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# GENDER ANALYSIS OF THE ZIMBABWE HOUSING GUARANTY PROGRAM

APRIL 15, 1996

Prepared for:



**United States Agency for International Development  
Mission to Zimbabwe  
1 Pascal Avenue  
Belgravia, Harare**

Prepared by:

**Plan Inc. Zimbabwe (Pvt) Ltd  
SWK House, 80 Mutare Rd  
Msasa, Harare**

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Delivery Order No. 2

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## PREFACE

This study was commissioned by the United States Agency for International Development's Mission to Zimbabwe. The report was prepared by Colleen Butcher of Plan Inc. P/L with field research undertaken by Sithembile Nyoni, Clever Ndlovu and Blessings Chigodo. The study team wishes to thank the municipal officials, in particular the Housing Officers, of the nice participating towns for their interest in the study and information provided. Thanks are also due to Dr Tina Dooley, Housing Advisor, USAID/Harare for her detailed review of the draft report and its findings.

The views expressed in the report are these of the authors alone and are not necessarily the views of the United States Agency for International Development Mission to Zimbabwe.

April, 1996.

## ACRONYMNS

AID	:	United States Agency for International Development
GOZ	:	Government of Zimbabwe
HG Program	:	Housing Guaranty Program
Hhold	:	Household
MPCNH	:	Ministry of Public Construction and National Housing
TA	:	Technical Assistance
USAId	:	United States Agency for International Development

CURRENCY CONVERSION      In April 1996, US\$ = Z\$9.6

## EXECUTIVE SUMMARY

In 1982, the Government of Zimbabwe (GOZ) embarked on a program to provide housing for approximately 18,800 low-income households in the capital city Harare and a number of secondary urban centers. The USAID Mission in Zimbabwe (USAID/Zimbabwe) and the Regional Office of Housing and Urban Development in East and Southern Africa (RHUDO/ESA) supported the program through two Housing Guaranty (HG) loans of US\$25 million each as well as a grant of US\$0.75 million for technical assistance, training and commodities. The GOZ further contributed US\$23 million to the program.

The US\$74 million program represented the largest and most significant single housing program undertaken in the country. On completion the program provided 19,360 serviced residential plots, 17,000 house construction loans and a variety of community facilities (primary and secondary schools and local markets with public toilets) for low income households, in ten urban centers.

During the course of implementation, the program catalyzed a number of key national housing policy changes, in particular:

- a lowering of minimum housing standards that resulted in increased affordability of shelter by low income households;
- acceptance and adoption of a self-help approach to housing delivery effectively tapping individuals' resources; and
- establishing mechanisms for the involvement by private sector building societies in providing mortgage finance for low income households.

A final evaluation of the HG/001 and /002 program carried out in 1988 concluded that beneficiaries had invested much personal time and resources into developing their plots and houses. A high degree of overall beneficiary satisfaction with the program and its implementation was recorded. However, only six percent of all beneficiary households were female headed, even though 20 percent of all urban households are female headed. The purpose of this study has been to examine why this has been so and to make specific recommendations for institutionalizing gender concerns into USAID/Zimbabwe's current housing program.

Zimbabwean women have made strong progress in access to primary education and health care over the past two decades. For example, by 1988, an equal percentage of male and female children (77%) reached the fourth grade of primary education. Equality declines slightly in the higher grades with 42 percent of females as compared to 54 percent of males being enrolled in secondary education in 1990. Similarly, infant and child mortality rates in 1990 were lower for girls than for boys and Zimbabwean women can expect to live an average four years longer than Zimbabwean men.

However women have not fared as well in the economy. Amongst the economically active population, women are disproportionately under-represented as employers or as paid employees. They are being primarily self-employed in the informal sector or work as unpaid labour in family enterprises. In urban areas, the average total net income of female headed households is 25 percent lower than that of male headed households. Female headed households have also been found to spend proportionately more on basic foodstuffs, rent, household fuel and furniture than male headed households, as they have less disposable income available for discretionary spending and appear to place a higher household budget value on home-related expenditures.

Women fare poorly on economic indicators due to a number of reasons. Firstly, the majority of women face time management problems in meeting their responsibilities as breadwinner, childraiser and homemaker leaving little time to pursue or excel in personal careers. Secondly, the informal sector, in which women are most active, is seldom accommodated in Zimbabwe by urban planners -- zoning regulations frequently restrict home-based enterprises, day-care centres are not routinely provided in neighbourhoods; the journey to work is extremely long because of low density settlement patterns, and high minimum standards for infrastructure and housing place a high financial burden on lower income female headed households.

Thirdly, as in most other countries, women in Zimbabwe face major cultural and legal impediments on a number of fronts despite the gains made with the passing of the Legal Age of Majority Act, 1982. The Zimbabwean constitution does not provide for protection against discrimination on the grounds of gender. Furthermore, women have become "commodified" through distortions to the traditional brideprice (*lobola* or *roora*) system. It is a payment, usually in livestock and cash, made by the prospective husband to the bride's family in order for marriage to take place. Under the practice, a woman moves from the control of her father directly to that of her husband, and in the case of a divorce, she reverts back to her father's control.

A further constraint lies in the customary laws governing the majority of marital unions in Zimbabwe. In terms of customary law, a surviving spouse can never succeed to the estate of their deceased spouse. In the case of a deceased man, the heir is his oldest male child. In the case of a deceased female, the heirs are either her children or sisters. In practice a woman who loses her husband usually also loses the roof over her head. Whereas a man who loses his wife usually only lose the kitchen utensils and other small items that are the wife's property.

There are few differences in the beneficiary profiles of men and women beneficiaries of the HG Program. Women beneficiaries are typically between the ages of 30 to 49 years old (77 percent) and are well educated -- 92 percent have at least four years of formal education and 34 percent have some secondary education. The findings show that more poorly educated women and

those with low incomes are screened out of formal housing programs early on, as they are unable to afford home ownership. The screening has a greater negative impact on women than on men. It is estimated that 54 percent of women headed households (compared to only 20 percent of male headed households) on Harare's Municipal housing waiting list earn less than Z\$600 per month and are unable to afford the price of the official minimum standard serviced plot and one room plus wet-core starter development.

The second level of screening for plot allocations also results in gender inequities. In order to be allocated a residential plot in any public sector housing program in an urban center, one has to be registered on a municipal housing waiting list. When serviced plots become available the municipality contacts eligible householders in the order of priority of the date of registration and screening begins. A major motivating factor behind the screening is to prevent households which already own one plot from being allocated a second plot. The burden of this enforcement is placed fully and solely on women applicants. The husbands of married women may already have houses and so the municipality, insist that women applicants provide proof of divorce or a husbands death certificate. Furthermore, to avoid antagonism from husbands, the local authorities also require a married woman to produce a letter of her husband's consent if she wishes to apply for a house in her own name. In the City of Harare, where single women have for the first time, recently been allowed to register on the waiting list, they have to withdraw their applications for a plot if they marry as their new husbands may already be registered on the waiting list.

There is a direct correlation between the numbers of female headed household beneficiaries in a center and the screening requirements placed on women by the authorities. For example, centers which had high proportions of female headed HG beneficiaries such as Chipinge (25.5 percent) and Gwanda (30.5 percent) tended to have less rigorous screening criteria for women than Harare (1.8 and 3.8 percent) or Kadoma (3.9 percent).

At the start of the HG Program, 53 percent of female beneficiaries were in formal employment. Of these a relatively large percentage (37 percent) were employed in the domestic sector as house domestics to wealthier families and on low pay scales. Furthermore, a full one third of beneficiaries earned their livelihood in the precarious informal sector. The proportion has risen over time (to 37 percent in 1995) as formal sector employment has declined.

As a result, female headed household incomes are typically one third lower than male headed household incomes. Nonetheless, women have managed to build relatively larger houses under the Program than men. Whereas 60 percent of male headed households built one, two and three roomed houses, 54 percent of female headed households built six, seven and eight roomed houses. The question arises as to how women, with relatively low incomes, have managed to build the large houses.

The answer lies in part in the large range of economic activities undertaken by most women, driven by their notably high commitment to home ownership. In addition to wage employment during the day the majority of women also carry out in-house, income earning activities such as hairdressing, vegetable selling or crocheting, after hours.

Women beneficiaries in the HG Program have encountered a number of additional problems due to their gender. Traditionally women in African society were responsible for many aspects of shelter construction: cutting grass for roof thatching and mudding walls. As men have migrated to the towns, women have assumed even greater responsibility for building houses in the rural areas. However in urban settlements their responsibility is diminished.

The first problem that confronted women during the house construction process was the long delay in obtaining building materials from the storage yards, due to shortages. As mothers it was particularly difficult for them to leave their children and queue during the night for the early morning opening of the stores yard and they were sometimes sexually harassed in the queues.

A further problem encountered was the domineering attitude of (all male) building contractors towards women. During the course of the study many women complained that their builders had stolen materials from them and refused to acknowledge poor quality workmanship.

Finally, the study investigated the reaction of different social groups to women beneficiaries owning their own homes. On average, close to 20 percent of a woman's own relatives, and close male and female friends reacted negatively to her having her own home -- confirming how entrenched the notion is that men and not women should be homeowners.

Despite the negative societal view, the final conclusion of the study was that overall, the impact of home ownership has been extremely positive for women beneficiaries. Psychologically, women beneficiaries now enjoy security of tenure and are no longer subjected to sexual harassment by landlords, or to unreasonable demands from landlords that their children stay elsewhere. Against statistically high odds, women have managed to both acquire their own properties and build permanent homes on them. Many of the women interviewed felt justifiably pleased with their achievements.

Many women, now able to work in close proximity to their children, use their plots for hairdressing, vending, tailoring and selling secondhand clothes and trinkets although, these uses are still frequently usually discouraged by the local authorities in residential areas.

Physically too, the majority of both men and women beneficiaries are better off now as homeowner's than when they were lodgers or renters. They enjoy the use of more rooms and have free access to small outdoor gardens which are used to grow vegetables to supplement family diets. Furthermore beneficiaries frequently rent out rooms which further supplement family incomes.

A variety of straightforward administrative changes to the current HG 004 Program would result in an improved targeting of women headed households. The following steps are recommended:

- (a) The screening process in all project towns should be simplified and reduced to two basic qualifying criteria -- name on the housing waiting list and income ceiling/floor limits. The current onerous requirements for married women to produce marriage, death or divorce certificates, should be disposed of.
- (b) At the time of orientation, the local authority and building society officials should proactively offer advice on drawing up wills and addressing concerns of inheritance as well as providing more in-depth advice on interest and capital repayments of a loan, rescheduling loans, etc.
- (c) The provision of community facilities in project areas should be broadened to include day care centres and creches -- facilities which have a high beneficial impact for working women.
- (d) The project towns should revise their approach to zoning and hawking regulations so as to better accommodate on-site enterprises of women who frequently choose to work close to their homes to look after their young children. Harare has recently provided examples of how low impact uses in residential neighbourhoods can be permitted.
- (e) The policy of houses being registered in the names of both spouses needs to be reinforced throughout all project areas as it is the only possible means of protecting a married woman's right to property if her husband predeceases her.
- (f) Each town participating in the Program should have at least one woman representative on its senior housing management team so that the views of women can be represented at policy making levels.

In addition to the short term measures recommended above, there are two longer term measures which are recommended.

- (a) Current plot allocation practices should be thoroughly reviewed. In particular, consideration should be given to an open lottery system, with household incomes being the sole criterion for eligibility. A lottery system is being successfully used in low income housing areas in Botswana and

in middle-low income housing projects in Swaziland. There are useful lessons of experience to be drawn from both countries.

- (b) One fundamental condition for effectively ensuring greater representation by women headed households in future housing programs is to reduce the affordability criteria for participation in the program's and the costs of entry into the formal housing market. As women headed households have household incomes one third less than those of men, many women can never hope to qualify for and succeed on the formal housing programs.

This requirement calls for more comprehensive information on the incomes of potential beneficiaries and beneficiaries of current programs. It is estimated that the HG Program currently is targeted at the 50th to 35th income percentiles. However the program is under increasing pressure from local authorities to target an even higher income percentile because of the dearth of middle income housing construction in the country. Any upward adjustment of the medium income level will restrict further the numbers of women headed households which may be eligible for the housing program. In order to benefit more women headed households, the program should target even lower income households than are presently being reached.

In parallel with an approach to lower entry affordability levels (for example, down to the 25th or 20th incomes percentiles), there is need to deliver far greater volumes of basic serviced plots. The basic site and service schemes in Mozambique in the early 1980s and the traditional housing areas (THAs) which have been laid out in Malawi since the 1960s offer useful lessons of experience for Zimbabwe.

In conclusion, one of the most important points to emerge from the gender analysis of the Zimbabwe Housing Guaranty Program is that even when programs are designed to be neutral with respect to gender biases, women will not be as effectively reached as men. Women enter any formal housing program with a number of *ab initio* disadvantages -- they have lower incomes than men; they have time constraints for participation because of their triple roles; they tend not to be as assertive as men; and lack urban building skills; the law is biased against them; to name but a few. Specific and targeted sensitivity to the needs of women is needed by the HG Program if it is not to work against women.

