

PD-BAA-318

ZIMBABWE

Zimbabwe Shelter Project

Project Paper

613-HG-001

Agency for International Development
Washington, D.C. 20523

September 1980

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AGENCY FOR INTERNATIONAL DEVELOPMENT PROJECT PAPER FACESHEET		1. TRANSACTION CODE <input type="checkbox"/> A ADD <input type="checkbox"/> C CHANGE <input type="checkbox"/> D DELETE		PP 2. DOCUMENT CODE 3
3. COUNTRY ENTITY ZIMBABWE		4. DOCUMENT REVISION NUMBER <input type="checkbox"/>		
5. PROJECT NUMBER (7 digits) <input type="checkbox"/> 613-0205 <input type="checkbox"/> 615-HG-001		6. BUREAU OFFICE A. SYMBOL <input type="checkbox"/> B. CODE <input type="checkbox"/>		7. PROJECT TITLE (Maximum 40 characters) <input type="checkbox"/> ZIMBABWE SHELTER PROJECT <input type="checkbox"/>
8. ESTIMATED FY OF PROJECT COMPLETION FY <input type="checkbox"/> 8 <input type="checkbox"/> 4		9. ESTIMATED DATE OF OBLIGATION A. INITIAL FY <input type="checkbox"/> 8 <input type="checkbox"/> 0 B. QUARTER <input type="checkbox"/> 4 C. FINAL FY <input type="checkbox"/> 8 <input type="checkbox"/> 2 (Enter 1, 2, 3, or 4)		

10. ESTIMATED COSTS (\$000 OR EQUIVALENT \$) -						
A. FUNDING SOURCE	FIRST FY 80			LIFE OF PROJECT		
	B. FX	C. L. C.	D. TOTAL	E. FX	F. L. C.	G. TOTAL
AID APPROPRIATED TOTAL						
(GRANT) ESF	-	-	-	650	100	750
(LOAN) HIG	25,000		25,000	50,000		50,000
OTHER U.S. 1.						
OTHER U.S. 2.						
HOST COUNTRY						
OTHER DONOR(S)						
TOTALS	25,000		25,000	50,650	100	50,750

11. PROPOSED BUDGET APPROPRIATED FUNDS (\$000)									
A. APPROPRIATION	B. PRIMARY PURPOSE CODE	FIRST FY 80				M. 2ND FY 81		K. 3RD FY 82	
		C. GRANT	D. LOAN	F. GRANT	G. LOAN	H. GRANT	J. LOAN	L. GRANT	M. LOAN
(1) ESF	3720					650		100	
(2) HIG					25,000		25,000		
(3)									
(4)									
TOTALS									

A. APPROPRIATION	N. 4TH FY		O. 5TH FY		LIFE OF PROJECT		12. IN-DEPTH EVALUATION SCHEDULED
	D. GRANT	P. LOAN	R. GRANT	S. LOAN	T. GRANT	U. LOAN	
(1) ESF					750		MM YY <input type="checkbox"/> 1 <input type="checkbox"/> 0 <input type="checkbox"/> 8 <input type="checkbox"/> 3
(2) HIG						50,000	
(3)							
(4)							
TOTALS						750	50,000

13. DATA CHANGE INDICATOR. WERE CHANGES MADE IN THE PID FACESHEET DATA BLOCKS 12, 13, 14, OR 15 OR IN PRP FACESHEET DATA, BLOCK '2' IF YES, ATTACH CHANGED PID FACESHEET.

1 NO
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14. ORIGINATING OFFICE CLEARANCE SIGNATURE Martin V. Dagata TITLE Director, AFR/SA		15. DATE DOCUMENT RECEIVED IN AID # OR FOR AID; # DOCUMENTS, DATE OF DISTRIBUTION DATE SIGNED MM DD YY <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
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TABLE OF ABBREVIATIONS

AMDP	African Manpower Development Program
CADCO	Central African Power Company
CSO	Central Statistical Office
DS/H	Office of Housing, AID/Washington
ESC	Electrical Supply Company
ESF	Economic Support Funds, AID
GOZ	Government of Zimbabwe
HDSB	Housing Development Services Branch
HG	Housing Guaranty Program
IIPUP	Integrated Improvement Program for the Urban Poor
MOF	Ministry of Finance
MOH	Ministry of Health
MLGH	Ministry of Local Government and Housing
PVO	Private Voluntary Organization
RHUDO	AID Regional Housing and Urban Development Office (Nairobi, Kenya)
HABITAT	United Nations Center for Human Settlements
UNDP	United Nations Development Program

CURRENCY EQUIVALENTS

Currency Unit = Zimbabwe Dollar

US\$1.00 = Z\$0.625

Z\$1.00 = US\$1.60

METRIC EQUIVALENT

1m² = 10.75 square feet

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I. SUMMARY AND RECOMMENDATIONS

I.A. INTRODUCTION

Zimbabwe's independence is producing a variety of significant changes and development opportunities. The urban centers are experiencing rapid growth as the absence of war-time security restrictions and the removal of legal and political constraints has allowed for new population mobility: families are joining employed heads of household; refugees are returning home; and the jobless are seeking employment opportunities in the towns.

Zimbabwe, with a 1979 population of 7 million, has one of the world's highest national growth rates (3.3 percent). Although urbanization rates have been moderate in comparison with other Third World countries, recent Government of Zimbabwe (GOZ) reports predict the 1.4 million people living in the fourteen urban centers will almost double by 1990. The vast majority of the new urban population will be poor and will lack employment skills.

The realities of rapid urbanization and population growth are already straining an overburdened shelter sector delivery system. During the 1980's, it is estimated that Zimbabwe's urban population will grow by 17,000 to 20,000 households per annum. The present urban shelter backlog approaches 40,000 units with Salisbury accounting for over half of that amount. Although the GOZ and local authorities have increased their efforts in recent years, shelter production has met neither the production targets nor the socioeconomic needs of a growing low income population.

With urban growth and dramatic political and socioeconomic changes comes the need to revise existing town planning concepts and planning standards in order to accommodate all income groups. Development of the concepts of appropriate standards and affordability will help to shape the new society and economy of the urban areas -- an economy in which the service and informal sectors will play roles of increasing significance. This program, while meeting immediate needs, presents the opportunity to assist the GOZ in meeting the emerging needs of its entire urban population.

A program is proposed that will provide affordable shelter and community facilities for at least 84,000 urban poor (up to 14,000 units). Simultaneously; the capacity of both central government shelter institutions and local authorities will be increased through the provision of technical assistance, training and studies. The initial project will be in Salisbury (Phase I, US\$25 million) with concurrent planning for shelter projects in secondary towns (Phase II, US\$25 million). GOZ institutions will be assisted as they identify shelter needs and plan with local authorities to design and implement affordable shelter projects for families of below median income.

Of particular importance is the development of an aided self help housing program -- one sponsored by the central government but dependent on the active participation of local authorities at all stages of implementation. This project component, assisted by resident technical assistance, will feature building material loans, tenant education and construction advice.

With the full agreement of the GOZ, this project will be closely coordinated with the United Nations Center for Human Settlements (Habitat). Habitat plans to provide a range of technical assistance and survey inputs which will complement the GOZ/AID efforts.

The Borrower for this project will be the GOZ Ministry of Finance. Overall project management rests with the Housing Development Services Branch, (HDSB), a department of the Ministry of Local Government and Housing (MLGH) which will coordinate its activities with the respective local authorities.

I.B. SUMMARY PROGRAM DESCRIPTION

I.B.1. Program Goal and Purpose

The project goal is to assist the GOZ to develop the technological, institutional and financial capacity to provide low cost shelter and related services for the urban poor.

The project purposes are:

- a. To increase the production of low cost shelter in Salisbury and other cities of Zimbabwe.
- b. To initiate the process of strengthening the capacity of national and local urban authorities to administer large low cost housing programs, some with a self help component.
- c. To pursue a range of design and policy improvements for consideration during both phases of the project. This will cover:

- improvements in house designs.
- more economical land use standards.
- more economical service standards.
- improved contracting techniques to include smaller builders.
- more economical building design for community facilities.

- support for small scale enterprises.
- improved institutional and financial mechanisms.

I.B.2. Program Outputs

There are two principal categories of program outputs: those resulting in improvement of institutional capacity and those resulting in the provision of improved physical living conditions for the project beneficiaries. In addition, as a result of a comprehensive concern for community development, inputs have been made which will produce a range of socioeconomic outputs.

a. Institutional outputs. The program is designed to result in improved GOZ and local authority capacity to design, implement and finance comprehensive low income shelter programs which include aided self help construction components. There are three principal institutional outputs: (i) a strengthened central government shelter development institution -- the Housing Development Service Branch (HDSB); (ii) a strengthened local authority capacity to plan and design for urbanization and shelter affordable by and relevant to low income persons; and (iii) a national and local government capacity to plan, finance and implement aided self help construction programs through present or new institutions.

b. Physical outputs: shelter solutions and community facilities. The program is designed to assist the GOZ and local authorities to deliver up to 14,000 suitable shelter solutions and the necessary community facilities for urban low income people. Table I-1 summarizes the total estimated program components and funding sources. The physical outputs include a variety of core units, building loans for home expansion or completion and community facilities.

The total program allows for contributions by the private sector (shopping center and small businesses) and religious groups (churches) to provide facilities and activities necessary for a dynamic community.

c. Socioeconomic outputs. By definition, the provision of affordable and suitable shelter for low income people requires attention to those socioeconomic problems that constrain opportunities and access for the urban poor. This program will use relevant planning and design criteria and other specific activities to produce shelter projects that generate socioeconomic activities rather than static prescriptive planning solutions. Some of these outputs are listed below.

- Improved project and site planning and design criteria; social criteria for physical planning that are developed and altered based on socioeconomic surveys and a field based monitoring and evaluation process.

TABLE I-1

Illustrative Example of Total Phase I and II Program Funding
Sources and Components

(further elaboration in Tables III-2 and III-3)

(Cost items are expressed in U.S. dollars with the local Zimbabwe dollar amount contained in parentheses)

Items	Units	Unit Cost	Total Cost (US\$ or Z\$ thousand)	Financing Source (US\$ or Z\$ thousand)				
				Government of Zimbabwe	Local Authority	AID HG	Other	
<u>SHELTER & RELATED SERVICES</u>								
USATC Financed	14,000	US\$2,460 (Z\$1,540)	US\$34,430 (Z\$21,520)	---	---	US\$34,430 (Z\$21,520)	---	---
GOZ Financed	9,572	3,890 (2,430)	37,225 (23,265)	37,225 (23,265)	---	---	---	---
Subtotal	23,572 ¹	N.A.	71,655 (44,785)	37,225 (23,265)	---	34,430 (21,520)	---	---
<u>BUILDING MATERIAL LOANS</u>								
	N.A.	N.A.	9,750 (6,095)	---	---	9,750 (6,095)	---	---
<u>COMMUNITY FACILITIES</u>								
	N.A.	N.A.	33,685 (21,060)	12,005 (7,505)	2,200 (1,375)	5,820 (3,640)	13,660 (8,540)	---
<u>LAND</u>								
	N.A.	N.A.	2,120 (1,325)	2,120 (1,325)	---	---	---	---
<u>TECHNICAL ASSISTANCE</u>								
	N.A.	N.A.	1,735 (1,085)	---	---	---	---	1,735 (1,085) ²
TOTAL	N.A.	N.A.	118,945 (74,350)	51,350 (32,095)	2,200 (1,375)	50,000 (31,255)	15,395 (9,625)	---

¹ Represents mixture of AID and GOZ below median income units and other GOZ shelter solutions.

² \$1,695 million of this is total AID technical assistance and training input as detailed in Tables III-2 and III-3.

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- The provision of adequate community facilities, small scale employment plots, small business advisory services and recreational space necessary for the development of a dynamic community. An IIPUP funded employment study will be undertaken to determine the nature of a potential employment generation program for Phase II.
- Contracts and tendering will be devised and administered to encourage the use of small scale contractors either through direct contracts or by sub-contracts.
- An aided self help housing program will be developed in Phase I and may be replicated in some Phase II sub-projects. This program of building material loans and technical assistance, besides demonstrating the feasibility of the approach, will serve to employ skilled and unskilled construction workers normally associated with such programs.

I.B.3. Program Inputs

The primary program input will be a \$50 million HG loan drawn down in two tranches (Phase I and Phase II). The HG loan will be used to finance shelter solutions, building material loans and community facilities. Some capital equipment financing may be required in Phase II.

Grant funds will provide significant amounts of technical assistance to this program. A resident technical assistance program of two long-term advisors (two years each) and complementary short-term consultants will be funded from a ESF grant of US\$650,000. It is anticipated that this program will probably be implemented by a Private Voluntary Organization (PVO). One resident advisor will have responsibility for the development of aided self help housing programs while the other will work within the HDSB as a project planner and evaluator. Short-term consulting support for the resident TA program will be required in such areas as housing finance, building design and technology, organizational development and training, construction management and physical planning and design standards.

The program will be the subject of a modified Intensive Evaluation which will serve AID's interests while it strengthens the HDSB and local authority information and research development capacity. The evaluation will be financed from the Office of Housing (IIPUP, US\$80,000, FY 81) and the Africa Bureau (ESF, US\$100,000, FY 82).

An Office of Housing grant (IIPUP, US\$60,000, FY 81) will fund small scale employment studies which will prepare secondary

town pilot employment projects for ESF grant funding (US\$200,000, FY 82). This will complement Phase II development.

A joint housing finance study will be initiated in FY 81 by Habitat (US\$40,000) and the Office of Housing IIPUP (US\$35,000). The study will assist in improving long-term financing mechanisms directed at low income shelter needs.

Finance studies (US\$20,000, FY 81, IIPUP) will be carried out on existing constraints to the full participation of women in the shelter sector with an emphasis on legal barriers to equal access to housing credit, through an IIPUP grant.

Long- and short-term training will be provided to meet manpower shortages in such fields as architecture and physical planning. Although details are not yet finalized, the African Manpower Development Training Program (AMDP) will assist with participant training up to US\$500,000.

ESF funds (US\$50,000) are being sought to provide the planning and analysis work critical to negotiation of an Implementation Agreement and early HG disbursements.

The total anticipated host country contribution has been estimated at US\$53,550 million.

I.C. PID ISSUES

A Zimbabwe Housing Guaranty PID was approved in July 1980. During the PID review, several issues were raised for further consideration. These are discussed below.

I.C.1 Project vs. Program Approach

AID shelter activities will initially follow a project approach. This is necessary until the central government institutions have demonstrated their capacity to plan, design and implement large scale, scattered-site shelter projects affordable by below median income households. This approach for the current proposed program is consistent with views expressed in the PID cable. With sufficient policy and institutional development, it is possible that future HG loans will be developed more along program lines.

I.C.2 Project Management: Resident Advisors and Direct Hire Responsibilities

A direct hire Regional Housing Officer under technical direction of RHULO will be assigned to Salisbury with initial major responsibilities for Zimbabwe but, over time, increasing regional responsibilities. Given the magnitude of the

proposed HG program, the anticipated policy and institutional development changes, the lack of Zimbabwe personnel experienced in comprehensive low income shelter programs and the need for extensive work with local authorities in the areas of affordable standards and aided self help construction programs, two resident technical assistance advisors are required: an aided self help housing specialist and a project planner. Given the technical work, the planner will not engage specifically in policy work except in the normal course of his professional planning and evaluation responsibilities. It is expected that as project development and design progresses and study results are available, the Regional Housing Officer will, as a matter of course, have a substantial role in policy discussion and formulation.

I.C.3 Housing Guaranty Loan: An Addition or Substitution to the GOZ Housing Budget

Although at one time during preliminary discussions with GOZ housing officials and preparation of the PID it was thought that the first \$25 million of the proposed \$50 HG program would be entirely additive to the 1980-81 GOZ housing budget, further GOZ fiscal consideration indicates that some portion of the fiscal \$25 million will be used to finance the housing budget estimate. In view of the fact that the Parkridge-Fountainbleau project in Salisbury comprises a major portion of the GOZ 80-81 housing budget and AID is now proposing to finance up to \$25 million of that project, there is not really a "substitution of funds" issue.

I.D. RECOMMENDATIONS

Based on a review of the proposal set forth in this paper, it is recommended that the subject housing guaranty and grant assistance be approved as follows:

<u>Amount of Guaranty.</u>	US\$50 million.
<u>Technical Assistance.</u>	ESF Grant: US\$750,000 (\$650,000 Resident technical assistance program AND \$100,000 modified intensive evaluation).
<u>Technical Assistance.</u>	IIPUP Grant: US\$195,000 (Finance, employment and women's studies and intensive evaluation)

II. DESCRIPTION OF THE PROGRAM

II.A. THE PROBLEM

Zimbabwe's natural rate of population growth of 3.3 percent per annum is among the highest in the world. Yet, until recently urbanization rates were moderate in comparison with other Third World countries (4.6 percent per annum between 1969 and 1978) with the urban population as a percentage of total population remaining fairly constant at less than 20 percent. However according to a recent Government of Zimbabwe (GOZ) report, "Urban Development in the Main Centres" (January 1979), it is likely that urbanization rates will increase substantially over the next decade. This will be due in part to rural area dislocations produced as a result of the security situation and the 1979 repeal of laws which retarded movement of wage earners and dependents into urban areas. The report estimates that during the present decade more than one million additional people will have to be accommodated in the country's main urban centers. The analysis conducted as part of the Shelter Sector Profile indicates that the vast majority of this new urban population will be poor and many will have no formal employment skills.

The estimated increase in the population of Zimbabwe's main urban centers will severely overburden the existing capacity to meet the requirements for low income housing and its related services. Assuming six persons per household and discounting housing backlog and replacement units for the moment, the Shelter Profile estimates that approximately 17,000 to 20,000 additional housing solutions per annum will be required during the 1980's. At present, almost all urban low income housing is produced by GOZ and the local government authorities. Over the past several years, these entities have supplied on the order of 11,000 units per year. These units have been produced at generally "high" low income standards for households with formal wage employment and do not adequately take into consideration the limited financial resources of the vast majority of the nation's urban poor. Increasing the supply of housing to meet estimated future requirements will place a considerable financial and technical burden on these institutions. The currently proposed program for Zimbabwe will support GOZ efforts to increase production of affordable low cost shelter and to strengthen national government and local authority capacity to administer and evaluate large scale low cost shelter programs.

II.A.1. Demographic Situation and Shelter Overview of Zimbabwe and Salisbury

In the last ten years, the Zimbabwe population has grown from 5.1 million to the 1979 figure of slightly more than 7 million. At the present growth rate, the population will double

in 20 years. According to 1979 estimates, over 1.4 million of the present population resides in what the Central Statistics Office (CSO) defines as the country's 14 main urban centers. This urban population represents slightly less than 20 percent of the total population.

In recent years, Zimbabwe's urban population growth rate has been greater than that of the total population. During the period between the last national census (1969) and 1979, the total urban population increased at a rate of 4.6 percent per year compared with a total population growth rate of 3.3 percent. Over the same period, however, the urban black population grew by 5.6 percent per year and the total black population growth rate of 3.5 percent. Of the total urban population, 45 percent is concentrated in Salisbury, while 71 percent is found in Salisbury and Bulawayo combined. The CSO estimates Salisbury's present population at 627,000 and Bulawayo's at 363,000. It is very likely, however, that these figures are grossly underestimated due to the fact that the CSO does not include refugees from rural areas in its urban totals. A recent estimate by the Department of Physical Planning, Ministry of Local Government and Housing, indicates that in the seven largest centers the actual population may exceed the official estimates by 33 percent. This would mean that Salisbury's population could approach 850,000 and "greater Salisbury" over one million (see Section B, "Social Analysis"). For the purpose of this project paper, it is imperative that at least the Department of Physical Planning figures be taken into consideration when future shelter needs are estimated.

With the 1979 repeal of the African (Urban Areas) Accommodation and Registration Act, which retarded the movement of African dependents into urban areas, the influx of refugees from the rural areas has grown dramatically, particularly in Salisbury, causing increased levels of overcrowding and squatting. This influx is due to a push factor from the rural areas -- a combination of the "security" relocations and the low productivity of the Tribal Trust Lands, large families, unemployment, etc. and a pull factor from the urban areas heightened by the repeal of immigration controls -- job opportunities, improved living conditions, better educational opportunities and health facilities and security. Many of the recent immigrants are either presently unemployed or employed in the informal sector. The linkage between employment and housing is the fundamental issue of affordability in that a household's economic activity generates an income, a portion of which, in turn, is available to be spent on housing. Present government policy strictly ties urban housing allocation to formal individual wage employment.

The country's unemployment problems date from the 1974 downturn in the economy. In the period of economic growth between 1969 and 1974, there was a close correlation between urban population growth and growth in formal urban wage

employment. During the period 1975-79, however, these two growth rates diverge significantly due to the effect of the war on the economy and the internationally applied sanctions. The urban population growth rate, including refugees, has remained constant or increased slightly, while the employment rate has actually dropped in absolute terms to -0.9 percent per annum. The high rate of formal sector wage unemployment and the increased rate of immigration to the urban centers has caused a marked increase in informal sector activities. Many of the country's poorest urban residents are turning to a wide variety of informal sector activities in order to meet their immediate basic needs. Proposed housing solutions must be tailored to the reduced levels of household affordability resulting from non-wage employment. At the same time, they must take into account informal activities undertaken at the level of the home or stand (small scale businesses, vegetable gardens, etc.).

The realities of rapid urbanization and population growth are straining an already overburdened shelter sector delivery system. During the 1980's it is estimated that Zimbabwe's urban population will increase by 17,000 to 20,000 households per annum. The current countrywide housing backlog, including those families living in overcrowded conditions but who are not presently registered on a waiting list, approaches 40,000 units. In spite of increasing GOZ and local authority efforts, formal sector urban housing production has achieved approximately 11,000 units yearly over the past several years. Taking into account present levels of formal sector production, the backlog continues to grow with over 15 percent of all urban households now lacking adequate housing.

Salisbury accounts for over half -- or 20,000 units -- of the existing housing backlog. This existing grave housing problem is further illustrated by the fact that this backlog represents 33 percent of the city's low income housing stock.

The seriously overcrowded urban housing market presently existing in Zimbabwe will inevitably produce squatting of the "unplanned" variety unless government is able to at least double its current production of low income housing units. Past squatting of the unplanned type (the 1978 squatting in the Derbyshire quarries is a good example) was controlled mainly by law which limited movement to urban areas. These laws have since been repealed.

II.A.2. Government Housing Policy and Plan

Low cost housing for the black population has traditionally been provided in urban areas by local government with financial assistance being provided by national government, subject to central approval of the proposed local schemes. Because urban growth has been strictly controlled in the past, with shelter usually provided to individual wage earners, the

perceived need for housing did not surpass the growth of urban employment. Urban housing requirements so perceived were thus relatively manageable within the local and national government framework. Housing schemes were located in specifically designated areas of towns and were subjected to distinctive forms of taxation and government. Within these townships, the local governments provided reasonably high standard housing for those urban blacks in wage employment. This housing was usually rented at subsidized rates. Until recently, only a small proportion was offered for sale with GOZ providing the long-term financing.

The Glennorah project in Salisbury, built in 1970-71, is illustrative of this period in which 7,000 three-room houses with kitchens were provided over a plinth area of 34.1 square meters. The toilet stood at the rear of the lot on the 20-meter deep stand (this being the local name for a lot). The Glennorah site has an official population of 35,600 but is probably much more based on severe overcrowding estimates. In Salisbury, the perceived need for housing for blacks in wage employment proved beyond the organizational powers of the Salisbury City Council to supply. Government, therefore, set up an executing department within the Ministry of Local Government and Housing -- the Housing Services Development Branch (HDSB). This branch also offers design and planning services to local authorities on request.

a. Evolution of policy. The previous interim government's study of the urban housing situation ("Urban Development in the Main Centers") makes a potentially significant statement for future housing policy in that it makes a distinction between effective demand based on formal wage income -- the motivation of past low income housing policy -- and housing need which would take into consideration the severe overcrowding problem presently existing in Zimbabwe's urban areas.

b. Current policy and national housing plan. With the advent of independence in Zimbabwe (February 1980), urban growth has accelerated. The new government is placing priority on the need to provide low cost urban shelter for greater numbers as the perception of need has widened to include lower income families who were not previously considered. Social pressures now combine with the political commitments to provide satisfactory urban housing for all, creating a greater demand than previously recognized. A new housing plan having policy implications has recently been issued (May 1980) by the Ministry of Local Government and Housing (see Annex 5).

c. The 1980-85 National Housing Program. The new government housing plan calls for the construction of 167,000 new low cost housing units during the 1980-85 plan period. In addition, the plan advocates home extension loans for the owners of core housing. The money for these loans has, however, been cut from this year's budget due to limited funds. As part of a

national electrification plan, it also provides for the provision of electricity to large numbers of existing houses. This is considered important to reduce the importation of kerosene and risk of deforestation as low income families cut trees for fuel.

The 1980-85 plan proposes three types of shelter. The least expensive is a completely constructed, two-room unit called "the ultra low cost" house. This reduces costs by building a unit below the standards required by conventional building regulations. This unit, on a developed plot, cost an estimated US\$2,600 (Z\$1,625) in 1980. Assuming 27.5 percent of monthly housing income is spent on shelter, it has been estimated as being affordable to households just below the 40th percentile on the urban income distribution.

The plan proposes that 61 percent of the new housing for low income families be of this type. As currently designed, however, this unit is not affordable to a large percentage of those families below the median urban income. The other two units proposed are known as (a) the "standard core" house in which a wet serviced core with one or two rooms is built which the owner completes; and (b) the "standard low cost house" which is designed for income groups well above the median.

The total cost of the proposed program over the five years is estimated by the Ministry of Local Government and Housing at US\$1,174 million (Z\$734 million). The required expenditure for the 1980-81 program would be about US\$117 million (Z\$73 million). However, the treasury cannot fund these amounts and only US\$67.2 million (Z\$42 million) is being provided in the 1980-81 fiscal year. There is some possibility that even this sum may not be available. Even if available, it is well short of the plan target and serves to indicate the severe financial constraints facing the GOZ.

In Zimbabwe, there have been no subsidies for urban low income housing. The new policy calls for housing to be constructed at a cost that low income people can afford. It also calls for housing to be sold with total cost recovery on an installment rent/purchase basis which leads to freehold tenure. At the same time, much of the existing rental housing stock is now being offered for sale to the tenants. These policies offer a foundation upon which an AID shelter program can be developed. The recent history and evolving ability of the Ministry of Local Government and Housing indicates an effective implementation agency base. The construction industry, although short of technicians, is on the whole in a good position to carry through a housing program of the scale and speed now proposed by government. Affordability is established as a concept in the Ministry's Housing Plan and its intention to move down the income scale to below the median offers the point of entry for the IIG program.

Since there is a mutual interest in moving down the income ladder, program issues can be resolved within a common frame of reference. Many of these issues can be addressed in relation to early expenditures of an AID loan with later disbursements being negotiated pending agreement on issues relating to the Phase II project.

d. GOZ request for assistance. The difficulty in financing the national housing program for 1980-85 has led to a search for assistance from external sources. Responding to the post-independence GOZ expression of interest for assistance in the shelter sector, AID identified areas of possible program assistance in the PID of June 1980 and recently conducted a profile study of the Shelter Sector.

Further discussion led to a request that a HG loan program proposal be developed with an initial focus on meeting urgent low income family needs in Salisbury, together with some technical assistance and training. The second phase of the program will emphasize secondary cities' shelter development, including community facilities, employment and technical assistance.

II.B. PROGRAM GOAL AND PURPOSE

II.B.1 Sector Goal

The goal of the shelter program in Zimbabwe is to assist GOZ to develop the technological, institutional and financial capacity to provide low cost shelter and related services for the low income urban population. Housing projects are currently being undertaken which provide low cost housing for a proportion of low income households. However, these projects do not meet the real needs of the vast majority of those households below the median income. The AID project will seek to extend activity to meet these shortfalls.

The new shelter program of AID is consistent with the Government of Zimbabwe's national development strategy and supports GOZ and AID efforts to:

- define and develop appropriate institutional and financial mechanisms to meet long-term shelter development needs.
- strengthen local and national government capacity to design a wider range of appropriate affordable house designs and site layouts.
- encourage planning for a range of community needs and community participation including consideration of employment activities, community facilities, participant mobilization and aided self help.

