REPUBLIC OF ZIMBABWE



NATIONAL REPORT FOR HABITAT III

2015

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ACRONYMS

AIDS- Acquired Immunity Deficiency Syndrome

ARDC- Association of Rural District Councils

CBD- Central Business District

CBO- Community Based Organisation

CFHD- Civic Forum on Human Development

DPP- Department of Physical Planning

EMA- Environmental Management Agency

FC- Forestry Commission

GoZ- Government of Zimbabwe

HIV- Human Immune Virus

HOS- Home Ownership Scheme

IMF- International Monetary Fund

LAs- Local Authorities

LEAPs- Local Environmental Action Plans

MLG,PW&NH- Ministry of Local Government, Public Works and National Housing

MP- Member of Parliament

NGOs- Non-Governmental Organisation

NHC- National Housing Convention

NHDP- National Housing Delivery Programme

RUP-Rural and Urban Planning

SADC- Southern Africa Development Community

UCAZ- Urban Councils Association of Zimbabwe

UN- United Nations

UN-HABITAT- United Nations Human Settlement Programme

UZ- University of Zimbabwe

VTC- Vocational Training Centre

WASH- Water, Sanitation and Hygiene

WB- World Bank

WHO- World Health Organisation

ZEPARU- Zimbabwe Economic Policy Analysis and Research Unit

ZIMASSET- Zimbabwe Agenda for Sustainable Socio-Economic Transformation

ZimStat- Zimbabwe National Statistics Agency

ZINARA-Zimbabwe National Road Administration

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FOREWORD



imbabwe is a signatory to the Habitat Agenda and subscribes to the principle of improving the standards of human settlement to its populace. Housing is recognised, as enshrined in the national Constitution, as a basic human right. The country is seized with a housing backlog of 1.25 million housing units, which by no means is a mean task. Reducing such a backlog does not require piecemeal approaches, but demands concerted efforts from all stakeholders in the human settlement development agenda. Since the adoption of the Habitat Agenda II in 1996, Zimbabwe has made great strides in tackling homelessness to its citizenry, particularly the urbanites.

The first five-year National Housing Delivery Programme was launched in 2004 and lapsed in December 2008 having delivery in excess of 20,000 housing units during the plan period. This was superceded by the second and current National Housing Delivery Programme (October 2013 to December 2018), which was crafted in sync with the national economic blue-print, the Zimbabwe Agenda for Sustainable Socio-Economic Transformation (ZIMASSET). This delivery strategy aims to deliver 313, 368 housing units by December 2018. This will be achieved through the active participation of all the critical stakeholders such as local authorities, financial institutions, private land developers, Community Based Organisations, investors (both local and international), civic society organisations employer and more critically, the end beneficiary.

In order to operationalize the program, the Government of Zimbabwe (GoZ) launched the Home Ownership Scheme (HOS) in November 2015 in order to expedite the delivery of decent housing. The Scheme was launched to complement the various initiatives by other players, in order to achieve the set housing targets. The strategy clearly streamlines the role of each player from central government to the end beneficiary. Beneficiary involvement in the whole matrix is tailor-made to instil a sense of ownership to the whole delivery system.

This Country Report gives a synopsis of what the Government of Zimbabwe is doing in order to improve the standard of living through enhanced service delivery. There are areas where we still need to improve and the country is ready to exchange ideas or share notes with other nations from within the region, continent and across the globe. We always adopt and adapt best practices to suit our own macro environment.

Going forward, the Government is instituting robust measures and strengthening the institutional framework to monitor and evaluate the implementation of the National Housing Delivery Program and its various facets.

Hon. S. Kasukuwere (MP)

Minister of Local Government, Public Works and National Housing

I. URBAN DEMOGRAPHY

Introduction

Globally it is estimated that 50% of the world population inhabit in urban areas and will increase to 60% (UN Habitat 2012). The 2012 National Population Census conducted by the Zimbabwe National Statistics Agency (ZimStat) indicates that, as of August 2012, Zimbabwe's population was 12,973,808, with an average sex ratio of 93 males per every 100 females. According to ZimStat, the population constituted 3, 076,222 households, leading to an average of 4.2 persons per household. Given an area of 390,757 square kilometres, the country has a population density of 33 persons per square kilometre.

Harare, as the capital and biggest city, has the highest population distribution of 16% of the total population, according to ZimStat. It has three satellite towns, that is, Chitungwiza, Ruwa and Epworth. These, together with Harare, constitute Harare Metropolitan Province. This Province also happens to have the highest population density of 2406 persons per square kilometre, followed by Bulawayo (the second largest city) with 1369 persons per square kilometre. Bulawayo's population proportion of total population is 5.1%. Unlike Harare, Bulawayo does not have satellite towns, but is also a Metropolitan Province.

Zimbabwe, like any other developing nation, is seized with a high rate of urbanisation. According to UN-Habitat, the urbanisation rate increases of 4.3% per annum in Zimbabwe, 2.4 % in Zambia and 3.9% in Malawi have been reported. 76% of the urban population had access to water in 1990 and in 2015 it's 88%. In 2012, 748 million people did not have access to water, 43% are in sub-Saharan Africa (JMP-WHO & UNICEF).

When urbanization is rapid, it does not allow government (both central and local) time to plan and provide for the needs of increasing urban populations. Consequently, local and central governments are caught ill-prepared for this phenomenon. They are failing to keep pace with the demand for public goods and services commensurate with urban development.

Causes of Rapid Urbanisation

There are numerous factors that can be attributed to rapid urbanisation. Though not homogenous to some extent, in Zimbabwe, the most critical factors that are fuelling rapid urbanisation are historical and dates back to the colonial era. The following were identified as the most critical factors leading to rapid urbanisation;

- i. Lack of sufficient resources and capacity at the local level to implement development projects decentralised to the rural areas
- ii. Absence of a holistic approach to planning for both rural and urban development

iii. Lack of inclusive urban policies and priorities at the national level.

Emerging issues

The major challenge with rapid urbanisation manifests clearly in housing infrastructure and its ancillary services, unemployment and overcrowding. To that effect, Zimbabwe has a huge national housing backlog estimated at 1,25 million housing units countrywide. Due to limited financial capacity, at both central government and local government level, the country has witnessed a slump in housing delivery by the public sector. The private sector has tried to fill in the void left by the public sector, but the stumbling block has been lack of, or obsolete off-site infrastructure for water extraction, treatment and transmission, sewerage extraction, treatment and disposal. Such infrastructure requires huge capital outlay, which currently, the nation is failing to access due to the economic sanctions imposed on the country.

There has not been any meaningful foreign direct investment in housing development ever since the withdrawal of the World Bank (WB)/ International Monetary Fund (IMF) in the late 1990s. These financial institutions played a big role under the Urban 1 and Urban 11 projects where they capacitated local authorities to develop both off-site and on-site infrastructure and maintenance of same. As a result, the country has witnessed a low rate of housing delivery, inadequate water supply and obsolete distribution systems, poor liquid and solid waste management, pothole riddled and heavily congested road network across the country, particularly in the urban areas where the vehicle density is high, inadequate and poorly resourced health facilities, inadequate and poorly resourced educational facilities and low investment in social amenities.

Managing Rapid Urbanisation

Government alone cannot meet the urban housing demand currently pegged at 1,25 million units. Therefore, there is need to venture into Public Private Partnership in housing and social services delivery where the government plays a facilitatory role and create a fertile ground for other key stakeholders to partake in housing delivery. As shown in Figure 1 below, Government should involve other stakeholders at the planning stage and ensure that there is participation by all those involved in human settlement development. This participation will help to foster the Public-Private Partnerships. This will go a long way in leveraging housing finance, which is the scarcest commodity in the country at the moment. Further to that, there is need to improve on our planning, especially spatial planning as well as the primary infrastructure planning and upgrading.

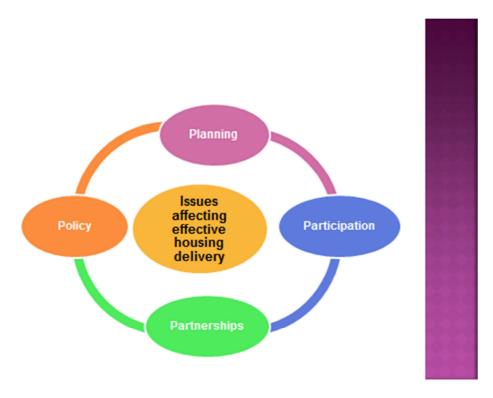


Figure 1

To its credit, in 1997, Zimbabwe managed to convene the first National Housing Convention that brought together stakeholders from across the country to discuss about housing development. The resolutions from this first ever convention led to the formation of the 2000 National Housing Policy which embraced participation of other players like Community Based Organisations, Housing Cooperatives, Private Land Developers, Civic Society Organisations among others. In 2004, in a bid to operationalize the 2000 National Housing Policy, Government produced a five-year National Housing Delivery Programme (2004-2008) that delivered in excess of 20,000 housing units. The rate of delivery declined from 2007 to 2008 as this was at the peak of the hyper-inflation in the country and institutions were struggling to make ends meet.

In 2008/2009, the country commissioned a study on the bottlenecks to low cost housing delivery. The findings of this study led to the second National Housing Convention in 2009 where there were participants from across the globe discussing housing in Zimbabwe, sharing best practices with some other countries from the region and overseas. The resolutions therefrom, formed the backbone of the 2012 National Housing Policy that is currently in use in the country. Hence, the Government of Zimbabwe has tried to engage stakeholders in housing policy formulation and implementation. However, the country does not have a standalone Urban Policy, its subsumed on the National Housing Policy. However, there is need to introduce innovative and forward looking policies that create opportunities and massive investment in infrastructure.

Urban expansion requires land, thus the available peri-urban land can be acquired for urban expansion. However, there is need to balance between densification and lateral expansion which can lead to urban sprawl. Therefore, there is need to intensify on vertical expansion. The Government, in its new National Housing Delivery Programme (2014-2018) has directed that 20% of land for housing development should be reserved for constriction of flats. The available space in the vicinity of the Central Business District (CBD) can be re-zoned, and encourage the property owners to consider extending their buildings upwards in high rise/ multistorey buildings that can accommodate a lot of people per square kilometre. This will go a long way on easing the burden of servicing the land with access roads, sewerage and water reticulation. All that will be required is to increase the water pumping capacity to reach the tallest buildings.

On the issue of transportation, there is need to manage traffic congestion, particularly in the CBD. This can be achieved through the introduction of park and ride schemes where there public transport system becomes efficient through the Rapid Transport System, use of buses to provide shuttle services at affordable rates and at set timeframes. Of course this system is still lagging behind in Zimbabwe. It was destroyed by the privatisation of the transport sector where commuter omnibuses took over the shuttle services. Similarly, at the moment the pirate taxi is also causing disorder in the CBD. Cycle lanes should be maintained for the cyclists. The other modes that can be implemented include the car-pooling system, pedestrian walkways, prepaid parking schemes and one way streets. In Zimbabwe, all the 32 urban local authorities have managed to introduce the pre-paid parking schemes and they are proving to be very effective as it has helped to ease traffic congestion in the CBD during working hours. However, there is still need to improve on the use of automated facilities to reduce bottlenecks and corruption associated with parking fee collection. In Harare for instance, major tributary roads in the CBD have been turned into one-ways and this has relatively eased the flow of traffic.

Managing Rural- Urban Linkages

Urbanisation is mostly characterised by an influx of people from rural to urban areas due to the inequalities existent between the rural and urban areas. The youths and the economically active are the most affected by this exodus as they look for better opportunities in urban areas. The perceive cities as "magnets of hope" (UN-Habitat, 2007). In Zimbabwe, urban to rural migration has, however, been noted for the senior citizens who opt to retire to rural areas. There are numerous factors that can be attributed to the movement of people from rural to urban areas, and these can be categorised as push and pull factors.

