AN ASSESSMENT OF THE EFFECTIVENESS OF HOUSING COOPERATIVES IN ALLEVIATING URBAN HOUSING SHORTAGES: A CASE OF NYAZURA

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(B1128095)

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JUNE 2015
DECLARATION

I, Towungana Loveness hereby declare that this research on the effectiveness of housing cooperatives is the result of my effort and it has not been presented in any university. All references were duly acknowledged.

SIGNATURE…………………………………………DATE……………………………………..
APPROVAL FORM

The undersigned Dr. Mberengwa have read this dissertation and have approved its submission to
the Geography Department for marking after confirming that it conforms to the Department
requirements

SUPERVISOR..................................................DATE...........................................

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DEDICATION

This work is dedicated to my mom Clara Nyamhotsi and dad Wiston Towungana for their loving support.
ACKNOWLEDGEMENTS

First and for most I would like to thank the almighty God for all the blessings, wonders and tender mercies he had shown to me. Without His love the completion of this project was going to be difficult. The joy of completion of this research was not to be achieved without the expert guidance of Dr. Mberengwa. Thank you Dr. for all what you have done, you have motivated me to work very hard until I have achieved my goal. My gratitude goes to my family members, my mum, dad, brothers and sisters for their social and financial support. To this end the kind and grooming by the all the BUSE Geography Department lecturers is greatly appreciated.

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Last but not least, I would like to thank Engineer Chidembo and Mr Misi from Makoni Rural District Council for their unwavering support, the cooperative leaders and members I thank you for without you this project were not going to be successful.
ABSTRACT

This study assesses the effectiveness of housing cooperatives in alleviating urban housing shortages in Nyazura. The objectives of the study were to describe the nature of the housing cooperatives in Nyazura, assess the progress of the housing cooperatives, and identify the challenges faced by housing cooperatives and to suggest sustainable ways to improve the status of the housing cooperative. In this study Fifty-four members from the two housing cooperatives, two cooperative chairpersons and one representative from the council were used as research subjects. Questionnaires, key informant interviews and personal observations were used as research instruments. Findings of the study show that one of the housing cooperative managed to buy stands for all its members, while the other one managed to buy only seven stands. These two housing cooperatives managed to develop site plans and to fully service the stands however there are no completed housing unit. The research finds that the cooperatives faced some challenges that include, limited understanding of cooperative approach among the cooperative leaders and the members, high land prices and cost of onsite and offsite services, poor leadership and management of funds. These challenges are affecting the sustainability of the cooperatives. It is to a greater extent that housing cooperatives have yielded little in alleviating housing shortages since no housing has been completed and occupied. The study recommends that there is need for support services, education, and training and information dissemination to both cooperative leaders and members by government departments responsible and that the cooperative should be comprised of people with same socio-economic background so that the monthly contributions will be realistic for every member.
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<th>ACRONYMS</th>
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<tbody>
<tr>
<td>ACCZ</td>
<td>Apostolic Christian Council of Zimbabwe</td>
</tr>
<tr>
<td>AIDS</td>
<td>Acquired Immune Deficiency Syndrome</td>
</tr>
<tr>
<td>BUSE</td>
<td>Bindura University of Science Education</td>
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<td>CHFI</td>
<td>Cooperative Housing Fund International</td>
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<td>CSO</td>
<td>Central Statistics Office</td>
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<td>GOZ</td>
<td>Government of Zimbabwe</td>
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<td>H.C</td>
<td>Housing Cooperative</td>
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<td>HIV</td>
<td>Human Immune Virus</td>
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<td>HPZ</td>
<td>Housing People of Zimbabwe</td>
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<td>ICA</td>
<td>International Cooperative Alliance</td>
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<td>LEDCs</td>
<td>Less Economically Developed Countries</td>
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<tr>
<td>MDU</td>
<td>Mutare District Housing Union</td>
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<td>MRDC</td>
<td>Makoni Rural District Council</td>
</tr>
<tr>
<td>NGOs</td>
<td>Non-Governmental Organizations</td>
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<tr>
<td>SPSS</td>
<td>Statistical Packages for Social Sciences</td>
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<tr>
<td>UN</td>
<td>United Nations</td>
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<tr>
<td>USA</td>
<td>United States of America</td>
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<tr>
<td>ZHPF</td>
<td>Zimbabwe Homeless Peoples Federation</td>
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<tr>
<td>ZIMTA</td>
<td>Zimbabwe Teachers Association</td>
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<td>ZIMVAC</td>
<td>Zimbabwe Vulnerability Assessment Committee</td>
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CHAPTER ONE: INTRODUCTION

1.1 Introduction

One of the main challenges of Zimbabwe’s urban areas is that of providing adequate housing to its residents. The magnitude of housing shortages is clearly evidenced through illegal settlements, over crowdedness of households, sub-standard nature of urban housing and unauthorized extensions (Kamete, 2000). The main objective of this research is to assess the effectiveness of housing cooperatives in alleviating urban housing shortages, since cooperatives is one of the main strategies adopted by the low income earners to fight against this challenge. This chapter contains the background information, statement of the problem, objectives of the study, research questions assumptions, significance of the study, limitations of the study, definition of key terms, organization of the study and the summary.

1.2 Background of the Study

The urban housing crisis has mainly been attributed to rapid urbanization, a product of natural increase and rural-urban migration, resulting in the suffocation of central and local government resources to meet the housing demand (Chaeruka and Munzwa, 2009). Low and medium income families have a hard time finding quality affordable housing around the world (Sazama, 2000). Housing costs are sky rocketing while incomes are stagnating and not keeping pace with the rate housing cost increases. Rapid urbanization has resulted in a number of problems including substandard housing conditions, over crowding of households, inadequate and unreliable infrastructure and services (Tibajjuka, 2005). The constantly bursting pipes in some townships are thus, at least in part, symptomatic of the general infrastructural decay in the towns and cities. The urban housing crisis in Zimbabwe is often reduced to one of quantitative deficiencies caused by the chronic mismatch between supply and demand (Kamete, 2006).

The right to adequate housing is a fundamental human right enshrined in various international human rights treaties and instruments and applying equally to all people everywhere, like in the Global Strategy for Shelter to the Year 2000. All nations without exception have some form of obligation in the shelter sector as exemplified by their policies. In the Instabul Declaration on Human Rights, Governments reaffirm their commitment to the full and progressive realization of the right to adequate housing and equal access to affordable, decent and adequate housing for all.
persons and their families (UN-Habitat, 2003). Housing embraces all the social services and utilities that lead to a worthy living, it goes further beyond physical needs by promoting a sense of stability, which enables both men and women to focus on their activities Yakub et al., (2012). Housing cooperatives have been helping to upgrade the living standards of the urban residence although there are some other people who are still living in old slum buildings, squatting and others homeless.

Housing Cooperatives according to ICA (1996) is a “legal association formed for the purpose of providing housing to its members on a continuing basis”. Housing cooperatives have been recognized worldwide as they have been seen as important actors in the promotion of sustainable human settlements and reduction of poverty. Housing cooperatives help low-income earners to pool resources, towards acquiring shelter, they offer a structure for decision making for implementing a plan, purchasing of goods and property and sharing benefits and losses. The concept of housing can be described as a place of peace, safety and dignity (UN-Habitat, 2011). According to Munkner (2001) housing is one of the areas in which cooperatives can play a leading role as a result of their long experience in promoting sustainable development and reduction of poverty by providing sustainable livelihoods, promoting partnership and building capacity. Onunkwugha 2000 cited by Munkner (2001) indicates that the need for housing cooperatives originates from the fact that most housing problems in the developing countries can only be solved within the framework of viable, integrated and self-administered communities.

The consequences of housing shortages are apparent worldwide and Zimbabwe is of no exception. The major cities of Harare, Bulawayo, Gweru and Mutare are facing rapid urbanization and without affordable housing, the provision of other amenities is greatly at risk. The urban population in Zimbabwe is increasing at an alarming rate with 2011 urban population standing at 4 925 818 (www.indexmundi.com. Accessed 05 March, 2015). The existing facilities like sewer, water electricity as well as waste disposal are bending under the excessive pressure from the bulging population that’s resulting in a huge housing backlog of at least 1 million, and the backlog is seen as completely unmet (GOZ, 2012).

The housing problem has been caused by rapid urbanization and the Government of Zimbabwe and its local authorities are failing to provide decent low cost housing to accommodate the rapid
growing population. According to UN-Habitat 2003 as cited in Tibaijuka (2005) urban population for Africa by 2020 is estimated at 589,408,000 while Zimbabwe alone by 2020 is estimated to have 8,652,000 urban populations.

Yakub et al., (2012), states that internationally, housing cooperatives have become one of the several strategies which include aided self-help schemes such as squatter upgrading, site and service and core housing for low income earners which have been initiated mainly to meet the basic needs of the urban poor. Zimbabwe has adopted the concept of housing cooperatives in trying to solve the problem of housing. A research by Mubvumbi and Kamete (1999) showed that there were 154 housing cooperatives operating in the major urban centers and of these, 123 were in Harare, Bulawayo 4, Mutare 4 and Gweru 3. The government of Zimbabwe went a long way at promoting the formation of housing co-operatives for the employees of large commercial and manufacturing companies (Chaeruka and Munzwa, 2009).

According to Muderere (2011) the emerging of housing cooperatives in different countries was seen as a possible mechanism to address the issue of housing shortages. This research will therefore assess the effectiveness of housing cooperatives in alleviating urban housing shortages. The ways houses have evolved over the years evidenced that the search for appropriate shelter went on for hundreds of years in every part of the world and provision of decent housing is still an on-going process. Urban citizens in Zimbabwe face huge challenges in coming up with effective strategies to provide decent and affordable housing. According to 2002 census Zimbabwe urban population was about 4 million and by 2012 using the growth rate of 1.1 it rose to about 5 million, hence efficient and effective housing provision has become the central focus and an integral component in national strategies for growth and poverty reduction (Yadua, 2012)

1.3 Statement of the Problem

According UN-Habitat (2007), more than one billion of the worlds’ total urban populations live in inadequate housing, mostly in slums and squatter settlements of developing world. Provision of decent and affordable housing has become a worldwide concern with the world population increasing at an alarming rate. A number of strategies have been introduced in trying to provide housing and housing cooperatives is one of them. UNPF (2007) predicted that in 2030 the world is expected to reach an invisible but momentous milestone, for the first time in history. More
than 5 billion people will be living in urban areas, urban population for Africa was estimated to rise from 294 million to 742 million yet many of the urbanites will be poor and the future of the cities and humanity depend on the decisions made today, hence the studies on housing cooperatives (UNPF, 2007).

In responding the government adopted housing cooperative schemes, which are viewed as a solution to housing problems. In some countries Housing Cooperatives are successfully ratifying housing shortages for instance Borgloh and Westerheide (2012) have conducted a significant piece of quantitative research underscoring the economic advantages of cooperative housing for elderly people in Germany. Andrews-Hall et al., (2007) explores the benefits of housing cooperatives as a means of providing shelter for the ageing Australians since there is enormous growth in the aged care housing sector in Australia because when many older Australians are no longer able to look after themselves are then moved into expensive institutional care away from their familiar communities (Andrews-Hall et al., 2007).

Ajayi (2012) studied on the causes of the inability to successfully implement the co-operative housing approach. He provided literature on how to address the problem of housing cooperatives as a mechanism for delivering housing for poor households. Yakub et al., (2012) addresses the question of housing delivery via housing cooperatives as tools towards achieving national development in Nigeria. Their study attempts to see the efforts made by different African Housing cooperatives. Ottawa (2011) examines the potential for housing cooperatives to offer women adequate housing, along with constraints on the cooperative model in Nairobi as well as the role of the role of international cooperative movement gender mainstreaming in the housing sector. In Zimbabwe the positive adoption of housing cooperatives did not automatically transcend to an increase in decent housing facilities. Vakil (1994) studied on how housing cooperative can provide shelter for female headed families.

According to GOZ (2012) at least 1 million new units are estimated as the backlog across all housing types with high density stands shared by 22 people instead of the recommended 6. In regard to such imbalances towards accessing urban housing, various factors have been pinned liable by different scholars; Kamete (2000) concluded that socio-economic factors have hindered the development of decent housing facilities in Zimbabwe. Conversely, Muderere (2011) pointed that political instability, poor governance and poor policy formulation and implementation as
central impedent to shortages of sustainable housing facilities in Zimbabwe. UN-Habitat (2002) indicate that contributing factors to inadequacy of housing units in most developing countries are intertwined together, dynamic and unpredictable.

