg demonstrate that rights-based, integrated approaches, anchored in political will and inclusive planning, can yield transformative outcomes. However, gaps remain in addressing informal markets, tenure insecurity, and community-led solutions. The chapter calls for transparent governance, innovative financing, and cross-sector collaboration to advance equitable housing.

CHAPTER 3: RESEARCH DESIGN AND METHODOLOGY

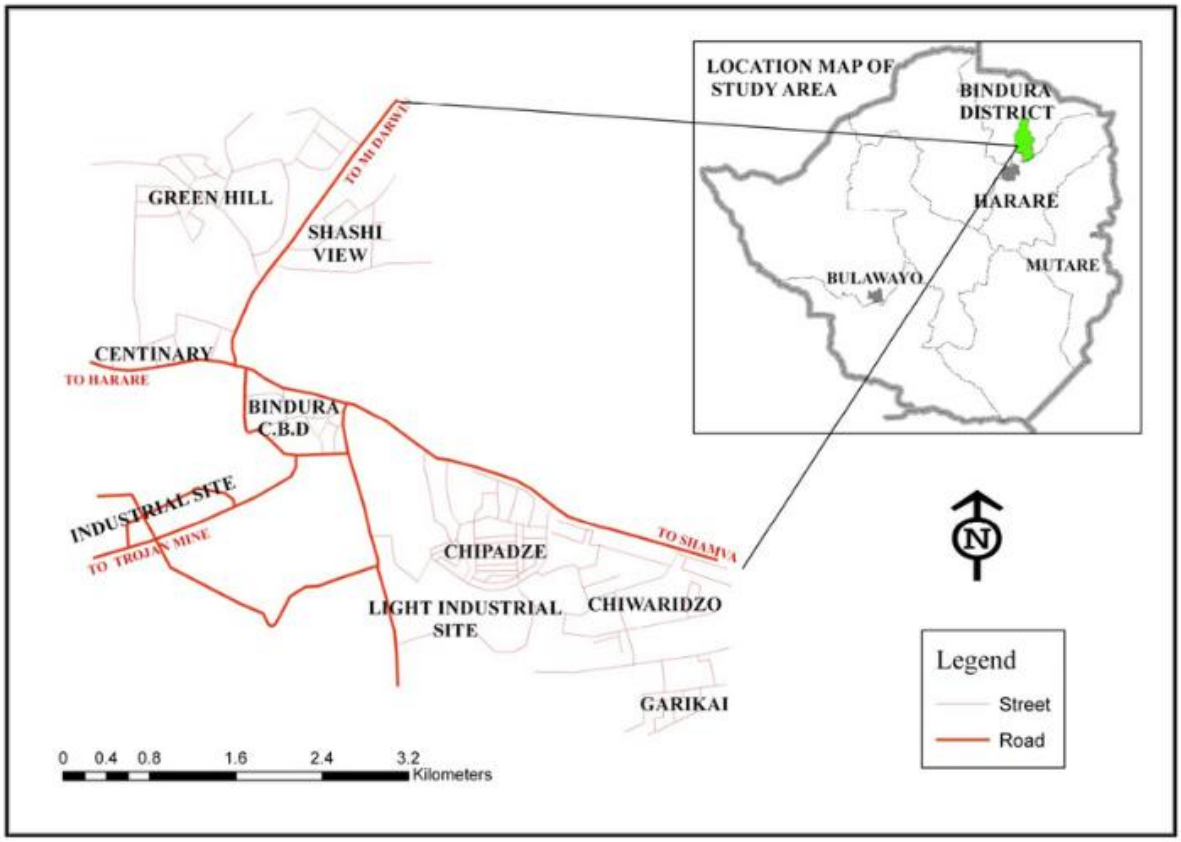
3.1 Introduction

This chapter outlines research methodology employed to investigate the effectiveness of affordable housing provision by Bindura Municipality. It details the study area, research design, population and sampling techniques, data collection methods, and ethical considerations. A qualitative methodology was used in order to capture the effectiveness of Bindura Municipality affordable housing provision for urban low-income residents in Bindura, Zimbabwe. A case study design was used in order to have an in-depth understanding of the situation under study. Data was collected using in-depth interviews, group discussions, observations and documentary search, as the study aims to generate rich, context-specific insights that inform policy and growth urban housing development trajectory

3.2 Description of the Study Area

Bindura is a provincial capital town of Mashonaland Central province which is situated in North East of Zimbabwe about 90km away northeast of Zimbabwe's capital town, Harare. The town is largely an agricultural one but also has a large and growing mining industry (gold). This has led to rapid population growth through rural to urban migration and in search of employment within mining industry (Bindura Municipality Master Plan, 2024). This population growth has increased pressure to provide housing, and a lot of the low-income residents in the area have struggled to access adequate housing. Currently, about 20% of people in Bindura are living in informal settlements characterized by overcrowded and poorly supplied households (Kurebwa, 2022). In view of a limited number of financial resources to tackle urban housing, Bindura municipality faces a lot of housing issues due to its neglect of urban housing investment in the past (Chirisa et al., 2024). Local government's attempts to address issues related to providing adequate housing to the residents of Bindura is important in order to raise the quality of living but however the process remains obstructed by structural and economic hindrances (Matarise, 2025).

