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**Community-based housing organizations in Third World cities:
Case studies from Zimbabwe**

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The University of Michigan, 1991

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**COMMUNITY-BASED HOUSING ORGANIZATIONS
IN THIRD WORLD CITIES:
CASE STUDIES FROM ZIMBABWE**

by

Anna Claire Vakil

A dissertation submitted in partial fulfillment
of the requirements for the degree of
Doctor of Philosophy
(Urban, Technological and Environmental Planning:
Urban and Regional Planning)
in The University of Michigan
1991

Doctoral Committee:

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**For all those in Zimbabwe and elsewhere in the Third World who struggle
daily to provide decent shelter for their families**

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CHAPTER I

PROBLEM STATEMENT AND OVERVIEW

Rapid urbanization in the low-income countries¹

Over the last decade, increasing attention has been paid to the growing urban populations in the low-income countries. The rapid rise in rates of urbanization has prompted some development analysts to refer to it as the "urban revolution", having consequences as far-reaching as the industrial revolution of the nineteenth century (Patton, 1988; Rodwin, 1987; Roberts, 1978; Abu-Lughod, 1977; Dwyer, 1975). For example, the annual growth rate of the total urban population between the years 1980 and 1988 was 3.2% in Latin America and 4.0% in South Asia². However, the highest rates of urbanization were evidenced in sub-Saharan Africa which, during the same period, experienced an annual growth of 6.2%, accounted for mainly by the migration of poor families from the rural areas. African cities

¹ The term "low-income countries", taken from Turner (1988), is henceforth used as a replacement for more commonly used terms such as "Third World countries" or "developing countries" which have judgemental connotations. The use of "Third World" falsely implies that the characteristics of these countries are somehow unconnected with similar characteristics found in certain regions of the industrialized countries. The term "developing" suggests movement towards some kind of standard, presumably that set by the industrialized countries-- there is much debate as to whether this is an appropriate standard. Consequently, "low-income" is preferred since it uses a simple attribute-- the relative lack of capital in these countries-- as a descriptive term.

² All figures are taken from World Bank (1990).

in the sub-Saharan region can therefore expect to double their population about every twelve years. Although this is partly due to the lower urban population in the African continent relative to that in other regions, nonetheless it brings to bear the question of how the basic social, economic and physical infrastructure of African cities can cope with the growing numbers of migrants.

The capacity of governments to deal with this problem is limited. Many countries in the sub-Saharan region have suffered economic decline, having had negative per-capita growth rates in the last decade. External aid agencies cannot be relied upon to make up the difference either, since they frequently accord shelter sector projects very low priority relative to projects in other sectors. In Africa, for example, bilateral and multilateral agencies spent between one and two percent of total aid budgets on shelter projects between the years 1980 and 1987 (Okpala, 1990:215).

To complicate matters, a rising proportion of rural migrants heading for the urban areas are women and their families. Although accurate figures are not usually available, it is estimated that between 30 and 90% of households worldwide are women-headed, the higher proportions found in Latin America and parts of Africa (Moser, 1987). Frequently left out of development programs in the rural areas, women who come to the cities often work in the informal sector as market traders, or engage in small-scale productive activities based in their homes. Their double responsibilities as income-earners and child-rearers, coupled with very low incomes and cultural norms restricting their access to basic resources, cause them to be among the poorest of the new city-dwellers.

The causes of the accelerated growth of urban populations are

multiple and provide enough material for many studies. For the purposes of this discussion, it can be briefly summarized that the rural-urban migration which is contributing to high urban growth rates in Africa is caused by the combined and inter-related effects of a general decline in agriculture (and its connection with decreasing world commodity prices), environmental degradation in agricultural areas, the rapid growth of rural populations, political strife, and the general lure of the city as a place of greater opportunity for poor, rural people (White, 1989).

The policy response to this problem in Africa, as in other low-income countries, has been twofold: 1) dealing with it at the source through policies aimed at increasing agricultural productivity and the quality of social and physical infrastructure in the rural areas; and 2) dealing with the urban consequences of the problem, namely, increasing access to affordable housing and other basic services in the cities. Although both approaches are needed to address the issue, this study takes as its point of departure the latter approach to the urbanization problem: attempts to provide adequate and affordable shelter to urban populations.

Meeting the shelter needs of the urban poor: the track record

Initial policy responses to the burgeoning numbers of poor families in the urban areas consisted primarily of removing the poor from the slums and squatter areas which they had established for themselves. National housing policies in the low-income countries until the 1960's abounded with "slum removal" and "slum clearance" programs which had as their intent the hope that the people who had lived in the slums would be intimidated

enough to return to the rural areas or would at least re-establish themselves somewhere else in the cities where they would not be so visible (Laquian, 1983; Dwyer, 1975). Although this rather draconian measure is no longer practised as a rule, many local governments still routinely clear sections of urban squatter settlements from time to time, a position which has prompted the launching of the new "housing rights" movement geared to protect the rights of poor squatters who often have no other shelter options³.

With the outright failure of slum clearance as an approach to the problem, as evidenced by the simple re-establishment of squatters in other areas after the "clearance" has been effected, some governments then implemented programs where completed houses would be constructed for poor urban families in new areas. Due to the high cost of state-sponsored construction of houses and the limited resources available for this undertaking, the number of houses that could be built came nowhere near to matching the demand for low-income housing. This, coupled with a "trickling up" process where the intended beneficiaries would either rent or sell their newly acquired properties to middle- and upper-middle families for needed income and then move back into the squatters settlement, caused authorities to conclude that the new approach was only partially successful (Laquian, 1983; Hardoy and Satterthwaite, 1981). At the same time, the findings of research conducted on self-built housing revealed that poor urban families were able to provide adequate shelter for themselves if provided with certain basic ingredients, primarily security of land tenure and relaxed building code standards enabling them to meet their shelter needs within

³ See, for example Asian Coalition for Housing Rights, (1989); Marcos, Pina, (1983); and Habitat International Coalition International, *Charter of Housing Rights* (forthcoming).

limited income constraints over an extended period of time-- known as "incremental housing" (Turner, 1977; Lloyd, 1977; Turner and Fichter, 1972; Mangin, 1967).

The next policy developments, appearing in the 1960s and 1970s, were site-and-service programs and squatter upgrading projects. The former involved the provision by the state, often with substantial assistance from international agencies, of land and basic infrastructure such as roads, water, sewerage, electricity and sometimes "core" houses or partially completed houses which the intended beneficiaries were supposed to complete (World Bank, 1974). Although some of the programs implemented along these lines were deemed successful, many suffered from the same trickle-up problem mentioned above, due to the mismatch between the costs of the serviced sites in addition to construction costs, and the ability of poor families to pay for them (Laquian, 1983; Rodell, 1983; Keare and Jimenez, 1983). High building standards, lack of access to financing and participation of the targetted populations in the planning process, (particularly women), were identified as factors leading to the mismatch. Furthermore, as a result of the enormity of the demand for land and shelter on the part of low-income urban households, those site-and-service programs which were successful often could not be replicated at the scale required to meet this demand.

Government-sponsored squatter upgrading programs were more rudimentary, involving the improvement of existing squatter areas by providing security of land tenure and basic infrastructure such as roads, water, sewerage, electricity, health and education facilities, and access to credit and materials for housing improvement. Since these programs did

not involve construction of new housing or relocation, they were often more within the affordability range of poor families. But even squatter upgrading has often proved too expensive for many governments, which have traditionally invested limited resources in the housing sector⁴.

Consequently, it has proved difficult to upgrade entire squatter settlements that are steadily growing every year. Similar to site-and-service projects, limited success in these programs has been connected with high building standards, poor access to financing and lack of participation of communities themselves in the planning of the upgrading process (Hardoy and Satterthwaite, 1989). A factor more recently identified has been the need to strengthen and increase resources available to local governments, rather than relying on centralized agencies in the implementation of these programs (Stren and White, 1989).

An enabling strategy

The most recent development in housing policy on a global level has been an "enabling strategy" which encourages governments to adopt policies which foster and complement the efforts of low-income people to provide their own housing (United Nations, 1990). Although part of the motivation for this new approach, unfortunately, is the declining commitment of both national governments and international agencies in resolving the urban shelter problem, it is also motivated by the acknowledgement that low-

⁴ The reason for this is that housing has often been viewed as a consumption good rather than a factor of production that can contribute to overall higher national productivity. More research is needed on the connection between adequate housing and labor productivity in order to justify greater government investment in the housing sector relative to other sectors.

income people, either as individuals or in organized groups and assisted by an appropriate policy environment, are more capable of providing affordable housing solutions than state or even local bureaucracies. The basic components of this enabling strategy include the removal of institutional barriers inhibiting access to land, financing and materials.

Part of the new enabling strategy approach to low-income housing in urban areas is the encouragement and assistance of community-based organizations in their collective efforts to provide housing for their members. Yet despite the new emphasis in policy statements placed on these kinds of organizations, there is little research literature on them. The few cross-national case studies which have been conducted (such as Turner, 1988; UNCHS, 1988; SINA, 1986) are primarily descriptive in nature and contribute only in a limited fashion to the development of policies geared to facilitating the activities of these organizations. Questions that need to be addressed are: How are these organizations launched? What are their leadership structures? What is the composition of their memberships? What building strategies do they rely upon? How can they contribute to meeting the housing needs of poor women? How do they interact with housing policy and the institutional/political environment?

The purpose of this research is to contribute to the narrowing of this knowledge gap by studying a small group of urban community-based housing organizations in a selected low-income country-- Zimbabwe. A framework, focusing both on the internal characteristics and the external relations of these organizations, is used as a means of facilitating an analytic perspective. It is hoped that the results of the study will not only add to the descriptive information available, but will also generate new

hypotheses for future investigations of community-based housing organizations, both in Africa and elsewhere.

Overview

In the chapter which follows, the salient factors contributing to an appropriate framework for studying urban community-based housing organizations in the low-income countries are discussed, including the relevant empirical literature, theoretical perspectives on organizational effectiveness, and such issues as the special housing needs of women, the role of the state and self-help labor. Chapter Three describes the relevant background to the study of urban community-based housing organizations in Zimbabwe, the country chosen for study. A brief history of the politics and urbanization patterns in Zimbabwe is provided along with a description of the evolution of housing policy in that country and the precedents for community-based housing activities found in the urban areas. Chapter Four discusses the methodology chosen for studying urban community-based housing organizations in Zimbabwe. An outline of the plan for carrying out the study, conforming to guidelines of both case study and participatory research, is followed by a description of the modifications made to the plan resulting from certain unforeseen attributes of the social and political environment of the study. The methodological lessons learned, useful for future research on this topic, are then summarized.

The next three chapters are devoted to presenting the important findings of the study within the framework devised in Chapter Two. The fifth chapter includes a description of the existing housing conditions of low-

income families in urban areas in Zimbabwe; the individual histories of the five case studies chosen for the research; and finally, an overview of the critical steps in the development of the organizations. Chapter Six investigates internal characteristics and functions of the organizations such as the attributes and skills of the leadership; the characteristics, participation, internal cohesion and communication within the membership; and financial matters. The seventh chapter then provides a description and analysis of the role of external actors in the development and functioning of the case study organizations. The five organizations are divided into two different types and the external actors relevant for each--ranging from private company personnel managers to political parties-- are described. The concluding chapter highlights the major findings of the study derived from the previous three chapters, discusses the implications of these findings, and offers recommendations for future research and policy.

The chapters outlined above build a case for the potential role which community-based organizations can play in meeting the growing demand for housing in the cities of the low-income countries, especially by women and other disadvantaged groups. It will be shown that these organizations, despite the constraints of inappropriate policies and lack of real autonomy, are able to save money and build houses for their members at affordable costs. The results of the study, to be described in the chapters which follow, merit close attention by policy-makers, practitioners and scholars, who are struggling to address the burgeoning urban housing problem world-wide.

CHAPTER II

LITERATURE REVIEW: IN SEARCH OF A FRAMEWORK

Despite the need for developing and implementing community-based solutions to the urban housing problem in the low-income countries, there is currently what could be described as a "knowledge gap" on the subject. Part of the reason for this knowledge gap is the inherent interdisciplinarity of the problem. The interaction of urban community-based organizations with the policy environment requires input from the field of Urban Planning which provides the backdrop for approaches to urban policy. At the same time, much of the empirical research on community housing organizations has been conducted by researchers and practitioners in this field. Studying attributes such as leadership functions, skills development, management, external relations and overall organizational effectiveness is best informed by theoretical frameworks found in the field of Organizational Behavior and, to a certain extent, Economics. In the U.S., there is also a vast empirical literature on urban community-based organizations from the Community Organization field, consisting primarily of case studies from which have been observed certain patterns that could be tested in the context of low-income countries. Questions of participation and empowerment are also more appropriately dealt with in the context of this literature. Appreciating the influence of the cultural factors pertaining to a particular context on the research findings requires input from anthropologists. Finally, the

interaction between community-based organizations and their respective political environments is better understood in light of the contribution of political scientists.

The purpose of this chapter is to contribute to closing the knowledge gap on the research problem by reviewing the relevant literature drawn directly or indirectly from all of the fields described above. Theoretical perspectives on defining and measuring effectiveness of community-based organizations are first discussed, followed by a description of the empirical research on community-based organizations in both the U.S. as well as the low-income countries. Finally, certain pertinent and multidisciplinary issues raised in the literature are debated: the housing needs of women, self-help labor and the role of the state in community-based housing organizations. A set of research questions, derived from all of these discussions, are outlined at the end of the chapter.

Theoretical perspectives on organizational effectiveness

The question of effectiveness is important to consider in relation to the research problem, since policy-makers must ultimately choose from among various ways of providing housing to poor families. How research can contribute to making better decisions is therefore crucial. A better knowledge of the factors contributing to increased effectiveness is also useful for practitioners working in these organizations.

Although there are multiple theories of organizational effectiveness, most of them fall within four general types: goal-effectiveness models, cost-benefit and cost-effectiveness approaches, multiple constituencies models

and open system models. Goal-effectiveness models define effectiveness in terms of whether an organization succeeds in meeting its goals (Cameron and Whetten, 1983). Although this approach appears intuitively simple and comprehensive, a major problem with it is that goals can be defined differently both within as well as outside an organization. For example, a community organization might have a goal of building houses for its members, but might wish to provide training, jobs and community empowerment as well. Another problem is the timeframe to be employed in determining whether a particular goal has been met (one organization may take two months to build twenty houses, and another a year), nor is the notion of cost incorporated into goal-effectiveness models.

Cost-benefit and cost-effectiveness models of organizational effectiveness directly address the issue of cost and were used in evaluating urban community development corporations in the U.S. in the late 1960's and early 1970's (Garn, 1975). Cost-effectiveness models involve comparing the abilities of varying organizations to produce a particular output (such as houses) at the least cost. Applied to low-income housing, one could compare, for example, the ability of various community-based organizations to produce a house with that of the government and the private sector. This approach, however, cannot simultaneously incorporate other outputs such as training, job provision and community empowerment which are often important to community-based organizations. Cost-benefit models can deal with multiple outputs in the form of benefits, but only if they are quantifiable in some way. The number of houses, people trained or jobs provided can be quantified, but it is difficult to conceive of a way of operationalizing community empowerment or increased organizational

capacity. Neither cost-effectiveness nor cost-benefit approaches address the issues of internal functioning or external influences on the organization in any way, therefore it would be difficult to examine which internal or external factors lead to better cost-effectiveness or cost-benefit ratios in the first place.

Multiple constituencies models directly address the issue of goals being defined differently by various actors (Hitt, 1988). This approach stipulates that satisfaction with the success of the organization, according to criteria subjectively defined by several actors or constituencies, determines the organization's effectiveness. This model also, however, does not consider attributes of internal functioning or external influences which relate to effectiveness, nor does it incorporate cost.

Finally, the open system model, one of the earlier approaches to studying organizational effectiveness, defines it as the degree to which an organization is able to adapt to or survive in its environment over a period of time (Yuchtman and Seashore, 1967; Zammuto, 1982). Although there is a difficulty in determining an appropriate time frame, this approach can incorporate multiple definitions of goals as well as costs, external inputs and internal processes. It has been criticized, however, as being so general that it is more useful as a descriptive tool than a means for assessing organizational performance. Nonetheless, as will be seen below, this attribute of the systems approach could also be viewed as its strength.

Because of the dilemmas associated with all of the above models in addressing the question of the effectiveness of organizations, it has been referred to as a "wicked problem" (from Rittel and Weber, 1973) for which there is a "lack of construct space" (Cameron and Whetten, 1983). Due to

the diverse and conflicting approaches to the problem, as early as 1977, Hannan and Freeman claimed that "there is little evidence of any cumulation of knowledge concerning the relationship of organizational attributes to effectiveness" (1977:106). They suggest that defining and measuring effectiveness is more closely related to evaluation methods, and should be distinguished from investigations of general theories of organizations and their development; and that it is the latter on which organizational studies should focus.

In one of the few papers in this body of literature dealing with what are termed "development organizations", Brown and Covey (1987) identify some features which distinguish them from other types of organizations commonly studied, such as government agencies and large private corporations. These are: a commitment to changing the environment (for example improving services or providing jobs), and a loose form of organization, their activities embodying certain values and ideologies (such as participation or empowerment). In accordance with other authors (such as Pfeffer and Salancik, 1978), Brown and Covey also contend that the external environment plays a major role in the functioning of these organizations. This runs against mainstream thinking in the field which places major emphasis on internal functions such as standard operating procedures and formal hierarchies as ways of organizing activities (French and Bell, 1985; Huse and Cummings, 1984).

Brown and Covey propose that an "overlapping systems" approach-- an expanded version of the open systems model already discussed-- enables identification of conflicting goals and values accruing from varying external influences. They also claim that the focus of most research in the field on

the internal attributes of an organization is inappropriate for development organizations since it is the external factors and the organizational response to these factors which is crucial to their functioning. Finally, they assert that instruments for studying these types of organizations should be based on "sensitive methods of qualitative investigation and analysis" that incorporate participation of those to be researched, and emphasizing description over the quantitative methods commonly used by organizational researchers (1987:79).

What can be gleaned from this discussion, derived from the Organizational Behavior literature, is that rather than attempting to directly identify causal factors associated with the effectiveness of community-based housing organizations-- widely acknowledged to be a thorny conceptual problem-- the focus should be on the formulation of general theories of development and functioning of these organizations. The discussion also suggests that the appropriate conceptual approach is a systems framework that ensures incorporation of the external factors influencing the organizations, coupled with a qualitative methodology that enables "thick description" (Geertz, 1973).

Empirical research

The empirical research pertaining to the research includes studies conducted on community-based organizations in both low-income as well as industrialized countries. Although some insights can be gleaned from this research, much of it, especially that conducted in the low-income countries, follows a descriptive mode, lacks an analytical framework and covers such a

broad range of organizations such that it is difficult to derive general conclusions. Nonetheless, these studies highlight the potential contribution of these organizations as agents of development and their need for greater international and government support in carrying out their activities.

Studies from the low-income countries

There are many accounts of urban development projects in the low-income countries, however they usually deal with community organizations as the community participation element of these projects rather than focusing on them as the subject of study (Recent examples are Cotton and Skinner, 1990; Nientied, Ben Mhenni and de Wit, 1990; Moser, 1989; UNCHS-DANIDA, 1985, 1984a and 1984b; Lee-Smith, 1984).

In the last decade and in connection with the promotion of an enabling strategy, there has been increasing attention paid to community-based housing organizations as the main focus of research. There are four collections of case studies which exemplify this new trend¹. Two of these are published by implementation agencies, one being the United Nations Centre for Human Settlements (UNCHS, 1988), and the other a shelter support organization based in Kenya and serving the African continent, Settlement Information Network Africa (SINA, 1986). Both were prepared in response to the call for more attention to be paid to the shelter sector

¹ Two other bodies of literature, primarily of a prescriptive nature and useful to practitioners in this field, also deserve mention: one on managing housing co-operatives and other types of local non-governmental organizations in the low-income countries, and the other on managing community-based organizations in the U.S.. Included in the first are publications by Vincent and Campbell (1989) and Lewin (1976, 1981). Examples of the second are Mico (1981), Warren and Warren (1977) and Hallman (1977).

resulting from the UN declaration of 1987 as the International Year of Shelter for the Homeless (IYSH). A third collection of case studies was compiled for a recent issue of the journal Environment and Urbanization that was devoted to a discussion of community-based organizations; and a fourth was commissioned by Habitat International Coalition and compiled by Turner (1988). A fifth, yet to be published by UNCHS at this writing, will focus specifically on case studies of housing co-operatives in the low-income countries².

The first of these is a collection of nineteen cross-national case studies, published by UNCHS and prompted by IYSH on the work of non-governmental organizations (NGOs) in the shelter sector. Included among the case studies are descriptions of the efforts of community-based organizations (called CBOs) such as the Tswelelopele Brigades training centre initiated by local churches in a village in Botswana; and national support NGOs like the Centre for Environmental Research and Planning in Chile which provides assistance to urban communities wishing to upgrade their areas. There is no attempt made to summarize or draw conclusions from the collective experience of this broad range of organizations, and it is difficult to determine whether this experience would be relevant for urban community-based housing organizations specifically. The publication ends with a series of action plans, including the Limuru Declaration which is a global prescriptive statement on the role of NGOs in the shelter sector. These policy statements raise such issues as the potential role of NGOs in influencing governments in their formulation of policy and in mediating

² *Co-operative housing: experiences of mutual self-help*, (Nairobi, UNCHS), 1990, forthcoming.

between CBOs and the state. Also stressed is the need for strengthening relationships among NGOs, CBOs and international agencies.

On the African scene a series of case studies, also commissioned for IYSH, was published in December, 1986 by SINA. The publication includes fourteen case studies of a range of organizations and efforts, including government-sponsored national movements such as the Botswana Brigades, which offer primary school-leavers an opportunity to be trained and employed in the construction industry; national "support" NGOs such as the National Council of Churches of Kenya which lobbied for a sites-and-services project for 500 squatter families in Nairobi; and local community-based efforts (called grassroots NGOs) such as the Gumah Town Development Committee in Tamale, Ghana, which mobilized to provide a water supply, better roads and housing for its population. Included, also, are descriptions of NGO-initiated shelter activities in rural areas. There are no general observations made about the case studies as a group according to a specified framework. However, like the UNCHS case study collection, policy statements about the general role of the two types of NGOs in shelter provision are offered. These statements include technical suggestions for grassroots NGOs on shelter (such as the use of locally available materials); services (for example, using the media to focus attention on community problems); construction (such as recognizing on-the-job training); employment (for example, identifying training needs and opportunities); legislation (such as the need to understand the bureaucratic chain of command); land (for example, the use of simple methods for surveying), finance (such as organizing income-generating activities); and finally, research (for example, the use of women to collect information pertinent to

their situations).

The third collection, a recent issue of the journal Environment and Urbanization, was entirely devoted to the topic of "Community-based organizations: how they develop, what they seek and what they achieve" (Vol. 2, No. 1, 1990). Included were seven case-study descriptions of the efforts of community-based organizations to provide themselves with a particular service such as housing, as well as to advocate to the authorities to meet certain demands such as forest conservation. In this way, the case studies represent a cross-section of both the development activities as well as "social action" (or pressure) activities of community-based organizations in several sectors. In an introductory statement to this issue, Aina outlines two basic sociological approaches for studying community-based organizations: the "social movement" approach and the "popular participation/local empowerment" approach (1990:3-6). The former, which focuses on social transformations based on class relations, is best typified by Castells (1983)³. The latter is less of a grand theoretical view and draws from the practical experience of poor people's organizations "in which strange alliances abound, in which the motives to participate on all hands are conflicting and far from simple, and in which multiple interpretations are usually possible" (Peattie, 1990: 19-20). Aina claims that the descriptions of the organizations in the journal issue conform more closely to the second perspective: that of learning by doing. Nevertheless, there is a lack of a uniform framework used for describing and analyzing the case studies which make it difficult to make direct comparisons among them.