Therefore, confronted with such complexities, achieving adequate housing facilities in urban Zimbabwe will remain a dilemma. Private sectors, government, housing cooperative and individual have tried to fight against the problem of housing shortage but Zimbabwe like many other developing countries in Africa and across the globe is still facing some challenges in providing adequate and decent housing facilities to its urban population (Kamete, 2000). However, understanding and formulating some possible solutions to achieve sustainable housing facilities in urban Zimbabwe will be attained if research studies are dedicated to finding out the efficacy of housing cooperative schemes as a solution to housing shortages and how they are negotiating with the complexity nature of impediments in achieving sustainable housing facilities in urban areas. In this context this study contributed by assessing the effectiveness of housing cooperatives in alleviating urban housing shortages in Nyazura town in Zimbabwe.

1.4 General Objective of the Study
The general objective of the study is to assess the effectiveness of Kumboedza housing cooperative in alleviating urban housing shortage in Nyazura.

1.4.1 Specific Objectives
The specific objectives of this study are to:

1. Describe the nature of housing cooperatives.
2. Assess the progress of Housing Cooperatives.
3. Identify challenges faced by housing cooperatives.
4. Identifying new and sustainable ways to improve the status of housing cooperatives.

1.5 Research Questions

1. How does housing cooperatives operate in Nyazura?
2. What challenges are being encountered by the people in the cooperative?
3. What are the strategies taken to solve those challenges?
4. Are housing cooperatives effective in alleviating urban housing shortages?
1.6 Assumption of the Study

The study is based on the following assumptions:

1. Members of the housing cooperative are low income earners.
2. Housing cooperatives are providing houses to its members.
3. The stakeholders are willing to give information and participate fully.
4. Data collection is true and reliable.
5. That there are adequate funds to carry data collection activity.

1.7 Significance of the Study

The contribution of cooperative housing for low income households in Nyazura is not documented. This research has studied Kumboedza housing cooperative as a self-help cooperative strategy of housing delivery. The study will be significant to the academics, since it will contribute valuable learning opportunities for students, government, policy makers and housing service providers (Council, NGOs, Private Organizations and individuals). The research will be of benefit to the academics since they will have a clear picture on the nature of housing cooperatives it can be made available to them electronically, in libraries or be used as learning materials within the classroom as case study, the research will provide information to the government on how housing cooperatives are adding to the national housing stock and this study will also inform policy makers to develop appropriate policy responses to the housing cooperatives.

1.8 Delimitation of the Study

This study focuses on Kumboedza and ACCZ Housing Cooperatives in Nyazura which is located in Manicaland province. The study was for officially registered housing cooperative operating in Nyazura which is Kumboedza ACCZ. The study does not include information for the deceased and dropped members. Due to limited funds other housing provisions strategies were not included. The study was limited to housing cooperatives only other housing delivery schemes were not included due to shortage of funds.

1.9 Limitations of the Study

The researcher faced challenges of financial resources to use in conducting this research, since the study was not funded. Some of the respondents feared to disclose information thinking the
research might be politically aligned. The researcher was only successful after showing the respondents the institutions students’ ID and the letter from the department. Most of the respondents were illiterate hence it was time consuming to administer the questionnaire since the researcher took time to explain the questionnaire.

1.10 Definition of Terms

The following definitions are used in the study:

Effectiveness – it is the extent to which an activity fulfills its intended function or purpose (www.qualityresearchinternational.com/glossary/ Accessed 05 March, 2015).

Urbanization – is the process through which cities and towns develop and grow, it includes the movement of people from rural to urban areas and movement of people among cities (UN-Habitat, 2002)

Housing - According to Satyanarayana (1987) housing is a device to overcome threats against physical elements, security to lives, a place for the operation of many human activities and interaction with the family and with the outside world.

Cooperative – ICA (1996) defines a cooperative as an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations, through a jointly owned and democratically controlled enterprise.

Housing Cooperative is a legal association formed for the purpose of providing housing to its members, owned and controlled by its members (Cooperative Housing Federation, 2004).

Housing shortage – a deficiency or lack in number of houses needed to accommodate the population of an area (www.collinsdictionary.com>home>englishdictionary. Accessed 05 March, 2015).

Parallel development – A housing development that allows for the construction of housing and infrastructure simultaneously (GOZ, 2012).

Slums – A rundown area of a city characterized by substandard housing and squalor and lacking security in tenure (GOZ, 2012).
Urban – an area or location characterized by high human population density in comparison to the areas surrounding it (en.wikipedia.org/wiki/urban area. Accessed 05 March, 2015).

1.11 Organisation of Study

The research is presented in five chapters which are all inter-related. The separation of the chapters is meant to ensure that there is a systematic and logical flow of arguments. The introductory chapter one is comprised of background to the study, statement of the problem, significance of study, objectives, research questions and definition of terms.

Chapter two covers all the literature review related to the study. The theoretical framework which the study is based upon is also presented in this chapter. Empirical studies by other researchers and a research gap is presented in this chapter.

A description of the study area follows in Chapter Three complimented by the research design, sampling procedures, research instruments, data analysis and presentation procedures. The research results are presented in chapter Four. Chapter Four also analyses and discusses the results, juxtaposing them with existing literature on challenges facing the housing cooperatives.

The whole study is summed up in chapter five. Summary, recommendations and conclusion in relation to the effectiveness of housing cooperatives in alleviating urban housing shortages are presented in Chapter five. The list of cited literature follows and the questionnaire guide used to gather household data in the communities; the interview guide used for key informants and government department representatives.

1.12 Summary

The chapter looked at the background of the study, statement of the problem, research objectives, research questions, significance of the study, limitations of the study, definition of key terms and organization of the study. The next chapter deals with the literature review on housing cooperatives.
CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter covers the literature on housing cooperatives done by different researchers. The literature on housing cooperatives approaches the subject from a number of angles. Most commonly, authors have written about the principles and benefits of the cooperative model particularly in providing affordable housing to vulnerable groups like women, the aged, People living with HIV, immigrants and the low income earners (Vakil, 1994; Mashumba, 2002 and Treat 2002). Additionally, a number of researchers have presented case studies of both successful, thriving and struggling cooperatives and the reasons behind their success or failure (Odelstierena and Stenbeck, 2009). Oftentimes some researchers veer into aspects like how housing cooperatives were formed and how they can be managed, yet there is a gap on the effectiveness of housing cooperatives in alleviating urban housing shortages in the small towns. There is a noticeable lack of literature on the effectiveness of newly formed housing cooperative. Modern cities are changing as young professionals look to adopt urban lifestyles escaping economic hardships at home hence the question, is housing cooperative approach effective to alleviate urban housing shortages?

2.2 Theoretical Framework

They many different theoretical frame works on housing delivery through cooperative. To guide the research on housing cooperatives theoretical frameworks by Rodgers as well as by Keivani and Werna has been used.

Keiven and Werna (2001) present a theoretical framework on housing provision with different modes. Their model has two approaches to housing cooperatives which are the conventional and unconventional modes. The conventional mode includes private, public and cooperative approach and the unconventional include squatters, informal and rental. In their model they showed that housing cooperative is one of the ways of providing housing, information on the background and formation of housing cooperatives is given. Keivani and Werna (2001) explain in their study on developing countries, co-operatives allow people to join together and combine resources to form a formal organization which may then act on behalf of the members to acquire land, access credit and loans and facilitate the home building process by acquiring materials and contractors to build the homes.
Figure 2.1 below has been adopted and modified from the work of Rodgers (2001) that presents a conceptual model that helps in the understanding and assessment of the housing cooperative approach in the house delivery system. This framework shows linkages of components included in the housing cooperative approach.

![Conceptual Framework for Housing Cooperatives Approach](image-url)

**Figure 2.1: The Conceptual Framework for Housing Cooperatives Approach.**

**Source: Adopted from Rodgers (2001)**

Rodgers (2001) study on the housing cooperatives helps in the understanding of housing delivery through cooperative and his framework is adopted for this study. He emphasizes that cooperatives should strictly adhere to how the cooperative was formulated, management of contributions, and to land procurement, development, construction and completion. He went on to add that the formation of housing cooperatives should have procedures with the first stage to the next. The most important things are mobilization and registration of members as well as setting of the objectives of the cooperative. He said objectives are not to be achieved over the night but in gradual process starting from land acquisition to completion of houses for the members.
The effectiveness of the housing cooperative approach is attributed to strict adherence to the linkages in the above model (Rogers, 2001). The basic principles developed by Rodgers (2001) states that, a housing cooperative has to be formally formed in a procedural manner as outlined in the stages of the model. The stages implies that members have to be mobilized, registered, be organized by creating structures of committees and setting up of targets and objectives of the housing cooperative. This framework helps housing cooperative to achieve their targets gradually.

This approach in the study area is built upon the principles of equity and fairness, thus the risks and benefits are shared equally by all the members of the cooperative. Following this framework creates an interaction between members of the housing cooperative, their structures, and related organizations associated with the housing cooperative in housing provision (Rodgers, 2001). At the Annual General Meeting management committee should be selected and this committee will help the Cooperative Executive in managing the cooperative activities (Marunga and Mberengwa, 2014). The cooperative executive is mandated by the membership to procure property, stands, and assets, develop stands and construct houses with the help and involvement of the members. Such concepts have not been fully incorporated into the housing cooperative as a housing delivery system (Murisa, 2010).

This model requires housing cooperatives to be highly organized and regulated by policy as reflected in the Cooperative Societies Act (1996) as cited in (Marunga and Mberengwa, 2014). The effectiveness of the housing cooperatives is measured by strictly following this flow line model. The stages of development and establishment of housing cooperatives has been loosely approached in Zimbabwe, as a result the effectiveness of the approach has to be assessed. However there must be sufficient money from the member’s contributions to purchase land for development, servicing and building of housing to completion and occupation. Housing cooperatives should be consistent with the application of policies by Councils in the process of servicing and construction super structures (Chatiza and Mlalazi, 2009) in order for the cooperative to be effective.
2.3 Empirical Studies

2.3.1 General Understanding of Housing and the Causes of its Shortages

The general understanding of housing is that it is commonly referred to as shelter but it is more than a physical structure. In other words, housing includes the shelter, the environment and all necessary infrastructures to make life comfortable (Yadua, 2012). Housing is a key determinant of quality of life that can be measured at individual, household, and community levels Campbell et al., 1976 cited in (ibid). It is unique among consumer goods in its pervasive economic, social, and psychological significance (Stone, 2006). Efficient and effective housing provision has become the central focus and an integral component in national strategies for growth and poverty reduction. Decent and affordable housing is one of the basic needs of every individual, the family and the community at large. As a prerequisite to the survival of man, shelter ranks second only to food; thus housing as a unit of the environment has a profound influence on the health, social behaviour, satisfaction and general welfare of the community (ibid). But many people lack the access to decent and affordable housing due to the effects of urbanization and poverty.

Urbanization is the process through which cities and towns develop and grow. It includes the movement of people from rural to urban areas and movement of people among cities. More than half of the world’s population now lives in towns and cities (Yadua, 2012). The factors which shape the pattern of urbanization are globalization, demography and cultural changes. All of these have influenced the pattern of urbanization which in turn influences the approach for housing development (Abdie, 2012). African urban areas are faced with high rising rents for residential accommodation which are by far beyond the affordability of the common man; the housing sector has remained greatly underdeveloped reflecting the generally low standards of living for most Africans (Yakub, et al., 2012). Increase in housing shortage in urban areas, has resulted in the proliferation of unserviceable, temporary, inadequate housing structures for the urban poor. These housing problems are usually aggravated yearly by the incessant influx of rural-urban migrants who risk frustration in search of non-existent jobs in the cities (Yadua, 2012).

According to Oruwaru (2006) global housing conditions of the poor are deteriorating with the developing world accounting for the worst rate, approximately in 2007, 998 million people living
in slums and projection for 2010 was 1.12 billion people (UN-Habitat, 2007). The need for housing production in developing countries is estimated at around 35 million per year (Tibajuka, 2005). Hence the needs for more housing delivering strategies like housing cooperatives.