**ANNEXES**

# MAP OF HOUSING GUARANTY PROGRAM TOWNS

**CHINHYOI (500 PLOTS)**  
 FEMALE BENEFICIARIES  
 NO 42  
 PERCENTAGE 8.4

**HARARE - KUMADZANA I (4,036 PLOTS)**  
 FEMALE BENEFICIARIES  
 NO 72  
 PERCENTAGE 1.8

**KADOMA (946 PLOTS)**  
 FEMALE BENEFICIARIES  
 NO 37  
 PERCENTAGE 3.9

**REDCLIFF (686 PLOTS)**  
 FEMALE BENEFICIARIES  
 NO 148  
 PERCENTAGE 21.6

**GHWANDA (200 PLOTS)**  
 FEMALE BENEFICIARIES  
 NO 6  
 PERCENTAGE 30.5

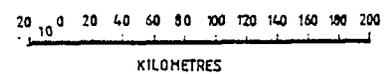
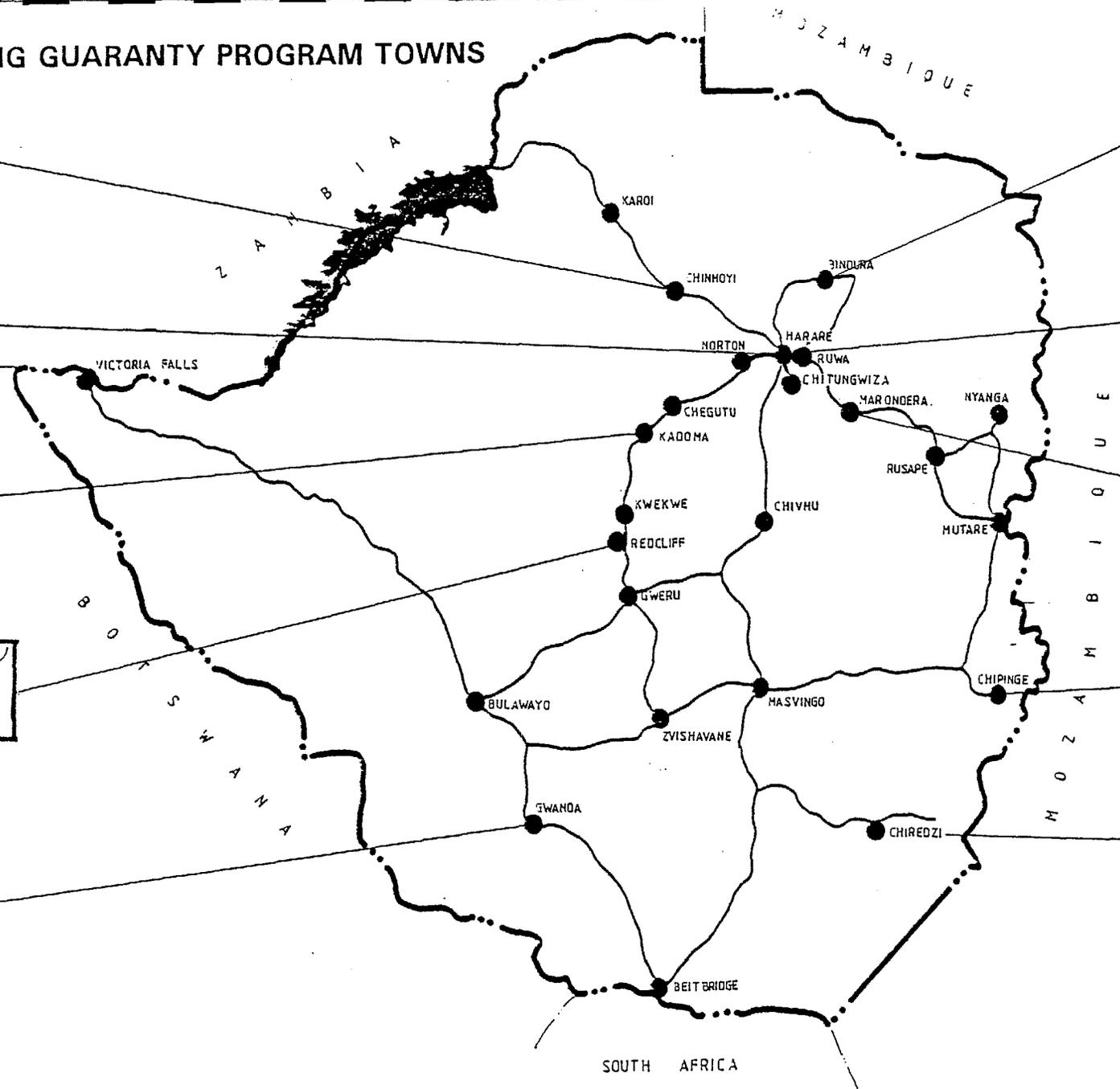
**BINDURA (300 PLOTS)**  
 FEMALE BENEFICIARIES  
 NO 25  
 PERCENTAGE 8.3

**HARARE - KUMADZANA 2 (3,264 PLOTS)**  
 FEMALE BENEFICIARIES  
 NO 104  
 PERCENTAGE 3.2

**MARONDERA (1,035 PLOTS)**  
 FEMALE BENEFICIARIES  
 NO 123  
 PERCENTAGE 11.9

**CHIPINGE (200 PLOTS)**  
 FEMALE BENEFICIARIES  
 NO 46  
 PERCENTAGE 23

**CHIREZI (300 PLOTS)**  
 FEMALE BENEFICIARIES  
 NO 33  
 PERCENTAGE 11



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- Annex 5: Focus Groups Discussions Checklist

# 1 ZIMBABWE HOUSING GUARANTY PROGRAM

## 1.1 Background

Zimbabwe's population of over 11 million people is growing at an estimated rate of 3,13 percent per annum. The urban areas are experiencing higher growth rates of approximately five percent per annum due to rural - urban population migration. In 1969, 17,6 percent of the national population lived in urban areas; the ratio had increased to 23 percent by 1982 and 31 percent by 1992. Shelter and infrastructure delivery in the urban areas has been unable to keep pace of the rapid rate of urbanisation. For Example, the urban housing shortfall is estimated at approximately 400,000 units required in urban areas between 1988 and 2000<sup>1</sup>.

## 1.2 Program Delivery Description

In 1982, the Government of Zimbabwe (GOZ) embarked on a program to provide housing for approximately 18,800 low-income households in the capital city Harare and a number of secondary urban centers. The USAID Mission in Zimbabwe (USAID/Zimbabwe) and the Regional Office of Housing and Urban Development in East and Southern Africa (RHUDO/ESA) supported the program through two Housing Guaranty (HG) loans of US\$25 million each and a grant of US\$0.75 million for technical assistance (TA), training and commodities. The GOZ further contributed US\$23 million.

The US\$74 million program represented the largest and most significant single housing program in the country. On completion the program had provided 19,360 serviced residential plots, 17,000 house construction loans and a variety of community facilities (primary and secondary schools and local markets with public toilets).

In addition to the HG loan, AID provided a US\$750,000 technical assistance grant to the GOZ (signed in July 1982 and fully disbursed by June 1987). The grant provided 78 person-months of long-term advisory, short-term TA policy studies, training of Ministry of Public Construction and National Housing (MPCNH) and local authority officials and hardware (vehicles, computer and accounting equipment) in support of the project.

Finally, the program influenced a number of key housing policy changes, in particular:

- a lowering of minimum housing standards that resulted in increased affordability of the units by low income households;

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<sup>1</sup> Source: Ministry of Public Construction and National Housing, GOZ.

- acceptance and adoption of a self-help approach to housing delivery effectively tapping individuals' resources; and
- establishing mechanisms for the involvement by private sector building societies in providing mortgage finance for low income households.

### 1.2.1 *Program Components*

The first HG loan (613-HG-001A) valued at US\$25 million was authorized in 1980. Actual borrowing commenced in May 1982. The loan provided financing for two project areas:

- (i) Retroactive financing for 7,680 housing units and associated urban services which had been initiated before independence in Chitungwiza (a satellite town 30km south of Harare). The US\$13 million works were carried out by large-scale private contractors. The housing unit consisted of two-room starter-house on a 200m<sup>2</sup> fully serviced plot<sup>2</sup> at an average unit cost of US\$1,692. The scheme qualified for HG funding because the beneficiary households were earning below the then median urban household income of Z\$156 per month.
- (ii) The second project area was a new housing scheme in the Harare high density suburb of Kuwadzana, for which initial planning had been undertaken just prior to independence. Servicing of 4,100 plots only began in August 1982 after protracted policy discussions between AID and MPCNH over, in particular, the GOZ favoured exclusive involvement of "building brigades" and the high, costly minimum standards which had been set by GOZ<sup>3</sup>.

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<sup>2</sup> Each plot was fully reticulated with water and sewerage (in-door plumbing), road access to every plot, storm water drainage, street lighting and electricity network.

<sup>3</sup> After independence, GOZ instructed all local authorities to establish in-house construction teams - "brigades", which were funded by long-term loans disbursed by central government to provide turn-key four room houses. USAID argued (and with hindsight correctly so) that building brigades were not necessarily more efficient or cheaper than private contractors and that the four roomed houses were unaffordable to the majority of low income households.

Compromise was reached and HG loans disbursed when MPCNH firstly agreed that the building brigades would be only one of three possible construction options offered to beneficiaries. The choices available were brigades, aided self-help and cooperatives. Secondly that the four room house could be completed over an 18 month period. This was later revised down under the second HG phase - loan funds being used in the first instance for one room and a toilet.

The Implementation Agreement of the **second HG loan (613-HG-001B)** of US\$25 million was signed in November 1982. After resolution of the policy issues raised in the first phase, funds were disbursed in February 1985.

HG 001B covered four project areas:

- (i) The second phase of Kuwadzana consisting of 3,264 units and community facilities with a loan amount of US\$12 million.
- (ii) Projects in the secondary towns of Marondera (1,035 plots), Kadoma (946 plots) and Chinhoyi (500 plots) with a loan amount of US\$13 million.
- (iii) The devaluation of the Zimbabwe dollar against the US dollar over the period resulted in a surplus of Z\$8 million in the second HG loan. As a result, the three secondary towns of Redcliff (800 plots), Chiredzi (300 plots) and Chipinge (200 plots) were incorporated into the program.
- (iv) Additional funds generated as interest earned on undisbursed loan funds held in escrow were used to include Bindura (300 plots) and Gwanda (200 plots).

Table 1.1 provides a summary of both phases of the HG program in Zimbabwe.

**Table 1.1: Summary of AID Housing Guaranty Program, Zimbabwe (613-HG-001A/001B)**

HG Loan	Center	Project Name	No. of Plots	HG Source (US\$ 000)	Zimbabwe Source (US\$000)	Est. Total (US\$ 000)
HG001	Chitungwiza	Seke L,M,N	7,680	13,000	0	13,000
HG001	Harare	Kuwadzana I	4,134	12,000	13,024	25,024
HG002	Harare	Kuwadzana II	3,264	12,513	3,760	16,273
HG002	Marondera	Nyameni	1,035	2,848	1,550	4,398
HG002	Kadoma	Waverley	946	2,537	1,546	4,083
HG002	Chinhoyi	Chiedza II	500	1,955	433	2,388
HG002	Redcliff	Rutendo Ext	800	3,186	1,589	4,775
HG002	Chiredzi	Tshovani Ext	300	1,077	619	1,696
HG002	Chipinge	Gaza Ext	200	884	435	1,319
HG002	Bindura	Chipadze Ext	300	1,098	532	1,631
HG002	Gwanda	Jahunda Ext	200	943	363	1,307
	TOTAL		19,359	52,041	23,851	75,892

Source: Abt Associates Inc "Final Evaluation: Zimbabwe Low-Cost Shelter Program", USAID/Zimbabwe, Feb. 1988.

## 1.2.2 HG Program Goals and Objectives<sup>4</sup>

### Program Goal:

*To improve the living conditions of some of the urban poor living in Harare and selected secondary towns.*

### Primary Objectives:

- a) *to increase the production of low-income shelter in Harare and selected secondary towns*
- b) *to strengthen the institutional, technical and financial capacities of central and local government bodies to plan, design and manage large low-cost shelter programs.*

### Secondary Objectives:

- a) to enable the low income population to achieve an improved standard of housing at a cost which can be afforded (through security of tenure, provision of utilities and building materials loans);
- b) to increase real household incomes (through employment in the construction sector);
- c) to increase household earnings and assets (by encouraging investment in housing);
- d) to increase the educational opportunities available within easy reach of people in the low income groups in order to improve the general education levels (by providing primary schools and multi-purpose community centres in the project areas);
- e) to improve levels of community health (by providing improved water supply, sanitation and drainage, improved housing standards and providing clinics in the project areas); and
- f) to increase the accessibility of the population of low income urban areas to city-wide urban services and employment opportunities (primarily through the provision of road networks linking the project areas to the rest of the towns).

The project goal and objectives neither specifically mention nor explicitly exclude an objective of influencing the capacity of female-headed households to benefit in the Project. USAID's Urban Development Policy in the mid-1980s was similarly silent in identifying specific gender-

<sup>4</sup>

Source: GOZ/MPCNH "Low Income Shelter Project: Second USAID Housing Guaranty Loan: Project Delivery Plan - Third Revision", Feb. 1987

concerns in the formulation of programs. The USAID Urban Development Policy Paper of October 1984<sup>5</sup> identified six basic sets of issues that USAID should address, viz.

- National macroeconomic and sectoral policies which affect the efficiency of urban markets
- Policies which hinder the formal and informal private sector in employment creation
- The inability of urban governments to efficiently manage and finance the management of the services provided
- The inability of both private and public urban institutions to provide the level of health, education, housing, water and sewerage and transportation required to meet minimal standards
- Population growth and rural-urban migration means that government cannot keep pace of the demand for new urban land, shelter, infrastructure, social facilities and jobs
- Policies inhibiting the potential contribution that private sector investments in urban areas can make in stimulating rural productivity.

The foundation of AID's policy is the Foreign Assistance Act, (FAA). The major emphasis in that legislation is that

*The principal purpose of United States bilateral development assistance is to help the poor majority in developing countries*  
(Section (02))

Once again, no specific reference to the gender of the "poor majority".

In the decade since the HG001/002 Program was formulated, there has been growing awareness within housing supply agencies and a commitment from AID/Zimbabwe that future housing programs should be gender sensitive in their design.

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<sup>5</sup> Bureau for Program and Policy Coordination, U.S. Agency for International Development, "AID Policy Paper: Urban Development Policy", Oct. 1984, Washington D.C

### **1.2.3 Program Design Principles**

The design of Zimbabwe's original HG program was based on four main principles:

- (i) The benefits of the project should flow directly to households earning less than the median urban household income level in each urban area. As of September 1, 1982 the median income level was determined as Z\$175 per month in Harare. It had risen to Z\$218 per month in secondary towns by July 1, 1986 and was subsequently raised on a number of occasions throughout the life of the program.
- (ii) Project costs should be kept to a level which ensured that the benefits of the project were affordable to below median income households. Affordability was calculated on the basis of a household not spending more than 27,5 percent of its gross income on housing expenditures.
- (iii) All allocable costs incurred in executing the project should be recovered from those members of society who benefit from the project.
- (iv) All residential plot allottees would have a free choice from the three modes of house construction permitted by GOZ, namely public sector building brigades, self-help construction or cooperative construction.

### **1.2.4 Institutional Responsibilities**

Implementation of the program involved the participation of four main actors:

- (i) United States Agency for International Development was responsible for providing loan and grant financing; technical assistance and monitoring and evaluation of the program.
- (ii) Ministry of Public Construction and National Housing was responsible for vetting the technical and financial aspects of local authority applications for borrowing powers submitted to central government (GOZ) in respect of the project; providing general project policy guidance and coordinating the submission of Project Delivery Plans to AID; ensuring the provision of the necessary public funds other than those directly provided by the local authorities to implement the project through the National Housing Fund or other approved sources; and monitoring the physical and financial progress of the project.