Push factors:

Poor standards of living in rural areas;

- Poor agricultural production as a result of incessant droughts and natural disasters such as floods as well as unaffordability of farming inputs;
- Poor educational facilities;
- Poor health facilities;
- Unemployment;
- Gender-based violence

Pull factors for the urban areas

- Better employment prospects
- Higher standards of living
- Better educational opportunities
- Improved health facilities
- Diversity

Challenges for managing rural – urban linkages

Rural-urban linkages bring a plethora of challenges that seek the attention of both the central and local government. It tends to strain on basic services such as safe and affordable water and sanitation, drainage system, electricity, and solid waste management, educational facilities, health facilities, and other social services. It creates peri-urban settlements that are far from existing infrastructure for water and sewer which require off-site infrastructure investment that demands huge capital outlay and this is lacking in the country at the moment. Residents then opt to squeeze in those areas that have access to safe water and sanitation that leads to overcrowding. There are some areas, like Epworth where there are 20 persons per 300m² stand and the houses thereon are built using substandard building materials (Zimbabwe Urban Housing Database, 2007). Overcrowding normally brings challenges such as unemployment, prostitution, drug and alcohol abuse and rising incidences of urban violence, among other social depravities. It also poses a threat to the security of the citizens in urban areas. Since people converge from diverse backgrounds with different cultural values, there are high chances that the diverse cultural values are eroded.

As more people flock to urban areas, they would require transport to and from work. Consequently, our urban streets are characterised by traffic congestion and air pollution emitted from second hand vehicles imported from overseas, mainly Japan and United Kingdom, and this is affecting mainly the major cities such as Harare and Bulawayo. The influx of people to urban areas leads to over population because urban expansion cannot match the movement of people from rural to urban areas. Due to lack of the conventional housing finance, the central government has failed to meet the demand for urban housing. This has culminated in inadequacy of housing in Zimbabwe, and where it is available, the prices are unaffordable due to high unemployment and the proliferation of informal employment without guaranteed

income. Our local banks are a bit sceptical dealing with those in informal employment, hence they cannot access mortgages from same.

There is also huge demand for sustainable urban energy sources which is in short supply in Zimbabwe. Currently, the country has shortage of electricity which has resulted in load shedding in most parts of the country. Thus, in order to circumvent the power outages, residents resort to firewood for energy, and this has resulted in environmental degradation as people often cut down trees indiscriminately and the peri-urban areas in particular are the most affected. The other causes for environmental degradation has been indiscriminate sand mining as people construct their houses in these urban areas, disposal of solid waste in undesignated points due to failure by local authorities to provide such essential services to residents. At the moment, Zimbabwe is experiencing challenges in health provision as there is shortage of experienced staff and drugs in public hospitals. The private sector has tried to cheap in to bridge the gap in health provision, but the majority of the people are of low income and therefore cannot afford the fees charged by these private hospitals and clinics, let alone to purchase medication.

Strategies for Managing Rural-Urban Linkages

It is of paramount significance to appreciate the hierarchy of settlements found in Zimbabwe. It begins at business centre up to the city as shown in Figure 2 below.



Figure 2

However, the discrepancy that exists between the rural and urban areas leaves a lot to be desired. It is that discrepancy that has unequivocally fuelled rapid urbanisation in Zimbabwe. Investment has been concentrated in urban areas, or in some instances in mining centres or any other economic zones. Other than that the majority of the rural areas have remained marginalised for time immemorial. Furthermore, for the past decade, even those rural areas that partly benefitted from

government investment, have not recorded any meaningful development that match the standards obtained in urban areas.

In order to manage rural-urban linkages, a lot needs to be done. To begin with, there is need to invest in rural housing. The Ministry of Local Government, Public Works and National Housing, have the mandate to provide housing. While concerted efforts have been witnessed in urban housing, little is done to address rural housing. And this can be attributed to inadequate funding. Few investors are eager to invest in rural housing due to lack of value attached to it. Prior to 1996, government used to extend housing loans and grants for rural housing, and avail those building materials that were not locally produced. This ended around 2000 when government withdrew its funding for rural housing.

In the early 2000, government intensified on rural electrification and created Rural Electrification Agency (REA) to spearhead the programme. However, it mainly targeted public amenities such as schools, clinics, and shopping centres. It proved to be expensive for the ordinary citizen in the rural areas as they have limited sources of income. Provision of alternative sources of energy to these rural areas through rural electrification helped to reduce environmental degradation and create employment to the people in the rural areas, especially at the business centres.

Government also introduced some empowerment programmes for the rural communities through the land reform programme in the early 2000s. People were allocated fertile land and at first were assisted with agricultural inputs by the state. A bank was created to leverage agriculture finance, that is, Agricultural Development Bank, which was expected to extend affordable loans to farmers. However, the bank was affected by liquidity crunch and has not fully recovered to register meaningful progress in lending money to farmers.

Most people in rural areas lack psychomotor skills that can earn them a living. Some have had no opportunity to go to school due to varying reasons, but would require skills such as brick-laying, farming, welding carpentry and so on. Hence, it would be ideal if Vocational Training Centres (VTCs) are set up for the rural populace to train in such skills. This will go a long way to ameliorate unemployment and better the standard of living in rural areas. The government has tried to establish these VTCs, but there is a bias towards growth points and towns at the expense of the rural areas.

Addressing Urban Youth Needs

The country's future depends on today's youths. There is a transition in youth development and their needs should be treated as such. The needs of those in the teens defer from those in the early 30s. In Zimbabwe, youths begin at the age of 15 to 35 years. Hence the needs of such people vary from the teenagers. Their needs should be critically considered at decision making level. The world is dynamic and at

the moment urban youths are exposed to the internet and social media which can strongly influence their decisions and mould their characters.

Constitution of Zimbabwe Amendment (No.20) Act 2013 stipulates that the State and all institutions and agencies of government at every level must take reasonable measures, including affirmative action programmes to ensure that youths have access to appropriate education and training, have opportunities to associate and to be represented and participate in political, social, economic and other spheres of life, are afforded opportunities for employment and other avenues to economic empowerment, have opportunities for recreational activities and access to recreational facilities and are protected from harmful cultural practices, exploitation and all forms of abuse.

Prostitution, alcohol and drug abuse at a tender age have destroyed the future of many youths. The Government of Zimbabwe created a ministry specifically responsible for youth affairs, that is, Ministry of Youths, Indigenisation, and Empowerment. It runs a Youths Fund that provide seed capital to youths who want to start own businesses as well as capacity building. There is also a Youth Council that advocate for urban youth needs. In order to address the needs of the youths, both rural and urban youths, the following measures have been implemented in Zimbabwe with great success.

- Career guidance- one-on-one consultations with professionals from various disciplines so as to expose the youths to the various career choices at their disposal. This is being done at schools and institutions of higher learning in conjunction with other development partners. A Ministry dedicated for youths was created
- **Employment creation** reserving a quota for youths when allocating market stalls and factory shells creates employment. This is being done at local authority level and it has benefitted many youths in these local authorities.
- **Skills development-** Government introduced VTCs countrywide for vocational training. Zimbabwe has 10 provinces, and each province has a minimum of four VTCs that train in various trades. This is in addition to the universities, polytechnical colleges and other training institutions that conduct apprenticeship. The notion is to equip the youth with the requisite skills required in the country and even abroad. Zimbabweans are known to be hard workers wherever they are, and have held high positions in various countries due to the robust education system that existed before the turn of the 21st Century.
- Recreational facilities- Children and youths need to play. Provision of social
 amenities keeps them entertained and physically fit. Youth friendly centres can
 be established in each local authority. These facilities existed in all the local
 authorities in Zimbabwe. However, most of the facilities are now run down due to
 lack of maintenance as a result of the economic challenges affecting the country.

In worst scenarios the land earmarked for such amenities is being converted to housing without proper procedures being followed. Thus, the country is at risk of running short of these facilities.

- Cultural centres- Every country has its own culture and values which must be
 upheld at all times. Therefore, in order to safeguard these diverse cultures, the
 youths need nurturing so that the country's identity is not lost. In Zimbabwe,
 culture has become part of the basic educational curriculum so that the youth
 keep abreast with local culture. This is done at every school in the country.
- Educational facilities- These form the basis of an enlightened population and need to be accessible and affordable to all youths. Zimbabwe has, arguably, the highest literacy rate in Africa, 92%.
- Youth friendly centres- The youths, especially the teenagers, are the most vulnerable group to the dreadful HIV and AIDS pandemic. It is the age where they would want to experiment on sex, drugs and other toxic substances. Therefore, HIV and AIDS awareness, vocational training to keep them occupied, peer education and counselling becomes germane.
- Participation Youths have choices and are capable of making decisions on matters that concerns them. They are driven by their desires, ambitions and expectations. Direct involvement of the youths in decision-making, planning, policy formulation and implementation improves ownership of development projects and should be upheld. It also gives them a voice and a choice over what affects them. In Zimbabwe, junior councils and junior parliament have helped empower the youths as they are involved in decision-making.

Responding to the needs of the aged

Just like the youths, the elderly are protected by the Constitution of Zimbabwe. It reiterates that the State and all institutions and agencies of government at every level must take reasonable measures, including legislative measures, to secure respect, support and protect them and to enable them to participate in the life of their communities. Thus, the State should ensure that the elderly people participate fully in the affairs of the society, have access to food, social care and have opportunities to engage in productive activities suited to their abilities. The aged need care and attention. They have their own needs and expectations that go with their age. The needs of the aged differ from the needs of the youths. Hence, they must not be neglected. To begin with, they need decent shelter to improve their well-being. Therefore, government should provide social housing for the elderly people. These are the economically inactive members of the society and cannot afford to buy, let alone to build their own houses, neither can they afford to pay rentals. In Zimbabwe, not all the elderly people are pensioners, some have never been formally employed hence they have no stable source of income from which to make a living.

The senior citizens need social protection from both central and local government in the form of social housing. In Zimbabwe, since the country adopted homeownership policy after attaining independence in 1980, 90% of the social houses were converted to homeownership. The remaining 10% is not enough to cater for all the vulnerable groups of people in the country. The rentals charged are usually very low to meet repairs and maintenance costs. Thus the available social housing stock is now in advanced state of dilapidation and requires replacements. For the past 35 years, no attempt has been made to increase the stock of social housing. Efforts are directed towards homeownership at the expense of social housing. Therefore, there is a wider shortfall in this regard. The housing policy reiterates the need to resuscitate social housing delivery, but no effort has been made to operationalize the concept. This is mainly to do with limited resources, hence they are concentrating on the commercial aspect of housing delivery.

Local authorities have made some great strides in allocating land for the construction of Old People's Homes where some charity organisations have chipped in to take care of the elderly people. Therefore, land is available for construction of old people's homes. There is need to venture into Private Public Partnerships arrangements to establish these Homes.

The government can also create social safety nets where the senior citizens are exempted from paying council rates, medical services, and bus fares. In Zimbabwe, anyone above the age of 60 years is exempted from paying medical fees, and bus fares. Many service providers have made it a policy that senior citizens must not wait for long without being assisted, they are given the first preference to access the services they require.

All the urban local authorities run what they call Mayor's Christmas Cheer Fund programs where the citizens are urged to donate to the fund in order to assist the disadvantaged people like the elderly. All the resources (cash or kind) leveraged through this fundraising activity are directed towards various charities in the local authority.