³ This approach has also been used in more recent studies of urban social movements in the low-income countries-- see Schuurman and van Naerssen, (1989).

The fourth, a collection of case studies edited by Turner (1988), follows a format similar to the UN-published series, and consists of a description of twenty NGOs and their shelter-related activities in both urban and rural areas-- five from Africa, eight from Asia and seven from Latin America and the Caribbean. Included in these case studies are short descriptions of the experiences of community-based organizations (referred to as CB-NGOs) like Ukanal-Fe, based in a village outside of Dakar, Senegal, which built a kindergarten; national support NGOs like Village Reconstruction Project in India which provides funds and assistance for villages wishing to improve their own housing; and international NGOs such as Redd Barna, a Norwegian-based organization which helped initiate an upgrading project in Kebele 41, a slum of Addis Ababa, Ethiopia.

At the close of this publication is a chapter written by John F. C. Turner (who was primarily responsible for drawing attention to self-help housing in the early 1970s) which attempts to draw some important conclusions from the international case studies (1988; also in 1986). In keeping with the enabling strategy concept, he claims that the most effective use of government resources is to invest in programs which facilitate the provision of what he calls "elements" of housing. According to Turner, these elements consist primarily in the restructuring of social and legal institutions by removing barriers preventing poor people from having access to basic resources such as land, credit and materials. Among these barriers can be included policies which tacitly permit speculation on urban land, inequitable land distribution and building standards which are too high. He traces the development of housing policy from its early stages when it provided complete houses (called "assembly" projects), through the

"threshold" projects like site-and-service programs, and "components" provision such as squatter settlement upgrading, to the provision of elements which increase local access to the basic resources required for shelter. Each, according to Turner, if implemented appropriately is successively more cost-effective as a public sector investment. Although Turner does not describe these elements in much detail, they focus on removing the common policy constraints which limit poor families' access to adequate housing.

The four collections of case studies successfully fulfill their intention of drawing much-needed attention to the importance, role and capacity of various types of NGOs in providing housing and other basic services to poor communities all over the world. Although they form a strong beginning to a relatively new field of academic investigation, there are nevertheless weaknesses in this literature which need to be addressed.

First, the format of brief, descriptive case studies renders difficult an understanding of how these organizations develop and function, due to the absence of an analytic framework. Comparative studies which use a uniform research design, address similar research questions, and employ comparable categories of analysis would render conclusions of a general nature which could then be further studied and verified.

Second, there is a lack of consensus and general confusion in the literature surrounding the use of terms. Community-based organizations are simultaneously referred to as CB-NGOs, grassroots NGOs and CBOs. The use of the term NGO is itself questionable. Originally intended to refer to organizations with consultative status to the U.N., it has since come to refer to private non-profit organizations. (Alternative terms, used mainly in

the U.S., are "private voluntary organization" (PVO) and "private not-for-profit organization" which have essentially the same meaning).

Third, notwithstanding the problem of terms, several types of organizations are often descriptively lumped together, ranging from international NGOs with substantial funding and professional staff based in the industrialized countries; to very small resource-poor community-based organizations in rural villages in the low-income countries. The variations in size, geographical location, basic function and access to material, financial and human resources are immense. Furthermore, the sector within which the organizations' activities take place-- such as health, education, housing or agriculture-- vary greatly as well. At the very least, it cannot be assumed that the characteristics and determining variables affecting the functioning of these different types of organizations are the same. This all suggests that organizational and technological attributes, environments, functions and locations need to be clearly specified when defining both the topics and methodologies used for studying these organizations.

Studies from the U.S.

The empirical literature on community-based organizations in the U.S. consists of presentations of research findings based on collections of case study material as well as systematic assessments of community-based organizations using survey methods. Two works stand out as typical of the first format; one by Fisher and Romanofsky (1981) which offers descriptive accounts of community organizing efforts in the U.S. since the 1920's; and the other by Cunningham and Kotler (1983), which presents case study material along with a concluding chapter on lessons learned. The second

comes the closest to a systematic analysis of qualitative case study-based information.

In their concluding chapter, Cunningham and Kotler extract guidelines for community organizations based on the experiences of the organizations chosen as case studies. The authors identify four types of structure evident in the case studies: organizations based on individual members, coalitions of existing organizations, mixed individual and organizational members, and elected representatives from small geographic sections within neighborhoods. The advantages and disadvantages of each are then reviewed, for example the strength of coalitions lies in their ability to achieve complex goals and mobilize large amounts of people and money within short timeframes. The primary drawback of this structure lies in the inability to sustain mobilization of all member organizations over time.

Cunningham and Kotler identify four types of primary strategies used by the organizations studied: pressure (or social action), service (or development activities), a mix of these two, and what they refer to as "social fabric" or building the relations and communications within the community. They observed that most organizations began with a pressure strategy and then moved towards a mix of pressure and service.

A study conducted by Mayer and Blake (1981) which surveyed 99 neighborhood development organizations (NDOs) across the U.S. exemplifies the survey approach to the assessment of these organizations. This study, which focused on urban revitalization efforts, was designed to address four specific research questions: 1) identifying "specific organizational characteristics essential to success in carrying out community development projects"; 2) categorizing and describing "differing levels of capacity to carry

out such projects"; 3) identifying "the forms of technical and financial assistance appropriate for NDOs at various stages of growth"; and 4) identifying ways of measuring "NDOs' effectiveness in carrying out projects and using assistance" (1981:3). The Mayer and Blake study includes organizations which focus on two distinct types of activities: the renovation of deteriorated housing and commercial development projects which aim, among other things, to create jobs. Organizational performance was evaluated within what could be considered a goal-effectiveness framework, using a range of variables including proportion of tasks completed, ratios of actual to planned outputs and level of "primary" and "other" outputs and "indirect" impacts.

In looking at the conceptual approach to the study, a few observations can be made. First, there is a strong emphasis on defining and measuring effectiveness in terms of quantifiable goals and identifying the organizational characteristics associated with it, despite the lessons learned from the Organizational Behavior field which suggest that this approach has questionable usefulness. Mayer and Blake admit, however, that measurements of the less tangible "other" outputs and "indirect" impacts was not adequate and that longitudinal study is needed in order to better assess them. Second, although Mayer and Blake included a more in-depth qualitative investigation of twelve of the 99 NDOs surveyed, the emphasis of the research on survey data runs against the conclusions from the Organizational Behavior literature that descriptive rather than survey methods are more appropriate for gaining an understanding of the evolution and functioning of development organizations such as NDOs.

As part of their study, Mayer and Blake also include a summary,

based on the qualitative data, of the developmental stages through which the NDOs appeared to pass: 1) formal establishment of an organization; 2) deciding to carry out programs; 3) confronting the difficulties of the first projects; 4) becoming competent in specific project work; 5) developing a network of relations with outsiders; 6) building a diverse range of projects; and 7) institutionalizing expanded project competence. It would be possible to test whether these developmental stages hold in the context of the low-income countries or not.

In both the Mayer and Blake study as well as the Cunningham and Kotler study, there is little mention of the legal, institutional and policy constraints that NDOs face. Whether this is because these constraints are not nearly as pronounced in the U.S. context, or the study did not tap into them, is not clear.

The issues raised in the U.S.-based empirical literature offer insights into the development of a framework for investigating urban community-based housing organizations in the low-income countries. The most significant of these is the important distinction which would need to be made between the development and social action activities of an organization.

Important issues

There are a few issues, addressed mainly in the international housing literature, that are relevant for a discussion of urban community-based housing organizations in the low-income countries. First, there is growing attention being paid, both in terms of policy and research, to the impact of

increasing numbers of poor women-headed families in the urban areas on overall housing demand. The potential contribution of community-based housing organizations as a response to this problem is therefore of importance to this discussion. Second, there is an ongoing debate in the international housing literature on the ideological dimensions of the use of self-help labor in the construction of housing for low-income urban households. Thus, whether community-based organizations rely on self-help labor or not must be addressed. Finally, there are allusions in the policy literature on housing NGOs (such as UNCHS, 1988 and SINA, 1986) to the role of the state and its influence over community organizations, which justifies further discussion of this issue.

The housing needs of women

There is increasing evidence that while the proportion of poor women-headed households in the low-income countries is growing (part of a process known as the feminization of poverty), their access to resources for housing, along with other basic necessities such as education and health, is actually diminishing (Charlton, Everett and Staudt, 1989). In many countries, social, institutional and legal barriers reinforce women's lack of access to these resources.

In a path-breaking publication on women, human settlements and housing at the international level, Moser analyzes the roots of this problem in an erroneous model of society which policy-makers use as a basis for making decisions about resource allocations (1987). According to Moser, this model does not take into account women's "triple role": that of reproductive work (childbearing and rearing responsibilities), productive

work (primary and secondary income-earning) and finally, women's role as community managers, or organizing at the community level for the provision of basic items for collective consumption. (An example of the third role is the community soup kitchens initiated by women in Lima as a result of inflation and food shortages). The model, she claims, also does not acknowledge that an increasing proportion of the heads of poor households are women.

In policy terms, these flaws in the model of society held by legislators translate into programs which deny women access to land tenure and financing; as well as input into the layout and location of settlements, zoning regulations, house plans, and the location and design of community facilities. In site-and-service and upgrading programs, which partially rely on self-help labor, women's triple role limits the time they have available to work on house renovation or construction. Added to this, social and cultural restrictions on women's roles in certain societies also act to limit their ability to participate in self-help house construction.

These assertions have some implications for the study of community-based housing organizations. Since women comprise a significant and growing proportion of the urban poor, it is important that research address such issues as whether these organizations are accessible to women, whether they provide viable housing solutions for women, and finally, whether women participate in decision-making processes.

Self-help

The issue of self-help is one that is hotly debated in the housing literature, since self-help is a component of most of the recent approaches to

the urban housing problem. Conceptually, this issue includes two separate but inter-related notions: that of self-help in the sense of being self-initiated, such as a development project launched by a community-based organization; and self-help labor or voluntary labor contributed to a particular project that could be initiated either by the beneficiaries of the project or by some other agency⁴. In most discussions of self-help, the two ideas are not distinguished, but the disagreements in the literature nevertheless focus on the ideological implications of the use of self-help labor, neglecting the other meaning of the term.

On the one side, the Marxist and neo-Marxist view, self-help labor is regarded as a form of free labor which results in a double exploitation of poor people: first, by denying them access to affordable housing, and second, by expecting them to contribute unpaid labor in order to make their housing affordable. According to this view, self-help labor incorporated into a housing project should be discouraged on a policy basis and substituted for by viable redistributive policies which provide adequate housing to low-income people (Burgess, 1985; Ward, 1982). Reliance on self-help labor represents an excuse for governments to absolve themselves of their responsibilities to poor people and justifies their tendencies to continue devising policies which benefit the elites.

The opposing view holds that encouraging self-help labor facilitates low-income households in doing what they are already actively engaged in--providing their own housing. Furthermore, it enables them to exercise their freedom to choose the kind of housing they desire rather than having to

⁴ The distinction made by Skinner and Rodell (1983) is roughly the same: "self-help" in the sense of families autonomously deciding about investments vs. "self-help" that is equivalent to unpaid family labor.

accept solutions which are often inappropriately provided for them by government (Gilbert and van der Linden, 1987; Turner, 1977; Turner and Fichter, 1972). It has already been mentioned in the previous chapter that much government-subsidized housing ends up in the hands of the middle-class as a result of a filtering-up process. Furthermore, the control of housing in the hands of the state leads to an ultimate disempowerment of poor people who have little or no say in the housing which is provided for them.

The devising of an enabling strategy, incorporating elements of both self-initiated housing as well as self-help labor, effectively plays into the hands of those who would like to preserve the status quo and keep public investment in the housing sector as low as possible. On the other hand, the lack of success of centrally-controlled top-down housing programs is a testimony to the ineffectiveness of the state as the ultimate provider. It seems, therefore, that a compromise between these two positions lies in the acknowledgement of the state's appropriate role as a facilitator rather than a provider of resources, along with encouraging the empowerment of poor people through giving them more control over the housing in which they live.

This debate has certain implications for the study of community-based housing organizations. First, the notion of self-help as an enabling and empowering process in the housing sector needs to be given credence, since it is upon this process that development in all sectors ultimately depends. In relation to the debate on self-help labor, the factors which both facilitate and inhibit the use of self-help labor need to be investigated; and the impacts of the use of self-help labor on organizations, such as decisions on

building strategies and internal cohesion, should also be considered.

The role of the state

As suggested in the discussion within the Organizational Behavior field, community-based organizations, whether urban or rural, in the housing or the health sector, must function within a certain social, economic and political context. Some literature has begun to accumulate on the relationship between mediating organizations such as NGOs and the state. In an article on the politics of government-NGO relationships in Africa, Bratton outlines several strategies employed by the state in fashioning its relations with the NGO sector (1989). Ranging from "monitoring" to "co-optation" and "dissolution", these strategies enable governments to exercise varying levels of control over NGOs. Bratton claims that in Africa, even in cases where governments revert to extreme measures in their efforts to co-opt or dissolve non-governmental institutions, lack of efficiency combined with the multiple ministries with which NGOs must deal, often act to limit the ability of states in carrying out their intentions.

Although this could be said about governments at the national level, there is evidence suggesting that control is easier to exercise at the local level. In studies of urban community organizations in Latin America, Gilbert and Ward discuss strategies employed by local governments in three countries to control what they call "community action" organizations (1984a and b). Their findings provide evidence that local governments use community organizations "as a means of legitimating the political system, either as a structure for garnering votes, or as a means of ensuring compliance with urban political decision-making" (1984a:780). They outline

three methods used by local institutions in achieving these aims: co-optation, where the leaders of an informal community organization are persuaded to formally affiliate with a larger political body such as a political party; formal institutionalization of an organization along lines determined by the government; and the forming of a patron-client relationship between the organization and a particular politician. Gilbert and Ward claim that, in some cases, organizations gained access to resources through securing these kinds of relationships, but that this was not always the case.

These observations suggest that in studying community-based organizations, the nature of the relationships established with political actors at various levels needs to be understood. The above discussion indicates that particular attention should be paid to whether close ties to certain political actors are associated with greater access to resources and/or loss of autonomy.

Lessons learned

The topics covered in this chapter are varied and many, and the discussions surrounding them are drawn from several fields. By reviewing this interdisciplinary literature, however, it has been shown that, when pulled together, it can shed light on appropriate conceptual and methodological approaches for studying community-based housing organizations.

The theoretical perspectives on effectiveness provide insights into a general framework which can be employed. The discussions from that section suggest that a systems framework which focuses both on internal

characteristics, (such as leadership structures, membership composition, internal cohesion, strategies and costs) as well as external relations (with government and funding agencies) is appropriate. They also suggest, in accordance with Brown and Covey (1987), that the methodologies best suited to this framework are those which enable flexibility and indepth qualitative investigation.

The review of the empirical literature on community-based organizations in the low-income countries, particularly the work of Turner (1988), highlights the importance of analyzing the impact of policy. It also reveals the difficulties inherent in drawing general conclusions from the experience of organizations operating on different levels in widely varying contexts. This implies that, at least initially, studies should focus on a clearly defined context, such as urban or rural, or within a specific country, so as to facilitate the observation of patterns among the various conceptual variables.

The research literature from the U.S. on urban community organizations contributes to the framework by outlining the general strategies available to these organizations: primarily development activities and social action. Cunningham and Kotler (1983) found that organizations in the U.S. tended to start with social action and then move to a mix of activities. Whether community organizations in the low-income countries follow a similar pattern would need to be investigated.

The increasing representation of women household heads among the urban poor in the low-income countries, and the particular barriers they encounter in providing housing to their families, suggests that any study of community-based housing organizations cannot ignore this factor.

Consequently, empirical observations should evaluate the accessibility of these organizations to women, the extent to which joining them enables women to meet their particular housing needs, and finally, the level of participation of women in these organizations.

Because of the extensive debate in the housing literature on the issue of self-help, research on community-based housing organizations is obliged to address this variable. In addition to addressing the empowerment issues associated with self-help, important to consider are the factors which facilitate or inhibit the use of self-help labor by the organization as a mode of production, and the impact of self-help labor on the internal functioning of the organization.

Finally, the growing literature on relations between community organizations and the state imply the need to incorporate political actors at both the national and local level in the study of the external relations of these organizations. There is some evidence, as described by Gilbert and Ward (1984a and b), that the state views community organizations both as an opportunity for manipulation as well as a challenge to its authority.

To conclude, the following research questions reflect the input of the above discussions and provide the basis for the empirical data to be presented in the chapters that follow:

- 1) What appear to be the developmental stages of the organizations?
- 2) What are the attributes of the leadership structures of the organizations? What are the patterns of and influences on the level of leadership skills?
- 3) What is the composition of the membership of the organizations? How is internal cohesion among the members fostered? To what extent do the members participate in the organization's activities?

- 4) What are the building strategies employed by the organizations? How are these building strategies influenced? To what extent is self-help labor relied upon? How does the organization make other key decisions?
- 5) To what extent are women represented in the organizations? What are their respective roles in both the leadership and the membership? How are these roles influenced by cultural and other factors?
- 6) What are the fixed and variable costs of the organizations and how do they compare with the costs incurred for other modes of building low-income housing?
- 7) What is the role of policy on the operations of the organizations studied? Which external actors influence the organizations and in what ways? How do the organizations respond to these constraints and influences?

CHAPTER III

ZIMBABWE: HISTORY, URBANIZATION AND HOUSING POLICY

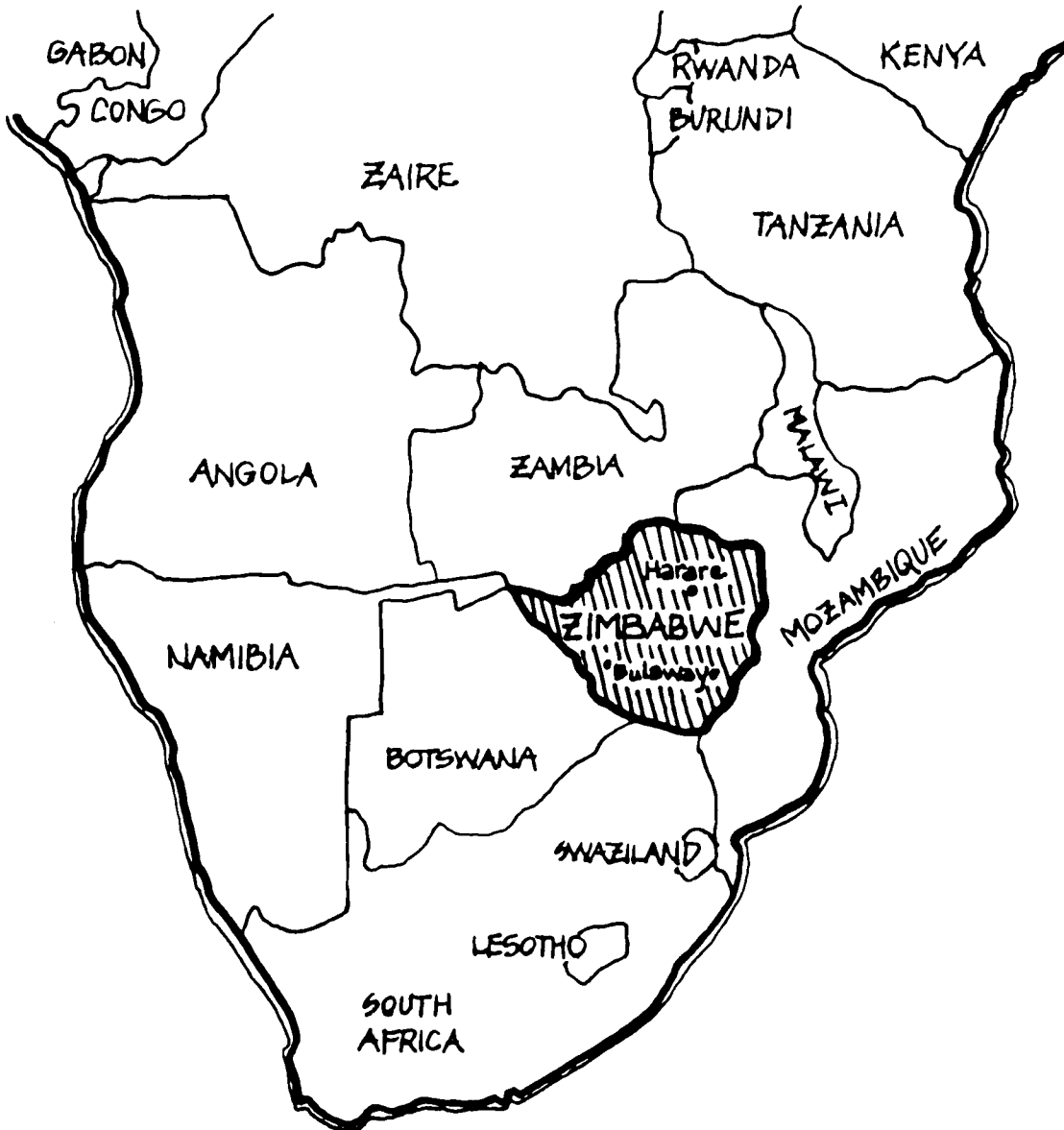
Since this study chose as its focus the country of Zimbabwe, it is important that the relevant aspects of this particular national context be understood in determining to what extent the findings generated from the study can be generalized to other national contexts and regions in the world. This chapter outlines the relevant aspects of the political and urbanization history of Zimbabwe, describes the government's major policy approaches to the urban housing problem since the country's independence in 1980, and also provides some historic precedents for community-based housing activities in the urban areas. The political history of Zimbabwe sheds light on the nature of the political context within which community-based organizations must operate in this country, and explains the relative importance of various external actors for the organizations-- particularly political parties and the conflicts between them. A description of the history of Zimbabwe's urbanization pattern furnishes the background for the current urban housing problem and also explains the particularly difficult situation confronting Zimbabwean women who migrate to the towns. A review of the government's major approaches to urban policy provide a context within which community-based housing organizations can be placed and enable a comparison of Zimbabwe's approach with others reviewed in Chapter I. Finally, both the urban and rural precedents of formal

community housing organizations strengthen a cultural and historical explanation of the potentials and constraints of the organizations which were the focus of this study.

A brief history of Zimbabwe

The first sustained settlement by Europeans of the territory now known as Zimbabwe took place in 1890 when Cecil Rhodes's British South Africa Company and almost 200 "pioneers" crossed the Macloutsie River from Bechuanaland (now Botswana) to colonize and search for precious metals in Mashonaland, the largest area of present-day Zimbabwe (see Figure 1). This territory was also being viewed by the Boer farmers and prospectors, who lived further south in the Transvaal province of South Africa, as a target for their expansionist designs as well (Ranger, 1985; Martin and Johnson, 1981). Up until this time, both the Boers and the British had signed a series of treaties, (characterized by some historians as "chicanery and international power politicking") with the Matabele kings whose people had recently become the primary inhabitants of Matabeleland, now a region in southern Zimbabwe, following clashes with the Zulu people of South Africa (Martin and Johnson, 1981:36). With their eyes set on Matabeleland as well, officials from the British South Africa company organized an invasion in 1893 which resulted in victory-- but only after a fierce battle with the Matabele. Following this, black Africans were relegated to "reserve" areas, their wealth, livestock and land confiscated by the invaders. As a result of the oppressive situation forced upon them, the Matabele revolted. Following this precedent and within a few months, the

Figure 1. Map of the Southern Africa Region.



Mashona rebelled as well. This native uprising, which took place in 1896, was suppressed completely and cruelly and became known as the first "chimurenga", or struggle. It laid the historical background and was the foundation for the spiritual folklore associated with the second chimurenga, to take place in the 1960's and 1970's (Lan, 1985).