II.B.2. Program Purposes

The project purposes are:

a. To increase the production of low cost shelter in Salisbury and other cities of Zimbabwe.

b. To initiate the process of strengthening the capacity of national and local urban authorities to administer large low cost housing programs, some with a self help component.

c. To pursue a range of design and policy improvements for consideration during both phases of the project. This will cover:

- improvements in house designs.
- more economical land use standards.
- more economical service standards.
- improved contracting techniques to include smaller builders.
- more economical building design for community facilities.
- support for small scale enterprises.
- improved institutional and financial mechanisms.

II.B.3. End of Project Status

The production of up to 14,000 dwelling units including essential building material loans, community facilities and technical assistance under the HG program has been divided into two phases for programming and financing purposes. The conditions expected to obtain at the end of the program are related to these two phases.

Shelter and Community Facilities

- | | |
|----------|---|
| Phase I | 8,000 low income family units plus community facilities in Salisbury. |
| Phase II | Up to 6,000 low income family units (including community facilities) in Salisbury and other main centers. |

Institutional Development

- Phase I
- (a) Expansion of the advisory services and planning capacity of the Housing Services Development Branch to assist local government planning capacity in shelter schemes.
 - (b) Establishment of an aided self help program in the Housing Services Development Branch to be administered in Salisbury through the Department of Community Services and Public Works Department of the Salisbury City Council.
 - (c) Establishment of a training program for architects, planners, engineers and quantity surveyors to augment the staff of the HDSB.
 - (d) Completion of short-term training for technical support workers in community development administration and estate management as part of the aided self help program.
 - (e) Establishment of project evaluation capability in the HDSB and/or the Salisbury City Council.
 - (f) Initiation and completion of a household savings mobilization and loan study.
- Phase II
- (a) Improve delivery of shelter assistance to local urban authorities.
 - (b) Continuation of the long-term training program of architects, planners, engineers and quantity surveyors.
 - (c) Short-term training of project evaluators and project implementors from secondary cities.

II.C. PROGRAM BENEFICIARIES

The proposed two-phase HG program will provide low income shelter solutions for up to 14,000 allottees.

II.C.1. Phase I

Phase I will provide approximately 8,000 low income shelter solutions in the Salisbury area. Including family members (average household size of six persons is used in the

present analysis), there will be about 48,000 direct beneficiaries.

Phase I of the HG program also allocates US\$3.75 million in funds for the provision of building material loans to the project beneficiaries in order to facilitate the completion of the unfinished wet core with veranda and the provision of additional rooms for the other types of finished wet cores provided. Based on the HSDB assumption that owners would require from US\$1,200 (Z\$750) to US\$2,400 (Z\$1,500) to complete or extend their core units, it is estimated that the loan program would benefit 4,000 to 6,000 allottees.

II.C.2. Phase II

Phase II envisages up to 36,000 direct program beneficiaries sited in several of Zimbabwe's other main centers. Bulawayo, Gwelo, Umtali and Fort Victoria have been discussed as potential sites with GOZ.

While it is difficult to quantify the number of tenants who will also directly benefit as a result of the program, subletting a room or a part of a house to lodgers is a common practice and based on the existing severe housing shortage will certainly continue as an important beneficiary component of the present program.

II.C.3. General

The project beneficiaries will be drawn from those households whose monthly wages presently range from US\$84.9 (Z\$52.6) to US\$104.5 (Z\$65.3). These monthly wages correspond to the 30th to the 38th percentiles of an updated June 1980 wage distribution. Existing wage data dates from a June 1977 Central Statistics Office wage distribution of African employees which, in reality, does not reflect a "true" household income distribution in that it does not include the urban white population and does not take into consideration income received from lodgers, income supplemented by other family members nor income from informal economic activities. However, despite all the negative factors concerning the existing wage data, it is argued that it still presents an indication of effective demand for housing and, therefore, has been adjusted to reflect estimates of wage increases over the intervening period. Table II-1 shows the updated distribution for the African population employed in Salisbury. The figures indicate an approximate monthly wage income of US\$130 (Z\$80).

Table II-2 illustrates the affordability of the proposed loan packages. A modified ultra low cost (the concept of which is outlined in the Ministry of Local Government and Housing Five-Year Plan 1980-85 for low cost housing construction) housing

TABLE II-1

Estimated Wage Distribution for Black Urban Employees
Salisbury, June 1980

Percentile (%)	Estimated Wage Income	
	US\$/Month	(Z\$/Month)
10	32.6	(20.4)
20	61.1	(38.2)
30	84.2	(52.6)
40	108.6	(67.9)
50	128.8	(80.5)
60	148.8	(93.0)
70	170.7	(106.7)
80	207.5	(129.7)
90	283.4	(177.1)

Source: PADCO Update of C.S.O. June 1977 Wage Distribution Figures.

TABLE II-2

Illustrative Affordability Analysis for Recommended
Housing Solutions

Item	Wet Core w/ one finished room & veranda over two rooms space		Wet Core w/ one room finished		Serviced plot with dwelling unit type decided upon at a later date ¹	
Percentile income group (%)	38		33		30	
Monthly income US\$ (Z\$)	104.5	(65.2)	92.0	(57.5)	82.9	(51.8)
Percent of wage income for housing (%)	27.5		27.5		27.5	
Downpayment (%)	0.0		0.0		0.0	
Annual interest rate	8.0		8.0		8.0	
Recovery period (years)	25.0		25.0		25.0	
Monthly amortization payment US\$ (Z\$) ²	17.6	(11.0)	14.1	(8.8)	11.7	(7.3)
Monthly supplementary charges US\$ (Z\$) ³	11.2	(7.0)	11.2	(7.0)	11.2	(7.0)
Total monthly payment US\$ (Z\$)	28.8	(18.0)	25.3	(15.8)	22.9	(14.3)
Total affordable cost US\$ (Z\$) ⁴	2,768	(1,730)	2,320	(1,450)	2,000	(1,250)
Land cost @ US\$936/Ha	67.2	(42)	67.2	(42)	67.2	(42)
On-site infrastructure costs US\$ (Z\$)	920	(575)	920	(575)	920	(575)
Construction cost US\$/m ² (Z\$/m ²)	40.0	(25.0)	57.9	(36.2)	42.4	(26.5)
Core unit size (m ²)	39.3		19.7		19.7	
Plot size (m ²)	200		200		200	
Plot frontage (m)	10		10		10	
Plot depth (m)	20		20		20	
Approximate density (units/Ha)	14.5		14.5		14.5	

¹ For the purpose of the present affordability analysis, a housing solution composed of a wet core with veranda over one room space has been considered.

² Housing Services Development Branch dictates the amortization of costs relating to the core unit, site development of storm drains and roads, land, connection fees and professional fees.

³ Presently the Salisbury City Council collects a series of monthly charges to the administration costs of low income housing scheme programs; capital costs and maintenance for public lighting, sewerage, water supply, electricity and refuse collection, and the maintenance costs for storm drains and roads. Preliminary estimates for these charges for these charges for the housing scheme under consideration total US\$ 26.91 (Z\$16.82). Water and electricity charges are not included in affordability calculations. The remaining monthly supplementary charge of US\$ 17.20 (Z\$10.75) is decreased to US\$ 11.20 (Z\$7.00), based on likely reductions anticipated from HSDB and Salisbury City Council negotiations.

⁴ The total affordable unit cost is based on the total unit cost which, in turn, is recovered jointly through the monthly amortization payment and the supplementary charge.

Source: PADCO Elaboration.

solution of 19.7 square meters on a 200-square meter plot is affordable to the 36th percentile. Serviced site options with varying degrees of completed cores are proposed for households earning between the 30th and 38th percentiles. These solutions would provide totally serviced plots of 200 square meters with expandable cores ranging in size from 19.7 to 39.3 square meters. The total cost to the project beneficiaries of the various housing solutions would be based on a two-tiered charging system. A portion of total project costs (core unit, land, connection costs, site development for storm drains and roadways and professional fees) would be amortized at 8 percent for 25 years, while the remaining capital and recurrent costs would be combined into a monthly supplementary charge.

Based on a 1970 CSO Urban African Budget Survey in Salisbury and present Housing Services Development Branch practice, it will be assumed for the purpose of the present analysis that a family can afford to spend approximately 27.5 percent of its wage income for housing and related services.

In addition to the wage criteria used in the allocation of housing solutions, other criteria include not presently owning a house in the urban area and willingness to pay.

The project beneficiaries will be drawn from those households who are presently housed in the following manner:

- lodgers in the local government areas whose populations are two to three times the levels for which the housing and services were designed.
- "enlarged families" of related and unrelated persons who band together in order to make a living and survive in a new environment.
- "hot-bedding" by shift workers and children.
- lodgers in domestic accommodations.
- squatters in temporary shelters (for example the "planned" squatter settlement at Chirambahoya).

While a complete socioeconomic profile of those low income persons needing new or improved housing does not presently exist, a brief survey (1979) of homeowners of the Salisbury City Council scheme at Glen View conducted by the city's Department of Community Services does provide some insight into target population characteristics:

a. Education. Slightly less than 75 percent of respondents had only completed primary school; 20 percent had completed two or three years at a secondary school, while 7 percent had never been to school.

b. Employment. The employment figures point out the high rate of unemployment (almost 30 percent among men) and the general low skill level of those employed (construction laborers, catering services, chauffeurs, etc.).

c. Length of employment in Salisbury. Surprisingly enough, all respondents had worked in Salisbury for more than five years and almost 75 percent for more than ten years. Slightly less than 25 percent had worked in Salisbury for more than 20 years.

d. Tenure. The great majority of homeowners in the present survey (75 percent) had previously resided as lodgers in other local government areas, slightly less than 70 percent with relatives. The remaining 25 percent rented entire houses.

The staged, evolutionary type of housing solution recommended for the present program is based on target population affordability and a survey of user reaction to existing low income housing types. The recommended design concept responds to a family's need for shelter for six to seven people; a dry, covered plinth area equivalent to three rooms; a serviced core including toilet, shower, cooking plate and lockable store for valuables; space for growing vegetables; and a fence to enclose the stand.

II.D. PROGRAM OUTPUTS

The project is designed to meet a severe housing shortfall and to improve the shelter delivery process (i.e. to build on the existing strengths of the Housing Development Services Branch and local authorities, enhancing their capacity to plan, design and implement a full range of shelter projects for low income persons.

II.D.1. Institutional Output: A Strengthened Central Government Shelter Development Institution, the Housing Development Services Branch of the MLGH (Phases I and II)

The HDSB, already established and functioning, is expanding its role in all aspects of shelter design, contract tendering and administration. It will also act to advise and direct local authorities in low cost shelter development. Through technical assistance, the HDSB will be assisted to develop expertise in the following general areas: planning and design, project identification, local authority consultation mechanisms, aided self help processes and evaluation and research.

Comprehensive project planning for the national shelter sector will be linked to local authority interests, securing the

marriage of scarce talents and resources to efficiently meet beneficiary needs. The HDSB will encourage participation in project design by coordinating its activities with other relevant ministries, particularly Education.

II.D.2. Institutional Output: Strengthened Local Authorities (Phases I and II)

Although the HDSB will often act as the shelter project developer, the local authorities or HDSB will be responsible for follow-on programs of aided self help requiring building material loan programs and technical assistance. In addition, although local authorities currently bear responsibility for service delivery and debt and levy collections, expanded shelter programs, changes in planning standards, expansion of town boundaries and new self help housing projects suggest the need for possible changes in the local shelter delivery process. It is anticipated that Phase I work in Salisbury will serve as a training laboratory for local authority staff, coordinated through the HDSB.

II.D.3. Institutional Output: An Aided Self Help Housing Capacity, National and Local (Phase I)

A demonstration program will be undertaken in the first instance with the HDSB and Salisbury Municipality to test the suitability of the aided self help approach in reaching low income urban residents. Building on the limited experience of the Community Development Services Department (Salisbury), a program will be implemented aimed at providing home ownership opportunities that are socially relevant and economically feasible. Long- and short-term technical assistance will be required to develop and implement this sub-project.

II.D.4. Shelter Outputs (Phases I and II)

In Phase I, a range of shelter solutions will be provided to meet Salisbury's urgent need. Approximately 8,000 units, with a variety of designs, will be financed. Salisbury, the capital city, is chosen for Phase I activity for five reasons:

- It has been requested by the GOZ.
- it is the location of the greatest urban need.
- there are experienced housing officials and organization in the city.

Phase I: Preliminary and Illustrative HG Project Costs and Site Development Distribution
Salisbury, August 1980

(Cost items are expressed in U.S. dollars with the local Zimbabwe dollar amount contained in parenthesis)

Unit Type	Income Percentile ¹ Percent of Project Number of Units ²	Dwelling Unit Area (m)	Dwelling Unit Construction Costs		Site Development Costs Storm Drains and Roads Total Site Development Costs		Professional Fees @ 7% of Total Capital Costs ³		Total Capital Costs 1. Total (incl. 7% P.F. 2. Amortized ⁴		Monthly Payment 1. Amortized DU and Serviced Site 2. Supplementary Charges included ⁵	
			US\$	(Z\$)	US\$	(Z\$)	US\$	(Z\$)	US\$	(Z\$)	US\$	(Z\$)
Wet core with one finished room and veranda over two rooms space	38 30% 3,000	39.3	US\$40.0 1560.0	(Z\$25.0) (975.0)	US\$440 600	(Z\$275) (375)	US\$180.8 (Z\$113.0)	1. US\$2764 2. 2274	(Z\$1727) (1421)	1. US\$17.55 2. 28.75	(Z\$10.97) (17.97)	
Wet core with one room finished	33 35% 3,500	19.7	57.9 1144.0	(36.2) (715.0)	440 600	(275) (375)	151.7 (94.8)	1. 2319 2. 1829	(1450) (1143)	1. 14.11 2. 25.31	(8.82) (15.82)	
Serviced plot with dwelling unit type decided upon at later date	30 15% 1,500	19.7	42.2 840.0	(26.5) (525.0)	440 600	(275) (375)	130.3 (81.5)	1. 1992 2. 1502	(1245) (939)	1. 11.60 2. 22.80	(7.25) (14.25)	
NOTES:												
1 The income percentile to which a particular unit type is affordable is based on the updated June 1980 wage distribution for the black population of Salisbury and the assumption that 27.5 percent of the wage income is spent on the monthly amortization payment and supplementary charge (recently revised upward from 22.5 percent August 22, 1980).												
2 Preliminary estimates of number of units produced in Phase I.												
3 Included in Capital Cost recovered from beneficiaries.												
4 Housing Services Development Branch present practice dictates the amortization of costs relating to the core unit, site development of storm drains and roads, land, connection fees, and professional fees.												
5 Presently the Salisbury City Council collects a monthly series of charges to cover the administrative costs of low income housing scheme programs; capital costs and maintenance for public lighting, sewerage, water supply, electricity and refuse collection; and the maintenance costs for storm drains and roads. Preliminary estimates for these charges for the housing scheme under consideration totaled US\$26.91 (Z\$16.82). Water and electricity charges are not included in affordability calculations. The remaining monthly supplementary charge of US\$17.20 (Z\$10.75) is decreased to US\$11.20 (Z\$7.00) based on likely reductions anticipated from HSDR and Salisbury City Council negotiations.												
6 The ultra low cost unit (modified only in plan by PADCO in order not to raise the unit cost) is the lowest cost unit presently produced by HSDR. While it was originally envisaged that USAID would finance approximately 2,000 of these units as a part of the HG loan, increased unit site development costs identified during the final meeting of August 22, 1980 with GOZ make it more likely that GOZ will finance these units. A cost breakdown on this unit type is presented here for information purposes only.												
Modified in plan ultra low cost	36 20% 2000	20.7	57.9 1200.0	(36.2) (750.0)	640 1120	(400) (700)	169.6 (106.0)	1. 2593 2. 2102	(1620) (1314)	1. 16.22 2. 27.42	(10.14) (17.14)	

Source: PADCO Elaboration

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- Salisbury often sets the standards among housing and planning officials.
- the implementation of a project initially in Salisbury presents the opportunity to provide a number of training opportunities for officials from the urban centers likely to implement in Phase II.

The HDSB will be responsible for project development but at the same time will act in consultation with the Salisbury Municipality, particularly in the development and implementation of an aided self help program. Early development of the Phase I project is dependent on planning and design TA to be funded by DS/H and the Africa Bureau.

An illustrative table showing the range of shelter solution types and unit costs appears as Table II-3.

In Phase II, several discrete projects prepared by the HDSB in accordance with criteria developed early in Phase I, will be developed in selected urban centers (e.g. Bulawayo, Umtali and Gwelo). Shelter solutions will be similar to those in Phase I, but the specific range and mix of units are dependent on further assessment and early Phase I experience. The technical assistance provided to the HDSB will play a critical role in developing both the criteria and actual projects for Phase II. An estimated 6,000 units will be financed in this phase.

In addition, three Habitat GOZ pilot projects of 500 units each for secondary cities or rural service centers will be included for possible Phase II financing.

II.D.5. Socioeconomic Outputs

Phase II will offer a range of socioeconomic outputs, some of which will also be expressed in Phase I:

- employment generation
- construction (small scale builder development)
- aided self help
- site plan and layout development
- provision of water and common facilities
- development of low cost building techniques
- improved dwelling design
- evaluation and monitoring and socioeconomic research (unit costs and affordability)

By definition, the provision of affordable and relevant shelter for low income people requires attention to the socioeconomic parameters that constrain opportunities and access for the urban poor. Zimbabwe is no exception. For example, physical location alone influences employment opportunities and/or transportation costs. Also, the social and economic costs to the extended family escalate when standards reflecting "instant development" prohibit the beneficiaries from a range of choices and payments which allow for self-determination. This program will use relevant planning and design criteria and other specific activities to produce shelter projects that generate socioeconomic opportunities rather than static prescriptive planning solutions. Some of these outputs are described below:

a. Improved project and site planning and design criteria, social criteria for physical planning that are developed and altered based on socioeconomic surveys and a field based monitoring and evaluation process.

TA will be provided by DS/H and through Africa Bureau funds to develop the survey and evaluation efforts which will be incorporated as institutional practice by the HDSB. The preliminary survey work for this program will be augmented by a major socioeconomic household survey to be financed by Habitat.

b. The provision of adequate community facilities, small scale employment plots, small business advisory services and recreational space necessary for the development of a dynamic community. Specifically, an IIPUP funded small-scale employment study will be undertaken to determine the nature of a potential employment generation program for Phase II. In Phase I, linkage with present GOZ employment generation services will be sought to provide opportunities for credit and training. In addition, a minimum of 16 primary schools will be financed for Phase I.

c. Some contracts and tendering will be devised and administered to encourage the use of small scale contractors either through direct contracts or by sub-contracts.

d. An aided self help housing program will be developed in Phase I and may be replicated in some Phase II projects. This program of building material loans and technical assistance, besides demonstrating the feasibility of the approach, will serve to employ skilled and unskilled construction workers normally associated with such programs.

e. Studies will be undertaken on existing constraints to the full participation of women in the shelter sector with an emphasis on legal barriers to equal access to housing credit.

II.E. PROGRAM INPUTS

II.E.1. HG Loan

The primary program input will be a US\$50 million HG loan, US\$25 million to be authorized in FY 80 and US\$25 million in FY 81. The HG program will be used to finance shelter solutions, building material loans and community facilities. Some capital equipment financing may be required in Phase II.

II.E.2. Technical Assistance and Training

Crucial to achievement of project goals is the provision of technical assistance. Two long-term (two years each) advisors are planned: one to assist with project planning and evaluation and one to assist in the development and supervision of an aided self help housing program. Both positions will be funded through a FY 81 Economic Support Funds grant which will also provide support for a portion of the short-term technical assistance complementing the long-term assignments. It is anticipated that this program will be implemented by a PVO.

The project planner will work within the HDSB and with local authorities in the determination of shelter needs and project planning, design and implementation. The planner will also have responsibility for strengthening the evaluation and research system of the HDSB, considering the social, economic and environmental goals and impacts of the shelter program. The individual filling this position will need training and experience in the urban or shelter development field with direct overseas experience in the design and implementation of low income shelter projects. This experience should include work with project evaluation and monitoring. This position will be funded for \$240,000 for two years.

The second position, the aided self help housing specialist, will also be funded for \$240,000 for two years. Assigned to the HDSB, this specialist will work with both national and local authority institutions (Salisbury) to develop a program of aided self help housing. This work will include: development of the institutional structure required to implement a self help building program based on current program and staff patterns of the Community Development Services Department (Salisbury); development and implementation of a building material loan program including accounting, inventory and cost recovery systems; development of a training and orientation program, first for relevant Salisbury staff and second, for selected staff from other local authorities; development of communication and educational communication materials and systems.

Both long-term positions will require a series of short-term TA inputs (US\$170,000), some of which are:

- design and preparation of legal documents.
- building design, building technology and self help construction.
- organizational development and training.
- construction management.
- communication and community education systems.
- housing finance.

II.E.3. Technical Assistance

Although a project has been defined, additional short-term TA is critical to project development and early HG disbursements. A sum of \$50,000 will be sought to fund the following TA inputs:

- ten person-weeks of physical planning, site layout and house design work.
- eight person-weeks project development and design (preparation of implementation agreement package).
- six person-weeks of socioeconomic survey analysis.

Most of this work will be scheduled for the immediate post authorization period with the socioeconomic inputs being completed in January 1981. All work will be done under the technical supervision of the Office of Housing.

II.E.4. Employment Studies and Demonstration Project

Building on GOZ interest and employment efforts (see Annex 6-vii), DS/H will fund an employment study IIPUP (US\$60,000) in FY 81 aimed at identifying and preparing an employment project to be undertaken in conjunction with Phase II shelter projects outside of Salisbury. Given the rising unemployment and AID interest in employment generation, the project will be submitted for FY 82 ESF grant funding of approximately US\$200,000.

II.E.5. Evaluation and Monitoring

As specified in Section IV-B, both phases of the project will be the subject of a modified intensive evaluation

and monitoring exercise which will serve to meet AID's interests as well as assist the GOZ to develop the evaluation component of its national shelter development program. This US\$180,000 effort will be funded by DS/H IIPUP (FY 81, US\$80,000) and ESF (FY 82, US\$100,000). The RHUDO and the HDSB will draw up Terms of Reference for the evaluation, relying on limited external design and supervision inputs. Local resources will be responsible for implementation of the evaluation process.

II.E.6. Finance Study

DS/H IIPUP (FY 81, US\$35,000) and Habitat (FY 81, US\$40,000) will cooperate in a reconnaissance and study of housing finance in Zimbabwe. As less than 3 percent of the Zimbabwe working population has access to credit for housing construction or purchase, this study is of critical importance in order to develop financial mechanisms and mobilize resources for continued shelter development efforts. A scope of work will be jointly prepared in early FY 81 for work to be initiated later that year.

II.E.7. Training

Although critical manpower shortages exist in the engineering, planning, architectural and community development fields, a pending GOZ manpower survey and a backlog of applications from returning residents has combined to postpone specific decisions about training requirements. A general request has been received to assist the MLGH in establishing a bursary program at the University of Zimbabwe linked to some long-term university training in the U.S. With details yet to be worked out, African Development Fund Program training funds are potentially available to fund three local bursaries per year for four years (total \$24,000) and six U.S. scholarships for architects/physical planners per year for four years (total \$480,000).

II.E.8 Women's Participation in the Shelter Sector

Studies will be done on existing constraints to the full participation of women in the shelter sector with an emphasis on legal barriers to equal access to housing credit (IIPUP, US\$20,000).

II.E.9. Host Country Contribution

The host country contribution will take five forms -- land, local staff salaries and support, community facilities, employment generation assistance and complementary shelter and infrastructure development.

A tract of land which is presently being acquired has been allocated for Phase I development. It has been valued at US\$1,120,000 (Z\$700,000). It has been calculated that land for Phase II projects (predominantly in secondary towns) will be provided at roughly the same cost or approximately US\$1,000,000 (Z\$625,000).

GOZ staff salaries and support (including those of local authority officials) for Phase I and Phase II project implementation are calculated at a monetarized value of US\$1,040,000 (Z\$650,000).

Community facilities capital costs will be provided by the GOZ and from the HG loan. The GOZ contribution for Phase I is approximately US\$7,505,000 (Z\$4,690,000). No firm estimate has been made for Phase II, but an illustrative amount of US\$4,500,000 (Z\$2,815,000) has been suggested.

The GOZ employment advisory organizations will devote staff time and support to development of AID funded employment generation activities and to their own extension efforts within project areas. No cost estimate has been made of this contribution.

In Phase I, the GOZ will contribute approximately US\$23.2 million (Z\$14.5 million) for the 6,000 shelter units and associated infrastructure being developed within the project. Very preliminary cost estimates have been made for Phase II. The various line item costs could change greatly based on an assessment of specific project proposals to be developed with local authorities.

The total estimated host country contribution is US\$53,550 (Z\$33,470).

II.F. SUMMARY OF MAJOR ASSUMPTIONS

There are a number of key assumptions that have to be made in order to assert that the project can be successfully completed. It is assumed that the GOZ will carry out all of its host country obligations, especially those dealing with its present policy of adapting ranges of standards that are more affordable to the income groups below the median range. Furthermore, in pursuit of adopting more affordable standards, the GOZ is prepared to undertake the evaluation of policies and projects and to apply the results to the review of such policies and to the framing of new housing and shelter schemes. In conjunction with the introduction of more affordable housing solutions, the Salisbury City Council and other impacted urban local authorities should make available sufficient staff and organizations to undertake self help and house completion programs.

It is a critical implementation assumption that urban land be made available as a GOZ contribution on a timely basis through the necessary land acquisition, land use dedication and legal procedures. Specifically for Salisbury in Phase I, it is imperative that the above-mentioned process be completed by January 1, 1981 for the Parkridge-Fountainbleau site in order that the program can be implemented on the presently conceived time table.

II.G. OTHER DONOR ASSISTANCE

The U.N. Center for Human Settlements (Habitat) in Nairobi, in collaboration with the U.N. Development Program in New York, has conducted an initial reconnaissance of technical assistance requirements in the Zimbabwe housing sector. Based on this assessment, a funding proposal was prepared and approved by GOZ and the U.N. which includes the following major elements:

- development of three low income housing proposals of 500 units each for capital financing in secondary towns or new rural growth points.
- development of aided self help for provision of infrastructure and common services.
- execution of national spatial and comprehensive regional development planning and development of land use and investment controls.
- establishment of an undergraduate Urban and Regional Planning Program at the University of Zimbabwe.

The project, which is to be based in the HSDB, is expected to include a needs and resource assessment, a survey of manpower needs for the housing sector, a housing finance study and an analysis of construction methods and performance.

RHUDO and Habitat have been in discussion since May 1980 regarding areas of possible collaboration. AID will consider funding one or more of these pilot projects as part of the second phase of the proposed HG program if they can be designed to meet AID purposes and criteria. It is also envisaged that Habitat will undertake an assessment of various alternative financing and credit schemes for financing housing and related social and physical infrastructure. AID will also coordinate with the United Nations to avoid duplication of effort in training, provisional technical assistance and sector studies. AID will seek to use the results of U.N. studies where timing and applicability makes this possible. GOZ has approved the Habitat pilot projects.

III. ANALYSIS OF THE PROGRAM

III.A. ECONOMIC ANALYSIS

Zimbabwe is recovering from an extended period of international sanctions on trade and from a protracted war. GDP, in 1979, had declined by 14 percent from a high point in 1974. The country registered a serious current account deficit in 1979 of US\$490 million (Z\$306 million) which is expected to continue at similar magnitude through 1981. With the end of the war and sanctions, exports will increase. Imports will also rise to meet backlogged consumer needs and the needs for increased industrial investment. Net deficits in current account are expected to be US\$170 million (Z\$106 million) in 1980 and US\$259 million (Z\$162 million) in 1981. Although a considerable capital account surplus (including borrowing from currently known sources) is expected, it will be much smaller than the current account deficit. Net deficits on current and capital transactions of US\$109 million (Z\$68 million) are expected in 1980 and US\$226 million (Z\$141 million) in 1981.

Foreign exchange reserves to cover the deficits described above are already critically low, amounting to only three months coverage of estimated 1980 imports.