In an ideal economy, government should provide grants to the senior citizens. But in Zimbabwe, it has been difficult to provide this social net to the senior citizens and they have been forced by the situation to fend for themselves. Given that their abilities are now compromised due to age, it is difficult for the old aged people in Zimbabwe to make ends meet.

Integrating gender in urban development

While sex refers to biological differences between men and women, gender differences are socially constructed, impacting the division of roles, responsibilities and power between women and men. These vary over time and between cultures, classes and age groups. Zimbabwe is a signatory to the SADC

Protocol on Gender. Gender is a major social factor in achieving equity and promoting sustainable, social and economic development. Women, however, have been relegated to a minority status in developmental issues yet they are the majority population and a major user of basic services. According to ZimStat, in Zimbabwe per every 100 females, there are 93 males.

Women have the capacity top advance economic and social development as well as to generate civic action in communities. They are the main vehicle for intergenerational transmission of social development through the education and health care that they provide to their children on a daily basis. At the micro-level women can make a significant contribution to civil society's participation in government projects and to furthering collective action aimed at meeting community objectives. The on-going Water Sanitation and Hygiene (WASH) programme run in Zimbabwe is a classic example of how women can actively participate in developmental issues and the following major roles are worth mentioning:

- women as acceptors of improved WASH technologies
- women as users of improved WASH technologies
- women as WASH promoters
- women as managers of WASH facilities
- women as trainers
- women as agents of change in WASH

The country has made some great strides in promoting gender equity. The Constitution of Zimbabwe clearly states that the State must promote full gender balance in Zimbabwean society. It further states that the State must promote the full participation of women in all spheres of Zimbabwean Society on the basis of equality with men. As a result, gender mainstreaming has taken centre stage in all arms of government, and any other agencies such as local authorities and the private sector. As a matter of fact, there is a standalone ministry responsible for women's affairs, gender and community development. Likewise, gender desks have been established in all local authorities most of whom are now Gender Centres of Excellence. Gender policies have been adopted by all local authorities and they have been at the forefront in promoting Gender Based Budgeting.

II. URBAN GOVERNANCE AND LEGISLATION

Improving urban legislation

The period 1996-2015 has shaped and established a unique urban environment, and has created urban legislation that was never envisaged. It is reasonable to highlight the phenomenon of the economic sanctions to have attributed to the weakening of Zimbabwe urban legislation thus strengthening informality rather than formality. Zimbabwe has two main types of local authorities, the Rural District Councils which administer rural areas and the Urban Councils which superintend in the urban areas. The Ministry of Local Government, Public Works and National Housing is the lead agency which provides the legislative and policy framework within which the local authorities operate.

Constitutional reforms for local government in Zimbabwe

Local government has been granted a constitutional status in the new Constitution, contrary to the past where it existed through legislation. Chapter 14, Section 264 (1) of the constitution states that "Whenever possible, governmental powers and responsibilities must be devolved to Provincial and Metropolitan councils and local authorities which are competent to carry out those responsibilities efficiently and effectively." Therefore, this establishes the basis for devolution and hence autonomous legal corporate institutional status of local authorities. The laws provide for regular and scheduled elections. Residents are free and encouraged to inspect all public council records. Reflecting on the achievements of the periods 1996-2000, and 2001 -2015 adherence to law and the rule of law has room for improvement.

Judiciary reforms for local government

The central government enacted urban legislation and also a number of statutory instruments defining the legal parameters of local government (See Table). Of note is the Urban Council's Act which sets local authorities as separate and fairly autonomous legal corporate institutions. There are also a number of other laws with a direct effect on the operations of local authorities. The judiciary framework for local government is set out in the following main pieces of legislation.

Table 1: Acts governing urban development

Administrative	Land, Water and Administration Act, Alienated Land Act, Titles
Law	Registry and Derelict Lands Act, Settled Estates Leasing Act,
	Land Survey Act, Land Occupation Conditions Act, Land
	Acquisition Act, Fencing Act, Deeds Registry Act, Estate
	Administrators Act, Estate Agents Act, Valuers Act, Urban
	Councils Act, Rural District Council Act, Deeds Registry Act,
	Housing Standards Control Act, Regional, Town and Country
	Planning Act, Harare City Building (private) Act, Urban
	Development corporation Act, Chiefs and Headman Act,

	Provincial Councils and Administration Act, Communal Land
	Act, Shop Licences Act, Environmental Management Act,
	Public Health Act, Education Act, Roads Act, Water Act.
Construction	Architects Act, Building Societies Act, Housing and Building
Law	Act, Housing Standards and Control Act, Regional Town and
	Country Planning Act
Tax Law	Capital Gains Tax Act, Estate Duty Act, Stamp Duties Act

Central government is in the process of realigning the various pieces of local government legislation to the new Constitution. This will go a long way in improving urban governance and legislation as well as service provision.

Table 2: improvement in introduction of new legislation

	Acts governing	By-Laws	By-Laws
	urban areas	Harare	Bulawayo
Prior to 1996	34	212	33
New 1996-2000	0	0	2
New 2001-2015	0	6	2
Proposed	0	2	

The Electoral Laws Amendment Act, 2007, reassigned responsibilities to divide council areas into wards from the President to the Zimbabwe Election Commission (ZEC). The amendment also repealed Section 80 of the Urban Councils Act and replaced it with provisions which restricted the number of caretakers to be appointed by the Minister in the event of a dissolution or suspension of elected councillors.

Decentralisation and strengthening of local authorities

The Government of Zimbabwe has, to a large extent, decentralized local government. Local authorities are able to provide and maintain public services and infrastructure using funds generated from the local community and sometimes loans, donations and other sources.

Budgeting and planning

Each local authority draws its own annual budget in consultation with stakeholders which is then approved by the parent ministry (Ministry of Local Government, Public Works and National Housing. The ministry plays the oversight role for purposes of checks and balances, otherwise each local authority is free to determine its own course of action in terms of public service delivery.

Each council is a planning authority, as such, can produce annual or quarterly plans in consultation with its stakeholders. This decentralization has given the local authority power and autonomy to determine its own pathway and destiny. Section 98

of the Urban Councils Act empowers the councils to impose rates. Section 221 of the Act provides for Councils to engage in income generating projects, that is, any commercial, industrial, agricultural or other activity for the purpose of raising revenue for the council.

Land alienation

Central government has given urban local authorities the mandate to alienate land according to the Manual for the Management of Urban State Land. Urban councils have power to decide who and how to give land for housing development depending on the local needs. Each local authority can come up with its own land allocation policies guided by the National Housing Policy and decide on the best housing delivery model that suits the local environment.

Provision of essential services:

Through decentralization, local authorities have been given the mandate to provide the essential services to the local community by central government. The provision of basic services is at the core of decentralization. Some of the basic social services provided by local authorities in Zimbabwe include, inter-alia;

- i. Provision of social safety nets for the aged, orphaned children, people with disabilities, women, among others.
- ii. Provision of public health facilities and safe liquid and solid waste disposal to rid the community of possible disease outbreaks.
- iii. Provision of education facilities. Various councils run primary and secondary schools and thus they are education authorities. For example, Harare City Council has over 40 schools built and run by the local authority autonomously.
- iv. Provision of social amenities and recreation facilities such as community halls, stadia (for example Rufaro and Gwanzura in Harare, and Barbourfields in Bulawayo which are capable of hosting national and international sporting events in the country) and children's play centres.

Participation and human rights in urban development

There is need to promote community based planning in human settlement planning and greater citizen awareness of the planning system and how it can work better for resource poor communities. Currently there is lack of platforms that promote the voices of the vulnerable and marginalised social groups to be heard. As a result there is manipulation of citizens by different powerful groups to enhance their own interests. The need for capacity building of the vulnerable groups for effective participation in Local Economic Development (LED) thus becomes prominent. Government and local authorities should be amenable to working with diverse range of groups to promote participatory and inclusive approaches to urban development integrated with local economic development approaches for sustainability.

Participation in planning

Lack of community participation has led to mushrooming of unplanned/self-planned settlements especially in Harare. There are a lot of informal settlements emerging in the capital, a direct result of limited citizen participation in the planning processes. Hence, there are lots of emerging social conflicts over access to land and other resources in Harare. These settlements lack supportive infrastructure and services (health, water, sanitation). The collage below shows some of the informal settlements that have cropped-up in Hopley suburb, Harare. Some of the houses collapsed during the rainy season due to the poor quality of materials used and lack of proper planning and supervision.



Stakeholders' consultation

In all local authority planning processes, the emphasis by the Ministry of Local Government, Public Works and National Housing has been on stakeholders' participation. No local authority budget can be approved without proof of consultation of the stakeholders who include residents and business owners among others. In a way, this has served to protect the rights of citizens to be heard.

For any development to take place within an urban set up, the would-be developer is required to put an advertisement in the press for possible objections and recommendations.

The new national Constitution has also put shelter and water as right and as such should be provided to all.

Participation by civic groups

In Zimbabwe, there exists a variety of civic groups representing the interest of different stakeholders. They include local and international civic groups who work towards the betterment of the livelihood of the citizens. These include churches, women, business people (small and medium, formal and informal), residents and others. Each council is mandated to come up with its own stakeholder map and invite them to its planning or feedback meetings. The resolutions from these consultations form the backbone of the council's planning and budgeting process and affect its day-to-day operations.

Residents Association

Civil groupings like the Residents Associations exist in all urban local authorities and act as a watch dog for the rights of citizens in as far as service delivery and charges are concerned. These residents groups are very active especially when it comes to annual budgeting period and can have both negative and positive influence on the operations of the council. Their participation has been noticed in all these local authorities in Zimbabwe.

Vulnerable groups and youths

There are a number of programmes targeting the vulnerable groups and youths as a way of promoting participation in local governance such as Junior Member of Parliament and Junior Councillor or Mayor. These are meant to ensure that the interests of children and youths are represented at various planning levels. Each local authority and district should have a Junior Mayor and a Child Member of Parliament respectively. People living with disabilities are also included as part of stakeholders through their associations as well as people living with HIV/AIDS.

Urban safety and security

Department of Civil protection

This is a Department within the Ministry of Local Government, Public Works and National Housing tasked with the coordination and planning for emergencies at individual, community, sectorial, local authority and national level. The department ensures that all urban local authorities are prepared to deal with all nature of emergencies. At local level, each District has a Civil Protection Unit that is chaired by the District Administrator for disaster preparedness planning and response. However, although there is support from other agencies such as United Nations Development Programme, International Organisation for Migration (IOM) and Red Cross, the Department of not fully resourced to meet the requirements of disaster preparedness in the country.

Fire and Ambulance section

Each local authority is mandated to have a fire and ambulance section that is well equipped to deal with fire, all forms of accidents and ambulance services thus ensuring the safety of urban dwellers. To date, 80% of all urban local authorities now have fully flagged Fire and Ambulance Sections. However, the sections are fully

fledged in terms of manpower, but not well resourced in terms of the requisite equipment. The main challenge is that the fire tendering vehicles are inadequate and at times obsolete. The ambulances are in short supply such that poly-clinics share ambulances, and the same are expected to serve residents in times of need. Each council has taken the initiative to augment the equipment through its own means.

Sensitization meetings on potential disasters are also done with residents to increase their awareness and the available mitigatory mechanisms.

Public lighting

Each urban local authority provides public lighting in the form of street lights and tower lights as part of ensuring public safety. This is part of the core business of local authorities in Zimbabwe whose absence is a bad indicator of service delivery. However, due to power shortages experienced in the country, there is frequent load shedding which means the street lights are rendered ineffective. In order to circumvent that scourge, councils like City of Harare has begun ton introduce solar powered street lights and traffic lights, maximising on the abundant sunlight found in Zimbabwe. To date they have installed in the CBD, but a lot needs to be done in the residential suburbs to safeguard the interests of the residents.