- (iii) Local Authorities were each responsible within their own areas for identifying, selecting and allocating plots to project beneficiaries; providing necessary engineering infrastructure and community facilities; providing beneficiary orientation and staff training; implementing a building loans programme including the storage and distribution of basic construction materials; providing technical assistance to beneficiaries according to their choice of mode of construction; monitoring the physical and financial progress of the project; and determining plot, loan and service charges and ensuring the full recovery of all project costs.
- (iv) Plot allottees were responsible for paying a five percent deposit on the plot; and erecting a four room core house on their plot within 18 months of being allocated the plot.

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## TYPICAL LAND AND SHELTER DELIVERY PROCEDURE

The following steps summarize the typical land and shelter delivery procedures followed in the majority of the participating towns.

Site planning of project areas was carried out by government planners for project sites on publically owned land. The layout plans were then cadastrally surveyed by private and public sector registered land surveyors for titling purposes.

The design and construction of the public utilities were carried out in-house by the local authorities or by private sector engineers commissioned by the local authorities. Electricity was provided by the national power authority, Zimbabwe Electricity Supply Authority.

Project beneficiaries were selected by the local authorities from housing waiting list registers. Selection was dependent on the length of time the household had lived and worked in that local authority area. Applicants were also screened for maximum and minimum income ceilings and on the basis of their household structure. Preference was given to nuclear families or single-headed households with dependent children. Households which already owned houses in that local authority area were excluded.

Beneficiaries then selected a plot of their choice and signed an agreement of sale which permitted them to take title to the plot after they had paid off the land servicing costs and any other loan from the local authority. Sales prices of the plot (typically around Z\$800) were paid off in monthly installments over 25 years at 9.75 percent interest. Titling on most plots was deferred for that length of time.

Within three months of being allocated the plot, the beneficiaries had to begin house construction. A four room core house had to be completed within 18 months, although extensions of time were subsequently permitted. Beneficiaries were not permitted to occupy the plot until they had completed at least one room and a toilet.

Households had the option of preparing their own building plans but the majority made use of the standard single-detached family units offered by the local authority.

Construction of the house by the beneficiary could be by using a local authority building brigade, forming a cooperative with other beneficiaries or by aided self-help, i.e owner-building, usually with the assistance of a small-scale contractor, and using building materials and technical advice supplied by the local authority.

Beneficiaries could obtain building material loans from the local authorities (repayable over 30 years at 9.75 percent interest). The maximum loan could not exceed an amount that could be repayed by 27.5 percent of the monthly income. Loans were typically in the order of Z\$2,100, being sufficient to purchase the materials for one room, a toilet and a floor slab for a further three rooms. Municipal building inspectors had to approve the construction work of one stage before materials for the next stage could be obtained from the local authority site depot.

Borrowers were given a six month grace period before beginning loan repayments so as to minimize the risk of having to pay for rental accommodation at the same time as loan repayments on a new house.

## 1.3 Summary of 1988 Final Evaluation with Respect to All Beneficiaries<sup>6</sup>

### 1.3.1 *Profile of Beneficiaries*

Table 1.2 sets out the demographic and social profile of a sample of all beneficiary households together with information on their prior housing status.

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<sup>6</sup> Data provided in this section, including all tables presented, are derived from Abt Associates Inc. "Final Evaluation Zimbabwe Low-Cost Shelter Program" prepared for RHUDO/ESA, USAID/Zimbabwe, Feb. 1988, based on a 1987 beneficiary and lodger household survey carried out in Marondera, Chinhoyi, Kadoma and a previous survey in Kuwadzana.

**Table 1.2: Household Characteristics of All Beneficiaries**

<b>Household Size</b>		
	Average	5.12
	1-2 persons	10.2%
	3-4 persons	29.0%
	5-6 persons	38.6%
	7 + persons	12.0%
	Nil response	10.2%
<b>Age of Household Head</b>		34.3
<b>Years of Education</b>		
	Average	7.3
<b>Gender of Household Head</b>		
	Male	91.5%
	Female	8.5%
<b>% with Second Wage Earner</b>		23.5%
<b>Occupation</b>		
	Factory Worker	24.6%
	Labourer	10.3%
	Builder	8.6%
	Clerk	5.7%
	Transport	5.1%
	Teacher	2.3%
	Hotel Worker	4.0%
	Other	39.4%
<b>Prior Residence</b>		
	High Density Area	81%
	Low Density Area	5%
	Employer	7%
	Farm	4%
	Nil response	3%
<b>Prior Tenure</b>		
	Renter	30%
	Lodger	48%
	Employer Housing	11%
	Other	11%
<b>Prior Average No. Rooms</b>		1.7

**NOTE:**

1. The Gender Analysis of the program carried out in 1995/96 and based on local authority plot allocation registers found that only 6% of all beneficiaries in 10 projects areas were female headed. The 1988 evaluation was based on surveys in only four project towns.

The beneficiary profile that emerges is predominantly relatively young, male-headed households with about five members. The majority of beneficiaries received more than primary school education. There was nearly universal Employment among the heads of households and nearly one quarter of households also had a second wage earner. Generally beneficiaries were urban workers with a high concentration of jobs as factory workers, builders and labourers.

Prior to being allocated their own stand on the project, 80 percent of beneficiaries lived in the high density suburbs of the same town where they had been either lodgers or renters with an average of only 1.7 rooms for their own family's use.

### **1.3.2 Access to Finance and Affordability**

Between 1985 and 1987 construction costs in Zimbabwe rose by over 60 percent although material loans to beneficiaries remained at the levels originally programmed, an average of Z\$2,600 (ranging from Z\$3,000 in Marondera and Chinhoyi to Z\$2,100 in Kadoma). Beneficiaries calculated that it cost them 45% more (Z\$4,717) than the loan amount to complete a four-room core unit. (The official estimated cost was an even higher Z\$7,773 - three times the loan amount). Approximately 95 percent of beneficiaries used additional resources to construct their houses, primarily their own savings (of which 80 percent had savings over Z\$1,000), employer assistance (29 percent) and sale of personal assets (7 percent).

Household incomes also escalated over the period. The median household income was Z\$218 in 1985 and Z\$310 by 1987. The result of these two increases - construction costs and incomes, was that the housing burden for program loan and service charges averaged only 14 percent of income (half of the 27.5 percent used when planning for affordability). From this perspective, the housing was very affordable.

Overall, beneficiary views on the project were extremely positive. However of the 80 percent who claimed that they did have problems, the majority (36 percent) cited financial problems, particularly the escalating price of materials.

Table 1.3 summarizes the scale of beneficiary arrears and highlights payment problems.

**Table 1.3: Beneficiary Arrears and Payment Problems**

<b>% Beneficiaries Who Missed Loan Payments</b>		27%
<b>No. of Payments Missed</b>	One	43%
	Two	25%
	Three	32%
<b>% Beneficiaries Who Did Have a Problem making Repayments</b>		37%
<b>Effect of Monthly Payment on money left for other things. Beneficiary is spending:</b>		
	Same as before	
	Less than before	20%
	More than before	79%
		1%

### **1.3.3 Management of Construction Process**

Beneficiaries rarely chose either cooperatives or building brigades to build their houses. The aided self-help method was almost unanimously favoured. A 1986 survey of Kuwadzana beneficiaries found that 98 percent of households hired at least one builder<sup>7</sup>. Only 16 percent of households actually physically helped with the construction of the building as the majority were in full-time employment in the formal sector with little spare time to undertake construction work.

Many beneficiaries were well satisfied with material loans rather than cash loans and with the operations of the municipal bulk purchase stores. However a major frustration lay in the delays in obtaining and shortages of building materials.

Technical assistance offered under the program was in the form of orientation sessions before, during and after induction into each scheme. Local authority building officers also inspected the work of the informal sector contractors hired by households to ensure that construction work met required standards.

The 1988 evaluation found that the three most important problems raised by beneficiaries were, in order of priority, shortage of finances, shortage of supplies and lack of transport to bring materials from the stores to the plot. Difficulties with contractors were not reported as one of the main problems.

<sup>7</sup> Harare City Council Department of Housing and Community Services "A Case-Study of Kuwadzana Aided Self-Help Housing Scheme", unpublished paper.

### **1.3.4 Impact of Home Ownership**

A number of factors point to the positive benefits of home ownership for beneficiaries. Sixty-four percent of beneficiaries felt that the best aspect of the project was home ownership. Other benefits included space and privacy (8%) and affordable housing for the poor (5%). The value of the investment in the house also rose rapidly in a short time. For example, households estimated that the 'open market' sale price of a typical four-roomed completed house was an average Z\$15,000 - double the estimate of construction costs of Z\$7,800.

## **2 POSITION OF WOMEN IN ZIMBABWEAN SOCIETY**

### **2.1 Socio-Economic Position**

*Next to age, sex is one of the most important social and economic determinants in sub-Saharan Africa .... Throughout virtually the whole subcontinent, women are active in every sector of the economy: agriculture, trade and industry, the formal and informal urban sector. In addition they are responsible for bearing, caring for and raising children and for maintaining the household. The diversity of tasks performed by African women demands analysis, policy formulation and policy implementation that do justice to the complex interweaving of economic and social development and the power relations it embraces<sup>8</sup>.*

Despite the productive and reproductive work that Zimbabwean women perform, they remain largely subordinate to men in terms of their social, economic and political status. The following indicators underline this subordinate position, a position which is similar throughout sub-Saharan Africa.

#### **2.1.1 Demographic Indicators<sup>9</sup>**

In 1992 Zimbabwe had a total population of 10,412,548 people. The male and female population was 5,083,537 and 5,329,011 respectively, i.e a male to female ratio of 95:100.

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<sup>8</sup> Government of Netherlands, Ministry of Foreign Affairs, Development and Cooperation "A World of Difference: A New Framework for Development Cooperation in the 1990s: Policy Document", The Hague, 1991

<sup>9</sup> CSO/GOZ "Census 1992: Zimbabwe National Report", Harare 1994 & "Indicator Monitoring Survey", 1993.

Nationally, 67 percent of head of households are male; 33 percent of households are headed by females. However in urban areas the percentages are 80 percent male to 20 percent female.

Female headed households tend to be smaller than male headed households as shown in the correlation between the gender of the household head and the household size:

Males:	62% in 5 person h/hold size 73% in 10 person h/hold size
Females:	38% in 5 person h/hold size 27% in 10 person h/hold size

A higher percentage of men than women never marry. However when a spouse dies, a greater percentage of women than men remain widowed:

Marital status (%), 1993:	<u>Male</u>	<u>Female</u>
Never married	49.0	35.3
Married	47.5	49.6
Divorced/Separated	2.5	7.0
Widowed	1.0	8.1

### 2.1.2 Education Indicators<sup>10</sup>

Zimbabwean women have made strong progress in achieving equality in education over the past two decades. Females currently have equal access to primary education and only start to lag behind at secondary and tertiary levels. The national Central Statistical Office attributes females leaving school earlier than males as due to "early marriages, pregnancies at school, or there might be remnants of cultural preference of sons to daughters, that is, choosing to educate a son rather than a daughter".

Percent of age group enrolled in primary education:

	<u>1970</u>	<u>1990</u>
Total	74%	119%
Female	66%	118%
Male	82%	120% <sup>11</sup>

<sup>10</sup> World Bank "World Development Report 1995: Workers in an Integrating World", OUP, 1995.

<sup>11</sup> The percent of the age group enrolled in primary school is greater than 100 because a number of children older than the primary school age group is in primary school.

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Male : 77%  
 Female : 77%

Percent of age group enrolled in secondary education:

	<u>1970</u>	<u>1990</u>
Total	71%	48%
Female	6%	42%
Male	81%	54%

Females per 100 males in:

Primary education : 98  
 Secondary education : 79

Adult illiteracy, 1990:

Total : 33%  
 Female : 40%  
 Male : 26%

### 2.1.3 *Health Indicators*<sup>12</sup>

As in the education sector, Zimbabwean females appear to enjoy access to health care equal to that of males. With respect to some indicators, females score better than males.

Infant mortality rates by gender, 1978-1990:

<u>Year</u>	<u>Males</u>	<u>Females</u>
1990	69	62
1988	65	57
1986	68	61
1984	73	66
1981	83	75
1978	87	79

Child mortality rates by gender, 1978-1990:

<u>Year</u>	<u>Males</u>	<u>Females</u>
1990	29	24
1988	26	21
1986	27	23
1984	31	26
1982	37	32
1978	40	34

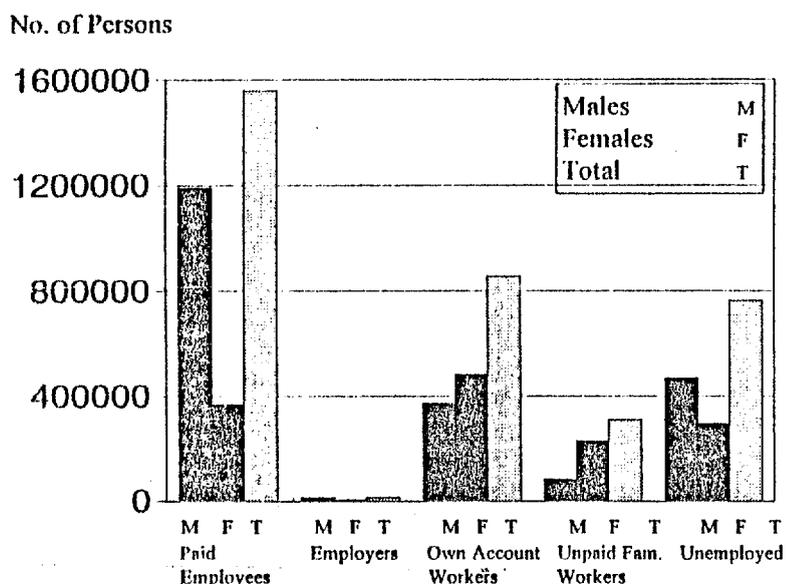
Life expectancy at birth, 1978-1990:

Year	Males	Females
1990	58	62
1988	61	63
1986	61	61
1984	60	61
1982	57	59
1978	57	58

### 2.1.4 Economic Indicators<sup>13</sup>

However, women have not made similar gains in economic status over the past two decades. Table 2.1 graphically summarizes the position of women in the economy. Whereas women composed 38 percent of the labour force in 1970, they composed only 34% in 1990. Amongst the economically active population they are disproportionately under-represented in the categories of paid employees and as employers. They are primarily engaged in their own account work (informal sector), or are unpaid family workers or are unemployed (but seeking employment).