The Government of Zimbabwe expects a serious deficit of US\$704 million (Z\$440 million) for FY1980/81. Domestic financing of this debt is becoming increasingly difficult as the Treasury competes with increased domestic borrowing by the private sector.

The impact of the proposed program on Salisbury's economy will be considerable. The recent decline in economic activity has affected urban as well as rural based sectors. At the same time, urban growth has increased dramatically. One result of this has been a high level of unemployment and a proliferation of informal sector activities. Phase I of this project alone will create considerable person-months of employment in the construction and building materials industry. Phase II will provide a similar scale of employment opportunities in the secondary cities. An additional large amount of "informal sector" employment will be provided as core houses are extended. The project will also seek to provide on each urban site an improved allocation of space for informal sector activities and improved coordination with agencies providing assistance to small scale enterprises (see Annex 6vii).

Because over 95 percent of the inputs for housing investment are produced locally, the proposed loan will make an important short-term foreign exchange contribution. Fortunately, the external debt position of Zimbabwe will permit additional borrowing to meet immediate foreign exchange needs and to finance part of the government budget deficit. External debt is a very small part of central government debt. The estimated debt servicing ratio for 1981-83 is about 10 percent.

III.A.1. Program Economy

Housing schemes will be designed to be affordable to the target groups without requiring large subsidy inputs from the government budget. Current government policy calls for less expensive housing than was previously built and maximum recovery of capital costs. Cost recovery is also planned to cover such recurrent costs as loan administration, neighborhood maintenance and utilities user charges.

The program will be of sufficient scale to have an impact on housing market conditions. These pressures are evident in the high degree of overcrowding and the high rents paid by lodgers in most low income areas of Salisbury. The units planned for the first phase of the program are a significant number in comparison with the existing housing stock in Salisbury of 54,000 units (77,000 including Chitungwiza). This sizeable addition should help to reduce, or at least somewhat stabilize, pressures in the housing market.

The program will have a direct impact on the welfare of many low income households. Improved sanitation and living space are a basic need of the urban poor of Salisbury who presently live in overcrowded conditions. The program will finance about 30 percent of the present backlog. The program will also offer the security of home ownership to a larger group of urban poor who have not had this opportunity in the past.

Currently, financial mechanisms for accumulating and channeling the savings of low income households towards housing investment are lacking. This program will promote the consideration of more appropriate financial mechanisms in conjunction with other international assistance in order to further the purposes of the project. At present, large amounts of household savings are being channeled directly into housing investment in the form of additions to existing core houses. This program will provide additional opportunity and assistance for this type of investment through the technical support component of the self help program.

III.B. SOCIAL ANALYSIS

III.B.1. Location of the Target Population

Although the last census was taken in 1969, monthly updated projections made by the Central Statistics Office provide a present day hierarchy of urban places in Zimbabwe. With the recent political settlement, legal and political constraints have been removed, permitting a population movement from rural areas to the towns. In addition, town boundaries are

being altered to incorporate the local government areas (formerly African townships). For initial program purposes, GOZ population estimates have been accepted with the understanding that all towns may suffer a population underestimate in the range of 15-35 percent.

Table III-1 gives the population for the fourteen main centers that the GOZ has asked AID to consider for this project; it is possible that the GOZ might suggest other towns and/or priority towns as current development planning is completed.

III.B.2. Urban Background

Through the time of early development until Zimbabwe's independence, the central urban areas were considered the preserve of the white population. The Land Tenure Act of 1969, which replaced former land apportionment acts and which was the cornerstone of former government policy until its repeal in 1979, still has consequences for the present type, location and provision of housing for the majority of urban blacks. This legislation produced a housing situation similar to that of South Africa. Residential areas have tended to be homogenous in terms of race rather than income level. Large settlements of urban poor were forced to the periphery of urban areas rather than being integrated within the towns.

Until recently, the urban centers did not experience a great influx of rural migrants. The proportion of black urban population changed little between 1962 and 1979. Although black population increased from 3,860,000 (1962) to 6,640,000 (1978) at an average growth rate of 3.4 percent per annum, the proportion of black urban population only increased from 14.4 percent to 16.8 percent. The interim government's study of urban development in the main centers (1979) concluded that the rate of urbanization had been a relatively low 4.6 percent per annum but predicted an accelerated growth rate of 11.5 percent.

III.B.3. Salisbury: An Illustrative Profile

The provision of black housing in Salisbury has been largely the responsibility of the Municipality, the Central Government and more recently the Chitungwiza Urban Council. Indeed, Salisbury's experience with urbanization and shelter is only different from other Zimbabwe local authorities in scale and size.

Past low urbanization rates were primarily the result of legislation which enabled authorities to control the flow of work seekers entering the town. In this way, Salisbury managed to prevent the growth of large shanty towns or informal housing settlements which are frequently characteristic of developing world cities. Past GOZ policy had been to regulate the flow of

TABLE III-1

Initial List of Main Centers Considered for HG Program

<u>Town</u>	<u>Population</u>
Salisbury	627,000
Bulawayo	363,000
Gwelo	70,000
Umtali	63,000
Que Que	51,000
Gatooma	33,000
Wankie	33,000
Sinoia	27,000
Fort Victoria	24,000
Marandellas	23,000
Shabani	20,000
Redcliff	19,000
Bindura	17,000
Hartley	15,000

male migrants according to the availability of employment and thus prevent the growth of a large body of urban unemployed. The size of the overall urban population (including dependents) was very much a function of availability of employment and of provision of housing. "Single" male workers were normally able to obtain accommodation on employers' premises, in the barrack-like hostels in the black townships or as lodgers. The provision of married accommodation usually lagged behind that of single accommodation.

Despite "influx control legislation," the black population of Salisbury has grown rapidly, increasing from 280,000 (1969) to 480,000 (1978) and to 633,000 (January 1979). A more realistic figure, given the recent urban population influx and as determined by the strain on services, is at least 850,000 (see Section II.A.1 on demographics). Much of this increase has been attributed to (a) "single" men bringing their families into town and (b) the post-independence return of refugees. The waiting list for housing in the Salisbury municipality comprises some 20,000 families. However, this is a gross underestimation of the demand for housing since only those men who are employed are eligible to join the waiting list. Women heads of household are not eligible to join the housing list, regardless of their employment status.

Present accommodation is heavily burdened, and houses in the black townships (recently redesignated as Local Government Areas) are crowded. Much of this takes the form of legal, or more frequently, illegal lodging, where lodgers pay rents of between US\$12.8 (Z\$8) and US\$24 (Z\$15) per month for one room or a portion of a room. Domestic workers' quarters in the former white areas are also overcrowded in spite of the fact that the number of people housed in these quarters is officially limited to those employed on the premises. Furthermore, shanty settlements are appearing on the edge of farmland surrounding the city and on vacant plots on the periphery of the municipal and Chitungwiza areas.

If Zimbabwe follows patterns experienced elsewhere in the developing world, the population of Salisbury and other urban areas is going to increase regardless of job opportunities. This means, as underscored by recent Zimbabwe studies, that the vast majority of the new urban population will fall into the low income bracket requiring low income housing and that proportionately less people will be able to afford conventional housing.

III.B.4. Income and Employment

Flexibility in the design of the core houses and the variety of designs are intended to match the affordability of people on varying income scales. Figures based on the recent MLGH Five-Year Construction Plan show that 15 percent of the wage

earners in Salisbury cannot afford an ultra low cost housing solution; 35 percent of the wage earners can afford a "standard" 2-3 bedroom core house; and only 15 percent can afford a "standard" 2-3 bedroom house. Thus, if present municipal and government planning, design and costing are adhered to, a "standard" core house solution is aimed at those between the 65th and 85th percentiles on the income scale. These figures, it is emphasized, relate to those employed in the formal wage sector of the economy. Nationally, blacks employed in the formal sector of the economy reached a peak in 1975 at 934,000 out of a total black population of almost 6 million. By 1978 (the last official racial breakdown of employment figures), the figure had declined to 878,000 of a total population of 6,640,000. This represents a proportional decline of 15.6 percent to 13.2 percent of the total black wage sector population. With a black population growth rate of 3.6 percent per annum and approximately 50 percent of the population under the age of 15, the problems of job creation in the formal sector is a formidable task.

It is likely that a large percentage of urban households are not considered in housing demand figures because they are dependent for their income on the informal sector of the economy. The minimum wage for industrial workers and those employed in the local and central government is US\$112 (Z\$70) per month until December 31, 1980 and thereafter US\$136 (Z\$85) per month. The minimum wage for those persons employed as domestic workers is US\$48 (Z\$30) per month.

It is considered that the extension of the core houses will generate employment not only in the small scale business sector, but also among builders, plumbers, electricians, carpenters and painters in the informal sector. The provision of commercial space within the housing scheme is also seen as an attempt to promote informal sector activities and small scale business enterprise within the community.

III.B.5. Women in Development

Women heads of household have in the past been discriminated against in the provision of housing. Under the African (Urban Areas) Accommodation and Registration Act (repealed in January 1979), only married employed men were eligible for accommodation. Should a woman be widowed or deserted, she lost her rented accommodation. In some instances, however, through the discretion of the township superintendent, she was allowed to remain in the accommodation. Since they had no right to accommodation, these women and their children were forced to become lodgers or squatters.

A woman is legally a minor, whatever her age, and cannot enter into a contract without her guardian's consent. Exceptions to this are women who are divorced or widowed. They are regarded as "emancipated" if they do not voluntarily return to the

guardianship of their father or other male relative. However, most women are not aware that they have this option to declare themselves emancipated when they are widowed or divorced. Generally, then, women are regarded as "minors" and come under the guardianship of their fathers (or other male relative) and of their husbands when they marry, and their fathers or sons when they are widowed or divorced. The present program will study the consequences of these restrictions and make recommendations as to how they might be ameliorated.

Discrimination against women is an important consideration when women are entering into housing contracts or applying for housing loans. Even when a woman enters a contract with the consent of her guardian (i.e. with his counter-signature), the contract is not legally made by her and he may choose to dispossess her of the house at any time regardless of the fact that she has paid for it. If a woman is emancipated and enters a contract, she should safeguard herself with an affidavit confirming her emancipation.

The Constitution of Zimbabwe, although anti-discriminatory, does not safeguard women on this issue since it specifies areas in which the prohibition of discrimination does not apply, namely in adoption, marriage, divorce, burial, devolution of property on death, or other matters of personal law (these could be the age of majority, guardianship of children and the status of women).

The housing project will promote the role of women through the provision of commercial centers and in particular in the provision of areas for informal sector activity. Many of the informal sector operators are women who may be the sole family income earners or may be supplementing the family income. Providing a center for informal sector activities in housing schemes will allow the women to operate near the home and enable young children to accompany the mother to the trading place.

Every effort will be made to secure access for women to plot allocation tenure and credit. Indeed, there is a growing concern about the changing roles and responsibilities of women as evidenced by Oliva Muchena's recent study "Women in Town" (see Annex 7). This publication not only provides a female urban profile but also identifies the focus for additional action oriented research and studies. US\$20,000 IIPUP funds have been tentatively identified for studies on existing constraints to the full participation of women in the shelter sector with an emphasis on legal barriers to equal access to housing credit.

III.B.6. Influence of Social Analysis on Shelter Design

Social analysis and family behavior studies have seldom been used in shelter architectural design and layout. There is a need to develop a social specification to complement the economic specification which currently overwhelms the design approach (Annex 6i).

There is limited information about lower income urban residents -- information which is needed as the basis for planning, design and provision of shelter and community facilities. Although some surveys have been done and there is some work in progress, recent legislative and political changes are rapidly changing the urban population profile. Given a growing lower income urban population, there is need to provide shelter and urbanization based on the social and economic perspectives and requirements of this group. Both the GOZ and Salisbury Council have expressed interest in increasing their research and survey capacities. A habitat urban socioeconomic household survey will be undertaken with the HDSB in 1981. In addition, continued project design efforts will utilize Zimbabwean resources to assess the surveys undertaken to date, identify existing data for further analysis and analyze this data. This work will be coordinated with Habitat.

III.C. TECHNICAL ANALYSIS

This program for Zimbabwe is divided into two phases. Phase I is proposed for authorization in FY 80 and for implementation during 1981-83 and will focus exclusively on the shelter and community facility needs of below median income households in Salisbury. A project area known as Parkridge-Fontainebleau has been identified and is in process of being purchased by GOZ and redesignated under a formal town planning scheme for housing use. This project has been developed in an illustrative manner to indicate project unit costs and site development distribution (see Table II-3). The Parkridge-Fontainebleau scheme could provide a variety of HG shelter options to serve households from about the 30th to 38th income percentiles.

Phase II is provisionally planned for authorization in FY 81 and for implementation from late 1981 to 1984. Work during this period will continue to address the urgent low cost housing requirements in Salisbury and in addition will expand into a selected number of secondary cities. In the formulation of the Phase II programming, the needs and capacities of target cities will be carefully assessed in order to identify an appropriate set of sub-program activities in shelter and community facilities improvement and a possible pilot employment generation effort.

III.C.1. Planning Standards

Physical planning standards in Zimbabwe have been derived from European practice for low density high income areas. These standards for roads, utilities and community space have been applied to high density, low income areas which has meant that income groups below the median income are unable to be served. Due to the education work of the Housing Services Development Branch, there is some movement towards adopting

affordable standards. In schemes designed and implemented by the Branch, these concepts of affordability can be carried through. However, in the case of advising or approving a local urban authority housing scheme, the pursuing of affordability in urban development is more difficult and it will be necessary for this program to support educational efforts, seminars, visits and undertake public relations work to gain acceptance of the idea of relating standards to what people can afford to pay.

The Phase I work in Salisbury under the direct supervision of the HSDB provides the opportunity to demonstrate to local authorities, engineers and planners that affordable housing based upon revised planning standards is marketable.

III.C.2 Housing Standards

Present housing standards have been conceived in terms of an acceptable minimum completed unit rather than in terms of affordability linked to target income groups. In order to gain acceptance of the design concept of affordability below the median income, the evolutionary process in the thinking of GOZ and local government officials will have to continue. The Phase I Salisbury project will again offer educative experiences for people both within and without Salisbury.

III.C.3. Introducing Changes in Standards

Changes in standards cannot be introduced in physical planning and housing unit design overnight. Not only has acceptability to be gained in many quarters, technical officers have to develop and be advised on new design practices. At the same time, production ability should not be curtailed while the new practices are being applied in drawing board work.

Phase I in Salisbury is planned to have five construction stages. In the initial construction phase, current planning standards will be adapted with a view to economy but will not be radically changed: this to ensure that bidding for the first stage is not delayed. During construction stages 2, 3, 4 and 5 (all in Phase I), it is intended to progressively implement savings in physical layout and house and utility design. These construction stages will include elements of the Parkridge-Fontainbleau site financed by the GOZ. New design for a core house in some instances has an enclosed room and in others a roofed over space. These will be developed during the physical planning stage. Variations on the core type will set the pattern for the national program and also for secondary cities.

Phase I:

a. Shelter forms. Three types are to be employed initially and then any types derived from these as may evolve in Phase II (see Table II-3).

- a partially completed house having a wet core plus one room plus an unenclosed covered veranda.
- a wet core plus one walled-in room.
- a form to be decided prior to signing of the implementing agreement.

The provision of a 200 m² plot allows room for the development of a vegetable garden to supplement the family diet. Design of the core will take into account the need for privacy in carrying out ablutions. For example, the entrance to some wet cores will be at the rear of the plot and from the outside of the dwelling. Some kitchens will also have an external entrance and be separated from the living room to allow the women separation from the male members of the household when cooking. Extensions to the house will take cognizance of the desire for separate bedrooms for male and female children in the family. At the same time, consideration will be given to the desire of a family merely to build as many or as few rooms as they require for their home, without specifying categorically that so many rooms should be complete before transfer of ownership is finalized. Designs will also take into account the need for the supplementary income produced by lodgers.

Within the existing administrative patterns, the superintendence of completion work (aided self help) by householders and their building contractors would be the responsibility of local government bodies. In Salisbury, this would be the City Council. They already have, under the Director of Works and the Director of Community Services, a suitable operating unit which, if strengthened in systems and trained manpower, could undertake guidance and supervision of the house completion self-help program.

A revised version of the HDSB ultra low cost house will be used also at Parkridge-Fountainbleau but not within that part of the site development that is financed through this program.

b. Community facilities. The need to provide these concurrent with the occupation of stands by families is agreed between GOZ and AID officials. Funding to provide some primary schools is provided in the HG loan. Other facilities will be funded by GOZ and possibly by local private organizations and charitable bodies (see Annex 6iii).

c. Infrastructure.

(i) Economies can be made in the present hierarchy of roads and paths and these can be argued for and applied progressively during the project period.

(ii) Utilities standards. Present standards are held firmly by the technical officers concerned. It is proposed that they be maintained unaltered for Phase I implementation in Salisbury. Their review for economies in the different conditions of secondary cities is to form an aspect of Phase II work and will determine some of the criteria for acceptability for funding of sub-projects.

d. Improvements to the delivery system. There is need for improved implementation management of overall community land use during early stages of scheme occupancy with a particular concern for (1) timely provision of community and education facilities; (2) safeguarding of undeveloped land to avoid large borrow pits from which occupiers take sand and gravel (i.e. dedicate speedily on short leases for market gardening); and (3) community and school playing field shared use to reduce overall open and public space requirements.

Phase II:

This will be a continuation of the program components given over in Phase I but applied now to selected secondary cities. In addition, there will be the following additional activities:

- project identification studies.
- liaison and debate on standards and house types with the newly elected councils.
- integration in town planning and site selection of former white and black zones of cities and towns into one urban community.
- community upgrading studies.

a. Use of local materials. Zimbabwe produces a wide range of building materials and local materials will be used throughout the housing schemes. The foreign exchange component is expected to be less than 5 percent and covers sheet steel, electrical and sanitary ware.

b. Environmental issues. These are covered in Section III.C.5, Environmental Concerns.

c. Site analysis. The site at Parkridge-Fontainbleau proposed for development in Phase I is used as a basis for developing the distribution of funds in Phase I. The site lies

between 15 and 20 km from the City Center but near other high density housing schemes. Access is along the main Bulawayo-Salisbury highway which has spare carrying capacity. The site is some 1,360 hectares of which 917 are developable. However, there is a main electricity power line running north-south over the site which reduces the developable area by some 150 hectares. A main advantage of the area is that it is already served by a trunk water main and the outfall sewer passing through Parkridge will facilitate immediate development of the area and reduce overall costs. In a survey of high density sites suitable for development, this site scored second place. Warren, which was placed first, is already under development.

III.C.4. Clients for the Core Housing Scheme

Although socioeconomic information regarding low income urban dwellers is limited, some analysis is possible. Generalizations have been made from research currently in progress and isolated surveys previously undertaken. Although the data is from Salisbury, it is felt that it is representative of the general urban population.

The majority of those falling into the low income group are families in which the adults are between the ages of 25 and 35 years with three to four children. Approximately 25 percent will be second generation urban dwellers, and an estimated 45 percent will have lived in Salisbury for ten years or more. These figures show that the demand for low income housing over the years has far outstripped supply and that the new migrants to the urban areas are still in the minority.

In addition to the nuclear family of two adults and four children, the typical household will include one or two members of the extended family (i.e. the husband's or wife's brother or sister, or mother or father) who are usually able to contribute towards the household income, or there may be nephews or nieces staying in town for better educational opportunities. In this case they are likely to make further demands on the family income. In addition to this "enlarged" family, the household will usually consist of one or two lodgers who lodge either legally or illegally and will often contribute a substantial amount towards the household income.

One of the results of the final meeting between the GOZ and the AID/PADCO team on August 22, 1980 was to modify the percentage of wage income which it is assumed a household can afford to spend for housing and its related services. This figure was increased in discussions with GOZ officials from 22.5 percent to 27.5 percent.

There presently does not exist in Zimbabwe sound data on how much a low income household is prepared to spend on a fully-serviced, expandable HSD6 housing solution. A severely outdated

(late 1960's) CSO Urban African Budget Survey in the major centers indicated that on the average African households spent less than 20 percent of their wage incomes on housing, but it is generally assumed that in the developing countries a low income household will tend to spend a greater percentage of its income for housing when offered the opportunity of secure tenure and a well serviced plot. The uncertainty inherent in the 22.5 percent to 27.5 percentage modification only serves to further highlight the need for a detailed household income and expenditure survey in order to fully understand the financial ability and willingness of the target population to purchase housing.

III.C.5. Environmental Concerns

The Initial Environmental Examination identified specific environmental issues which should be considered during the development of the Zimbabwe HG Low Cost Shelter Program. The environmental issues examined are in the areas of natural hazards, town planning and site location and shelter/infrastructure design. The illustrative site of Parkridge-Fontainbleau, selected for Phase I development in Salisbury, has been evaluated on the basis of the previously defined specific issues. Overall, the evaluation of the Parkridge-Fontainbleau site is considered favorable for the development of higher density housing schemes. The evaluation is summarized in the following manner.

The Parkridge-Fontainbleau site is composed of two working commercial farms located on the western periphery of Salisbury's built-up area. The two farms are owned by one person; acquisition negotiations are presently underway. Taken together, the two farms total 1,360 hectares of land, of which roughly 900 hectares are developable and capable of accommodating almost 15,000 stands. Being agricultural land, the site is generally level and free of rock outcrops and hills. The area of the proposed site is already served by water, electrical and sewer trunk lines. The existence of trunk infrastructure coupled with the fact that the Little Marimba sewerage treatment plant is located just to the south of the property will facilitate immediate development of the area at reduced overall costs. Another advantage includes the fact that there is a large central area of developable land (approximately 540 hectares) which will accommodate over 10,000 residential stands in one development.

The project beneficiaries' transportation costs to work will be high due to the fact that the site is located between 15 and 20 kilometers from the city center and is about 10 kilometers from the main industrial sites. However, existing access to the city from Parkridge-Fontainbleau will be along the main Bulawayo highway which at present has enough spare capacity in the short-term to cater for expected increased traffic volumes from such a development. With the completion of the link route between Sinoia and Beatrice, road access to the industrial sites will be greatly facilitated.

A negative aspect of the site is that the western portion of the Parkridge farm, approximately 150 hectares of developable land, is cut off from the rest of the site by a CAPCO (national electrical supply company) easement which bisects the site from north to south. This easement and the resulting piece of isolated land will result in more costly development and increased per stand costs due to the loss of developable land. In addition, there are a number of Portland cement claims which run along the Little Marimba River. These claims, however, are located on wet land and do not affect the main areas of developable land.

The two properties are also excellent agricultural land and are currently zoned for agricultural purposes in the Rural Western Section Town Planning Scheme. The process of incorporating the Parkridge-Fontainbleau site into the Salisbury city limits as land zoned for higher density housing is so far progressing smoothly. Government does not envisage difficulties with changing either the present planning district or land use designation. In summary, the preliminary evaluation and estimates of overall development costs for Parkridge-Fontainbleau recommend this site in comparison with other sites investigated.

Detailed environmental examinations of potential sites for such proposed Phase II cities as Bulawayo, Gwelo, Umtali and Fort Victoria will be undertaken as they are identified.

III.D. INSTITUTIONAL ANALYSIS AND PLAN

The Government of Zimbabwe is currently involved in some restructuring and regrouping of ministries and executive departments and a reallocation of duties. This process is accompanied by personnel and staffing changes. The following account represents the present situation as it relates to shelter development as of August 1980. Discussions with government indicate that any reorganization of the following institutions would only strengthen the present shelter delivery system.

III.D.1. Basic Organization for Housing Provision of the Government of Zimbabwe

a. Local government system. Most all formal provision of low income shelter is undertaken through the Ministry of Local Government and Housing (MLGH) and by the urban local authorities. There are three categories of urban council: municipal, town and local board. Differences are mainly in terms of size and status. There are few differences in the way these bodies carry out low income shelter schemes.

The Ministry exercises a number of controls over the local councils. These include:

- approval of budget.
- approval of borrowing powers (with exception of Bulawayo and Salisbury).
- appointment of auditors.
- the preparation and approval of master plans and generally of site layout plans.
- the location of Local Government Areas (housing schemes).
- the scale of provision of low income housing.
- the approval of operation of public transport systems.

The urban councils have some freedom in the provision and financing of public utilities, public works and services such as garbage collection. All of the local authorities have similar responsibility for undertaking low cost housing projects. Low cost housing projects have traditionally been undertaken in designated Local Government Areas (formerly African Townships).

Most housing projects in Local Government Areas are initiated at the local level by the local authorities. Plans for housing projects are developed locally or with the help of the MLGH, particularly the HDSB. Projects are proposed to the Ministry in the form of annual estimates. Only after budget approval does detailed project planning proceed. Where possible, local authorities handle their own tendering and contract management. In all cases, house construction is tendered out to private contractors.

The administration of Local Government Areas, including beneficiary selection, collection of payments, maintenance and the supervision of house extensions, is the responsibility of the local authorities. However, the HDSB is taking a stronger advisory role in all areas of low income shelter. The accounting of the Local Government Areas is kept separate from other financial transactions of the local authorities. A property tax based on property valuation which is applied in low density housing areas of towns is not applied to the high density low income Local Government Areas. Here a "supplementary charge" is made on each plot which is standardized throughout an area and is so calculated to recover the cost of services, including street lighting, sewage, rubbish removal and administration. Charges for water and electricity are usually made separately.

b. The Ministry of Local Government and Housing (MLGH). This Ministry exercises a wide range of functions in the provisioning and financing of housing as well as in other areas of responsibility of the local authorities. There are two secretaries in the Ministry: one of housing (now vacant) and one

for local government. Urban physical planning is provided by the Ministry through its Department of Physical Planning. The Department also acts as an advisory service to the smaller municipalities. The Ministry is also responsible for:

- housing policy formulation.
- control of the local government areas building fund.

c. The Housing Development Services Branch (HDSB).

Essentially this unit within the MLGH undertakes nationally some functions that are performed by a National Housing Authority in other countries. It reports to the Secretary of Local Government and Housing. The principal functions are:

- to undertake major low cost housing projects directly for government, including all aspects of design, contract tendering and administration for housing, infrastructure, commercial facilities and primary schools.
- to advise and act as consultants to the smaller local authorities in all aspects of low cost housing development, including documentation and the tendering and administration of contracts.
- to advise the Minister on proposals for low income housing projects submitted by the local authorities.
- to undertake socioeconomic research to help with the formulation of sound housing strategies, research on construction standards and techniques to reduce costs, and research on housing layout and town planning considerations.

d. Salisbury Urban Council. The Council has been a large provider (approximately 2,000 units in 1979) of middle to low income housing and has a record that stretches back over decades. In standards, cost and design of dwellings, methods of financing and collection of charges and allocation of overheads it follows some practices that are different from central government. Three departments of the Council have a special concern for housing:

- The Department of Community Services is the client department wherein the need is recognized and specified to the Council's Department of Works. The department has a number of area offices which are responsible for rent collection, maintenance and the sale of rental dwellings to sitting tenants.
- The Department of Works is the implementing agency for the Department of Community Services as well as for other council public works and utilities.

- The City Treasurer's Department plays a key role in housing fund management and in payment for contract work. Very strict controls over expenditure are maintained.

The size of the housing problem in Salisbury has been such that the City Council has not been able to keep pace. The task of provision is shared now with the HSDB which develops and constructs in the City Council area. The City Council has not played a role in the Parkridge-Fontainbleau project, as yet, but is prepared to assist in the organization and implementation of the aided self help operation.

e. The Private Sector and Housing. The private sector is unable to enter the low income below the median income housing field. The cheapest house they provide is well above median income capacity to pay. Building societies lend to low income families only indirectly through block lending to government for onward lending. Funds available for this purpose may be reduced due to the expansion of the civil servants housing program which will demand greater funds from the societies.

f. Related sector inputs. Recent and anticipated changes are allowing the HDSB and the MLGH a stronger role in coordinating the provision of community facilities for low income shelter projects. For example, in the past the Ministry of Education (MOE) has reallocated its primary school building funds to the Ministry of Public Works which has constructed or supervised school construction. Current negotiations will probably allow the MOE to reallocate some funds to the HDSB for construction in low income shelter projects. This will allow for timely provision as well as reduced costs. Staffing remains the responsibility of the MOE.