Municipal police services

Each urban local authority has a Municipal Police Section whose mandate is to maintain law and order in the urban area working closely with the Zimbabwe Republic Police. This further ensures safety and security for urban dwellers The urban police unit also enforces by-laws promulgated by council from time to time such as traffic by-laws, vending by-laws, among others. However, the municipal police do not have arresting powers and that will be the mandate of the Zimbabwe Republic Police.

Social safety nets

Urban local authorities have a dedicated department to deal with social protection issues. These include the orphans and vulnerable children, elderly people, physically handicapped or terminally ill people. There are child protection committees in each ward to identify and assist children in difficult circumstances.

Social inclusion and equity

Zimbabwe is a signatory to the SADC protocol on Gender and Development. This looks into the main streaming of gender issues into the SADC Programme of Action and Community Building initiatives. The protocol looks at issues of constitutional and legal rights, governance, education and training, gender based violence, HIV/AIDS and conflict resolution. Through this Protocol each local authority has been encouraged to have gender policies and almost all the 32 urban local are now members of the Gender links. Youth and women empowerment programs have been

introduced in all the local authorities. These include issuance of property title deeds, introduction of home ownership schemes, and allocation of stands (standard priority system of allocating houses and stands) to women, the aged and the youths, people living with disabilities, construction of council schools which offer affordable education to the community.

Councils also introduced non-payment of property rates by elderly people as a way of protecting the senior citizens. WASH programmes have been introduced in all the local authorities and residents participate from ward to national levels. Women's clubs have been introduced to capacitate and empower them with life-skills. Although they are dilapidated, there are some social housing that are run by all urban councils. Such houses, though not adequate, have assisted to cushion the vulnerable groups such as people living with HIV/AIDS, orphans and vulnerable children, people living with disabilities and the elderly.

Challenges experienced and lessons learnt in these areas

There were a plethora of challenges that deterred full implementation of the urban legislation to enhance governance and security. There have been long periods of unstable operating economic, political and technological environment where the country has failed to recover from the effects of the economic sanctions and persistent droughts. Since the relations between Zimbabwe and the international community is not at its best, there has been diminished foreign direct investment where companies have struggled to breakeven and there is lack of meaningful investment in all the sectors of the economy. Lack of robust monitoring and evaluation framework, coupled with skills flight emanating from the harsh economic environment led to the ineffectiveness of urban legislation.

It is pertinent to note that urban development policies are non- existent in all local authorities. Hence, there is an imperative need for an alternative urban development policy. Some urban council are still using the "Rhodesian era" By- Laws showing the need for a complete legislation overhaul. The inappropriateness of the current policies and regulatory framework has affected the urban tax base.

Realignment of laws to the new constitution

The process of realigning the Urban Councils Act to the new constitution is slow. There are many laws and regulations which supported the old Constitution that are still in force and have an impact on the operations of local authorities. To solve this problem, government is in the process of trying to collapse the two Acts governing local authorities into a single Act.

Politicization of local government

The local government system in Zimbabwe is somewhat over politicized, hence, is sometimes found wanting in the delivery of critical services to the community. Most councillors use it as a platform to launch their political careers as a result neglecting

their mandate. This also results in a weak social contract between the citizens and elected officials

Poor financial resource base

Due to poor financial resource base, most local authorities fail to realize the advantages of decentralization and struggle to provide basic services to their communities. As a result infrastructure is neglected and continues to run down. The prevailing economic hardship is increasing poverty and vulnerability of the communities. There is an acute shortage of housing and people are resorting to informal settlement as a stopgap measure against homelessness. However, informal settlements attract a sense of insecurity (physical, social and emotional) because they occupants would be expecting evictions at any time.

Abuse of offices and corruption

This is one of the cancers currently dogging local authorities due to decentralization of authority resulting in poor service delivery. Time and again the Ministry is called in to come and restore order to some local authorities and at times councillors are fired on gross abuse of office. Decentralization should also come up with good corporate governance, which is not sound in most local authorities.

Weak public participation in local government

While the Constitution provides for public consultation, some local authorities use public consultation as a way of legitimizing their decisions. Legislation does not give adequate direction in terms of budget consultation although the Minister emphasizes on public consultation meeting on budget preparation. On one hand, residents' groupings call for better services, but on the other hand neglect to use their influence fulfil their obligations of paying for services and preserving council infrastructure. There is poor information dissemination on policy, standards and alternative housing solutions.

Multiple land allocation systems

The existence of multiple land allocation systems in urban areas sometimes acts as a disadvantage to citizens due to a failure to detect cases of double dipping.

Shortage of social housing

Most local authorities no longer have social houses. The trend has been on conversion of council rented houses to homeownership and there has not been a corresponding effort to construct additional houses for social housing. The available houses are old and dilapidated because the rentals charged are not enough to cover maintenance and the tenants have defaulted in payments.

Vehicle licensing

In the past councils were responsible for vehicle licensing and this responsibility was taken away from them and given to another authority, the Zimbabwe National Road Administration (ZINARA). This has further crippled the councils financially as they have been stripped of another source of income yet they are expected to maintain the city roads. It takes ages for funding to be released by ZINARA and the funds are often released late and inadequate to maintain the roads. The road network in major cities like Harare and Bulawayo need to be resurfaced and expanded, but there is lack of capacity to venture into these projects.

Lack of adequate equipment for fire and ambulance services

The lack of adequate equipment for fire and ambulance services compromises the safety of urban dwellers that are exposed to a lot of risk.

Delays in budget approvals

All councils are obliged to submit their budgets to the Ministry of Local Government, Public Works and National Housing for approval. The budget approval process sometimes takes too long hence this compromise on the objective of strengthening local authorities.

Lessons learnt

Civil society involvement and participation in the field of urban management and development is limited and at times has turned to be more political than developmental. Regional and International experience is integral to the formulation of relevant legislation. Policy makers have in the past been mulled to have limited capacity to engage in pro-active policy development. Thus it's up to informed and interested community based groups to advocate for relevance and provision of appropriate legislation. There is, therefore, a need for civic society to be actively engaged at central government and local level legislation formulation.

Future challenges and issues

The current pieces of legislation are subject to constitutional realignment. Without this realignment, the laws will hinder functionality of the newly introduced structures of urban governance systems of Bulawayo and Harare Metropolitans. The introduction of metropolitans' calls for the need to sync the current pieces of legislation to policy and upgrade the current city By-Laws otherwise the Constitution shall be an impediment to urban development. Councils have been using a selective application of their by-laws, therefore, there is need to enact new legislation in line with economic realities. There is also a requirement for local authorities to consult citizens whenever they are coming up with new legislation.

Gender imbalance

The issue of gender imbalance still continues and more emphasis should be given to promotion of gender balance and empowerment.

Urbanization

Urban areas continue to be more attractive places for the rural dwellers due to a variety of reasons hence putting pressure on urban infrastructure. The redevelopment of rural infrastructure has been very slow hence promoting rural to urban migration. The new agenda should put emphasis on rural redevelopment as a way of managing future migrations.

Social housing

The continuous diminishing of social housing infrastructure is a cause for concern. Not many people have adequate resources to acquire and develop land in an urban set up. Emphasis should be given on the development of urban infrastructure

Scarcity of land

Due the accelerated rate of urbanization, land for development is increasingly becoming scarce. There is, therefore, a dire need for maximum space utilization when developing land and this can be achieved through densification, high rise buildings to accommodate more people per square kilometre and curb urban sprawl.

Citizen participation in planning

The level of participation by the community in local government is still very weak. There is need to strengthen public participation as a way of promoting local democracy.

Political polarization

This affects the discharge of the local government mandate hence emphasis should be given on tolerance amongst residents and the community at large.

III. URBAN ECONOMY

Introduction

Urban areas are generally viewed as engines of development as they drive the industrialization processes. The capacity of central and local governments to manage rapid urban growth in Zimbabwe is threatened and is already on the decline. Extreme urban poverty is on the increase and is persisting. The main features of this poverty include falling incomes, rising costs of living in the urban areas, inadequate access to basic services and food. Among the most significant features of the contemporary urban economy in Zimbabwe are under-employment and the informal sector. Under-employment is a fundamental cause of urban poverty, with the informal sector as the survival strategy for the urban poor. Urban unemployment, averaging 90% in the country had hitherto been addressed principally through policies promoting industrial expansion, an approach that has, to a large extent, failed. Due to macro-economic fundamentals urban local authorities have been finding it extremely difficult to meet demand for providing basic services like water, sewerage and roads amongst others. This has been largely a result of a shrinking financial base as most industries shut down and residents have been struggling to pay for services from local authorities amidst high levels of unemployment and informalization of the urban economies.

Improving Municipal/Local Finance

Financing municipal services has been severely affected by the current urban problems facing Zimbabwe which can, on the one hand, best understood in terms of the general trend of economic decline and economic and social hardships faced by urban populations, including the complex nature of informalisation of the economy since late 1990s. On the other hand, the hardships have also to be viewed in relation to the economic policy environment, at both the national (macro-economic, wider sectoral economic and social policies) and international levels (formal and informal sanctions, and economic isolation and the nature of development aid).

Traditionally, local authorities in Zimbabwe have a variety of sources of income. These include property tax, development levy, user charges, license fees, intergovernmental transfers, borrowing and income generating projects. Of these, the first four have persistently been the main sources of funding for municipal activities. The other sources have had serious challenges to contribute meaningfully to funding services. However, the current sources have not yielded enough funds to enable local authorities to discharge their responsibilities.

Property tax

This is one of the most widely used sources of revenue for local authority. The funds are paid based on values of property. Even undeveloped land is levied a tax. This source of funding has not yielded its maximum potential for most local authorities.

This largely because local authorities have not updated their property data bases in a long time. As a result, the values being used are outdated and in most cases short change the local authority. There is need for the local authorities to update their property roles so that they can charge for the true value of the properties within the areas under their jurisdictions.

Development Levy

This is usually determined by central government, especially for the smaller urban local authorities like town boards. It is usually collected for a specific purpose e.g. roads, water, health facilities provision. However, because of the current cash crunch affecting government, development levies have not been passed on to the local authorities.

User charges

User charges are one of the most popular sources of revenue for local authorities. This is a charge levied per unit of service provided e.g. water. Due to the prevailing economic hardships, most households have not been able to pay for services. Residents owe local authorities bills running into millions. The table below shows how much some local authorities are owed by residents.

Table 4: amounts owed to local authorities

Name of Local Authority	Amount Owed by residents
Bulawayo	\$90 million
Gweru	\$33 million
Kwekwe	\$21 million

Source: Compiled from Financial Gazette, 27 November 2014

In order to improve revue collection from users, local authorities have resorted to shutting down water supply to defaulting households. This is controversial as the central government is not in support of the move. Councils have also mauled introducing prepaid meters for services such as water and there is very stiff resistance from the residents.

Tariff setting for user charges and fees has also been a problem. Local authorities require the approval of the Ministry of Local Government, Public Works and National Housing before they can implement any tariff increases. The result has been that tariffs are usually set well below the economic levels for the provision of the service.

The local authorities need to engage the citizens so that they appreciate the need for the user charges and how tariffs are set. The budgeting process should be participatory. At the moment councils have been consulting residents when they craft budgets, however, the level of engagement has not been meaningful enough to have any impact.

Licence Fees

These are fees charged by local authorities for operating licences for commercial premises and other concerns. Whilst local authorities get revenue from issuing licences and their subsequent annual renewal, the funds collected are not adequate. Licence fees constitute a small amount of the revenue stream of local authorities.