2.3.2 Historical Background of Cooperatives in the World

Industrial revolution brought about a rise in the urban population people were reacting against increasing insecurity, uncertainty and hardship as industrialization progressed. The Rochdale cooperative (1844) of the British cooperative movement represented a model for many or most of the successful cooperatives of today. From Rochdale cooperative in 1844, co-operatives have taken hold and spread around the world. The development of housing cooperatives in Africa was in different phases which are pre-colonial, colonial, and post-colonial and post liberalization (Simmons and Birchall, 2008). According to Wanyama (2009) cooperative development came from two periods the first one linked to time when cooperatives were predominantly under the state direction and the second period cooperatives have become autonomous.

According to (Yakub et al., 2012) in Zimbabwe cooperatives started long back before independence in the form of rural savings club. The first housing cooperative was formed in Bulawayo in 1986, a year after this cooperative Harare also experienced a similar cooperative (ibid). Ten years later precisely as at 1997 the number of housing cooperatives had risen to over 180 in the urban areas of Zimbabwe (Chaeruka and Munzwa, 2009). The 1990’s saw the emergence of housing cooperative in Zimbabwe and most of the cooperatives were of mixed gender composition with members drawn from low income earners such as domestic workers, security guards, and informal traders, commercial and industrial workers (Vakil, 1994). Mashumba (2002) stated that most of these housing cooperatives in Zimbabwe have connotations symbolic of their quest for decent housing or previous housing status for example Vakomana Vekuseri formed 2001 in Harare.

2.3.3 Effectiveness of Housing Cooperatives

The use of the co-operative housing approach to solve the housing needs of people has a long history, as documented by UN-Habitat (2006). The housing crisis is often sold and pushed onto the agenda in the pre-dominantly quantitative terms yet qualitative is also of great importance. Kamete (2005) stated that the mismatch between supply and demand is perhaps the scariest
indicator used by proponents of increased housing demand. The crisis of numbers has often cited as the source of the housing problems plaguing the urban Centre’s of the developing world (Okpala, 1992). According to Tipple and Owusu (1994) qualitative problems are symptoms of housing problems yet they are not elevated to the same level as quantitative problems. Effectiveness of housing cooperatives should focus on both the achievement of qualitative and quantitative objectives.

Yakub, Salawu and Gimba (2012) has carried an empirical study on housing delivery via housing cooperatives as a tool towards achieving national development in Nigeria. Their paper attempts to see the efforts made by different African Housing initiatives and in particular, efforts made by the Housing Cooperatives looking into Bida and Nuhu Bamalli Polytechnic as case studies. The paper addresses housing cooperative as an alternative to housing provision to the low-income earners in Nigeria in view of their economically disadvantaged position the inability of the government to provide adequate housing to its teeming populace. The Housing Cooperative structure of Nigeria and her African counterparts was done in reliance on secondary data relating to its concept and implementation where both published and unpublished sources were referred. Statistical and Non-statistical methods were used in analyzing the systems in both cases. Findings showed that Cooperative members have been able to enjoy housing loans for the construction of their own housing units. The Cooperative engages in land acquisition, processing of land title documents and building materials acquisitions for its members. The paper posits that beyond the financial provisions at low cost, construction undertaken by these housing cooperatives enhance the members’ chances of owning their homes much easier and most individuals are able to perform through cooperative societies.

Odelstierna and Stenbeck (2009) evaluated on the pilot project in East London, South Africa on whether cooperative housing is a solution for the poor. The paper evaluated the housing situation in South African history from apartheid era up to the housing situation in 2004. They indicated that in 2001 their study area have 55,900 (29%) households that lived in the informal and overcrowded settlements. The cooperatives monthly contributions were R 187 for households since the members were earning less than R 1,500. The research indicated that the cooperative treasure faced challenges in obtaining monthly contributions from the member and faces a big problem to handle a situation of member’s inability to pay the monthly fee but they continue to
follow on the members every month. The findings show that around half of the cooperative members said they have benefited from the cooperative since they have got roof tiles and bigger houses while the other half did not see any benefits or said that they thought that the benefits would come later. All of them, however, said they were happy that they joined the co-operative. Results showed that almost all of the members allocated a house lived in shacks before they moved to Amalinda. Beneficiaries said to get a decent brick house with roof tiles is therefore a huge improvement since a huge problem in the informal settlements is the risk of shack fires. In Amalinda this risk is down to a minimum with the material and the houses far apart.

Treat (2002) writes on whether the cooperative model is still a viable means to address affordable housing needs given the new face of American cities. The study was mainly based on whether cooperative can serve immigrant populations effectively. Findings showed that cooperative housing and its focus on resident control can empower members and teach valuable leadership skills that are central to immigrants as they struggle to become self-sufficient in America. The study views that Cooperatives create a healthy political environment where immigrants gain experience that can lead them to become involved in the greater community.

Mashoko (2012) investigated on the role of low income urban housing delivery schemes in curbing the housing problem in Mutare. The findings indicated that in 2010 there were about 34 housing cooperatives operating in Mutare. Among the cooperatives were Mutare District Housing Union (MDU), Zimbabwe Homeless Peoples Federation (ZHPF) and ZIMTA. Mashoko revealed that MDU was formed in 1998 with 2644 members of this total 1644 (62%) were males and 1000 (38%) were females. It has been revealed also that the combination of MDU, ZHPF and ZIMTA delivered 4806 housing units with 7950 still in progress. Mashoko (2012) revealed that housing delivered by housing cooperatives contributes 45.5% of the overall delivery in Mutare since 2000.

2.3.4 Nature of Housing Cooperatives in Developed Countries

According to Central Statistical Office (CSO) (2012) cooperatives can be divided into two broad groups which are consumer co-operatives and producer consumer co-operatives. The nature of housing cooperatives could come in different forms determined with their types which include; Market Rate Cooperatives, these sells stock at full market value in the original sale and permits a
market rate of return on resale by tenant-stockholder; Fully Mutual Cooperatives these are cooperatives that limit the returns allowed when shares are sold and the amount of return is determined by a formula established in the corporations bylaws, Mutual Housing Association these are non-profit corporation set up to develop, own and operate housing (Olaitan, 2004).

Sazama (2000) stated that major variants of housing cooperatives operating in America are mutual housing association, limited equity cooperatives, market rate cooperative and leasing cooperative. Housing cooperatives in America reinforces joint ownership of property, empowers low and moderate income families and gives them the opportunity to take responsibility for their actions and bear the consequences of such actions on the cost and quality of their housing. Housing cooperatives has been successfully implemented in USA and these housing cooperatives have been observed to prove to be effective over private renting. In the USA, housing cooperatives have been popular and relevant among higher income dwellers and retired people (Simmons and Birchall, 2008).

In the study by Ajayi (2012) on strategies for sustainable housing co-operatives in South Africa, it was discovered, that the membership of housing co-operatives was not voluntary; policy and legislative documents on social housing were biased against the co-operative housing approach; limited understanding of the co-operative approach exists and a lack of training to members of the housing co-operatives. Based on the findings, framework for sustainable housing co-operatives in South Africa was proposed from the strategies identified. The study was based on the ‘triad model’ that has to do with the ideology of co-operatives, the praxis and the organizational structures of the various housing co-operatives (ibid). The study was domiciled in a pragmatic paradigm, using the mixed methods research approach by conducting a three-stage research whereby convergent parallel design was adopted as the methodology. Questionnaires were administered to the chairpersons of the housing co-operatives as well as the members. Interviews were conducted with chairpersons of six housing co-operatives.

Schwartz (2012) stated that housing cooperative in Australia is modeled to provide decent and affordable housing for the low and middle income earners in self-governing communities. They are well funded, regulated and amenable to comprehensive land use planning and democratic control. Variants of housing cooperatives presently operate in Australia are equity housing
cooperative, rental cooperatives and community settlement cooperative. These housing cooperatives are similar in nature in the sense that they seek to provide decent and affordable housing for low and medium income people and to build self-governing communities (ibid).

2.3.5 Nature of Housing Cooperatives in Developing Countries

A study carried by Yakub et al., (2012) shows that most African countries adopt the Mutual Housing Association which is non-profit corporation set up to develop, own and operate housing. In Nigeria this principle is entrenched in the customs of many Nigerian ethnic nationalities. Housing cooperatives in Nigeria are organized as social associations but with more explicit commitment to financial activities of individuals and thus the collective interest of their members. These housing cooperatives have performed impressively in the contributing to the provision of Nigerian housing stock as they in addition to the issuance of housing loans to their members and they also embark upon housing construction where members are encouraged to save towards purchasing and owning their personal homes (ibid). Different housing cooperatives operate in Nigeria, one of the cooperatives is Ibadan Cooperative thrift. These cooperatives have varied membership; facilitate house ownership for members in different ways such ventures illustrate potentials of the cooperatives to curtail the effect of economic recession on its members.

Vakil (1994) shows that housing cooperatives in Zimbabwe differs in nature through the study of five urban housing cooperatives conducted in Harare and Bulawayo. Some cooperatives are characterized by economic backgrounds and some basing on gender. The study describes the differences between three male-only and two mixed-gender cooperatives. Evidence was presented which suggests that housing co-ops hold potential as providers of shelter for women and other low-income groups. The results revealed that there were two major differences between the all-male workplace-based cooperatives and the community-based cooperatives, one related to the resources available to them and the other to do with intervention by external political forces. The workplace-based cooperatives enjoyed resource from the companies where their members worked which included guaranteed loans, provided legal and auditing services. Results revealed that Tashinga and Kugarika Kushinga, the two mixed-gender community based cooperatives, experienced considerable interference by outside political forces, either local politicians or senior political party members and no evidence of this found in the three
workplace-based co-operatives (ibid). The higher female membership in the community-based coops was a factor contributing to the apparent increased vulnerability of these types of organizations.

Yakub et al, (2012) indicated that housing cooperatives in Tanzania have performed credibly well with a broad objective of acquiring adequate and affordable houses through cooperative strategy, some of these cooperatives includes; the Nala-Makazi Housing Group based in Dodoma the new Capital of Tanzania (ibid) this group secured about 100 plots for its members between 1995-6 and serviced these sites. There is also Bandari Housing Co-operative which is an employment-based organization that enforces every member to contribute 20,000 shillings every month deducted direct from source, they acquire pieces of land where surveyors are engaged to divide them into surveyed plots with well water drilled and constructed for use (ibid).

According to Alder and Munene (2006) housing co-operatives in Kenya generally follow three forms the first one is Limited housing cooperatives these are usually formed to acquire land collectively or in some cases to acquire dwellings once this is achieved, the co-operative is dissolved and ownership is transferred to individuals (ibid). A second type is that of multiple mortgage co-operatives which consist of each housing unit or member household unit carrying a mortgage. This is usually done as housing finance institutions. In the third model, the continuing co-operative, buildings and land are permanently jointly-owned (ibid).

2.3.6 Roles of Housing Cooperatives in Housing Delivery

Wanyama, 2009) states that co-operatives the world over have been identified to play important roles which usually result in the improvement of living conditions of their members and to a large extent the society. The inadequacies of formal housing for the low income points to the important role the housing co-operatives can play. Global Report on Human Settlements (2001) stated that housing cooperatives are there for pooling of resources to lower individual housing costs fosters collective action and self-help, it also increases their creditworthiness and it limits or prevents speculation.

Cooperatives can have a positive influence on crime, the elimination of drug activities, resident capacity-building, career opportunities and other quality-of-life factors. Cooperative housing has
been found to provide certain social benefits along with affordable, high-quality housing. Self-help cooperatives limits resale prices, add long-term affordability of acquisition to other forms of cost-reduction have equaled affordable market-rate cooperatives in producing social benefits. They give poor people a chance to get a new home. According to the World Bank 2005 as cited in (Tibajuka, 2005) in 2001 there were 924 million slum dwellers in the world, for these people to get an appropriate house are a great opportunity through cooperatives. Co-operatives can help people escape poverty and achieve dreams of owning a home. The most crucial and significant role of housing co-operatives lies in their potential to promote integrated and viable urban communities and mobilize self-help sources and group dynamics to own houses (Lewin, 1981).

Co-operatives can negotiate cheaper prices for land with the authorities and builders through bulk buying. The members can also participate voluntarily in the process, including planning, construction, and maintenance. Co-operatives have the possibility to restrict the share transfer amounts when members sell their share this important for security reasons. If this was not the case the member could sell the house to get quick money and move back to the informal settlements or likewise. This discourages members viewing co-operatives as a speculative investment (Abdie 2012).

Last but not least housing cooperatives play a crucial role in creating a quality environment and a sense of community. Due to the fact that the members collectively own the common space they can invest more into it and create a quality environment. A sense of community makes it easier for the individual to improve their lives. The co-operative can together address broader concerns such as childcare, employment creation, recreation, and safety. Cooperative housing is a viable homeownership alternative that provides affordable, quality living space, as well as a number of social benefits along with affordable, high-quality housing (Lewis and Higgins, 2004).