Figure 3.1: Map of Bindura



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Source: https://www.researchgate.net/figure/Study-area-map-of-Bindura-Urban-Zimbabwe-Source-own-elaboration_fig1_328165935

3.3 Research Design

A case study research design was employed in the study. Bindura Municipality was the case study for the study. Case study design is a qualitative research approach that uses an intensive, in-depth analysis of a specific instance, case, or phenomenon in its real-life context (Sitorus, 2023). Case study method allows for an in-depth analysis of the study issue by studying its varied social, political and economic aspects. For the affordable housing provision within Bindura, it helped to give a broad analysis of the provision of affordable housing by Bindura Municipality by providing insights into its challenges and effectiveness on low-income residents. Case study research helps in understanding complex social phenomena (Sitorus, 2023). Case study research design provides a structured yet flexible framework within which to record the complexity of life-as-lived. The

case study design is useful because of the insights that it helps to elicit. One of the major strength of case study design is its ability to take into consideration interactions which may not be apparent when considering the issue from other designs (Lee and Saunders, 2017). Lee and Saunders (2017) suggest that case study research enables an integrated and holistically view of urban processes by bringing into account different dimensions. Another strength of case study design is that it helps to accommodate methodological pluralism (use of interview, observation, documents etc and then triangulating the data) (Urban Design Lab, 2023). It gives an opportunity for deep involvement in a community which leads to richer and more authentic understanding of a research problem. It therefore seems appropriate when the researchers seek a holistic understanding of particular issues of urban development.

3.4 Population and Sampling Techniques

The study population is composed of persons and groups who are involved in the study directly (Creswell & Poth, 2018). It comprises of persons affected by affordable housing schemes in Bindura. This includes municipal officers that work for the municipality on housing issues, government officials, and the residents of Bindura, especially the low-income groups who are most affected by housing provision issues in the town. Municipal officials play a significant role as they are directly involved in housing policy implementation and provision of housing services, government officials are selected to give an indication of policy approaches and regulations while the residents of Bindura, are selected as they are the end users of the service.

The study comprised a total sample size of 15 participants. This group included 10 low-income residents, 3 municipal officers, 2 government officials. Purposive sampling was used in the study. Purposive sampling, also known as judgment sampling, is a non-probability sampling technique in which the researcher selects participants for the study based on certain criteria that is relevant to the research study (Ahmad & Wilkins, 2025). This involves selecting a sample from the study population that the researcher deems informative and most likely to provide relevant information to the research topic. Purposive sampling allows the researcher to access information relevant to the study by selecting those with knowledge of the subject matter (Ahmad & Wilkins, 2025). Furthermore, purposive sampling is useful when the researcher needs in depth, context specific data obtained from persons involved in the topic and who possess the right knowledge to impart information relevant to the study topic, as stated by Stratton (2024), it enables researcher access

information from relevant stakeholders effectively. The study targeted three distinct groups of participants to capture a complete picture of the housing situation. First, municipal officers were selected because they directly handle local housing policies and resource allocation. Their input clarifies the municipality's actual capacity and role in providing affordable homes. Second, government officers were included to provide a broader view of national housing frameworks and regulatory standards. Their perspectives help link local practices to national policy goals. Finally, low-income residents were chosen as the primary users of these housing services. Their lived experiences reveal the practical outcomes, daily challenges, and the actual effectiveness of current housing strategies on the ground.

3.5 Data Collection Methods

3.5.1 In-depth Interviews

In-depth interviews are utilized in this research. In-depth interviews are a qualitative research method of directly engaging the interviewees to elicit in-depth information and rich details through conversation (Rubin and Rubin 2012). The interviews allow the researcher to understand a topic comprehensively, probes beyond explicit statements into a complex issue, motivations, and views in an adaptive and interactive approach. In-depth interviews were carried out with municipal authorities, government officials and representative community leaders to inform the research questions concerning the policy making process of housing policy, implementation challenges and the policy governance. A primary advantage of the interview method is that it enables the discovery of implicit assumption and institutional logics that may not be visible in surface-level data. As argued by Rubin and Rubin (2012) through this kind of interview technique, trust can be established and interviewees are more likely to share their authentic perspective and personal history on sensitive issues and sensitive and political complicated problems. It is likely that those relevant stakeholders like municipal planners and policy makers can give serious consideration to interview, since the method encourages extensive and interactive discussion and is considered to provide ample space for interpretation and interpretation on strategy decision making. A thematic prompt consistent to the research questions guided the interviews, which allowed consistent probes yet permits emergent probes for other data, useful in contexts such as Bindura in which historical context and resource limitation affects policy on housing outcomes. The interview's

depth and specificity supplemented data from questionnaires to provide a comprehensive analysis of affordable housing provision from institutional level to community level.