Income Generating Projects

Some local authorities operate income generating projects to bolster their revenue streams. Harare runs some farms where they keep cattle which they sell from time to time. They also rent out land and properties to the public. The income generating projects have suffered from mismanagement, resulting in very low revenues being realised from the ventures. Property rentals have suffered from the setting of below market rentals amid allegations of corruption and lack of transparency in the awarding of leases.

Intergovernmental Transfers

Under the new constitution, central government is supposed to provide grants to local authorities which are supposed to fund the running of certain services. Services like education and health have been handed to local authorities under the decentralization policy. However, there has not been the requisite budget allocated to local authorities for running the services. This has resulted in unfunded mandates for local authorities. Central government is suffering from a serious liquidity crunch and as a result has not been able to extend any funds to local authorities. This scenario is likely to persist into the foreseeable future.

The Zimbabwe National Road Authority (ZINARA) has given local authorities grants for road projects on an annual basis.

Other Sources of Funding

Other sources of funding available to local authorities include borrowing from the open markets and bilateral funding from donors. Borrowing requires the approval by the Minister of Local Government and this has not been granted to most local authorities. The main reason for turning down the request is that local authorities are weak financially and will not be able to repay the borrowed funds. Some funds have been realized through twinning arrangements with cities in the developed world. The funds are usually for specific purposes. Harare has twinning arrangements with cities in China and Germany.

Challenges and Lessons Learnt

The main challenge with improving the revenue base for local authorities is the macro-economic environment. With the very high rate of unemployment, most households are in arrears on their council accounts. Efforts by local authorities to recover money owed have not been very successful.

Related to the above is the resultant poor level of service delivery. Residents who can afford to pay are reluctant to do so because they do not see value for money in the services provided by council. As a result they are also boycotting payments to council.

Council budgets have also been too skewed towards recurrent expenditure at the expense of capital investment and service delivery. Salaries have gobbled up most of the revenue. This resulted in a ministerial directive to cut down salaries and pecks of management.

Tariff setting is still a major area of concern. Most councils allege that they cannot cover the costs of providing services like water and refuse removal because the tariffs agreed to by the Minister are too low to cover the costs of the service. This means that they has to be some form of cross subsidy if the services are to be provided without interruption. However, there is very little room to manoeuvre.

Strengthening and Improving Access to Housing Finance

The availability of adequate housing finance is key to the provision of housing in Zimbabwe where the majority of the urban population do not have access to decent shelter. Despite efforts by different institutions in the country to provide housing finance, the response has not been adequate address the different needs of the vulnerable and disadvantaged segments of the population.

Housing Demand and Targets

The estimated housing requirement for Zimbabwe is 1,25 million units. Targeted provision still falls way below the requirement and this is largely due to shortage of funding to service land for housing. The table below shows housing targets against demand.

Table 5: Housing targets

Requirement/Demand	Targets by December 2018		
1,25 million units	ZimAsset	250,000	
	MLGPWNH	313,368	
	Total	563,368	

There is a deficit of 686,632 which local authorities and other actors have to meet.

Public Sector Funding

The public sector housing finance system in Zimbabwe is predominantly through central government budgetary allocation. The involvement of government is through the National Housing Fund (NHF) and the Housing Guarantee Fund (HGF) both administered by the Ministry of Local Government, Public Works and National Housing (MLGPWNH). The NHF is the principle intermediary through which central government transfer of funds to local authorities for low-income housing is effected.

This source of housing funding has dried up as government has not been able to make funds available for housing through its budgetary processes.

Local Authority Housing Finance

Local authorities have the statutory responsibility of providing and administering low income housing within their areas. To satisfy this function, urban councils have three traditional sources of funds:

- a) Loans from central government.
- b) Loans from the open financial market
- c) Internal funds.

The local authorities have been struggling to raise funds for the provision of basic services. They have not been able to make funds available for housing.

Private Financial Institutions Funding Housing

The operation of private financial institutions is conditioned by the ideologies of the profit maximisation, long term business interest and social responsibility considerations. However, Building Societies are run fundamentally as commercial enterprises rather than social welfare clubs. The main source of funds for their operation are shares and short term deposits and their ability to attract these funds is dependent on economic and monetary stability, interest rates, confidence in the societies security and stability, income levels, the effectiveness of branch networks and the government's fiscal policies.

The building societies in Zimbabwe have been able to provide funding for housing projects as is shown in table below:

Table 6: projects done by banks and building societies

Institution	2013		2014	2015	Total	Urban Centre
CABS	973 stands)	(Serviced	2,797		3,770	Harare
FBC	440		98	143	681	Kwekwe and Harare
CBZ	1,463 stands)	(Serv.	406 (Serv. stands)	415 (Serv. stands)	2,284	Gweru, Harare, Mutare and Kwekwe
ZB	395 stands)	(Serviced	10	150	555	Harare and Beit Bridge
Total	3,271		3,311	708	7,290	

Community Sector Housing Finance System

In the analysis, community sector financing represents an amalgam of non -conventional public sector and private sector financial activities together with formal and/or informal housing activities of the low income groups. Central to the community sector finance system is the concept of self-help or aided self-help being currently utilised extensively in the site and services strategy and the not so popular upgrading approach (Epworth being an exception). Aided self-help represents the closest application of progressive development approach to housing provision in Zimbabwe. Housing cooperatives have been the main form of community funding. To date this is one of the largest sources of funding for housing.

Challenges of improving sources of housing finance

Affordability

Affordability is a major challenge for financing housing in the country.

- 1. A large number of persons who desire homes cannot afford to pay for them. Most people who need housing are unemployed or earn very meagre salaries rendering them unable to repay loans for houses from private institutions.
- 2. Lending against background of increasing non-performing loans (NPL) due to high rates of defaulting. Most people with loans have not been able to service their loans and this makes new business very difficult.

- **3.** Most people are informally employed and cannot demonstrate their ability to repay the loans. As a result, a large chunk of the population is excluded from the formal housing finance market.
- **4.** Deposits ranging from 10% to 25% of the acquisition cost of a property are also normally required and this poses a major challenge under the current economic conditions. Most people cannot afford this.

Conveyancing Costs

A survey of twelve countries within the SADC region carried out by the Zimbabwe Association of Housing Finance (ZAHF) revealed that the Zimbabwean conveyancing tariff (at 7,8% of property value) was the third highest after tariffs used in Namibia and Zambia. This compounds the affordability challenges faced by prospective home buyers. The Association has initiated dialogue with the Law Society of Zimbabwe for the tariff to be reviewed downwards.

Land Delivery Process

The process of converting virgin land to individualised freehold title is lengthy and cumbersome. This process varies from one local authority to another and there appears to be no set sequence of the necessary approvals.

Development and Construction Costs

Property development and construction services and products in Zimbabwe are overpriced and these factor into the ultimate price that a potential house-owner is expected to pay leading to the issue of affordability. There is need to review the development and construction costs for housing to make them affordable. This calls for the engagement of all actors in the sector.

Disorderly Developments

A worrying phenomenon of late has been the disorderly development of informal settlements in unplanned areas. Mortgage lending institutions cannot extend their services to such areas for land servicing or house construction at the risk of condemnation of such projects by the authorities and the resultant loss of funds outlaid.

Off-Site Infrastructure

Existing off-site infrastructural installations can no longer cope with the rate of growth of the urban settlements and substantial investment in infrastructure development must run parallel to the targeted housing development.

Absence of a Saving Culture

The economic environment has destroyed a culture of saving through which enables lending institutions to create pools of affordable funds for on-lending as mortgages. As a result lending institutions are forced to seek off-shore lines of credit which unfortunately, are availed at high costs and which in turn result in high lending rates of interest on mortgages. ZAHF is advocating through the Ministry of Finance for the introduction of a tax-free deposit class of which a substantial portion of the proceeds will be channelled towards low cost housing. Appropriate legislation for this class of investment already exists.

Supporting Local Economic Development

Local economic development (LED) arises out the necessity to fill the void created by the scaling down by central government as the main initiator and sponsor of development at the local level. This is in the face of the serious economic meltdown in Zimbabwe where a shrinking national economy has seen massive closures of industry and a deterioration of infrastructure. This has led economists and other scholars to look for alternative vehicles of development. LED is one of those vehicles being advanced as possible solution out of the current economic quagmire. The initiative is based on the observation that national development initiatives achieve more if grounded in, and localised and implemented by local institutions. The need to localize economic development has placed more responsibilities squarely on the shoulders of urban local governments.

One of the ways local governments have been trying to facilitate LED is through creating partnerships. In Harare, the Inner City Partnership has been working with council to revamp infrastructure and make the city attractive to investment.

Another strategy has been to create employment for the youthful population by providing basic services for those who are in the informal sector. Councils have provided shell workshops as at Mbare for artisans to engage in economic activities. Other partners have provided capacity development programmes to enhance the skills of the artisans.

Local government can use local resources to develop its area. The main issue is to formalize the informal sector. Local government can build the capacity of SMMEs to improve local productivity and create employment. However, cities face challenges of mobilizing resources to work with SMMEs.

Urban governments are planning authorities for the areas under their jurisdiction. They can plan to make cities attractive to commercial and industrial investment. This can be done through tax concessions and other forms of incentives. Harare has gone into deals involving land swaps as a way of facilitating development. It has also exempted some developers from paying rates or offered reduced rates as a way of attracting investment.

Local government has the responsibility of creating an enabling framework for LED activities to take place. Appropriate regulations should be put in place for LED. Local government can take an active role in stimulating LED through:

- Establishment of appropriate institutional arrangements to guide and coordinate LED implementation at local government level. So far approaches have been very haphazard.
- Mobilizing resources for LED implementation. In South Africa local authorities play a critical role in making loans available to those who want to set up projects which benefit local communities
- Putting in place measures to be undertaken to enhance the environment for business and to support enterprise development and growth, e.g. tax concessions, rebates on rates
- Articulating of actions required to enhance community empowerment and civic participation in local development

Challenges

There are some critical challenges which will have to be overcome before LED can effectively play a role in uplifting local areas.

- a. There is no clear national framework for LED. The constitution guarantees certain roles and responsibilities for local government and developing local areas under their jurisdiction is one of them. However, there is still need for a proper framework to be developed. The framework should take into account the decentralization policy.
- Lack of funds to initiate LED activities. Local authorities are suffering from a dearth of funds to implement projects or assist local entrepreneurs to embark on local projects
- c. There are capacity gaps within local authorities as they do not have skills to develop local economic plans

Creating decent jobs and livelihoods

The informalization of the economy has seen a marked increase in people operating in the informal sector under very unsafe and indecent work conditions. The population in paid, secure employ has declined to an all-time low. This decline has largely affected the youths and women. Local authorities should play a critical role in creating decent jobs and livelihoods.

One of the ways through which local authorities can enhance the creation of decent jobs is improving infrastructure. Infrastructure like roads, water systems and electricity supply are in a very dilapidated state. Industries and investors shun places with infrastructure which is in a state of disrepair. Local authorities can facilitate the rehabilitation and augmentation of infrastructure as a way of attracting investment which will result in decent jobs creation.

Most industries have shut down and local authorities need to come up with strategies to revive the industries which have shut down. This may be in the form of incentives like tax concessions. There is need for dialogue with the industries through their representative body to discuss the terms and conditions for opening industries. At the same time local governments should also be looking for ways to attract new industries and commercial developments as a way of creating decent jobs.

Capacity building programs for the informal sector and SMMEs should aim at transforming the entities into drivers of decent employment. Efforts must be made to address informality, ensure decent and safe working conditions, and both accelerate formal job creation and transition from informal to formal status. The creation of factory shells as was the case in Mbare should be encouraged. This will assist the SMEs to transform themselves into formal employers. Self-employment, micro enterprise, and social entrepreneurship activities are valid economic opportunities for youth only if they are provided comprehensive support to succeed and environments that enable enterprise growth.