The first significant black nationalist political party, the African National Congress, was formed in 1957 and in Zimbabwe eventually split in the early 1960's into the Zimbabwe African People's Union (ZAPU) led by Joshua Nkomo, and the Zimbabwe African National Union (ZANU), later to be led by Robert Mugabe. Both organizations were soon banned, but continued their struggle by forming a unified guerrilla "patriotic front" with the support of other front-line states (such as Mozambique and Zambia) during the armed struggle which escalated in the early 1970's (Cokorinos, 1983). On its side, the white Rhodesian government sought and obtained the military support of the South African regime to the south. Although Southern Rhodesia had been formally established in 1923 by British decree, its subsequent development was rather unique in that the white settler colony functioned with little intervention from the mother country (Ranger, 1985). This effective autonomy eventually led to a split between the colony and Great Britain when Rhodesia declared unilateral independence in 1964. As a response, the British urged the international community to impose an economic embargo on the country.

Anxious to end what was seen as an illegal regime, the British also attempted to negotiate a settlement among all the contending parties: the white government and the various black factions. To this end, it pressured the Rhodesian government to allow limited political participation of Africans

in the country resulting in the formation of two black "internal" political parties, one led by Bishop Abel Muzorewa. Forced to the bargaining table by successive military defeats, Prime Minister Ian Smith eventually agreed to negotiate in 1979 with the black nationalist forces, which resulted in the signing of the Lancaster House Agreement. Elections were arranged for early 1980, and ZANU, which had developed a strong military and political support base in the large Mashona territory, won a decisive victory over both ZAPU, primarily Matabele-supported, as well as Muzorewa (Stoneman and Cliffe, 1989).

After its election triumph, ZANU went to work building on the political base that it had forged during the armed struggle and which had been founded on socialist ideals. Party members were aggressively recruited in both the rural and urban areas, the party structure reinforced, and socialist principles (or versions thereof) promoted as the basis for development policies. In this way, ZANU succeeded in establishing itself as the principal mediator between the people and the state (Ranger, 1985). On the bureaucratic front, the ZANU-led government also established a network of local authorities, provincial planning and advisory boards and ward and village development committees and effectively functioned as a one-party system in most of the country.

But in the Matabeleland provinces, disturbances erupted, instigated by ZAPU supporters who were dissatisfied with the ZANU election victory. Prime Minister Mugabe responded to this by sending security forces into the region to subdue the "dissident" activities. After considerable violence, when it became evident that this strategy would not solve the problem, Mugabe then initiated "unity talks" with ZAPU's Nkomo which had as their

aim an amalgamation of the two parties into one single party. These talks were eventually successful and culminated with the formal Unity Agreement negotiated in late 1987 (Stoneman and Cliffe, 1989).

This description of the rise and preeminence of ZANU as the major political force in the country is important in understanding the political context within which community-based organizations must operate. It is also important in providing a background for conflicts which continue to manifest themselves in the country. Despite the elimination of ZAPU as an officially recognized party, the clash between ZANU and ZAPU, reinforced by ethnic and regional divisions between the Shona and Ndebele peoples, has continued to affect the political and civil life of the country. For this reason, it has been alleged, particularly by Ndebele-speaking bureaucrats at the provincial, district and local levels, that the Matabeleland region has been shortchanged in the benefits of independence.

Urbanization in Zimbabwe

From the time of the initial settlement of Zimbabwe by Europeans in the 1890s, urban areas were declared to be the exclusive domain of whites. A legal and institutional structure favorable to whites was systematically constructed, confining most African Zimbabweans to subsistence agricultural activities in overcrowded, less fertile reserve areas, later to be called the Tribal Trust Lands. The best agricultural land located in the "highveld" areas was farmed exclusively by whites-- with the assistance of cheap black labor-- primarily for export markets, hence these areas comprised the "commercial farming" sector. At the time of industrialization in the late

1940's, the demand for a cheap urban labor force became increasingly evident and provisions were made to allow single African men to live "temporarily" in the towns, but only in those areas designated as black townships. The cities and towns continued to attract black families from the rural areas, however, and particularly during the liberation war, the government was unable to control this migration which resulted in a swelling of the African population in most of the urban areas. Since independence in 1980, when influx control measures were abolished, rural-urban migration has increased substantially. Furthermore, the Lancaster House Agreement, in effect up until April of 1990, stipulated that commercial farm land in the rural areas could only be bought on a willing-seller, willing-buyer basis. This meant that land redistribution did not occur on a major scale, thus the situation for most blacks in the rural areas did not improve very much immediately after independence, making the towns even more attractive as a source of employment and a better life.

Between the 1969 and 1982 censuses, the proportion of the population living in urban areas rose from 18.54% to 25.73% (Mutizwa-Mangiza, 1986). Government figures from 1986 put the official national urban growth rate at 5.4% (Government of Zimbabwe with U.S.AID, 1986). Due to the initial under-urbanization resulting from the segregationist colonial policies and enforcement of vagrancy laws which kept Africans out of the towns, at this rate, the proportion of people living in Zimbabwe's cities would be expected to double every 14 years. As of 1986, about 71% of the urban population lived in the country's five largest urban areas: Harare, Bulawayo, Chitungwiza, Gweru and Mutare; a full 64% in Harare, Bulawayo and Chitungwiza (Government of Zimbabwe with U.S.AID,

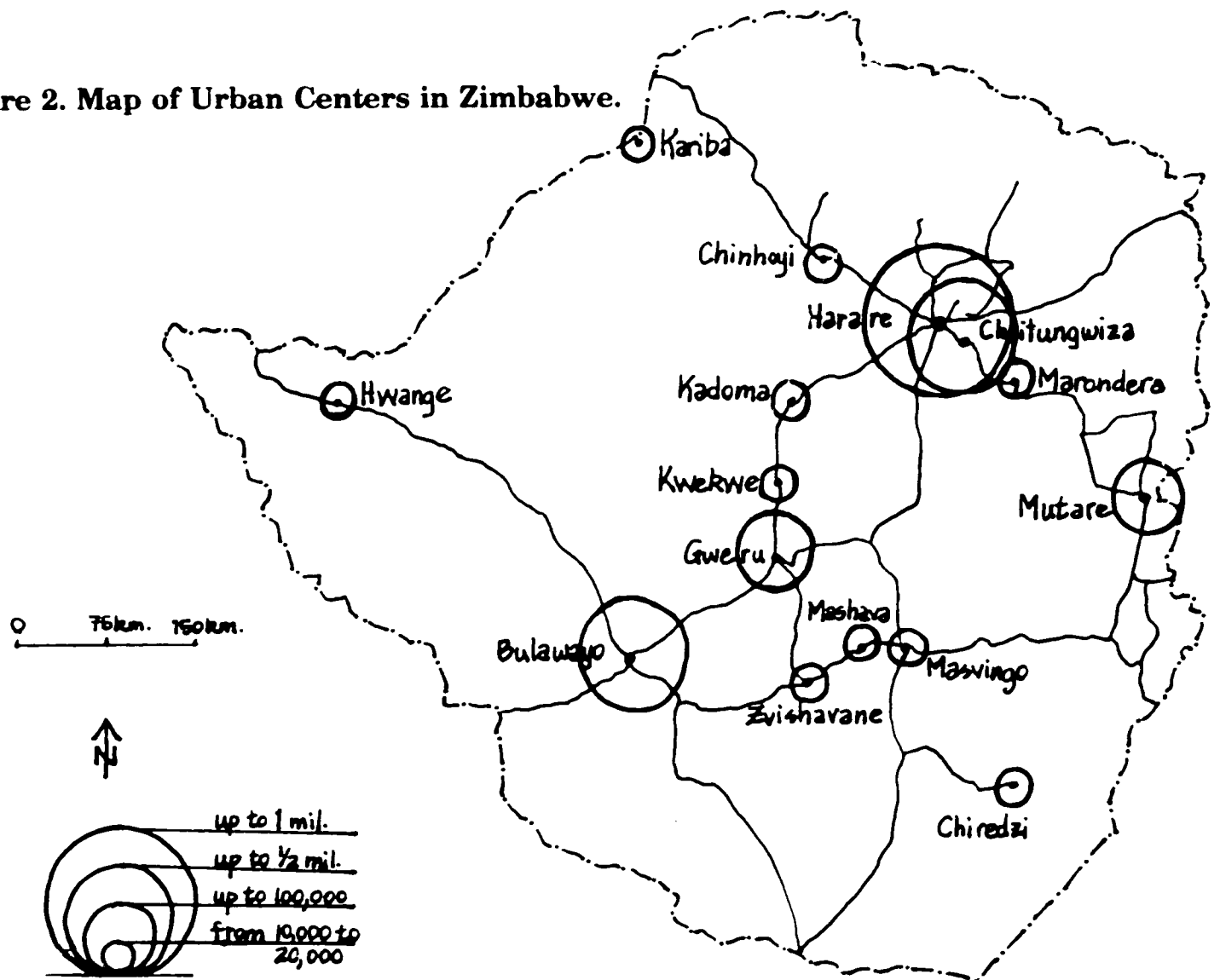
1986). However, Figure 2 indicates that Harare and Chitungwiza, with an estimated joint population of 1.4 million, effectively function as a single metropolitan area (Patel, 1988).

The spatial pattern within towns and cities in Zimbabwe is a clear reflection of the country's colonial past, despite ten years of independent rule. Before independence, residential areas in the cities were legally designated by race, with whites living in the central areas in spacious homes on large lots, well served by basic physical and social services. Blacks, on the other hand, lived in the outlying township areas in meagre dwellings on small plots, served by a physical and social infrastructure of greatly inferior quality to that found in the white areas. Since 1980, the old black townships have been referred to as "high-density" suburbs and the central city residential areas previously occupied only by whites as the "low-density" areas (see photos in Appendix C).

Although no longer based on racial discrimination, the pattern of new housing construction has by and large followed that which was established during colonial rule. Because of the growing numbers of low-income migrants coming to the cities and towns, it is becoming increasingly difficult for the high-density suburbs to meet the demand for low-income housing within the confines of current spatial planning policy. There is thus pressure to change the existing policy to one which would enable in-fill low-income housing in central city areas which are currently designated as low-density (personal conversation with K. Wekwete, Professor of Rural and Urban Planning, University of Zimbabwe, 8/16/88).

Squatting occurred on a large scale particularly during the liberation war, the three largest spontaneous settlements being Epworth, just south of

Figure 2. Map of Urban Centers in Zimbabwe.

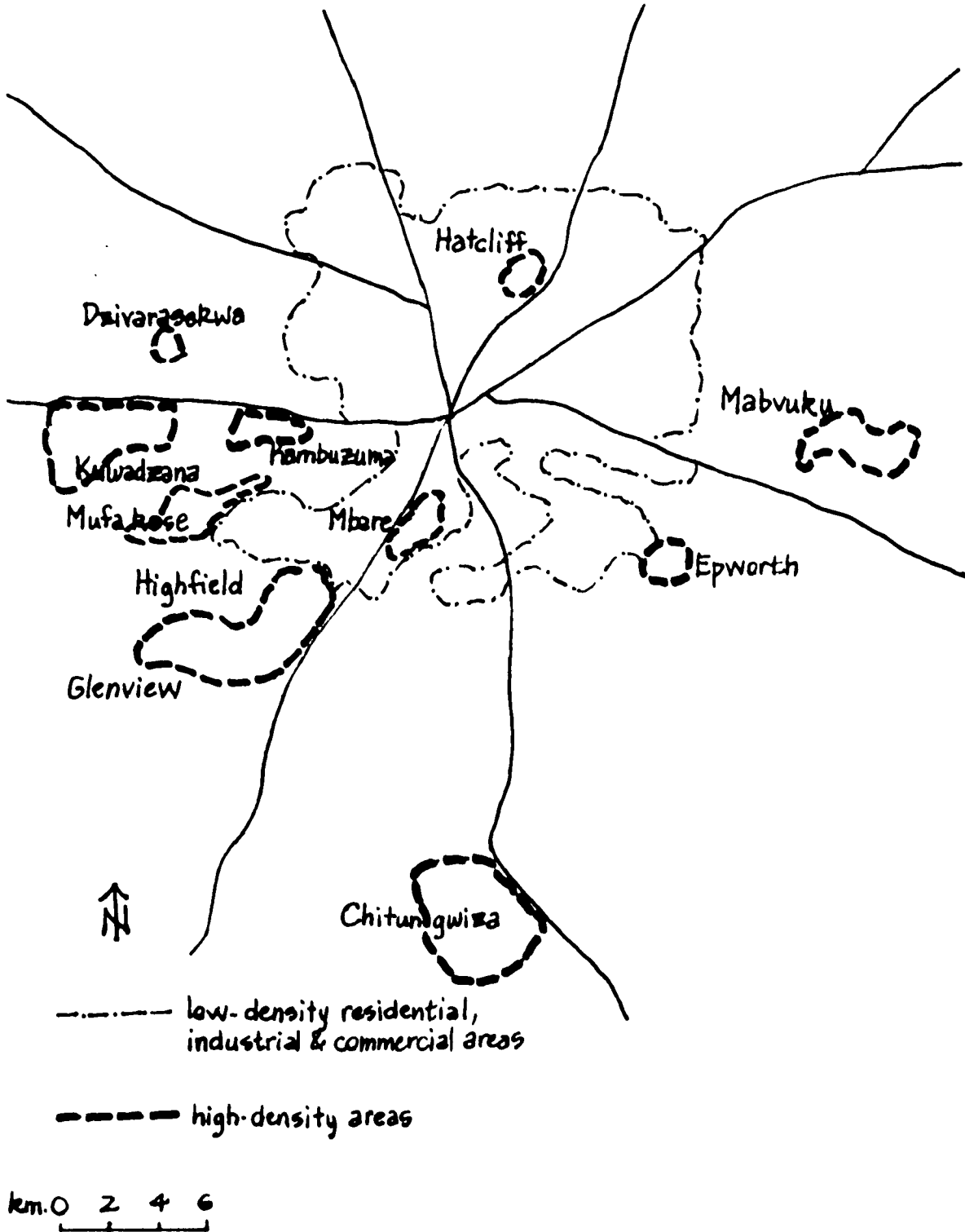


Harare; Chirambahuyo, adjacent to Chitungwiza; and Russeldene, between Harare and Chitungwiza (see Figure 3). Chirambahuyo, with a population in 1979 of close to 30,000, was bulldozed in 1980-81 by the government and the residents relocated to a site-and-service scheme. Similarly, Russeldene, which had a population of 10,000, was bulldozed in 1983, leaving only Epworth, a relatively low-density settlement located on mission-owned land controlled by the Methodist church, the population of which grew from 5,000 to 30,000 in 1982 alone (Drakakis-Smith, 1986). Since this was the oldest spontaneous settlement, the decision was apparently made to upgrade rather than demolish (Butcher, 1986). While the government has officially condemned and at the same time managed to control squatting, and new house construction has not been able to keep up with the demand, low-income people have been forced to seek rental accommodation in the existing housing stock. This has led to overcrowding and the building of illegal extensions in the high-density areas or, as one observer has put it, "squatting indoors". Clearly, however, without major interventions this solution will eventually reach its limits and squatting will once again begin to manifest itself (Mudunge, 1988).

Urban women

The urban populations most vulnerable to the effects of a shortage of low-income housing are women-headed households and others employed in the informal sector. Since until independence only African men were officially allowed to live in the cities, women are newer to the urban scene in Zimbabwe than their male counterparts. They also earn lower wages

Figure 3. Map of Harare and Environs.



than men and are frequently self-employed, engaged in petty trading or home-based productive activities (Drakakis-Smith, 1985). In addition to these restrictions, women in Zimbabwe living in the urban areas suffer other disadvantages which have their roots in the interplay between cultural practices and the legacy of colonial law.

Traditionally, Shona and Ndebele women were entitled to land use rights and control of portions of land through their husbands or fathers (Gaidzwana, 1988). Upon marriage, the family of the groom pays "roora/lobola", or bride-wealth (originally in the form of livestock, but after colonization, a sum of money) to the family of the bride. After the advent of Europeans and the ensuing loss of land, a dual system of "customary" and "general" law was established, customary law being the codification of traditional African customary law, and general law being European law. Until 1985 with the passing of the Matrimonial Causes Act, the codified customary law determined that African women were minors without contractual and proprietary capacity (Ncube, 1987). There is much debate on the roots of women's lack of legal status under customary law, which was not totally attributable to pre-colonial native customs. There is some evidence that the codification of this law was effected through the collective efforts of white law-makers, along with African men who saw the opportunities to be gained from removing certain legal rights from African women (Jacobs, 1989). Thus, according to customary law, a woman who was widowed, divorced by her husband or bore children out of wedlock had no property rights. Even though all this was changed by the newly independent government which granted women full contractual and proprietary rights according to customary law, social practice has yet to

catch up with this. Indeed, many women are still unaware of the changes (Speak Out/Taurai Khulamani, 1989).

As a result of these factors, women in the urban areas, such as those who are divorced but had unregistered customary marriages, often cannot prove that they are household heads and thus are not entitled to apply for serviced land from the local authorities upon which to build a house. At the same time, although the local authorities are supposed to recognize women's as well as men's land rights, this is frequently not practised and land is customarily placed in the husband's name. The Town Council of Chitungwiza is one of the local authorities which consciously made an exception to this, stipulating that lots must be placed in both names (personal conversation with M. Mudunge, Director, Department of Housing and Community Services, Chitungwiza Town Council, 9/29/89).

Government housing policy since independence

With strong indications of an impending urban population explosion, the new government launched an integrated policy that would both deal with the source of rural-urban migration as well as the consequences. In the rural areas, the government established "growth points" at the lower end of the urban hierarchy, the intention of which was to develop agricultural service and industrial centres away from Harare and Bulawayo (see Wekwete, 1989; 1987; and Helmsing, 1986). In addition, the government framed a new policy on low-income urban housing, to be overseen by a Ministry of Public Construction and Housing, involving the following major components (from Mutizwa-Mangiza, 1985):

1) Freehold tenure. Before independence, black Zimbabweans had not been allowed to own land in the urban areas, consequently the new government immediately made the previous rental housing in the high-density areas available for purchase and also promoted home ownership for all new housing construction. Considering the sustained high demand for rental housing, (40% of households in Harare are renters or "lodgers") interest has been generated among certain scholars to investigate the impact of the policy promoting home ownership (personal conversation with K. Wekwete, Professor, Department of Rural and Urban Planning, University of Zimbabwe, 8/17/88).

2) An "aided self-help" approach. With the assistance of international agencies, the new government launched a series of site-and-service projects in most of the urban areas, particularly the newly designated growth points. On its part, the government provided house plans, small direct loans and a 90% guarantee for other loans required. Persons eligible for serviced lots had to be over 18 years of age, provide proof of being the household head, have children under 21, earn less than a minimum monthly salary (at the time of the study it had been raised to \$650) and provide proof of employment. The government also granted the building societies tax-free Paid Up Permanent Shares (PUPS) which render a 9% interest, 23% of the revenue from which was to be made available for low-income housing development. Finally, it encouraged private sector companies to help low-income employees procure housing by granting priority to employee-assisted housing in the allocation of land (Government of Zimbabwe, 1989a). Occupants were expected to mobilize savings, labor and building materials and either build the houses themselves, form co-operatives or hire building

brigades (see below).

3) The promotion of housing co-operatives to complement the aided self-help approach. In its first policy statement on co-operatives, the government committed itself to conducting feasibility studies and providing auditing, legal services and training for new co-operatives in all sectors, including housing (Government of Zimbabwe, 1984). In an updated version of the policy, the government specified that it would also provide loans as well as surveying services for new housing co-operatives (Government of Zimbabwe, 1989b). However, operating within a centralized administrative system with limited expertise and providing assistance to several types of co-operatives has forced the government to focus on a few sectors, notably fishing and agriculture. Consequently, little attention has been paid to housing co-operatives (personal conversation with E. Moyo, Deputy Secretary, Co-operatives Section, Ministry of Co-operatives, Community Development and Women's Affairs 12/6/89). As will be seen in subsequent chapters, this is partly because implementing the policy requires co-operation among several institutions including the Ministry of Public Construction and National Housing, the Ministry of Co-operatives, as well as local authorities responsible for dispersing land, and finally, financial institutions.

For example, the Ministry of Co-operatives' unfulfilled claim that it is responsible for providing financial assistance to housing co-operatives is due to lack of inter-Ministry co-operation. In May, 1989, the Ministry of Co-operatives conducted some legal research on the housing loan guarantee program offered by the Ministry of Public Construction and National Housing, with the results that co-operatives could legally be considered as

individuals eligible for the 90% loan guarantee (personal conversation with N. Shoko, Senior Co-operative Officer, Management Section, Ministry of Co-operatives, 12/6/89). Despite this, the Ministry of Housing was not yet prepared to apply the 90% loan guarantee to housing co-operatives at the time of the study (personal conversation with E. M. Mbinda, Under-Secretary of Housing, Ministry of Public Construction and National Housing, 1/23/90).

4) The establishment of building brigades. As a response to the growing numbers of "school-leavers" (highschool graduates) looking for employment combined with the need for new housing construction, the government established building brigades based on the Cuban model which would be made available to new plot-owners. These brigades were intended to meet the demand for new construction and would operate on a non-profit basis, thus undercutting (predominantly white) private sector contractors.

According to an assessment by Mutizwa-Mangiza (1989) the building brigades never numbered more than 33 in the entire country by 1984, and afterwards went into decline. The general lack of sustained success of the brigades was attributed to: local authority funding problems which led to insecurity of employment for brigade workers; lack of training; the practice of paying workers on a time basis which contributed to a slow construction pace and higher costs; along with poor management. However, they were used extensively by the Bulawayo City Council which later established successful local authority-sponsored building co-operatives through a special building co-operatives development program (City of Bulawayo, 1989; personal conversation with J. Ncube, Deputy Director, Department of Housing and Community Services, 10/26/89).

5) Minimum housing standards. The new government stipulated that a four-room core (consisting of two bedrooms, living room, kitchen and bath/shower) was the minimum structure required and that it was to be constructed within eighteen months of purchase of the lot. Furthermore, the policy stated that the houses were to be built with modern materials such as cement, burnt bricks and stabilized earth blocks; with corrugated iron, tile or asbestos roofs (Government of Zimbabwe, 1989a). As a result of serious shortages of building materials, however, many local authorities have had to extend this timeframe. In addition, with the escalation of construction costs since independence, due partly to the rising costs of and restrictions on imported materials, it was estimated as early as 1982 that approximately 28% of the urban population was not able to afford a structure of this size and quality (Government of Zimbabwe, 1982). The imposing of high building standards relative to existing affordability is consistent with the pattern established by many newly independent nations that wish to give the impression they are improving housing quality.

The precedents for community-based housing activities

One major precedent for many types of community-based organizations, including those in the housing sector, can be found in the savings clubs which were first launched in the 1960s by a Jesuit priest, a university lecturer and a banker (Bratton, 1990). Primarily rural-based, these organizations began with groups of people living in the same village or farming area contributing small amounts of money to a fund on a weekly basis. The accumulated savings would often be used to buy seed or fertilizer. At its peak, Chimedza documented an estimated 5,700 clubs

operating nationwide, 97% of which were exclusively female in membership (1984:20). These efforts were so successful that a national co-ordinating body, the Savings Development Movement (SDM), was set up with financing from international funds to provide assistance to these clubs . Unfortunately, the Ministry of Co-operatives in 1985 saw reason to suspend the operations of the SDM on the grounds of misuse of donor funds and lack of representation of the member organizations. Bratton explains that this resulted from the perception by the Ministry of Co-operatives that the SDM appeared as "a challenge to the government's authority to regulate NGOs" (1990:99).

Despite the decline of savings clubs since the mid-1980s, Bratton claims that it represents "one of the only spontaneous and autonomous grassroots people's movements in Africa" (1990:97). The savings clubs were also important in offering women the opportunity to manage and make economic decisions independent from men.

Because of the high participation of women in rural savings clubs, interest has been generated in parallel activities taking place in the urban areas. Preliminary investigations conducted by the Harare-based Women's Action Group suggest that informal women's savings clubs are indeed widespread in the cities and towns of Zimbabwe (personal conversation with E. Win, Women's Action Group, 10/5/89). This means that the experience from the rural savings club movement probably has a significant positive influence on the ability of urban households, particularly those which are women-headed, to save money on a collective basis. This, of course, has implications for the potential success of community-based housing organizations which also must generate savings from among their members.