The Ministry of Health provides financial support to local authorities for provision of health facilities, but recurrent costs are left to the local council. Salisbury Council has planned for the expansion of the clinic system.

Specific Phase II sector coordination details have yet to be completed. The HDSB may establish an inter-ministerial coordinating committee for comprehensive development of low income shelter projects. This has been encouraged but is dependent on further consideration.

III.D.2. Administrative Structure For The Project

The Ministry of Finance (MOF) will be the borrower. The main agencies involved are:

Phase I:

Ministry of Local Government and Housing (MLGH)
Housing Services Development Branch (HSDB)
Department of Physical Planning

Ministry of Education (MOE)

Ministry of Health (MOH)

Salisbury City Council
Public Works Department
Department of Community Services
Treasury Department

Phase II:

Local government urban authorities of selected cities in addition to those central government ministries named in Phase I.

a. Implementating agencies. The main implementing agency for site planning and construction in Phase I will be the HSDB. It will also have some management responsibility for the house completion program through aided self help, although the primary service delivery agency will be the Department of Community Services of Salisbury City Council. In Phase II, site planning for some secondary cities will probably be the responsibility of the Department of Physical Planning. Overall responsibility for seeing that appropriate shelter standards and planning criteria used in secondary cities will remain with HSDB.

The main constraint to expansion of the shelter program is the critical shortage of physical planners to prepare layout plans to the new affordable standards. There is a tendency in most countries to rush this stage yet it is here that economies in house arrangement, access, circulation and in utility networks are made or lost. The shortage requires technical assistance to insure adequate planning for this stage. While this planning input is critical for the Salisbury site in Phase I, it will become more so with the expansion of the project geographically in Phase II. Architectural and engineering expertise is very limited in the MLGH, but it is normal practice, and possible, for HSDB to contract these services from private practices in Salisbury.

Once the main site layout for the Salisbury scheme has been completed, it is intended that HDSB issue a standardized set of engineering design parameters, specifications and bills of quantities to guide the engineering consultants that will be used for road and utility detail design.

The HDSB intends that the engineering design will be split into four commissions. Each commission will include roadworks, storm drainage, sewer and water reticulation. The HDSB will complete the architectural design itself. Soils studies will be commissioned from an independent laboratory.

The construction work will be controlled by a specially recruited project manager. His team, also to be recruited, will consist of a resident engineer, an assistant resident engineer, site survey technician and a clerk of works. A project architect and a clerk of works will control building contracts. The project architect will either be provided by HDSB, or through the consulting group of the project manager.

An aided self help housing advisor (AID technical assistance) provided to the HDSB will primarily work with the supporting staff of the Department of Community Services of Salisbury City Council. Allocation, legal, collection and loan services will be undertaken by the City Council.

In Phase II, although the HDSB may assist with project design, construction management will probably come under city councils in provincial districts with the management of aided self help programs dependent on local authority practice and capacity.

III.D.3. Long-Term Institutional Development

Discussions are underway regarding the organization and structure of national organizations that might assist or replace the urban local authorities in carrying out their responsibility to provide low income family housing. Among the possibilities mentioned have been the creation of a Ministry of Housing. Other possibilities include the raising of the status and responsibilities of the HSDB to that of a National Housing Authority. It is not possible to make any comment on these propositions at this time, but AID is willing to assist in establishing the advantages and disadvantages of each proposition.

a. Housing bank. Under the present system, practically all financing for low cost housing is channeled through the local authorities, primarily from the Local Government Areas Building Fund which is funded by loans from Treasury and from private financial institutions. There is no means of collecting savings from low income households for housing credit. Low income households have no access to housing credit other than the limited resources from local governments. Even middle income households have difficulty obtaining credit for housing, especially households who would qualify for housing costing less than US\$9,600 (Z\$6,000) which is the effective lower limit on building society loans, but more than US\$4,800 (Z\$3,000) which is the general limit for assistance from publicly-funded programs.

The housing finance system needs to be re-evaluated with the needs of the majority of the population in mind. Again, AID is willing to assist in such an appraisal.

III.D.4. Technical Assistance

Zimbabwe is at a critical point of change in many political, social and administrative dimensions. There is a need to train black Zimbabwe professionals. There is some need to shape and reshape policies, programs and implementing agencies. At the same time, there is the inevitable dilemma of choosing between achieving high performance now and carrying through a training role.

If the AID project purposes are to be fulfilled within the 4-year time frame, then a resident technical assistant program with at least two resident advisors and short-term T.A. support will be required to work with the HDSB and local authorities. It is anticipated that this program will probably be implemented by a Private Voluntary Organization.

a. Resident aided self help housing specialist. A long-term (2 years) resident technical advisor is proposed to assist in establishing an aided self help program which would provide a technical support system for beneficiaries of sites and services and expandable core housing programs. This program would establish:

- tenant education program.
- equitable allocation system.
- effective building material loan programs including warehousing of materials.
- technical advice on housing consolidation and expansion.
- effective communication and liaison with local government authorities, beneficiaries and staff of the related Habitat programs.

b. Resident project planner. A long-term (2 years) resident advisor is proposed to assist Government of Zimbabwe in establishing housing programs to meet low income shelter requirements including possible assistance with the creation of national housing corporation or national housing bank to:

- centralize within Housing Services Development Branch and coordinate the functions of public sector housing delivery.

- assist in the development of further provisions of planning, design, tendering and supervision assistance by HSDB and Department of Physical Planning to local authorities who do not have these capabilities.
- promote mobilization of funds from external sources and internal private household savings.
- ensure equitable allocation of resources to planned housing projects in urban areas.
- assist with establishment of an evaluation system.

Estimated cost of each two-year resident position is US\$240,000 (Z\$150,000).

c. Short-term technical assistance. The resident technical assistance program will require short-term consultancies, some of which would:

- examine and recommend improvements in existing shelter design and infrastructure standards.
- examine financial mechanisms for lower income households such as cross-subsidies, graduated payment mortgages and housing cooperative which would help expand pool of lower income households who could be served by cost-recoverable public housing schemes.
- advise on the development of assistance programs to small businesses possibly working through the Development Finance Corporation, the small Industries Advisory Service and the Institute of Business Development with preparation of demonstration projects for AID financing.
- ensure that government set in motion studies to establish the social and economic basis of households to benefit from the low cost housing schemes.
- assist with organizational development and construction management.
- advise on communication and community participation systems.

d. Training. Although critical manpower shortages exist in the civil engineering, physical planning, quantity surveyors, architectural and community development fields, a pending GOZ manpower survey and a backlog of applications from returning residents has combined to postpone specific decisions about training requirements. A general request has been received to assist the MLGH in establishing a bursary program at the University of Zimbabwe linked to some long-term university

training in the U.S. With details yet to be worked out, African Manpower Development Program training funds are potentially available to fund six U.S. or third country scholarships for architects and physical planners at an estimated US\$500,000.

In addition, the resident technical assistance program and its complementary short-term consultancies will provide an in-country training input. This will include:

- training and orientation for up to 50 local authority staff in aided self help shelter program systems and techniques.
- training and orientation for senior (3) and junior (15) evaluation staff in all aspects of shelter monitoring and evaluation.

III.D.5. Staffing

The Deputy Director of the HDSB has undertaken a staffing review in the light of future commitments including the execution of the Parkridge-Fontainbleau site in Salisbury. Particular staff shortages have been drawn attention to and alternative cost estimates prepared for filling the posts directly as opposed to subletting the workload to outside local consultants. This analysis is now being reviewed in the MLGH.

The Deputy Director of the Department of Community Services of Salisbury Council has also undertaken a staffing review assuming that his Department would be utilized on the self help house completion program of Parkridge-Fontainbleau. He has prepared estimates for the numbers of building demonstrators and liaison offices that would be required.

In general, there is an awareness of the scale of staff effort required if this program is to be carried through.

III.E. FINANCIAL ANALYSIS AND PLAN

III.E.1. Project Costs

It is envisaged that the present HG program loan of US\$50 million will be developed in two phases, each of approximately US\$25 million. The total cost of Phase I of the program (including host country contributions) is estimated in the illustrative example of Table III-2 to be US\$66,125,100. Of this total project cost, US\$23,180,000 will be HG financed. The largest portion of the HG investment will go towards the provision of housing solutions and related services affordable by the designated low income beneficiary groups. US\$3,750,000 of the total HG Phase I investment will also be provided for

building material loans which will facilitate beneficiary completion and/or extension of the "core" units. Primary schools estimated to cost US\$3,072,000 will be financed as part of the Phase II funding in order to cater for the direct beneficiaries at the Phase I project.

In addition, there is about US\$1,735,000 program of technical assistance to aid the Government of Zimbabwe and the City of Salisbury local authority in project planning, evaluation and design, studies which support program development and establishment of an aided self-help housing program. Table III-3 presents very preliminary cost estimates for Phase II funding. Design criteria for Phase II projects (the majority of the units to be constructed in Phase II will be sited in centers outside Salisbury), as yet have not been determined. Depending on the criteria, the various line items could change greatly.

III.E.2. Shelter and Related Services Cost Recovery

The capital costs associated with the provision of shelter and its related services will be recovered in two ways. The capital, interest and redemption charges for land, dwelling unit construction, all services within stand boundary, electricity connection and electricity installation (in-house) and on-site roadworks and stormwater drainage will be recovered on an annuity basis at 8 percent per year for 25 years. The capital costs for water (including bulk supply treatment and internal reticulation to stand boundary), sewage (including major treatment works, major pipelines and internal reticulation to stand boundary), refuse collection, electricity supply and public lighting will be recovered through a series of monthly user service charges. The effects of both forms of cost recovery on beneficiary affordability have been described previously in Section II.6 of this paper.

III.E.3. Building Material Loans Cost Recovery

The costs of building material loans will be recovered from the beneficiaries on an annuity basis at 8 percent per year. Suggested loan amounts and loan recovery periods will be determined at a later date on the basis of study and discussions with Government of Zimbabwe and local authority officials.

III.E.4. Primary Schools Cost Recovery

A total of 28 utility primary schools will be required for the proposed Phase I project. This project will finance 16 of the schools which directly cater for the project's beneficiary target group. It is anticipated that Housing Services Development Branch will be responsible for the design

**Illustrative Example for Phase I Project Funding Sources and Components
for Parkridge-Fontainebleau¹⁵**

(Cost items are expressed in U.S. dollars with the local Zimbabwe dollar amount contained in parenthesis)

Item	Units	Unit Cost	Total Cost (US\$ or Z\$ thousand)	Financing Source (US\$ or Z\$ thousand)			
				Government of Zimbabwe	Local Authority	USAID HG	Other
NETTER & RELATED SERVICES							
Type A ¹	2,000	US\$2,600 (Z\$1,625)	US\$5,200 (Z\$3,250)	US\$5,200 (Z\$3,250)	---	---	---
Type B ²	3,000	2,770 (1,730)	8,310 (5,195)	---	---	8,310 (5,195)	---
Type C ³	3,500	2,320 (1,450)	8,120 (5,075)	---	---	8,120 (5,075)	---
Type D ⁴	1,500	2,000 (1,250)	3,000 (1,875)	---	---	3,000 (1,875)	---
Type E ⁵	2,500	3,780 (2,365)	9,450 (5,905)	9,450 (5,905)	---	---	---
Type F ⁶	1,500	5,540 (3,465)	8,310 (5,195)	8,310 (5,195)	---	---	---
Over Density Housing ⁷	72	3,700 (2,315)	265 (165)	265 (165)	---	---	---
Subtotal	14,072	---	42,655 (26,060)	23,225 (14,515)	---	19,430 (12,145)	---
BUILDING MATERIAL LOANS	N.A.	N.A.	3,750 (2,345)	---	---	3,750 (2,345)	---
COMMUNITY FACILITIES							
Primary Schools	12	192,000 (120,000) ⁸	2,305 (1,440)	2,305 (1,440)	---	---	---
Secondary Schools	11	400,000 (250,000)	4,450 (2,750)	4,400 (2,750)	---	---	---
Health Clinics	2	280,000 (175,000)	560 (350)	560 (350)	---	---	---
Shopping Centers (incl. shopping facilities, market, community halls, etc.)	N.A.	N.A.	7,200 (4,500)	240 (150)	80 (50)	---	6,880 (4,300) ¹⁰
Local Authority Offices	N.A.	N.A.	900 (500)	---	800 (500)	---	---
Churches	12	40,000 (25,000)	1,280 (800)	---	---	---	1,280 (800) ¹¹
Sport Clubs	2	160,000 (100,000)	320 (200)	---	320 (200)	---	---
Subtotal			16,865 (10,540)	7,505 (4,690)	1,200 (750)	---	8,160 (5,200)
AND	N.A.	N.A.	1,120 (700)	1,120 (700)	---	---	---
TECHNICAL ASSISTANCE¹⁹							
Long Term Technical Assistance Project Development	N.A.	N.A.	650 (405)	---	---	---	650 (405) ¹²
Val. Monit., Women's Studies	N.A.	N.A.	50 (30)	---	---	---	50 (30) ¹³
Employment Studies & Project Finance Study	N.A.	N.A.	200 (125)	---	---	---	200 (125) ¹⁴
Training	N.A.	N.A.	260 (165)	---	---	---	260 (165) ¹⁵
	N.A.	N.A.	75 (45)	---	---	---	75 (45) ¹⁶
	N.A.	N.A.	500 (315)	---	---	---	500 (315) ¹⁷
Subtotal			1,735 (1,085)	---	---	---	1,735 (1,085)
TOTALS	N.A.	N.A.	66,125 (41,330)	31,850 (19,905)	1,200 (750)	23,180 (14,490)	9,895 (6,185)

NOTES:

- ¹ Modified in plan ultra low cost.
- ² Wet core with one finished room and veranda over two rooms.
- ³ Wet core with one room finished.
- ⁴ Wet core with veranda over one room.
- ⁵ Standard core, 1-2 rooms.
- ⁶ Standard 2-3 bedroom detached unit.
- ⁷ A small portion of site, unsuitable for low income, higher density development will be developed as a low density site and services scheme.
- ⁸ A new utility primary school Design (US\$192,000) is presently being developed by HESB which will be used for this project.
- ⁹ Sixteen primary schools costing US\$3.27 million, (Z\$1.92 million), which would serve Phase I HG beneficiaries will be financed as part of the Phase II HG investment.
- ¹⁰ Wet shopping center facilities are developed by private sector enterprises on land allocated by HESB.
- ¹¹ All churches are built by individual denominations on land allocated by HESB.
- ¹² AID Africa Bureau E.S.F. Funds.
- ¹³ Requested AID Africa Bureau Funds.
- ¹⁴ US\$100,000 from AID E.S.F. source (1981) and US\$100,000 from AID Africa Bureau (1982).
- ¹⁵ IIPUP Fund US\$60,000 (Z\$37,500) employment study for Phase II project; remaining funds US\$100,000 (Z\$125,000) for project to be determined.
- ¹⁶ Jointly financed, UNFHS US\$40,000 and IIPUP US\$35,000.
- ¹⁷ Training component financed from A.M.D.P. Funds.
- ¹⁸ Columns may not add due to rounding.
- ¹⁹ Technical assistance presented here serves Phases I and II.

TABLE III-3

Illustrative Example for Phase II Project Funding Sources and Components
for Salisbury and Other Major Centers to be Selected¹

(Cost items are expressed in U.S. dollars with the local Zimbabwe dollar amount contained in parenthesis)

Items	Units	Unit Cost	Total Cost (US\$ or Z\$ thousand)	Financing Source (US\$ or Z\$ thousand)				
				Government of Zimbabwe	Local Authority	USAID HG	Other	
<u>SHELTER & RELATED SERVICES²</u>								
AID Financed	6000	US\$2,500 (Z\$1,565)	US\$15,000 (Z\$9,375)	---	---	US\$15,000 (Z\$9,375)	---	---
GOZ Financed	3500	4,000 (2,500)	14,000 (8,750)	14,000 (8,750)	---	---	---	---
Subtotal	9500	N.A.	29,000 (18,125)	14,000 (8,750)	---	15,000 (9,375)	---	---
<u>BUILDING MATERIAL LOANS</u>								
	N.A.	N.A.	6,000 (3,750)	---	---	6,000 (3,750)	---	---
<u>COMMUNITY FACILITIES</u>								
(including primary and secondary schools, health clinics, etc.)	N.A.	N.A.	16,820 (10,520)	4,500 (2,815)	1,000 (625)	5,820 (3,640) ³	5,500 (3,440)	---
<u>LAND</u>								
	N.A.	N.A.	1,000 (625)	1,000 (625)	---	---	---	---
Subtotals for Phase II	N.A.	N.A.	52,820 (33,020)	19,500 (12,190)	1,000 (625)	26,820 (16,765)	5,500 (3,440)	---
TOTALS for Phase I & II	N.A.	N.A.	118,945 (74,350)	51,350 (32,095)	2,200 (1,375)	50,000 (31,255)	15,395 (9,623)	---

NOTES:

¹ Total Phase II costs presented in this table must be seen as very preliminary in nature at this time. Design criteria for Phase II projects have, as yet, not been decided upon, and when they are, the various line item costs could change greatly. All costs are derived on a proportional basis from the Phase I project.

² The breakdown on units financed by AID and GOZ is based on GOZ policy that 60 percent of a project's units must be of the ultra low cost variety (financed by AID) and 40 percent of the "standard" core or house variety. (These two types are not affordable under AID criteria and thus will be financed by GOZ).

³ Sixteen primary schools costing US\$3.07 million (Z\$1.92 million) which would serve Phase I HG beneficiaries will be financed as part of the Phase II HG investment.

Source: FAICO Elaboration

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and construction of the primary schools in consultation with the Ministry of Education and Culture. The funding for the 16 schools will be repaid by the Ministry of Education through the Treasury by an annual debit on Education's capital account.

The principal cost recovery mechanism for these primary schools will be the general tax revenues of Salisbury through its system of "rates." Direct cost recovery through user fees is not envisaged due to the recent Government proclamation declaring that all primary school education shall be free.

III.E.5. User Charges Cost Recovery

As described briefly in Section II.C (Project Beneficiaries), many of the project's capital and recurrent costs (including maintenance) will be recovered through a series of monthly user charges. Total monthly user charges of US\$26.91 (Z\$16.82) break down in the following manner:

a. Supplementary charges. A charge of US\$8.88 (Z\$5.55) to cover capital and redemption of tower lighting, running costs and/or maintenance of tower lighting, roads, health inspectorate and fire brigade.

b. Sewage charge. A charge of US\$3.20 (Z\$2.00) to cover capital and redemption charges for all sewage facilities including major treatment works, major pipelines and internal reticulation to the stand boundary.

c. Waste management charge. A charge of US\$0.96 (Z\$0.60) to cover the provision of twice weekly refuse collection.

d. Minimum water charge. A charge of US\$2.51 (Z\$1.57) to cover capital and redemption charge for all water including bulk supply, treatment and internal reticulation to the stand boundary. This minimum charge entitles the user to a water allowance of 13 m³/month. An extra charge for water use above 13 m³ is Z\$0.121 per cubic meter.

e. Electricity charge. A minimum charge of US\$7.20 (Z\$4.50) to cover the domestic supply grid on metered supply.

f. Administration charge. A charge of US\$4.16 (Z\$2.60) to cover rent collection, organization and staff requirements for building inspection and supervision.

III.E.6. Host Government Contributions

Tables III-2 and III-3, summarized in the first chapter Table I-1, give total estimated GOZ contributions. This is estimated at US\$33,050 for Phase I. The illustrative estimate

for Phase II is US\$20,500 million. The GOZ contribution will be made in land, local staff and support, community facilities and complementary infrastructure and shelter development.

III.E.7. Cash Flow

As the various components are more fully developed in detail, a master Project Delivery Plan, including cash flow, will be prepared.

IV. PROJECT IMPLEMENTATION

IV.A. AID PROJECT MONITORING

As the proposed project is a major part of AID's bilateral assistance program to Zimbabwe, USAID/Zimbabwe will be responsible for the policy framework within which it is implemented. The AID Office of Housing (DS/H) is responsible for HG program development negotiation and implementation within the Mission policy framework. The Office of Housing's responsibilities will be carried out by its Regional Housing and Urban Development Office (RHUDO) for East and Southern Africa (Nairobi) or through its designated resident Housing Officer in Zimbabwe. The Officer will coordinate all activity with USAID/Zimbabwe.

Project Agreements for future IIPUP activity will be negotiated by the RHUDO or its representative and cleared by USAID. Authority for AID reviews and approvals called for in Guaranty Agreements have been delegated by the Office of Housing to the RHUDO.

Technical and environmental services of the project will be conducted by short-term consultants from the Office of Housing. Regular financial reviews will be similarly scheduled.

IV.B. EVALUATION

RHUDO recommends that Phase I of the project be the subject of a modified Intensive Evaluation (IE), one developed with the HDSB and relevant local authorities. The IE will serve to test the principal assumptions on which the project is based and to monitor implementation progress. IE reports will also serve to monitor progress on the Log Frame, the Planned Performance Tracking Network and the Master Project Delivery Plan. In addition, the IE process will assist the Government of Zimbabwe to develop the evaluation component of its housing research efforts, building the data base and feedback system necessary for project design, housing, policy development and project implementation. Given that the HDSB will be increasing its assistance to local authorities, it is of particular interest to develop an evaluation system that provides reliable information on the full range shelter development alternatives.

As Phase I project activity will be in Salisbury, the IE will enable the Municipality to improve its own research and evaluation efforts which are of particular importance in developing a program of aided self help and building material loans.

As significant physical and institutional changes are being incorporated in this project, it is important to receive early

user feedback on unit design, site layout and the impact of the aided self help program. This information is critical in the short run for project modification and in the long run for policy determination and revision.

The IE will be closely coordinated with the Government of Zimbabwe Habitat socioeconomic research study to be undertaken some time in 1981.

Terms of Reference will be drawn up by RHUDO and the HDSB for consultants to develop the IE methodology and program. Although RHUDO will call upon design and implementation and training expertise available in Nairobi, local personnel will implement the full range of evaluation and survey work.

IV.C. PROJECT AGREEMENTS

Prior to disbursement of HG loans, the following agreements will be required. Phase I and Phase II will require their own set of agreements.

IV.C.1. Implementation Agreement

Between AID and Government of Zimbabwe representatives, most likely the Ministry of Finance and Ministry of Local Government and Housing. This agreement details the procedures for project execution, reporting requirements and limitations on HG fund use.

IV.C.2 IIPUP and/or Other Assistance Agreements

Between AID and the Ministry of Local Government and Housing and/or the Salisbury City Council, or between a PVO, AID and GOZ institutions to specify the scope of work and contractual requirements of the long- and short-term technical assistance programs.

IV.C.3. Guaranty Agreement

Signed by AID assuring any investor against loss.

IV.C.4. Loan Agreement

Between the designated Government of Zimbabwe borrower and the U.S. investor.

IV.C.5 Host Country Guaranty Agreement

Between GOZ and the AID; insures the latter against loss.

IV.D. CONDITIONS PRECEDENT

Prior to disbursement, AID will require for each phase that the following be submitted in form and substance satisfactory to AID:

1. A project delivery plan be finalized and presented to AID for review. The plan will detail the steps necessary to implement the projects and will give management responsibility in detail and staging of construction work.
2. Such terms and conditions as AID may deem necessary.

IV.E. SCHEDULE OF IMPLEMENTATION

THIRD QUARTER CY 1980

1. PP approved for U.S. \$50 million: \$ 25 million authorized. AID/W

FOURTH QUARTER CY 1980

2. Short-term TA to HDSB Salisbury to finalize Phase I Plans and layout. AID/W, RHUDO, consultants
3. DS/H and consultants TDY Salisbury to complete project planning and procedures required prior to Implementation Agreement (I.A.). AID/W, Consultants, RHUDO
4. RHUDO and GC/H negotiate I.A. AID/GOZ, GC/H
5. Implementation Agreement signed, Phase I. AID/GOZ

FIRST QUARTER CY 1981

6. Advertise for U.S. Investor, Phase I. DS/H, GOZ
7. Engineering design for Phase I. HDSB
8. Civil engineering work for Phase I tendered. HDSB
9. Contractors appointed. HDSB
10. Socio-economic household information complete. RHUDO, Consultants, HDSB
11. Final agreements on aided self-help housing program including building material loan system. RHUDO, HDSB Salisbury Council
12. Parties sign US Investor and Host Country Guaranty and Loan Agreements. AID, GOZ, Investor
13. Technical assistance agreements arranged. RHUDO
14. Two resident TA advisors arrive in field. AID/HDSB
15. HDSB project architects finalize house type designs, plans, specifications. HDSB

- 16. Contracting work in civil engineering starts at Phase I site.
- 17. Terms of Reference for modified intensive evaluation prepared.
- 18. Standards, designs and plans approved.
- 19. Terms of Reference prepared for studies in housing finance.

RHUDO/HDSB

GOZ/RHUDO

GOZ/AID,
UNCHS

SECOND QUARTER CY 1981

- 20. Additional civil engineering work tendered and let for Phase I.
- 21. Construction work tendered for Phase I.
- 22. Contractors selected and work commences on shelter units.
- 23. Part one of Housing Finance study contract awarded.
- 24. Design work commences schools and health centers.
- 25. Terms of Reference prepared for women's studies.
- 26. Contract let for modified Intensive Evaluation.

HDSB/RHUDO

HDSB/RHUDO

HDSB/Contractors

UNCHS, RHUDO, HDSB,
DS/H

HDSB, MOH

RHUDO, GOZ

RHUDO/ HDSB,
Consultants

THIRD QUARTER CY 1981

- 27. Civil engineering and building contracts continue.
- 28. In service training for aided self-help unit initiated.
- 29. GOZ screens applications and initial allocations made for lots/stands for Phase I.
- 30. Agreement reached on program for Phase II: standards, types, locations, target groups.
- 31. Site planning work commences for initial Phase II projects.
- 32. Baseline evaluation survey initiated.

HDSB

HDSB/
Salisbury Council

GOZ/Salisbury
Council

AID/GOZ/RHUDO/
Consultants

HDSB & Dept. of
Physical Planning

Consultants

33. Part I Housing Finance Study Report.

Consultants, UNCHS,
RHUDO, HDSB, DS/H

34. Consultants selected for women studies.

RHUDO, Consultants

FOURTH QUARTER CY 1981

35. \$25 million authorized for Phase II.

AID/W

36. Legal title arranged for allottees in Phase I.

Salisbury Council

37. RHUDO and GC/H negotiate Phase II I.A.

RHUDO, GC/H
GOZ

38. Advertise for U.S. Investor, Phase II.

39. Part II Housing Finance Study.

RHUDO, HDSB, UNCHS,
DS/H

40. Civil engineering design work commences for initial sites in Phase II.

Consultants, HDSB,
Local authorities

41. Advertise for U.S. Investor, Phase II.

DS/H, GOZ

FIRST QUARTER CY 1982

42. Review of first year of loan and of field operations.

USAID, RHUDO,
GOZ

43. Aided self-help housing advisory service at work.

Salisbury City Council,
HDSB

44. First allottees take up residence in Phase I.

HDSB, Salisbury
Council

45. Civil engineering work of initial schemes in Phase II tendered.

HDSB, Dept. of
Physical Planning

46. First building material loans processed, Phase I.

Salisbury
Council, HDSB

47. Civil engineering contracts awarded for initial Phase II schemes.

HDSB, Local
Authorities

48. Shelter units design work completed, Phase II.

HDSB, Local
Authorities

49. Schools and health centers tendered, Phase II.

HDSB

- 50. Schools and health center contracts awarded Phase I. HDSB
- 51. Seminar , Housing Finance Study. GOZ, UNCHS, RHUDO, DS/H
- 52. Construction of schools and health centers continues, Phase II. HDSB, Contractors
- 53. Civil engineering construction continues, Phase II. HDSB, Contractors
- 54. Construction contracts tendered, Phase II. HDSB, Local Authorities

THIRD QUARTER CY 1982

- 55. Construction contracts let work commences, Phase II.