Embarking on partnerships with various actors should be encouraged as a way of maximizing synergies which will result in the creation of decent jobs. Public-private partnerships are a promising model for increasing economic opportunities for youth in cities

It is critical to engage all youth segments (employed, unemployed, students, discouraged, disabled, of both genders, etc.) in the choice, design and implementation of youth policies and programs.

Financial inclusion – access to safe and affordable saving, credit, and insurance - is important for youth to fully benefit from and participate in city economies as earners, consumers, and entrepreneurs.

Challenges

The macro-economic environment remains a major stumbling block in the quest for the creation of decent jobs.

Integration of Urban Economy into National Development Policy

As has been mentioned before, cities act as engines for development through creating employment and goods and services. Activities at the local level can be used to achieve national goals. In Zimbabwe, the Zimbabwe Agenda for Sustainable Socio-Economic Transformation (ZimAsset) is the guiding policy national programme for economic development (2013-2018). The blueprint works through four main clusters of intervention viz:

- Food Security and Nutrition
- Social Services and Poverty Reduction
- Infrastructure and Utilities
- Value Addition and Beneficiation

It is clear that cities play a critical role in delivery some of these clusters and hence meeting the national development objectives of the country.

National development policy should have a youth development strategy that addresses the specific developmental challenges youth face in the country and that is tied closely to job creation and economic development plans for that city. In addressing the problems of the youths and job creation cities will play a role in realizing the national goals of poverty eradication.

In order to forestall increasing the gap between urban and rural areas, problems of youth employment and enterprise development should be viewed in holistic manner. The synergy between urban and rural areas should be exploited to the maximum in establishing markets for SMMEs in both urban and rural areas.

Challenges and lessons learnt

Most of the challenges have been discussed above. The main challenges relating to the urban economy relates to the macro and micro environments obtaining in the country. Local governments are finding it difficult to attract investment and create jobs as a result of the environment. This has also affected the revenue base of local authorities resulting in dwindling incomes as industries shut down and residents cannot afford to pay for services rendered by council. This calls for new models for development which must emphasis SMMEs and ultimately improving the informal sector so that their activities are formalized.

Youths are affected and programmes for creating decent jobs must involve youths and other disadvantaged groups. Capacity development programmes for SMMEs and informal sector workers should be implemented to reduce the informality and gradually bring the informal sector into main stream economic production.

Future Challenges

A number of challenges are observed if the urban economy is to play a critical role. These include the following:

- a. Creating a facilitatory environment and policies at the local level. Local governments need to review their policies and by-laws in order to attract investment. This may include policies on infrastructure development.
- b. Public-private partnerships are a promising model for increasing economic opportunities for youth in cities. Cities should encourage partnerships for effective service delivery and improving their effectiveness in service delivery

- c. Reducing urban informality and creating decent jobs. Efforts must be made to address informality, ensure decent and safe working conditions, and both accelerate formal job creation and transition from informal to formal status.
- d. It is critical to engage all youth segments (employed, unemployed, students, discouraged, disabled, of both genders, etc.) in the choice, design and implementation of youth policies and programs.
- e. Local governments must improve support to SMMEs so that they succeed and offer employment to youths and other groups. The support should be comprehensive enough to allow SMMEs to succeed and enable enterprise growth.
- f. Financial inclusion access to safe and affordable saving, credit, and insurance is important for youth to fully benefit from and participate in city economies as earners, consumers, and entrepreneurs.

IV. HOUSING AND BASIC SERVICES

Introduction

Zimbabwe's housing sector involves different types of organizations. These combine the public sector (central and local government), private sector and civil society. In the main the actors provide land and housing finance, water and sanitation, other social services like health and education, roads and related infrastructure, energy services as well as the actual construction of housing units. The National Housing Policy 2012 and the National Housing Delivery Programme 2013 clearly provide a multi-stakeholder framework for human settlement planning, development and management. Lead agencies regarding provision and management of basic services are local government institutions (Councils). The level of involvement and roles of other actors vary with individual housing projects. Recipients and co-producers of basic housing services and actual units are individual households and small to medium sized enterprises operating in housing areas. This section discusses a number of sub-themes critical to housing and basic services in Zimbabwe's urban and rural areas

Slum Upgrading and Prevention

Zimbabwe's understanding of slums is embedded in its laws. That understanding is consistent with the definition by UN Habitat (2010) of a slum. Within this framework slums refer to settlement conditions where citizens lack one or more of i) access to safe water, ii) access to decent and improved sanitation, iii) security of tenure, iv) sufficient per capita living space, and iv) durable and structurally sound dwellings. An additional concept critical to Zimbabwe's administration of settlements is one of informal settlements where formality is defined largely in reference to land ownership and whether settlement developments are approved by relevant authorities.

The Government of Zimbabwe has since independence implemented a planning and development control framework that sought to prevent slums. Where slums and informal settlements were established Government has responded through urban renewal or rehabilitation, evictions with demolitions and slum upgrading interventions. Epworth, outside Harare was the first informal settlement that the Government of Zimbabwe upgraded from 1983 leading to the establishment of fully fledged local authority by 1986, which has continued to regularize the settlement while still receiving waves of self-settling home seekers. Further, in the early 1990s the Ministry responsible for public construction pulled down former 'bachelor housing' in some old neighborhoods in the main cities (Bulawayo, Harare, Masvingo, Shurugwi, Victoria Falls, Kadoma, Kariba, Gweru and Mutare) replacing them with newer semi-detached and double storey walk-up structures. The major slum clearance of 2005 which targeted residential and service industrial properties was also followed by a Government-funded and implemented housing programme with two phases of i) construction of 4205 core houses with an additional 3000 partially

constructed being handed over to beneficiaries and ii) allocation of land to home seekers (Government of Zimbabwe 2009).

The City of Harare in partnership with the Zimbabwe Homeless People's Federation and Dialogue on Shelter for the Homeless People in Zimbabwe Trust has been implementing a slum upgrading and densification project since 2010 with Gates Foundation financial support. The key aspects of the project include i) ensuring the City has credible and up to date information on slums, ii) mobilizing slum dwellers for constructive engagement with the City, iii) supporting development and application of pro-poor planning, land and housing policies, iv) developing and rolling out settlement and housing design innovations and v) leveraging financial and other resources for slum upgrading. All Harare slums and informal settlements have been identified and enumerated, a densification project has been successfully set up in Harare's Dzivarasekwa Extension (on government provided land), the experiences of the City and its partners have been shared with other major cities in Zimbabwe influencing their practices and pro-poor planning procedures have been instituted. Innovations from the Dzivarasekwa Extension project include on cost-effective house designs and service delivery with direct community input, alternative infrastructure designs including water and sanitation while in-situ upgrading integrated with livelihoods strengthening initiatives was demonstrated to work.

Zimbabwe's recent slum upgrading and prevention work shaped policy development within and beyond the City of Harare. At national level the National Housing Policy 2012 and Constitution of Zimbabwe 2013 adopted housing as a basic human right (Section 28) and freedom from arbitrary eviction (Section 74). Ongoing legislative reforms to align with the constitution are taking these basic rights into account in a way that improves service delivery in slum areas. The new urban agenda for Zimbabwe thus requires careful and participatory policy development to ensure implementation of the provisions of the Constitution regarding the right to housing.

Improving Access to Adequate Housing

Adequate housing is defined in relation to policy principles 33 and 34 of the National Housing Policy (Government of Zimbabwe 2012). Principle 33:5 and 6 highlight enhanced flexibility and choice regarding spatial planning and environmental codes, alignment of planning, housing and economic policies, design and delivery model diversity, wide range of permissible building materials and construction models, partnerships, upgrading and renewal processes within the framework of inclusive cities (Ibid). These principles are applied in relation to four pillars of i) land banking and delivery (by the state), ii) inclusive and innovative housing finance (within projects, by banks and other financial institutions), iii) incremental infrastructure provision involving both state and non-state actors and iv) clear roles for beneficiaries of financial, land and house development goods and services. As such housing adequacy relates to complex parameters that cover aspects of access to

affordable land and finance, pro-poor performance of regulatory institutions, integration of housing and livelihoods, space design and development process.

These delivery and institutional innovations are being pursued in realization of rapid urbanization and a serious service backlog. The Government of Zimbabwe (2007) recorded a total housing stock of 667 571 based on local authority submissions. The waiting list for all urban local authorities was 616 343 suggesting a significant housing backlog (Ibid). Consideration of errors in the data is needed particularly as the waiting lists are not always cleaned for duplications across jurisdictions, nonremoval of those who would have acquired housing and the reality that some entrants will already be in formal rented housing but seeking their own housing. Current estimates put the backlog at 1.25 million housing units (including stands) indicating that supply of adequate housing has fallen short of demand. Assuming that each needed unit accommodates one household and using the average household size of 4.2 persons (ZIMSTAT 201) 5.25 million (40.4%) of Zimbabwe's citizens need adequate shelter. In qualitative terms the situation in the City of Harare is perhaps instructive. As of 2014 the City had formally identified and enumerated 62 slums averaging 20.82 years of existence (3 years to 118 years) on an average of 91.59 hectares and averaging 3227 residents in 611 households (Chatiza and Nyoni-Mpofu 2014). Further, 19 (30.6%) and 15 (18.8%) of the slums are on unsuitable land and practice open defecation. Besides Harare, Government acknowledges that water and sanitation services in other towns have been stressed by over-crowding and are in a state of disrepair as seen in sewer bursts resulting in contamination of water sources.

After a period of inactivity in housing delivery the Government of Zimbabwe implemented a National Housing and Delivery Programme (2004 to 2008) under which 320 000 were secured with 92 000 (28.8%) being allocated on an aided self-help basis (Government of Zimbabwe 2009). Under the programme Government also directed that 30% of land acquired for housing development be available to community-based housing organizations and relevant private sector organizations. A number of housing social movements (mainly cooperatives) benefited from this initiative securing land they subsequently developed for their members. Together, community-based and private housing initiatives added at last 200 000 units to the existing stock of housing units and housing land. A follow-on National Housing Delivery Programme II (2014-2018) has been established with a target of 125 000 housing Units (Government of Zimbabwe 2013) but now set at more than 500 000 taking account of expected non-state input with state leverage especially in terms of land access.

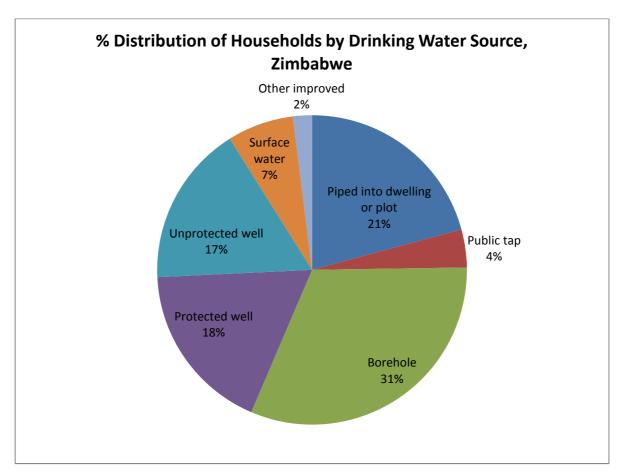
Access to safe drinking water

Implementation of Habitat II in Zimbabwe coincided with enactment of water sector legislation that consolidated sector reforms to address inequitable institutional arrangements set up over 100 years (Government of Zimbabwe 2013). Prior to the

reforms sector institutional arrangements were based on the doctrine of prior appropriation i.e. 'first come first served' basis with preferential treatment for mines, railways and large scale commercial farmers. The 1998 Water Act and Zimbabwe National Water Authority (ZINWA) Act brought improved water resource planning and management through more representative institutional arrangements. The reforms were set within the framework of both national and regional-international principles and commitments (Ibid).