3.6 Data Analysis

Thematic analysis was used as the main data analysis approach. Thematic analysis, as outlined by Clarke and Braun (2006), involves a systematic approach to identifying and interpreting patterns within qualitative data. The process begins with familiarization, where researchers immerse themselves in the data to gain a deep understanding. This is followed by generating initial codes, where relevant segments are systematically labelled. Next, the researcher searched for themes by grouping these codes into broader patterns that encapsulate the data's essence. The themes were then reviewed and refined to ensure they authentically represent the dataset. After defining and naming each theme, the final step was reporting the analysis, presenting a coherent narrative that illustrates the findings. Scholars like Nowell et al. (2017) emphasize the importance of rigor and reflexivity throughout this process, ensuring that the analysis is both rich and meaningful while addressing the research aims effectively. This structured approach allows researchers to derive insightful conclusions from complex qualitative data.

3.7 Ethical Considerations

Before conducting the research, ethical considerations were prioritized to ensure the integrity of the study. A permission letter was obtained from the university, formally approving the research and affirming adherence to ethical guidelines. Participants were assured of their anonymity, meaning that their identities would remain confidential throughout the study and in any reporting of findings. This was crucial in fostering trust and encouraging honest responses. Informed consent was also obtained from all participants, ensuring they were fully aware of the study's purpose, procedures, and potential impacts. Additionally, participants were informed of their right to withdraw from the study at any time without any negative consequences. This commitment to ethical practices not only protected the rights and welfare of participants but also enhanced the credibility and reliability of the research by ensuring that data collection was conducted in a respectful and responsible manner.

3.8 Chapter Summary

This chapter presented the methodological framework guiding the study on affordable housing in Bindura. It began with a contextual overview of the study area, highlighting the socio-economic pressures driving housing demand. A qualitative case study design was selected for its strength in capturing multifaceted urban issues. Purposive sampling enabled the inclusion of key stakeholders, municipal officials, government representatives, and residents, whose perspectives are central to understanding housing provision. Data collection relied on in-depth interviews. These tools were tailored to elicit meaningful responses aligned with the study's objectives. Ethical considerations were addressed to ensure responsible engagement with participants. Overall, the methodology supports a comprehensive and credible exploration of housing strategies, challenges, and lived experiences in Bindura's urban landscape.

CHAPTER 4: DATA PRESENTATION

4.1 Introduction

This chapter present the findings of the study. The study draws on qualitative interviews with residents, municipal officers, housing stakeholders, and government officials. The chapter explores the measures implemented to address housing access, the adequacy of current housing conditions, and the challenges faced by low-income households. Key themes include the use of waiting lists, public-private partnerships, and land re-designation strategies. The chapter also highlights acute housing shortages, infrastructural deficits, and governance concerns such as corruption and declining institutional support. Respondents proposed flexible payment plans and stronger partnerships as potential solutions. These findings are discussed in relation to sustainable development theory and Maslow's Hierarchy of Needs.

4.2 Measures Implemented

Respondents were asked about the measures that are implemented by Bindura Municipality to provide affordable housing to residents. The following themes emerged from the findings.

4.2.1 Waiting List

It was stated that Bindura Municipality uses a waiting list system to allocate housing stands to low-income residents. This process involves registering with the local authority, paying a nominal fee, and waiting for the release of new residential stands. One local authority employee shared;

> *"You pay the application fee to join the waiting list and then wait. Your waiting list number should be renewed every year and sometimes it takes years before your name is called."*

A resident shared;

> *"I joined the waiting list in 2021 and I'm still waiting. They say it depends on when the Municipality find new land to service for allocations to take place."*

One government official shared;

"The council uses a waiting list for its stands allocation. Generally, if you're not on it, you won't be considered unless you applied for special consideration or when the list is cleared first."

Another resident stated;

"We were told to pay to join a waiting list. There's no guarantee, but it's a common way for one to get a stand from the council."

This approach reflects a common municipal strategy in resource-constrained contexts. Muchadenyika (2015) notes that Zimbabwean urban authorities often rely on waiting lists as a form of demand management. However, these systems are frequently criticized for opacity, delays, and limited responsiveness to urgent housing needs. As a result, low-income earners are routinely pushed into precarious, informal living arrangements while awaiting formal land allocation. The reliance on such mechanisms highlights the need for more transparent and equitable allocation frameworks that align with inclusive urban development goals. Establishing regulated, subsidized housing models is a critical mechanism to provide adequate shelter and promote stable urban expansion (Ozer & Jacoby, 2022). Moving past static waiting lists toward active, inclusive housing policies is necessary to realize sustainable community growth.

4.2.2 Public Private Partnerships

Respondents shared that Bindura Municipality collaborates with housing cooperatives to facilitate the development and allocation of residential stands. These cooperatives identify unserviced land, undertake basic servicing and development, and then sell the stands, often conjoined, to registered members, acting on behalf of the council.