Conclusions

Zimbabwe's politically turbulent history documents the emergence and establishment of the ZANU political party as a major political force in the country and the primary mediator between the people and the state. The interplay between community organizations and the state, already mentioned in relation to the SDM, emerges as a dominant theme both in the literature as well as in the study.

Zimbabwe's current urbanization patterns, although typical of southern Africa, are different from those found in other parts of Africa as a result of its history of legal residential segregation based on race. This has meant that, unlike other African countries, Zimbabwe has not as yet experienced a serious squatting problem. However, this will probably change as result of the high rates of urbanization the country is experiencing. Particularly vulnerable are women and people working in the informal sector who are already left out of many of the policy approaches being implemented by the government.

The government's five-fold urban housing policy places housing co-operatives, the focus of this study, in a context and also highlights gaps in the articulation of this policy on the part of the government, such as the lack of a support structure and financing for housing co-operatives. This lack of support later emerges as a major constraint for the organizations which are the focus of this study.

Zimbabwe's savings club movement represents a strong historical precedent for the development of community-based organizations in several sectors. Although rural-based, the close ties most city-dwellers maintain

with their rural "homes" gives special potency to the impact of the savings clubs experience on all collective efforts involving the mobilizing of savings. Indeed, the ability of urban community housing organizations to reliably and consistently save money was amply demonstrated in the study.

CHAPTER IV

METHODOLOGY: PLANS, PITFALLS AND LESSONS LEARNED

Research conducted in the low-income countries is often beset with unforeseen problems which cause changes to be made in the intended methodology. This is sometimes due to lack of available preliminary information on the research problem, combined with attributes of the political environment which manifest themselves at the time of the research. Although often viewed as a nuisance and a factor inhibiting the overall quality of the research findings, these unforeseen problems can sometimes be turned into strengths and, in some cases, even contribute insights into the research findings themselves.

This chapter addresses the overall design of the research, the methodological issues which arose in its implementation, and the implications of these issues both for the research results and future studies of this kind. First, the relevant literature pertinent to the methods chosen-- the case study method combined with participatory research approaches-- is outlined. This is followed by a description of the research plan as it was devised before the fieldwork was conducted. Third, the actual implementation of the plan is described, including those aspects which had to be slightly modified. To conclude, the implications of these modifications are discussed in light of the results of the study as well as future application of the research methods chosen. It will be shown how slight changes had to

be made to the research questions in response to the situation found in urban Zimbabwe; and also, how certain political constraints which arose in the carrying out of the study had strong implications for the participatory aspect of the research, and actually comprised part of the major research findings.

The research methods chosen

The initial intention was to employ both a qualitative and a participatory approach to the investigation of the study questions. Among the various types of qualitative methods available-- including ethnographies, oral histories, single case studies and comparative case studies-- it was the comparative case study method that was eventually chosen as suitable in fulfilling the research objectives. This meant choosing a selected number of community-based housing organizations in a single urban area to be the focus of the study. The comparative case study approach was chosen because the examination of the responses of a few organizations to similar environmental constraints in a single context was deemed to be the most useful for an enhanced understanding of the patterns of development and functioning of these organizations.

Along with other kinds of qualitative approaches, the case study as a method of investigation has been criticized as lacking in rigor and scientific sophistication (Borman, Lecompte and Goetz, 1986). Nonetheless, because the use of random strategies in studying organizations has been suggested to be of limited usefulness (Bullock and Syvanteck, 1987) the case study method has been heavily relied upon as the basis for generating knowledge. As a

result, a literature is developing on this type of methodology, addressing such issues as reliability, validity and generalizability (Yin, 1989, 1981a, 1981b; Kennedy, 1979; McClintock, Brannon and Maynard-Moody, 1979; Campbell, 1975). In conducting comparative case studies, for example, it is recommended that different types of information on each organization be gathered through interviews, participant observation, written documentation, newspaper accounts and other secondary sources where available. This collection of the data from a range of sources enables cross-checking and verification of information and is known as triangulation (Dick, 1979). Yin (1989) recommends that several informants from each organization be interviewed separately so as to avoid one perception or opinion in a group, probably that of the most dominant personality, prevailing over the others. Warren (1984) notes that in intensive interviews, the researcher needs to keep adequate notes on the social characteristics of the informant as well as "the situated features of each and every encounter" such as demands on the informant's time, emotional states and other contingencies which make it difficult to evaluate replicability. Other issues addressed include the tendency to inter-mingle the researcher's interpretations of informants' statements with the statements themselves, thereby distorting the original data (Borman, Lecompte and Goetz, 1986). In addition, a literature has developed on the study of organizational culture which can be referred to when conducting qualitative investigations of organizations (Weick, 1985; Geertz, 1983; Barley, 1983; Agar, 1980; Geertz, 1973).

Although less extensive than the literature on data collection, certain authors have addressed themselves to the issue of how to analyze

qualitative data (Strauss, 1987; Miles and Huberman, 1984; Lofland and Lofland, 1984; Miles, 1979). Information gathered can be used to generate time-lines that illustrate the development over time of each organization (Yin, 1989). Interview transcripts, participant observer fieldnotes and other documentation can be coded using an open coding system where categories are successively refined until a limited number of core categories remain (Strauss, 1987). These codes then become the basis for specific themes to be further investigated and discussed in the research. Yin (1989) suggests other tools for analyzing the qualitative information generated in case studies such as pattern-matching, explanation-building and time-series analysis.

Participatory approaches to conducting research arose out of a tradition in the low-income countries which focused on the education and empowerment of oppressed peoples (Freire, 1986; Hall, Gillette and Tandon, 1982). The inspiration behind the participatory research movement, Paulo Freire, conducted studies on literacy in Brazil among rural peasants in the 1950s and 1960s. He found that the teaching of literacy could be transformed into an empowering tool enabling rural peasants to better understand the oppression under which they lived.

Participatory researchers view the research context as one of conflict where structural change as a consequence of the research is sought (Brown and Tandon, 1984). Research problems are therefore defined and implemented by researchers in association with the people being studied. They also frequently include people's experiential descriptions as a component of the information gathered, and incorporate a focus on power relations and empowerment. Finally, the goal of participatory research is

not only to contribute to knowledge, but to change society through actions resulting from this knowledge.

In practice, participatory research methodology translates into involving people or organizations being studied in the development and implementation of the study objectives from the earliest stages. This enables them to define the research problem in their own terms, thereby enabling the conclusions to be of benefit or use to them, and involves their input in the preparation of the final written results of the research.

Participatory research is usually followed by an action program involving education, lobbying or networking, using the results of the research in the new effort.

In addition to facilitating the goal of education and empowerment, employing participation in a research project can help to increase the validity of the information gathered. This is particularly applicable when the data being gathered are from a country foreign to the researcher and are therefore heavily influenced by a local context with which the researcher is not familiar.

The research plan

The plan for implementing the research objectives, informed by the literature on comparative case studies and participatory research, can be presented in ten separate steps:

1) A feasibility study: A feasibility study would be conducted in Zimbabwe for a period of a month for several purposes. First, this would enable an investigation of the logistical aspects of the research such as projected costs,

modes of transport necessary and available, as well as the bureaucratic requirements of the government for foreign researchers. It would also enable incorporation of input from key interested persons in the research proposal, and the purchasing of local literature in the academic and policy fields relevant to the research. Finally, it would provide an opportunity for conducting some background research on types of community-based housing organizations which could be studied.

2) Preliminary data gathering: This phase would involve collecting information from key government ministries, international and non-governmental agencies, scholars and other sources on the types and scope of community-based housing organizations operating in Harare and elsewhere if relevant.

3) Choosing three to four organizations: Based on the information gathered for the second step, a typology would be developed which would enable the choosing of the final case studies from among the range of organizations found. The variability found within this typology would also help determine how many final case studies would be necessary.

4) Forming a local steering committee: A local steering committee would be formed comprised of representatives of the final case study organizations. All subsequent steps of the research would therefore be informed by the advice and direction of this committee.

5) Gaining entry: Entry would then be negotiated into the organizations chosen to be final case studies by holding a series of informal meetings where the research objectives and plan would be outlined. At this point, the interview guide, addressing the seven research questions outlined in the Chapter 2, would also be discussed and developed in consultation with the

local steering committee.

6) Data collection: Several members of the organizations' Executive Committees would be interviewed (the number would vary depending on the degree of inconsistency and overall quality of informant responses) using the interview guide developed in the previous step. The researcher would also attend the general meetings of the organizations as an observer. Written documentation from each organization, such as minutes, correspondence and account books would be transcribed or photocopied. The final component of the data collection was residing in the areas where the organizations were in operation so as to provide access to the co-operative's general members. This would enable informal discussions with them using an ethnographic approach (see Agar, 1980).

7) Presentation and dissemination of preliminary findings: Summary reports on the study results would be prepared and presented in seminars or workshops to the organizations as well as interested policy-makers and scholars. Feedback from these various actors would then be secured in order to assure accuracy.

8) Action: Before departure from the research site, initial steps would be taken, in conjunction with the local steering committee and other interested organizations (such as local or international NGOs), to develop an action plan which could focus, for example, on lobbying the relevant government agencies for increased assistance to community housing organizations, or developing a training curriculum.

9) Data analysis: Although some of the data analysis would have been taking place at the fieldwork site, the analysis would nevertheless continue well after the termination of the data collection phase.

10) Distribution of a draft of the research results to interested persons in Zimbabwe: Those persons expressing interest in having input into subsequent versions of the dissertation would be sent a complete draft for their review.

Implementation of the research plan

The fieldwork for the study commenced at the beginning of September, 1989, and was carried out until the end of February, 1990. The plan outlined above was used as a guide in determining the collection of the data, the critical aspects of which will be described below. However, certain unforeseen events arose which demanded modifications to the original plan.

The first of these had to do with the number and types of community-based housing organizations which were available and suitable for study. Because the government was encouraging the formation of co-operatives in all sectors, these organizations took the form of housing co-operatives. Preliminary investigations revealed that housing co-operatives, both formally registered and in the pre-registration stage, were most heavily concentrated in the Harare area, consequently information on co-operatives operating in Harare was sought. The Co-operative Formation Section of the City of Harare's Housing and Community Services Department provided information that nine of the seventeen housing co-operatives in the city were formally registered. Seven of these nine had been formed only within the past year. Six were workplace associated, two being comprised of professionals such as teachers who were deemed an inappropriate target group for study since they could not be viewed as low-income. This left

three others comprised of lodgers in the high-density areas.

Due to the early stage of development of all of these organizations, it became evident that it would not be possible to gain a long-term comparative perspective on them within the time available for the fieldwork. It also meant that since most of the co-operatives had barely, if at all, commenced the construction stage, residing on the site would not be feasible. Another housing co-operative of which the researcher was aware, had been established five years earlier, the "oldest" of the entire group, and was comprised of male workers at a textile factory based in Bulawayo. There were no officially registered housing co-operatives in Harare for low-income people with female members, therefore it was necessary to investigate organizations outside of the capital, as well as those in Harare that were in the pre-registration stage.

Three as yet unregistered housing co-operatives in Harare which appeared suitable for study were eventually identified by means of conversations with government and NGO officials and newspapers reports. Two were comprised of residents of a high-density suburb outside of the city and had a proportion of female members. It turned out that although one of these was not yet registered, it had begun in mid-1986 making it just over three years old. The third, which was over half female in membership, was made up of domestic workers (or house servants) who were employed in Mabelreign, a section of Harare.

In choosing the final case studies, certain key attributes of the various housing co-operatives were identified. By analyzing how each of the organizations manifested these attributes, it was possible to choose a collection of final case studies that represented the fullest range of

organizations of this kind. Based on the information obtained in the initial data gathering stage, the following variables were designated as criteria for choosing the final case studies (see also Figure 4):

- 1) **Internal attributes:** Three specific internal attributes were deemed important in making the final choice of case studies. The first of these, size, was categorized as either small (less than 50 members) or large (greater than 250 members). Second, the proportion of female members was classified as none; some (less than 30%); or high (greater than 30%). Finally, the organizations were placed in two major types, those which were workplace-based and those which were community-based.
- 2) **External factors:** The most relevant external variable was with the degree of political connection between the co-operative and the ruling ZANU party or municipal politicians. Consequently the six potential case studies were rated as having either a high or a low connection with both the party and the local elected representatives.
- 3) **Developmental characteristics:** There were two factors considered important in relation to the stage of development of the organizations. The first was the date of formation, either before or after 1987; and the second was the level of project completion, which was divided into four stages: registration having been completed, land acquired, financing procured and construction commenced.

It can be seen from the matrix in Figure 4 that Capri and Takura co-operatives were identical on every attribute. Cotton Printers represented the only housing co-operative having reached the final stages of project completion and Kugarika Kushinga, Mafaro and Tashinga closely resembled each other on most of the attributes. Given these facts, it appeared that the

Figure 4. Criteria used for Choosing the Final Case Studies

	Capri	Cotton Printers	Takura	Kugarika Kushinga	Mafaro	Tashinga
1. internal attributes						
a. size						
< 50	x		x			
> 250		x		x	x	x
b. proportion of female members						
none	x	x	x			
some				x		
high (> 30%)					x	x
c. type						
workplace	x	x	x			
community-based				x	x	x
2. external factors						
a. connection with ZANU party						
high		x		x	?	x
low	x		x			
b. connection with municipal politicians						
high				x		x
low	x	x	x			
3. developmental characteristics						
a. date of formation						
before 1987	x	x		x		
after 1987			x		x	x
b. stage of project completion						
registered	x	x	n/a			
land acquired	x	x	x			
financing procured	x	x	x			
construction commenced	x	x	x			

choice of final case studies should include the Cotton Printers; one of Capri or Takura; and two of Kugarika Kushinga, Mafaro and Tashinga. Due partly to logistical factors such as ease of access and initial receptivity to the research, Cotton Printers, Takura, Kugarika Kushinga and Tashinga were eventually chosen to be the four case studies.

Forming a local steering committee, the fourth step in the original research plan and an integral part of the participatory research objective, proved to be fraught with difficulties from the beginning. First, it became evident in the preliminary data gathering stage that the leaders of the organizations had very tight restrictions on their time. Many worked long hours, in some cases spending from two to four hours travelling to and from their work, and devoting the little remaining time exclusively to the running of the organization. In the workplace-based co-operatives, the members resided in scattered locations around Harare which would make it very difficult to arrange meetings. For the Cotton Printers co-operative which was based in Bulawayo, distance from Harare was a serious inhibiting factor as well. As a result of all of these factors the idea of forming a local steering committee to guide the research was eventually abandoned. Instead, regular contact would be maintained with key interested parties in government and at the university who were available and input obtained from them when necessary.

Gaining entry proved to be relatively effortless for both Takura and Kugarika Kushinga housing co-operatives. However problems arose with negotiating entry into the other two: Tashinga and the Cotton Printers co-operatives.

First, it became apparent that Tashinga co-operative had initially

approached the local elected representative of the area for assistance and guidance for the co-operative. This same representative had earlier been elected by other local representatives to be the Mayor of Harare. As a result of this connection, the Chair of the co-operative was initially very reluctant to be interviewed without the Mayor's sanction. It took approximately seven weeks of persistent telephone calls to the Mayor's office, several conversations with his wife (the Director of the Zimbabwe Women's Bureau) and an eventual face-to-face meeting with him for permission to eventually be granted enabling the investigations to proceed. The Mayor's main concern had apparently been that the information arising out of the study would get into the local press and possibly discredit him.

Because of the Mayor of Harare's close connection with this organization, it was evident that if the co-operative were to be asked for input on the written results of the research, this would likely have involved the Mayor who may have perceived some of the information included as threatening to his political status. Thus the problem with entry also affected the participatory aspect of the research.

The second major problem encountered was in the attempt to negotiate entry into the Cotton Printers co-operative. After arranging to visit the co-operative in Bulawayo for a second time in late November to begin the interviewing process (three months into the research), the Management Committee, without warning, prohibited the conducting of interviews with individual members of the Committee in accordance with the research plan. Since an alternative proposal had not been put forward to the Committee, it would only be able to consider other options at its next meeting, scheduled for the end of January, 1990-- two months later.

The reason for the Management Committee reconsidering its original consent to individual interviews of selected Committee members appeared to be threefold. First, an indepth case study had just been completed by a local consultant, commissioned by UNCHS-HABITAT, who had produced a final report documenting certain political elements of the co-operative's history which the Committee was greatly displeased with and wished to delete from the report. Second, Conseil en developpement du logement communautaire (CDLC), a Canada-based NGO co-operative support organization, had recently visited the co-operative seeking information on the organization and promising future financial and technical assistance. This highlighted the researcher's inability to offer either. Finally, due to the alleged political connections between the Management Committee and ZANU, the co-operative had for many years received bad press in the local newspaper (which had been sympathetic to the opposition party, ZAPU) and was therefore very protective over the information it released to outsiders.

Because of the high degree of uncertainty surrounding the inclusion of the Cotton Printers co-operative as one of the final case studies, a decision was taken to pursue investigations of one of the other six co-operatives originally considered, in the event that the Cotton Printers co-operative case eventually fell through. Since adequate background information had already been obtained on the Capri housing co-operative, it was this organization that was included along with the other cases.

Eventually, at the end of January, 1990, a full four months after initial contact with the Cotton Printers, permission was granted to interview five of the Management Committee's members, as chosen by them, in two separate groups. However, unlike interview subjects from the

other four co-operatives, none of these members held key positions in the Committee such as Chairman or Secretary. Because of the long delays and the defensive posture of the Management Committee which characterized the initial relationship between the researcher and key people in the Management Committee, it was not possible (as was the case with the other four co-operatives), to gain access to the organization's documentation or attend any of the general meetings. However, substantial information was compiled from secondary sources, primarily the UNCHS-HABITAT and CDLC case studies and pertinent local newspaper articles on the organization dating back to 1986.

There were other implications of the problems associated with gaining entry into the Cotton Printers co-operative. Because key members of the co-operative's Management Committee had expressed displeasure with the inclusion of the organization's political history in the UNCHS case study, it seemed unwise to offer them the opportunity to participate in preparation of the written results of the study for fear that they would want to strike out portions which they did not approve of. As will be seen in subsequent chapters, the political factor in housing co-operative formation and development turned out to be an important research finding which the researcher felt should not be deleted from the final results.

Other than the initial problems encountered as described above, the data collection phase of the study went in accordance with the research plan. Table 1 illustrates the number and composition of the informants interviewed from each organization using a prepared interview guide (see Appendix A for examples of questions included in this guide): In the case of Capri co-operative, inconsistency in the responses of the five people

Table 1. Number and Composition of Informants Interviewed and Meetings Attended for Each Organization.

Organization	No. of informants	Informant positions	No. of meetings attended
Capri	5	Chairman, Vice-Chairman, Secretary, Treasurer, Personnel Manager	1*
Cotton P'ters	5**	Committee members-at-large	0
Kug. Kushinga	5	Chairman, Secretary, three Committee members-at-large	3
Takura	3	Chairman, Vice-Secretary, ex-Treasurer	3
Tashinga	4	Chairman, Secretary, Treasurer, Vice-Treasurer	1
TOTAL	22		8

* meeting attended without a translator

** interviewed in two groups of two and three each

interviewed caused the researcher to also interview the Personnel Manager, technically an outsider to the organization but one who had played a major role in assisting the co-operative from the time it started. The table also notes that the composition of the informants from the Cotton Printers co-operative was slightly different from that of the others.

All persons interviewed were sufficiently conversant in English, however their native languages were either Shona or Ndebele. A decision was taken to conduct the interviews in English since this would facilitate the transcribing of the interviews, would enable direct quotes to be extracted from the interviews, and would reduce translation costs. Nevertheless, there were some interviewees (particularly women) whose command of English was not good, consequently transcripts of their interviews had to be slightly edited to make them more readable. In all cases, the choice of words and grammatical structure of the language in the transcripts is evidence that the interviewees' first language is other than English.

Table 1 also illustrates the number of general meetings attended by the researcher for each co-operative. Since these meetings were conducted in the Shona language, it was necessary for the researcher to be accompanied by a translator who would simultaneously interpret the dialogue to the researcher. Much of the material from the field notes taken at general meetings was later re-introduced for verification in subsequent Executive Committee interviews. The number of meetings attended by the researcher, as indicated in the table, was determined not only by the frequency of the meetings held by each co-operative, but also by other factors such as delays resulting from difficulties in gaining entry, poor

communication or access, and the Christmas break when meetings were not held. In the case of Capri, for example, meetings were frequently organized only one or two days ahead of time which did not allow the researcher enough time to be contacted or procure a translator. (It is noted in the table that the one meeting the researcher was informed of had to be attended without a translator!) Tashinga co-operative had regular monthly meetings with the exception of the December meeting, but due to the delays resulting from gaining entry, had few meetings remaining which the researcher would be able to attend within the time available for fieldwork. Reasons for not attending any of the meetings of the Cotton Printers co-operative have already been mentioned.

Written documentation from each co-operative was the third component of the data collection mentioned in the research plan. In general, the researcher was granted access to all of the necessary files kept by the co-operatives with the exception of the Cotton Printers. One unexpected finding was that information on the members of the organizations was sparse for all the co-operatives. The registers kept for each organization frequently only recorded members' names and perhaps their addresses, nor did the Executive Committees keep basic statistics on the membership. This meant that in most cases, information on age, marital and family status, occupation, income, education and even gender of the members would be unavailable without extensive research using survey or census instruments. Furthermore, financial records were often incomplete, making it difficult to conduct any kind of detailed analysis of comparative costs for the organizations. Nonetheless, it was possible to compile some basic information on costs for each co-operative.

As the research progressed, evidence was accumulating that the proportion of women in the two community-based co-operatives was higher than would be expected. This justified further investigation of this issue. For Kugarika Kushinga, the approximate number of women in each co-operative was determined with the assistance of Committee members by simply adding up the number of first names which appeared to be female. (For an organization of almost 2,000 members, this took considerable time!). For Tashinga co-operative, the Treasurer kept separate lists for men and women members, so figures were immediately available on gender distribution.

In order to further investigate the roles of the four women on their respective Executive Committees, all were interviewed using the general interview guide with an addendum for women. From conversations with these women, it was also possible to develop a profile for the range of different types of women who had become members of the co-operatives. These different types were: divorced, widowed, single, in common-law unions where lobola had not been paid (and who therefore were still in command of their own resources), married and de facto household heads. This last category included women whose husbands had left them long ago to take other wives¹. An effort was made to contact, with the assistance of the four Executive Committee women, at least one woman from each category. A special interview guide was prepared, including questions on the reasons why these women joined the co-operative, their personal and

¹ Schlyter distinguishes between a de jure woman household head who is unmarried, divorced or widowed; and a de facto household head, who is married and heading a household while her husband is absent for a long period (1989:15). In this study, the term de facto household head is used, and the term de jure is broken down into its component parts.

family histories as well as their current and past housing situations (see Appendix B). A total of seven women were interviewed: two divorced, one widowed, two married, one single and one woman who could be termed a *de facto* household head. Four were from Kugarika Kushinga and three from Tashinga co-operative.

The seventh step of the research, presenting the preliminary results to interested persons, was carried out, but in ways different than originally intended. Instead of participating in a seminar discussing the results of the study, the Executive Committees of three of the co-operatives indicated an interest in having separate sessions with the researcher in which information would be exchanged, based on the experience of the other organizations, on how to better manage their affairs. Consequently, three meetings were arranged with the Executive Committees of Takura, Kugarika Kushinga and Tashinga in which the researcher shared information about the other co-operatives and offered tips on a range of issues from bookkeeping to running meetings and construction planning.