**Table 2.1: Economically Active Persons by Gender and Activity, 1992**



Source: CSO/GOZ "Census 1992: Zimbabwe National Report".

Table 2.2 overleaf shows the percentage of men and women in different occupations in the economy. Within the formal sector of the economy, women are predominantly employed in the lowest paid categories: domestic services (domestic workers for wealthier families) 59.3%, clerks and secretaries 36.8%, life science professionals (nurses) 54.2%, and education (teachers) 42.9%. Less than 20% of senior-level policy making jobs in either government or the private sector are filled by women.

**Table 2.2: Occupational Classification by Gender, 1992**

Occupation	Male (%)	Female (%)	Total (%)
Govt & Senior Officials	81.7	18.3	100
Directors, managers & Co. Secs	82.4	17.6	100
Natural Sciences	85.5	14.5	100
Business & finance	65.4	34.6	100
Engineers & technicians	94.8	5.2	100
Life Science professionals	45.8	54.2	100
Education	57.1	42.9	100
Law & security	95.8	4.2	100
Information	62.0	38.0	100
Social Science	64.7	35.3	100
Artists	81.3	18.7	100
Religion	83.8	16.2	100
Machine operators	97.4	2.6	100
Administration	71.1	28.9	100
Clerks & Secretaries	63.2	36.8	100
Transport	98.8	1.2	100
Services(domestic workers)	40.7	59.3	100
Agriculture	48.5	51.5	100
Mining & Construction	93.0	7.0	100
Mechanics	98.9	1.1	100
Manufacturing	62.9	37.1	100
Others	92.9	7.1	100

Source: CSO/GOZ "Census 1992: Zimbabwe National Report".

The differentials between male and female employment in various sectors of the economy as well as the different levels at which they are employed, directly translates into substantially lower incomes for women than men.

Table 2.3 below shows the high proportion of women in very low income bands and the low proportion of women in high income bands.

**Table 2.3: Respondents Aged 10 Years and Above by Individual Income Bands, 1993**

Individual Income Band (Z\$/month)	Male (%)	Female (%)	Total (%)
Below 150	69.4	88.8	79.4
150 - 499	17.9	6.8	12.1
500 - 1499	9.4	2.6	5.9
1500 - 2999	1.8	0.9	1.3
3000 - 4999	0.6	0.2	0.4
5000 +	0.4	0.1	0.2
Nil response	0.5	0.9	0.7
TOTAL	100	100	100

Source: CSO/GOZ "Indicator Monitoring Survey, 1993".

Table 2.4 below shows that nationally female headed households have annual incomes one half that of male headed households. In urban areas where cash incomes account for a greater proportion of household incomes, female headed household total incomes are still 25 percent lower than male headed household total incomes.

**Table 2.4: Average Annual Household Net Income, 1990 (Z\$)**

Income	Female Headed Households		Male Headed Households	
	Urban	National	Urban	National
Net cash income	5,330	2,011	9,515	5,628
Capital changes(1)	2,040	245	794	-211
Employer contribn.(2)	7	2	45	24
Total in kind(3)	1,230	1,583	1,108	1,261
Total Net Income	8,607	3,841	11,462	7,124

Source: CSO/GOZ "Consumption Incomes Expenditure Survey, 1990/91".

**Notes:**

- (1) Capital changes includes resales, property and financial assets. Net changes from capital stocks are added to net cash incomes to get net household cash income available for purchasing of consumption goods and services.
- (2) Employer contributions are free gifts made on an irregular basis in times of employee need.
- (3) Total in kind income includes income from gardening produce, imputed rent, and similar.



Table 2.5 below shows the differences in annual household expenditure patterns by female and male headed households. Typical of low income families, a higher proportion of female household incomes are spent on food and on home-related items (such as furniture and children's school fees/education). In urban areas in particular, female headed households spend a greater proportion on rent and house fuels and less on discretionary items such as recreation, alcohol and tobacco.

**Table 2.5: Percent Distribution of Average Annual Household Consumption Expenditure by Commodity Group, 1990/91**

Commodity Group	Female Headed Households		Male Headed Households	
	Urban	National	Urban	National
Food	25.4	33.0	23.0	25.9
Non-alcoholic beverages	3.6	3.4	2.8	2.7
Alcohol	4.1	3.6	7.7	8.7
Tobacco	0.5	0.5	1.5	1.6
Clothing	8.0	10.8	8.7	9.1
Footwear	2.0	3.0	2.0	2.2
Rent, fuel	13.5	7.2	10.5	8.6
Furniture	9.7	10.6	7.7	8.3
Midicare	2.1	1.5	2.5	2.2
Transport and Comms.	7.7	6.3	12.4	11.1
Education	9.8	10.2	9.0	8.7
Recreation	3.4	2.5	5.3	2.8
Personal care	3.1	2.7	2.3	2.2
Financial Service	2.0	3.1	2.1	1.8
Miscellaneous	5.0	3.3	4.6	4.0
TOTAL	100	100	100	100

Source: CSO/GOZ "Consumption Income Expenditure Survey 1990/91".

### 2.1.5 *Urbanization Indicators*

Urbanization in Zimbabwe has led to substantial increases in household standards of living with respect to, for example access to health care, incomes and potable water supplies<sup>14</sup>. Do women-headed households also fare better in towns and cities as compared to rural areas?

In Table 2.4 above, it was seen that female headed households in urban areas enjoy an average net income of more than double the income of female headed households across the country. However the female headed household income is still only 75 percent of the average annual income of male headed households. This is attributable to two main factors. On the one hand, as already discussed, female breadwinners are more frequently active in the informal sector and lower paid sectors of the formal economy. Secondly, at least 25 percent of male headed households also have spouses who contribute to household incomes.

Women headed households appear to have had less access to formal housing than their numbers might imply. Although 20% of households in urban areas are women headed, only six percent of household beneficiaries in the HG/001/002 program towns were female headed. Not surprisingly therefore, a recent study of informal settlements in the greater Harare area found that just under 30 percent of households are women headed.

Although women in urban areas enjoy greater access to health and education facilities compared to their rural counterparts, they nonetheless, face a number of additional impediments living in urban areas which men do not encounter. Researchers throughout sub-Saharan Africa<sup>15</sup> have pointed out that informal sector trading, an area in which women are especially active, is seldom accommodated by urban planners. Zoning regulations frequently restrict home-based enterprises (trading, hair-dressing, etc) constraining women in their need to combine productive and reproductive tasks. Also, high minimum standards for infrastructure

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<sup>14</sup> cf Plan Inc. P/L "Shelter and Urban Indicator Study, Zimbabwe Country Report, 1995, prepared for GOZ and USAID/Zimbabwe. For example, in 1994, the under-5 mortality rate was 77/100 in the country but only 10/1000 in urban areas. Whereas only 56% of households nationally had access to clean, portable water, 99% of urban households had access.

<sup>15</sup> Lee-Smith, D, 1991: "Research Needed on Urban Poverty in Kenya", unpublished paper.  
Gold J, 1991: "Urban Poverty in Namibia", Unpublished paper.  
Carlson E, 1986: "Housing and Urban Development in Mozambique with Focus on Poverty Alleviation", Draft Mission Report for UNDP/UNCHS.

and housing place a greater burden on lower income women than men.

If, as discussed in previous sections, women do enjoy relatively equal access to education opportunities the obvious question to arise is why do they fare poorly in the economy. In part, it is due to a woman's multiplicity of roles of being breadwinner, childraiser and homemaker. Women just do not have time to pursue or expand personal careers.

In large part too, it is due to their low rate of participation in decision-making levels, due to a complexity of factors ranging from male prejudice, and female attitudes of servility, to time constraints facing women who any way work extremely long hours, frequently 16 hours a day<sup>16</sup>. Table 2.6 below illustrates how insignificant a role women play in the decision making structures in Zimbabwe and how their influence appears to be waning over time.

**Table 2.6: Women's Participation in Decision-Making Structures in Zimbabwe**

Position	19 88		19 93	
	Women	Total	Women	Total
Cabinet Ministers	3	27	0	24
Ministers	4	32	2	35
Deputy Ministers	3	18	3	6
Judges	1	9	1	18
Heads of Parastatals	0	28	0	n/a
Senators	3	40	n/a	n/a
Ambassadors	1	29	2	n/a
Councillors	80	1,824	n/a	n/a
Resident Ministers	0	8	1	8
Members of Parliament	13	100	17	150

Source: C. Chitsike, 1994

Women also continue to face a number of cultural and legal impediments, in particular the "commodification" of women through the brideprice or "roora/lobola" system, the marriage and inheritance laws, and the control and distribution of communal tenure land (and de facto urban land) by men.

<sup>16</sup> MFADC, "A World of Difference", 1991.

## 2.2 Cultural and Legal Position

Zimbabwe has a dual legal system with "customary law" operating in parallel with the "common law" which is based on Roman-Dutch principles and statutes enacted by parliament.

Customary law is defined as "the law of the indigenous people of Zimbabwe or any section or community thereof". It is derived from the cultural mores and traditional value system of the original inhabitants of the country, subsequently interpreted and transcribed by colonial administrators.

The legal status of Zimbabwean women today is therefore a consequence of the blending of both cultural attitudes and written law.

### 2.2.1 Customary Social Attitudes

Zimbabwe is a homogeneously patriarchal society in which women are viewed primarily as wives and mothers subordinate to the control of men.

The low status of the majority of women is sanctioned by the practice of paying and demanding "roora" or "lobola" (brideprice) for daughters. It is a payment, usually in livestock and cash, made by the prospective husband to the bride's family in order for marriage to take place. (Although in many cases, *lobola* negotiations follow rather than constitute marriage). Under the practice, a young woman moves from the control of her father directly to that of her husband, and if divorced reverts back to her father's control.

Once *lobola* is paid for the woman, society considers the husband to have full rights to her productive and reproductive powers. If a woman returns to her own family because of difficulties in her marriage, the family will be responsible for returning a portion of the *lobola*. She can therefore expect little familial sympathy in any domestic disputes that she may have to endure, including, unfortunately all too frequently, domestic violence.

It is not customary for a woman in her own right, to approach a traditional leader for a land allocation in a rural area. Women obtain land use rights through membership in their patrilineage. Men obtain land from chiefs and headmen and then in turn allocate land use rights within their families. For example: the family field maintained by the husband, wife and children; the wife's/wife's *tseu* - woman's portion; and land for daughters. Women can be evicted from the land in which they have

invested over time if they are divorced or on the death of their husband<sup>17</sup>.

An outcome of the system has been that all property in a marriage other than kitchen utensils and household effects (*maoko* or *umai* property) is considered to belong to the man.

### 2.2.2 *Roman-Dutch Common Law*

Women were not any better protected under Roman-Dutch common law, under which women are legally in a position of perpetual minority status<sup>18</sup>. The husband has power over the property of his wife. He administers their joint estate if the marriage is registered as being "in community of property" as well as when the marriage is registered as "out of community of property" but his marital power is not specifically excluded. (See Section 2.2.5 for an explanation of the "community of property" principle).

In these circumstances the wife cannot open a bank account or take out loans without her husband's consent. Nor can she be the sole owner of a business, acquire property as an individual or obtain a passport without his consent.

### 2.2.3 *Legal Age of Majority Act, 1982*

The legal position of women in Zimbabwe was profoundly improved with the passing of the Legal Age of Majority Act in 1982. Firstly, the Act reduced the legal age of majority from 21 to 18 years. Secondly, the Act conferred majority status on every woman attaining 18 years - for the first time in the history of the country.

Women now have the legal right to assume full responsibility for the running of their own lives. However negative attitudes towards women, entrenched for hundreds of years, are still in the process of being challenged. For example, in the case of **Vareta vs Vareta SC 1991** the Supreme Court, in dealing with inheritance, ruled that sons are preferred to daughters and that daughters should only inherit when there are no sons<sup>19</sup>.

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<sup>17</sup> Ms J.T.R Mujuru, Minister of State, Community Development and Womens' Affairs: Opening Address of the IYSH Women and Shelter Seminar, Harare Dec. 1987.

<sup>18</sup> Labat-Anderson Inc. "Swazi Women - Socio-Cultural and Economic Considerations", prepared for USAID/Swaziland, May 1989.

<sup>19</sup> Cited in R. Mhungu: "A Review of the Laws Affecting Women in Zimbabwe", prepared for Msasa Project, Oct. 1994.

#### 2.2.4 *The Constitution*

In terms of the constitution, the supreme law of the land, discrimination on any grounds other than on the grounds of gender is prohibited. But it is not constitutionally arguable that a person cannot be discriminated against because of their gender. This fundamental omission has had far reaching results for women including openly discriminatory laws such as the Citizenship Act<sup>20</sup>, which have undermined many of the gains made under the Legal Age of Majority Act.

#### 2.2.5 *Marriage and the Law*

There are three types of marriage in Zimbabwe, two of which are legally recognized.

The majority of marital unions in Zimbabwe are formed under customary law. The union is unregistered by law but does confer legitimacy of children and maintenance responsibilities on the customary law spouse. In the event of a customary law marriage dissolving, the courts cannot rule on the sharing of assets (including property which was acquired during the marriage) as legally there was no marriage and therefore it cannot be terminated.

The practical effect is that women whose customary law spouses separate from them, are invariably left empty-handed even though they may have contributed to building a house and furnishing a home over many years.

The two legally recognized forms of union are a civil law marriage in terms of the Marriage Act, CAP37 and a marriage in terms of the African Marriages Act, CAP238.

Marriages under civil law are automatically out of community of property unless there has been an ante-nuptial agreement to the contrary. In out-of-community-of-property marriages, during the subsistence of the marriage, each spouse retains the property or possessions that he/she took into the marriage and those accrued directly or indirectly as individuals during the marriage. The difficulty of this for women is that a husband is able to sell a matrimonial property (which in practice is almost always registered in his name) without the consent of his wife<sup>21</sup>.

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<sup>20</sup> Zimbabwean women do not have an independent right to citizenship, cannot pass their citizenship on to their children (unless children are illegitimate) and their foreign husbands have no right to Zimbabwean citizenship. The same has not been the case for Zimbabwean men.

<sup>21</sup> Whilst women might legally have the right to act in a similar manner, because of their subservient role in they society they rarely do so.