"The council works with cooperatives such as Destiny Africa and Mushayahembe. They have land, they develop it, and then sell the stands to members." Municipal Officer

"Our cooperative identified a piece of land near Woodbrooke North. We cleared it, put in basic roads, and now people are building." Housing Stakeholder

"You purchase a stand from a cooperative, have an Agreement of sale with that private developer, and they handle everything with the council. That's how most people get stands now." Resident

This model reflects a decentralised approach to housing delivery common in Zimbabwe's urban governance landscape. As Muchadenyika (2020) explains, housing cooperatives have emerged as key actors in urban land development. They often fill gaps left by under-resourced municipalities. Their role in land identification, servicing, and stand allocation demonstrates a form of participatory urban planning. However, this decentralised model also presents significant practical challenges. While housing cooperatives successfully mobilize community-led finance, they often operate with weak institutional oversight and limited technical capacity (Bhanye et al., 2024). Consequently, many home seekers experience severe delays in securing basic infrastructure, such as piped water and sewer systems, long after residential stands are allocated (Thontteh & Omirin, 2021). Strengthening the governance and financial accountability of these grassroots organizations is necessary to ensure participatory planning translates into viable, livable neighbourhoods

4.2.3 Re-designation of Farm Land

Respondents shared that Bindura Municipality expands its housing provision by re-designating surrounding farmland into residential zones. This practice enables the council to accommodate growing demand by converting agricultural land into urban development areas.

"Most of the new stands are on land that used to be farms. Goche Farm is one example." Municipal Officer

"They changed the land near Nyamakura area. It was farmland before, but now people are building houses there." Resident

"The council identifies open land, even if it was used for farming, and then they approve it for housing." Government Official

This approach reflects a broader trend in peri-urban expansion across Zimbabwe. As Chirisa et al. (2022) observe, the conversion of agricultural land into residential use is a common strategy employed by urban authorities to address housing deficits. This is especially done in fast-growing

towns. While this method increases land availability for housing, it also raises questions about land use planning and sustainable development. Urban sprawl frequently disrupts peri-urban agricultural livelihoods and reduces local food production (Cobbinah et al., 2020). Municipalities also routinely authorize these land conversions without prior investments in public infrastructure (Chigwenya, 2019). Consequently, low-income earners occupy new stands but face immediate sanitation and mobility hazards (Satterthwaite et al., 2020). Sustainable urban expansion requires local authorities to synchronize agricultural land rezoning with active infrastructure development frameworks (Chirisa et al., 2022).

4.3 Quality and Adequacy of Affordable Housing

The interview questions also sought to investigate about the availability of affordable and quality housing in Bindura. The following themes emerged from the findings.

4.3.1 Acute Shortages

It also emerged from the findings that Bindura faces acute housing shortages. This makes it one of the most difficult towns in Zimbabwe to acquire residential stands. The undersupply of serviced land by the municipality has led to prolonged waiting periods, with many working-class residents resorting to long-term renting.

> *"Getting a stand in Bindura is like winning a lottery. The waiting list is packed with applicants who are waiting for stands. Stands are still scarce at the moment"* Resident.

> *"I have been renting for five years now. The council has released very few new stands since I applied, but unfortunately my name was not called since my waiting list number is too far on the waiting list."* Another Resident

> *"Some keep renewing their waiting list number for three years or more, as they just keep waiting and hoping for possible stands opportunities."* Municipal Officer

This aligns with observations by Moyo and Crafford (2020), who note that urban land scarcity and delayed stand allocation are persistent challenges in Zimbabwe's secondary cities. Their study highlights how limited municipal capacity to release serviced land contributes to prolonged

housing access delays. This reinforces the need for more responsive urban land management. Local councils frequently face severe financial bottlenecks that prevent them from installing basic utilities before allocating plots (Chigwenya & Chikomwe, 2023). As a result, home seekers remain trapped in long administrative queues while unserviced land sits idle (Chatiza & Gotora, 2021). Without active public investment in spatial development, static allocation lists fail to reduce housing precarity among low-income households (Chipungu & Magidimisha-Chipungu, 2020)

4.3.2 Inadequate Service Delivery

It also emerged that housing cooperatives in Bindura often sell residential stands on unprepared land, where basic infrastructure such as water and sewage systems is absent. While roads may be graded, further servicing is frequently left to individual residents. This results in informal solutions and compromised living conditions. One resident noted;

> *"They just grade the road and leave everything else. We had to dig our own well."*
>
> *"There's shortage of running water here. People use open wells and some even buy water from trucks."* Another Resident noted.
>
> *"We had to build our own septic tank because there's no connection to the sewer line."* Housing Stakeholder

This reflects broader concerns about informal urban expansion and infrastructure deficits in Zimbabwe. As Chirisa et al. (2024) argue, the proliferation of under-serviced residential areas reveals gaps in municipal oversight and planning enforcement. Such developments risk entrenching spatial inequality and environmental vulnerability if not supported by coordinated service delivery. Without functional sanitation and piped water networks, unserviced plots quickly create public health hazards for incoming occupants (Matamanda, 2020). Furthermore, weak municipal enforcement produces fragmented urban layouts that isolate low-income residents from central economic nodes (Marutlulle, 2021). Bridging this deficit requires local authorities to align physical land subdivision with immediate utility installation (Kamete, 2020).