At the conclusion of the fieldwork, the researcher presented a seminar at the University of Zimbabwe which was attended by interested scholars as well as key officials in the Ministry of Public Construction and National Housing, the Ministry of Co-operatives and Community Development and the City of Harare's Department of Housing and Community Services. All of the policy-makers in attendance indicated a strong interest in receiving results of the study in written form, and one lecturer at the University's Department of Rural and Urban Planning who studied housing issues agreed to review a first draft of the dissertation. Consequently, the researcher, upon returning to the U.S., prepared a condensed "Executive

Summary" of the research results along with a list of policy recommendations arising out of the major findings to be sent to these persons.

Because the local steering committee was never formed, the eighth step, the development and implementation of an action plan, was never carried out. Furthermore, CLDC, the Canada-based NGO, was in the process of developing a training manual for housing co-operatives in Zimbabwe which the researcher could have contributed to, but had planned to send a field team to the country after the researcher had departed; consequently it was not possible to co-ordinate efforts with them.

Analysis of the data (the ninth step) was initiated in Zimbabwe, but continued after departure from the research site. First, timelines, based mainly on the interview material, were developed for each of the five organizations in order to identify stages or critical steps of development. Next, an open coding scheme was used with the interview transcripts, participant observer fieldnotes, and minutes and correspondence, where applicable. Then, the coding process was repeated until core categories emerged. Care was taken to cross-check any inconsistencies, both among interview responses as well as between interviews and other data sources, in order to develop as accurate a data base as possible. In the case of the Cotton Printers co-operative, secondary sources (such as CLDC (1989), Plan Inc. (1989) and newspaper articles) were examined for material relevant to the core categories.

Finally, and in accordance with the tenth step, a copy of the first draft of the research findings was sent to a University of Zimbabwe faculty member for his review.

Lessons learned

The implementation of the research plan led to two significant classes of conclusions: one related to conducting research in the low-income countries where designs that allow a high degree of flexibility are required, a phenomenon already documented in the development research field (Casley and Lury, 1981; Salmen, 1987); and the other related to the participatory goals of the research.

Some of the modifications made to the research plan were the result of a less than perfect match between the research design and the research questions on the one hand, and the reality of the research context on the other. The result was an emergent methodology which had to be re-designed in successive iterations in response to the attributes of the local context. There were two significant consequences of this: first, the inclusion of organizations not yet formally recognized-- this enabled investigation of the two community-based housing co-operatives, both of which were not yet registered; and second, the special investigations conducted on women's accessibility and participation in the organizations. Both changes rendered the findings richer and more informative.

The implementation of the research plan also had implications for the practice of participatory research. There were two factors which appeared to render the participatory research objectives at least partly unsuitable to the research context. The first was logistical: the members of some of the co-operative case studies had little time available for or lacked accessibility

to formal participatory activities such as meetings.

Second, it seemed that given the experience with the five organizations investigated, the degree of participation was determined by whether the research was seen as directly contributing to either the instrumental or strategic needs of the organization. The instrumentality of the research to an organization relates to the perceived connection between the research and direct action that could result from it. This would be determined by the resources available to the researcher-- either directly through affiliation with an implementation agency of some kind, or indirectly-- that could be deployed by the organization such as funds, technical assistance or vital information. Although the researcher was able to provide some technical input into three of the five organizations at the end of the fieldwork period, this was not perceived as sufficient from the co-operatives' viewpoint to justify time commitments in formal participatory activities.

The strategic value of the research to an organization could be determined in one of two ways. The status and position of the researcher could be perceived as directly influencing key external actors such as governments or their policies. Researchers operating within an international development agency might, for example, be viewed in this light since they could conceivably influence government bureaucrats and their decisions. Second, the research could be seen as providing evidence or information to support an organization's overall struggle to achieve a certain strategic objective. This would perhaps be the case for an organization engaged in some sort of protest or social action for which a strong information base was required. In the case of the Cotton Printers co-

operative, the research was seen as working against the organization's politically strategic objective of repairing its public image, therefore not only was participation in the research not feasible, but gaining entry proved to be difficult as well. Similarly, Tashinga co-operative perceived its strategic needs as being met by the Mayor of Harare through his ability to influence the City Council and its decisions. Thus, as a result of pressure from him, the organization denied access to the researcher for a considerable time.

Finally, urban areas can be characterized as consisting of multiple and powerful political constituencies, such as those of elected politicians and political parties, which overlap with the constituencies of community-based organizations. This overlap combined with the needs of community-based housing organizations for access to basic resources, such as land and financing, creates a context where elected politicians and political parties can potentially control the agenda of these organizations-- a factor which would certainly influence the degree to which the organizations would be willing and able to participate in research efforts. This latter theme will be returned to several times in subsequent chapters in relation to the research findings themselves.

CHAPTER V

THE CASE STUDIES: BACKGROUND, CHRONOLOGIES AND CRITICAL STEPS OF DEVELOPMENT

This chapter provides a background to the comparative discussions, which come in the chapters that follow, of the important factors affecting the efforts of co-operatives to become established and build houses for their members. Despite the overall emphasis in the study on general conclusions which can be drawn from the co-operatives' experiences as a group, it was deemed useful to include some descriptive information on the existing housing situation of the co-operatives' members; the histories of each individual housing co-operative; and finally, some observations on the developmental stages through which the co-operatives had moved at the time of the study.

The background: existing housing conditions

Home ownership is officially encouraged by the Government of Zimbabwe. The reality is, however, that a significant proportion of urban residents live as lodgers in the high-density areas in insecure and crowded quarters. There have been no government-sponsored studies revealing total numbers of lodgers or the patterns of land and property ownership which characterize the high-density areas, since the government apparently views lodging as a temporary phenomenon. Nevertheless, it is this very

phenomenon which has prompted people, eager to own their own homes, to band together to form housing co-operatives.

The unsuitability of lodging for urban families has several dimensions according to the co-operative members interviewed for this study. Many of those interviewed related instances where there was grossly inadequate space for the immediate family. Reports abounded of entire families, including teenagers, sleeping in one room. This was considered totally unacceptable to everyone. In the words of some of the people affected by these conditions:

"That kind of living is misery."

"I am tired, I am tired."

"How can you live? How can you sleep?"

But not only was there not enough room for the immediate family, people also indicated their wish for more space for house guests, members of the extended family, and even furniture! One woman said: "My parents, sometimes they come and I don't have a place to put them. I can't buy furniture because I've got only one room."

A factory worker, with part of a college education, explained why he would prefer to own his own home:

Because if you own your house, there are many advantages of you having your own house. You've got more rooms or probably-- like what I am now-- I am using a kitchen as a bedroom, as everything together. So I will have more space. Not only that, should I have visitors, I have got more room. At the moment, I have got my mother-in-law... her brother's daughter, she's here together with my kids. It's fairly complicated. Whereas if I had my own house, it's a little bit easier for me.

In some cases, parents have to pass their children among their various relatives simply because of lack of space in their lodging quarters.

One woman had to hand her three children, who had lived with her for 13 years, over to her ex-husband. "It's only a problem of housing," she said, "otherwise I would not have given him the children."

For other families, particularly those headed by women, the home represents a place of work as well. Women often use the home to make sewn goods or crafts. One woman, who worked as a custodial helper at a City Council office, not only had inadequate space in her single room for herself and her three children, but was also unable to use her sewing machine to earn extra income due to lack of space. Some chose to live in town without their families as in pre-independence times, particularly if they owned rural land that needed to be tilled by family members.

Lodgers were occasionally able to grow basic food staples such as maize and collard greens near the house, but some were prohibited from doing this because the garden was already being used by the owner or the owner's family. Home ownership was therefore also seen as a way of ensuring the ability to grow food.

Another aspect of lodging which was a cause for hardship was the lack of control over the environment. One co-operative member reported that his landlord had built several illegal extensions onto the house and was in the process of constructing another. Not only did this create overcrowded conditions, but it increased the fire hazard and put strain on the electricity and water supply to the house.

Other co-operative members mentioned that there was a high degree of insecurity associated with lodging. The owner could at any time and under any pretext throw the family off the property. One woman had to move unexpectedly between the time an interview was arranged and when

it actually took place-- within a week. In the words of another co-operative member:

Anyway, if you haven't got your own property-- suppose I'm chased away from this place at any time, you have no choice. I have to go.

For women, there were additional problems. Because married women frequently did not have title to land or property, they could be forced to move out of their own homes if the husband decided to take another woman or move in with a second family after living away for some time.

Men are safe. Women are not safe... I myself, I was married, now my husband just [expelled] me. Now... I haven't got anywhere to stay... Anyway, the husband... he can just say to his wife, "I don't... like you, you move."

Domestic workers, many of whom were women, also have special problems. Employers frequently forbid domestic workers from having their families live with them which adds to their personal hardship. Sometimes the employer is not able to provide accommodation for the worker which means that lodging has to be sought away from the place of work. One co-operative member was paying \$65 out of his \$150 income for a room near his work while the rest of his family had to stay in the rural area¹. Even if a domestic worker succeeded in procuring accommodation for his/her family at the place of work, this was by no means secure. If the employer decided to fire the worker, not only was the family out of a job, but also a home.

Finally, lodging was a very expensive option for most families, costing anywhere from \$20 per room in the smaller towns (such as Bulawayo) to

¹ All amounts referred to in the text are in Zimbabwe dollars. At this writing \$1Zim = \$.445US.

\$50 per room in some parts of Harare, not including utilities. For those who are self-employed and earning less than \$250, renting more than one room was prohibitive.

Many of those interviewed expressed the desire to own their own homes for other reasons. A house was looked upon as an asset for old age in order to reduce dependency on children. This was particularly true for women household heads who could not expect to be looked after by children, particularly daughters whose primary responsibilities would lie with their husbands' lineages. A woman domestic worker remarked:

I want a house because when I get old or when I'm not working, I've got nowhere to stay. That's why I need a house.

A related reason for owning one's own home was that the home could be used to generate income by renting rooms out to other lodgers. This suggested that those who were lodgers eventually wanted to be on the other side of the table-- the more lucrative one.

... you can have a few lodgers, you can have someone also to share with in your house... paying a bit of [money].... We can take other members-- let's say, a six-roomed house, maybe I can have two others to stay with me, sharing the house and then I can occupy four rooms.

It also explained why some people wanted homes larger than what would meet their family's needs and would even be willing to live in one or two rooms, as they did as lodgers, so that other rooms in the house could be rented out for additional income.

Case study histories

The Cotton Printers Co-operative

This organization, comprised of workers at the Cotton Printers textile company in Bulawayo, was the brainchild of the company's Personnel Manager and the Chairman of the Workers' Committee, who saw it as a continuation of the country's liberation war. "Our guns are now our money," the Personnel Manager is quoted as saying in an interview for a local magazine (Prize Africa, 1987:10).

The Cotton Printers co-operative began as a welfare fund in mid-1984 in response to a severe drought in the Matabeleland region of Zimbabwe and the ensuing company layoffs which resulted in the Bulawayo area. The 600-odd workers (all men) contributed \$1 every week to the fund which was to act as a security for employees who were dismissed and also to assist members in meeting unexpected family expenses. After the fund was in operation for about a year, the workers identified housing as the most pressing need and suggested broadening the purpose of the fund to include this. Many of the welfare fund members then decided to contribute an additional \$2 a week towards a housing fund.

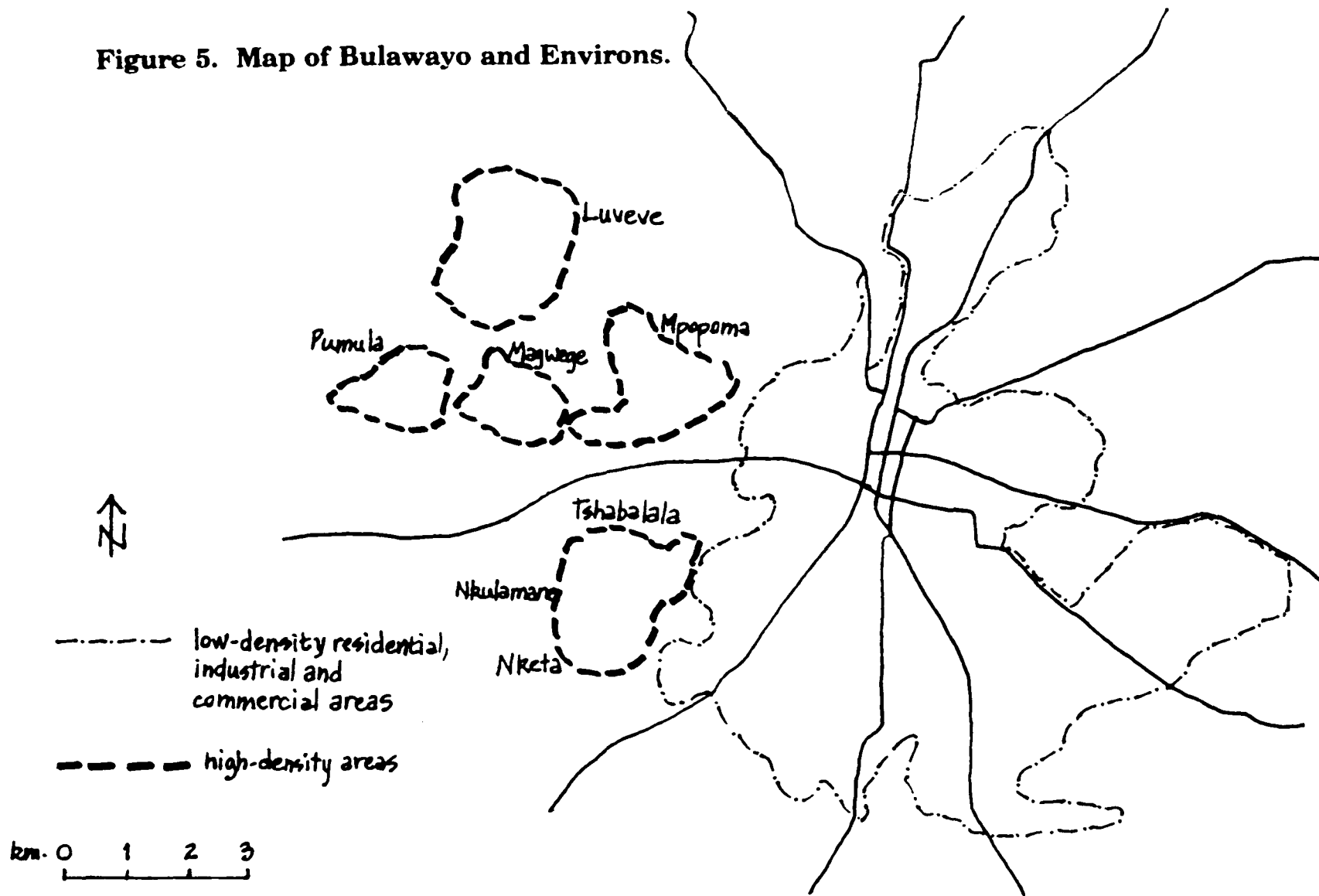
In 1985, the newly-formed Cotton Printers housing co-operative applied for lots from the City Council and was turned down because of municipal regulations stipulating that land could only be issued to individuals. However, the co-operative's members apparently surmised that there may also have been political overtones to this decision (many of the co-operative's members were Shona-speaking and supported ZANU, while the City Council was, at the time, ZAPU-controlled). Using political party ties dating back to the liberation war, the co-operative's leaders then

appealed directly to central government through the ZANU party channels, which forced the City Council to concede and issue 20 serviced lots to the co-operative and later, another 64, both in the Nkulumane development area outside of Bulawayo, (see Figure 5). Contrary to its own rules and likely because of central government pressure, the City Council permitted the co-operative to pay for the lots on an installment basis. The co-operative then began building the first 40 houses, all of which were constructed using co-operative funds along with some financial assistance from the company in the form of profit-sharing and a line of credit for building materials.

By 1986, the first 20 houses were built using only the self-help labor of the co-operative members. Since there were difficulties with houses not meeting the standards of the City building codes, the co-operative afterwards elected to hire professional builders and train some of the members in the building trades.

Because of the self-financed nature of the project, which created cash flow problems, the construction progressed more slowly than anticipated and the co-operative could not make regular payments for the lots to the City. As a result, in April of 1987, the City Council threatened to re-possess the lots. It was only after heated discussions between the two sides-- partisan politics was once again involved so it was all copiously recorded by the local press-- that ownership was eventually retained. That same year, the co-operative took out a loan from the Central African Building Society (CABS) using the first 20 houses as security against the loan and the Cotton Printers company as guarantor. Also around this time, it was decided that the welfare fund and the housing co-operative required separate management, thus an independent Management Committee was elected

Figure 5. Map of Bulawayo and Environs.



solely for the housing co-operative and the organization became registered with the government as a separate entity. In 1988, the co-operative was allocated another 103 lots by the City authority in the Nketa area (see Figure 5), but this time instead of being transferred to the co-operative, the lots were issued in the names of individuals. However, since the title deeds were not to be assigned until the lots were fully paid for, they were being treated as co-operative-owned.

The Cotton Printers co-operative was manufacturing several of the building components for the houses, such as door and window frames, bricks and molded concrete parts and in this way managed to cut costs. Many of these parts were made at the Production Unit located at a site lent to the co-operative by the City Council. When the five-room houses were completed, they were rented out to the families of co-operative members with the rental income going back into the organization's coffers. Most completed houses had three or four families renting at the rate of \$20 a month per room. Those members who contributed the most self-help labor to the project were given first priority as tenants.

The goal of the co-operative was to provide a house for every member, but until all the houses were completed the co-operative was to retain ownership over the houses. Some of the members already owned their own homes and were therefore hoping that the co-op could assist them in extending or upgrading their houses. Although most of the members of the co-operative were blue-collar shop floor workers, a few were white-collar, one being the Assistant Manager of the company who was the organization's Deputy Operations Secretary.

As of 1990, 84 houses had been completed and were occupied and the

organization's membership stood at 534. General meetings were held once per month which attracted from 100 to 200 members. The weekly contribution for the housing fund was still set at \$2, as in 1985, despite inflationary pressures and rapid escalation of building materials costs due to serious shortages. The co-operative was utilizing minimal self-help labor (each member worked 2 1/2 hours per week), but employed 13 full-time workers, two of which were paid by the company. Although the co-operative was seeking to borrow another sum from the building society using the second 44 houses as security, the company had indicated reluctance to guarantee a second loan. Consequently, the organization was investigating other possible guarantors, including the government. Many members spoke of future plans for the co-operative after the construction of the houses, such as a daycare centre and pooled transport to work through the purchase of a bus.

Despite its problems, the achievements of the Cotton Printers co-operative have attracted both national and international attention. The first 20 houses were officially inaugurated by Prime Minister Mugabe and the co-operative has been visited by local authority officials working in the Departments of Housing and Community Services around the country. It has frequently been referred to as a model by the Kenya-based Settlement Information Network Africa (SINA) and was included in an international collection of case studies of housing co-operatives to be published by the United Nations². For this reason, the co-operative members were proud of their accomplishments but at the same time acknowledged that the struggle

² UNCHS, *Co-operative housing: experiences of mutual self-help*, Nairobi: UNCHS, 1990 (forthcoming).

to provide housing for all its members was not yet over.

Takura Housing Co-operative

This workplace-based housing co-operative was established in late 1987 with about 30 members, all workers at the National Breweries, a beer-making operation in Harare. Like the employees of the Cotton Printers company, they responded to the call of the government to form co-operatives and saw this as a way of breaking the cycle of ever-escalating house rents and insecure and overcrowded living conditions. Takura was first conceived by two employees who eventually became the Chairman and Treasurer of the co-operative, but were later involved in some financial mismanagement and subsequently discredited. One of these two was a stores clerk while the remainder of the membership consisted of shop floor workers.

In July of 1988, although it initially attempted to procure land in the name of the co-operative, Takura was issued 33 serviced lots in the Glen View area by the City of Harare in the names of individuals (see Figure 3). The lots were paid for in cash by a loan from the company secured against the co-operative members' pension contributions. The members then approached one of the building societies and were assigned loans on an individual basis with each loan proportional to the member's income. Because the loans were for different amounts, each member was to receive a different finished product at the end of the construction phase-- some would have two-room houses, others three, four or five rooms.

Although the co-operative initially sought to register the society with the government, it was apparent that this was no longer necessary since the

important components of the construction process-- land and financing-- had been issued to individuals. Consequently, the organization was never registered and has therefore never existed as a legal entity.

Unlike the Cotton Printers, Takura rejected the idea of using self-help labor because of lack of time as well as the distance between the work site and most members' places of residence, and opted to hire a contractor to build the houses. In March of 1989, it hired the first contractor, who was unable to get building materials and had to be dismissed shortly afterwards. A second contractor was taken on, who, contrary to the rules of the contract, convinced the co-operative to lend him money so that he could commence construction.

Two months later, in May of 1989, evidence of financial mismanagement surfaced when it was discovered that the Chairman and the Treasurer had been lending co-operative funds to themselves and other members at little or no interest, without the consent of the overall membership. The police were called in to make an arrest, but it was later agreed that the guilty parties would pay back the sums they owed to the co-operative and all would be forgotten. The Chair and Treasurer were asked to step down (although they both remained in the co-operative) and were replaced by other officers already on the Executive Committee.

At the time of the study, none of the houses had been completed because the second contractor seemed unable to procure building materials and appeared to be experiencing serious management problems. The monthly contributions, which were originally set in 1988 at \$50 were reduced to \$20 since the building society payments had become due. Members were having difficulty meeting lot payments and house rents while

at the same time contributing on a monthly basis to the co-operative. For this reason, by January of 1990, many of the members had erected temporary wooden shacks on the building site and had moved in with their families despite the high rates of both thievery and fire. One member, in fact, lost his possessions to fire in December of 1989.

By February of 1990, the co-operative seemed to be treading the path of crisis management. It was still trying to extract payments from the members who had earlier borrowed money from the co-operative and was also considering legal steps to be taken against the contractor who had not repaid the initial loan. Despite these problems, co-operative members were optimistic that eventually the houses would be completed and some spoke of such future projects as a supermarket and a daycare centre in their new neighborhood.

Capri Housing Co-operative

The Capri co-operative is comprised of workers at the Capri Group, a Harare-based corporation which manufactures a broad range of household and other appliances. It began in 1984 as a welfare fund at the urging of the company's Personnel Manager who had heard about the Cotton Printers' fund at a national Personnel Managers conference. Three years later, in 1987, the Personnel Manager suggested to the workers that they follow the example of the Cotton Printers and form a housing co-operative. In two months, 125 men had agreed to go along with the idea.

In January of 1988, the members began contributing \$10 a week towards the co-operative and five months later, the organization was officially registered with the government. Although the co-operative had an

elected Executive Committee, much of the leadership for the co-operative at this point came directly from the Personnel Manager who took a great personal interest in the organization. It was he who negotiated on behalf of the co-operative with the City Council so that in August of 1987, the organization was issued 30 lots in the Glen View development area (see Figure 3). He also assisted in arranging for the co-operative members to procure loans from one of the building societies so that in March of 1989, construction could commence.

Like Takura co-operative, the members of Capri determined that they did not have the time to build the houses using self-help labor, despite urging from the City Council and the Ministry of Co-operatives. Instead, they chose to hire a contractor who would build a two-room (partial) house for each member.

Also like Takura co-operative, the Capri co-operative's contractor experienced difficulties procuring materials and subsequently had to be fired a month later and replaced. Furthermore, up to the point when the lots were allocated in individuals' names, the organization lost members so that at the time of this study, its membership stood at 77. The loss of members was due, in part, to suspicions of nonrandom assignment on the part of the Executive Committee of the 30 lots to individuals' names. This also led to a high turnover of elected representatives on the Executive Committee of the organization. When this study was conducted, only one member of the current Executive Committee had been on the original body. Despite the interventions of the Personnel Manager who stepped in to keep the peace, internal cohesion among the membership was strained and four members eventually opted to build their houses on their own without using the co-

operative's contractor.