FOURTH QUARTER CY 1982

- 56. Second evaluation survey initiated, Phase I. Consultants
- 57. Schools and health centers completed and staffed, Phase I. HDSB
- 58. Some civil engineering works completed, Phase II. HDSB/Local Authorities

FIRST QUARTER CY 1983

- 59. Review of second year of operations. USAID, RHUDO, GOZ
- 50. Additional civil engineering work in Phase II completed. HDSB, Local Authorities
- 51. Legal Title arranged for allottees, Phase II. Local Authorities
- 52. Initial allottees selected and stands allocated, Phase II. Local Authorities

SECOND QUARTER CY 1983

- 53. Building contracts in Phase II completed. Local Authorities, HDSB
- 54. Allottees start take up residence, Phase II. Local Authorities
- 55. Baseline evaluation survey initiated, Phase II. Consultants

66. Aided self help housing program initiated some Phase II projects (includes building material loans).

HDSB/Local
Authorities

67. Community facilities in secondary cities in process of planning and design.

Local Authorities
HDSB, MOH

THIRD QUARTER CY 1983

68. Community facilities tendered

Local Authorities,
HDSB

69. Community facility construction tenders let.

Local Authorities,
HDSB, Contractors

FOURTH QUARTER CY 1983

70. Construction starts community facilities in Phase II.

Local Authorities,
HDSB, Contractors

71. Review of third year of operations.

AID/RHUDO

72. Third evaluation survey initiated, Phase II.

Consultants

FIRST QUARTER CY 1984

73. Final stages of construction in Phases I and II; inspections and acceptances.

HDSB/GOZ/AID
Local Authorities

74. Acceptance of schemes by local authorities for maintenance purposes.

Local Authorities

75. Evaluation and review of Phase I and II.

AID/GOZ

SECOND QUARTER CY 1984

76. Second evaluation survey initiated, Phase II.

Consultants

ANNEX 1
PROJECT DESIGN SUMMARY: LOGICAL FRAMEWORK

AID 1980-10-11-001
 OMB: 1545-0047

**PROJECT DESIGN SUMMARY
 LOGICAL FRAMEWORK**

(INSTRUCTION: THIS IS AN OPTIONAL
 FORM WHICH CAN BE USED AS AN AID
 TO ORGANIZING DATA FOR THE PAR
 REPORT. IT NEED NOT BE RETAINED
 OR SUBMITTED.)

Life of Project:
 From FY 1980 to FY 1984
 Total U.S. Funding: \$50 million
 Date Prepared: August 26, 1980

Project Title & Number: ZIMBABWE SHELTER PROJECT (613-HG-001)

NARRATIVE SUMMARY	OBJECTIVELY VERIFIABLE INDICATORS	MEANS OF VERIFICATION	IMPORTANT ASSUMPTIONS
<p>Program or Sector Goal: The transfer objective to which this project contributes: (A-1)</p> <p>To assist the Government of Zimbabwe to develop the institutional, technological and financial capacity to provide shelter and related services for the urban poor.</p>	<p>Measures of Goal Achievement: (A-2)</p> <p>Increased resources allocated for low cost housing.</p> <p>Increased output of low cost shelter units.</p> <p>Expansion in numbers of community facilities operating for target population.</p>	<p>(A-3)</p> <p>Ministry of Local Government and Housing records. C S O official statistics. Independent reports. Monitoring. Evaluation.</p>	<p>Assumptions for achieving goal targets: (A-4)</p> <p>Government of Zimbabwe continues in the direction of its present policy adopting more affordable standards, and increasing production of shelter improvement for households below the median income.</p> <p>HG loan is approved.</p>

PROJECT DESIGN SUMMARY
LOGICAL FRAMEWORK

Life of Project: 1980 to 1984
From FY 1980 to FY 1984
Total U.S. Funding \$50 million
Date Prepared: August 26, 1980

Project Title & Number: ZIMBABWE SHELTER PROJECT (613-HG-001)

PAGE 2

NARRATIVE SUMMARY	OBJECTIVELY VERIFIABLE INDICATORS	MEANS OF VERIFICATION	IMPORTANT ASSUMPTIONS
Project Purpose: (B-1)	Conditions that will indicate purpose has been achieved: End of Project status. (B-2)	(B-3)	Assumptions for achieving purpose: (B-4)
<p>1. To increase the production of low cost shelter in Salisbury and other cities of Zimbabwe. (First and Second Phase)</p> <p>2. To strengthen the capacity of national and local urban authorities to administer large low cost housing programs, some with a self-help component.</p> <p>3. To pursue a range of design and policy improvements for consideration during both phases of the project. This to cover:</p> <p>Improvements in house designs, more economical land use standards, more economical service standards, improved contracting techniques to include smaller builders, more economical building design for community facilities, support for small scale enterprises, and improved institutional and financial mechanisms.</p>	<p>1. Production of up to 14,000 low cost shelter units. A majority of the units will be outside Salisbury in second phase.</p> <p>2. HDSB and local authorities in selected cities have sufficient staff to provide self help community administration, credit and technical assistance with home extension.</p> <p>3. Policy documents proposed/reviewed. New policies initiated. Design standards proposed/reviewed.</p>	<p>1. Ministry of Local Government records, progress reports, and monitoring.</p> <p>2. Same as above.</p> <p>3. Same as above.</p>	<p>1. Government of Zimbabwe will continue to carry out host country financial and implementation obligations.</p> <p>2. Salisbury City Council meets obligation of providing sufficient staff for community administration, etc.</p> <p>Salisbury City Council, Ministry of Education, Ministry of Health provide facilities and staff as planned.</p> <p>3. Government of Zimbabwe continues willingness to discuss and consider policy improvements in these areas.</p>

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PROJECT DESIGN SUMMARY
LOGICAL FRAMEWORK

Life of Project:
From FY 1980 to FY 1984
Total U.S. Funding \$50 million
Date Prepared: August 26, 1980

Project Title & Number: ZIMBABWE SHELTER PROJECT (613-HG-001)

PAGE 3

NARRATIVE SUMMARY	OBJECTIVELY VERIFIABLE INDICATORS	MEANS OF VERIFICATION	IMPORTANT ASSUMPTIONS
Project Outputs: (C-1)	Magnitude of Outputs: (C-2)	(C-3)	Assumptions for achieving outputs: (C-4)
<p>1. New low-cost shelter solutions.</p> <p>a. New low cost shelter solutions with improved house designs and site planning.</p> <p>b. Material loans for home extension.</p> <p>c. Increased employment through labor intensive construction.</p> <p>d. New community facilities.</p> <p>2. Improved capacity of COZ and local authorities to design, implement, and finance comprehensive low cost shelter programs, including self-help housing components.</p>	<p>1. <u>Phase I</u></p> <p>a. 8000 dwelling units completed in Salisbury, some with aided self help.</p> <p>b. 16 primary schools funded under Phase II plus some community facilities.</p> <p><u>Phase II</u></p> <p>a. Up to 6000 dwelling units completed, some with aided self help.</p> <p>b. Community facilities as yet to be determined.</p> <p>c. Several projects in secondary towns.</p> <p>2. Land use, servicing and construction standards reviewed and amended as required.</p> <p>Institutional and financial mechanisms for low cost shelter reviewed and necessary changes undertaken.</p> <p>Support for S S E's and small contractors integrated into AID financed projects.</p> <p>Medium scale contractors participating in housing construction.</p> <p>An aided self-help housing program.</p>	<p>Ministry of Local Government and Housing statistics.</p> <p>AID consultant and TA reports.</p> <p>AID project monitoring reports.</p> <p>Same as above</p>	<p>Government of Zimbabwe has capacity to implement proposed program.</p> <p>Government of Zimbabwe is able to acquire the required land in a timely fashion.</p> <p>Government of Zimbabwe willing to undertake necessary changes in standards and institutions.</p>

PROJECT DESIGN SUMMARY
LOGICAL FRAMEWORK

Life of Project: _____
From FY 1980 to FY 1984
Total U.S. Funding \$50 million
Date Prepared: August 26, 1980

Project Title & Number: ZIMBABWE SHELTER PROJECT (613-HG-001)

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NARRATIVE SUMMARY	OBJECTIVELY VERIFIABLE INDICATORS	MEANS OF VERIFICATION	IMPORTANT ASSUMPTIONS
Project Inputs: (D-1)	Implementation Target (Type and Quantity) (D-2)	(D-3)	Assumptions for providing inputs: (D-4)
Phase I	Phase I		
1. HG loan.	1. HG loan \$25m as part of total HG \$50m program finances approximately: a. 8,000 shelter solutions. (\$19.4m) b. \$3.7m of building material loans. c. \$3.07m from Phase II HG funds for 16 primary schools.	1. Project monitoring and evaluation reports.	Government of Zimbabwe commits adequate financial resources to the project.
2. Local Contributions	2. Local contribution of approx:	2. Same as above.	Technical assistance can be contracted from international or local sources. Government of Zimbabwe remains interested in receiving T A funds for T A can be authorized from AID sources.
a. GOZ	a. COZ - \$23.2m for up to 6,072 shelter solutions. - \$2.3m for approximately 12 primary schools. - \$4.4m for approximately 11 secondary schools. - \$.56m for 2 health clinics. \$.240m for shopping centers. - \$1.12m for land. - \$.3m for staff salaries and support.		T A will be forthcoming from other international sources which will be consistent with AID's project purposes and can be coordinated with UNDP/ UNCHS.
b. Local Authorities	b. \$.080m for shopping centers. --\$.800m for offices - \$.320 sports clubs.		

PROJECT DESIGN SUMMARY
LOGICAL FRAMEWORK

Life of Project: 1980 to FY 1984
From FY 1980 to FY 1984
Total U.S. Funding \$50 million
Date Prepared: August 26, 1980

Project Title & Number: ZIMBABWE SHELTER PROJECT (613-HG-001)

NARRATIVE SUMMARY	OBJECTIVELY VERIFIABLE INDICATORS	MEANS OF VERIFICATION	IMPORTANT ASSUMPTIONS
Project Inputs: (D-1)	Implementation Target (Type and Quantity) (D-2)	(D-3)	Assumptions for providing inputs: (D-4)
Phase II			
3. HG Loan	3. HG loan \$25m as part of total \$50m HG program finances approximately: a. up to 6,000 shelter solutions (\$15m). b. \$6m of building material loans. c. \$2.75m of community facilities.	Same as above.	
4. Local contributions			
a. GOZ	4. Estimated local contribution of approximately: a. GOZ - \$14m for up to 4,000 shelter solutions. - \$4.5m for community facilities. - \$1.0m for land. - \$.35m for staff salaries and support.	Same as above.	
b. Local Authorities	b. \$1m for community facilities.		
Phase I and Phase II			
5. Technical Assistance			
a. Africa Bureau ESF	5. a. Resident technical assistance program of 2 resident advisors, 2 years each, \$240,000 per person plus \$170,000 short term TA support. Total \$650,000, FY81)	Same as above.	

PROJECT DESIGN SUMMARY
LOGICAL FRAMEWORK

Life of Project:
From FY 1980 to FY 1984
Total U.S. Funding \$50 million
Date Prepared: August 26, 1980
PAGE 4

Project Title & Number: ZIMBABWE SHELTER PROJECT (613-HG-001)

NARRATIVE SUMMARY	OBJECTIVELY VERIFIABLE INDICATORS	MEANS OF VERIFICATION	IMPORTANT ASSUMPTIONS
Project Inputs: (D-1)	Implementation Target (Type and Quantity) (D-2)	(D-3)	Assumptions for providing inputs: (D-4)
b. Africa Bureau and DS/H	b. Evaluation and monitoring effort in cooperation with HDSB, Women's studies. (FY 81, DS/H, \$100,000; FY 82, ESF, \$100,000).		
c. DS/H and Africa Bureau	c. Employment studies and project studies, DS/H, FY 81 \$60,000. Project, ESF, FY 82/83, \$200,000.		
d. UNCHS and DS/H	d. Finance study, FY 81-82, UNCHS, \$40,000 and DS/H \$35,000.		
6. Training/AMDP	6. Approximately \$500,000, FY 81-85 used for participant training 6 architects and Physical Planners in U.S. or third country.		

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ANNEX 2
PID APPROVAL CABLE
AND
GOZ LETTER OF REQUEST

CONTRACT TECHNICAL ASSISTANCE OFFICER, SHORT-TERM CONSULTANTS AND FOURTH RHUO DIRECT-HIRE POSITION IN EAST AND SOUTHERN AFRICA. THE RATIONALE FOR THE TECHNICAL ASSISTANCE NEEDS TO BE FURTHER DEVELOPED IN THE PP, PARTICULARLY THE NEED FOR A FULL-TIME LONG-TERM PERSON TO DEAL WITH THE POLICY ASPECT OF LOW-INCOME HOUSING IN ZIMBABWE ASSUMING A DIRECT-HIRE HOUSING OFFICER IS ASSIGNED TO ZIMBABWE. DS/H AND AFR HAVE AGREED TO REQUEST APPROVAL FOR STATIONING A DIRECT-HIRE REGIONAL HOUSING OFFICER IN ZIMBABWE WITH RESPONSIBILITIES FOR SOUTHERN AFRICA. PP SHOULD EXPLORE WHETHER DIRECT-HIRE HOUSING OFFICER CAN SATISFY POLICY-RELATED PORTION OF THE LONG-TERM TECHNICAL ASSISTANCE-REQUIREMENT FOR THE HG'S IMPLEMENTATION. SUBJECT TO SUBMISSION AND ACCEPTANCE OF THE PP, THE MOST REASONABLE METHOD OF PROVIDING TECHNICAL ASSISTANCE WOULD PROBABLY BE BY A PRIVATE VOLUNTARY ORGANIZATION (PVO) THROUGH AN OPERATIONAL PROGRAM GRANT (OPG). SOURCE OF FUNDS TO FINANCE A ZIMBABWE OPG FOR HG IMPLEMENTATION IS BEING EXPLORED IN AID/W.

5. ADDITIONAL CONSIDERATIONS: WE AGREE THAT THE HG FUNDS BE ADDITIVE TO GOVERNMENT'S CONTRIBUTION; THE HG SHOULD NOT TAKE THE PLACE OF PROJECTED GOZ BUDGETARY SUBVENTIONS. THE ENCOURAGEMENT OF PRIVATE BUILDING SOCIETIES TO FINANCE LOW-COST HOUSING SHOULD BE ADDRESSED IN PREPARING THE SSA AND PP. THE SSA/PP SHOULD DETAIL HOW THE FINANCING SYSTEM WORKS AND HOW IT RELATES TO THE OBJECTIVES OF THE HG.

6. PP SHOULD, OF COURSE, EXPLORE THE CAPACITY OF THE ZIMBABWEAN FINANCIAL AND CONSTRUCTION SECTORS AND OTHER INSTITUTIONS ASSOCIATED WITH HOUSING AND ALLIED AREAS TO EXPAND TO MEET PERCEIVED NEW NEEDS. THE PP SHOULD EXPLORE THE RANGE OF COMMUNITY FACILITIES TO BE PROVIDED AND THE EXTENT TO WHICH PROVISION OF THE FACILITIES REQUIRES COORDINATION WITH AND FINANCING BY ENTITIES OUTSIDE THE MINISTRY OF LOCAL GOVERNMENT AND HOUSING. IT SHOULD PROVIDE EVIDENCE THAT, AS NECESSARY, OTHER GOVERNMENT AND PRIVATE ENTITIES ARE PREPARED TO PARTICIPATE IN (AND FINANCE) THEIR PORTION OF MULTI-FACETED HOUSING PROGRAMS INVOLVING COMMUNITY FACILITIES SUCH AS SCHOOLS OR HEALTH CLINICS.

7. AN INITIAL ENVIRONMENTAL EXAMINATION FOR THE HG MUST BE SUBMITTED PRIOR TO THE PP.

8. DS/H AND AFR/SA ARE ISSUING A PLOT FOR AN INDEFINITE QUANTITY CONTRACT (IOC) WITH THE PLANNING AND DEVELOPMENT COLLABORATIVE, INC. (PADCO) TO PREPARE THE SHELTER SECTOR ASSESSMENT AND THE DRAFT PROJECT PAPER. THE SSA IS CURRENTLY IN PREPARATION. TIMETABLE FOR FIELD WORK ON THE SSA/PP WILL HAVE TEAM ARRIVING IN SALISBURY O/A 21 JULY. EXPECT RHUO/HISSEY TO BE IN SALISBURY AT THAT TIME. DS/H/AFR SPECIALIST HJELT WILL THEN JOIN TEAM TO PREPARE FINAL PP (PROBABLY AROUND END JULY) AND HISSEY WILL RETURN NAIROBI. TEAM AND HJELT EXPECT TO DEPART

UNCLASSIFIED

S. REQUEST EMBASSY SALISBURY CLEARANCE FOR HUSSEY, HJELT
AND PAD CO TEAM TDY TO ZIMBABWE FOR PREPARATION OF SSA/PP.
ADDITIONAL DETAILS TO FOLLOW. MUSKIE.

BT
#6978

UNCLASSIFIED



R 6/100/52/30

GH: 9173

Ministry of Finance,
Private Bag 7705,
CAUSEWAY,
Salisbury.

August 21, 1980

Mr. Ted D. Morse,
United States Agency for
International Development,
35 Argyll Drive,
HIGHLANDS,
Salisbury.

Dear Mr. Morse,

FINANCE FOR LOW COST HOUSING IN ZIMBABWE

I write with reference to the discussion yesterday between yourself and officials of the Treasury about finance for low cost housing in Zimbabwe.

It is Government's intention to proceed as quickly as possible with a programme of building low cost housing in the urban centres of the country where there is a serious shortage of accommodation available for people in the lower income group.

The programme calls for expenditure of approximately US\$740 million over the next five years.

The Zimbabwe Government does not have the resources to finance a programme of that magnitude and it will therefore be necessary to obtain funds from external sources if any significant progress is to be made in its implementation.

I understand that the United States Government through its Housing Investment Guarantee Scheme is prepared to consider giving the Zimbabwe Government access to loan funds in the United States to assist financing our housing programme.

The purpose of this letter is to confirm that the Zimbabwe Government would welcome an offer of assistance on that basis.

Yours sincerely,

J. Gurney
for: SECRETARY TO THE TREASURY

/lh

ANNEX 3
ACTION MEMORANDUM
GUARANTY AUTHORIZATION
PROJECT AUTHORIZATION
INITIAL ENVIRONMENTAL EXAMINATION

ACTION MEMORANDUM FOR THE ASSISTANT ADMINISTRATOR FOR AFRICA

FROM: AAA/AFR/DR, John W. Koehring *John W. Koehring*

SUBJECT: Zimbabwe Shelter Program Project 613-HG-001

Problem: Your approval is requested for a guaranty of \$50 million from the Housing Guaranty program and a grant of U.S. \$750,000 from Sections 531 and 533, Economic Support Fund (ESF) appropriations, to the Government of Zimbabwe for a low income shelter program. Due to the \$25 million fiscal year limitation on the total amount of guaranties which may be authorized in one year in any given country, the \$50 million program has been split into two authorizations of \$25 million each. Your approval will signify approval of the full \$50 million program, \$25 million of which will be authorized in FY 1980. The remaining \$25 million authorization will be submitted to you at an appropriate time in FY 1981, after taking into account progress toward implementing Phase I of the program and a more detailed elaboration of plans for Phase II. It is estimated that approximately \$650,000 of the ESF Grant will be obligated in FY 1981 and a total of \$100,000 in FY 1982.

Discussion

A. Program Description:

The purposes of the program are:

1. To increase the production of low cost shelter in Salisbury and other cities of Zimbabwe;
2. to strengthen the capacity of national and local urban authorities to administer large low cost housing programs, some with a self-help component; and
3. to pursue a range of design and policy improvements for consideration during both phases of the project. This will cover:
 - improvements in house designs
 - more economical land use standards
 - more economical service standards
 - improved contracting techniques to include smaller builders
 - more economical community facility building design
 - support for small scale enterprise
 - improved institutional and financial mechanisms.

To achieve these purposes the program will:

1. Finance the construction of shelter solutions for approximately 14,000 households below the median income in Salisbury and some secondary towns;
2. finance up to \$9.7 million of building material loans;
3. finance appropriate community facilities (especially primary schools) in proximity to shelter solutions;

4. finance appropriate technical assistance through the Economic Support Fund Grant to develop an aided self help housing program and assist with project planning and evaluation;
5. finance a modified Intensive Evaluation and monitoring effort, through IPUP and Economic Support Fund Grants;
6. finance a housing finance study in conjunction with the UNCHS, through an IPUP Grant;
7. finance studies on existing constraints to the full participation of women in the shelter sector with an emphasis on legal barriers to equal access to housing credit, through an IPUP Grant;
8. finance small scale employment studies through an IPUP Grant in preparation for anticipated AID funding of a pilot employment project during Phase II; and
9. support training programs for architects, physical planners or other shelter professionals, through the anticipated support of the African Manpower Development Training Program.

The proposed project meets the development interests of AID and the GOZ.

Beneficiaries of the project will be households earning less than the median income.

B. Financial Summary

The U.S. contribution to project costs is in the form of a \$50 million HG loan, a \$750,000 ESF Grant, a \$195,000 IPUP Grant (DS/H) and an estimated \$500,000 (AMDP) for training. The estimated total host country contribution is \$53,550,000. The initial ESF and IPUP grants will be used to finance technical assistance and an intensive evaluation. IPUP funded studies will prepare a pilot employment project for FY 1982 ESF funding. Once details are worked out, AMDP funds will be sought for long and short term training.

C. Socio-Economic, Technical and Environmental Considerations:

Project Paper analyses show the program to be administratively, economically and technically feasible. These analyses are concurred in by the Project Review Committee and the ECPR. There are presently no human rights issues in Zimbabwe.

The attached Initial Environmental Examination (IEE) recommends a positive determination. The Project Paper addresses the issues raised in the IEE for the Phase I site and recommends that environmental examinations of specific Phase II sites be undertaken as they are identified. We concur in this recommendation.

D. Implementation

The major implementing agency is the Housing Development Services Branch (HDSB) of the Ministry of Local Government and Housing (MLGH). Phase I will require the active participation and cooperation of the Salisbury City Council. In Phase II, additional local authorities will collaborate with the HDSB in planning and implementation. The Aided Self Help Housing programs may be implemented by local authorities or the HDSB.

Negotiation of the necessary project agreements relating to the HG and grants will occur within the next few months.

E. Committee Action and Congressional Apprisement:

1. The Project Review Meeting chaired by Warren Wolf, AFR/DR/SAP, met on September 19, 1980, agreed that these were no outstanding issues and recommended that the project proceed to an ECPR meeting. The ECPR was held on September 23, 1980 and recommended approval of the project.
2. No Congressional Notification is required for a HG authorization. An Advice of Program Change will be forwarded to Congress early in FY 1981 for the ESF funds to be obligated in FY 1981. The amount of ESF funds to be obligated in FY 1982 will appear in the FY 1982 Congressional Presentation. IPUP Grant funds have been centrally authorized and will be obligated by DS/H early in FY 1981 and FY 1982.
3. Project implementation will be the responsibility of the Regional Housing and Urban Development Office/Nairobi through its resident Housing Officer in Zimbabwe. The Project Manager responsible for the project is the resident Zimbabwe Housing Officer who will be backstopped by DS/H, Washington. AFR/DR/SA will also assist in project implementation.

F. PID Issues

A Zimbabwe Housing Guaranty PID was approved in July, 1980. During the PID review, several issues were raised for further consideration. These are discussed below.

Project vs Program Approach

AID shelter activities will initially follow a project approach. This is necessary until the central government institutions have demonstrated their capacity to plan, design and implement large scale, scattered-site shelter projects affordable by below median income households. This approach for the current proposed program is consistent with views expressed in the PID cable. With sufficient policy and institutional development, it is possible that future HG loans will be developed more along program lines.

Project Management; Resident Advisors and Direct Hire Responsibilities

A direct hire Regional Housing Officer under technical direction of RHUDO will be assigned to Salisbury with initial major responsibilities for Zimbabwe but, over time, increasing regional responsibilities. Given the magnitude of the proposed HG program, the anticipated policy and institutional development changes, the lack of Zimbabwe personnel experienced in comprehensive low income shelter programs and the need for extensive work with local authorities in the areas of affordable standards and aided self help construction programs, two resident technical assistance advisors are required: an aided self help housing specialist and a project planner. Given the technical work, the planner will not engage specifically

in policy work except in the normal course of his professional planning and evaluation responsibilities. It is expected that as program development progresses and study results are available, the Regional Housing Officer will, as a matter of course, have a substantial role in policy discussion and formulation.

Housing Guaranty Loan: an Addition or Substitution to the GOZ Housing Budget

Although at one time during preliminary discussions with GOZ housing officials and preparation of the PID it was thought that the first \$25 million of the proposed \$50 HG program would be entirely additive to the 1980-81 GOZ housing budget, further GOZ fiscal considerations indicate that some portion of the fiscal \$25 million will be used to finance the housing budget estimate. In view of the fact that the Parkridge-Fountainbleau project in Salisbury comprises a major portion of the GOZ 80-81 housing budget and AID is now proposing to finance up to \$25 million of that project, there is not really a "substitution of funds" issue.

Recommendations:

1. That you sign the attached Guaranty Authorization (Tab 1);
2. That you sign the attached ESF Grant Authorization (Tab 2);
3. That you sign the attached IEE approving a positive environmental determination.

Attachments:

Tab 1	Guaranty Authorization
Tab 2	ESF Grant Authorization
Tab 3	Initial Environmental Examination
Tab 4	Project Paper

Clearance:

DAA/AFR:WHNorth _____ Date _____
AFR/DP:RStacy _____ Date _____
AFR/DR/SAP:Wolff Wolff Date 9/26/80
AFR/DR/SDP:BBoyd BBoyd Date 9/26/80
AFR/DR/ENGR:FZobrist FZobrist Date 9/26/80
AFR/SA:MDagata M.Dagata Date 9/26/80
AFR/DR/SDP:SPatton SPatton Date _____
AFR/DR/P:NCohen NCohen Date _____
DS/H:DMcVoy _____ Date _____
GC/H:MKitay MKitay Date 9/26/80
GC/AFR:NFrame NFrame Date 9/26/80
AFR/RA:JDawson(substance) _____ Date _____

ASSISTANT
ADMINISTRATOR

GUARANTY AUTHORIZATION

PROJECT 613-HG-001

Provided From: Housing Guaranty Authority

For : The Government of Zimbabwe

Pursuant to the authority vested in the Assistant Administrator, Bureau for Africa, by the Foreign Assistance Act of 1961, as amended (FAA), and the delegations of authority issued thereunder, I hereby authorize the issuance of guaranties pursuant to Section 222 of the FAA of not to exceed twenty-five million dollars (\$25,000,000) in face amount, assuring against losses (of not to exceed one hundred percent (100%) of loan investment and interest) with respect to loans by eligible U.S. investors (Investor) acceptable to A.I.D. made to finance housing projects in Zimbabwe.

These guaranties shall be subject to the following terms and conditions:

1. Term of Guaranties: The loans shall extend for a period of up to thirty years (30) from the date of disbursement and may include a grace period of up to ten years on repayment of principal. The guaranties of the loans shall extend for a period beginning with disbursement of the loans and shall continue until such time as the Investor has been paid in full pursuant to the terms of the loans.
2. Interest Rate: The rate of interest payable to the Investor pursuant to the loans shall not exceed the allowable rate of interest prescribed pursuant to Section 223(f) of the FAA and shall be consistent with rates of interest generally available for similar types of loans made in the long term U.S. capital markets.
3. Government of Zimbabwe Guaranty: The Government of Zimbabwe shall provide for a full faith and credit guaranty to indemnify A.I.D. against all losses arising by virtue of A.I.D.'s guaranties to the Investor or from non-payment of the guaranty fee.
4. Fee: The fee of the United States shall be payable in dollars and shall be one-half percent (1/2%) per annum of the outstanding guaranteed amount of the loans plus a fixed amount equal to one percent (1%) of the amount of the loans authorized or any part thereof, to be paid as A.I.D. may determine upon disbursements of the loans.

5. Other Terms and Conditions: The guaranties shall be subject to such terms and conditions as A.I.D. may deem necessary.

Goler T. Butcher
Assistant Administrator
Bureau for Africa

Date

PROJECT AUTHORIZATION

Name of Country: Zimbabwe
Name of Project: Shelter Program Project
Number of Project: 613-0205

1. Pursuant to Sections 531 and 533 of the Foreign Assistance Act of 1961, as amended, I hereby authorize the Shelter Program for Zimbabwe involving planned obligations of not to exceed \$750,000 in grant funds over a two-year period from date of authorization, subject to the availability of funds in accordance with the A.I.D. OYB/allotment process, to help in financing foreign exchange and local currency costs for the project.