2.3.7 Age, Gender and Housing Cooperatives

In many parts of Africa including Zimbabwe women are denied their human rights to access, own, control or inherit land or property including house hence Vakil (1994). Housing cooperative is a system that allows different groups of people to organize themselves and pool resources and efforts into a formal organization which can then negotiate on behalf of its members, (Yakub et al, 2012; Vakil 1996).
A study carried by Vakil (1994) researched on the differences between three male-only and two mixed-gender organizations are described and evidence is presented which suggests that housing co-ops hold potential as providers of shelter for women and other low-income groups. The results showed that the nature of women's membership and participation in the co-ops is very low. The existing situation that women face in procuring housing in Zimbabwean cities is outlined as well as the history of the development of post-independence housing co-operatives. This is followed by a brief description of the five case studies with a focus on the two mixed-gender organizations. The study addressed the question of how housing co-operatives can be potential providers of shelter for low-income families. The findings showed that the desire for housing was mainly driven by the need and desire to be able to provide for children as well as a source of security in old age. The study found that housing co-operatives were able to build at costs comparable or lower than those of government or private housing initiatives. This has particular benefits for female-headed households (ibid).

Voellmecke (2011) examines the potential of housing co-operatives to provide adequate housing for women, focusing on the context of Nairobi, Kenya. The limitations of the current approaches to housing provision in Kenya are discussed, along with their gendered implications. A review of the potential benefits which housing co-operatives provide for women is conducted. As part of this examination, a multi-scalar analysis of the housing cooperative sector in Kenya illuminates the role of gender mainstreaming policies and their role in addressing discrimination and inequality in the housing sector in Kenya. A case study of Rooftops Canada’s gender mainstreaming work in Kenya is used to provide examples of gender mainstreaming work being undertaken in the housing co-operative sector. This case study also provides insight into the role of international donors in gender equality work in Kenya’s housing co-operative sector. The cooperative affiliated women on project management and related skills (Alder and Munene, 2006). These goals reflect a combination of economic and social objectives along with the wider objective of training and education for women members. Women use housing co-operative as a venue for home ownership.

Abdie (2012) researched on the Potentials and limitations of Self-help cooperative housing as a housing delivery option. Based on this the thesis set out to identify the potentials and limitations of aided self-help cooperative housing with scheme of core housing for low income households
in Bahir Dar. For the depth study of the housing process case study design is selected. Three aided self-help housing cooperatives were selected in Bahir. Since they have the same structure and the same housing development scheme, they were analyzed as one. Core issues were analyzed from data gathered through document study, observational study, photography and interview of 42 households out of 60. The findings identified that collective ownership; collective action, core house provision and participation of low income households are the potentials which create economic and social benefit for both men and women beneficiaries. The findings reveal that self-help cooperative housing has a potential that could be used as an alternative way of mitigating the housing problem of low income households in the city.

Olaitan (2004) studied on housing provision in Nigeria through the cooperative alternative. In order to fully achieve this, the paper looks at the structure, types and benefits of the system; and goes further to evaluate the impact of the system in Australia and the United States of America, with a view to determining the applicability of Cooperative Housing in Nigeria in the face of present socio-economic realities. A comparative analysis was done based on some parameters including modalities for funding, peculiarities of Implementation, planning Imperatives and levels of success.

2.4 Challenges of Housing Cooperatives

Housing co-operatives in the world face multiple challenges. Most policy environment favors other types of housing and tenure, most notably that of private ownership. Most members want individual land title as opposed to co-operatively owned housing and land. Furthermore, projects for low-income housing rarely succeed without donor support (Alder and Munene, 2006).

Other obstacles to a vibrant co-operative housing sector in LEDCs are high interest rates, lack of affordability and a problematic land and housing market biased by political concerns (Alder and Munene, 2006). Some types of housing co-operatives may reinforce the norm of the nuclear family as these co-operatives are mainly accessible by male workers employed by private sector companies. This approach does not necessarily address the needs of low-income families and does not assist female-headed households or those employed in the informal sector (Vakil, 1994). Other challenges include the lack of adequate housing stock, with a recent UN-Habitat report identifying the need for a progressive national housing strategy (UN-Habitat, 2002). There
are also problems with co-operatives themselves such as lack of member participation, financial challenges and mismanagement and corruption (UN-Habitat, 2010).

Although co-operatives are experiencing growth in membership, men still outnumber women. This is generally attributed to factors such as women’s exclusion from property ownership as well as women’s lower levels of employment (Wanyama, 2009). Women may also have lower levels of participation in co-operatives due to certain cultural or religious norms that may make them hesitant to push for inclusion into leadership positions (UN-Habitat, 2010). The larger issues which restrict women’s access to membership in housing co-operatives such as barriers to owning property and lower employment levels remain regardless of the type of co-operative. Women participation in the governance of housing cooperatives is another challenge as highlighted by (Vakil, 1994).

According to Ajayi (2012) it takes a long time to make everyone understand the concept of housing cooperatives. Money has to be spent on teaching future members about the concept of cooperative housing since the outcome of the project is dependent on the input from the members. Some members do not participate systematically because they failed to grasp the importance of the cooperative at the first time and this can lead to undemocratic decisions. In the long run this can lead to discontented members, mistrust, and in worst case, the co-operative goes bankrupt (Odelstierna and Stenbeck, 2009).

A study by (Simmons and Birchall, 2008) reports that cooperatives lack access to loan finance to help them expand their business. Other constraints include lack of technical knowledge and access to new technology, and training in business and leadership skills; lack of access to markets beyond their locality; and lack of knowledge about opportunities for fair trade. These cooperatives are still held back by issues like over-regulation from governments and poor internal governance which can lead to lack of trust in their own elected officials (ibid) In addition, the challenge of low level of involvement of young people and the need to provide them with decent work could be addressed through setting up specialized youth cooperatives and running awareness campaign in existing cooperatives. Housing cooperatives in developing countries also face constraints which include lack of access to loan finance, lack of technical knowledge and access to new technology, and training in business and leadership skills (ibid).
In Africa, cooperatives face threats from HIV/AIDS (Mashumba, 2002). The cost in human resources, loss of trained employees and committed members adds to those imposed by the difficult business environment. In particular, credit cooperatives face increased risks from default on loans, and need to provide insurance that may, in the long run, be costly. One challenge is to meet the needs of members with HIV/AIDS and their families, and this can only be done by businesses that are sound. Cooperatives are an ideal setting for increasing awareness and HIV education. For instance, in India cooperative networks are being used for health education.

Housing costs are rising rapidly across the country, making the dream of homeownership more difficult each day. These increasing housing costs come at a time when incomes for most households are not rising as quickly and job loss is prevalent. Provision of decent and affordable housing to the people remains a global problem especially in Africa since the continent’s rural area is urbanizing fastly, in the next coming fifteen years African cities will have to accommodate 40,000 people (UN Habitat, 2011). The constrains of housing cooperatives have been by unfavorable and overly-demanding regulatory systems as well as limited access to housing inputs notably land and building materials (UN-Habitat, 2003).

2.5 Research Gap

Based on the issues raised, chapter two has provided some of the literature on housing cooperatives in some areas of Zimbabwe not in Nyazura. The literature has shown that research on the effectiveness of housing cooperatives in Nyazura is missing hence a need to research on this area. Most of the literature is on the effort made by housing cooperatives to provide housing for the low income earners, others researchers has wrote on the nature of housing cooperatives whether they are mutual or market rate cooperatives the literature is less extensive in regards to effectiveness of housing cooperatives in Zimbabwe more specifically Nyazura.

2.6 Summary

This chapter has adopted the conceptual framework of Rodgers (2001), empirical studies done by other researchers on historical background of housing cooperatives, nature of housing cooperatives, roles of housing cooperatives, challenges faced by housing cooperatives as well as the issues of gender and housing cooperatives has been highlighted. The next chapter will look at the description of the study area and the research methodology adopted by the research on the effectiveness of housing cooperatives.
CHAPTER THREE: DESCRIPTION OF THE STUDY AREA AND METHODOLOGY

3.1 Introduction

This chapter provides the description of the study area and the location map. Description of the study area included the relative and absolute location, biophysical and socio-economic characteristics. On research methodology the chapter includes the research design, population, sampling procedures, research instruments, and data presentation and analysis.

3.2 Description of the Study Area

3.2.1 Location

The study area was Nyazura town-ship in Makoni District which is located in Manicaland province of Zimbabwe. Nyazura is 72 km northwest of Mutare on the main road and railway linking Harare and Mutare. Nyazura lies to the east of the country at latitude of 800 meters to 1219 m above sea level, 18° 40’ S latitude and 32° 16’ E longitudes (Ndabaningi, 2011).
Figure 3.1: Location Map of Nyazura Source: BUSE GIS Lab (2015)

The industrial activity that led to the development of that township was the handling of phosphate from Dorowa mine by railways.

Basing on 2002 population census, Nyazura town has a population of 2035 (CSO, 2002). Using the growth rate stated by the CSO in 2002 of 1.1 the population of Nyazura is now at 2259 or more. The town is experiencing high rates of urbanization due to high rates of immigration of residence from Mutare and Rusape. According to CSO (2002) Rusape is experiencing some loss of their in born population to other towns in the same province; the negative net migration rate is 34.4%. According to imawesa.info Nyazura has a growth rate of 1.02 which has a difference of 0.08 with that of CSO.

3.2.2 Biophysical and Socio-economic Characteristics

Zimbabwe is divided into five agro-ecological regions on the basis of soil type, rainfall and nature of vegetation. Agro-ecological region 2 is suitable for intensive crop and livestock production that is according to (Mugandani et al., 2012). Nyazura lies in region 2 but however due to the effects of climate change and global warming Zimbabwe is facing some challenges and Nyazura is of no exception. Nyazura town has rich fertile soil and favorable rainfall for different agricultural activities which include the predominant production of maize, beans, groundnuts and tobacco. The main economic activity in the area is subsistence farming and resettlement subsistence commercial farming.

According to Mugandani et al (2012) Zimbabwe lies almost wholly within the Tropics, but the normal tropical continental climate is considerably modified by altitude. In Zimbabwe the year is divided into four seasons which are the cool season: mid-May to August, the hot season: September to mid-November, the rainy season: Mid November to March and the post rainy season: April to mid-May (ibid). The main rains are associated with the inter Tropical Convergence Zone (ITCZ) which follows the seasonal movements of the overhead sun north and south of the Equator, hence the occurrence of the Zimbabwean wet season during the southern summer (ibid).
Nyazura receives an average rainfall of about 743mm per year. The driest month is July with an average rainfall of 3mm. The most precipitation falls in January with an average of 159mm. There is a difference of 156mm of precipitation between the driest and wettest months in Nyazura (www.chinci.com. Accessed 05 April, 2015).

The climate in Nyazura is warm and temperate and is described as Csb by the Koppen-Geiger System, October is the warmest month of the year in Nyazura, its temperature averages at 28.2\(^\circ\) C. The lowest average temperature of the whole year is in July with the average temperature of 12.8\(^\circ\) C during the day and the temperature falls to 5.4\(^\circ\)C during the night. The yearly average temperature is 17.9\(^\circ\) C and it varies by 7.8\(^\circ\)C (www.chinci.com. Accessed 05 April, 2015). The area is very conducive for human settlement hence housing need emerged to be one of the basic needs for the low income earners in Nyazura. An increasing number of people are in need of decent housing that will improve their safety and long-term tenure. Due to current difficulties in obtaining affordable housing, housing cooperatives can play a crucial role in addressing the housing needs of the low income earners and their effectiveness need to be assessed.

3.3 Research Methodology

This study adopted a case study approach and both qualitative and quantitative research methodologies were used. Quantitative method was used to collect statistical data while qualitative was used to collect descriptive data mainly on the nature of housing cooperatives as well as the challenges they faced. Quantitative data provide numerical data which is the presented on charts, graphs and tabulated. Stake (1995) observed that a case study can be a single organization or single event. In this research, a case study is a single organization of two housing cooperatives which is Kumboedza and Apostolic Christian Council of Zimbabwe (ACCZ). The phenomenon under study is to assess the effectiveness of housing cooperatives in alleviating urban housing shortages. Quantitative research aspects were favored for their objectivity while qualitative paradigm was favored for it subjectively attempts to solicit data from informant’s experiences, feelings and emotions. It was felt that the exclusive use of one method may not achieve the potential illumination that could result from the combined use of two paradigms.
Both primary and secondary data sources were used. Secondary data involved data collected by government, non-governmental organizations, newspapers and data compiled by other researchers. Primary data includes data collected by the researcher during personal observations. Collection of primary data employs the use of key informant interviews, personal observations and survey questionnaires as data collection methods used to answer research questions and objectives.