By December of 1989, five houses had been completed and were occupied by members and their families, and the co-operative was attempting to determine when the City Council might issue the remaining 47 lots required. As did the members of Takura, many of the remaining 25 co-operative members had built temporary shacks on their lots as a solution to the affordability problem. At the time of this study, construction of the remaining 25 houses was progressing fairly well despite intermittent materials shortages. Probably due to internal problems within the co-operative, there was little talk by co-operative members of future enterprises after the houses were finished.

Kugarika Kushinga Co-operative

This Harare-based co-operative began within the ZANU political party structure as an effort by party members residing in the Mabvuku "high-density" area to improve the living conditions of lodgers in the neighborhood through home ownership (see Figure 3). Unlike the co-operatives described above which were based at private companies, this organization was community-based. In July of 1986, a party member holding a position at the branch level developed the idea of starting a housing co-operative and discussed it with some of his colleagues. By December, the first meeting was held and attended by a few interested party members.

In January of 1987, the housing co-operative idea was widely disseminated throughout the neighborhood by word-of-mouth at a well-frequented kiosk (small variety shop) owned and operated by the same

ZANU branch official. A series of meetings was held and it was estimated that by the third one, about 700 people were attending-- both men and women. It was at this same meeting, when joining fees were being collected and plans made to elect an Executive Committee, that the police unexpectedly arrived and arrested three of the group's leaders. While in custody, the co-operative's leaders were ordered to arrange for the reimbursement of all the monies collected at the meetings. Later, it was determined that the police had been urged by more highly placed officials of ZANU to arrest the three men on suspicion of starting another political party. Members of the co-operative attributed this to jealousy more than anything else.

Due to the efforts of a municipal councillor, the unfortunate individuals were released two days later, no formal charges having been placed. It then took more than 18 months-- between January, 1987 and July, 1988-- to iron out the conflict between the proposed co-operative's leadership and the party, which centered on control of the organization. In mid-1988, the organization was given the "go-ahead" to start again, after long negotiations among the party branches in the area as well as the higher provincial levels of ZANU.

The fledgling co-operative's problems were far from over, however. After starting up again in July of 1988, Kugarika Kushinga attempted to register with the government and at the time of the commencement of the study-- over a year later-- had still not succeeded. To confound things, the co-operative had received notice from the City Council that it could choose among several land options, all except one involving a geographical splitting of the co-operative's 700 members into smaller groups-- something that was

seen as unacceptable to the co-operative. As a result of this, the co-operative collectively accepted the option of 1,986 unserviced lots in Kuwadzana (see Figure 3). The co-operative then increased its membership to approximately equal this number. This meant the organization was locked into this land option.

Unlike the co-operatives discussed above, the membership of Kugarika Kushinga was 24% female and two of its nine Executive Committee members were women. This was due to it being a community-based organization, making it accessible to women. Many of the co-operative's members were self-employed, engaged in petty trading and often earning under \$250 per month-- a considerably lower income than their "formal" sector counterparts in the co-operatives already described. At the time of this study, the co-operative members had been contributing \$100 a month each for almost a year and had collectively raised over \$2 million. It was holding monthly general meetings with over 1,000 members attending, as well as "contribution" meetings (where co-operative contributions were collected) once a month.

By December of 1989, Kugarika Kushinga was considering taking legal action against the government due to the long delay in the registration process, where the Ministry of Co-operatives was requiring prior approval by the City Council as a preliminary condition, and the City Council the same from the Ministry. The co-operative therefore had not formally been allocated lots, nor had it received financing. It had appealed to domestic and international donor agencies and was repeatedly informed that it would not qualify until it was an officially recognized organization. The cost of servicing the 1,986 lots, at the time of the offer in December of 1988, was

pegged at \$4.5 million and the delays were undoubtedly causing a continuous escalation of this original price. Despite the delays, the co-operative was persisting in its efforts at the time of this study, had been approached by a few large contractors to discuss housing options and was mobilizing forces within ZANU to put pressure on both central government and the City Council to expedite registration. Co-operative members still spoke optimistically about the future and mentioned other plans such as a primary and a secondary school, a daycare centre and a carpentry business to make furniture for the completed houses.

Tashinga Domestic Co-operative

Also a community-based organization, Tashinga was conceived in late 1988 by a middle-aged woman domestic worker employed in the Mabelreign section of Harare (see Figure 3). Along with many other domestic workers, she had unsuccessfully attempted to procure her own house through City Council channels, but was told that she did not qualify because she earned too little money (domestic workers earn between \$114 and \$160 per month). Since national housing policy stipulated that low-income families with children under 18 be given priority, she did not meet the age requirements and had no proof of income nor of her divorce of 19 years before. Faced with no other options and desirous of having a roof of her own rather than the inadequate and insecure tied housing that came with her employment, she came upon the idea of forming a housing co-operative. She discussed it with her friend, also a domestic worker employed nearby, and together they did the rounds in the neighborhood informing other domestic workers of the idea.

Since they had heard about the problems that Kugarika Kushinga had had, they first sought permission from the police to hold a meeting in January of 1989 which was apparently attended by several hundred people in the area. Being ZANU members, she and a small cadre of colleagues met with their municipal councillor, who also happened to be the Mayor of Harare, in order to seek advice and guidance.

The Mayor told the co-operative that it had to reduce its membership, because other municipal councillors in whose areas the co-operative was operating did not approve of constituents from their jurisdictions joining. Since at that point the co-operative had a membership of almost 700, the Mayor also instructed them that this was too large and that one way of reducing it was to restrict it to domestic workers only. For the next six months, the co-operative conducted investigations of possible members who were not domestic workers and informed people residing in other municipal jurisdictional areas that they had to resign. This caused some backlash, including an anonymous letter to the editor of the local newspaper condemning the co-operative and its leadership.

In March of 1989, members began contributing \$50 per month to the co-operative at regular contribution meetings. A couple of months later, the Chair (the founder of the organization) suspected that the Secretary and Treasurer of the organization were about to defraud the co-operative since they had been very secretive about financial records. This exploded into a full-blown confrontation into which the Police Commissioner and the Mayor were eventually drawn, with the result that the Secretary and Treasurer resigned.

Being a fairly new organization at the time of this study, the co-

operative was not yet registered and was relying heavily on the Mayor to mediate between the co-operative and the Ministry responsible for issuing the registration certificate. The Mayor had also promised to arrange for the Executive Committee of the co-operative to be trained in co-operative principles, bookkeeping and leadership skills. This, however, had not yet transpired.

At the time of this study, Tashinga had raised well over \$200,000 and had about 375 members. All were domestic workers and over half were women. Despite this, only two of the nine Executive Committee members were female, one being the Chair who was highly respected by both the Executive Committee members and the general membership.

Critical steps of development

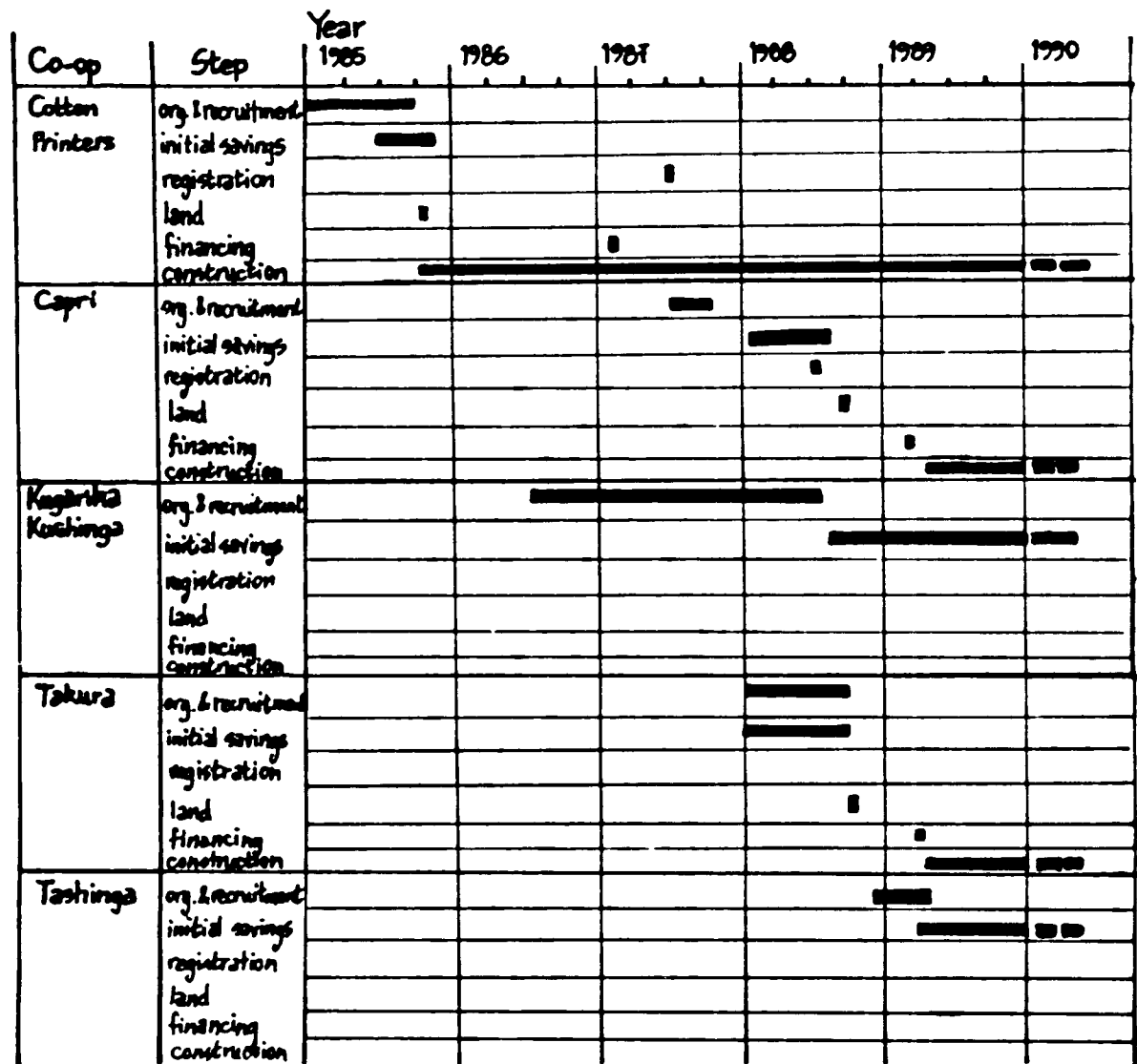
Unlike in other African countries such as Kenya, Tanzania and Zambia, community-based housing is a new movement in Zimbabwe. This is due primarily to the country's recent political independence (1980) relative to other countries. Indeed, one of the case studies chosen for this research, the Cotton Printers Co-operative Society, was the first urban housing co-operative in post-independent Zimbabwe to be established in 1985. Of the other four, one was conceived in late 1986, two in 1987 and the most recent in early 1988.

Almost all the urban housing co-operatives identified in the preliminary data gathering stage were in the early stages of organizational development. None of the five co-operatives chosen as final case studies had completed construction for the initial housing project and only three of the

five had begun it at the time of the study. Thus it was not possible to observe later stages of development which could include such outcomes as diversification into other projects, expansion of membership, bureaucratization of the leadership structure, privatization, or imminent collapse. Nonetheless, the study revealed certain critical points in the brief development of the organizations that the researcher was able to gather information on and observe, but it should be noted that these observations pertain only to the initial housing project, the completion of which was the original and primary goal of all of the organizations.

There appeared to be six steps over which the organizations had to pass in order to accomplish their goal of providing housing to their members. These did not occur in any uniform order for the five case studies, nor were all completely necessary for the co-operative to get off the ground. Indeed one was circumvented altogether by one of the co-operatives (Takura) for reasons which will be explained below, and two co-operatives (Tashinga and Kugarika Kushinga), due to their recent formation, had only managed to surpass the first two at the time of the study. The six steps were: inception, organization of the leadership structure and recruitment; initial collective saving; attainment of legal status through registration with the government; land purchase; procurement of financing; and finally, construction. Each step is briefly discussed with a focus on the patterns discernible among the experience of the five organizations and possible explanations for these patterns. A comparative summary of the order and timeframe of the steps for each co-operative is provided in Figure 6.

Figure 6. Comparative Timelines of the Six Steps of Development for Each Co-operative.



1) Inception, leadership formation and recruitment

In all cases, the organizations were initially formed by one or more dedicated individuals with a vision. In the case of Capri, Tashinga and Kugarika Kushinga co-operatives, it was one individual who essentially launched the organizations. For the others it was only two.

Reasons given for forming a co-operative related primarily to the quality and condition of the existing housing situation, as described in the previous section. In addition, however, many interviewees suggested that a further reason was that the government, as part of its interpretation of socialist policy, was encouraging people to form co-operatives in all sectors.

Well it's being [promoted] by the government, in fact, and by the party. [For myself], I read some books on Marxism and Leninism... The government is really teaching [us] about co-operatives... we got the full information from the government, because since after independence, they brought this idea of forming co-operatives and... the advantages and disadvantages...

Another interviewee carried this one step further by implying that the people should assist the government in carrying out its responsibilities:

The purpose [of the co-operative] is to try to help the government, because I mean it's a national issue that the government should look into, to build houses for the people. As they say, in the year 2,000, we should have houses for all.

Both of these excerpts imply an underlying attitude towards government of patron-client, where government is primarily responsible for providing the basic necessities, but that people should try "to help the government" if they are called upon to do so.

For all of the organizations except Takura, the first task was to organize the leadership of the co-operative into a formal structure through

an election and to recruit members. In all cases, the early leadership consisted of one or two key people and the two processes of leadership formation and recruitment occurred simultaneously. The two community-based organizations, Tashinga and Kugarika Kushinga, recruited members by means of word of mouth as well as through the ZANU political party structure. Tashinga also relied on the elected municipal representatives of the area to advise them on the number and geographic representation of their membership.

Overall, the time required for the twin processes of leadership formation and recruitment varied greatly, ranging from three months for Capri, to 18 months for Kugarika Kushinga while the disagreements within ZANU were being ironed out. In all cases except for Cotton Printers, the leadership of the co-operative was formalized by means of an election. Since in this case the company's Workers Committee had launched the housing fund for the Cotton Printers, it was this body which gave direction to the co-operative's affairs until mid-1987 when it was decided that the housing co-operative needed its own separate management.

2) Savings

Since self-generated savings are an important component of co-operative ventures, all of the organizations had to amass capital in order to finance future stages of development. The time period during which initial collective savings were accumulated depended on whether the organization had external assistance, the length of time it took to mobilize this support, as well as its commitment to self-reliance. For example, Capri procured a loan from two sources within the company in the space of four months,

whereas Cotton Printers attempted to finance the project themselves from the beginning and only took out a major loan after two years.

For the community-based Tashinga and Kugarika Kushinga co-operatives, which could expect no support from companies, the period of initial collective savings would necessarily be longer. At the closure of the data collection phase of the study in early 1990, both organizations had been amassing savings for a year and 18 months respectively.

3) Registration

Registration of the housing co-operatives with the government supposedly enabled the organizations to have access to training, as well as legal and auditing services. As many of the co-operatives experienced, however, much of this assistance was not forthcoming. Although it was claimed by the government that registration would facilitate access to land and financing, the Takura case proved that this was not necessarily the case, as explained below.

The process of registering with the government varied greatly for the three co-operatives which had reached the construction phase. Takura attempted to formally register from early on in its development, but eventually gave up after both the land and the financing were issued to individuals, thus registration of the co-operative no longer seemed essential. Since the Cotton Printers co-operative was directed by the company's Workers Committee, it saw no need to register with the government until mid-1987 when it elected its own Management Committee. Capri was officially registered with the government after five months of negotiating with the Ministry of Co-operatives, largely through the efforts of the

company's Personnel Manager who took great interest in the co-operative's affairs.

Kugarika Kushinga initiated the registration process after its "second birth" in mid-1988, but had still not succeeded by early 1990 in completing the procedure. This was due partly to its large size and the difficulty in gathering the required information on each member, but also to the inability of the Ministry of Co-operatives and the Harare City Council to agree on the precise requirements of the process, each deferring to the other. Similarly, Tashinga was attempting to fulfill the requirements of formal government recognition a year after its formation.

4) Land purchase

For the three co-operatives building houses at the time of the study, procuring land was a key element in the project. The Cotton Printers' first construction phase was the only instance where the land was allocated to the co-operative as opposed to individuals. This was because the municipalities had no legal foundation or precedent for issuing land to an organization, and the building societies-- the primary financial institutions for housing construction-- would only negotiate loans with individuals. As a result, both the land allocation and the loan negotiations could drag on for months while legal procedures for individual title deeds and loan contracts were being processed. The Cotton Printers succeeded in enabling the co-operative to be legally recognized for the purposes of land allocation because it put political pressure on central government through its ZANU connections, and also because it did not rely on financial institutions to fund the initial stage of the project.

5) Financing

Two of the five co-operatives (Takura and Capri) waited seven months for the financing to come through, before which they were unable to commence construction on the lots which had been allocated to them. This was a problem, not only because construction costs were steadily rising, but also because municipalities in Zimbabwe stipulated that lots be developed within a certain time frame or they would be repossessed.

This problem did not affect the Cotton Printers co-operative which decided to finance its own construction solely from member contributions and therefore had no need of waiting for loans to be processed. An additional advantage of having done this was the option, eventually exercised, of using the first 40 houses as collateral against the loan secured from the CABS in 1987.

6) Construction

The construction phase was the final stage leading to the completion of the initial housing projects for all the co-operatives. The length of this phase depended not only on the number of houses being built, but also on the reliability of the supply of basic building materials such as bricks and cement, and the effectiveness of the building contractors, where relevant. During the first construction phase for the Cotton Printers which was both self-financed and self-built, it also depended to a certain extent on cash flow and labor productivity of the co-operative members working on the site.

It is interesting to note that of the three co-operatives building houses at the time of the study, Cotton Printers was able to commence construction only four (4) months after the formation of the housing fund. This is

because it was issued one title deed for the land by the municipality and did not have to await the processing of loans. Both Takura and Capri, however, broke ground at the site 15 months and 17 months (respectively) after the organizations were launched, due to long delays in the processing of registration documents and/or multiple individual title deeds and loans. On the other hand, it took the Cotton Printers nearly three years to build 84 houses (from October of 1985 to July of 1988) at a time when building materials were in fairly good supply. According to some of the co-operative members, this was due primarily to "finance... our contributions are not enough."

Conclusions

The description of the existing living conditions of many co-operative members underscores their strong desire to own their own housing and their patience with the constraints which the co-operatives encountered in fulfilling their goals. The need for patience was clearly illustrated in the final section of the chapter which chronicles the delays experienced by the co-operatives. Much of the explanation of these delays lies with the structure of policy with which the co-operatives had to deal.

The chronologies of the five housing co-operatives also hints at the influence of political actors, such as locally elected officials and the ZANU party, on the co-operatives. The impact of policy and certain political actors on the activities of the organizations is more fully described and analyzed in the chapters which follow.

CHAPTER VI

INTERNAL CHARACTERISTICS AND FUNCTIONS

This chapter, combined with the one that follows, comprises the bulk of the comparative analysis of the five housing co-operatives. In accordance with an open systems framework, the internal attributes of the organizations (such as characteristics of the leadership and membership) are first presented in this chapter, followed by a description of the external factors (such as policy and politicians) which influenced the decisions and activities of the co-operatives, in the next chapter.

Various internal functions of the organizations were identified from the core categories derived from the data analysis. For purposes of parsimony, these were placed within four general categories: the leadership, the membership, decisions and strategies, and financial matters. A brief summary is provided indicating the primary research findings and their significance within each general category. The relations among the most important of these functions are presented in the conclusions at the end of the chapter.

The leadership

Leadership structure was a key attribute of the internal functions of all the organizations. For all five housing co-operatives, the leadership began as a small informal group of core organizers, and then eventually

became formalized in an elected body. For the five housing co-operatives studied, those aspects of the leadership structure which are important to this discussion are the nature of the leadership composition over time; the characteristics of those people on the Executive Committees (such as income, education and gender); leadership skills; and bookkeeping and financial management skills.

Leadership composition over time

There were significant variations in the composition of the Executive Committees of the five organizations over time and these variations did not conform to any particular pattern.

Although information on the origins of the Cotton Printers co-operative leadership was limited, it was determined that there were four core members, known as the "Executive", who had been directing the organization's activities since 1984, when they served on the Workers Committee, until the formation of the Management Committee in 1987. After this, seven additional Committee members were elected, all of whom were still serving at the time of the study. This co-operative illustrated the most stable leadership pattern, since there were no replacements or resignations.

Nonetheless, the Management Committee appeared to be stratified into two levels, one element being the four members of the Executive comprised of persons who held specific posts on the Committee; and the other, the seven individuals who were members-at-large. This was illustrated in the interviews of the five general Committee members, who appeared to be lacking in certain basic knowledge of the co-operative's

functioning. For example, one group interviewed did not know the interest rate for the loan borrowed from CABS. The other group claimed that none of the co-operative's members already owned houses-- this was later verified against other sources as not being the case. There was evidence that the Committee members deferred to the four Executive members for most important matters, including representing the co-operative to outside agencies: "As we are shift people, we always rely on the Chairman and the Secretary..." This statement, made during an interview, implies that there is a division in the Management Committee between those who hold office or administrative positions in the company and those who do shiftwork.

Although Tashinga had a short track record as an organization at the time of the study, there had been some changes in the composition of its Executive Committee since it was first elected in early 1989. After the attempt of the original Treasurer and Secretary to manage the co-operative's financial affairs independent of the rest of the Executive Committee, they were both replaced by members already on the Committee, and two other members elected.

A similar situation occurred with Takura co-operative after the financial mismanagement incident which surfaced in May of 1989. The original Chair and Treasurer were replaced by members already on the Executive Committee and two additional members were elected.

The leadership of Capri Co-operative had changed at least twice since its inception in 1987, and at the time of this study only one of the members of the Executive Committee, the Treasurer, had been on the original body. This means there was virtually no continuity in the leadership of the organization since its inception. It also offers a reason as to why the

Personnel Manager's role was particularly crucial in the co-operative's development since he perhaps provided the continuity needed to keep the organization going. Co-operative members interviewed stated that the reason for the high turnover in the composition of the Executive Committee was related to the allocation of the first group of 30 lots issued to the co-operative by the City Council of Harare. Many members alleged that the allocation procedure was not random and that the members on the original Executive Committee simply used their position in the organization to give themselves first priority in being awarded lots. For this reason, the membership voted all of these individuals off the Committee with the exception of one.

Unlike Capri, Tashinga and Takura, changes in the composition of the Executive Committee of Kugarika Kushinga were not due to conflicts of various kinds, but rather to logistical factors. After the re-formation of the co-operative in mid-1988, two members of the Executive had to be replaced because the schedule of their shiftwork conflicted with the heavy time demands of the Executive Committee. At one general meeting, a Committee member present at the meeting had come directly from his nightshift at a nearby cement factory. His commitments as an Executive member at the meeting were to take up all of the following day. This was an example of how voluntary service on the Executive Committee of the organization involved considerable sacrifice and time. The Secretary also remarked during an interview:

You know, I always do my co-op work during my free time... I'm so busy that, you know, I'm a two-shift worker [laughs]. I go in at 7:00 a.m. and knock off at 3:00. When I reach here [his home] at 5:00 or 6:00, then from that time that I've reached here, I go to sleep around about 11:30 or 12:00 working for the

organization.

Characteristics of Executive Committee members

Information collected on the characteristics of Executive Committee members of the five co-operatives is summarized in Table 2. The average Committee member was in his or her late 30's, which suggests that it was people with a certain amount of experience who tended to serve on the Committees. Furthermore, the younger members were more likely to have higher levels of education, and the older members, less education.

The table indicates that the members of Tashinga's Executive had the lowest wages and levels of education compared to those of the other three co-operatives. This was because all the members of the co-operative, including those on the Executive, were domestic workers who earned very low wages and tended to have correspondingly low levels of education. On the other hand, Kugarika Kushinga, which also had a high proportion of members employed in the informal sector, seemed to choose people for the Executive positions who had formal jobs, earned higher wages and had relatively high levels of education.