2. This project will consist of technical assistance to complement a \$50 million Housing Guaranty and an intensive evaluation. The technical assistance portion will provide two long-term advisors, one to assist with project planning and evaluation and the other to assist in the development and supervision of an aided self help housing program, and several short-term technical advisors.

3. The Project Agreement, which may be negotiated and executed by the officers to whom such authority is delegated in accordance with A.I.D. regulations and Delegations of Authority, shall be subject to the following essential terms and covenants and major conditions, together with such other terms and conditions as A.I.D. may deem appropriate.

4. Source and Origin of Goods and Services

Goods and services, except for ocean shipping, financed by A.I.D. under the project shall have their source and origin in the Cooperating Country or in the United States, except as A.I.D. may otherwise agree in writing. Ocean shipping financed by A.I.D. under the project shall, except as A.I.D. may otherwise agree in writing, be financed only on flag vessels of the United States.

Date: _____

Goler T. Butcher
Assistant Administrator
for Africa

Clearances: As Shown on Action Memorandum

INITIAL ENVIRONMENTAL EXAMINATION

Project Location: Zimbabwe

Project Title: Zimbabwe Low Cost Shelter Program

Proposed Housing Guaranty: HG-001 and 613-0205

Amount: \$50,000,000 for HG-001 and 750,000 for 613-0205

Date IEE Prepared: September 1980

Recommendation:

The impact of the proposed project can be expected to be primarily beneficial and focused on the localized human environment of the project beneficiaries. Impacts on the broader, natural systems or on life support systems are not anticipated. However, a Positive Determination is recommended so as to focus attention on maximizing environmental benefits to the beneficiaries and to pay special attention to the environmental issues discussed in the IEE.

Office of Housing

David McVoy
David McVoy
Assistant Director
for Operations

Date:

9/15/80

Africa Bureau

Date: _____

ANNEX 4
STATUTORY CHECKLIST

THE HOUSING GUARANTY PROGRAM

STATUTORY CHECKLIST

ZIMBABWE

PROJECT NO. 613-HG-001

ANSWER YES OR NO PUT
PP PAGE REFERENCES
AND/OR EXPLANATIONS
WHERE APPROPRIATE

A. General Criteria Under HG Statutory Authority.

Section 221(a)

Will the proposed project further one or more of the following policy goals?

(1) is intended to increase the availability of domestic financing by demonstrating to local entrepreneurs and institutions that providing low-cost housing is financially viable;

YES (Project Purposes)

(2) is intended to assist in marshalling resources for low-cost housing;

YES

(3) supports a pilot project for low-cost shelter, or is intended to have a maximum demonstration impact on local institutions and national; and/or;

YES

(4) is intended to have a long run goal to develop domestic construction capabilities and stimulate local credit institutions to make available domestic capital and other management and technological resources required for low-cost shelter programs and policies?

YES

Section 222(a)

Will the issuance of this guaranty cause the total face amount of guaranties issued and outstanding at this time to be in excess of \$1,555,000,000?

NO

Will the guaranty be issued prior to September 30, 1982?

YES

Section 222(b)

Will the proposed guaranty result in activities which emphasize:

- (1) projects providing improved home sites to poor families on which to build shelter and related services; or
- (2) projects comprised of expandable core shelter units on serviced sites; or
- (3) slum upgrading projects designed to conserve and improve existing shelter; or
- (4) shelter projects for low-income people designed for demonstration or institution building; or
- (5) community facilities and services in support of projects authorized under this section to improve the shelter occupied by the poor?

YES (Shelter and Community Facilities)

YES

NO

YES

YES

Section 222(c)

If the project requires the use or conservation of energy, was consideration given to the use of solar energy technologies, where economically or technically feasible?

YES

Section 223(a)

Will the A.I.D. guaranty fee be in an amount authorized by A.I.D. in accordance with its delegated powers?

YES

Section 223(f)

Is the maximum rate of interest allowable to the eligible U.S. investor as prescribed by the Administrator not more than one percent (1%) above the current rate of interest applicable to housing mortgages insured by the Department of Housing and Urban Development?

YES

Section 223(h)

Will the Guaranty Agreement provide that no payment may be made under any guaranty issued for any loss arising out of fraud or misrepresentation for which the party seeking payment is responsible?

YES

Section 223(j)

- (1) Will the proposed Housing Guaranty be coordinated with and complementary to other development assistance in the host country.

YES

(2) Will the proposed Housing Guaranty demonstrate the feasibility of particular kinds of housing and other institutional arrangements?

YES

(3) Is the project designed and planned by A.I.D. so that at least 90 percent of the face value of the proposed guaranty will be for housing suitable for families below the median income, or below the median urban income for housing in urban areas, in the host country?

YES

(4) Will the issuance of this guaranty cause the face value of guaranties issued with respect to the host country to exceed \$25 million in any fiscal year?

NO

(5) Will the issuance of this guaranty cause the average face value of all housing guaranties issued in this fiscal year to exceed \$15 million?

NO

Section 238(c)

Will the guaranty agreement provide that it will cover only lenders who are "eligible investors" within the meaning of this section of the statute at the time the guaranty is issued?

YES

B. Criteria Under General Foreign Assistance Act Authority.

Section 620/620A

1. Does the host country meet the general criteria for country eligibility under the Foreign Assistance Act as set forth in the country eligibility checklist prepared at the beginning of each year?

YES

2. Is there any reason to believe that circumstances have changed in the host country so that it would now be ineligible under the country statutory checklist?

NO

ANNEX 5
HOUSING PLAN OF GOZ

MEMORANDUM BY THE MINISTRY OF LOCAL GOVERNMENT AND
HOUSING May 1980

Five Year Plan : Low Cost Housing Construction
Programme 1980/85

1. The present backlog of low-cost housing is 37 000 units. This is in reality the number of names of heads of families, placed on a register kept for the purpose in each urban area, application having been made for housing. In each case the applicant has satisfied the registering authority that he is employed in the urban area.
2. The concern of the Ministry of Local Government and Housing is with several factors. Combined they have been employed to determine both a policy and a plan to get on top of the backlog and to cope with urban growth. These factors are -
 - (1) Housing must be of a standard which is durable, i.e., will last for some 40-50 years at least.
 - (2) Housing must be of a cost which the different income groups can afford to occupy.
 - (3) Services which include reticulated fresh (treated) water supplies, a reticulated sewerage system and good standard roads must be provided.
 - (4) Each house must be capable of being sold to the occupant, if only on a basis of lease with option to purchase - resulting in freehold tenure.
 - (5) The present backlog (which is small by world standards) must be capable of being satisfied within the first 5 years of a building construction plan.
 - (6) Estimated growth of industrial and commercial development in the urban areas must be catered for, year by year, together with an allowance for the usual drift from rural to urban areas.
 - (7) The first essential is to provide housing which gives adequate shelter from cold in winter and rain in summer, and provides an electric fuel supply to whatever income group occupies each building standard adopted.
- 3.(1) The attached memorandum discusses the various factors outlined above, and sets out a plan of the financial implications to achieve a full programme, assuming that the necessary financial resources

2/...

are available. These are given in paragraph 19 as -

Year 1	£ 72 923 130	
Year 2	121 512 146	
Year 3	147 308 303	
Year 4	121 916 540	
Year 5	214 305 898	
Total	<u>£ 737 966 017</u>	(US\$1.2 billion)

Allowance has been made for escalating building costs.

(2) The plan is capable of easy adjustment, should the necessary finance not be available. For example in Year 1 (1980/81), the present programme envisages some £42 m. Thus a further £30m would be required from July, 1980 to June 1981 for the more ambitious 5-year plan. If, however, the £30m is not available, the plan must be cut, across the board by 42%, or 11 500 units less than the 27 400 referred to in paragraph 13 of the attached memorandum. The £42m available in 1980/81 will be allocated to local authorities.

4. The 5 year plan in the attached paper must be regarded, therefore, as a policy which is designed to be flexible and at the same time to make the best use of the financial resources available to the public sector. To be effective, it should be adopted as a directive to the local authorities which are to implement the plan.

Ministry of Local Government and Housing

May, 1980

MEMORANDUM OF THE MINISTER OF LOCAL GOVERNMENT AND HOUSING.

ESTIMATE OF LOW-COST HOUSING NEED - 1980-1985.

TABLE 1

Housing Need Criteria	Income Groups		
	\$800 - \$1100	\$1100 - \$1600	\$1600-\$2000
1. Percentage of wage earners in each group (a) *	50	20	12
2. Wage earners apportioned as percentage of demand for public housing (b) *	61	24,5	14,5
3. Monthly rent paying capacity @ 22½ per cent. of wage	\$15 - \$20	\$21 - \$30	\$31 - \$40
4. Monthly payment for services (supplementary charge) \$/unit Land/Roads cost - \$/unit (c) *	8,00 2,50	8,00 2,50	8,00 2,50
5. Money available for house repayments-\$/unit per month (3-4)	4,50 - 10,50	10,50 - 19,50	19,50 40,00
6. Cost of house based on repayments capacity - cost amortised @ 8 per cent. over 25 years - \$ per unit	580 1360	1360 - 2525	2525 - 4000
7. Type of house related to payment capacity	Ultra low-cost - 2 rooms	"Standard" Core, 1-2 rooms	"Standard" house, 2 rooms
8. Cost of house assumed for estimating purposes - \$ (d) *	800	1 600	2 800
9. Cost of services - \$/unit : (i) external trunk services \$ (ii) internal services (e) * - \$	500 500	500 500	500 500
10. Total development cost per unit - \$ (f) *	1 300	2 600	3 800
11. Professional fees @ 7 per cent. - \$	120	180	270
12. Total cost per unit - \$	1 920	2 780	4 070

* See Notes

the next five years. It is proposed that the development programme should be phased on an incremental basis over the five year period as follows (This should be related to the present rate of construction of about 15 000 units per annum):

Year 1	27 400 units
Year 2	30 400 units
Year 3	33 400 units
Year 4	36 400 units
Year 5	39 400 units
Total	167 000 units for five year period

TABLE 2

COST ESTIMATE OF FIVE YEAR DEVELOPMENT PROGRAMME

14.

	HOUSE TYPE			TOTALS
	Ultra low-cost, 2 room (61%)	Standard Core 1-2 room (24,5%)	Standard 2-3 bedroom 14,5%	
Year 1 - units	16 714	6 713	3 973	27.40
Unit Cost \$	1 920	2 780	4 070	
Costs, Year 1, \$	32 090 880	18 662 140	16 170 110	66 923 13
Year 2 - units	18 544	7 448	4 408	30 401
(3) Unit Cost + 15%	2 208	3 197	4 680	
Costs, Year 2 - \$	40 945 150	23 811 256	20 629 440	85 385 846
Year 3 - units	20 374	8 183	4 843	33.400
Unit cost + 15%	2 539	3 677	5 382	
Costs - Year 3 \$	51 729 586	30 088 891	26 065 026	107 883 503
Year 4 - units	22 204	8 918	5 278	36.400
Unit cost + 15%	2 919	4 229	6 189	
Costs, Year 4 \$	64 813 476	37 714 222	32 665 542	135 193 240
Year 5 - Units	24 034	9 653	5 713	39 400
Unit Cost + 15%	3 357	4 863	7 117	
Costs, Year 5	80 682 138	46 942 539	40 659 421	168 284 098
TOTAL COST \$	270 261 230	157 210 048	136 129 539	563 669 817
PERCENTAGE OF TOTAL COST	48%	28%	24%	(167) 000

- (a) The percentage of wage earners in each category is calculated on this basis of the present distribution of income of employees (excluding agricultural, mining and domestic workers). See Appendix I which illustrates wage distribution related to affordable housing.
- (b) The Estimated demand for public housing excludes-
- (i) highest 3% of wage earners who can borrow from building societies for houses costing \$6000 and over;
 - (ii) lowest 15% of wage earners who would be housed as lodgers or in accommodation provided by employers, etc.
- (c) Service charge is based on a relatively high figure as it varies around the country between \$5,50 to \$8,50; it includes repayment for the cost of the installation of sewerage and water reticulation. It can be anticipated that in the near future service charges will increase as wages are increased. Land/Road costs are added separately on the basis of current practice by the Ministry of Local Government and Housing where capital costs are amortized at 8% over 15 years. This cost varies from place to place depending on the cost of acquisition of land.
- (d) The cost of the house structure is calculated on the basis of an estimated 'national average' allowing for impending increases in wages and thus labour costs.
- (e) The cost of services takes into account the cost of sewage disposal works and water storage/purification works.
- (f) Cost estimates do not include administrative/overhead charges levied on housing development projects by some local authorities.
- (g) Unit costs are increased on the basis of a 15% per annum of escalation.

16. ADDITIONAL COSTS

Loans for upgrading and extending core houses

Funds are required to provide loan facilities for owners of ultra low-cost houses and standard construction core houses in order to facilitate the upgrading of the ultra low-cost houses and the provision of additional rooms for both types of house. Extensions carried out by small contractors are costly roughly \$1000 per room whilst the same extensions undertaken as part of the initial mass housing contract cost about \$400 per room. It is assumed that owners of standard core houses would wish to provide three additional rooms whilst the owners of ultra low-cost houses would wish to upgrade these houses and provide at least two additional rooms. The following are suggested figures for loans to assist in this process:

Standard core houses	-	\$ 1 500
Ultra low-cost houses	-	\$ 1 200.

17. It is proposed that such funds should be made available from Year 2 as follows (based on core and ultra low-cost houses built the previous year).

TABLE 3

	Ultra Low Cost House \$	Standard Core Houses \$
Year 2	20 056 800	10 069 500
Year 3	22 252 800	11 172 000
Year 4	24 448 800	12 274 500
Year 5	26 644 800	13 377 000
Total	93 403 200	46 893 000

Total for loans for upgrading and extensions : \$140 296 200.

18. Electrification of existing housing stock

It is estimated that about 100 000 houses urgently required electrification. This is mainly because of the high cost of fuel and the reduced availability of firewood.. The cost is estimated at about \$300 per house, a total cost of \$30 000 000. This should spread over the five year period at \$6 million per year.

SUMMARY OF FINANCIAL REQUIREMENT FOR LOW-COST HOUSING, 1980/85.

19. Based on Tables 1, 2 and 3, the following are the minimum annual financial requirements to implement the Five Year Development Programme proposed in these estimates.

Year 1	\$ 72 923 130
Year 2	121 512 146
Year 3	147 308 303
Year 4	181 916 540
Year 5	214 305 898

Total \$ 737 966 017

Say, 3737,966 million

20. Aided Self-help Programme

The Ministry of Local Government and Housing is currently examining the creation of an aided self-help programme to encourage a maximum input by lower income people. This will involve technical aid, credit facilities, the provision of basic building materials and equipment and a skilled labour input. It is intended to establish a pilot project in the near future although cost estimates for this are not included here. However it is not anticipated that such an aided self-help programme will have a significant impact on the development programme within the five year period.

Ministry of Local Government and Housing.
16th May, 1980.

ANNEX 6

TECHNICAL APPENDICES

- (i) Social Criteria for Dwelling Design
- (ii) Evaluation of House Types
- (iii) Planning Standards of HDSB of GOZ
- (iv) Guidelines for Civil Engineering Design
of HDSB of GOZ
- (v) Zimbabwe Cabinet
- (vi) Maps: Zimbabwe; Greater Salisbury (showing
location of housing areas)
- (vii) Assistance to Small Scale Industries

SOCIAL CRITERIA FOR DWELLING DESIGN

There is inevitably a mismatch between family and household aspiration regarding an urban home and what the low income family can afford. But within the constraint of affordability and the necessity of meeting a mass need with standardized designs, concern for social utility of the designs is an important social, political, economic and design parameter in the AID program.

1. Social Acceptability of Designs

Although a few small surveys have been undertaken, these have not been devised from the point of view of achieving and contributing to progressive design improvement. This form of evaluation is a necessary component of a mass housing provision and needs now to be developed and incorporated in the building design review process that leads to periodic revision of the dwelling design brief.

2. Social Requirements: House Design, Site Layout

These are defined from at least three directions:

- a. by the expressed needs of the occupants to be, or by reflection and discussion with families occupying squatter settlements, or approved housing schemes.
- b. from the requirements of central government and local government building and planning standards.
- c. from notions in the heads of administrators and technical professionals concerning "what people ought to have."

As yet, there has been little feed-in under (a); some evolution under (b); and considerable impact resulting from (c). As the plans of the project develop, it is expected that this balance will change about the pivot of (b) towards (a).

3. Self Help and Home Extension

It seems that urban self help construction is not greatly to be found outside of squatter areas. Householders tend to employ small contractors. These contractors are not in a large enough way of business to obtain discounts for bulk purchase from building material suppliers. Extensions are thus expensive compared with the building costs of government departments. Such contractors need help to join up into purchasing cooperatives to

obtain and share out materials discounts. Further economies might flow from the householders joining cooperatives to complete their housing; perhaps sharing skills, labor and other assets for mutual benefit.

Women contribute labor to the growing and marketing of produce grown on the urban stand. Fencing of the plot helps to safeguard their labor from the footsteps of others and the ravages of stray animals.

4. Social Needs Specification for the Low Income Urban Household

A study in depth of the needs of the low income household would invigorate the designers who seek improved and more appropriate designs. Improved designs stem from a knowledge of the user's needs and their response to what is provided. Constant updating is required of the social specification and then its reduction to a work or design brief such as follows:

- a. a shelter opportunity in an urban framework of opportunities and services for a household of six people.
- b. affordability (for the present project by those of medium income and down to half the median income.
- c. provision of a dry plinth area equivalent to the area of "three rooms."
- d. a dry roof cover for the plinth area.
- e. potential for building completion and expansion
- f. space for growing vegetables.
- g. whenever possible, a fence to stand (to protect belongings and vegetables.

In proposing the designs for adoption in the program, this specification has been influential.

EVALUATION OF HOUSE TYPES FOR INCOME GROUPS
BELOW THE MEDIAN WAGE

The approach taken is to adopt the current standards of planning layout for the first stage of construction in order not to delay production schedules. All other stages will contain progressively developed economies in order to reach as far below the median income group as possible with a core house on a serviced plot (stand).

1. Siting Selection Criteria

Siting selection criteria has been well developed in the Ministry of Local Government and Housing and the approach adopted can be adopted for the AID project.

2. Planning Standards

The existing site planning standards originate in the study of higher income needs and from borrowings of standards developed in industrially developed countries. As programs of house building have been extended downwards, towards those earning the median income, so these standards have been modified in order that a more nearly affordable appropriate sized stand in a balanced community layout can be offered. This process of adapting the standards, in the light of affordability, will continue in the AID program setting which covers those earning the median income to those who earn half the median income.

Consideration is to be given to planning stands two deep from an access road. Education, commercial and open space areas will, as far as is feasible, be planned so that there is minimum road frontage. If possible, road frontage will only be provided the width needed for vehicle access. This will make the maximum length road available for housing frontage. A high proportion of school sites and often space provision will be on second and third class land and some open space will be dedicated to economic uses, such as market gardening and forestry. Commercial sites and other sites not taken up for planned use immediately are desirably leased out on short leases for vegetable growing in order to protect the land from sand and gravel quarrying or illegal settlement.

3. Road Standards and Surface Water Run-Off

Current standards have evolved from those suited to low density residential areas. Economies have been made but drastic economies have yet to be made to make stands affordable to

households earning below the median income. District distributor roads should be kept to the absolute minimum possible lengths and more emphasis given to short footpath length access (of a suitable reservation width for emergency vehicle access), cul-de-sacs, stand access roads and local distributors in that order.

Adoption of this approach plus the planning of stands two deep from the road when coupled with minimum frontage community use sites will help lower initial development costs with no great loss of amenity. Care has to be taken, however, to ensure maintenance costs are not raised by the revisions.

Surface water run-off on footpaths, cul-de-sacs stand access roads could be devised so that the camber of the road is concave towards one side of the road itself. This avoids digging and maintaining separate surface water drains. The objection (made to this in some quarters) is that the road contains standing water for some hours after rains. This, however, is a social cost that can be borne if it means that a considerable number of people well below the median income can be housed in an urban setting.

4. Utilities Standards

This is an aspect of shelter provision in which economy of first and running costs have influenced design decision greatly in the past. For Phase I of this project in Salisbury, the current standard of water supply and sewerage disposal is accepted. However, for Phase II, it is expected that comparative cost studies of alternatives will be made and that a wider range of sanitary disposal options considered; particularly in the secondary cities. The purpose of pursuing these options would be to seek lower first and running costs.

Electric street and area lighting has been the subject of a number of experiments in low income housing schemes in Salisbury and elsewhere. The economy of provision is tied into the economy of the general electricity supply provision. Social factors influence lighting positioning. Balancing these out with costs of provision is not an easy task. Considering wide and narrow issues and viewing the range of options common in Salisbury tower lighting for below the median housing areas would probably not be accepted for financing under this program.

5. Shelter Forms

Three types are proposed for Phase I. Each is linked to a particular income band (see Table I).

- a. A wet core plus one room house of 39.3 sq. meters (see Figure A1) including a covered, unenclosed, two-room space. This plan is developed from that shown in

Ministry of Works Drawing No. F137/1 showing a design called Zengeza 4 as modified in light of social design brief given at end of Section III-B, Social Analysis (Figure A1).

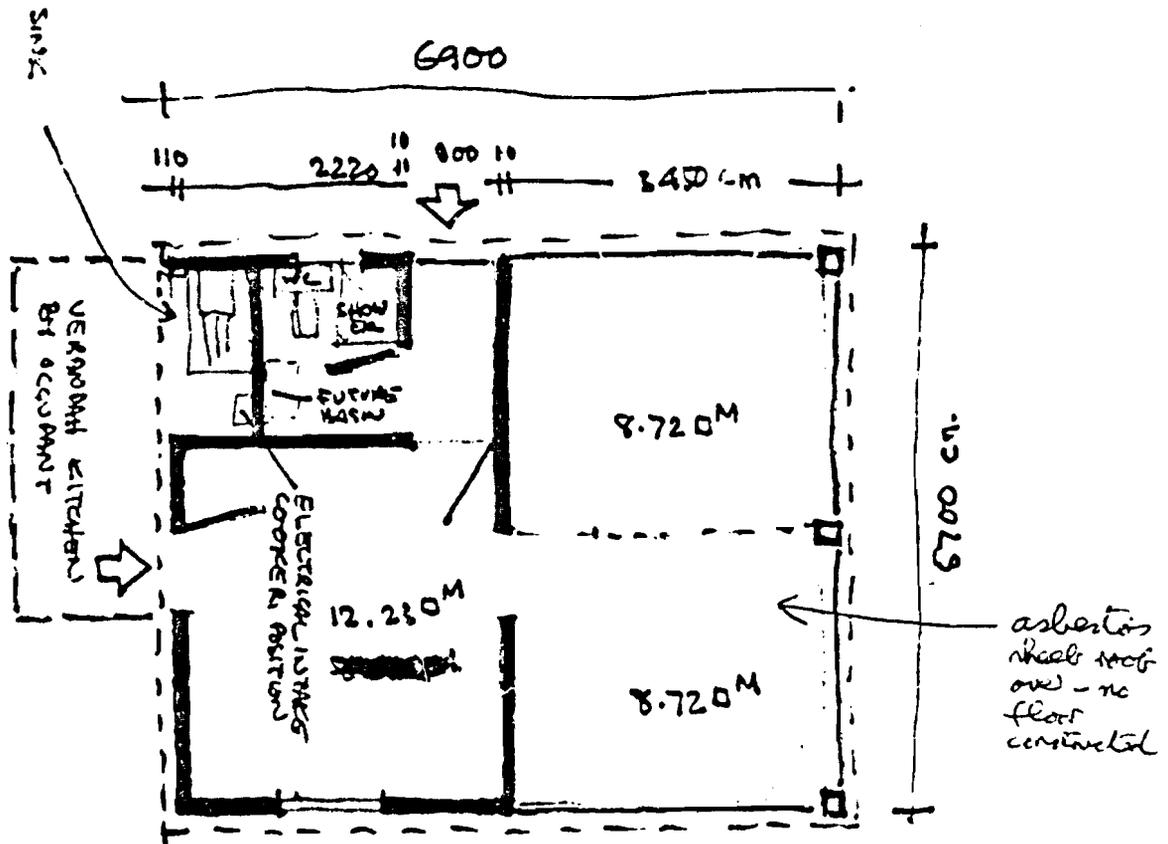
- b. Similar to (a) but has only a waled room and is 19.7 sq. meters in area (Figure A1).
- c. Developed plot that can form the basis for a site and services scheme. A W.C. and water point may be provided -- with a roofed over one-room space plus electrical connection (Figure A2). The finalization of this shelter solution awaits further discussion with GOZ officials.

For Phase II, it is envisaged that the social design brief will be perfected (see III-B-2) and that this will lead to a review of types (a), (b) and (c) and the possible development of quite different designs. The development of the design brief, revised planning and utility-standard in relation to affordability for growth below the median income will form the basis for establishing criteria whereby Phase II funding can commence.

6. House Completions and Extensions

The tradition among low income families just above and below the median income group of completing and extending dwellings is well established in Salisbury. The unit of the Directorate of Community Services of Salisbury Council has experience. The unit will need enlarging in staff to meet the new demand in plan approval, technical advice, material distribution at building inspection and financial control.

FIGURE A-1
 (Scale 1:80)



1. Enclose bath/wc one room.
2. Veranda sink.
3. Roof over space for two rooms -- loan stage?

DEVELOPED FROM ZENGEZA 4 TYPE A

RECOMMENDED PLANNING STANDARDS FOR HIGH DENSITY LOW INCOME HOUSING AREAS

The following standards and guidelines are used by the Housing Development Services Branch as an aid to the planning of low income housing areas. The use of these standards will contribute towards the creation of a satisfactory community environment in these areas.

1.0 RESIDENTIAL STANDS

In low cost housing developments, two sizes of stands are normally used:

10 x 20 m (200 m²) and 12,5 x 25 m (312,5m²)

In order to ensure a satisfactory living environment it is necessary to adhere to specific minimum space standards for both the house and the surrounding open space. The standards which are used are:

Minimum Floor Space Ratio (house area) = 7,0 m² per person

Minimum Total Living Space Ratio
(house area plus garden and/or public open space) = 35 m² per person

Where there is insufficient garden space for each residential stand then it is essential that extra space be allocated within the residential development for public open space. Hence, for typical low cost housing development the following development controls apply:

STAND SIZE	MAXIMUM PERMITTED STAND COVERAGE	% OF RESIDENTIAL LAYOUT AREA REQUIRED FOR PUBLIC OPEN SPACE
200 m ²	28%	29%
312,5 m ²	20%	10%

2.0 OPEN SPACE

The previous section detailed the area that should be allocated as public open space according to the type of residential development. In any layout a minimum of 10% of the total development area should be reserved as public open space. This will include space for parkland, golf courses, river line preservation zones etc., and will ensure adequate public land for both passive and active recreation.

3.0 SCHOOLS

In addition, land must be reserved for schools within each residential area on sites acceptable to the Ministry of Education. Schools must be provided according to the following standards:

1 x primary school per 500 houses.

1 x secondary school per 5 primary schools

School sites should be on fairly level ground and easily accessible

from the surrounding residential area. Minimum areas required are given below, but where possible more generous allocations should be made:

1 x primary school between 3,5 ha and 4 ha

1 x secondary school between 8,0 ha and 9,0 ha

4.0 MEDICAL FACILITIES

The most important medical facility that must be provided in a residential development is the primary care clinic, which will treat patients for most common ailments. The following standard should be adhered to:

1 primary care clinic per 40 - 50 000 population

site size = 0,4 - 0,5 ha

Larger medical facilities such as hospitals will only be required for population concentrations of over 100 000 people.

5.0 SWIMMING POOLS

This is a public amenity which is well used by people during the hot months, and provision should be made for a site to accommodate a 33 m pool to serve a population of 30 - 40 000.

6.0 CHURCHES

There is usually a steady demand for church sites and these should be provided within the layout. Stand size area approx 1-600 m².