3.4 Sampling Procedures

The study used a multistage approach in the selection of Nyazura, cooperatives for study and selection of the respondents. Berg (2009) regards sampling as a small collection of units from a much larger population, such that the researcher can study the smaller group and produce generalizations about the larger group. The first stage was to select an urban area with housing cooperatives which has never been studied that’s how Nyazura was chosen. The second stage was to select registered housing cooperatives that are registered and are below 15 years of operation and above 3 years. The researcher purposefully selected two housing cooperatives which are Kumboedza and ACCZ in Nyazura The last stage was to select the respondents to the questionnaire.

The participants were selected from these two housing cooperatives in Nyazura using the systematic random sampling. To select cooperative respondents a register was a sampling frame. In order to come up with a manageable sample for the study 75% of the cooperative members were used. Instead, 75% was used since the recommended 15% was a small sample to make better generalization. A large sample was used because according to Hesse-Biber and Leavy (2011) due to the nature of case studies, usually small sampling frame is normally difficulty to generalize as the main aim is to look at the meanings that individuals attribute to their given situation. An in depth study of the area was done on the perception of the effectiveness of housing cooperatives in alleviating urban housing shortage. The main data presentation techniques in this design are charts, pictures, maps, graphs and tables.

The researcher targeted the people from registered and established housing cooperative that are subjects to the question in study. A target population is a well-defined collection of individuals
with common binding characteristics or traits in which researchers are interested in generalizing conclusions (http://explorable.com/research-population Accessed 19 April, 2015). The study sample was selected from the two housing cooperatives which are ACCZ Housing cooperative and Kumboedza Housing Cooperative. The cooperatives selected were those established from the year 2010 going backwards and were still functional.

A sample of 38 cooperative members from Kumboedza and 42 from ACCZ were used and both make a total sample of 80. The respondents were randomly selected from the registers of the cooperatives. The sample was collected from two housing cooperative using random sampling technique. Questionnaires were distributed to the 80 selected members and the other 3 were for the key informant summing the total to 83 respondents.

3.5 Research Instruments

Personal observations, questionnaire and key informant interviews were used as the main data collection instruments. Data was mainly collected from both primary and secondary data source in order to achieve the objective of the study. Primary data was collected through the use of questionnaires, key informant interviews; personal observations and photographs of the area were also taken. Secondary data were extracted from both published and unpublished books, newspapers, magazines, journals, Government and international reports and other documents related to the subject. The Internet also played a crucial role in providing information that was not readily available as hard copies. Information by different researchers on the related issue of housing cooperatives made this research successful.

3.5.1 Questionnaire

A questionnaire was used to collect data on the effectiveness of housing cooperatives in alleviating urban housing shortages in the case of Nyazura. Both closed and open ended questions were used in the questionnaire. The questionnaire was used to draw information on the nature of housing cooperatives, demographic, economic, social, and education characteristics of the cooperative members, and challenges faced by housing cooperative members. The questionnaire helped in providing the quantitative data that was needed to assess the
effectiveness of housing cooperatives. A number of 10 questionnaires were pre-tested to check for validity. The questionnaires consisted closed and open-ended questions. The questionnaire helped to statistically assess if the cooperative managed to meet their objectives. Questionnaires were used to gather quantitative data like monthly incomes of the respondents, monthly contributions, ages, total contributions and expenditures.

3.5.2 Key Informant Interviews (KII)

The key informants were drawn from the government officials in Nyazura, These key informants included representatives from Makoni Rural District Council, Nyazura town council, chairpersons from ACCZ and Kumboedza housing cooperative other key informants’ representatives were from the health, and education. The purpose of this was to learn on the housing neighborhoods services. These informants were to determine opinions regarding the effectiveness of housing cooperatives in Nyazura. This was important in the sense that challenges faced by the housing cooperatives were be made clear as well as suggestion of the possible solutions.

A checklist was prepared seeking in depth information about housing cooperative activities like cooperative formation, registration, stands acquisition and development, and the provision of onsite and offsite infrastructure. Open ended questions were used so as to elicit much detail from the interviews as possible. The interview guide helped the researcher to remain focused on the aspects of the research.

3.5.3 Personal Observations

The researcher made use of the observation checklist to collect data. Personal observation is important on research because it gives a clear picture and understanding of the area under study. This method provide non-verbal information through seeing, touching, and hearing. The researcher observed and recorded characteristics of different things that include the grounds were stands were issued, the houses in which the people live, dress cords, economic activities around the area, roads, water sources and toilets. Personal observations helped the researcher to
understand the situations on ground on issues like construction stages, servicing in progress and existence of completed occupied houses. Photographs of the phenomena’s were also taken.

3.6 Data Presentation and Analysis Procedures

Both qualitative and quantitative data was analyzed and processed in this research study. The data collected was on demographic and socio-economic characteristics of the housing cooperative members like gender, age, and marital status, level of education, their monthly contributions and level of income. The data was analyzed using computer statistical packages that are excel and Statistical Package for Social Sciences (SPSS). The qualitative data collected was divided into themes in which they were commented by writing summaries during discussions and observations. The themes include the nature of housing cooperatives, challenges faced by the housing cooperatives and solutions to the problems.

3.7 Summary

This chapter has represented the location and map of the study area, socio-economic characteristics of the area it went on to cover the methodology which included sampling procedures, research instruments, data collection procedures, presentation and analysis. The next chapter presents the results and discussion of the study.
CHAPTER FOUR: RESULTS AND DISCUSSIONS

4.1 Introduction

The main objective of this research was to assess the effectiveness of housing cooperatives in alleviating urban housing shortage in Nyazura township. This chapter represents the results and discussions basing on Kumboedza and ACCZ with the exclusion of Workers Housing Cooperative. Results and discussions in relation to the nature of the housing cooperative, challenges faced and the effectiveness of housing cooperative will be presented. The researcher went on to discuss the solutions that can be adopted by the cooperative members to solve their problems so that the cooperatives will be more effective. Doust (1996) revealed that data on its own is of little use unless it is analyzed and transformed into useful information. Charts, graphs, tables and narrations were used to give much clearer view of data presentation and analysis.

Table 4.1 Questionnaire Response Rate

<table>
<thead>
<tr>
<th></th>
<th>Distributed</th>
<th>Returned</th>
<th>Response Rate %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kumboedza</td>
<td>38</td>
<td>26</td>
<td>68.4</td>
</tr>
<tr>
<td>ACCZ</td>
<td>42</td>
<td>28</td>
<td>66.7</td>
</tr>
<tr>
<td>Key Informants</td>
<td>3</td>
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<td>100</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>83</strong></td>
<td><strong>57</strong></td>
<td><strong>68.7</strong></td>
</tr>
</tbody>
</table>

Source: Research Data 2015

Table 4.1 shows that a total number of 83 questionnaires were distributed. Three were distributed to the key informants that work hand in hand with housing issues and the other 80 were distributed to the cooperative members. For the first thirty-eighty distributed to Kumboedza Housing Cooperative 26 were returned which lead to 68.4% response rate. For ACCZ Housing Cooperative 42 questionnaires were distributed and 28 were returned to make 66.7% response rate. Only three questionnaires were given to the key informants and all were returned giving 100% response rate. Singh (2006) revealed that if the result of the respondents rate is one fifth the responds is not favorable, if it is three fifth it’s neutral. For this study the respondents’ rate was favorable.
4.2 Background Information of the Respondents

The research has used a sample of the respondent questionnaires which were 26 from Kumboedza housing cooperative, 28 from ACCZ, and 3 were the key informants. The summary of response from the cooperative members on their background information is presented in this section. The information includes sex, age, education level, and marital status, type of occupation, monthly income and monthly contributions.

Table 4.2 Respondent’s Background Information

<table>
<thead>
<tr>
<th>Attribute</th>
<th>Category</th>
<th>Kumboedza Housing Cooperative</th>
<th>ACCZ Housing Cooperative</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percentage</td>
<td>Frequency</td>
<td>Percentage</td>
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<tr>
<td>Sex</td>
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<td>17</td>
<td>9</td>
<td>29</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>9</td>
<td>16</td>
<td>57.1</td>
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<td>Total</td>
<td>26</td>
<td>28</td>
<td>54</td>
</tr>
<tr>
<td>Age</td>
<td>Less 35</td>
<td>16</td>
<td>9</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td>35-45</td>
<td>15</td>
<td>4</td>
<td>16</td>
</tr>
<tr>
<td></td>
<td>Above 45</td>
<td>4</td>
<td>1</td>
<td>7</td>
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<tr>
<td></td>
<td>Total</td>
<td>26</td>
<td>28</td>
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<tr>
<td>Marital Status</td>
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<td>15</td>
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<td>Divorced</td>
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<td>4</td>
<td>6</td>
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<td></td>
<td>Widowed</td>
<td>7</td>
<td>9</td>
<td>16</td>
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<td>3</td>
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<td></td>
<td>Secondary</td>
<td>20</td>
<td>13</td>
<td>33</td>
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<tr>
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<td>“A” Level</td>
<td>3</td>
<td>6</td>
<td>9</td>
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<td></td>
<td>Diploma</td>
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<td>8</td>
<td>9</td>
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<td>Degree</td>
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<td>54</td>
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<tr>
<td>Occupation Type</td>
<td>Self-employed</td>
<td>Private</td>
<td>Govt.</td>
<td>NGOs</td>
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<td>-------</td>
<td>------</td>
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<tr>
<td></td>
<td>20</td>
<td>76.9</td>
<td>11</td>
<td>39.3</td>
</tr>
<tr>
<td></td>
<td>1</td>
<td>3.8</td>
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<td></td>
<td>2</td>
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<td><strong>Total</strong></td>
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<td><strong>99.9</strong></td>
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<td>Employment type</td>
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<td>Not-employed</td>
<td>Total</td>
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<td>15</td>
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<td>9</td>
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<td>53.6</td>
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<td>24</td>
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<td>11</td>
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<td></td>
<td>44.4</td>
<td>35.2</td>
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<td>Less $200</td>
<td>$201-600</td>
<td>Above600</td>
<td>Total</td>
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<td>21</td>
<td>5</td>
<td>0</td>
<td>26</td>
</tr>
<tr>
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<td>19.2</td>
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<tr>
<td></td>
<td>11</td>
<td>15</td>
<td>2</td>
<td><strong>28</strong></td>
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<td>59.3</td>
<td>37</td>
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<td>Monthly Contribution</td>
<td>Less $10</td>
<td>Above$10</td>
<td>Total</td>
<td></td>
</tr>
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<tr>
<td></td>
<td>0</td>
<td>28</td>
<td><strong>100</strong></td>
<td><strong>54</strong></td>
</tr>
</tbody>
</table>

**Source:** Research Data 2015

### 4.3 Demographic Information

The research results showed that in Kumboedza housing cooperative males are the ones with the majority membership number of 17 (65.4%) and female constitute the remaining 9 (34.6%). In the case of ACCZ 12 (42.9%) are males and 16 (57.1%) are females. Of the total sample males constitute a larger proportion of 29 (53.7%) while females have a total number of 25 (46.3%). The nature of the composition showed that there is high need for housing by low income earners from both sexes. Most African countries are patriarchal were men seems to be dominant in property issues but however Vakil (1994) stated that women are also assuming the role of providing housing for their families. The two housing cooperatives are mixed-gender organizations. For these results the percentage rate viewed that housing cooperatives hold potential as providers of shelter for women as also stated by (Vakil, 1994).
The KII indicated that the majority of the members in the housing cooperatives in need for housing are below 45 years, this might be due to high rates of rural to urban migration by economically active age group. Another issue raised by the KII is that the high demand by this group is early marriages hence these young couples will be desperate to house their families. The respondents showed that age group below the age 35 constitutes the largest proportion which is 31 (57.4%) for both cooperatives, for Kumboedza alone the age group below 35 consists 16 (61.5%) members, and for ACCZ it’s 15 (53.6%). Between 35 and 45 years the total sample is 16 (29.6%), Kumboedza have 7 (26.9%) and ACCZ have 9 (32.1%). The research indicates that 7 (13%) of the total is of the people above 45 years, for this age group Kumboedza has 3 (11.5%) while ACCZ have 4 (14.3%). From the research there is an indication that urban housing provision should be an ongoing process due to the increase in number of young people in need of housing. Schwartz (2012) showed that housing cooperatives can also be for very old people hence housing is necessity for all people regardless of age.