Because the two community-based co-operatives Tashinga, and Kugarika Kushinga, had a certain proportion of women, the Executive Committees also had women members. Kugarika Kushinga, with 24% women members, had two females out of ten Executive Committee members. Tashinga, with over 50% women members, had a similar proportion of women on the Executive, two out of nine, one being the Chair. Although it was not possible to attend the Executive Committee meetings of either of the organizations, insights could be attained into the role of women

Table 2. Characteristics of Executive Committee Members*.

	Average age	Average years of education	Average monthly salary
Takura	36	11**	\$367
Capri	39	9**	---
Cotton Printers	34**	---	---
Kugarika Kushinga	36	10	390
Tashinga	35	6	\$133

* information on some categories for both Capri and Cotton Printers Executive Committees was unavailable, due to either company or co-operative policy

** information available on less than half the Executive Committee members

on the Executives of the two organizations by observing the general meetings.

The three meetings of Kugarika Kushinga attended by the researcher revealed that apart from reciting slogans at the beginning, the two women on the Executive had virtually nothing to say throughout the remainder of the meetings. This contrasts with the participation of all other male Executive members at some point in the meetings. Furthermore, it was the women who were expected to arrange for refreshments for the Executive members, for which they had to leave the meetings for a period of time, thereby missing important discussions. When these women were interviewed, it was found that they had both served on ZANU at the branch level and that the posts they had held primarily involved making logistical arrangements for meetings, such as inviting people door-to-door. Consequently, it appeared that the roles of the women in ZANU had been replicated in the co-operative. When the researcher asked one of the women if she felt that her role in the Executive was equal to that of the men, she replied emphatically in the affirmative. But later in the interview, when asked if the women on the Executive had as much to say as the men, she offered this rather telling response: "No, we don't talk much, because we have [only] got small things that we can talk about. Big things are for [the Secretary] and [the Chairman]..." When asked if women had as much to say as the male members who did not hold official posts on the Committee, the response was: "No. They are above us." "Why are they above you?" "Because they are men."

Since Tashinga co-operative's Chair was a woman, the pattern was slightly different. The Chair very much ran things in the co-operative and

from interviews of other Executive Committee members; was highly respected for having launched the organization. She had very little formal education (only four years), but at 42 years old, was at least five years older than most of the other Executive members. Similarly, the other woman on the Executive, also with very little formal education, was 48 years old and had helped the Chair in her initial efforts to get the organization off the ground. It is likely that the initial role played by the women in the co-operative as well as their age helped to elevate their status in the Executive Committee.

Leadership skills

Based on information gleaned from interviews, the organizational skill base for workplace and community-based co-operatives tended to be different. Although interview subjects from Takura never mentioned affiliation with the company's Workers Committee, Executive members from Capri and the Cotton Printers co-operatives had close association with the Workers Committees of their respective companies. Some had served on both. This suggests that these members had gained certain organizational skills from this experience which they were able to apply to the running of the co-operative.

For Tashinga and Kugarika Kushinga, (the two community-based co-operatives), the Executive members' prior participation in other organizations tended to revolve around the ZANU political party and sometimes the church. This explains why the procedures followed during meetings followed closely the pattern set by political party meetings. It was also possible to observe first-hand the level of leadership skills in those co-

operatives where several meetings were attended by the researcher-- Takura and Kugarika Kushinga. Having an organizational skill base prior to running the co-operative, such as serving in ZANU, appeared to be an important factor for Kugarika Kushinga. Takura co-operative, on the other hand, had members on the Executive with little of this experience.

In running the general meetings for Kugarika Kushinga co-operative, the Executive Committee demonstrated some astuteness in managing discussions within limited time frames. The meetings were begun with a clear agenda, all recommendations of the Executive were brought before the membership in an orderly matter to be voted on, brief discussions were opened on every agenda item and important points were mentioned several times for the sake of those members who had difficulty understanding them. There was also an attempt made for most members of the Executive Committee to lead a discussion at some point during the meeting (with the exception of the two women, as mentioned above) so the Executive could appear to be somewhat democratic.

The leaders of Takura co-operative, on the other hand, demonstrated obvious difficulties in running general meetings. The Chair was repeatedly unable to direct discussion to a clear decision, either by consensus or vote, so the discussions tended to go around in circles and would often recur in subsequent meetings due to lack of resolution. He was also unable to control discussion to one item at a time, to separate issues from each other, or clarify the members' questions and relate them to the issues at hand. On two occasions, the co-operative met with representatives of the building contractor regarding the slow pace of construction and it was clear that the co-operative had not arrived at decisions beforehand and was therefore

unable to present a unified front. Consequently, the contractor was able to listen to contending points of view among the members before reaching a decision and was able to play off one view against the other to his advantage. It was also apparent from the interviews that the Executive Committee rarely met separately, consequently, almost all discussions and decisions were expected to be carried out by the general membership as a whole. This lack of skills on the part of the Executive, and particularly the Chair, likely related to lack of prior experience in running organizations.

Bookkeeping and financial management

Since the researcher had access to minutes, correspondence, account books and other documents for four of the five organizations (the exception being the Cotton Printers co-operative), it was possible to examine abilities in general bookkeeping on a comparative basis. The quality and format of the information in these books varied greatly and appeared to depend on the organizational skills of the particular Executive Committee member responsible for them.

Two of the four organizations, Takura and Tashinga, had recorded minutes of meetings that were in a form difficult if not impossible for an outsider to discern (for example on scraps of paper that were neither in order nor properly labelled). It was clear that the Secretaries of both organizations did not have an understanding of the purpose of minutes as a written record of decisions made, since in both cases much important information was missing. These two organizations also had no formal correspondence file and the accounts were kept in a somewhat haphazard manner. This was not a reflection of carelessness or neglect, but more likely

a result of either lack of education (one had only three years of schooling and the other seven) or training in bookkeeping on the parts of the individual members involved.

In the case of Takura, the former Treasurer, who had been involved in the financial mismanagement incident, had had post-secondary training in bookkeeping and accounting, but had apparently used this training not only for the benefit of the organization but also, unfortunately, for his own betterment as well.

The Secretaries of both Capri and Kugarika Kushinga, on the contrary, kept copious notes on all meetings which were documented from the inceptions of the two organizations. The correspondence for both organizations was in order and the account books well organized. This seemed to reflect the general skill level of the two Executive members, both of whom had ten or more years of education. In addition, the Secretary of Kugarika Kushinga had been active in ZANU party activities and had probably picked up some organizational skills through this experience.

The financial management record of the four organizations varied considerably as well. Although the track records of the two community-based organizations, Tashinga and Kugarika Kushinga, were not as extensive as those of the workplace organizations due to their early stage of development, they demonstrated little evidence of irregularities in financial management. In the case of Kugarika Kushinga, the co-operative had requested the Ministry of Finance to sanction any withdrawal of funds so as to protect the membership from collusion among those Executive Committee members with signing privileges. For Tashinga, although there had been some evidence of financial mismanagement in May of 1989, there was little

sign that large amounts of money, if any, had been taken. There was also no sign of irregular usage of funds in Capri co-operative.

For Takura co-operative, however, it became quickly evident as the study progressed that there were multiple examples of irregularities in the management of the finances of the co-operative. The conspiracy involving the first Chair and Treasurer, where unauthorized loans were made to several members of the co-operative and the loan to the second contractor, have already been mentioned. The minutes of the organization also revealed that the co-operative lent money to the wife of a co-operative member who had been jailed for three days; the organization's funds were used to help individual members pay off their building society loans; the co-operative lent money to a member whose temporary shack at the construction site had burned down; and finally, the co-operative made available its fund for loans to members to build temporary structures on the construction site. Although sanctioned by the membership, these purposes were not co-operative-related and were a drain on the fund. It will be recalled that the existence of a welfare fund at both Capri and Cotton Printers co-operatives served the same purpose of helping members meet unexpected expenses. It is therefore likely that if workers at the National Breweries had established a welfare fund, Takura's housing fund would not have been expected to fulfill these additional functions.

The financial irregularities of Takura co-operative also further complicated an already challenging accounting system which, because of the existence of individual loans and title deeds to the land, as well as building requirements ranging from two- to five-room houses, involved multiple and varying individual accounts. Capri had a similar challenge, since it too was

forced to comply with local government and building society regulations which stipulated individual loans and title deeds, thus complicating the accounting system. However, the variation at Capri was that all members were having the same two-room house built while the individual loans varied. Consequently, for those members whose loans were less than the amount required to finance a two-room house, the co-operative lent them the balance.

The leadership summarized

From these discussions on the leadership of the five housing co-operatives, there are four major observations which stand out as most significant. The first is the strength of the example set by the Cotton Printers co-operative of a consistent, well-educated leadership; but juxtaposed, at the same time, with an apparent stratification within this leadership. This stratification, however, does not seem to have led to problems within the organization. The second major observation from the findings presented in this section is the evidence of the strong impact that financial and management irregularities had on the consistency of leadership for Takura and Capri co-operatives. It will be recalled, however, that some of these irregularities had their roots in a policy structure, both of local government and financial institutions, which did not recognize co-operatives. The third significant finding was that the level of leadership skills for the co-operatives did not appear to depend on education levels, but rather on prior organizational experience, particularly that gained from participation in the ZANU political party, or the Workers Committees for the workplace co-operatives. Bookkeeping and financial management skills

did, however, appear to be related to levels of education and training. For those co-operatives whose responsible officers had either low levels of education or no training in these skills, the quality of the books was generally poor. Finally, the extent of female representation and participation on Executive Committees appeared to be determined by two factors: the role of specific women in the formation of the organizations (as with Tashinga co-operative, where the founder was a woman); and the traditional roles assumed by women in other community organizations (as with Kugarika Kushinga co-operative where women members' roles followed the experience within ZANU).

The membership

Information on the membership of the co-operatives is crucial to an understanding of who the organizations serve and the degree to which they are able to meet the needs of their members. Furthermore, the interaction both among the members, and between them and the leadership, can help determine the success of the organization in implementing its goals. Under the general category of membership, the following subjects are discussed: the characteristics of members, with a special emphasis on gender composition; the participation of members in the activities of the co-operatives; and finally, internal cohesion among the members for the five organizations.

Characteristics of members: gender composition

Detailed information on the aggregate characteristics of the members

of each co-operative was not easily available without conducting surveys, particularly with the larger co-operatives such as the Cotton Printers, Tashinga and Kugarika Kushinga. Nevertheless, it was possible to discern certain general facts about the members of each of the co-operatives from interviews of the Executive Committee members as well as other sources.

Differences in membership among the five co-operatives seemed to be determined primarily by the type of organization: workplace, or community-based. Workplace co-operatives were entirely male in membership, whereas the membership of both Tashinga and Kugarika Kushinga had a significant proportion of women. By examining the member list with the assistance of an Executive Committee member, it was possible to determine the approximate proportion of female membership in both co-operatives, Tashinga having over 50% women co-operative members and Kugarika Kushinga, 24%. Conversations with executive members revealed that women members fell into one of six categories: divorced; widowed; in common-law unions; single parent; married; or de facto household heads.

Since the proportion of women in both the community-based co-operatives was relatively high, the researcher decided to conduct a separate but related investigation in order to determine why. As a result, with the assistance of the four women on the Executive Committees, seven women members of Tashinga and Kugarika Kushinga co-operatives who represented all of the various circumstances mentioned above were identified and interviewed.

Only one of the seven women co-operative members interviewed had successfully applied for a lot through the City Council's program and in fact

it was her husband who had applied. Two of the remaining six had attempted to apply but had been turned down. One of these two was living common-law with the father of her children for some of the time (since he worked out of town) but was never married since he had not paid lobola; thus, she still maintained control over her resources. She had applied for a lot but could not produce proof of either marriage or divorce, consequently she was turned down according to municipal policy.

The other, a single woman with one child, had been told that she did not qualify since she did not have a marriage certificate and only had one child.

I visit the City Council for forms. They said they want someone who is married and... someone who has got children. Even if you have a child, they sometimes say no. They said no to me...

This procedure was not, however, in accordance with municipal regulations which nowhere specified that all women had to be either married or divorced or that higher priority should be given to women with more children. This meant that a certain amount of discretionary discrimination was being exercised when officials at the City Council made decisions about allowing women to apply for lots.

One woman who had been divorced for several years was able to meet the qualifications, but was under the impression that she would never be approved because she was not married at the time of application: "I went on the waiting list, but it's very hard to find me a house, because I haven't a marriage certificate, so they don't care about me." This was based on an expectation of discrimination, however the issue would have to be investigated in more detail to verify whether this expectation was accurate or not.

There was also some evidence that officials at the municipality discriminated against women who worked in the informal sector as domestic workers, although these women should also have been accepted according to municipal policy (personal conversation with B. H. Masanzu, Deputy Director, Department of Housing and Community Services, City of Harare, 9/13/89). A woman member of Tashinga domestic workers co-operative had this to say about applying to the City Council for a lot:

It was wasting time if you go there. You know straight if you go there, they won't let you fill the forms, the money's not enough, your job's not-- like the domestic worker, they don't take it like a job, the money's so little.

The two other women who worked as domestic workers, although eligible to apply to the City Council for lots, were unable to raise the money, \$3,000 in cash, to purchase them and therefore felt it was not worth it to apply. One of these, when asked if she had gone to the City Council to apply for land, replied: "I never tried that, because the money was too little to get a house." For these women and others like them, joining the co-operative was the only option left, particularly if they had already been turned down by the City Council for land.

Participation

Participation of the general members in the organizations' activities varied greatly among the five co-operatives. One important indicator of participation in the organization was attendance at meetings, which could be closely monitored by the researcher in the smaller co-operatives (such as Capri and Takura). For the larger organizations, (such as Kugarika Kushinga with almost 2,000 members) this was not possible.

One of the unexpected findings about attendance for the meetings of Kugarika Kushinga was the very high representation of women. Out of the approximately 1,200 people usually in attendance at meetings (as estimated by the Executive Committee) women outnumbered the men. General meetings for Kugarika Kushinga were better attended by women than by men even though women only made up 24% of the official membership. This could have been due to male members sending their wives to the meetings, but it was probably also due to women having a greater interest than their male counterparts in the co-operative's affairs. It was for this reason that many of the Executive members of Kugarika Kushinga interviewed were under the impression that women outnumbered men in the membership. It was only when the membership list was checked that it was discovered women only comprised about one-quarter of the members. Despite the high female turn-out, however, it was still the male members who tended to dominate the general meetings. Out of a total of 20 questions asked in question period at three meetings, only seven were asked by women. On two occasions, comments were made by women that either they were being given unequal treatment in relation to the men, or that men were favored over women in question period.

This same observation did not hold for Tashinga, which not only had a high female attendance at meetings, but also a woman Chair. At one meeting, for example, women asked a total of ten out of 13 questions. This may have been due to the assertive role being set by the Chair which made the women at the meeting feel more comfortable about expressing their views.

The meeting at Capri was attended by ten of the eleven Executive

Committee members plus 25 others, totalling only 36 out of 77 members. This low attendance was explained by co-operative members as being due to low morale of the members resulting from long delays in construction as well as other factors related to poor cohesion among the membership.

Attendance at meetings of Takura co-operative was similarly low, an average of 13 out of 33 members present at any one time for the three meetings attended by the researcher, but was more likely due to the meetings being held during work time. Since the National Breweries operated on a shift system, only those members working on a particular shift were able to attend meetings. Also, as the Chair described it, members wandered in and out of the meetings fairly freely, which limited effective discussion of issues.

Participation in the organizations also manifested itself in ways other than attendance at meetings. It appeared that, in general, all of the executive work of the organizations was carried out by the Executive Committees and that participation of members in this work was minimal. Exceptions to this were Kugarika Kushinga and Tashinga, the two community-based co-operatives. Because these two organizations did not have the automatic contribution system that the other three organizations enjoyed, they had to provide for security at the special contribution meetings where money was collected. Kugarika Kushinga initially approached the police, who declined to provide security for the meetings, consequently the members who happened to be in the armed forces or the police force were asked to provide security on a voluntary basis. The responsibility of these men, who were armed during the contribution meetings, was to guard against theft during the meetings and to ensure that

the money was safely transported to the bank. In addition, co-operative members revealed that the typing for the co-operative was done by a woman member with clerical skills who worked at the post office.

Tashinga co-operative had hired a security service to ensure against theft during contribution meetings, but also made use of general members as a type of security force for the purpose of keeping order during meetings. At each general meeting, six security people were randomly chosen from the members present. Tashinga also solicited assistance from general members during the time it was attempting to reduce its membership from 700 to 400. Members were asked to help go through the lists to determine which people did not live in the Mabelreign area, and also, which were not domestic workers. In some cases, they were asked to go door-to-door in order to get this information for the co-operative.

It is likely that because the two community-based co-operatives did not have the institutional support enjoyed by the three workplace co-operatives, they were required to solicit more support and participation from the members.

For the Cotton Printers, participation in the organization took the form of self-help labor which amounted to 2 1/2 hours per week for all members, including those employed by the co-operative.

Internal cohesion

In addition to demonstrating differing patterns in gender composition and other socio-economic characteristics, the five co-operatives also had varying experiences with internal cohesion within their memberships.

Interviews and other material revealed little evidence of lack of

cohesion among the members of the Cotton Printers co-operative. There was evidence of two related strategies employed by the co-operative to intentionally reduce internal dissension. First, was the policy of paying the co-operative's employees at the same rate as textile workers, even though wages in the construction sector should have been lower. According to the Chairman, this was to prevent dissatisfaction among the workers at the construction site. Second, was the policy of encouraging the co-operative's employees at the site to become members, thereby creating an additional incentive for the workers to perform well-- that of eventually owning a house.

Kugarika Kushinga and Tashinga, perhaps because of their early stages of development, also gave no indication of problems related to cohesion within the group at the time of the study, although the members of Kugarika Kushinga expressed their expectation that if the organization did not become registered soon, members would begin to resign en masse. For both Capri and Takura, however, there was strong evidence of factionalism and lack of co-operation among the members.

For Takura co-operative, some of the dissension had its roots in the financial mismanagement incident involving the previous Chair and Treasurer who had stepped down from their posts. These two individuals remained in the co-operative as general members, nevertheless, and apparently still enjoyed the support of some of the members. Conflict between the previous Chair and the current Chair surfaced a few times at the meetings. In addition, members of the Executive Committee interviewed revealed feelings of mistrust of the ex-Chair since he had refused to hand over to the new Executive the account book which had been

used during his tenure. Some co-operative members interviewed expressed their suspicions that the ex-Chair had been in league with the contractor as well as with the building society to ensure that he got special treatment in the construction of his house.

The other source of dissension in Takura co-operative related to problems with the contractor and the pace of construction. Because of the contractor's difficulty in purchasing materials as well as his inability to repay the loan previously borrowed from the co-operative, many members expressed frustration and threatened to use the building society loans, issued to them as individuals, for purchasing materials and engaging their own contractors. It is possible that because it was generally more difficult for individuals to acquire building materials than it was for building contractors, these members did not follow through with their threats. Nevertheless, because the land and financing had been originally allocated to individuals, there was always the possibility looming for individual members to withdraw and proceed on their own without the co-operative.

For Capri co-operative, the dissension was serious enough to have caused the resignation of some members early on in the co-operative's development. Similar to Takura, this was the result of some management irregularities. When the first group of 30 lots was issued to the co-operative, it was alleged that members on the original Executive Committee arranged for the stands to be allocated to them. This brought about the resignation of some eight members who lost their trust in the Executive, as well as the call from the members to elect another Executive Committee.

Similar to Takura, Capri also had five members threatening to hire their own contractors. But in this case it was more complicated, since not

all 77 members had been issued lots and therefore members had to remain in the co-operative and continue to contribute money until all members had lots. Despite this, the five members opted out of the collective construction process but stayed in the co-operative. One of the five members, being a professional builder by trade, decided to build his own house while the other four arranged to hire their own contractors. As with Takura co-operative, a contributing reason to the choice of some members in using their own contractors was the original allocation of the lots and the loans to individuals.

The membership summarized

The most significant aspect of the findings related to the membership of the co-operatives had to do with female representation and participation. First, there was evidence that the community-based co-operatives were very attractive to women. Because women often fell through the gaps of urban housing policy-- either by design, bureuacratic discretion or default-- they often had no other options for procuring a house. In addition, women's attendance at co-operative meetings was proportionately higher than that of men, perhaps because of the greater interest shown by them in housing issues. Despite this, their participation in meetings appeared to be associated primarily with the participation of women in the Executive. Thus, women's participation in meetings for Tashinga, which had a female Chair, was correspondingly high.

There appeared to be a connection between lack of resources and higher level of participation for the community-based co-operatives, as evidenced by their use of members in cleaning up membership lists and as a

security force. Thus, limited resources perhaps acts as an incentive for participation in these organizations.

Finally, low internal cohesion, manifested in both Takura and Capri co-operatives by low attendance at meetings and by threats of individual members to leave the co-operative, was significantly influenced by policies which did not recognize the organization as a collective in the allocation of land and financing.

Decisions and strategies

The accumulated decisions made by an organization help to chart its general direction. For the five co-operatives which were the focus of this study, some of these decisions were made on a proactive basis and were coordinated with an overall strategy; and others were responses to external or environmental conditions over which the organizations had little control. The decisions and strategies most important for the five housing co-operatives related to three general areas: overall building strategies; training; and communication.

Overall building strategies

The three housing co-operatives engaged in the construction phase of the project (Takura, Capri and the Cotton Printers) all chose different building strategies in order to realize their goal of providing a house for every member of the co-operative. These different strategies were the result of a range of influencing factors, as will be explained below.

Since the Cotton Printers co-operative was allocated land on a

collective basis for the first 84 houses, they decided to construct five-room finished houses, so that after completion the houses could be rented out to three or four families (all of which were co-operative members), and the rents accruing from this could then become additional income for the co-operative. This strategy also enabled the co-operative to use the first 40 of the completed houses as collateral against the building society loan secured in 1987. In addition, the co-operative had plans at the time of the study to use the second 44 houses as security against a second building society loan. These options-- using the houses as a form of income-generation and then as collateral against a loan-- would not have been possible had the first group of 84 lots been issued in individuals' names.

In contrast, Capri and Takura were allocated lots in the names of individuals. Both co-operatives opted to build partial or unfinished houses which were to be completed by the occupants over some future period. In Capri's case, it was decided to build two-room partial houses for each member. The members of Takura, however, voted to build houses at various stages of completion depending on the members' individual incomes. Consequently, the members with the lowest incomes would end up with a two-room house and those with the highest incomes, a five-room house.

The Cotton Printers also embarked on an ambitious scheme of manufacturing several of the housing components such as door and window frames, bricks and molded concrete parts (such as vents). This was facilitated by the land "lent" to the co-operative by the City Council which could be used to store machines and equipment needed for this production, and stockpiles of the finished products. It was also probably made feasible by the size of the co-operative (almost 700 members) which enabled

sufficient economies of scale that contributed significantly to cost-cutting. It is probable that these economies of scale could not have been enjoyed by either Takura with 33 members, or Capri with 77 members. Manufacturing some of the building components, particularly bricks, also meant that the Cotton Printers co-operative was not so much at the mercy of the building materials suppliers during times of shortages.

The Cotton Printers managed the construction process themselves, relying initially on self-help labor, and then on labor-only contracts. This also contributed to reducing overall labor and management costs. One additional responsibility and cost incurred to them, however, was that of a 24-hour security service to prevent theft of building materials and equipment at the production site. For Takura and Capri co-operatives, it was the contractor who was responsible for making sure that none of the building materials at the construction site were stolen.

Takura and Capri co-operatives, being much smaller in size, elected to hire builders using fix-and-supply contracts where the contractor was responsible for procuring of materials, managing the construction process and providing the labor. This meant that the speed and efficiency of construction depended entirely on the competency of the particular contractor in a period of serious building materials shortages. As a result, both co-operatives had to dismiss the first contractor hired, neither of which had been able to produce anything in a two-month period, and hire a second contractor.