7.0 CORNER STALLS

In any residential layout consideration should be given to the provision of corner stalls for the sale of bread and milk type commodities to the housewife. Such stalls should be within a few minutes walking distance of the home, and should be provided according to the following guidelines:

Stalls should serve an area of maximum radius of 400 m

Site area = 600 m² approximately

Provision must be made for water and sewer connection to the site.

8.0 SHOPPING CENTRES

The major shopping activity will, however, be at the local shopping centre. Each residential zone should have as its focal point a local shopping centre within 800 m walking distance. Space for shopping centres should be provided as follows:

1 shopping centre serving an area of maximum radius of 800 m

Site area 0,25 - 0,3 ha per 1 000 population served.

A shopping centre should not act as a focus for community facilities and activities and should accommodate the following components:

hall, day-care centre, petrol station, public toilets, beer garden and adequate parking facilities.

The following standards give guidelines for the provision of these facilities:

8.1 Small Shops:

100 m² shop floor space (excluding the rear yard) per 1 000 population served.

8.2 Supermarkets:

55 m² shop floor space (excluding the rear yard) per 1 000 population served.

8.3 Market:

80 m² market area per 1 000 population served.

8.4 Service Industry:

2 x 30 m² stands
2 x 60 m² stands
1 x 200 m² stands } per 4 000 population served.

8.5 Community Hall:

building size approximately 1 000 m²

8.6 Day-care Centre and Playground:

site area approximately 1 500 m²

8.7 Bus Station:

site area 30 x 60 m

8.8 Petrol Station:

site area 45 x 50 m

8.9 Public Toilets:

site area 8 x 15 m
These should be located close to the bus station and the market.

8.10 Beer Garden:

site area approximately 2 500 m²
Care should be taken to ensure that a beer garden is not sited close to schools, clinics or houses as it is often a source of noise and disturbance.

8.11 Parking:

1 bay per 3 m shop frontage
1 bay per 20 hall seats
1 bay per 12 m market stall frontage
1 bay per 40 m² beerhall area
1 bay per 20 m² office floor space

9.0 MISCELLANEOUS

In planning any development consideration must be given to other

eg. police station, post office, and telephone exchange, municipal offices, sewage treatment works, cemeteries and power line servitudes.

Detailed requirements should be obtained from the appropriate authorities.

10.0 ROADS

The following standards should be adhered to when planning the alignment of various classes of roads:

District distributor: 25 or 30 m road reserve
200 m minimum radius of curvature

Local distributor: 15, 18 or 20 m road reserve
150 m minimum radius

Stand access road: 10 or 12,5 m road reserve
50 m minimum radius

Maximum gradient: 1 : 15

Cul-de-sac turning circle: 20 m x 12 m
(10 m and 12,5 m roads)

11.0 SEWERAGE

To ensure satisfactory flows through sewer pipes the following minimum standards apply:

PIPE DIAMETER	MINIMUM GRADIENT
100 mm	1 : 100
150 mm	1 : 150
225 mm	1 : 250

The minimum depth permitted for sewer pipes crossing public land is 750 mm, measured from ground level to the top of the pipe.

Note: When designing stand layouts single rows of houses should be avoided. The use of back-to-back (i.e. double row) stands significantly reduces the overall costs for sewer and water services.

12.0 CONCLUSION

These standards are designed to ensure that in the planning and development of a residential area adequate provision is made for the facilities and amenities that should be available to every urban community even if the sites themselves are only developed at a later stage. In general they represent flexible guidelines rather than rigid criteria and as such can be varied as circumstances permit. However, it should be borne in mind that they represent minimum rather than idealistic criteria. -109- They should not be reduced at any time. Our aim must be to plan for the well-being of the community.

INTRODUCTION

The following guidelines have been prepared to assist Consulting Engineers and Municipalities in formulating realistic design philosophies for low-cost housing projects.

The guidelines are intended as an outline for requirements but are not intended to stifle design innovations. Engineers are required at all times to remember that we are not looking for elaborate solutions but rather the least costly solution to meet adequately the needs of the situation. Adequately does not imply comfortably.

These guidelines are to be read in conjunction with the latest Conditions of Contract and Specifications published by the Housing Development division of the Ministry of Local Government and Housing. They were prepared predominantly for use in granitic sandveld areas and may be reduced in areas of more stable soil conditions.

ROADWORKS

1. Road reserve sizes will be dictated by the layout but generally will be as follows:
 - i) District Distributor - 25 or 30 metre reserve. Minimum radius of curvature 200 metre.
 - ii) Local Distributor - 15 or 18 or 20 metre reserve. Minimum radius of curvature 150 metre.
 - iii) Stand Access Roads - 10 or 12,5 metre reserve. Minimum radius of curvature 50 metre or as dictated by layout.
2. The detailed specification outlines construction requirements for each road subject obviously to local conditions.
3. Bus routes normally on the 25 or 30 metre road will require more durable surfacing treatment and the following is recommended:
 - i) Prime MC30 Bitumen.
 - ii) Tack Coat 180/200 Bitumen.
 - iii) 15 mm Stone.
 - iv) One coat Bitumen slurry seal.
4. As Wankie tar products are no longer available substitute:
 - i) MC30 for Wankie Tar Prime.
 - ii) 180/200 Bitumen for RT55A.

- ii) Radius of kerb to be:
- 7 metre for access roads.
 - 12 metre for Local Distributor roads.
 - 15 metre for District Distributor roads.
 - The radius of curvature is dictated by the minor road in the junction.
- iii) The kerbing on minor roads is to be placed so that the minimum width of the surfaced road at the junction is 4,5 metres for the 10 metre road and 5 metres for the 12,5 metre road. Surface widening occurring over 7,5 metres and 10 metres respectively.
6. Gravel roads are to be constructed where the economics of development preclude surfacing. They are to be constructed to the same standard as shown for surfaced roads provided:
- For shaped earth roads delete gravel and surfacing layer.
 - Gravel Roads:- place one layer of gravel only to the thickness specified for Sub-base.
 - Unsurfaced stabilised roads are not permitted. If no suitable sub-base gravel exists higher P.I. gravel may be treated to achieve a suitable running course quality.
7. Long sections to be provided for all roads larger than and including 18 metre road reserves. Minor road long sections will not be required as these roads may be formed to reasonable standards without long sections.

STORMWATER DRAINAGE

- Minor drainage works relating to shopping complexes and market places designed for a two year flood.
- Drainage for local suburbs up to 3 000 housing units designed for a five year flood.
- Box culverts and stormwater drainage for major link roads within the urban complex designed for a ten year flood.
- All stormwater drainage to be catered for in open channels.
- Culverts to be used in all intersections involving 25 and 30 metre road reserves.
- All other intersections wherever possible to allow for splash drains. The point of changeover from splash drain to culvert will be when the anticipated flow through the splash drain exceeds 25 m^3 per second.
- Where the size of the side drain on the standard road cross section is too small to take the anticipated flow of water trapezoidal drains

8. Standard side drains are to be bolstered when the velocity of flow exceeds 1,5 metres per second and lined when the velocity of flow exceeds 2,0 metres per second.
9. Major outfalls drains spilling into vleei areas are required to be grader cut and bolstered if necessary.
10. The use of major lined water channels will only be considered under special circumstances.

WATER RETICULATION

1. The following water supply provisions must be made:

<u>DESCRIPTION</u>	<u>DAILY CONSUMPTION</u>
a) High Density Areas 20 Plots per Ha	650 Litres/Stand
b) Medium Density Areas 12 Plots per Ha	750 Litres/Stand
c) School Hostels only (not day schools)	100 Litres/Head
d) Hospitals	150 Litres/Head

Day activities will have no specific water supply provision. Major town centre development or industrial complexes will be dealt with individually.

2. Residual Head at house connection to be ten metres.
3. Peak flow of 3 x Average Daily Consumption.
4. Wherever possible all services are to be located on the back stand boundary.
5. Double house connections are to be used i.e. one pipe connection to serve two houses.
6. Minimum pipe size to be 50 mm.
7. 50 mm Pipe to serve 40 housing units if ringed and 25 housing units if herring bone design is indicated.
8. Wherever possible bearing in mind economy all pipe networks are to be ringed.
9. Gate valves are to be provided to isolate blocks of 200 houses.
10. Fire hydrants are to be provided as follows:
 - i) one to each shopping complex.
 - ii) one to each school
 - iii) one to each clinic or hospital site.

Hydrants should be located on 75 mm piping or larger but not additional water usage to be allowed for.

In the event of fire, hydrants will be required to operate to the detriment or inconvenience of users of the water reticulation system.

SEWAGE RETICULATION

1. Hydraulic load in sewage reticulation systems calculated as follows:
ADWF = ,85 x daily water consumption (as detailed previously)
Peak flow to be 5,25 ADWF with the pipe flowing full until ADWF exceeds 2 000 m³/day.

Peak factor to be reduced for larger flows and to be as follows:-

<u>ADWF (1 000 m³/day)</u>	<u>DESIGN FACTOR</u>
2 to 6	4,5
6 to 20	3,75
20 to 200	3,00
200 or more	2,70

2. All services to be mid block wherever possible.
3. Double house connections are permissible when economics dictate this course of action.
4. Minimum size of pipe permissible between manholes is 150 mm. 100 mm pipe to be used to serve the last four to six houses in a sewer run. This 100 mm pipe must be provided with a rodding way and connect into a manhole. i.e. No manhole required at the head of every sewer run but rather at the end of a rodding way and start of 150 mm sewer run.
5. Sewer cover at the start of a rodding way may be 450 mm. Cover for 150 mm sewer may be 600 mm. Cover under roadways to be 900 mm. Sewer runs are to be kept as shallow as possible.

6. Permissible minimum gradients to be as follows:

<u>PIPE SIZE</u>	<u>GRADIENT</u>
100 mm	1 : 100
150 mm	1 : 150
225 mm	1 : 200
300 mm	1 : 300

7. Permissible minimum velocity is ,6 metres per second in 150 mm sewer at a peak flow of 3 x ADWF.

8. Manholes are to be spaced as follows:

<u>PIPE</u>	<u>MANHOLE SPACING</u>
150 mm	90 metres
225 mm or larger diameter	120 metre

SEWAGE TREATMENT WORKS

1. Maturation ponds are the first choice for sewage treatment works.

3. Maturation ponds are to be designed according to the C.S.I.R. report WAT 34 by Meiring, Drews, van Eck and Stander.
4. New pond systems are to have screens and grit channels. Anaerobic pretreatment ponds are to be used when works can be located 300 metres from the nearest dwelling.
5. When considering the upgrading of existing pond systems the use of anaerobic pretreatment must be evaluated before the extension of the pond system.
6. Provision must be made for the irrigation of effluent from the treatment works by either the disposal of effluent to commercial farmers or the irrigation of wood-lot areas.
7. All treatment works will be designed in accordance with guidelines laid down by the Ministry of Water Development.
"Guidelines for the disposal of sewage and sewage effluent during wet weather". Ref. C/5/20
8. All treatment works are to consider the ultimate development envisaged in the area and construction is to be phased. Phase 1 to cater for immediate requirements plus development envisaged over the following two years.

ZIMBABWE CABINET

MINISTRY

MINISTER

Prime Minister, and Minister of Defence:	Mr Robert Mugabe
Deputy Prime Minister and Minister of Foreign Affairs:	Mr Simon Muzenda
Minister of Home Affairs:	Mr Joshua Nkomo
Minister of Manpower Planning and Development:	Mr Edgar Tekere
Minister of Finance:	Mr Enos Nkala
Minister of Justice and Constitutional Affairs:	Mr Simbi Mubako
Minister of the Public Service:	Mr Richard Fove
Minister of Labour and Social Services:	Mr Kumbirai Kangai
Minister of Local Government, Housing, and District Administrations:	Dr Eddison Zvobgo
Minister of Lands, Resettlement, and Rural Development:	Dr Sydney Sekeramayi
Minister of Commerce and Industry:	Mr David Smith
Minister of Agriculture:	Mr Denis Norman
Minister of Information and Tourism:	Dr Nathan Shamuyarira
Minister of Natural Resources and Water Development:	Mr Joseph Msika
Minister of Education and Culture:	Mr Dzingai Mutumbuka
Minister of Health:	Mr Herbert Ushewokunze
Minister of Public Works:	Mr Clement Muchachi
Minister of Roads and Road Traffic, Posts and Telecommunications:	Mr George Silundika
Minister of Mines and Energy Resources:	Mr Maurice Nyagumbo
Minister of Youth, Sports and Recreation:	Mrs Teurai Ropa Nhongo
Minister of State in the Prime Minister's Office:	Mr Emmerson Mnangagwa
Minister of Transport and Power:	Mr Earnest Kadungure
Minister of Economic Planning and Development:	Dr Bernard Chidzero

DEPUTY MINISTERS

Deputy Minister of Foreign Affairs:	Dr Witness Mangwende
Deputy Minister of Home Affairs:	Mr Tarisai Ziyambi
Deputy Minister of Finance:	Dr Oliver Munyaradzi
Deputy Minister of Labour and Social Services:	Mr Robson Manyika
Deputy Minister of Local Government, Housing, and District Administration:	Adv. Godfrey Chidyausiku
Deputy Minister of Lands, Resettlement, and Rural Development:	Mr Mervin Mahachi
Deputy Minister of Commerce and Industry:	Mr Moses Mvenge
Deputy Minister of Agriculture:	Dr Simba Makoni
Deputy Minister of Education and Culture:	Mrs Victoria Chitepo
Deputy Minister of Health:	Dr Simon Mazoredze
Deputy Minister of Roads and Road Traffic, Posts and Telecommunications:	Dr Naomi Nhiwatiwa
Deputy Minister of Mines and Energy Resources:	Mr Jean Ntuta
Deputy Minister of Youth, Sports, and Recreation:	Mr Cephas Msipa

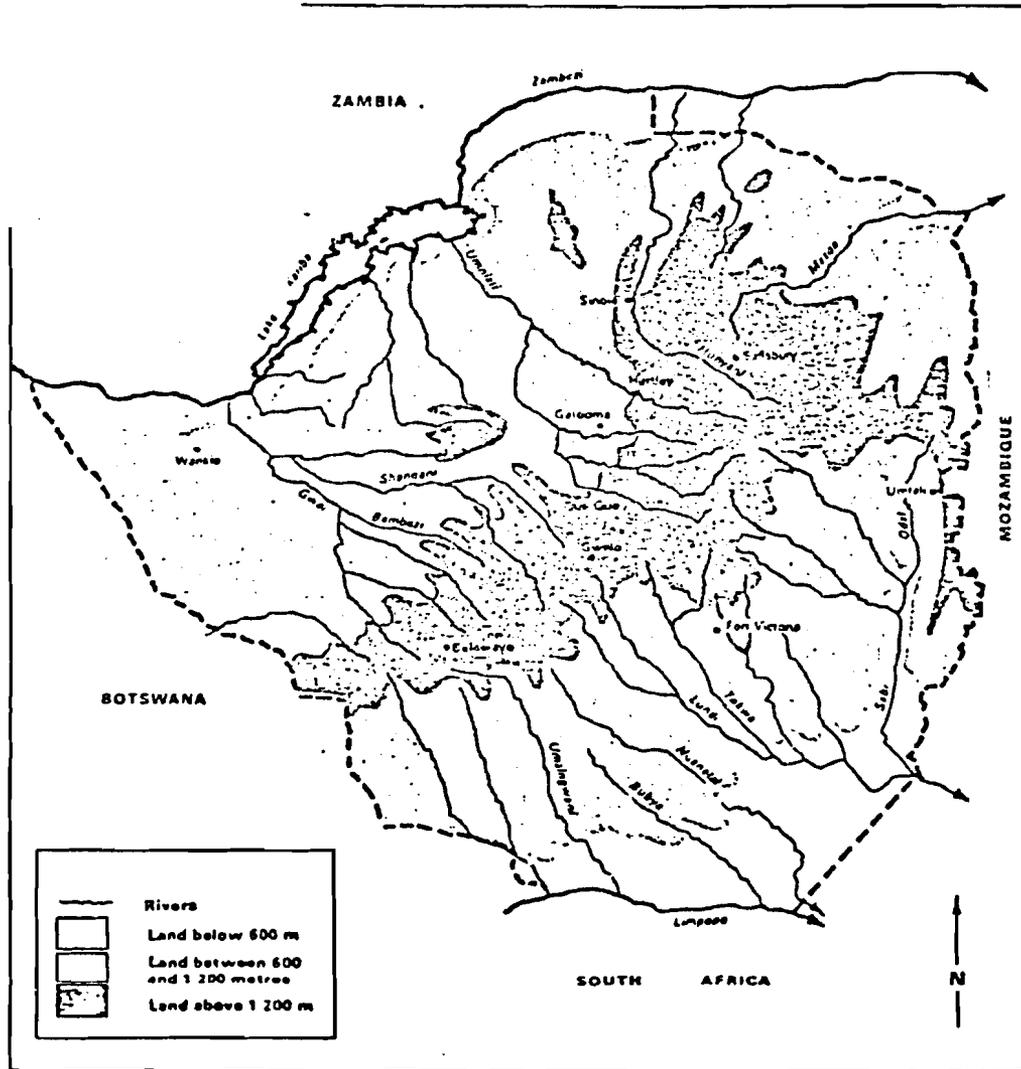
Department of Information,
P.O. Box 8150,
Causeway.

Tel: 703891

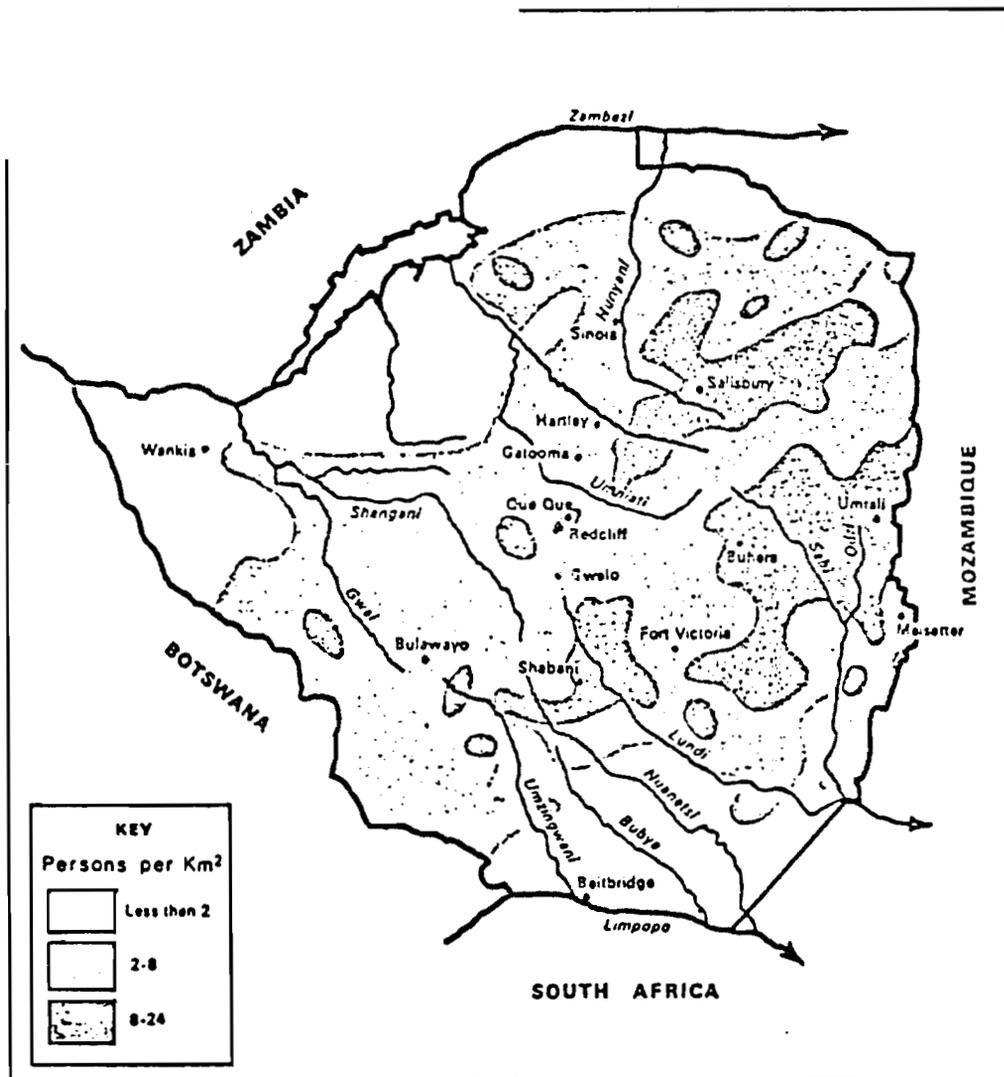
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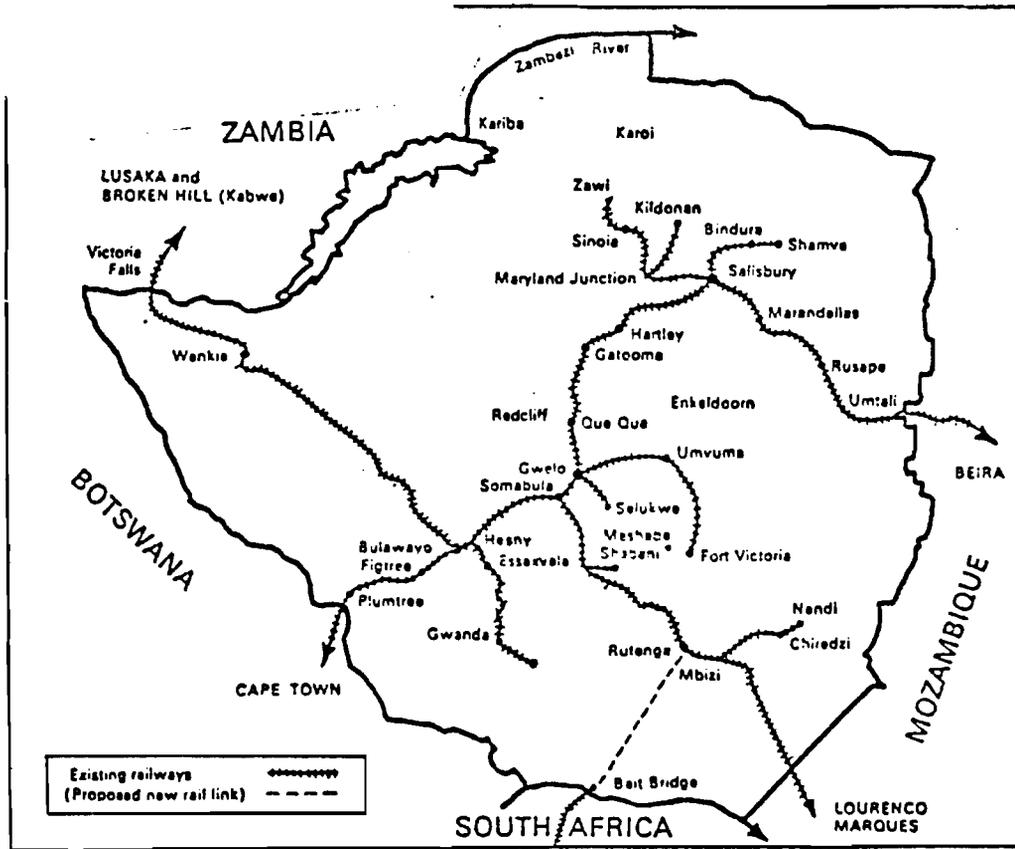
ZIMBABWE



The Distribution of Zimbabwe's Population



The Towns and Railways of Zimbabwe



ANNEX 6(vii)

ASSISTANCE TO SMALL SCALE INDUSTRIES

Three separate entities are involved in the field of assistance to small scale enterprises. All of them come under the direction of the Ministry of Commerce and Industry. Their activities are coordinated through the Small Enterprise Assistance Agencies Liaison (SEAL), which is a committee in the Ministry.

1. Development Finance Corporation (DFC)

This is a fully owned subsidiary of the Industrial Development Bank of Zimbabwe. Its purpose is to make loans to businessmen who cannot get credit through normal commercial channels. It has been active in urban areas with rather small scale enterprises such as small repair shops and bakeries. It is also active in rural areas where traditionally businessmen could not have full tenure to land so they could not offer normal collateral for commercial loans. It loans on commercial terms, currently 8.5 percent for three to five years. At present, there is an emphasis on rural lending because about 5,000 small businesses have been affected by the war. However, it can operate in urban areas and it would be an appropriate organization to coordinate with to bring financial assistance to SSE's on AID project sites.

2. Small Industries Advisory Service (SIAS)

This is an agency within the Ministry of Commerce and Industry which offers technical assistance and training to small industries. It too is pressing to decentralize its operations outside of Salisbury and Bulawayo. However, it would be an appropriate organization to coordinate with to bring assistance to AID project sites. There is frequent collaboration between the SIAS and lending by the DFC.

3. Institute of Business Development (IBD)

This organization has been sponsored in the past by the Ministry of Commerce and Industry, but the Chamber of Commerce of Zimbabwe has been the real driving force. It has now been taken over by the Chamber of Commerce in order to be able to raise funds from domestic and international private sector sources. The Government will continue to contribute Z\$50,000 per year for the next three years.

The IBD provides training and technical assistance for small commercial enterprises. It concentrates on commercial

enterprises as opposed to industrial enterprises which are served by the SIAS. In the past, it has focused on activities in Salisbury, largely because of limits in funding. It is now planning to expand its operations to have a total of 18 small business consultants and 20 training officers. It also works in collaboration with financing from the DFC.

ANNEX 7

SUMMARY AND RECOMMENDATIONS FROM
O.N. MUCHENA'S "WOMEN IN TOWN"

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SUMMARY AND RECOMMENDATIONS

In Chapter One the two broad aims of this study were given as determining the socio-economic position of African women as well as determining women's own perception of their position within an urban environment, using the concept of social visibility as elaborated in Chapter Two. In Chapter Three we established and discussed demographic and social characteristics such as age and household, marital status, educational level and the rural-urban orientations of women in Highfield township. Findings about African women's occupational status, participation in the urban economy and public life are presented and discussed in Chapters Four, Five and Six. In Chapter Six women's own perception of their position, problems and possible solutions are given and discussed.

The composite picture emerging is one in which African women in town are a disadvantaged group with an insecure social and legal position, and a minimal participation in the economic and public aspects of urban life. It is not surprising then that African women express strong resentment of what they perceive as curtailment of their roles, especially the economic one, and a subsequent lowering of their status compared to their position within the rural environment. This perception of social and economic status deprivation is accompanied by a very apparent determination to see the situation changed by their own actions, the actions of the society at large and government in particular.

MAJOR RESEARCH FINDINGS

The following is an enumeration of the major research findings in summary form. For a more detailed discussion of these and other findings the reader is advised to go back to the text:

DEMOGRAPHIC DATA

Age and Household Status

1. In the Highfield sample, women in the 17 - 31 year age cohort constituted 60% of the total, and in most of the variables examined have a special significance.
2. In respect to household status, African women in the sample are mostly dependents. 85% are in town as wives and 14% as married and unmarried daughters living with their parents.

9% are de facto heads of households, either as leaseholders or in rented lodgings.

Marital status

4. The majority of women in the sample, 85% are married and only 6% are not married. A significant proportion of the married women was found to be married by customary rites (64% compared to 21% civil marriage). Furthermore, more than half (51%) of the customarily married have unregistered marriages.
5. There appears to be a significant relationship between age and type of marriage. 85% of the women with customary unregistered marriages are 31 years and under, although this cohort constituted 61% of the sample.

Education

6. Only 10% of the respondents had no education at all. 67% had between 5 and 7 years of primary education and are probably functionally literate. 23% had two or more years of secondary education.
7. Marriage, pregnancy, lack of school fees and a need for their help at home were found to be the major reasons for women leaving school at the time or level they did.
8. Lack of time, money and opportunities were given as the main reasons for not having any other educational experience beyond that which women acquired at school.
9. For those who had other educational experience beyond formal school, home economics, correspondence courses in academic subjects, leadership and secretarial training were found to be the most popular, and often the most easily available courses for married women, available through the women's clubs.
10. Most women perceiving lack of education as a disadvantage were found to have higher educational and occupational aspirations for their daughters. At least two years of secondary education and teaching or nursing training was found to be what most mothers aspired to for their daughters, though at the same time they had even higher expectations for their sons.