With regard to marital status the respondents results showed that both housing cooperatives have no single members, for married members Kumboedza have 17 (65.4) and ACCZ 15 (53.6%), for widowed Kumboedza have 7 (26.9%) and ACCZ have 9 (32.1%) and for divorced Kumboedza have 2 (7.7%) while ACCZ have 4 (14.3%). The existence of members in each category indicates housing need is for all regardless of status. The total number for both housing cooperatives who are married is 32 (59.3%), widowed 16 (26.6%) and divorced 6 (11.1%).

Education level of the respondents is mainly composed of the members who have made it up to secondary level. For Kumboedza 2 (7.7%) went up to primary level, 20 (76.9%) secondary level, 3 (11.5%) went up to “A” Level, 1 (3.8%) hold a diploma and there is no one with a degree. For ACCZ most of the respondents 13 (46.4%) made it up to secondary level and for the least membership the primary level category there is 1 (3.6%), A’ Level category have 6 (21.4%) and as for the diploma category there is 8 (28.6). For both housing cooperatives no one holds a degree. The issue of literacy is of greater importance in housing cooperative issues since it influence the outcomes in decision making and hence the members will quickly grasp new concepts of housing cooperatives and limit the wastage of time and money. Higher education level leads to high levels of understanding and professionalism.
4.4 Economic Characteristics

Most of the respondents from Kumboedza are self-employed as street vendors, cross boarder dealers, builders, and small scale farmers this category comprise 20 (76.9%), from the private sector there is 1 (3.8%), from NGO there are 2 (7.7%) and from the government there are 3 (11.5%). The nature of ACCZ cooperative is different from Kumboedza since from ACCZ many members 13 (46.4%) of the respondents are employed in the government; followed by 11 (39.3%) who are self-employed while private sector employment comprises 4 (14.3%) and none are from the NGO.

The results showed that for Kumboedza 15 (57.7%) are temporarily employed while 4 (15.4%) are permanently employed and 7 (26.9%) are not employed at all. For ACCZ Housing Cooperative 15 (53.6%) are permanently employed, 9 (32.1%) are on temporal basis while there is 4 (14.3%) not employed at all. The nature of employment greatly influence capital accumulation for the cooperatives since employment type determines the monthly contributions in relation to income earned.

The survey results from the respondents indicated that the monthly income levels for the majority members in Kumboedza Housing Cooperative are that 21 (80.8%) of the members earn less than $200 while from ACCZ its 11 (39.3%). The majority members from ACCZ cooperative 15 (53.6%) indicated that they were in the range between $201 and $600 and 5 (19.2%) from Kumboedza were also in this group. Only 2 (3.7) from ACCZ indicated that they earning above $600 and none from Kumboedza are in this range. Fifty two (52) members (96.3%) from both the cooperatives are leaving below the poverty datum line hence to afford stands and construct own houses individually will be a dream that will never be fulfilled. Key informant interviews indicated that the two housing cooperatives are made up of people of low incomes. Low income earners are the poorest of the town dwellers and often face obstacles in providing shelter for themselves.

Monthly contributions towards the cooperative by the members are determined by the monthly income. Most respondents from both cooperatives earn money less than $200 therefore this money is little to cater for the family needs hence struggling to contribute to the cooperative. All the members of Kumboedza showed that they make monthly contributions of $10 or less. From
the results members from ACCZ cooperatives monthly contributions are above $10 but not more than $50. Monthly contributions are determined by source of income. Key informant interviews indicated that for Kumboedza the members’ income varies every month with some months earning less than $20. For ACCZ key informant interviews indicated that monthly contributions are $65 but people are failing to contribute that amount. There is a relationship between level of education, type of occupation and monthly income, low education level results in self-employment hence inconsistent monthly income and the end result affects monthly contributions towards the cooperative.

The economic characteristics of members has a great influence on the effectiveness of housing cooperatives as indicated above. Monthly income determines the monthly contributions for each member hence affecting the effectiveness of housing cooperatives. Failure to consistently pay monthly contributions is leading the housing cooperatives to delay in its programs.

4.5 Nature of Housing Cooperatives

4.5.1 Characteristics of Housing Cooperative

KII results showed that the issue of housing cooperatives has not been very active in Nyazura. The research results indicated that Kumboedza and ACCZ Housing Cooperatives are mutual housing association in nature that is they are non-profit corporation set up to develop, own and operate housing for its members. This is in line with what has been studied by Munkner (2001) who asserts that cooperatives are owned and controlled by the members of the cooperative and that genuine cooperatives are organizations for voluntary resource mobilization in self-help groups by people themselves and for their own benefits which is characterized by four advantages; self-help; people centered; voluntary with open membership; and self-managed. Kumboedza Housing cooperative is a community based organization while ACCZ is a church based organization.

Table 4.3 Characteristics of Housing Cooperatives

<table>
<thead>
<tr>
<th>Name of H.C</th>
<th>Year established</th>
<th>Year of registration</th>
<th>Initial membership</th>
<th>Current membership</th>
<th>Planed No. of houses</th>
<th>No. of fully serviced stands</th>
<th>Houses in progress</th>
<th>Houses completed</th>
</tr>
</thead>
</table>
**Source: town council 2015**

According to the KII, Kumboedza housing cooperative was formed in 1999 by the low income people in Nyazura through realizing need for housing. The housing cooperative was registered in 2000 with a membership base of 127 but currently the cooperative have 52 members. ACCZ housing cooperative in Nyazura was initially formed in 2009 and was registered in 2010, the initial membership for this Housing cooperative was 56 and the members are still 56. According to Rodgers (2001) after housing cooperatives have been formulated they must be registered. Therefore these cooperatives have been registered. According to the KII the members who dropped from the cooperative were refunded their contributions and for the deceased the responsible member were either refunded or they will continue paying the monthly contributions. The respondents from Kumboedza indicated that after applying for stands in 2002 the cooperative were issued stands in 2010. For ACCZ the cooperative accessed stands in 2011. According to Marunga and Mberengwa (2014) there is need to consolidate fragmented pieces of legislation and bottlenecks in regard to the housing cooperative and reducing bureaucratic delays in service ministries and departments.

According to the respondents and the KII all the 30 stands of Kumboedza are fully serviced while ACCZ managed to fully service 7 stands. Information gathered from Kumboedza respondents indicated that on these 30 stands, 44 members are sharing 22 stands while 8 members own a stand individually. The KII indicated that the sharing of stands was agreed on the ability of members to pay monthly contributions, those on shared stands were sharing their monthly contributions. According to the KII interviews with ACCZ leaders, the cooperative applied for 56 stands in 2011 and the cooperative was issued only 7 stands because they lacked enough funds to purchase the balance of 49 stands. All the 7 stands are fully serviced and they have been handed to 7 members who were systematically paying monthly contributions.

According to the key informant interview both the cooperatives has not finished any house but Kumboedza Housing Cooperative have 52 houses which are in the process of construction while
ACCZ has none. Some of the respondents from Kumboedza indicated that they are now residing on their stands either living in wood cabins or poorly made brick houses. And the members of both the cooperatives are currently renting, living in family house, others are dwelling in employers’ houses while others failed to mention how they are being housed.

According to the respondents information Kumboedza and ACCZ housing cooperative are characterized largely by young people below the age of 45. The triangulation data showed that both Kumboedza and ACCZ are gender-mixed in nature which shows that women are assuming the duty of housing provision for the family (Vakil, 1994). KII indicated that both housing cooperatives have low income earners and respondents shows that both housing cooperatives are succumbing to raise adequate funds to buy stands and to build the houses for its members. This therefore means it will take some years for the cooperatives to achieve their targets since their funds are inadequate.

The observations have seen that ACCZ Housing Cooperatives is different from Kumboedza in nature of aims. The aims and objectives of ACCZ are to buy stands only while Kumboedza aim to build houses. It has been observed that the two cooperatives are also characterized by members with different period of membership in the cooperative. The members of Kumboedza have 15 years’ experience in the cooperative while that of Kumboedza have only four.

According to the KII no members have joined in the middle of operation of the cooperatives but, no member has dropped out of ACCZ but from Kumboedza 75 members has dropped.

4.5.2 Housing Status of the Cooperative Members

Housing status for the cooperative members is characterized by tenure, types of dwelling units, access to electricity, main source for drinking and cooking, and distance to the source, toilet facilities and main source of energy for cooking. Such housing characteristics provide indicators to assess the living conditions of the people. Yakub et al., (2012), revealed that in its entire ramification, housing is more than mere shelter as it embraces all the social services and utilities that lead to a worthy living, it goes further beyond physical needs by promoting a sense of stability, which enables both men and women to focus on their activities. The key informant interviews indicated that both housing cooperatives have managed to buy stands but are failing to build houses for the cooperative members.
Figure 4.1 Housing Statuses of Members.

Source: Research Data 2015

Survey results showed that 12 (46.1%) members of Kumboedza housing cooperative are still renting. Of the respondents 5 (19.2%) indicated that they are living in their family houses while 1 member (3.9%) indicate to be accommodated in the employers house. The remaining 8 (30.8%) indicated on the category for other and they have specified that they are living on their stands trying to do parallel development. According to personal observations these people are living in wood cabins and poorly built brick houses. As for ACCZ the respondents showed that 12 (42.9%) are renting while 4 (14.3%) still share a family house. The survey results showed that 10 (35.7%) of the members are benefiting from the employers house and the remaining 2 (7.1%) indicated on the category of other housing type but did not specify how they are being housed but the fact of being in a cooperative indicate that there is need for shelter.

The research results revealed that for the combined statistics of both housing cooperatives 24 (44.4%) of the cooperative members are still renting and this increase their burdens since they want to pay rents at the same time contributing to the cooperative. Nine (9) members (16.7%) are still leaving in their family houses sharing with other family members, 11 (20.4%) are dwelling in employers houses while the remaining 10 (18.5%) indicated other. The results showed that
none of the respondents has tenure of housing. Tenure refers to the arrangement under which the household occupies its living quarters and the nature of its right to be there, the owners constituted a large number while the smaller is for lodgers (CSO 2012).

4.5.3 Types of Dwelling Units on the Cooperative Stands

KII indicated that no housing units have been completed by the cooperative members however the respondents indicated that some of the cooperative members are residing on their stands in temporal shelters while the cooperative does parallel developments of the super structures. From personal observations most of the current dwelling units by the cooperative members are below standards. According to CSO (2012), type of dwelling unit refers to the kind of housing occupied by the household. According to personal observations newly married couples are in the climax of housing demand since the majority of them have been observed to be the ones living on cooperative stands. The pictures below on the left shows a male member who live in wood cabins with the other 3 family members and on the right is a female member who lives in poorly build one room brick house which she shares with the husband and one child.

Figure 4.2 Two typical dwelling units for Cooperative Members

Source: Research Data 2015
The research finds that the main source of energy by the members on the cooperative stands are that 93.6% of the respondents use wood for cooking and lighting while 4.8% use paraffin stoves for cooking, 1.6% use gas stoves and none are using electricity. All the members on cooperative stand use borehole water for drinking and cooking. The respondents indicated that they do not have tapped water since they do not afford the connection fee which is $150 connection per member. The main source of water is within 500 to 1000 meters of the facility. Without applying rigorous health or hygienic standards one could say that households using protected boreholes have access to safe water (CSO, 2012). Therefore these people have access to clean water.

In the study area there is no one household using the flash system. Most of the households used Blair toilets and pit latrines. Some of the households do not have toilets on their homes they shared a communal toilet built by the ZHPF as evidenced by figures below.

Figure 4.3 Typical toilets for Cooperative Members

Source: Research Data 2015
From personal observations there is evidence that there is a problem on the issue of housing the low income earners some of the members live in houses below standard and toilets used by some of the cooperative members are very poor. Some members of Kumboedza Housing Cooperative share a communal toilet build by ZHPF while others use a poor one made of grass and others construct their own poor brick toilets as indicated above.