4.4 Challenges

The research also sought to identify the challenges that deter the provision of affordable housing. The following themes emerged from the findings.

4.4.1 Corruption

It also emerged that land distribution in Bindura is marred by corruption and unequal practices. While the official waiting list remains stagnant, residential stands are reportedly sold informally at inflated prices. Wealthier individuals and those offering bribes seem to receive preferential treatment. One resident noted;

> *"If you have money, you don't wait. You can just pay someone and get a stand."*
>
> *"There are stands available, but not through the council. They're sold on the black market sometimes at more than double the price."* Housing Stakeholder

Another resident expressed scepticism and shared;

> *"The waiting list is just for show. Those who pay bribes get land faster than everyone else. This is a reality we live with."*

This reflects broader governance concerns in Zimbabwe's urban land management. As Muchadenyika and Williams (2018) note, corruption and informal transactions in land allocation undermine transparency and equity, particularly in municipalities where oversight is weak and demand far exceeds supply. These practices distort housing access and erode public trust in formal systems of urban planning. Weak record-keeping and political patronage frequently lead to double allocations that bypass established municipal waiting lists (Chiweshe, 2020). Unofficial land dealings by private actors further compromise local authority revenue and disrupt structured physical planning (Transparency International Zimbabwe, 2021). Consequently, low-income home seekers bear the heaviest burden, paying unverified intermediaries for stands that lack legal title or municipal services (Bhanye et al., 2024). Re-establishing credibility requires local councils to adopt digitized, transparent land administration systems with strict public oversight.

4.4.2 Decline in Quality Housing Provision

Respondents also shared that Bindura Municipality no longer provides complete housing units, as was common in earlier decades. Previously, building societies and council-led schemes offered fully constructed homes. Today, most allocations consist of undeveloped land, with only company-employed individuals accessing pre-built housing through employer-linked credit schemes. One resident shared;

> *"In the past, you got a core house. Now they just give you land and you build everything yourself."*

Another housing shareholder shared;

> *"Only those working for big companies get houses built for them. The rest of us have to start from scratch."*

Another municipal officer shared;

> *"Building societies used to provide proper homes. Now it's just stands, and you figure out the rest."*

This shift reflects a broader transformation in urban housing delivery models across Zimbabwe. As Mudzamba and Mhlanga (2023) note, the retreat of institutional housing providers has left many urban residents reliant on self-construction. This is often without access to formal financing or infrastructure support. Incremental self-building prolongs housing construction over several years, exposing low-income households to inflation and fluctuating material costs (Mhere & Dzvimbo, 2024). Without access to formal mortgage credit, low-income builders depend heavily on informal savings groups and personal income streams to buy building supplies (Tsvakirai, 2021). Consequently, households often inhabit uncompleted structures long before essential services like sewage and electricity are installed (Ndlovu & Ncube, 2022).

4.4.3 Macroeconomic Constraints

The findings also show that while Bindura Municipality is formally responsible for housing provision, broader socioeconomic challenges have severely constrained the effective distribution

of residential land. Both residents and municipal authorities operate under harsh financial conditions. Zimbabwe has been experiencing socioeconomic decline. This limits access and delivery capacity.

> *"Even the council is struggling. They don't have money to service land properly. The resources that are available for all projects are not always enough."* Municipal Officer

> *"Zimbabwe's economy makes it hard to buy land. Prices go up, and people can't afford stands. Some even struggle to meet basic needs and housing is considered too expensive."* Resident

> *"We want to build, but everything is expensive now. One has to take into consideration all the expenses that go into building. The macroeconomic environment does not favour low - income households when it comes to building."*Resident

This reflects the broader context of constrained urban development in Zimbabwe. As Marongwe (2021) notes, economic instability has weakened institutional capacity and reduced affordability for prospective homeowners. This creates systemic barriers to equitable housing access. Persistent inflationary pressures severely erode municipal revenues, leaving local authorities unable to finance capital-intensive infrastructure projects (Mlambo, 2021). At the same time, volatile macroeconomic conditions diminish household purchasing power, placing formal land acquisition out of reach for low-income earners (Poshai et al., 2024). As a result, municipal delivery mechanisms become stagnant, forcing a growing proportion of urban residents into informal tenure arrangements (Marutlulle, 2021). Overcoming these economic barriers requires targeted public subsidies and alternative capital financing models tailored to low-income groups.

4.5 Suggested Solutions

In light of the challenges that were cited by participants, they were also asked for solutions that can help ease housing concerns for low-income households.

4.5.1 Flexible Payment Plans

Respondents suggest that Bindura Municipality could improve land accessibility by introducing flexible payment options. Many expressed a preference for structured plans that span five to ten years. These align with residents' financial capacities. The absence of credit facilities was noted as a key barrier to homeownership.