Rural-Urban Orientation

11. The majority of women in the sample (87%) had lived in town for five or less years.
12. As many as 68% practised some form of seasonal or circular migration for agricultural activities. This pattern was mostly found in the younger married wives of 31 years and under.

rate of divorcing compared to 40% town of divorcing marriages.

Occupational Status

14. Many women in the sample (50%) are young unemployed housewives.
15. 37% of the respondents engage in some form of informal or petty trading in handcrafts or food stuff.
16. Only 13,31% of the sample were in full-time employment at the time of the interview and, significantly, largely as teachers and nurses.
17. There is a significant relationship between the level of educational attainment and employment opportunities. Thus 64% of the employed women had at least two years of secondary school education, and the other 36% of the same category had at least five years of primary education. None of the respondents without any school education was employed at the time of the interview.
18. Proportionally speaking, more older women were in full-time employment than younger women.

Categories of Employment

19. Self-employment or petty trading was found to be the most prevalent and perhaps feasible economic activity for the majority of women in Highfield township. However, it was also found that because trading is almost exclusively in food stuffs and handcrafts, there is very high competition in a limited market which makes the actual returns very small.
20. Most of the women are in the informal trading sector illegally, i.e. they do not possess trading or hawkers licences. Police harassment and the risk of paying fines or losing their products is perceived to all be part of the risks women in this trade must be prepared to take.
21. There was no evidence of co-operative activities such as is found among the market women of West Africa.*

Women in Paid Employment

22. The rate of African female participation is very low in all sectors of modern employment except in health and education, the two professions most open to African women.

*Since the time of the interviews, the market women of Salisbury townships have started organizing a co-operative with the help of the Zimbabwe Women's Bureau.

...professional aspirations for their daughters; 63% of the women want their daughters to be nurses or teachers.

24. The women generally perceive that men and the government as an employer, have a negative attitude towards the employment of African women. As evidence of these attitudes job reservations for men and whites, sex-based salary scales and men refusing their wives permission to work, or to handle their salaries, were all cited.

Women and Financial Decision Making in the Home

25. It was found that 56% of the respondents' households were entirely dependent on the husband's income compared to 15% households with a joint income contribution. In about 5% of the households, the respondents provided the income. Other sources of income included lodgers' rent, contributions by relatives and friends or various combinations of these.
26. The majority of women do not know how much money their husbands earn.
27. The highest proportion (96%) of wife involvement in family finance budgeting was observed in households where both husband and wife contributed to the family income.
28. The highest proportion of wives not involved in family budgeting was observed among the unemployed housewives.
29. A considerable proportion of women in the sample (45%) claimed to be fully in charge of managing the family finance according to an agreed budget. However, 21% of those women (fully in charge) did not know their husband's salaries.
30. About 24% of the women in the sample were given a monthly allowance for food, and this was all the involvement they had in the family finance.
31. 18% of the women in the sample were found to have no financial involvement at all, i.e. their husbands administered all the pay, including buying of food.
32. About 13% of the respondents were on insignificant, irregular allowances or dependent on their relatives.

Women Outside the Home

33. A significant number (47%) of women in Highfield township were found to belong to no organization at all.
34. There were more younger married women unaffiliated to any organizations than women in the older age groups.

organizations compared to the unemployed and less educated women (30%).

36. The church was found to be the most popular organization in terms of membership, and this applied to women in all categories, i.e. age, education and occupation.
37. Women's clubs had a surprisingly low affiliation rate compared to the church.
38. Most of those affiliated to women's clubs and some of the unaffiliated women were found to be dissatisfied with the over-emphasis on social and welfare type of programmes typical of most clubs.
39. There was a significant desire expressed to see more economic and educational programmes in the clubs.
40. Although the women in the township generally displayed a high level of political consciousness through their comments on various aspects of their lives and the political situation, there was a great reluctance to admit affiliation or association with a particular party. This was most probably due to the prevailing tense political atmosphere at the time of the interview.
41. A significantly high expectation of the black majority rule government as a panacea of all problems was evident in women's comments.

Women's Perception of their Problems and Possible Solutions.

42. Many women (55%) considered family needs a priority over personal development and women's status improvement.
43. The following were perceived as family problems according to priority - low family income, inadequate, poor housing or living conditions, marital problems, unemployment of school leavers, children's education, health problems.
44. The solutions to these problems perceived by the women included a change of the political regime from the Rhodesian Front to black majority rule government; an improved economic situation through the lifting of sanctions; job opportunities for women to help increase the family income; the building of more, bigger and better houses; provision of family life education; measures to limit or control perceived men's excessive drinking; establishment of men's organizations/clubs, similar to women's.
45. Personal development (acquiring marketable skills etc) was found to be a priority over family needs and women's status improvement mostly by unemployed women (24%) in the younger age groups.
46. Achievement of personal development was perceived to be through acquiring income earning or saleable skills and pursuit of further

education; acquisition of social graces for an urban way of life, e.g. ability to cook, entertain and dress in a modern way.

47. The improvement of women's status was found to be a low priority among women in Highfield township. Only 21% of the women in the sample considered the improvement of women's status a priority over family needs and personal development.
48. Women's status improvement was over-shadowed by the basic struggle to survive in what is perceived as a difficult political (war) and economic (trade sanctions) situation.
49. Women's status improvement was conceived to be possible through the following actions and/or policy measures, in order of importance: equal pay for equal work, free adult education (formal and non-formal), more job opportunities for women, reform of customary law, representation of women in parliament and other decision-making bodies.

These are some of the major findings, but there are a number of other implicit and explicit findings in the text. What are the implications of these findings if they are accepted as valid and representative of African women in urban areas of Zimbabwe as a whole? Before making any specific recommendations, it is essential to look at the findings and implications in light of the theoretical perspectives given in Chapter Two and also in light of other studies.

What then is the social visibility of African women in town? The traditional Shona women's social visibility was determined through her social participation in her familial and extra-familial roles. Each role had its expectations and recognition attached to it depending on how well it was performed.

The pre-colonial Shona woman's social visibility was low to medium in the familial role and high in the extra-familial agricultural role (Chapter Two). What then are the implications of our findings in light of women's previous socio-economic position? It appears that the main effect of social change in general and urbanization in particular has been to curtail drastically African women's roles and for the majority of them to completely eliminate their extra-familial economic role. The result of this loss of an economic role has been to lower her status, ability and power to influence family decisions. She no longer controls the family granary (income), but rather for the majority of women theirs is an administrative role expressed in the typical comment "My husband just gives me money to handle, but no say." Some women do not even handle any money at all, the husband doing everything including the buying of food.

Even where a woman still has an economic role and contributes to the family income her status has been negatively affected by the present

customary law which gives husband control over a woman's earnings, in direct contrast to traditional practice of the right to mavoko property, an economic basis of social visibility (Chapter Four).

A second implication from our findings concerns women's minority legal status. This may have been adequate in the traditional rural society where the woman had some form of economic and social security in case of death of the husband or divorce. However, there are few provisions for African women in town making their position rather vulnerable. For instance, there are very few legal or social security provisions in case of death or divorce particularly for the 'customary unregistered' married woman; minority legal status makes it virtually impossible for women to secure urban accommodation in their own right. Until recently women could automatically lose their accommodation at the death of the husband and even now it is still very difficult for most women to retain a house in these and other circumstances.

The overall picture arising from our findings is that the majority of African women in town are socially and economically largely dependent on their husbands. The main causes of this dependence or parasitic life are lack of education, lack of economic opportunities and a minority legal status. In matters of public affairs, African women are still largely invisible. In short, women's position in town can be described as being in town, but not of the town, i.e. a marginal position. Their social visibility profile can be characterized as low to medium in the familial role and low in the extra-familial roles.

African women are evidently aware of their low socio-economic position in town and perceive, to various degrees, that they are leading a poor quality life, on the whole. Hence the various demands, suggestions or expressions of what they perceive as possible solutions to their problems or improvement of their status.

RECOMMENDATIONS

In making any specific recommendations, it is essential to indicate areas of responsibilities to which the recommendations are directed, as their implementation must be shared among several sectors of the community.

GOVERNMENT

It will be necessary for society in general to change its attitudes towards the position of African women in light of general social change taking place in Zimbabwe. This is a long-term process. However, it can be facilitated by government taking certain actions. This is particularly important for this country at this point in time when African women have high expectations of what a black majority rule government will be able to do to improve women's position. Secondly, a lead by the government in improving women's position in society is likely to give other bodies and agencies much needed incentive. Hence the following recommendations are directed at government policy makers and practitioners.

1. Government should urgently address the task of reviewing and reforming customary law, paying particular attention to the effects on African women of minority legal status, marital rights, the regulation and controlling of lobolo; to ensure the certification of all marriages and thus provide women with the social and economic security they lack under customary unregistered marriages. Reform of customary law would go a long way to improve the status of African women because it would be based on legislative action. (See findings 3, 4, 5, 47, 48 and 49.)

2. Government should take measures to ensure increased enrolment of girls at secondary and higher levels of education. These measures could include inducement mechanisms such as scholarships for girls, and career guidance with a view to encouraging women and girls to enter previously male-dominated fields of study. (See findings 6, 14, 16, 17, 36, 39 and 46.) Government should also pay particular attention to providing opportunities for continuing education for women. The educational experience of these women will have a positive effect on their participation in their families' life, health, economic and political participation. Government need not shoulder the whole burden of adult education programmes. Maximum use should be made of existing human and physical resources including the numerous women's organizations. Again various types of incentives could be used to provide inducement not only for organizing or running adult education programmes but also for participation by the intended target population.

3. Government needs to pay special attention to African women's economic needs. Firstly, Government should take the lead by actively seeking and employing African women at all levels of employment. There are well-qualified African women at home and abroad in various fields, not just in health and medicine. Such a move would not only set a trend for industry and other sources of employment but also be a start in removing the job discrimination based on sex and race from which the African woman has suffered for a long time.

Secondly, Government should at the same time encourage other employers in commerce and industry to adopt similar attitudes and practices towards the employment of African women.

Thirdly, Government should seriously consider legislation aimed at ensuring equal pay for equal work at present only practiced by institutions such as the University of Zimbabwe and the School of Social Work.

4. Women will be watching whatever government comes to power to see if the expectations of their lives improving under a majority rule government will be fulfilled.

5. On the basis of all the findings cited above it is of utmost importance that the government establish either a ministry or a government department responsible for ensuring that the above policy measures, and women's integration in the national development are

effectively implemented. Many countries have already established such bodies since the International Women's Year Conference in Mexico in 1975.*

RESEARCHERS

Policy makers need adequate factual and tested information about sex roles, discrimination, attitudes etc., about women; they need clearly stated alternative courses of action for any given issue before making policy decisions. Researchers can provide such needed information. This study is only a small contribution. Much still has to be done on the subject of women to fill in the information and data gaps in the social, economic and political aspects of their lives. The following recommendations are directed at academics and other persons in a position to do research.

6. In light of findings and recommendation 2 above, researchers will find it a worthwhile exercise undertaking action-orientated research projects in adult education using existing women's organizations for pilot projects. The aims of such projects would include improving the educational levels of urban women, developing adult education curricula relevant to the economic and social needs of women in urban settings. These programmes would go beyond the traditional cooking, sewing, knitting or crochet syndrome of women's clubs by offering numeracy and practical economic skills, a type of education for enhancing the life opportunities of women in town.

The emphasis of such economic and educational action-oriented research projects would be to identify the educational needs of women and translate these needs into relevant curricula and then, using existing women's organizations at local community level, offer the designed programmes as pilot projects.

There are certain areas regarding women's socio-economic position in town needing further in-depth study. These include patterns of family decision-making; studies of the attitudes of men, employers and government officials towards the employment of women; and the whole field of the informal trading sector needs to be investigated. This sector seems to offer challenges for organizing action-oriented programmes aimed at improving women's economic contribution to their families through co-operative efforts and also improving their status; some form of elementary market business education in book-keeping, quality control, pricing and trade regulations. Knowledge and skills in these would improve women's activities in the informal trading sector. There seems to be a need for programmes aimed at organizing and educating women in

* The Mexico Conference also drew up the World Plan of Action which could be used as a basis for establishing the relevant body.

many other co-operative activities such as making community inventories to determine what is needed in the immediate, local neighbourhood. (See findings 9, 12, 15, 19, 20, 21, 25 - 32, 47 - 49).

A second type of economically oriented adult education could be patterned on the Jamaican vocational training and employment project which offers women training in saleable skills such as metal and wood-working. It would need the cooperation of project planners, researchers, business and industry to determine what would be relevant and feasible for the local situation. It would also be helpful for the would-be organizers of these educational and economic projects inside and outside this country to gain useful insights before embarking on such projects.

At the conceptual level, there are problems of definitions of women's work, for instance, conceptualization and measurement of unemployment, the informal trading sector, measuring the value of women's work which is often rated as uneconomic or nonproductive.

There is need to define, measure and determine the extent of the phenomenon of women heads of households. Although the number of women heads of household in our sample was small, the existence of this category of women and their socio-economic problems should be taken as a beginning of what could be an enormous problem. A further in-depth research in this matter could reveal that the problem has assumed greater proportions than is readily apparent. Action-oriented pilot programmes aimed at dealing with the identified and perceived needs of women heads of household could provide policy insights as to what policies and actions are to be followed to deal with this problem on a greater scale. It would be unwise for policy makers and development agents to continue eulogizing the ideal of the African family welfare system ignoring the realities of the changing socio-economic conditions negatively affecting these women.

Policy makers also need to know the effects of women's seasonal and circular migration on their families, for instance, the wife's health due to stress as a result of being de facto head of household in the rural area alternated by complete social and economic dependency when she is in town, and the effect of women's rural-urban migration on children's upbringing in divided family. In addition to the rural-urban migration social problems, economically oriented studies would provide policy makers with insights of viable modes of existence for families in town or rural areas.

WOMEN'S ORGANIZATIONS AND WOMEN THEMSELVES

Women's organizations have a primary role to play in improving the socio-economic position of urban African women. The existence of numerous women's organizations in Zimbabwe is a potential resource which, with a co-ordinated and well-organized effort, should be an asset in the integration of women in the developmental process. The following recommendations are directed at organizers, leaders and the general membership of women's organizations.

8. In light of findings 1, leaders and organizers of women's programmes should identify which groups constitute effective and critical target groups for developmental programmes aimed at improving African urban women's socio-economic status. If programmes are to be effective in the use of limited resources, there is a need to identify target groups with the greatest number of people sharing the same problems. Our data indicate that for Highfield township the 31 years and under age group constitutes such a target group whose quality of life needs improving in many areas. This should not imply an age limit set on adult education programmes or completely ignoring other identified groups.
9. Women's programme planners should pay particular attention to raising women's consciousness of their social and legal position and the effect of these on the various aspects of their lives. There is a need for 'education for awareness' in such subjects as the different types of African marriages, the advantages and disadvantages of each, particularly the legal disabilities. Education for awareness especially in matters basic to women, such as marriage and children, is a prerequisite to any action or attempts to reform the existing customary laws. The large numbers of women in the 'customary unregistered marriage' group might partly be due to ignorance of the consequences of such a marriage in case of death, divorce or desertion. Simple brochures based on factual information from research projects could be useful in this type of education, not only to the existing women's organizations but also to the public whose awareness regarding women's position needs to be raised also. An example of this is the publication of The Woman's Guide to Law Through Life (May, 1979). However, there is still much to be done, such as translating this book into Shona and Ndebele for use by a greater number of women. (See findings 4, 5, 7, 8, 9, 10, 12, 47, 48 and 49.)
10. Women's groups should work together with researchers in exploring ways of providing meaningful adult education of the formal and non-formal type. The development of programmes which are relevant and appealing to women should be one of the main tasks of women organizers. It is a basic principle of adult education that the readiness of adults to learn is dependent on the relevance of what is being learned to the individual's felt needs. Any training or educational programme that does not seem to meet this immediate need will not receive maximum attention. The implication for planners of adult education programmes is to provide learning experiences according to role needs of target groups at any given time. (See findings 7, 8, 9, 10, 14, 37, 38 and 39.)

The low club membership perhaps indicates that organizers of Zimbabwean clubs need to learn and apply the adult education principle given above. There is a need to shift club emphasis from welfare type activities to income-generating skills and other forms of formal and non-formal education relevant to the role demands of urban African women.

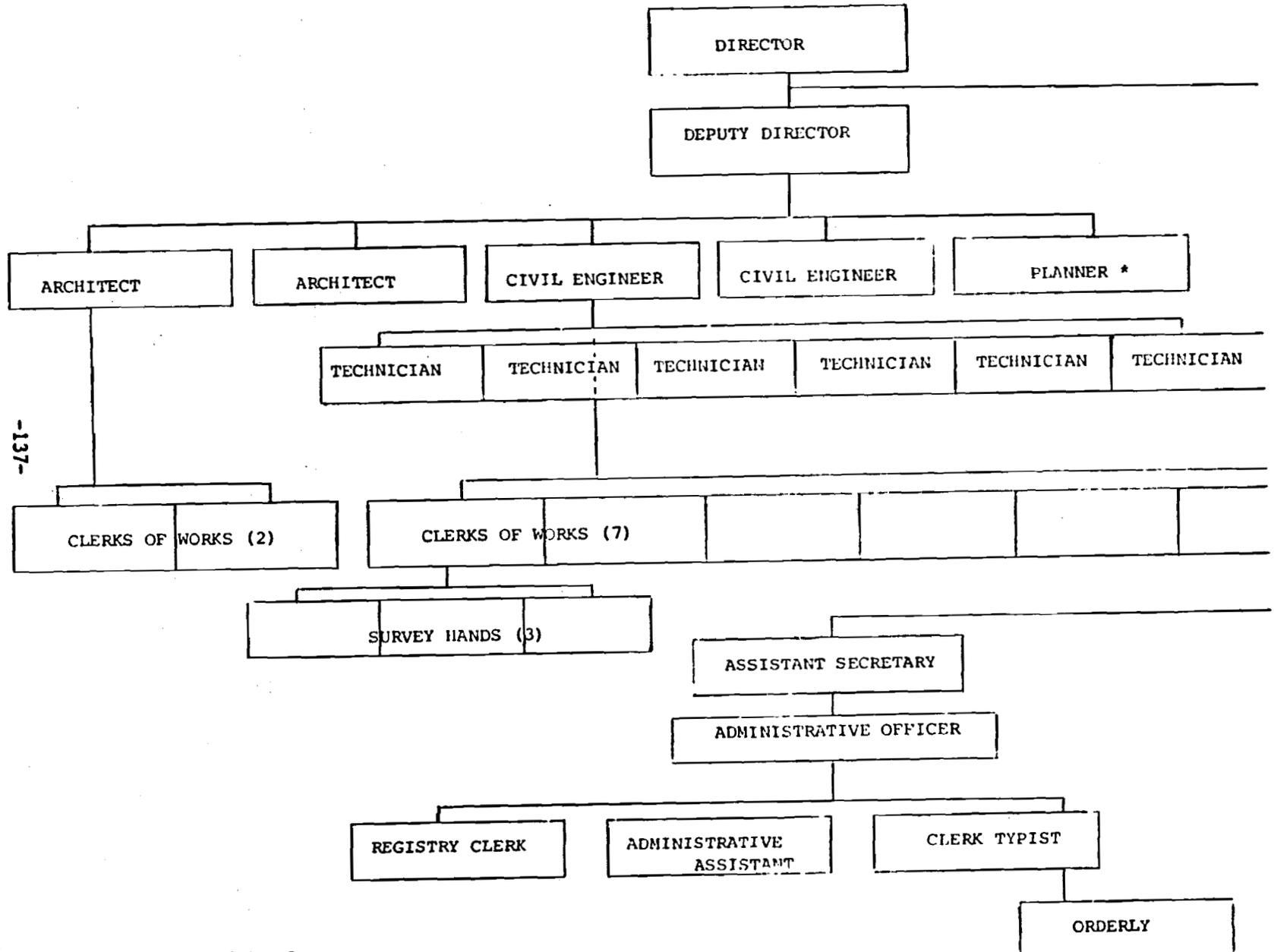
These recommendations essentially form the conclusion of our study whose

primary objective has been to establish the socio-economic position of African women in town and also establish how the women themselves perceive their position in an urban milieu.

ANNEX 8

ORGANIZATION CHARTS FOR THE
MINISTRY OF LOCAL GOVERNMENT AND HOUSING (MLGH),
THE HOUSING SERVICES DEVELOPMENT BRANCH (HDSB)
AND THE DEPARTMENT OF PHYSICAL PLANNING

HOUSING DEVELOPMENT SERVICES BRANCH



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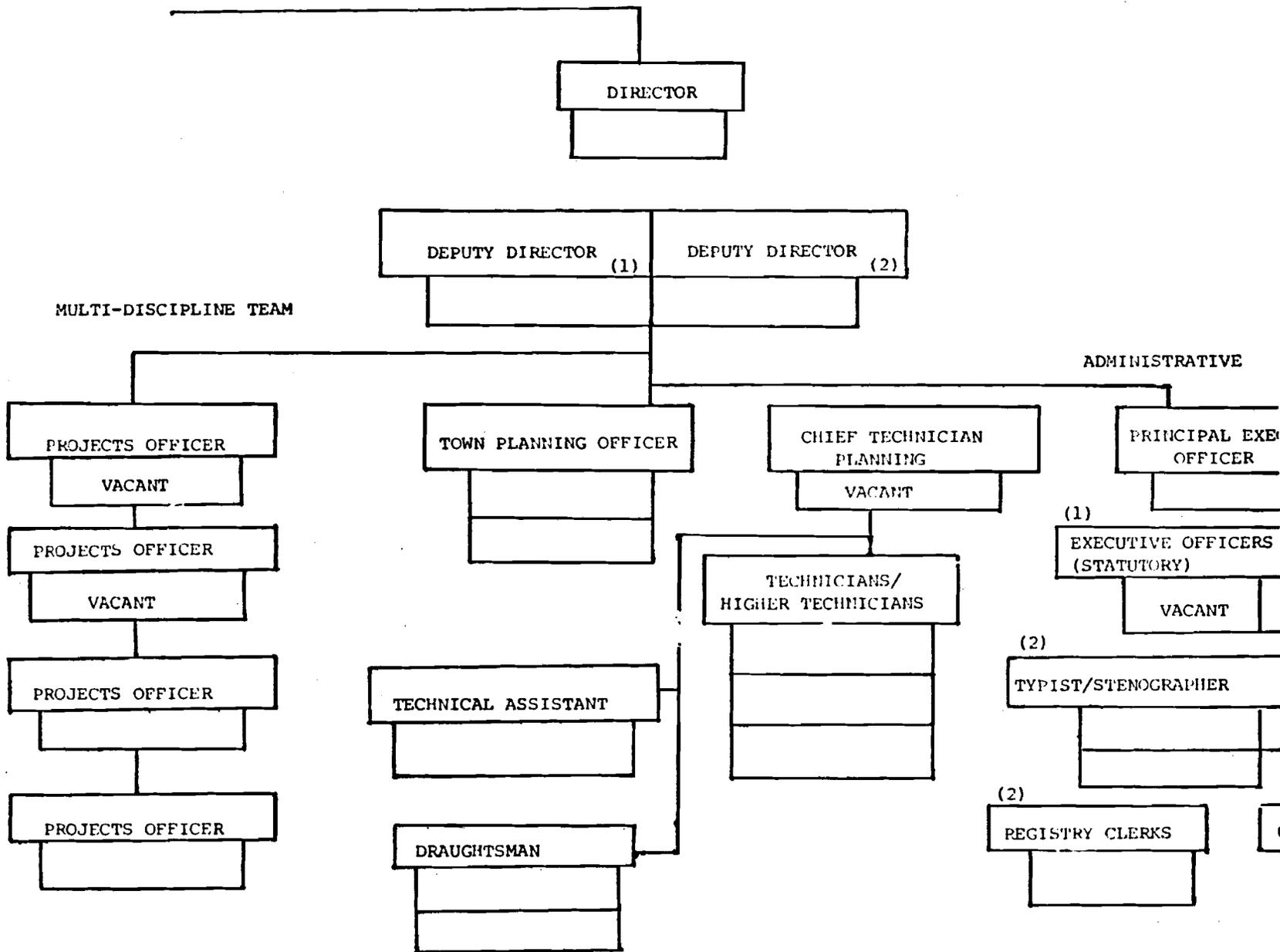
DEPARTMENT OF PHYSICAL PLANNING

SURVEY SECTION

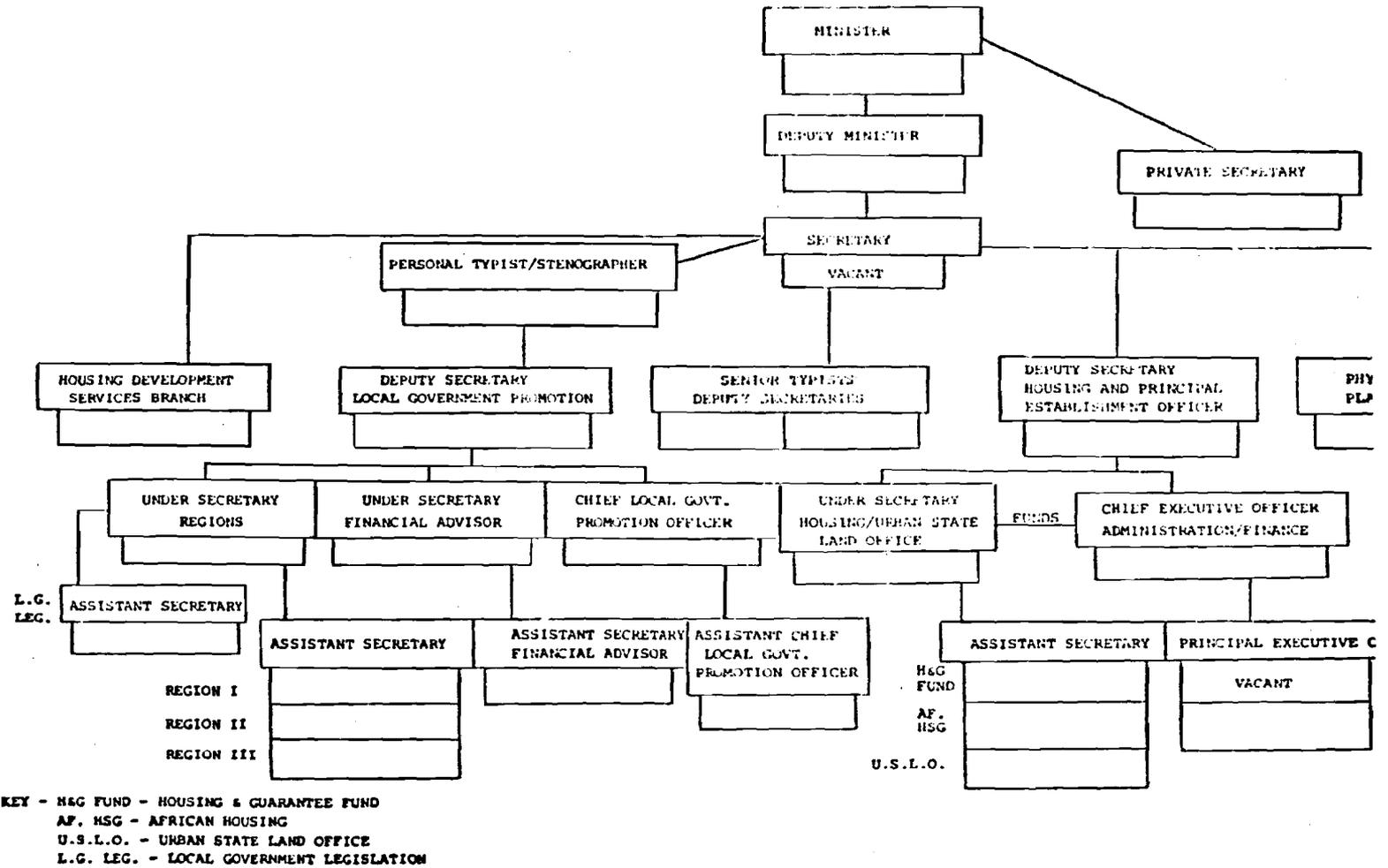
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LOCAL GOVERNMENT AND HOUSING 1980 ESTABLISHMENT CHART
 (including Physical Planning and Housing Development Services Branch)



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