The only circumstances under which the courts can intercede to prevent a disposal by a spouse is in terms Section 7 of the Matrimonial Clauses Act. In terms of Section 7 a court may rule on the division and disposal of property and payment of maintenance, taking into account direct and indirect contributions made by both spouses. (A woman's contributions are in practice more frequently indirect in that although she may not be in paid employment, her homemaking functions free the husband to pursue paid employment). However Section 7 of the Matrimonial Clauses Act is only applicable in the dissolution of a marriage. Ironically the law currently protects the property rights of each spouse when the marriage is dissolved but is unable to do so during the course of a marriage.

If the two parties sign an ante-nuptial contract to effect a union which is in-community-of-property, this situation can be avoided. The spouses jointly enjoy the mutual assets of the marriage and property cannot be disposed of without the agreement of both. On the death of one of the spouses, if there is no will, the deceased spouse's property goes to the surviving spouse and the children in equal shares. (In fact, the surviving spouse is entitled to a minimum share which is prescribed by statute from time to time --Z\$200,000 in 1991).

However, in terms of Section 13 of the African Marriages Act, black Zimbabweans (Africans) - 98 percent of the population, cannot sign ante-nuptial contracts to create an in-community-of-property regime<sup>22</sup>. Section 13 states that

*The solemnization of a marriage between Africans in terms of the Marriage Act [civil law] shall not affect the property of the spouses, which shall be held, may be disposed of, and unless disposed of by will, shall devolve according to African law and custom.*

Only a small minority of black Zimbabweans do leave wills and a recent study by the Women and Law Southern Africa Research Project found that the majority of black Zimbabwean men with wills invariably leave their estate to their sons rather than to their wives or daughters.

The effect of Section 13 is that , even if a black Zimbabwean couple choose to marry under general law (the Marriages Act as opposed to the African Marriages Act), on the death of one of the spouses, Section 13 of the African Marriages Act is invoked and property is disposed of in terms of customary law. In terms of customary law, a surviving spouse can

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<sup>22</sup> R. Mhungu, 1994.

never succeed to the estate of their deceased spouse<sup>23</sup>. Although there are a few localized differences the heir in customary law is the oldest male child of the deceased man. The heir's to a woman's estate are either her children or her sisters.

Until very recently, most couples registered their urban plots or houses in the name of the husband only. As a result

*....if the surviving spouse is a woman she may lose a roof over her head as well as her husband..*

*Where the surviving spouse is a man all he loses are kitchen utensils and other small items falling into the matrimonial estate [i.e the maoko property] (R. Mhangu, 1994).*

### **3 GENDER ASSESSMENT OF THE HOUSING GUARANTY PROGRAM**

#### **3.1 Methodology**

The purpose of the Gender Assessment study has been:

- \* To survey and analyze the impact of AID's HG Programs 001/002 on female beneficiaries (female heads of households) and women participants in the housing process
- \* To make recommendations for future studies specifically related to the differential impact of housing and urban infrastructure projects on men and women
- \* To make specific recommendations for institutionalizing the inclusion of gender concerns in AID's current housing program, and in the housing program's strategic objectives.

The 1988 Final HG Evaluation Report did not specifically address the impact of the Program on women beneficiaries either in the household survey which was carried out or the Final Report itself. Given the dearth of information concerning the status of women beneficiaries, four different survey instruments have been used in the present study.

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<sup>23</sup>

This principle has only very recently been overturned. In *Mujawo vs Chogugudza SC 142/92* the Supreme Court decided that where parties choose to marry in terms of the Marriages Act, that choice should be taken to mean that they want general law provisions to apply to their proprietary consequences.

### 3.1.1 Household Surveys

Household surveys using structured questionnaires were undertaken in each of the ten program areas (nine towns). Households were randomly sampled from all female headed household beneficiaries. A sample of at least 10 percent was achieved in each centre (except Marondera, 9 percent). Table 3.1 summarizes the sample used.

**Table 3.1 : Household Survey of HG Program  
Female Beneficiaries -  
Sample Size**

Centre	Total No. Plots	Female Beneficiaries		Sam ple	
		No.	Percent	No.	Percent
Bindura	300	25	8.3	10	40.0
Chinhoyi	500	42	8.4	11	26.2
Chipinge	200	46	23.0	10	21.7
Chiredzi	300	33	11.0	9	27.3
Gwanda	200	61	30.5	11	18.0
Harare-Kuw 1	4,036	72	1.8	10	13.9
Harare-Kuw 2	3,264	104	3.2	17	16.4
Kadoma	946	37	3.9	8	21.6
Marondera	1,035	123	11.9	11	8.9
Redcliff	686	148	21.6	20	13.5
Total/Average	11467 <sup>1</sup>	691	6.0	118	20.8

**Notes**

1. In addition, 7,680 stands were serviced in Chitungwiza under the HG Program but this area was not included in the current study because of the retroactive funding it entailed.

The survey covered the following areas:

- Demographic and background information
- Economic status
- Participation in the AID Program
- Gender and social factors.

Households were enumerated in late evenings and on weekends and only the head of the household was questioned. In the event of three unsuccessful visits by the enumerator, the house was deleted from the sample and the next numerical plot number owned by a female beneficiary was visited. (Absenteeism was only noted as a problem in the Kuwadzana project areas).

*A copy of the questionnaire is provided in Annex 3.*

### **3.1.2 Focus Group Discussions**

In every urban center, two focus groups (one comprising women beneficiaries only and the other comprising men and women beneficiaries) of approximately 10 to 20 people were convened. Semi-structured discussions were then held to probe more deeply some of the shelter delivery and gender sensitive issues raised in the household survey. The following areas of concern were discussed:

- Information dissemination before and during the program implementation
- Financing of the house and support from the program
- Acquisition of the plot
- Supervision of the house construction
- Overall recommendations with respect to the housing environment, and program administration
- Inheritance and rights to property.

*A copy of the focus group discussion checklist is provided in Annex 4.*

### **3.1.3 Housing Environment Checklist**

Field transects were made to confirm the general quality of the project area, assess the general level of shelter construction progress, distance to schools and community facilities and other issues which had been highlighted by respondents in either the household surveys or the focus group discussions.

*Annex 5 provides a copy of the environmental checklist used in the field.*

### **3.1.4 Interviews with Key Informants and Review of Secondary Source Material**

Interviews were held with a number of key informants in each of the

Table 3.2 : Women Headed Households – Demographic Characteristics, 1995

Characteristic	All Centres	Bindura	Chinhoyi	Chipinge	Chiredzi	Gwanda	Harare		Kadoma	Marondera	Redcliff
							Kuwadzana I	Kuwadzana II			
<b>Marital Status (%)</b>											
Never married	8.7	10	9.1	0	11.1	0	20	5.9	0	36.4	0
Married	11.3	10	9.1	10	22.2	18.2	30	11.8	25	0	5
Separated	8.7	10	0	0	22.2	36.4	0	0	0	9.1	5
Divorced	31.3	30	45.6	20	33.3	9.1	10	41.2	12.5	18.2	55
Widowed	30.4	40	18.2	40	11.1	18.2	30	41.2	37.5	36.4	25
Once married	9.6	0	9.1	30	0	0	10	0	25	0	10
N/R	3.5	0	9.1	0	0	18.2	0	0	0	0	0
<b>Age of Head of Household (%)</b>											
20 – 29	4.3	10	0	0	11.1	9.1	0	0	12.5	0	5.3
30 – 39	35.9	40	9.1	40	33.3	27.3	30	54.5	45.5	27.3	47.4
40 – 49	41.0	40	72.7	40	55.5	54.5	30	41.2	0	36.4	36.8
50 +	18.8	10	18.2	20	0	9.1	40	36.4	25	36.4	10.6
<b>Education Level (%)</b>											
Never been to school	2.6	0	0	10	11.1	0	0	7.7	12.5	0	0
Grade 1 – 3	6.0	10	0	10	0	18.2	0	0	0	18.2	5.3
Grade 4 – 5	15.5	10	18.2	0	22.2	0	20	30.8	12.5	18.2	21.2
Grade 5 – 7	42.2	40	54.5	60	33.3	45.5	50	53.8	12.5	18.2	47.4
Form 1 – 4	31.9	40	27.3	20	33.3	36.4	20	30.8	75	36.4	26.3
Form 4+	1.7	0	0	0	0	0	10	7.7	0	9.1	0

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Table 3.4 : Women Headed Households – Housing Histories, 1995

Characteristic	All Towns	Bindura	Chinhoyi	Chipinge	Chiredzi	Gwanda	HARARE		Kadoma	Marondera	Redcliff
							Kuwadzana I	Kuwadzana II			
<b>Average Household Members on Stand</b>											
65+ years	0										
64 – 25	1										
24 – 15	2										
14 – 5	2										
1 – 5	0										
Total	5										
<b>Average No. of Households on Stand</b>	2										
<b>How Many Years Resident in this Town (%)</b>											
<2 years	2.6	10	0	0	0	0	10	0	0	0	5
2 – 3	0	0	0	0	0	0	0	0	0	0	0
3 – 4	0	0	0	0	0	0	0	0	0	0	0
4 – 5	0	0	0	0	0	0	0	0	0	0	0
5 – 9	8.6	0	9.1	10	0	9.1	0	5.9	25	0	20
10 – 14	28.4	30	27.3	60	0	63.6	0	23.5	12.5	22.2	35
14 +	60.3	60	63.6	30	100	27.3	90	70.6	45.5	77.8	40
<b>How Many Years on Municipal Housing Waiting List (%)</b>											
1 year	14.3	10	9.1	20	0	20	0	11.8	25	45.6	5.6
1 – 4	29.5	30	72.7	10	0	10	37.5	17.6	37.5	9.1	50
5 – 9	29.5	10	9.1	60	66.6	60	25	17.6	25	9.1	22.2
10 – 14	17.9	50	0	0	22.2	10	25	23.5	0	18.2	22.2
14 +	8.9	0	9.1	10	11.1	0	12.5	29.4	12.5	18.2	0
<b>How Many Visits per Year to Rural Home (%)</b>											
1 visit	26.7	0	14.3	12.5	22.2	55.6	28.6	8.3	25	45.6	40
2	13.9	11.1	14.3	12.5	11.1	0	14.3	25	12.5	9.1	20
3	16.8	22.2	14.3	0	22.2	0	14.3	33.3	37.5	18.2	10
4	5.0	11.1	0	0	0	0	0	8.3	12.5	9.1	5
4+	37.6	55.5	57.1	75	44.4	44.4	42.9	25	12.5	18.2	25
<b>Previous Type of Residence (%)</b>											
Rural area	1.8	10	0	0	0	0	12.5	0	0	0	0
Employer's premises	20.2	0	30	22.2	28.6	27.3	25	11.8	14.3	22.2	25
Lodging (high density)	32.1	20	20	22.2	71.4	18.2	37.5	58.8	28.6	55.6	5
Lodging (low density)	29.4	10	20	44.4	0	54.5	0	17.6	42.9	0	65
Tenant (high density)	7.3	30	10	0	0	0	12.5	5.9	0	22.2	0
Tenant (low density)	1.8	10	0	0	0	0	0	5.9	0	0	0
Other town	7.3	20	20	22.2	0	0	12.5	0	14.3	0	5
<b>Previous Tenure Status (%)</b>											
Lodger	56.3	20	54.6	60	42.9	30.8	50	64.7	87.5	33.3	55
Tenant	24.5	60	18.2	10	42.9	7.7	0	29.4	0	66.7	10
Member of hhh	19.1	20	27.3	30	14.3	61.5	50	5.9	12.5	0	35

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Table 3.5 : Women Headed Households – Present Housing Conditions, 1995

Characteristic	All Towns	Bindura	Chinhoyi	Chipinge	Chiredzi	Gwanda	HARARE		Kadoma	Marondera	Redcliff
							Kuwadzana I	Kuwadzana II			
Average No. Habitable Rooms in Main House	5	5	5	6	3	6	6	7	4	4	2
Average No. of Rooms in Outbuildings	0 (35 in 120)	0 (0 in 10)	0 (4 in 11)	0 (4 in 10)	0 (1 in 9)	0 (1 in 11)	0 (0 in 10)	0 (0 in 17)	1 (7 in 8)	1 (10 in 11)	0 (8 in 20)
Average No. Buildings on Stand	1	1	1	1	1	1	1	1	1	1	1
Average No. of Rooms used by Your H/Hold	3	4	2	3	2	3	3	4	4	4	2
Average No. Rooms Rented Out	2	2	3	2	1	2	2	3	1	1	0

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Table 3.7 : Women Headed Households – Economic Status and Access to Plot

Characteristic	All Towns	Bindura	Chinhoyi	Chipinge	Chiredzi	Gwanda	HARARE		Kadoma	Marondera	Redcliff
							Kuwadzana I	Kuwadzana II			
<b>Occupation at Start of Program and Currently (%)</b>											
Housewife	3.4 7.6	0 0	0 0	0 10	0 11.1	0 0	10 10	5.9 36.4	12.5 12.5	0 9.1	5 0
Self-employed (in-house)	5.9 8.5	0 10	0 0	0 10	11.1 11.1	36.4 36.4	0 0	0 0	0 0	0 0	10 15
Self-employed (outside)	26.3 28.8	0 50	27.3 27.3	30 30	22.2 11.1	0 18.2	90 10	5.9 18.2	25 25	9.1 18.2	50 65
Formal employment	53.4 40.7	0	72.7 63.6	70 30	66.7 66.7	54.5 45.5	0 50	64.7 41.2	50 62.5	72.7 54.5	35 5
Looking for employment	1.7 4.2	10 0	0 9.1	0 20	0 0	0 0	0 0	0 0	12.5 0	0 0	0 10
Student	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Retired/sick	0 1.7	0 0	0 0	0 0	0 0	0 0	0 10	0 0	0 0	0 0	0 5
<b>Average Monthly Income by Source (Z\$)</b>											
H/hold enterprise (in-house)	106	85	60	24	144	455	147	0	75	0	120
H/hold enterprise (outside)	233	307	127	385	283	32	720	0	225	64	350
Own wages	480	418	828	310	482	414	513	671	800	654	65
Wages of others	84	80	105	0	199	0	576	24	0	15	0
Rent from lodgers	139	198	157	124	18	175	323	197	61	202	12
Remittances - spouse	157	45	0	0	346	45	0	382	94	645	22
Remittances - children	38	2	82	0	0	0	0	44	0	64	108
Social welfare	3	0	27	4	0	0	0	0	0	0	0
Childrens' maintenance	7	0	0	40	0	0	10	21	0	0	0
Other	29	262	13	216	0	55	46	6	0	9	0
<b>Total</b>	<b>1299</b>	<b>1422</b>	<b>1398</b>	<b>1103</b>	<b>1473</b>	<b>1175</b>	<b>2234</b>	<b>1345</b>	<b>1254</b>	<b>1735</b>	<b>678</b>
<b>Sector of Employment (%)</b>											
Agriculture	0	0	0	0	0	0	0	0	0	0	0
Manufacturing	9.0	16.7	0	0	0	0	20	36.4	16.6	20	0
Parastatal	0	0	0	0	0	0	0	0	0	0	0
Government	28.1	16.7	50	37.5	50	30	60	18.2	16.6	40	0
Domestic	37.1	0	30	50	25	70	20	18.2	50	20	52.6
Army	0	0	0	0	0	0	0	0	0	0	0
Commerce	25.8	66.6	20	12.5	25	0	0	37.3	16.6	20	47.4
<b>How Did You Get This Property? (%)</b>											
On waiting list, new plot	80.7	30	100	80	100	81.8	80	82.4	62.5	72.3	95
Waiting list, repossessed p	15.8	70	0	10	0	18.2	10	11.8	37.5	9.1	5
Inherited	0.9	0	0	0	0	0	10	0	0	0	0
Other	2.6	0	0	10	0	0	0	5.9	0	18.2	0
<b>% Who Encountered Problems in Getting the Plot</b>											
	49.2	10	54.5	60	88.9	72.7	40	47.1	62.5	0	60
<b>% Who Found it Easy to get Finance Through Project</b>											
	30.5	80	18.2	0	0	45.5	80	35.3	12.5	36.4	10
<b>Rating of AID's Contribution to Overall Building Cost (%)</b>											
Inadequate	37.7	0	18.2		44.4	60		33.3	33.3	77.8	52.6
Adequate	5.7	0	0		11.1	20		0	0	11.1	5.3
Good starting point	56.6	100	71.8		44.4	20		66.6	66.6	11.1	42.1