> *"If they allowed us to pay over ten years, more people could afford stands."* Resident

> *"Not everyone can pay cash. A five-year plan would help working people like us."* Housing Stakeholder

> *"Credit is how people buy homes in other countries. Here, it's cash or nothing. That is an uneven system"* Municipal Officer

This sentiment reflects broader calls for inclusive urban financing mechanisms. As Chigumira and Mujuru (2022) argue, access to structured credit and long-term payment schemes is essential for equitable housing development in low-income urban contexts. In such contexts, upfront cash payments are often unattainable. Flexible micro-mortgages and incremental building loans allow low-income households to construct dwellings gradually within their financial limits (Moyo, 2022). Community-based savings cooperatives also pool local capital to bridge the gap left by formal commercial banks (CAHF, 2023). These tailored financial options reduce the barrier of high deposit requirements and lower default risks among informal earners (Bandauko & Arku, 2023). Establishing targeted public credit guarantee schemes is therefore critical to scale these inclusive mechanisms across municipal developments.

4.5.2 Emphasis on Public-Private Partnerships

Respondents also suggested that Bindura Municipality should strengthen collaboration with housing cooperatives and private schemes to improve access to housing for low-income households. In light of limited municipal capacity, many viewed public-private partnerships (PPPs) as a viable strategy to expand delivery and reduce pressure on council resources.

"If the council can't do it alone, they should work more with cooperatives to help people get houses." Resident, Bindura

"Housing schemes can build faster. The council should partner with them instead of delaying everything." Housing Stakeholder

"PPPs are the way forward. The council needs help, and private players can assist." Municipal Officer

This aligns with findings by Mudzengerere and Nyahwa (2021), who argue that PPPs offer practical solutions for urban housing delivery in Zimbabwe, especially where municipal institutions face financial and logistical constraints. Strategic partnerships can leverage private sector efficiency while maintaining public oversight to ensure equitable outcomes. Private developers mobilize essential capital to fund roads, water, and sewer networks that local councils cannot afford upfront (Ncube & Chisasa, 2021). However, profit-driven motives can elevate plot prices, creating affordability challenges for low-income buyers when price controls are absent (Mupira & Chirisa, 2021). Local authorities must therefore structure clear contractual terms that preserve affordability while securing private investment (Sengere & Mabiza, 2022).

4.6 Discussion

The findings reveal that Bindura faces acute housing shortages, with respondents describing the town as one of the hardest places to acquire residential stands. The municipality's reliance on a waiting list system has resulted in prolonged delays, often spanning several years. This reflects Muchadenyika's (2015) observation that Zimbabwean urban authorities frequently employ opaque and inefficient allocation mechanisms that fail to respond to urgent housing needs. The undersupply of serviced land and the retreat from complete housing provision further compound access challenges. Respondents note that building societies once offered fully constructed homes, whereas current allocations consist largely of undeveloped land. This shift aligns with Mudzamba and Mhlanga's (2023) analysis of Zimbabwe's housing landscape, which has transitioned from institutional delivery to self-construction. This leaves many residents without access to formal financing or infrastructure. These findings resonate with sustainable development theory**,** which emphasizes the need for socially inclusive and economically viable housing solutions (Machingura

et al., 2022). The inability of municipal systems to deliver adequate housing undermines the developmental imperative of shelter as a catalyst for well-being. Housing is a basic physiological and safety need in Maslow's Hierarchy and must be accessible and secure (Kenrick & Griskevicius, 2013). Without it, individuals struggle to attain stability, dignity, and upward mobility (Kenrick & Griskevicius, 2013).

The findings reveal that many residential stands in Bindura are sold on unprepared land, with basic infrastructure, such as water, sewage, and roads, often absent. Respondents described relying on open wells, water trucks, and self-built septic tanks. This reflects the informal nature of urban expansion and the infrastructural deficits that characterize cooperative-led housing schemes. Chirisa et al. (2024) argue that such developments expose gaps in municipal oversight and planning enforcement. The risk environmental degradation and spatial inequality. The proliferation of under-serviced settlements undermines the sustainability goals outlined in sustainable development theory, which calls for housing that is not only affordable but also integrated with essential services and environmental safeguards (Sclar et al., 2022). From a human development perspective, inadequate infrastructure compromises the safety and dignity of residents, impeding the fulfilment of basic physiological needs as outlined in Maslow's Hierarchy (Kenrick & Griskevicius, 2013). Without secure and serviced housing, individuals remain trapped in survival mode, unable to pursue higher-order aspirations.

The findings reveal that corruption and double standards in land allocation are pervasive in Bindura. Respondents described how wealthier individuals bypass the waiting list through informal payments, while low-income residents remain excluded. This aligns with Muchadenyika and Williams (2018), who argue that informal transactions and political manipulation distort urban land governance. This erodes transparency and equity. Such practices undermine the principles of sustainable development theory, which calls for inclusive and accountable institutions to ensure equitable access to resources (Sachs, 2015). When housing becomes a political resource rather than a public good, systemic inequality is reinforced. Maslow's framework also offers insight. When access to secure shelter is contingent on wealth or connections, the foundational safety needs of marginalized groups remain unmet (Kenrick & Griskevicius, 2013). This not only impedes individual development but also fractures community cohesion.