On the issue of other services like educational facilities and health facilities the cooperatives are well positioned. The distance to these services range from 200m to 3km. On the issue of other infrastructure the cooperatives are surrounded by two main tarred roads and a railway station is on a walk able distance of which the furthest member is at about 1,5km away. Personal observation has indicated that the streets on the residential areas are not yet properly developed

4.6 Assessment of Effectiveness

Effectiveness of housing cooperatives is measured basing on the targets set against costs, timeframe (Marunga and Mberengwa 2014). According to Rodgers (2001) the effectiveness of the housing cooperative approach is attributed to strict adherence to the linkages from cooperative formulation up to the occupation of houses by the members.

4.6.1 Assessment of Targeted Activities

The achievement of these targets can therefore show whether the housing cooperatives are effective. The quality and quantity of achieved targets can vividly show the effectiveness of housing cooperative

Table 4.4 Targeted Activities.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Kumboedza housing cooperative</th>
<th>ACCZ housing cooperative</th>
</tr>
</thead>
<tbody>
<tr>
<td>Targeted activity by year</td>
<td>Actual achievement by year</td>
<td>Time frame</td>
</tr>
<tr>
<td>Land procurement</td>
<td>30 stands by 2002</td>
<td>30 stands by 2009</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>56 stands by 2011</td>
<td>7 stands by 2013</td>
</tr>
<tr>
<td>-----------------------------</td>
<td>-------------------</td>
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</tr>
<tr>
<td>Site plans</td>
<td>Stand by 2003</td>
<td>30 stands by 2005</td>
</tr>
<tr>
<td>Servicing site</td>
<td>30 stands by 2010</td>
<td>30 stands by 2013</td>
</tr>
<tr>
<td>Foundations/slab level</td>
<td>52 foundations 2007</td>
<td>N/A</td>
</tr>
<tr>
<td>Complete brickwork</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Roofing and plastering</td>
<td>52 houses by 2010</td>
<td>N/A</td>
</tr>
<tr>
<td>Completion and occupation</td>
<td>52 houses by 2014</td>
<td>N/A</td>
</tr>
</tbody>
</table>

**Source: Research Data 2015**

The respondents’ shows that from the establishment of housing cooperatives they plan their activities and estimate the time they will need for the activity to be completed and the quantity achieved against the year it was achieved. Kumboedza estimated that by the year 2002 it would have purchased 30 stands but however it took the cooperative 7 years that means the stands were fully purchased in 2009. The respondents indicated that ACCZ Housing cooperative has estimated that it will finish purchasing 52 stands in 2011 but however by 2013 it managed to purchase only 7 stands that mean it took 2 years. Key informant interviews indicated that ACCZ Housing cooperative is still in the process of land procurement for its members since it has other remaining 49 members on the council waiting list. But however the KII indicated that they are expecting that by the end of 2015 it will purchase enough land for all its members.
According to the KII, Kumboedza Housing Cooperative targeted to do site plans by 2003 but however the site plans were finished by 2010 which means the cooperative delayed with 7 years. ACCZ estimated to finish the site plans for 56 stands by 2012 but however it has managed site plans for only 7 stands by 2014 which means it still have more to do. In this research effectiveness is measured against meeting the set target or benchmarks within a specific given time frame.

The respondents indicated that Kumboedza set that by 2006 it would have completed the foundations for all the 52 houses on the 30 stands but however the respondents indicated that the cooperative is working on the foundations. No clear information was given concerning the completed foundations. From personal observations there is no clear picture on the progress of this target. For ACCZ the KII indicated that a sub-cooperative has been formed within the cooperative since the members have agreed with the other 7 members who are better off that after accessing the stands each member will do further developments alone in compliance with the local authority requirements. The KII revealed that this was due to shortage of funds by the worse off members, misunderstandings within the cooperative and due to different economic status of the cooperative members.

The respondents indicated that Kumboedza targeted that by 2009 it will have completed the brickwork and completed roofing by 2010. ACCZ estimated that by 2016 it will be done with brickwork and by 2017 it will have completed roofing and the houses will be ready for occupation by 2019. The KII indicated that Kumboedza Housing Cooperative targeted that by the year 2014 all the 52 houses will be completed and will be ready to be handed and occupied by the beneficiaries. However the research results indicated that these targets are not yet achieved and are very far away of achieving their targets. The respondents showed that this delay is being caused by lack of funds since the majority of cooperative members are living on less than $600 per month (Table 4.2) hence failed to contribute enough money to purchase land, servicing and construction.

From personal observations, Kumboedza Housing Coop has failed to meet the delivery target. The stands were allocated in 2010 and by now we should not be talking of foundation issues. The thirty stands should be fully developed by now and the 52 houses waiting for painting but not
even near to 10% of the stands have been developed. ACCZ seem to be following the same suit since so far it has missed some of its targets as indicated on Table 4.4. Although they are some studies that indicated housing cooperatives were effective in alleviating urban housing shortages as that carried by Mashoko (2012) in Mutare. He indicated that housing cooperatives contributes 45.5% of the overall delivery in Mutare since 2000 to 2012.

4.6.2 Comparison of Income and Expenditures of Housing Cooperatives

Keivani and Werna (2001) state that there is a relationship between the accumulation of funds and the planned activities therefore the table below will look at the nature of the cooperatives monthly contribution, estimated total contributions, total costs for site plans and stands, total expenditure balance and estimated amount for immediate further developments.

Table 4.5 Comparison of Income and Expenditure of Housing Cooperatives

<table>
<thead>
<tr>
<th>Attribute</th>
<th>Kumboedza</th>
<th>ACCZ</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly contribution</td>
<td>$10</td>
<td>$65</td>
</tr>
<tr>
<td>Estimated Total contributions</td>
<td>$61 810</td>
<td>$14440</td>
</tr>
<tr>
<td>Total cost for site plans</td>
<td>$1500 for 30 stands</td>
<td>$476 for 7 stands</td>
</tr>
<tr>
<td>Total cost for stands</td>
<td>$60 000 for 30 stands</td>
<td>$13 300 for 7 stands</td>
</tr>
<tr>
<td>Total expenditure</td>
<td>$61500</td>
<td>$13776</td>
</tr>
<tr>
<td>Balance</td>
<td>$310</td>
<td>$664</td>
</tr>
<tr>
<td>Estimated amount needed</td>
<td>$2 million</td>
<td>$2.2 million</td>
</tr>
</tbody>
</table>

Source: Housing Cooperative Data 2015

According to the KII cooperative managed to contribute $61810, which is very little for the cooperative to cater for all its activities. The cooperative has managed to pay all the $60 000 needed to buy stands and the $1500 for site plans to the local authority (Nyazura council) which gives a total expenditure of $61500 leaving the cooperative with a balance of $310. Table 4.5 shows that Kumboedza Housing Cooperative needs an estimated cost of $2 million to for immediate further developments this means the cooperative is in need of $1 999 690. To effectively achieve the next target, the cooperative needs to raise the balance which is too very high against the money they have. Their monthly contributions are very low to provide the members with decent housing.
The key informant interview showed that the ACCZ cooperative has agreed to make monthly contribution of US$65. The interviews indicated that only seven members are contributing every month and these are the ones who have managed to access stands from the council. According to ICA (1996) housing cooperatives offer a structure for sharing benefits and losses. Observations revealed that there is a breaching on the cooperative principle since the benefits were not shared equally. The 7 stands were purchased at $13 300 and site plan services cost them $476 leading to a total expenditure of $13 776 leaving the cooperative with a balance of $664. According to the KII the cooperative needs an amount of $2.2 million for immediate further developments this therefore means the cooperative need to raise $2 199 336. Ajayi (2012) stated that the primary factor in delivery by housing cooperatives is income generated through contributions.

4.7 Challenges Faced by Housing Cooperatives

The challenges faced by housing cooperatives ranges from social, cultural and economic perspectives. These problems include financial problems, mismanagement of funds, high rates of membership drop outs, development of onsite and offsite infrastructure and land acquisition problems. From the research results most respondents indicated that the main challenge faced by housing cooperative is the accumulation of capital, failure to systematically pay monthly contributions in time.

![Figure 4.4 Comparisons of Systematic payments and Fluctuating Payments](source: Research Data 2015)
According to the KII 14 (76.9%) members from Kumboedza Housing Coop do not consistently pay their monthly contributions while 12 (23.1%) tried to pay regularly. As for ACCZ the KII revealed that only 7 (25%) regularly pay their monthly contributions while the remaining 21 (75%) do not pay regularly. The majority of the respondents from both the cooperatives testify that they do not regularly pay their monthly income due to unreliable sources of income and payment of subscriptions was difficult for some members who are lodgers since they have to pay rent as well. Failure to contribute regularly leads to challenges in the progress of the cooperative activities. Inadequate finance is based on low-income earners who are mostly self-employed.

Through personal observations there is lack some databases for these contributions this is through lack of know-how on book keeping. According to the KII some of the activities/transactions of the cooperative were not recorded since they deem them not necessary. Research data showed that Kumboedza housing cooperative do not have an office. Transactions are done at meetings or at treasures’ house this might lead to some information to be omitted.

Another challenge cited by the KII which is within the housing cooperative is that some individuals from cooperatives started approaching councils and make direct payments. The respondents revealed that there are problems when people are paying through a group for such housing projects especially when the group members have different professions and different levels of income. Some of the problems have to do with the group leaders keeping members’ money for profits thereby causing interest charges which they then do not communicate back to the members.

According to the KII the housing cooperatives that are run from the homes of the leaders are not meeting the expectations of council as they get land and do not have a systematic approach to the development. They are also taking long to commence development and at times the structures they bring up are not standard. It is very difficult to have confidence on these cooperative as some of them are created for the purpose of aching a living by the leaders. This then affect the development focus of local authorities. Giving these cooperative land may delay the way councils will be trying to develop their areas while then individuals are given stands they have shown that they develop faster.
The two housing cooperatives are facing a challenge of achieving their targets. According to the KII, ACCZ have not started developing their stands and indications are they may take some time before commencing. As for Kumboedza the cooperative have started to construct houses but there are challenges with meeting the quality required. The KII indicated that most members of cooperatives are not gainfully employed hence have financial challenges. This group had almost disappeared when there was constant leadership changes since accounting of contributions also became an issue. The semidetached houses they are to develop then have problems when developing if the partner per stand is not paying their money at the same rate. Council only allows developing of a stand which is up to date on payments.

Rising cost of building material is another challenge being faced by housing cooperatives. Besides building materials the members are facing the challenge of onsite infrastructure development. The connection fee for both electricity and water is estimated to be very high. There is also need to higher specialist to carry the task of site plans. These constraints lead to slow progress for the planned activities. Due to low levels of education and incomes most cooperative respondents indicated they do not have access to technological developments, information and networks hence this becomes a challenge since developments will be delayed.

The respondents indicated that another challenge they face is that of land acquisition. Land prices are high beyond the cooperative capacity to purchase it in time hence this leads to their delay to get stands. The respondents also indicated that the local authority’s delay to develop offsite infrastructure is another major challenge faced by the housing cooperatives. Members emphasized that the council should try to help the progress of housing cooperatives. Financial problem is being blamed is the key driver of all the other problems since all activities requires large sum of money.

Key informant interviews indicated that housing cooperatives often fails to secure land for development due lack of funds. This has been pointed as being caused by fluctuating membership which has a bearing on the financial base. It has been pointed that poor leadership affect the image of housing cooperatives as the council allocate to them stands that fail to be developed when the cooperative becomes insolvent. The provision of onsite and offsite
infrastructure is finance incentive and cooperative groups do not have ready cash for these services thereby resulting in delay for these services.

4.8 Suggested Ways to Solve Challenges Faced by Housing Cooperatives

Housing cooperatives face various challenges like lack of adequate finance, higher prices for building materials, high rates of drop out members, and delays in land acquisition processes. There is need for greater intervention to solve these challenges.

Some respondents indicated that Housing Cooperative members should people of the same level of income or people with same economic backgrounds. This will help in agreeing on the amount of monthly contributions. The monthly contributions will be manageable and realistic for every member. Hence reduce the risk of treasury not receiving money on monthly bases.

Some respondents indicated that they are not employed at all and decided that since the major challenge for Housing Cooperatives is shortage of funds the members should be involved in income generating activities (IGAs). Among the suggested activities were bee keeping, poultry production, peanut butter production, interior décor, goat production and vegetable farming. These activities will help generate income rather than waiting for the monthly income.

Key informant interviews indicated that the housing cooperatives need to be funded or helped by either the government, private institutions or by the NGOs in form of credit loans, subsidies and trainings. Some members suggested that there is need for decentralization of industries to small towns so as to create jobs for those unemployed and others who are self-employed. The members claim that failure to systematically contribute is not that they are not willing but it’s because their economic statuses constraints them from doing so. If the members are employed and have access to loans cooperative activities will be easier and fast for them.