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Table 3.9 : Women Headed Households – Social Response to Home Ownership, 1995

Characteristic	All Towns	Bindura	Chinboyi	Chipinge	Chiredzi	Gwanda	HARARE		Kadoma	Marondera	Redcliff
							Kuwadzana I	Kuwadzana II			
<b>Negative Reactions from Social Groups (%)</b>											
From husband	4.1	10	0	0	22.2	9.1	0	0	0	0	0
In-laws	11.8	30	0	0	11.1	18.2	20	11.8	12.5	9.1	5
Own relatives	18.6	30	9.1	10	33.3	0	20	41.2	0	27.3	15
Male friends	20.1	20	18.2	30	0	18.2	30	11.8	25	27.3	20
Female friends	18.1	20	36.4	30	22.2	9.1	20	5.9	0	27.3	10
<b>How Ownership of the House has Affected Your Marital Relationship (%)</b>											
Positively	13.3	14.3	0	20	28.6	22.2	0	0	0	9.1	26.7
Negatively	19.3	28.6	37.5	0	28.6	22.2	33.3	20	0	9.1	13.3
No effect	67.4	57.2	62.5	80	42.8	55.6	66.7	80	100	81.8	60
Administrative											
<b>Measures Taken to Protect Own Rights to Property (%)</b>											
None	49.6	90	45.5	90	44.4	54.5	10	52.9	25.5	36.4	45
Title Deeds	3.4	0	0	0		0	10	11.8	12.5	0	0
Lease Agreement	20.2	0	36.4	0	33.3	45.5	0	29.4	50	0	55
Application for Lease	1.7	0	0	10	0	0	0	0	0	9.1	0
Other	17.1	10	18.2	0	22.2	0	80	5.9	12.5	54.5	0
<b>Measures Taken to ensure Property Remains with Rightful Heir in Case of Death (%)</b>											
None	53.8	70	45.5	80	44.4	72.7	60	31.25	25	45.5	60
Will	16.2	20	18.2	10	22.2	9.1	20	31.25	12.5	27.3	0
Other	29.9	10	36.4	10	33.3	18.2	20	54.5	62.5	27.3	40

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centers (local authority housing officers), and with officials working with non-governmental organizations active in the fields of women in development and womens' civil rights. *Annex 2 provides a list of key informants interviewed.*

In addition, a review of regional literature concerning the cultural and legal position of women in Southern Africa and the involvement of women in the planning and implementation of shelter programs was undertaken. *Annex 1 provides a full bibliography of all written sources consulted.*

## **3.2 Main Findings**

### **3.2.1 Profile of Women Beneficiaries**

The most striking finding of the study is the low numerical representation of female headed households among all beneficiaries. The 1992 National Census enumerated 20 percent of households in urban areas as being female headed. Some researchers (cf A. Larson, 1991) put the figure at a higher 30 percent. Yet the figures in Table 3.1 above show that on average only six percent of beneficiaries in the HG program were female headed. Female headed households in Harare and Kadoma were particularly under-represented, comprising only 1.8 to 3.9 percent of all beneficiaries.

A recent study of informal settlements in Greater Harare found high percentages of female headed households in all of the major informal settlements, for example Norton (32 percent), Korstein, Chitungwiza (25 percent), Epworth (21 percent), Churu Farm (31 percent) and Porta Farm (24 percent). The conclusion to be drawn is that as women have failed to benefit directly as home owners in the formal housing programs, they have established their homes in the informal settlements.

Table 3.2 overleaf summarizes the demographic characteristics of the female homeowners in the ten project areas. Women beneficiaries of the HG Program are typically between the ages of 30 to 49 years old (77 percent) and are well educated -- 92 percent have at least four years of formal education and 34 percent have some secondary education. These characteristics match the economic status and incomes of the women which is detailed in Section 3.2.3. The beneficiary profile indicates that more poorly educated women and those with low incomes are screened out of formal housing programs as being unable to afford home ownership.

Sixty two percent of women homeowners are either widowed or divorced

and are therefore assumed to be single-heads of households. Only a low percentage (11 percent) of all women homeowners were married, reflecting the societal attitude that houses should be registered in the name of the husband rather than the wife.

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As from 1992 all local authorities are now registering the names of both spouses (in the case of married beneficiaries) on the agreements of sale. This will have a profoundly positive impact on the housing status of a married women in the event of her husband pre-deceasing her. As discussed in Section 2.2, under existing legislation black Zimbabwean women are not the automatic heirs to a property or even a portion of it, if it is registered in deceased husband's name. The previous practice of the local authority noting down the wife and children as dependents did nothing to protect the wife if the eventual heir (oldest son) decided to evict her from the house.

As the majority of men die intestate, this simple administrative intervention by the authorities will help to protect the life-time housing contributions made by a married woman if her husband dies before her.

A further point to emerge from the table is that only 8.7 percent of the direct women beneficiaries are single (i.e. have never been married). Table 3.3 below shows the marital status of all women of child-bearing age in Zimbabwe (age cohorts of 15 - 49 years old).

Nationally, nearly one-third of women of child-bearing age have never been married, but one in three of these women have at least one child. However under present allocation systems, single women, even those with children, find it difficult to be allocated a plot.

#### 1. ATTITUDES TOWARDS CO-OWNERSHIP

##### *Chipinge Focus Group:*

All the men in the group felt that the past provisions made by the Town Council to register the names of a man's wife and children on the plot register were adequate proof that they were his dependents. However, after discussion, the men did admit that in the case of a polygamous marriage (not uncommon) an urban house is invariably left to the wife and children who lived in the rural areas (as she is usually the first wife). The wife in town (usually the second wife) is frequently disinherited even though she may have made substantial personal contributions to building the house.

##### *Kadoma Focus Group:*

None of the married men in the group had registered their houses in the names of both themselves and their wives. It was generally agreed that if a man dies with no will and no marriage certificate (as is the case in all customary unions) the wife would inevitably lose the property. Nonetheless the men in the group saw women as dependents who should not have the right to own property independently.

Single women in the group stated that they would not co-own their houses with any future husbands, particularly if they had built their houses before getting married. They felt very vulnerable as society generally regards men rather than women as homeowners.

##### *Kuwadzana 1 Focus Group:*

Men in the group had reservations about recent dual ownership requirements by local authorities which had been introduced without public consultation. They all felt that their children and not their wives were the rightful heirs to their property. Some

**Table 3.3 : Marital Status of Women in Zimbabwe,  
15-49 Years Old, 1992**

Status	Wo men		Child No.	Woman:Child Ratio
	No.	%		
Never married	750,036	30.6	194,390	1:0.3
Married	1,471,526	60.1	5,512,162	1:3.8
Divorced/Separated	167,126	6.8	470,518	1:2.8
Widowed	62,003	2.5	318,070	1:5.1

Source: CSO/GOZ "Census 1992 : Zimbabwe National Report".

Many of the local authority housing officers interviewed had positive views about women beneficiaries, citing their sound repayment records and commitment to building a completed house. However the plot allocation process tends to screen out single women, even those with dependents. This issue of biased plot allocations is discussed in more detail in Section 3.2.2 below. It is notable that centers which had high proportions of female headed beneficiaries such as Chipinge (25.5 percent) and Gwanda (30.5 percent) tended to have less rigorous screening criteria for women than Harare (1.8 and 3.8 percent) or Kadoma (3.9 percent).

### **3.2.2 Access to the Program**

In order to be allocated a residential plot in a public sector housing program in any of the urban centers, one has to be registered on a municipal housing waiting list. When plots become available, people on the waiting list are contacted in order of priority of their date of registration and screening begins.

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## 2 PLOT ALLOCATION PROCEDURES

The first level of screening is with respect to income. To qualify for the USAID Program, a household has to earn less than the urban median income (initially Z\$175 per month in 1982, and Z\$1,204 by 1996) but more than the minimum amount needed to build the regulated minimum standard house (toilet, one room and floor slab for three additional rooms) without spending more than 27.5 percent of gross household income on housing expenditures.

### *Kadoma Focus Group:*

The local authority required all potential beneficiaries to produce a passport, hawkers licence or national identity card. During the screening of women applicants, a copy of the death certificate of the spouse, or an affidavit of divorce and children's birth certificates were also required.

Members of the mixed gender focus group felt that the allocation of plots was fair and that the procedures did not unduly discriminate against women. However it was pointed out that single women could not qualify for a plot although single men could. Women with very low incomes particularly those employed in the informal sector, could also not qualify.

### *Kuwadzana Focus Group:*

The women's group in Kuwadzana complained of numerous bureaucratic requirements for registration on the City Council's housing waiting list. They were asked to produce divorce certificates, or affidavits that proved that they were divorcees with children, or that they were single or widowed (not required of men applicants). This proved particularly cumbersome to women who had co-habited but never formally married or to those who had married under customary laws, as divorce and marriage certificates are not issued.

Sophia M. had previously lived in Mbare Budget House where she was not allowed any visitors. She became emotional when narrating her story to the group because of the number of difficulties that she had encountered. When she had tried to register her name on the Council's waiting list in 1974, she was asked for a marriage certificate which she did not have. She finally managed to convince officials that she was eligible for a plot by producing her father's death certificate. She was finally allocated her plot in 1985.

Thereafter, different local authorities have different further requirements, but typically priority is given to double-headed nuclear families or single parents with a large number of dependents.

As discussed in Section 3.2.1 above, in most towns, single women face particularly onerous burdens of proof that they are either divorced or widowed. The same is not required of single male beneficiaries. The local authorities justify their approach as a means of enforcing the national policy of permitting only one house per family. In order to prevent plots being allocated to a married women whose husband's may already have a house, they insist that she provide proof of divorce or a death certificate for her husband. Furthermore, to avoid antagonism from

husbands, the local authorities also require a married woman to produce a letter of her husband's consent if she wishes to apply for a house in her own name.

Although most housing officers interviewed during the course of the study appeared to have a positive attitude towards women headed households, the enforcement of the "one family, one house" policy tends to screen out all but the most tenacious women. In an effort to ensure that a husband and wife are not each separately allocated a plot, local authorities place the burden of proof of being divorced or widowed on women applicants.

In the City of Harare, single women have recently been allowed to register on the waiting list, but have to withdraw their applications for a plot if their prospective husbands are already registered on the waiting list.

Single women frequently establish a network of other women to help them cope with looking after children when they are at work -- typically a younger sister, an old mother or adult children. These additional members of the household might well have incomes which contribute towards house repayments or household expenses. Table 3.4 (overleaf) shows the average household size of women beneficiaries as five, with three people (the beneficiary herself and two others) being in the working age cohorts of 15

#### **4 HOUSING OFFICERS ATTITUDES TOWARDS WOMEN**

##### ***Kuwadzana 1 Focus Group***

The focus group generally felt that the City's housing officials have a positive attitude to women. There is also general acknowledgement that women beneficiaries have a lower default ratio on loan repayments than men.

However, in spite of the apparently positive official attitude towards women, the basic documents required when registering on the waiting list are more onerous on women than men applicants. Once a plot is allocated, divorced or widowed women have to produce affidavits and pictures proving that they are no longer married. One woman in the group who had been abandoned by her Mozambican husband had lied to officials, telling them that her husband had died in the liberation movement before she was allocated a plot.

##### ***Marondera Focus Group***

The Plot allocation criteria used in Marondera are decided upon by elected Councillors. The group felt that this was a good thing as officials could not easily make biased decisions in plot allocations; however, an issue that was discussed further was that although women are allowed to vote, the Councillors who are in power are predominantly male and not very aware of women's specific housing needs.

The Marondera Municipality made a concerted effort at the very beginning of the HG project to ensure that women benefitted from the project. It allocated houses to a 22-women-cooperative which enjoyed the patronage of the President's late wife. The Council is also sympathetic to single mothers who are not harassed as in other towns to produce marriage or divorce certificates.

to 65 years. However other adults are not considered when a woman's income is screened for affordability and ability to repay a housing loan. This is another area in which women headed households are inadvertently discriminated against.

The table further shows that typical women beneficiaries have similar housing histories to their male counterparts (cf Table 1.2 in Section 1.3). The majority (56 percent) were previously lodgers in either the high density or low density suburbs.

A relatively high 20 percent of women previously lived on their employers' premises, usually as domestic workers. A full 89 percent of the women had lived in that town for 10 or more years.

Table 3.5 also overleaf, confirms the views of housing officers that women headed households have a good record of completing their houses. On average, women beneficiaries have completed five habitable rooms in their main house, even though the AID loan only represented about 30 percent of the cost of the complete house. Usually at least two of the rooms are rented out to lodgers as a financial coping strategy.

An analysis of the level of development of all AID/HG plots in Bindura shows that 59 percent of male beneficiaries have constructed houses with between 2 to 4 rooms. However 54 percent of female beneficiaries have build houses with between 6 to 8 rooms.