Respondents proposed flexible payment plans and stronger public-private partnerships (PPPs) as practical solutions to improve housing access. Many preferred structured payment schemes spanning five to ten years, citing the absence of credit facilities as a major barrier. This aligns with Chigumira and Mujuru (2022), who emphasize that long-term financing mechanisms are essential for equitable housing development in low-income urban contexts. The call for enhanced PPPs reflects residents' recognition of municipal resource constraints. As Mudzengerere and Nyahwa (2021) argue, strategic partnerships with cooperatives and private developers can expand delivery capacity while maintaining public oversight. These proposals resonate with **s**ustainable development theory, which advocates for collaborative, inclusive approaches to urban development (Sachs, 2015). Moreover, the emphasis on affordability and dignity reflects Maslow's Hierarchy, where secure housing enables individuals to meet foundational needs and pursue social and economic advancement (Kenrick & Griskevicius, 2013). Resident-driven solutions highlight the importance of participatory planning and adaptive policy frameworks in addressing urban housing deficits.

4.7 Summary

The findings reveal multiple barriers that restrict low-income households from accessing affordable housing. These include prolonged waiting periods, undersupply of serviced land, corruption in land allocation, and the retreat of institutional housing providers. Many residents are forced to self-construct on unserviced plots. They face infrastructural deficits such as lack of water and sewage systems. Economic instability further compounds affordability challenges. In response, participants proposed flexible payment plans and stronger public-private partnerships to ease access. These solutions emphasize inclusive financing and collaborative delivery models. The findings underscore the need for transparent governance, sustainable urban planning, and equitable housing frameworks that prioritize dignity, security, and long-term development for marginalized urban populations.

CHAPTER 5: CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the concluding remarks of the study, summarizing key insights drawn from the research objectives and offering targeted recommendations to relevant stakeholders involved in urban housing provision for low-income residents in Zimbabwe's secondary cities.

5.2 Conclusions

The study concluded that municipality-level responses to alleviating the housing shortage for the poor have been piecemeal and not very responsive to the demand. There are three main strategies: usage of waiting lists, collaboration with housing cooperatives and re-zoning agricultural land for urban development. It has been demonstrated that usage of waiting lists is characterised by significant delays and lack of transparency; with respondents spending years on the list without a single response. Cooperative initiatives provide alternative methods of acquiring house stands, however some develop "undeveloped" land, implying no infrastructure, while others have long waiting lists. Re-zoning has provided new stands but this involves issues of planning and infrastructure provision. All three methods highlight that although mechanisms for the poor to acquire stands exist, they lack in terms of resources and accessibility by the poor. In the words of the respondents, these measures had been frustrating, confusing and relied more on informal channels.

It is concluded that housing stands at the low-income level remain in low quality and numbers. In almost all cases there was no infrastructure such as water, sewage, and road network. The residents had to make alternative arrangements in order to access water, such as fetching from open wells, using water trucks and making their own septic tanks as municipality provision was absent. Low-income cooperatives that develop stands often leave them as unprepared land, forcing residents to carry out basic infrastructure provision such as laying of pipes. In many cases the municipality has abandoned the construction of completed housing units, and is now only providing empty land. Low-income households were now compelled to use their scarce financial resources for construction. It seems that the accessibility of housing stands does not imply liveability. Inadequate infrastructure in settlements for the poor continues to pose health and safety risks. This problem

also implies further stress on the few resources residents have and an erosion of quality of life in informal settlements, as the quality of the dwelling itself declines over time due to non-access to facilities. It was clear from the interviews that residents felt their problems were not receiving enough attention by the municipality, their requests were being side-lined and no effort was being made to address them.

The study also concluded that low-income individuals face multiple barriers in accessing affordable housing. In the first instance, waiting lists have shown long delays and respondents, in their thousands, are unable to explain the waiting lists and claim that no response is forthcoming over several years. Corruption was repeatedly mentioned and respondents had a general belief that official channel had long since been closed and one could access any stand using corruption and bribes. It has already been shown that it is almost impossible to purchase completed house structures as municipal provision is of vacant stands. Low-income residents are usually very poor to be able to purchase material to build houses. Access to financial capital is a major bottleneck. The municipality is currently under-resourced for it to provide houses to all of the poor, hence people have resorted to alternatives. The problem of access for low-income individuals is clearly one that is being aggravated by lack of comprehensive and people-centred policies that would ensure proper delivery and access of the urban housing stock to those who need it most. The findings show a stark reality where there are several forms of disempowerment.

The research suggests that provision of houses for low-income residents could be facilitated through several innovative schemes. Flexible payment options were considered essential. Many residents requested to be allowed to pay for stands in installments spread over a period of 5 to 10 years as cash payment of substantial lump sums was impossible for many, especially in view of economic fluctuations that were prevalent. The lack of finance was considered a huge constraint. More cooperation between municipality and cooperatives was suggested, and public-private partnerships considered a practical alternative, especially with municipal resource constraints, given the adaptability of cooperatives in acquiring land and developing it. This may reduce the burden on municipal infrastructure planning and provide the low-income population with the opportunity of securing adequate housing at manageable costs, and not solely from municipal sources.