Some 82% of Zimbabwe's surface water resources are used in agriculture, 15% for domestic and industrial use and 3% for mines (Ibid). The country has 8000 small. medium and large dams where water supplies are drawn. Urban areas are host to 39.1% of the national population (CAHF 2013). Water supplies to urban citizens are managed in a decentralized manner. Democratic local governments plan and manage the water supplies based on revenues from consumers. Coverage of safe drinking water dropped from 97% in 1990 to 60% by 2008 with hourly availability also dropping from 24 hours to 6-12 hours a day (Government of Zimbabwe 2013). State and non-state responses implemented after the 2008-2009 cholera outbreak which resulted in 98 592 reported cases and 4288 deaths (Government of Zimbabwe 2010) rehabilitated services back to 98.4% coverage (ZIMSTAT 2015) with variations across centres. For instance Harare and Bulawayo are at 97.2% and 98.9% respectively while provincial coverage for rural provinces drops to 64.3% for the lowest (Masvingo) compared to the national coverage of 76.1% (Ibid). In Harare Province 29% have piped water access compared to 98.1% in Bulawayo, 68.7% have access through tube wells/boreholes, protected wells, protected springs and rainwater or bottled water (Ibid). Rural water supply has been prioritized since independence. Institutional arrangements for this sub-sector lack enough revenues to plan, implement and maintain water supplies. However, aside from agriculture this sector 'does not constitute a substantial demand on the country's water resources' (Government of Zimbabwe 2013:13). Current coverage is 67.5% (ZIMSTAT 2015). The Government of Zimbabwe (2013) cites considerable regression with a 2004 inventory showing 75% non-functionality of the estimated 47 000 rural hand pumps. Affordability of rural water supply remains a key challenge for Zimbabwe given national economic performance and high incidence of rural poverty. The graph below shows the different sources of safe drinking water and the proportion of citizens relying on them.

Figure 4: Percent distribution of household members by source of drinking water



Serious sector inequities and steep performance variability remain key challenges. Water security in urban settlements is a key challenge from the perspectives of both investment and governance. With a 4% urbanization rate (CAHF 2013) a lot of work is needed to guarantee future urban water supplies.

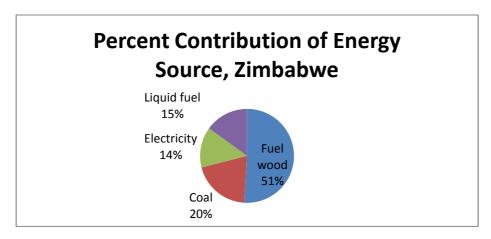
Sustainable Access to Basic Sanitation and Drainage

Zimbabwe uses the concept of improved sanitation in reference to a facility or system 'that hygienically separates human excreta from human contact...[and to] include flush or pour flush to a piped sewer system, septic or pit latrine, ventilated improved pit latrine, pit latrine with slab and use of a composting toilet' (ZIMSTAT 2015:121). National coverage of such facilities is 62% with near universal urban coverage at 97.5% while rural coverage is 48.0% and the national open defecation rate is at 31.7% (Ibid). There is a positive correlation between use of an improved facility and household wealth status. In selected parts of urban areas improved water supplies does not coincide with improved sanitation coverage denying residents of such areas relevant public benefits. This is true in urban slums and some informal settlements. Further, a quarter (25%) of households share improved sanitation (Ibid) suggesting a considerable service backlog.

Improving Access to Clean Domestic Energy

Zimbabwe's main energy sources are fuel wood, coal, electricity and liquid fuels (Feresu 2010). Their contributions to final energy consumption in the proportions are shown in the figure below.

Figure:5



Source: Feresu (2010)

The energy sector is diverse and includes hydro, solar, coal, bio-fuel and coal bed methane (Dube et al Note) which is dominated by coal (Feresu 2010) but is generally not fully developed. The sector's contribution to GDP is 8-9% but its performance is currently stressed forcing the country to import at least 35% of its electricity needs (Dube et al n.d.). Only 32% of households have access to electricity (ZIMSTAT 2015) a drop from 44% in 2012 (ZIMSTAT 2012). There are wide variations between urban and rural areas with 9.8% and 83.4% of households in rural and urban areas respectively connected (ZIMSTAT 2015). For urban areas Harare and Bulawayo provinces top the list at 73.6% and 92.4% respectively while Masvingo province is the lowest at 7/4% (Ibid). Fuelwood is the main source of final energy constituting 90% for the poorest households (Feresu 2010). Solid fuels like fuelwood and coal are burnt with low combustion efficiency under poor ventilation posing health hazards to users (Ibid). There is growing investment in solar energy as well as use of liquefied petroleum gas (LPG) but as stated above the national energy sector is starved of investment and access for poor households is poor.

Energy inequities and insecurity explain the 6 to 9 million tonnes of fuel wood that the country uses annually (Feresu 2010) creating environmental challenges. Apart from the poverty issues associated with energy there are also gender dimensions considering that women are the main household level users and managers of energy. Further, personal security in urban areas is compromised where there is no sufficient public lighting. Zimbabwe's development is thus held back by energy deficits with human settlements similarly affected from a quality of life perspective.

V. Environment and Urbanization

Introduction

Zimbabwe is one of the SADC's most rapidly urbanizing countries. According to ZimStats, in 1980, the country's urban population was only 22.4% of the national total (7.6 million), by 1992, the figure had risen to 31% of the 10.4 million citizens rising to 34% of its 11.6 million citizens in 2002. The most recent population census carried out in 2012 reported that urban areas are home to over 39 % of Zimbabwe's estimated population of 13 million people.

Urbanisation in Zimbabwe

Year	Level of Urbanisation in Zimbabwe
1980	22.4%
1985	25.4%
1990	29%
1995	31.7%
2000	33.8%
2005	35.9%
2010	38.1%

Source: UN, Dept of Economic & Social Affairs, Pop Division 2012

The development of these towns and cities has boosted the country's GDP and economic standing. However, it has come with great economic costs. Failure to manage the negative impacts of rapid urbanisation threatens the health of human beings, as well as the environmental quality and urban productivity. Ensuring a clean, safe and healthy environment should therefore be a priority in Zimbabwe's urban development.

Urbanisation and Environmental Issues:

- i. Pollution
- ii. Deforestation and biodiversity loss
- iii. Wetlands degradation
- iv. Illegal sand and clay abstraction
- v. Waste management challenges

Urbanization and Climate Change

Cities face mounting challenges from climate change. The fast growing cities and towns in Zimbabwe are increasingly becoming vulnerable to the impact of climate

change and variability. The most vulnerable sectors are urban infrastructure and services such as water supply, sewerage, solid waste management and electricity.

Challenges of climate change

- i. Rising temperatures
- ii. Changing rainfall patterns
- iii. Droughts
- iv. Floods

These challenges threaten settlements, urban infrastructure, services and management systems

Climate Change and Floods

Climate change sometimes increases rainfall which occurs in fewer, more intense events, causing flooding. Clogging and inadequate drainage system is a major cause of flooding. The floods affect physical infrastructure, transportation, supply and demand of good and services, energy provision and industrial production

Climate Change and Droughts

The shift in the seasonality and timing of rainfall has led to unpredictable and uncertain water availability. Sources of urban water have been affected by regular droughts. Scarcity of water in urban areas and lack of sanitation infrastructure have resulted in water related diseases.

Climate Change and Rising temperatures

Climate change has contributed to the creation of urban heat islands. The rising temperatures are causing more frequent hot days and nights, fewer cold days and nights, increased temperatures causes several diseases such as heat stroke, heat exhaustion and heat cramps.

Lessons leant

Clogged storm drains should be cleared before the start of rain season. Clogging is mostly caused by waste that is being dumped into storm water drains. Poor urban planning is causing flooding, especially in the new settlements. Laxity in enforcement of Bye Laws by the some local authorities has caused sprouting of illegal settlements that cannot withstand heavy rains. Houses built in wetlands suffer from perennial flooding because they collapse after succumbing to incessant rains.

Climate Change Adaptation

- i. Locating houses away from wetlands
- ii. Building houses that withstand heavy rainfall
- iii. Knowledge and skills to understand risks associated with climate change

- iv. Provision of integrated flood control facilities and infrastructure that connect sewer to networks of primary, secondary and tertiary sewers
- v. Appropriate land use plans should be developed and adhered to
- vi. Local Environmental Action Plans (LEAPs) should be developed and guide the development of master plans

Disaster Risk reduction in Urban areas

As the population urbanises, disaster risk such as floods, landslides and disease outbreak increases in urban areas. Urban expansion in marginal areas increases disaster risk. Disaster risk increases from badly planned and managed urban development, degraded ecosystems and poverty. Wetlands and forests act as disaster buffers and if there are degraded, disaster risk increases

Challenges

- Shortage of both technical and financial resources to cope with natural disasters
- ii. Haphazard urbanisation that create multiple disaster risk at local level
- iii. Resources constraints to develop comprehensive land use planning with regard to hazard environment and structural interventions for making buildings hazard resistant
- iv. Lack of early warning systems

Risk Reduction Actions

- i. Risk mapping: Mapping of risk basing on recurrence of weather events, areas physical characteristics and infrastructure
- ii. Micro- zoning: Zones with similar risks are grouped and mapped. This will determine the type of construction and standards appropriate for the zone
- iii. Updating building zones: Use of good information to determine building height, type of foundation and material used
- iv. Land use regulations: Prohibit or limit urban development in hazard prone areas
- v. Retrofitting: modifications to existing buildings to add structural stability

Urban air Quality

Air pollution is a major environmental risk to health. Ambient air pollution in most cities does not meet WHO guidelines for safe levels. Since the adoption of the multi-currency system, the country has experienced a rapid expansion of the national vehicle population and higher energy demand. Air pollution have adverse impacts on human and animal health, ecosystems, and corrosion of structural materials and cultural heritage.

Vehicle Emissions

Urbanisation has resulted in higher traffic densities and fuel use in towns and cities with current vehicle population estimated to be 1.2 million.

Many of these are old, low-cost second hand vehicles that do not meet the minimum prescribe emission standards that are environmental friendly. Furthermore the vehicles are poorly maintained becoming a major source of air pollution. Vehicles burn



petroleum thereby releasing carbon monoxide and carbon dioxide that contributes to the greenhouse effect.

Industrial emissions

Industries, including factories and power plants are major air polluters in Zimbabwe. Burning coal and petroleum releases sulfur oxides and nitrogen oxide into the air. These pollutants contribute to the greenhouse effect. As a result of being financial constrained production and manufacturing companies are failing to adopt cleaner production technologies



Burning of waste

Air pollution arises from solid waste as methane gas from decomposition at waste dumps, from uncontrolled burning of waste as well as open burning of waste at household level. Burning of waste results in emission of carbon dioxide, a

greenhouse gas, as well as dioxins and furans, which are persistent organic pollutants.





Challenges

- i. Lack of ambient measurement devices
- ii. Lack of ambient air quality data to compare today and previous years
- iii. Dependence on private transport motor vehicles
- iv. Inefficient use of energy in buildings
- v. Reluctance to invest in green technology
- vi. Use of biomass for cooking and heating
- vii. Lack of strong policies on public transportation

Environmental effects of air Pollution

- i. Climate variability and change
- ii. Reduced atmospheric visibility
- iii. Death of vegetation
- iv. Corrosive effects on infrastructure.

Health effects of air pollution

- Increase in cases of skin cancer
- ii. Increase in eye cataracts and sun burns
- iii. Suppression of the human immune system
- iv. Has adverse impact on crops and animals due to increased UV radiation reaching the ground.