In local authority areas where development control is less rigorously enforced (for example Kadoma, Marondera and Redcliff) outbuildings, separate from the main building are also constructed for rental and the main building is kept for the private use of the principal family.

#### 4 THE PLIGHT OF THE WOMAN RENTER

"Also in Harare rented rooms and domestic quarters were common types of accommodation, but the conditions seemed more difficult. Women often complained over sexual harassment from the landlords... Although women became heads of their own households in these types of housing, the landlord (and employer) often imposed restrictions such as not allowing women to have their children around. Lack of security and privacy made women regard rented rooms and domestic quarters as only temporary solutions. Instead they aimed at a house of their own, but for many it was a dream out of reach." (Source: Anita Larsson, 1991)

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### 3.2.3 Access to Finance

The HG Program provided material loans to eligible beneficiaries based on the affordability criteria of a household not spending more than 27.5 percent of its income on housing related expenditures. The initial income ceilings were Z\$185 per month in 1982 and Z\$377 in 1988. This translated into an average material loan of Z\$2,600. However, the Program was executed during a period of high inflation -- construction costs rose by 60 percent between 1985 and 1987. By 1988 it was officially estimated that a four room house would cost Z\$7,773 to build (materials and labour). In retrospect women beneficiaries calculated the average cost of their houses to have been Z\$9,886 (see Table 3.5).

As the loan schedules were not modified, the materials loan accounted for a decreasing proportion of the total cost of the four room core house. As a result, all beneficiaries had to finance the major proportion of their house through means other than the AID loan. The majority managed to do so, as can be seen for example in Table 3.6 below showing the level of repayments made by female beneficiaries in the Kadoma project area. Only ten years into the 30 year repayment period, 21.6 percent of beneficiaries have already fully repaid their loans.

Table 3.6 : Waverely, Kadoma Housing Scheme  
Female Beneficiaries' Repayments Record, Nov. 1995

STAND No.	LOAN GRANTED (Z\$)	OUTSTANDING BALANCE as at 30/9/95 (Z\$)
1872	2100,00	1682,60
1742	2100,00	1417,53
1499	1750,00	756,61
1502	2100,00	1528,42
1510	2100,00	2062,97
1517	2100,00	1622,20
1521		Paid Up
1569		1577,51
1583	2100,00	1161,15
1594	2100,00	1839,08
1633	2100,00	1612,06
1636	2086,00	1811,30

1643	2070,00	2282,10
1658		286,40
1364	2100,00	1548,18
1639	2086,00	Paid Up
1418	2100,00	1617,37
1432	2100,00	2140,22
1649	2086,00	1483,90
1158	1109,00	1052,47
1183	2100,00	1231,95
1194		Paid Up
1229		Paid Up
1282	1430,00	1178,94
1290	789,00	417,54
1349	2100,00	1652,72
1352		Paid Up
1373	2086,00	Paid Up
1374	2086,00	1907,60
1448	2100,00	1602,16
1461	2100,00	1635,47
1463	2100,00	Paid Up
1121	2100,00	1544,81
1124	469,00	310,41
1947	2100,00	1408,14
1195	1733,00	Paid Up
1541	2086,00	2023,32

Source: Waverley Housing Officer, October 1995

At Program inception, 53 percent of female beneficiaries were in formal employment.(see table 3.7 overleaf). Of these a relatively large percentage (37 percent) were employed in the lowly paid domestic sector as house domestics to wealthier families. A full one third of the women beneficiaries originally earned their livelihood in the precarious informal sector and this has risen over time (to 37 percent in 1995) as formal sector employment has declined.

As female headed household incomes are typically one third lower than male headed household incomes (annual incomes of Z\$8,633 as compared to Z\$11,463 for males in 1992), the question arises as to how women have managed to build their relatively large homes?

The answer lies in the wide range of economic activities undertaken by most women, driven by their notably high commitment to home ownership. From Table 3.7 it can be seen that in addition to wage employment the majority of women also carry out in-house, income earning activities. For example, all ten respondents in Bindura who were in fulltime employment in the formal sector during the day also did hair dressing, sewing and crocheting for monetary gain in the evenings at home.

An increasingly important coping strategy too, for all households irrespective of gender, is renting out rooms to lodgers. In Kuwadzana in particular, despite the Council's rigorous screening efforts aimed at excluding people who already own plots, close to twenty percent of stands enumerated in the household surveys were found to have absentee women landlords who lived elsewhere in the city in the low density, high income areas.

A major problem that emerged in the focus group discussions was not that women were unable to afford the costs of building their houses, but that initially they had little idea of what the costs were likely to be. The local authorities provide irregular feed-back as to how much beneficiaries have repaid; or the proportion of the repayments that go towards interest or capital. Nor can beneficiaries obtain advice as to how to reschedule their loans if they want to. These problems were raised by all households in the mixed focus groups and were not unique to female beneficiaries.

## 5 FINANCIAL COPING STRATEGIES

### *Kuwadzana 1 Focus Group*

The women headed households in the focus group had on average six-roomed houses, in which they lived with four members of their own household and three lodgers. The formally employed women had an average two lodgers each in their house whereas the unemployed women had an average of three lodgers. Rentals from the lodgers helped with monthly loan repayments. Each of the women in the focus group had a household enterprise (such as vegetable vending by the gateside or sewing or knitting in the house) in addition to their fulltime employment.

## 6 MISUNDERSTANDINGS OVER LOAN REPAYMENTS

### ***Chipinge Focus Group:***

During the pre-plot development orientation that beneficiaries were given by the local authority, they were told that the repayment period would be 30 years. It was not explained that interest repayments would fluctuate (and increase) over the 30 years. Since the time that they had originally taken on the loans, the beneficiaries had experienced three interest/repayment increases. The group further complained that they were given no prior warning of increases although occasionally their councillor would notify them.

## 7 DELAY IN ISSUING TITLE DEEDS

### **Chipinge Focus Group**

In Chipinge, none of the 200 Program plots have had to be repossessed although five resales or semi developed plots have occurred.

Ten households have paid off their loans completely; one of them is a woman. However, four years later after the loans have been fully paid off, title deeds are still not available, apparently due to valuation problems in the Ministry of Public Construction and National Housing and because the Ministry of Local Government Rural and Urban Development has not yet commissioned the survey.

### 3.2.4 Management of Construction Process

The majority of beneficiaries, men and women alike, opted for the aided self-help building method to build their houses. Under the system, the individual was responsible for collecting materials from the municipal stores or purchasing additional materials, transferring them to the site and then supervising and paying a small-scale contractor to do the actual building work.

During the Program implementation they were not permitted to either build temporary shacks on the plots or live on the plots until at least one room and a toilet had been completed. As a result, theft of building materials was a major problem. However this policy has now been relaxed and most local authorities allow a temporary shack to be built until the main house is habitable.

Traditionally women in African society were responsible for many aspects of shelter construction: cutting grass for roof thatching and mudding walls. As men have migrated to the towns, women have assumed even greater responsibility for building houses in the rural areas. However in urban settlements their responsibility has diminished. Women beneficiaries in the HG Program have encountered a number of additional problems during the construction process unique to their gender.

The first problem that confronted women was the long delay in obtaining building materials from the storage yards, due to shortages. As mothers, it was particularly difficult for them to queue during the night for the morning opening of the stores yard and they were sometimes sexually harassed in the queues.

A further problem facing women was the domineering attitude of building contractors towards them. During the focus group discussions many women complained that their builders had stolen materials from them and intimidated them if they challenged the quality of their builders workmanship.

#### 8 THEFTS FROM THE BUILDING SITE

##### *Chipinge Focus Group:*

In Chipinge, the local authority permitted temporary huts to be erected whilst the main house was being built. Beneficiaries were encouraged to build this first temporary structure and move onto the plot as soon as possible to reduce security risks. The area still does not have street lights as the power utility company does not have sufficient power to serve the area.

The focus group noted that the construction process had been difficult. The major problem had been theft -- by both vandals and hired builders. Once window frames had been put into the house, most beneficiaries moved in to protect their building and materials from nighttime thefts.

## 9 ADDITIONAL PROBLEMS DURING BUILDING

Table 3.8 overleaf provides data from the household survey confirming that 61 percent of female beneficiaries encountered problems in constructing their houses. Not only was the process itself difficult, but over the program implementation period many beneficiaries had a change in their employment circumstances. Fifty four percent believed that they were now worse off in their employment as compared to when they had first been allocated their plots.

Nonetheless, 53 percent of female beneficiaries have subsequently extended their houses. In

Kuwadzana II, 70 percent of female beneficiaries have extended their houses over and above the original four room core. Eighty two percent of female beneficiaries stated that they had acquired new technical and managerial skills in the house building process and a full 80 percent stated that home ownership has made a direct improvement in their living conditions.

### *Chiredzi Focus Group:*

The women's focus group discussed how the house building process had been both an arduous and challenging task. As women, with little previous skills, they had learnt a lot. Two of the women described how their completed houses had had to be demolished because they did not meet with building inspection standards on quality and safety.

### *Kadoma Focus Group:*

Both focus groups in Kadoma also remembered the building process as having been difficult. The men felt that they had had the advantage of being able to sleep outside the material depots without fear of being abused. Also the physical aspect of loading and unloading of heavy materials is typically a mans' job and was frequently difficult for the women beneficiaries.

Shortages of building materials resulted in long queues as early as 9:00am, and fights during actual collection. Mothers could not bring children to collection depots for fear that they would be trampled to death. Men, because of their physical strength had an advantage and would sometimes intimidate the women in the queues.

### *Chinhoyi Focus Group:*

Problems encountered during bulding were mainly those of building material shortages and the supervision of the builders. The Chinhoyi Town Council did not allow temporary structures on the plots. As a result the beneficiaries had to visit their plots every day. Time management was difficult for everyone but particularly so for unmarried working women. The women's group also noted difficulties in builders' attitudes towards women. However the dream of owning one's own home had made them persevere.

### 3.2.5 *Impact of Home Ownership and Use of Plot*

Overall the impact of home ownership has been an extremely positive one for women beneficiaries.

Psychologically, women beneficiaries now enjoy security of tenure and are no longer subject to sexual harassment by landlords or to unreasonable demands that their children stay elsewhere. Against statistically high odds, women have managed to both acquire their own properties and build permanent homes on them. Many of the women interviewed felt justifiably pleased with their achievements.

Physically too, the majority of both men and women beneficiaries are better off now as homeowners than when they were lodgers or renters. They enjoy the use of more rooms and have free access to small outdoor gardens which are used to grow vegetables to supplement family diets. Furthermore, beneficiaries frequently rent out rooms which further supplement family incomes.

Many women, now able to work in close proximity to their children, use their plots for hairdressing, vending, tailoring and selling secondhand clothes and trinkets although uses are still frequently discouraged by the local authorities in residential areas.

#### 11 BENEFITS OF HOME OWNERSHIP

##### *Kuwadzana II Focus Group:*

Owning one's own house not only gives a sense of security but also freedom and makes it possible for a family to live together.

##### *Marondara Focus Group:*

The women's focus group emphasized that they could now use their own plot at their own discretion. There are no longer restrictions on the number of visitors or family size and their children can play freely.

They can now use their plots for selling vegetables, sweets and "freezits" and can use their house as a place of worship -- which is not possible as a lodger. Funerals (mourning of relatives or members of the family) at the house is now also possible.

### 3.2.6 *Inheritance and Property Rights*

Table 3.9 overleaf shows the reaction of different social groups to women beneficiaries owning their own homes. On average, close to 20 percent of the woman's own relatives, and close male and female friends reacted negatively to her having her own home -- confirming how entrenched the notion is that men and not women should be homeowners.

The household survey found that only four percent of women beneficiaries' husbands had a negative response to their wives owning a house, but it will be recalled that only 11 percent of all female beneficiaries are married. The focus groups discussions, particularly in Kuwadzana, found that the principle of a woman owning her own property was a major point of contention in most marriages and had frequently contributed to a subsequent divorce.

The other point to emerge from the table is that very few Zimbabwean women (like their men) have wills and tend to rely on local authority lease agreements to protect their own rights and the rights of their heirs in the event of their death. In Section 2.2 it was pointed out that whilst this might be sufficient for women who own the houses in their own names, it frequently does not help a married woman whose husband predeceases her.

## **4 RECOMMENDATIONS FOR FUTURE HG PROGRAMS**

### **4.1 Short-term HG Program 004 Tailoring**

The HG 001/002 Program brought measurable improvements to the households which participated in the Program, regardless of the gender of the head of household. However only six percent of beneficiary households were women headed although 20 percent of all urban households are headed by women. The study has pointed to a number of economic and social and administrative reasons why this has been so.

A variety of straight-forward administrative changes to the current HG 004 Program would result in an improved targetting of women headed households. The following steps are recommended:

- (a) The screening process in all project towns should be simplified and reduced to two basic qualifying criteria -- name on the housing waiting list and income ceiling/floor limits. The current onerous requirements for married women to produce marriage/death/ divorce certificates, and similar should be disposed of. The present system anyway does not provide a watertight guaranty against dual ownership of houses. Furthermore the underlying principle of "one family, one house" is now due for review.
- (b) At the time of orientation, the local authority and building society officials should more proactively offer advice on drawing up wills and addressing concerns of inheritance. More in-depth advice on interest and capital repayments of a loan, rescheduling loans, and similar is also called for. This will require capacity building in all of the local authorities themselves.

- (c) The provision of community facilities in project areas should be broadened to include day care centres and creches -- facilities which have a high beneficial impact for working women.
- (d) The project towns should revise their approach to zoning and hawking regulations so as to better accommodate on-site enterprises of women who frequently choose to work close to their homes to look after young children. Harare has recently provided examples of how low impact uses in residential neighbourhoods can be permitted.
- (e) The policy of houses being registered in the names of both spouses needs to be reinforced throughout all project areas as it is the only possible means of protecting a married woman's right to property if her husband predeceases her. The lease agreements used by local authorities should be carefully reviewed as by default most beneficiaries use the leases to protect their rights to property. Issue of title deeds on completion of payments needs to be closely monitored throughout the program and central government urged to issue title more timeously than at present.
- (f) Each town participating in the Program should have at least one woman representative on the senior management project delivery team so that the views of women can be represented at policy making levels.

#### 4.2 Long Term Program Changes

In addition to the short term measures recommended above, there are two longer term measures which should be further investigated and pursued.