4.9 Summary

This chapter has covered the presentation of results and discussions of the study. The background information of the respondents, nature of housing cooperatives, assessment of effectiveness and the challenges faced by the housing cooperatives were presented. The next chapter covers the summary, conclusions and recommendations for the study.
CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0. Introduction

The section consists of three main sections which conclude the entire research. These are the summary, the research conclusion and the recommendations. The case study approach has been employed. Summary of the major findings, conclusions and recommendations for the study have been presented below.

5.1. Summary

This study assessed the effectiveness of the housing cooperative in alleviating urban housing shortages in Nyazura, Makoni district in Manicaland province. The study focuses on two housing cooperatives which are Kumboedza and ACCZ. These two housing cooperatives are similar in nature that is they are all gender mixed cooperatives, they comprise low income members, they all aim to provide housing to their members and they are all self-help organization. The only difference between the cooperatives is their year of establishment and background formation. Kumboedza is a community based cooperative which was established in 1999 while ACCZ is a Christian based cooperative and was started in 2010.

The research finds that the housing cooperative approach yielded little progress in alleviating the housing shortage in Nyazura since none of the housing cooperative has managed to complete housing construction. According to the literature provided by Rodgers (2001) housing cooperatives should follow stages in his framework up to the completion of housing construction. Kumboedza housing cooperative managed to purchase and service the stands but fail to achieve the goal to build houses for its members. According to the KII the construction of houses by Kumboedza is in the pipeline but the cooperative is failing to meet the required standards by the local authorities.

Mashoko (2002) revealed that three housing cooperative has constructed 4806 housing units in Mutare. This is unlike in Nyazura, research findings indicated no housing unit has been completed by the housing cooperatives. ACCZ planned to buy 56 stands for all its cooperative members but managed to buy only 7 stands due to different challenges. The local authority indicated that ACCZ is within its final year of finishing payment of the other 49 stands. The
Cooperative has not started developing their stands and indications are they may take some time before commencing. According to the respondents the cooperative have failed to purchase stands within the targeted time frame. The situation with this group is the same with all others because it applied for stands in 2010 and they were out but it only managed to pay for 7 stands. However we cannot talk of completion of housing units for this group but on the issue of land procurement it should have been done.

Both housing cooperative failed to meet their targets because the members failed to contribute consistently. The monthly contributions were said to be affected by unreliable source of income. The results showed the major factor that affected the effectiveness of housing cooperatives is the lack of adequate funds and different levels of income among the group members. According to the KII the socio-economic backgrounds of the housing cooperative members were noted to have a significant impact on funding the housing cooperatives and general function and performance.

The two housing cooperatives is said to be negatively affected by low unrealistic contributions caused by low incomes, unavailability of jobs in the area, cost of servicing the land, rising costs of services and materials, death and illness of members, high drop out of members, incompetence, lack of partnerships or social networks and lack of modern technology. The housing cooperatives that were studied are struggling to meet what they have planned, however there is potential to success if the viable contributions and external funding are secured.

5.2. Conclusion

In conclusion, housing cooperatives in Nyazura are not very effective in alleviating housing shortages. The activities are not progressing at an expected rate due to some challenges like lack of competent leaders, shortage of funds and poor monthly contributions. However the cooperatives are trying to solve the problem of housing shortages this is evidenced by their efforts in procuring land for cooperative members.
5.3. Recommendations

The recommendations that can be made to the housing cooperatives, local authority, policy makers and individuals who would want to conduct further research around the housing cooperative approach and its effectiveness are as follows.

- Housing cooperatives should be made up of people with same socio-economic backgrounds since the economic status determines the monthly contributions. People in the same level of income, religion and age should have their own housing cooperative since this will reduce some misunderstandings. Cooperative members and management need capacity building. Long term relationships builds trust between members and hence reduce time wastage on training new members. The targets for the housing project should be realistic figures determined to come up with viable monthly contributions paid by members. This helps to meet target and set deadlines resulting in having houses built under the approach.

- Considering the low income earner’s low monthly contributions to the housing cooperatives which are unsustainable it is recommended that an alternative funds and capital injection or credit facilities be created for cooperative members. These could be establishment of housing microfinance system which can enable the housing cooperative approach to offer onsite infrastructure and construct houses for its membership through a collective approach.

- Housing cooperatives should come up with sustainable budgets and targets which will determine sustainable contributions from the members to meet the benchmarks. This can be achieved by strong leadership on this self –help approach through cooperative education, management, and acquisition of legal documents, capacity building and training for cooperative officers and members as well.

- Housing People of Zimbabwe (HPZ) should work with and assist housing cooperative in Nyazura this will help in creating and maintaining a vibrant sustainable housing cooperatives in Zimbabwe. HPZ should assist these two housing cooperatives in building and maintaining affordable housing for themselves through Financial consultation, Management training, Technical services and Legal services. There is also need to advocate for cooperative housing in Nyazura through seminar and workshops.
• Dissemination of information, policy amendments and proactive initiatives need to be communicated directly to the relevant players, for example relaxation of standards associated with building materials, parallel and incremental development. Negative perceptions towards the housing cooperatives need to be improved regular monitoring and evaluation of the cooperative activities with appropriate remedial action as this can enhance confidence of the members.

• There is need to subsidize the cost of provision of onsite and offsite infrastructure, with other supporting policies and conditions for low income earners. Land allocation by both Government and Local Authorities should consider housing cooperatives that cannot stand the competition from the private sector, since they are not profit making organizations. This is achieved by reviving the national housing fund, building brigades, and funding through low interest loans. However, further research can be conducted on the effectiveness and challenges on the housing cooperative approach, but it is advisable to consider the prevailing socio-economic and political environment of the day. Hence, concerned actors should give due attention to the housing needs of the low income earners through the housing cooperative approach and conduct specific research to enhance effectiveness of the housing cooperatives at local and national levels.
REFERENCES


APPENDICES

Appendix 1: Questionnaire Guide for Housing Cooperative Members

My name is Towungana Loveness. I’m currently doing development studies at Bindura University of Science Education. I am carrying out a research study on the effectiveness of housing cooperatives in alleviating housing shortages, a case of Nyazura. Information gathered from this questionnaire will be treated as confidential and used for academic purposes.

Section A: Socio-Economic Situation

1. **Sex**  Male ☐ or Female ☐ (indicate with a tick)

2. **What is your age range (tick appropriate range)**
   - a) Below 35 years
   - b) 35-45 years
   - c) Above 45 years

3. **Marital status**
   - a) Married
   - b) Single
   - c) Divorced
   - d) Widower/Widow

4. **Level of education**
   - a) Primary
   - b) Secondary
   - c) “A” Level
   - d) Diploma
   - e) Degree
   - f) None

5. **Occupation type**
   - a) self-employed
   - b) Private
   - c) Government
   - d) NGOs
   - e) Not employed

6. **Employment type**
   - a) Casual
   - b) permanent
   - c) not employed

7. **What is your monthly income?**
   - a) Less $200
   - b) Between $201 and $600
   - c) Above $600
   - d) No monthly income

8. **What is your monthly contribution**
   - a) $10 or less $10
   - b) $20
   - c) $30
   - d) $40
   - e) $50 or more
   - specify $______________

9. **Religion ____________________________**

10. **Number household members**
    - a) M________
    - b) F________
11. How many rooms does the house have______________________________

12. What is the housing type
    a) Plastic cabins   b) Wood cabins   c) Rectangular improved houses   d) other. Specify________________________________________________________

13. What is the main source of drinking and cooking water?
    a) Well/borehole   b) Tape water   c) River/stream   d) Other

14. What source of energy is used when cooking?
    a) Wood   b) Paraffin   c) Gas   d) Electricity   e) Other

15. What type of toilet is used by the household?
    a) Ordinary latrine   b) Ventilated latrine   c) Flash system   d) No toilet

16. How far is the nearest primary and secondary school from your house?
    a) Less than 1km   b) 1-3km   c) 4-6km   d) More than 6km

17. How far is the nearest clinic/hospital from your home?
    a) Less than 1k   b) 1 – 3km   c) 4 – 6km   d) More than 6km

Section B: Nature and Effectiveness of Housing Cooperatives

18. When was the cooperative started _____________________________________________

19. How long have you been in the housing cooperative?
    a) 0-4 years   b) 5-8 years   c) 9-12 years   d) Above 12 years

20. What is your reason for being in the cooperative?
__________________________________________________________

21. How many members that you know that has dropped out of the cooperative?
    a) Less than 10   b) Between 10 and 50   c) More than 50   d) None

22. What do you think was the reason for dropping out of these members
    a) Failure to contribute monthly   b) Conflicts with cooperative leaders
b) c) Poor management of funds d) Illness and death

23. How does the cooperative started and what influenced you to join it

_____________________________________________________________________________

24. Do you think housing cooperatives are effective or are they helping you?
   a) YES.
      Explain why_____________________________________________________________
   b) NO.
      Explain why___________________________________________________________

25. Currently how are you being housed?
   c) Renting b) Family house c) Employers house d) Cooperative house e) Other

26. What challenges are being faced by the housing cooperative?

___________________________________________________________________________

___________________________________________________________________________

___________________________________________________________________________

THANK YOU VERY MUCH FOR YOUR TIME
Appendix 2: Questionnaire Guide for Nyazura Council

1. What are the names of registered housing cooperatives operating in Nyazura?
2. What are your responsibilities as an institution in relation to housing?
3. What are the challenges faced by the council in the provision of onsite and offsite infrastructure?
4. What are the application policies by Councils in the process of servicing and construction super structures?
5. What are the natures of the registered housing cooperatives operating in Nyazura?

<table>
<thead>
<tr>
<th>Names of registered housing cooperatives operating in Nyazura</th>
<th>When did the cooperatives applied for stands</th>
<th>When was they issued the stands</th>
<th>Number of stands for each cooperative</th>
<th>Number of fully serviced stands</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
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<td></td>
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<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>

6. Costs for housing services and payments by the cooperatives

<table>
<thead>
<tr>
<th>attribute</th>
<th>Cooperative one</th>
<th>Cooperative two</th>
</tr>
</thead>
<tbody>
<tr>
<td>attribute</td>
<td>Total costs</td>
<td>Money paid</td>
</tr>
<tr>
<td>Stands procurement</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Site plans</td>
<td></td>
<td></td>
</tr>
<tr>
<td>onsite</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
7. How did these cooperatives pay their money to the council and are they meeting their payments targets?

8. What is the current progress in housing delivery by these housing cooperatives?

9. Are these housing cooperatives effectively meeting their targets in delivering housing?

10. Are housing cooperatives helping solving in housing provision or they are the ones causing problems?

11. What challenges do you face in working with the housing cooperatives?

THANK YOU VERY MUCH FOR POSITIVE SUPPORT
Appendix 3: Key Informant Interview Guide: Housing Cooperative Leaders

1. When was the cooperative started
2. What was the initial membership ______and what is the current membership ________?
3. Number of houses planned to be built ______ and houses completed ______________
4. Number of houses in progress _______________________________
5. Level of housing construction _______________________________
6. How many stands are fully serviced__________________________
7. When did you plan to do the following activities, when was it done, how long does it take you and what are the estimated cost? Fill in the following table

8. When did you plan to do the following activities, were the target achieved or not

<table>
<thead>
<tr>
<th>Activity</th>
<th>Kumboedza housing cooperative</th>
<th>ACCZ housing cooperative</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Targeted Quantity by year</td>
<td>Actual quantity by year</td>
</tr>
<tr>
<td>Land procurement</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Site plans</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Servicing site</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Foundations/slab level</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Complete brickwork</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Roofing and plastering</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Completion and occupation</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
9. What are your monthly contributions? $ ___ and how much did you contributed $ _____

10. What are the total costs for onsite services? ________________________________

11. What are the total expenditures so far? $ ____ and what is the balance ________

12. What are the challenges being faced by housing cooperatives

THANK YOU VERY MUCH FOR YOUR TIME
Appendix 4: Personal Observations

Things to Observe:

Sanitation

1. Sewer reticulation
2. Waste disposal
3. Access to clean water

Infrastructure

1. Conditions of houses, schools, clinics, offices for cooperatives and roads
2. Transport
3. Construction materials

Living Conditions

1. Number of people per dwelling unit
2. Economic activities in the area
3. Type of clothing of residents in streets