5.3 Recommendations

In light of the study, the following recommendations have been made;

Greater emphasis should be placed on formalizing and expanding public-private partnerships with housing cooperatives and private developers. These collaborations can accelerate land servicing, reduce administrative delays, and improve delivery capacity. Clear guidelines, oversight mechanisms, and transparent agreements are essential to ensure accountability.

Municipal authorities should also prioritize the integration of basic infrastructure, water, sewage, and roads, into all residential stand allocations. Allocating unserviced plots undermines housing adequacy and forces informal solutions. A phased servicing model, tied to land release schedules, can improve coordination. Strengthening planning enforcement and budgeting for essential services will enhance living conditions and align housing provision with broader urban development goals.

The central government should establish a dedicated urban housing fund to support municipalities in land servicing and infrastructure development. This fund can be accessed through performance-based grants or co-financing arrangements.

Additionally, national policy should promote inclusive financing mechanisms, such as long-term credit schemes for low-income earners. Strengthening oversight of municipal land allocation processes will also help curb corruption and ensure fair access across urban centers.

5.4 Recommendations for Further Studies

Future research should evaluate the long-term financial sustainability and operational governance of housing cooperatives in secondary towns.

A study comparing housing delivery models across multiple local authorities in Zimbabwe would clarify broader regional patterns and solutions.

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Appendices

Appendix A: Interview Guide for Residents

I am Michael Mudavanhu, a student at Bindura University of Science Education. I am conducting research on affordable housing provision for low-income urban residents in Bindura. This study is for academic purposes only, and your responses will be treated with strict confidentiality. Your input will help assess housing strategies, challenges, and possible improvements. Participation is voluntary, and no personal details will be disclosed. Please note that this interview is a question and answer session where responses recorded for academic purposes only. This interview covers four basic things which are personal information, housing situation, affordable housing and challenges and solutions.

Part A: Personal Information

1. Gender: Male / Female

2. Age: 18-24 / 25-30 / 30-35 / 36-40 / 41-45

3. Marital Status: Single / Single Parent / Married / Divorced / Widow(er)

4. Type of Marriage: Traditional/Unregistered

Part B: Housing Situation

5. Tell me about your current housing situation.

   a).How did you come to live here?

   b). What's it like living here?

Part C: Affordable housing

6. What does access to affordable housing mean to you?

7. What is your experience with Bindura Municipality's housing programs?

a). Have you ever applied? what was the process like and any challenges faced during the process.

Part D: Challenges and Solutions

8. What do you think are the biggest housing challenges for low-income residents in Bindura?

b). How are these challenges affecting you or your community?

Appendix B: Interview Guide for Policymakers and Municipal Workers

I am Michael Mudavanhu, a student at Bindura University of Science Education. I am conducting research on affordable housing provision for low-income urban residents in Bindura. This study is for academic purposes only, and your responses will be treated with strict confidentiality. Your input will help assess housing strategies, challenges, and possible improvements. Participation is voluntary, and no personal details will be disclosed. Please note that this interview is a question and answer session where responses recorded for academic purposes only. This interview covers four basic things which are personal information, housing situation, affordable housing and challenges and solutions.

Part A: Personal Information

1. Gender: Male / Female

2. Age: 18-24 / 25-30 / 30-35 / 36-40 / 41-45

3. Marital Status: Single / Single Parent / Married / Divorced / Widow(er)

4. Type of Marriage: Traditional/Unregistered

Part B: Questions

1. What specific measures does the municipality use to allocate housing to low-income residents?
2. What basic infrastructure is provided on stands prior to allocation?
3. What key challenges limit the council's ability to deliver housing?
4. How does the municipality address transparency concerns in land allocation?
5. What practical solutions or payment structures could improve housing access?

Appendix C: Research Permission Letter



Bindura University of Science Education

SUSTAINABLE DEVELOPMENT DEPARTMENT

BINDURA, ZIMBABWE
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BINDURA UNIVERSITY OF SCIENCE EDUCATION

CHAIRPERSON'S OFFICE

Friday, 17 October 2025

TO WHOM IT MAY CONCERN

Dear Sir/Madam

RE: RESEARCH SUPPORT LETTER FOR SUSTAINABLE DEVELOPMENT STUDENT

This is to confirm that **MUDAVANHU MICHAEL** Registration Number **B220342B** is our fourth-year student doing Bachelor of Science (Honours) Degree in Development Studies (HBSc.DG) at Bindura University of Science Education in the Sustainable Development Department.

In the fourth-year, students are required to do field research which require them to do data collection for their research purposes from various sources as part of their degree programme.

Kindly accord him/her the due cooperation the student truly deserves.

Yours faithfully,

CHAIRMAN
GEOGRAPHY DEPARTMENT
FACULTY OF SCIENCE

Dr. J. Bowora (PhD)
(Chairperson)

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