- (a) The present policy of "one family, one house" and registration on a Municipal housing waiting list calls for tortuous allocation procedures which, albeit inadvertently, screen out large numbers of female headed households and other low income households. The procedures are clearly not effective in preventing multiple ownership by individuals and the waiting lists themselves are generally regarded as inaccurate measures of the true effective demand for houses and are frequently out of date.

It is recommended that the whole issue of plots allocations be subjected to further review and policy discussion. One option for consideration is that of an open lottery system with household incomes being the sole criterion for allocation. The City of Harare has an innovative method for assessing incomes of people employed in the informal sector which is helpful for women beneficiaries. Households are asked to keep a simple set of input/output books over a three month period and City officials then analyse the results.

The matter of household incomes in itself warrants further study. As discussed in Section 3.2.2., women headed households do have other family members (sisters, adult children etc.) who contribute to their household incomes. However, there has been no attempt to date by local authorities to calculate how the incomes of these individuals could be included in affordability assessments made. One simple measure may be to assume that all female, single-headed households will have at least one other adult contributing to the household income and to assume a nominal additional monthly income amount (e.g. \$100 per month). A similar rule of thumb is used by the authorities and building societies with respect to lodgers - it is assumed that every homeowner has at least one lodger and a set monthly rental income is assumed.

An open lottery system for plot allocations has been successfully used over the past six years in low income housing areas in Botswana and in the recent past in middle-low income housing projects in Swaziland. There are useful lessons of experience to be drawn from both countries.

- (b) During the course of this study a number of sources suggested that a quota system be established. For example, 30 percent of all plot allocations be to women headed households. However it is felt that this is too mechanical an approach to a complex problem. A quota system runs the risk of being both abused by women and rejected by men.

One fundamental approach to effectively ensuring greater representation by women headed households in future housing programs is to reduce the affordability criteria for participation -- the costs of entry into the formal housing market. As women headed households have household incomes one third less than those of men, many women can never hope to qualify for and succeed in the formal housing programs.

This approach calls for a far better understanding of the incomes of beneficiaries of current programs than is currently available. Existing household income estimates are based on a national consumption and expenditure survey carried out in 1990. More recent reliable data is not available.

It is estimated that the HG Program is targeted at the 50th to 35th income percentiles. However the program is under increasing pressure from local authorities to target an even higher income percentile because of the dearth of middle income housing construction in the country. The World Bank funded schemes currently target income groups ranging from Z\$1,600 to Z\$4,000 per month.

However an assessment of women registered on the City of Harare's waiting list as at October 1995 found that 54 percent of women earn less than Z\$600 per month -- one half of the currently estimated median income. Only 26 percent of women earn more than the median income

of Z\$1,204. Twenty four percent of women headed households on the waiting list are extremely low income with household incomes of less than Z\$200 per month. The conclusion for greater participation by women in the housing program is clear. Shelter has to be affordable by lower income groups, (possibly down to the 25th or 20th incomes percentiles), if women are to fully benefit. There is need to deliver far greater volumes of basically serviced plots individually tenured. Recent housing policy changes in Zimbabwe are aimed at increasing private sector involvement in servicing land and house construction. The public sector now plays a coordinating and facilitative role. The private sector - primarily represented by building societies, large construction companies, housing cooperatives and small-scale building contractors, has the capacity to deliver large volumes of basic serviced lots and starter-housing units. The prerequisites for its involvement include a streamlined regulatory environment, in particular the land titling requirements.

The basic site and service schemes in Mozambique in the early 1980s and the traditional housing areas (THAs) which have been laid out in Malawi since the 1960s offer useful lessons of experience for Zimbabwe.

In conclusion, one of the most important points to emerge from the gender analysis of the Zimbabwe Housing Guaranty Program is that even when programs are designed to be neutral with respect to gender biases, women will not be as effectively reached as men. Women enter any formal housing program with a number of *ab initio* disadvantages -- they have lower incomes than men; they have time constraints for participation because of their multiplicity of roles; they are not as assertive as men; they lack urban building skills; the law is biased against them; to name but a few. Specific and targeted sensitivity to the needs of women is needed by the HG Program if it is not to work against women.

**ANNEXES**

## ANNEX 1: BIBLIOGRAPHY

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# ANNEX 3 : QUESTIONNAIRE USED IN HOUSEHOLD SURVEY

Interviewer .....

## DEMOGRAPHIC AND BACKGROUND INFORMATION

Surname ..... First Name .....

1. Marital status

- |                  |             |
|------------------|-------------|
| 01 Never married | 02 Married  |
| 03 Separated     | 04 Divorced |
| 05 Widowed       | 06 Once     |
- If once married where is husband? a) Absent b) Abandoned

2. Age of respondent:

- |              |              |
|--------------|--------------|
| 01 20-29 yrs | 02 30-39 yrs |
| 03 40-49 yrs | 04 50+ yrs   |

3. Education level .....

- |                                     |                        |
|-------------------------------------|------------------------|
| 01 illiterate/ never been to school | 02 Sub A - St1/ Gr 1-3 |
| 03 St 2 -St 3/Gr 4-5                | 04 St 4 - St 6/ Gr 5-7 |
| 05 Fm 1-4                           | 06 Fm 4+               |

4. What is the usual number of members of this household?

Age	On Stand		Elsewhere	
	Male	Female	Male	Female
65				
64 - 25				
24 - 15				
14 - 5				
5				

5. Number of additional households living on this stand?

<u>No. of households</u>	<u>No. of people</u>
.....	.....

6(a) When did you come to live in the City? Date

- |              |               |
|--------------|---------------|
| 01 2yrs      | 02 2-3 yrs    |
| 03 3+ - 4yrs | 04 4+ - 5yrs  |
| 05 5 - 9yrs  | 06 10 - 14yrs |
| 07 14+ yrs   |               |

(b) For how long were you on the waiting list when you were searching for p

- |             |               |
|-------------|---------------|
| 01 1yr      | 02 1+ - 4yrs  |
| 03 5 - 9yrs | 04 10 - 14yrs |
| 05 14+ yrs  |               |

(c) When did you move onto this plot? Year  
How many people originally moved onto the site?

7. How often do you visit your rural home in a year?

- |                         |               |
|-------------------------|---------------|
| 01 Once                 | 02 Twice      |
| 03 Thrice               | 04 Four times |
| 05 More than four times |               |

Where were you staying before you moved into your house? ( )

- 01 Rural areas
- 02 Employer's premises
- 03 Lodging High Density
- 04 Lodging Low Density
- 05 Tenant High Density
- 06 Tenant Low Density
- 07 Another town

b) In previous location what was your status? ( )

- 01 Lodger
- 02 Tenant
- 03 Member of household

Prior to moving to this house were you satisfied with your housing condition?

(F) No (T) Yes ( )

if no give reasons

	Problem
	Insecurity
	High rentals
	Consistent shifting
	Bad social relations
	Overcrowding
	Other

How many habitable rooms does your main house have? ( )

..... bedrooms ..... living room ..... kitchen

Number of buildings on the stand? ( )

Number of rooms in the outbuildings? ( )

How many rooms does your household use? ( )

How many rooms do you let out (including outbuildings)? ( )

What are the other income generating uses of the stand (specify)

gardening

.....  
.....

Does your house have access to the following and state your rating of the quality of service or amenity?

- 01 No
- 02 Yes
- 01 Not satisfactory
- 02 Satisfactory

Item	Yes/No	Quality
Provision of water supply		
Provision of sewage		
Security lighting		
Road access		
School: Primary		
School: Secondary		
Multi-purpose community centres		
Health facility		
Refuse disposal		
Markets		
Employment opportunity		

What fuel do you use for

- a) cooking? .....
- b) lighting? .....
- c) home industry? .....

**ECONOMIC STATUS**

Occupation a) inception                      b) current                      a (     ) b (     )

00	Housewife
01	Self-employed in the house
02	Self-employed outside the house
03	Formal employment
04	Looking for employment
05	Student
06	Retired person/sick/old

**Household monthly income and source**

Source	Amount
Household Enterprise at the house .....	
Household Enterprise outside the house .....	
Wages: head of household	
Wages: other members of household	
Rent from lodgers	
Remittances: spouse	
Remittances: children	
Social welfare	
Childrens' maintenance	
Other	
Total	

74

In which sector are you employed? ( \_\_\_\_\_ )

- 01 Agriculture
- 02 Manufacturing
- 03 Parastatal
- 04 Government
- 05 Domestic
- 06 Z. N. A
- 07 Commerce
- 08 Security Guard

Participation in USAID Program

20. How did you get this property? ( \_\_\_\_\_ )

- 01 On waiting list and received original offer
- 02 On waiting list, bought repossessed land
- 03 Inherited
- 04 Other

21. When did you hear about the USAID programme and through whom?

.....

22. Indicate the timeframe for the following?

Activity	Timeframe
(a) Time between receiving information on plot and digging foundation.	
(b) Building the initial structure (foundation and first building).	
(c) Time taken to extend structure	
(d) Months before the first lodger/person moved into the plot	

23. Did you encounter any problems when getting the stand? ( \_\_\_\_\_ )

- (F) No
- (T) Yes

If yes state the problem (tick appropriate)

- Discriminated against \_\_\_\_\_
- Inadequate documentation \_\_\_\_\_
- Intimidation and lack of cooperation from officers \_\_\_\_\_

24. Did this project make it easy for you to obtain finance? ( \_\_\_\_\_ )

- (F) No
- (T) Yes

If No state reasons.

.....

How do you rate the USAID contribution to your overall building cost? ( \_\_\_\_\_ )

- 01 Inadequate
- 02 Adequate
- 03 A good starting point

Did this project make it easier for you to obtain finance for building your house? ( \_\_\_\_\_ )

(F) No (T) Yes

If No state reasons (tick appropriate)

- loan inadequate \_\_\_\_\_
- several sources of money make it \_\_\_\_\_
- difficult to make repayments \_\_\_\_\_
- Costs of buildings not fully known \_\_\_\_\_
- Other \_\_\_\_\_
- Other \_\_\_\_\_
- Other \_\_\_\_\_

Did you encounter problems when putting up the building? ( \_\_\_\_\_ )

(F) No (T) Yes

If yes state reasons

Constraint	
Building plan problems	
Bad security at building site	
Inexperience in supervising builders (quality control, bad workmanship, delays)	
Lack of support from inspectors and housing officers	
Lack of know how in building	
Other	

Did you get your building materials through the project? ( \_\_\_\_\_ )

(F) No (T) Yes

If not, why not?

- (a) project materials stolen, had to replace from elsewhere \_\_\_\_\_
- (b) other .....
- (c) other .....

Did this project make it easy for you to obtain building materials for the origin house? ( \_\_\_\_\_ )

(F) No (T) Yes

If no state difficulty (tick appropriate)

- Distance and transportation problems \_\_\_\_\_
- Prohibitive initial prices \_\_\_\_\_
- Escalating prices of materials \_\_\_\_\_
- Substandard quality of material \_\_\_\_\_
- Inappropriate material standards \_\_\_\_\_
- Cumbersome process/bureaucracy \_\_\_\_\_
- Lack of funds/retrenchment \_\_\_\_\_
- Other .....



Have you acquired additional skills through this project? ( )

(F) No (T) Yes

If yes give details (tick appropriate)

- (a) sourcing of materials \_\_\_\_\_
- (b) costing and budgetting \_\_\_\_\_
- (c) building supervision skills \_\_\_\_\_
- (d) confidence to deal with housing officers \_\_\_\_\_

What effect has ownership of your own house had on your living conditions? ( )

01 Negative 02 Positive

If positive give details (tick appropriate)

- Privacy \_\_\_\_\_
- Space \_\_\_\_\_
- Cleaner environment \_\_\_\_\_
- Social relations \_\_\_\_\_
- Other..... \_\_\_\_\_

ORDER AND SOCIAL FACTORS

How has your ownership of property affected your marital status? ( )

01 Positive 02 Negative 03 Not applicable

Give reasons .....

What were the reactions of the following to your acquisition of property?

Code	Social Group	Reaction
01	Husband	
02	In-laws	
03	Own relatives	
04	Male friends	
05	Female friends	

01 Negative 02 Positive 03 Indifferent

What do you consider as major constraints of other women in owning property? (tick affirmative)

- Cultural \_\_\_\_\_
- Finance/Economic \_\_\_\_\_
- Legal \_\_\_\_\_
- Administrative/Procedural \_\_\_\_\_
- Other..... \_\_\_\_\_

In your opinion do men have an added advantage to women when acquiring property?

.....

33. What measures have you taken to ensure that you do not loose your property right ( \_\_\_\_\_ )

- 01 None
- 02 Title Deeds
- 03 Lease agreement
- 04 Application for lease agreement
- 05 Other

43. In case of injury or death, what measures have you taken to ensure that the prop remains with the rightful heir? ( \_\_\_\_\_ )

- 01 None
- 02 Will
- 03 Other .....

44. What are your recommendations for the improvement of a housing scheme such as the one?

Area	Recommendation
Information dissemination	
Financial support	
Acquisition of land	
Supervision of project	
Physical layout of services/ amenities	

## ANNEX 4 : FOCUS GROUP DISCUSSIONS CHECKLIST

1. Assess completion of houses in overall scheme  
(how does the built up area look)
2. Physical appearance of completed houses
3. State of roads
4. Sanitation (removal of refuse)
  - . construction waste material
5. Community centre:
  - . proximity to where most houses cleanliness, resurfacing, refuse disposal
  - . market (usage, and type of merchandise used)
  - . public hygiene (toilets and water supply)
6. State of the roads
  - . transport system (connecting to the other parts of the centre, particularly the CBD, and industrial sites)
7. Location of the following in relation to the majority of the residents
  - . primary school
  - . secondary school
  - . clinic
  - . creche
8. Economic activities:  
Where are these activities located:
  - . small scale manufacturing
  - . vending
  - . fuel wood / paraffin sources

## ANNEX 5 : ENVIRONMENTAL FIELD CHECKLIST

1. History of how they constructed their houses:
  - . waiting list procedure
  - . acquisition of stand
  - . acquisition of building material
  - . supervision of builders
  - . budgeting and financial management
  
2. Assessment of the project (opportunities and constraints)
  - . costing of the construction: USAID contribution
  - . perception of loan
  - . information dissemination before actual construction, during construction and currently
  - . ability to service the loan
  
3. Comparative analysis of the performance of men and women in the scheme
  - . acquisition of stand  
(owner ship by men or women in the case of married couple)
  - . construction: defaulters/ supervision
  - . repayment
  
4. Recommendations
  - Physical layout of services and amenities
  - Acquisition of land
  - Development of stand
  - Loans (amount, modes of payment)
  - Loan repayment (management)