What can be done to address air pollution

- Industries must adopted cleaner production mechanisms/technologies
- Local Authorities should formulate strong by-laws on public transportation
- Proper servicing of vehicles to reduce the levels of pollutants discharged
- Removal of un-road worth vehicles from the roads
- Local authorities should timeously collect waste to minimize illegal dumps and the burning of waste by residents.

Water pollution from local authorities

In recent cases, the country has witnessed raw sewage being discharged into the environment.







Illegal solid waste dump in Mbare, Harare



Wetland Degradation

Wetlands, like most natural resources, are managed as common property. As a result of rapid urbanisation there has been establishment and intensification of agricultural activities, infrastructural development and pollution of water resources in wetlands. Most of the wetlands that have been gazetted and banned from unsustainable use are under serious pressure from land developers and ordinary people who are building houses on them. A lot of the residents with low income have

resorted to urban farming in undesignated areas (such as river banks and wetlands) as a survival strategy. Although urban agriculture alleviates poverty and provides food security for the urban communities, it has serious consequences on the environment since it destroys preserved wetlands and causes siltation of urban rivers. These fragile ecosystems are also being used as dumping sites for household and hazardous wastes.

Effects of wetland degradation

- i. Loss of biological diversity
- ii. Wetlands lose their capacity to meet natural functions including flood control, water clarification, and the provision of appropriate habitats to birds, fishes and mammals
- iii. Water pollution.

Cultivation of wetlands in urban areas, Harare



House developments in a wetland, Harare



Infrastructure development in wetlands, Harare





Illegal sand abstraction in Epworth, Harare



How these can be addressed

- i. Strict enforcement of dumping by-laws in wetlands
- ii. Prohibit cultivation of ecological sensitive areas
- iii. Prohibit the mining and brick moulding activities in wetlands
- iv. Stop unregulated property development on wetlands

Way forward in addressing environmental issues resulting from rapid urbanisation

- i. Update and amend existing policies on legislation by local authorities, Department of Physical Planning (DPP), Environmental Management Agency (EMA) and the Forestry Commission (FC)
- ii. Law enforcement to be intensified with much more deterrent penalties. in order to protect and preserve the environment for posterity
- iii. Intensive awareness on all urban environmental issues

- iv. Political support to ensure effective environmental law enforcement
- v. Withdraw operational licenses and close operations for those who fail to comply with environmental regulations
- vi. Strengthen partnership with law enforcement agencies.
- vii. There is need for all citizens to embrace the principles of environmental sustainability.
- viii. Stakeholder participation and incorporation is fundamental in urban environmental issues.

VI. PLAND AND URBAN PLANNING

The *Habitat Agenda* identifies socio-economic development, infrastructure, transport, environmental management, local government and housing as its substantive areas of focus. Its implementation strategies include partnership, enablement, participation, capacity-building and networking. Habitat agenda's main goals are ensuring:

- a) ensuring adequate shelter for all
- b) meeting sustainable development goals within an urbanizing world and
- c) international cooperation

Some of the recent policy documents from 2012 to the present are include

- i. the National Housing Policy. This policy promotes incremental development; introduces Public Private Partnership, for instance, infrastructure development in Harare and Mutare some residential areas. It also introduces a participatory approach where CBOs are involved in housing delivery.
- ii. The ZimAsset was another economic blueprint that was introduced by the GoZ in 2013. A look at the results matrices of the document shows the requirement for place making and the various forms of infrastructure that accompany the given environment.
- iii. Zimbabwe National Transport Policy: it is one document which is clear about environmental impact assessment, social impact assessment, public participation, the need to follow the project planning process, tackling public transport.
- iv. Industrial Development Policy 2012: under other conditions for development to take place besides good infrastructure there is industrialisation and rural development, small to medium enterprise support,

These policy documents are mostly for a span of 5 years but looking at their history they are revamped at the end of each period or a new set of policies is put in place. Spatial planning is informed by these policies

Since 1996 spatial planning has also taken into consideration various pieces of legislation such as the 1994 Statutory Instrument (SI) on Land Use groups, Circular no. 70 of 2004 (Local Government), SI on farm sizes 1999 and 2003 which determines how farm subdivisions are carried out, 1998 Regional Town and Country Planning Act amendment on the preparation of master plans and local plans, Water Policy and changes in water management organisational structures, The New Constitution 2013 – it expands the section on human rights and notes that town and country planning may impinge on some of the rights for the good of society, the document on social transformation, the 13 principles of decentralisation and the National Housing Delivery Programme of 2005.

Ensuring sustainable urban planning and design

Layouts do consider the issue of compactness of the towns. However, other issues such as indigenisation and empowerment have brought other dimensions to settlement creation and development with little attention to compactness of the town so as to meet real and perceived demand.

In urban planning, wetlands are protected and the layout plans and local plans produced have indicated such. Protecting water sources [the conservation belt of

30m to 50m is observed] on all plans prepared before development or on recommendations given from a spatial planning perspective.

The circular No.70 of 2004 is meant to accommodate the poor and keeping the quality of the environment in mind. On building materials, Circular No. 70 of 2004 partly deals with this to boost housing development. The Plans have also provided areas for urban agriculture, reserved land for future development and recreational spaces. At tertiary education level, students are taught to design plans that incorporate land uses for green fuels e.g. solar or biogas; design plans that accommodate in situ upgrading of settlements and those that factor in climate change.

Improving urban land management, including addressing urban sprawl

Densification has partly resulted in infill stands being created across the country and the construction of high rise buildings. Circular no. 70 has tried to promote densification through the reduction of minimum stand sizes to between 150-200m². Ministry of Lands and Rural Resettlement facilitate state land acquisition before handing over to Ministry of Local Government, Public Works and National Housing who will in turn oversee allocation/designation and management. Local authorities maintain housing waiting lists. Government facilitates the development of off- site services and servicing of land.

Use of GIS in mapping and monitoring developments in some towns etc Digitalising of maps and land records, registration records and

housing waiting lists.

Civic contribution, for instance slum upgrading, (in Epworth by Dialogue on Shelter Trust)

Innovative ideas in improving land management

Cooperative activities closely monitored by the ministry to reduce alleged fraud problems

Ecosun toilet use where there is no proper sanitary services, but to be decommissioned once the conventional means is put in place.

Enhancing urban and peri-urban food production

Land use plans which provide space for urban agriculture or council overseeing parcelling of passive open space for urban agriculture.

Support in Bulawayo gardens within the town.

Deployment of Agriculture Extension officers to help farmers in urban areas.

Addressing urban mobility challenges

Railway development

Road development

Pedestrian ways developed

Walkways developed

Continued liberalisation of transport sector where the Kombi dominates. Not much work on accommodating the pedestrian and cyclist in urban areas has been recorded. Urban Transport Unit and City of Harare have been looking into how to decongest Harare City centre. Harare and other cities are exploring ways of reintroducing bus services to sort out the transport chaos. One way streets in Harare and the development of some portions of the ring roads encourage movement. The

introduction of shuttle services within the CBD of Harare is on the cards as well. Mixed land use urban design whereby you create residential estates that have a significant industrial and office component like the case in Sunway City, Harare. The sparse settlements characterising our urban settlement will make it harder to develop an effective/efficient transport network

Improving technical capacity to plan and manage cities

Education and curricula [GZU and urban management, UZ and AutoCAD and Housing and Project planning] question becomes one of quality. Education policy, tackling climate change, sustainable urban design, transport issues, cycling, informal settlements, studio work, GIS, land management

Continuous Professional Development/short courses and its implementation [UZ and AutoCAD and Housing and Project planning]

Workshops carried out

Equipment being introduced or introduced, GPS, Plotters, etc

Vehicles equipped for planning work

Machines – sample

Moving with technology in the context of planning practice; capacity to use ICT in planning

Revival if IDBZ as a technical input. To finance infrastructure

Positive role of ZINARA in road infrastructure maintenance

Challenges experienced and lessons learnt in these areas

2013, 2014 and 2015

Skills flight – in the past 15 years there has been skills flight due to the obtaining economic environment.

Technical expertise – manpower shortage certain areas do not have people with adequate knowledge

Politics

The economic environment and planning

Inadequate finance

Continued use of latrines and Blair toilets where ecosun toilets would be the best

Continued annihilation/degradation of wetlands

Continued planning on and development on marginal and environmentally sensitive land

Ignoring the approved master and local plans in carrying out development which compromises

Issue of budget deficit by almost all local authorities e.g. Mutare spent \$30m against revenue of \$19m dollars in 2013

Cost of mapping and development implementation remains high

Future challenges and issues in these areas that could be addressed by a New Urban Agenda

Training of planners to see rural urban migration and rural urban linkages as processes that should fully researched on and accommodated in planning Integrated policy formulation, policy implementation and policy analysis in our urban planning and management

Develop capacity to produce integrated development plans

Deep understanding of the urban system and urban subsystems

Integrated infrastructure development for metropolitan provinces The development of mass transit routes in Harare and Bulawayo

Develop high density high rise buildings related to transport corridors to promote mass transit

Adoption of technologies that allow for high urban density development in residential areas

Focus on developing compact cities/urban area, currently they are not, they are too sparse

Improved techniques for planning on brown field in general Develop skills on in situ upgrading of informal settlements

Develop capacity to factor in and factor in climate change in urban design/urban development planning and rural development planning (deforestation, impact of runoff, droughts and water supply, temperature changes, wind strength issues]. Plans should be put in place to accommodate land for tree planting and ensure undevelopable or difficult to develop areas which generally are environmentally sensitive are protected or enhanced. Protection of water sources in general and those that are in urban areas is very critical as well as demarcation of conservation zones. Pollution reduction on water sources from a spatial planning point of view must be upheld.

Promotion of home industry within the residential estates is very vital. Polish up/Develop urban agriculture policy framework or practice guidelines and practice it. Promote urban agriculture – there is need to put in place spatial plans that recognise the need for urban agriculture. Develop an agriculture extension network that enhances the development of urban and peri-urban agriculture, officers assigned specifically for imparting knowledge.

Introduction and development of e-government in major towns and cities for ease of information dissemination and access to information. In this era of the buzz words 'public participation' it is an important route to follow.

There is need to reduce friction between residents associations and local government authorities through ingraining accountability, transparency, efficiency and effectiveness into local governance as the basic practice in line with best/benchmark practice. Good governance helps in implementing agreed urban plans to the letter and in turn will help in the development of sustainable urban settlements. Each local authority should have a website constantly updated to give current and historical information

The use of green fuels in residential areas mostly – biogas, solar, wind. This is healthy for service industry development which is accommodated by the 1994 SI on use groups. A section or office in big councils should spent time designing programmes for industrial development. Integrated databases on the state of the city/town e.g. centralise database on housing waiting list need to be introduced. We need to integrate street vendors into the urban settlement that takes into consideration the scale of the activity in particular towns. It should be regularised and

properly planned for. Hawkers and vendors by laws and space provision must be adhered to.

Sanitation and water and hygiene

Infrastructure, all forms, for instance ring roads in major towns planned for and/or developed, introduce thoroughfares in major towns e.g. Harare, Bulawayo, Gweru, Mutare and Kwekwe.

Protection and management of open spaces left for breathing within the built environment

Incorporate public safety and security in to design

Adequacy of social services

Promote community development

The legal framework of cities/local authorities should be tuned to allow the town to develop as an entity.

Proper utilisation of land made available for housing development (currently a problem)

More public participation in Zimbabwe

Setting urban indicators to monitor development-setting best practice

Development control

Environment degradation

The construction of public transport holding bays in Harare to decongest the city.

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