According to interviewees from Capri co-operative, the first contractor had been chosen on the basis of his bid price and had intentionally been hired on a trial basis. When the performance of the contractor proved

unsatisfactory, the co-operative immediately sought a replacement.

Although the second contractor was proceeding with the work rather slowly due to building materials shortages and there was alleged mismanagement of construction materials and finances, the co-operative was satisfied that the job was being executed adequately.

In the case of Takura, the first contractor was apparently hired because he had relatives in the co-operative. When it became evident that he could not acquire building materials, the co-operative looked for another contractor. The second builder, however, was not hired because of demonstrated competence or ability to procure building materials, but rather because he was affiliated with the same church as one of the older members of the co-operative. Shortly afterward, it was revealed that the contractor did not have sufficient finances to purchase materials, consequently he sought permission to borrow money from the co-operative and was then unable to pay back the loan. It was later discovered that he had been using sub-standard bricks which did not meet local standards, and at the time of the closing of the study, the co-operative was considering legal means to secure the loan repayment from him. Meanwhile, the construction process had ground to a halt. These problems, albeit confounded by unwise decisions, did not occur for the Cotton Printers which did not have to rely on inefficient or corrupt building contractors.

For both Capri and Takura, relying on building contractors also necessitated a system for monitoring the construction process. It was the Personnel Manager at Capri who initially monitored the building of the houses for the co-operative. After that, various members of the Executive Committee regularly visited the building site. When the first houses were

finished, the new occupants were also able to monitor the activities of the contractor. For Takura co-operative, construction monitoring depended upon co-operative members making special trips to the building site on a regular basis. However, after some co-operative members built temporary structures at the building site (in late November of 1989) they were then able to keep an eye on the contractor's activities.

It has already been mentioned that the Cotton Printers co-operative's use of self-help labor, particularly for the construction of the first 20 houses, contributed to reduced costs. The trade-off for this positive feature, however, was that construction tended to proceed very slowly, with the first 20 houses taking almost a year to be completed at a time when building materials such as cement were not in such short supply. After full-time workers were hired, construction continued at a slow pace, the remaining 64 houses being completed in the next two years. Although the speed of construction was quicker than when self-help labor was being exclusively relied upon, building materials shortages as well as lack of financing contributed to slowing it down.

Although at the initial stages both Capri and Takura co-operatives intended to use self-help labor, it became quickly evident that this was not feasible due to distance of the construction site from both the workplace and where most of the workers lived. Consequently, possible cost reductions accruing from self-help were not available to these two co-operatives.

Kugarika Kushinga had not yet commenced construction of the houses at the time of the study, yet the organization's Executive Committee had already engaged in some forward planning. There was a tentative offer from the City Council for 1,986 unserviced lots, which the co-operative

agreed it would have to service for a cost of \$4.25 million (in December, 1988). As already mentioned, the co-operative had also been presented with other alternatives which would involve building the houses on several separate serviced sites, but it decided to turn these down in favor of having all the lots on one unserviced site. The co-operative then increased its membership to equal 1,986. Not only would it be more difficult for the co-operative to bargain later with the City Council for serviced lots due to its expanded membership size, but because of this, the organization was locked into this option. Furthermore, the pricing structure for lots serviced by the City Council was such that part of the initial real cost was capitalized over 30 years, effectively involving a subsidy with respect to inflation and interest. Thus when Kugarika Kushinga faced the prospect of servicing the lots themselves, it meant this subsidy would be removed. It also meant that the organization could easily spend all its savings on servicing lots, with nothing left for the construction. The co-operative's Executive, having realized this only later, then proceeded to pressure the City Council into offering them serviced instead of unserviced lots and appealed to ZANU to apply its pressure as well.

The Executive Committee had also investigated some financing options in the early months of 1989, as indicated in its correspondence. Letters were on file from the Embassies of Sweden, France, West Germany, Denmark, Britain and the U.S. all indicating regrets that they were only able to provide government-to-government assistance. As a result of meetings held in early 1989 with U.S.AID, the Ministry of Co-operatives and the Ministry of Finance (all documented in the minutes), it was determined that the African Development Bank could fund the project if

there were a government guarantee. But this would be pending the organization becoming officially registered. By the end of 1989, there was still no sign that the organization was any closer to attaining this status.

Training

Although the Ministry of Co-operatives claimed to have responsibility for training both the Executive Committee and the membership of housing co-operatives, it has already been mentioned in the previous chapter that other than very basic verbal information-giving, this did not in fact occur. For the three co-operatives engaged in construction at the time of the study, there seemed to be two responses to this: one, evident in both Capri and Takura co-operatives, was to proceed anyway despite the lack of training; and the second, as exercised by the Cotton Printers, was to develop its own training strategy, but only in relation to building skills. There was no evidence of training in the areas of leadership or financial management for the members of the Management Committee of the Cotton Printers co-operative, however it has been mentioned that some of these members held senior positions in the company and therefore already possessed substantial organizational skills.

For the Cotton Printers co-operative, it was more important to develop a building skills training strategy, particularly at the beginning when the organization decided to use exclusively self-help construction to build the first 40 houses. The strategy was a two-fold one involving both training on the construction site as well as some training at outside institutions. The co-operative's two bricklayers were apparently trained on the site by the builder. Similarly, the electrician was trained on site by a

professional, as was the co-operative's plumber. In addition, the co-operative sent about ten workers to attend a course on mixing cement at the nearby Cement Institute, which cost the co-operative about \$520.

Communication

Communication was crucial in the functioning of the co-operatives and seemed to depend on accessibility of at least one member of the Executive Committee during business hours. This was necessary in order to arrange meetings or answer queries of outside bodies such as the building society, the contractor and the City Council, as well as to deal with internal affairs, especially those of an urgent nature.

It appeared that the existence of a communication focal point of this nature was not so much an element of design, but rather a function of circumstances. In the cases of the Cotton Printers and Tashinga co-operatives, the Chairs of the two organizations were both accessible by telephone during the day. The Cotton Printers' Chairman held a desk job which entitled him to a telephone. The Chair of Tashinga, although a domestic worker, could receive telephone calls at her employer's house during the day. Both could be visited at their places of work during regular business hours in order to discuss co-operative-related affairs.

For the other three co-operatives-- Takura, Kugarika Kushinga and Capri-- direct communication with the organization proved to be more difficult. In the case of Takura, the only co-operative member who had an office job and was easily accessible was the ex-Chair who had been forced to step down because of the financial mismanagement incident. It was alleged by interviewees that he took advantage of his accessibility by taking

decisions on behalf of the co-operative without the membership's knowledge or authorization and continued to do so even after he had stepped down as Chair. The new Chair was a shop-floor worker who was not only inaccessible by phone, but also worked shifts in different parts of the factory and could not easily be located at any one time, particularly by interested outside persons (including the researcher!). Communication with external actors was therefore dependent on the mail.

The Chair of Kugarika Kushinga worked long hours at a small food stand in Mabvuku and was therefore accessible to the co-operative's members, but due to not having a telephone, could not be reached by outside bodies. The Secretary worked at a factory under similar circumstances as the Chair of Takura and was as difficult to reach as he. One other Executive Committee was accessible by telephone, due to having a supervisory position at a factory, but since he did not hold an office on the Committee, was not designated as the organization's communication focal point. As a result, much of the communication between Kugarika Kushinga co-operative and outside bodies took place by mail.

A similar situation existed for Capri, the Chair of which was a shop-floor worker. Although the Secretary of the organization at the time of the study held a desk job and was accessible by telephone, he did not appear to be the main communication focal point, probably because the pattern had already been established that the Personnel Manager would perform this role, and also because the Secretary had only held his post since early 1989. The easy accessibility of the Personnel Manager no doubt contributed to his continued role in the affairs of the co-operative.

Decisions and strategies summarized

The most striking observation from the findings related to decisions and strategies can be found in the remarkable building strategy implemented by the Cotton Printers co-operative, which was comprised of four elements: a self-managed construction process, the manufacturing of building components, the use of completed property as security against loans, and an income-generation program. The latter two of these were dependent on the organization being allocated land and financing on a collective basis-- a function of policy decisions made by local government and the building society.

The second major observation was the decision for all three co-operatives engaged in construction to abandon or limit the input of self-help labor, due mainly to logistical factors, such as lack of access to the construction site or inability to meet local building standards. This suggests that despite the ideological debate in the literature on self-help labor, decisions on it will continue to be made on a pragmatic basis.

The study findings indicate an inability on the part of the Ministry of Co-operatives to follow up on its commitment to provide training and other assistance to the housing co-operatives. The organizations were, therefore, operating with very little technical input or assistance from outside agencies. There was also some indication that dealing with external agencies was facilitated by easy telephone accessibility of at least one key person on the Executive Committee, or in the case of Capri, someone closely affiliated with it.

Financial matters

The financial aspect of the five housing co-operatives could be considered the "bottom line" in determining whether they were able to function effectively. This is because, at least in part, the viability and attractiveness of housing co-operatives to poor people lies in their ability to build houses at costs comparable to other modes of production. The important components of this bottom line were, of course, costs and revenues, discussed separately in this section.

Costs

There were several reasons why it was not possible to conduct a formal cost-effectiveness analysis. First, the organizations were at different stages of development; second, the co-operatives chose different building options, making direct comparisons difficult; and finally, detailed information on costs was unavailable (such as the real value of self-help or the value of voluntary time contributed). However some general figures on costs for those co-operatives engaged in construction were compiled in order that a comparison could be made among the three co-operatives as well as with government-sponsored and private market costs. This comparison is summarized in Table 3. Since the adoption of the policy on a national basis of local governments providing serviced lots as opposed to finished or partial houses, there was no means of comparing the costs incurred to the co-operatives with those of the government. The only government-sponsored building program in operation at the time of the study on which there was accurate data was that of the building co-operatives in Bulawayo, which consisted of a mobilization program for highschool-leavers where groups of

Table 3. Comparative Building Costs: the Co-operatives, and the Government-sponsored and Private Sectors*.

# rooms built	Capri	Cotton Printers	Takura	Bulawayo building co-ops	private market
2	\$6,750	---	\$5,000	\$5,087	\$6,600
3	---	---	6,750	6,845	8,900
4	---	---	8,100	8,182	10,700
5	---	\$9,452	9,720	9,818**	12,800

* All prices are in late 1989 dollars and do not include land

** Since the government-sponsored Bulawayo building co-operatives did not build five-room houses, this price was reconstructed based on average differentials between the costs of a four-room and a five-room house (City of Bulawayo, 1989b).

youths formed co-operative construction businesses. The costs provided, however, probably do not accurately reflect hidden subsidies such as overhead or administrative costs. Also not accounted for in the table were differences in building quality and design factors. Nonetheless, the table is included for general comparison purposes.

The table reveals that Capri co-operative, which built only two-room houses for its members, did not appear to enjoy cost reductions as a result of acting collectively. However, at the time of the study, the construction process for this organization had proceeded with fewer difficulties than construction for the other two co-operatives which had suffered delays for various reasons. It is possible to surmise that Capri may have both paid for higher quality (which was not accounted for in the table) as well as accelerated speed of construction. For the members, a quicker pace for construction acts to reduce the total costs of maintaining current places of residence as well as contributing to the co-operative while the construction is in progress.

This can be contrasted with the figures for Takura co-operative which appeared to enjoy considerable savings, particularly in comparison with private market costs, but experienced many delays including an actual stoppage. Similar to Capri, this meant continued costs of maintaining current residences for the members while waiting for the construction to be completed. It will also be recalled that the contractor was caught using sub-standard materials and was in debt to the co-operative at the close of the study, which, if not collected, would have the end result of raising final costs. This suggests that the contractor probably set his bid too low.

According to the table, the Cotton Printers, which engaged in

manufacturing building components and continued to contribute some self-help labor, was able to build five-room houses at a cost lower than that of the Bulawayo building co-operatives and substantially lower than market price. However, the real opportunity cost of the self-help contribution portion is not included in the price. Also not included is the value of direct contributions from the company; as well as other contributions in the form of transport, the wages of two of the co-operative's employees, legal and auditing services, and the company's waste materials used in building components production. Nonetheless, it appears that the Cotton Printers building system, its use of labor-only contracts (thereby reducing management costs by cutting out profit margins) enabled significant cost reductions in comparison with both the Bulawayo building co-operatives, as well as the private market.

Since both Tashinga and Kugarika Kushinga had not yet commenced the construction process, information on building costs for these organizations was of course not available. However, at the time of the study, both the organizations had fixed operating costs which the other three workplace co-operatives did not have to bear. Tashinga and Kugarika Kushinga had engaged the services of a lawyer on a retainer basis, which neither had commenced to pay at the time of the study but over time would incur a considerable cost, particularly at the time of land and financing transactions. Tashinga was paying \$135 a month for security services which, on a yearly basis, would amount to \$800. Kugarika Kushinga, because it was using the contributed services of co-operative members who were in the police or armed forces, did not have to pay this. An additional cost to the two organizations was transport, which for Kugarika Kushinga

came to \$50/month (\$600/year) and for Tashinga \$15/month (\$180/year), the differences being accounted for by the respective distances of the two co-operatives from the Harare town center where most government and business offices were located. In addition to monetary costs for the community-based co-operatives were the added time commitments required of the Executive Committee members in managing monthly contribution meetings where large sums of money had to be tallied up and delivered to the bank. These factors contribute to the notion that the overall costs to community-based co-operatives would be higher in the long-run than those of workplace co-operatives. Because of the higher fixed costs, it is possible to surmise that, on the average, these types of organizations would be larger than workplace co-operatives in order to better absorb the costs.

In addressing the question of whether the collective mode of production is more cost-efficient than other modes such as the private market or government-sponsored building co-operatives, in two of the three co-operative case studies there appeared to be cost savings. A more revealing analysis would be possible with detailed information on a larger number of organizations of varying compositions and sizes. Nonetheless, it should be noted that the co-operatives were operating in an environment replete with considerable constraints, such as local government and building society policies which did not recognize collective ownership of land, and the lack of training and an operational government loan guarantee system.

Sources of revenue

All five co-operatives relied heavily on member contributions as a source of revenue, however the monthly amount contributed varied greatly.

The lowest rate was that set by the Cotton Printers co-operative, at \$8, which had not changed since the inception of the housing fund in 1984. Co-operative members from the Executive Committee indicated this was too low and did not even reflect inflation, let alone rising building costs over the previous five years. They stated that whenever the issue of raising the contribution was brought before the membership, it was invariably defeated. Monthly contributions for Takura and Capri were initially set at \$50 and \$60, respectively.

Interestingly, despite considerable differentials between the average wages of members of the workplace-based co-operatives and those of the community-based co-operatives, monthly contributions for Kugarika Kushinga and Tashinga were roughly the same, if not higher than contributions for Capri, Takura and Cotton Printers. Members of Tashinga co-operative, all of whom were domestic workers and earned between \$114 and \$160 per month, contributed \$50 to the co-operative. This clearly represented at least 1/3 of the monthly income and could have represented close to 1/2 for some individuals. Because attrition in the membership had, as a result of the Mayor's intervention, been due primarily to the exclusion of non-domestic workers and people living outside the Mabelreign area, it was not possible to discern whether some members had resigned because of the high monthly contribution expected of them. Nonetheless, the organization's default rate (the proportion of members unable to pay the contribution for a particular month) as gleaned from discussions with the organization's Treasurer, averaged a low 2.5% over the period of one year. This was indicative of the members' strong desire to own their own homes and the sacrifices they were willing to make toward this end. It also,

perhaps, meant that co-operative members were getting assistance from extended family members who probably expected to share in some of the benefits of a relative owning their own home.

Kugarika Kushinga's required contribution was set at \$100, higher than that for any of the workplace-based co-operatives. Considering that many members were women and/or allegedly worked in the informal sector earning less than \$250 per month, this was a heavy monthly commitment and probably demanded that co-operative members solicit financial assistance from relatives in order to meet the payments. Despite this, the average default rate over a period of 18 months was estimated by the organization's Secretary to be approximately 5%, also very low.

One of the reasons why contributions for the Cotton Printers could have been sustained at such a low amount was the additional revenue which the co-operative collected from the company as well as the program in operation of renting out completed houses to co-op members. A case study of the Cotton Printers co-operative done for the United Nations (Plan Inc., 1989) revealed that in a typical monthly statement, member contributions represented only 26% of total revenues, the remainder being made up by house rentals (comprising an additional 21%), direct company contributions and profits from the sale of cotton off-cuts (both making up an additional 53%). None of the other four co-operatives had the benefit of a regular revenue contribution such as this from an external source. This also brings to question the issue of the co-operative's long-term plan to become independent from the company, as the Personnel Manager had claimed at the onset of the study. It would appear that if this were to take place, the shortfall would have to be made up for by greatly increasing member

contributions and/or house rents for members living in houses constructed by the co-operative.

Financial matters summarized

The figures for the three co-operatives engaged in construction show that they were able to build houses at comparable or lower costs than both the government-sponsored and the private sectors. Considering the many constraints which they encountered, this is an achievement. With an environment more favorable to housing co-operatives, including a government loan guarantee system, training and technical support and policies which recognize collectives, it is likely that costs could be reduced even further and revenues raised.

The study shows that the community-based co-operatives bore higher fixed costs than their workplace counterparts and also had fewer sources of revenue. This contrast was especially evident when comparing the community-based organizations to the Cotton Printers, which according to Plan Inc. (1989), procured almost half its monthly revenue from the company.

Conclusions

This chapter has presented those study results related to internal attributes of the organizations, based on information gathered from interviews of Executive Committee members, interviews of women co-operative members, and other documents, as well as observation of several general meetings. The findings indicate that the housing co-operatives were

able to function, develop and fulfill their goals, despite considerable constraints. This is particularly striking in the context of the costs at which the organizations were able to build houses; and, for the community-based co-operatives, the low rates of default for monthly contributions to the organizations.

There was evidence, however, of several weak points, such as low skill levels in bookkeeping and financial management (for Tashinga and Takura); inadequate leadership skills (in the case of Takura); generally low levels of participation (for Takura and Capri); low levels of internal cohesion (Takura and Capri); and incidents of financial mismanagement (Takura). This can be at least partly attributed to lack of training, either from the government or some other agency; as well as to the impact of policy which individualized land and financing allocation. The inclusion of Tashinga in this group may be explained by the very low levels of education characteristic of the Executive Committee of this organization.

The experience of the housing co-operatives suggests that employing self-help labor as a building strategy is not only a matter of ideology, as it is discussed in the literature, but a function of choice based on certain logistical factors such as the accessibility of the construction site. For the Cotton Printers co-operative, employing self-help labor was not difficult since the site was within walking distance of the members' place of work. For Takura and Capri, however, the construction site was situated far from both the members' place of work as well as many of their residences. This suggests that the use of self-help labor should not be either prescribed or prohibited by central authorities, but rather should be determined by members of community-based housing organizations themselves based on

the particular circumstances pertaining to them. Indeed, the attempts of government to dictate the use of self-help labor for Takura and Capri acted against the enabling and empowering aspect of self-help as an overall development strategy, since it initially denied the organizations the right to make decisions for themselves.

The role of policy, set by local and central governments and building societies, has already been mentioned as having significant impact on the internal characteristics and functions of the five housing co-operatives. In addition, the influence of certain external actors, such as locally elected politicians and ZANU, has also been alluded to. The next chapter is devoted entirely to issues related to the external environment within which the organizations had to operate.

CHAPTER VII

EXTERNAL ACTORS

Actors in the external environment played an important role in influencing the decisions of the housing co-operatives, their activities and their internal functions. The previous chapter outlined how such factors as internal cohesion and building strategies were influenced by the policies of local governments and financial institutions. This chapter examines more closely the role of external actors using data compiled from interview transcripts, field notes and other documents. The various functions of external actors relative to the five organizations are described while at the same time attempting to identify patterns in the nature and direction of these functions. In all cases, both the positive and negative impacts of the policies and standard procedures of these actors are described, as well as those actions which did not fall within their normal scope of activities.

It was found that the importance and role of external actors seemed to vary with the type of organization. The co-operatives comprised of workers employed at particular companies (Takura, Capri and Cotton Printers) enjoyed considerable input and support from the companies and, sometimes, the Personnel Managers of these companies. Tashinga and Kugarika Kushinga, being community-based co-operatives, relied more heavily on elected politicians and the political party structure and also had some interactions with the police. (The exception to this pattern was the

Cotton Printers co-operative which also used political party intervention as a strategy at one crucial point in its development). External actors common to both types of organizations were the local and central government bureaucracies as well as other co-operatives.

The actors specific to the workplace-based co-operatives are discussed first, followed by those relevant to only the community-based groups; finally, the role of those actors common to both types of organizations are described. A summary of all of these relations is provided in Figure 7.

The workplace-based co-operatives

The Personnel Manager

For two of the three co-operatives based at companies, it was the Personnel Manager (PM) who, either on his own or in conjunction with someone else, initiated the co-operative. Although the PMs, in these two cases, played an instrumental role in the launching and ultimate development of the co-operative, because they were never members of the co-operatives, they are considered as important outside facilitators of the process. The influential role of PMs was due, in part, to the government's efforts to promote workplace housing co-operatives by advocating this to PMs of the larger private sector companies. The PM of the Cotton Printers, with the assistance of the Chairman of the Workers Committee, launched both the welfare fund and the housing co-operative. It was this effort that eventually influenced the PM of the Capri Corporation to suggest the idea of forming both a welfare fund and a housing co-operative to the workers of Capri. There was less evidence of input from the PM for Takura, partly because the original PM had died halfway through the construction phase.

Figure 7. External Actors Influencing the Five Organizations.

External Actor	Workplace co-ops			Community-based co-ops	
	Takura	Capri	Cotton P'ters	Tashinga	Kugarika Kushinga
personnel manager	x	x	x		
company	x	x	x		
police				x	x
local gov't. politicians				x	x
ZANU			x	x	x
lawyers				x	x
City Council	x	x	x	x	x
central gov't.	x	x	x	x	x
building societies	x	x	x	x	x
other co-ops	x	x		x	x

Co-operative members reported, however, that he had helped the co-operative in its initial recruiting efforts, had attended meetings as an ex-officio member and had helped the organization to set up its books.

The PM of the Cotton Printers company, along with some of its workers, had been a high-level guerrilla fighter in the liberation war, and therefore had strong ideological ties both to central government and to socialism in general. This link with the ideology of liberation, which did not surface with the other co-operatives, appeared to be a strong motivating factor for the members of the Cotton Printers co-operative. It may, perhaps, have been this which created the necessary motivation for the members to contribute large amounts of time in self-help labor and in manufacturing housing components, neither of which was evidenced to any great extent in the other housing co-operatives engaged in construction. The ideological factor also appeared to surface in the issue of pay for full-time workers hired by the co-operative to build the houses. Although it was more expensive to the organization, employees of the co-operative were paid at the equivalent rate of workers in the company instead of the lower pay rate typical of the construction sector. This was for the purpose of promoting equity.

The PM of the Capri co-operative indicated in his discussions with the researcher that he viewed his role as including responsibility for helping employees to secure accommodation. It was for this reason that he suggested the workers form a welfare fund and then a housing co-operative. But he carried his role much further by assisting the co-operative after it had been formed and well into the construction phase. Since the co-operative's leadership had turned over several times since its inception, it

was the PM who had a more accurate overview and understanding of the issues confronting the co-operative than did most of the members of the Executive Committee.

It was also the PM who, with the sanction of the Executive Committee, did most of the negotiating with the Ministry of Co-operatives during the registration process, who approached the City Council and initiated discussions on the procuring of land for the co-operative, and who acted as the communication focal point on behalf of the co-operative for all outside organizations. This was logistically convenient, since the PM had his own office and a private telephone whereas most of the members of the co-operative's Executive Committee were confined to the shopfloor and were therefore not easily accessible. At one point when some of the co-operative's members were threatening to resign and walk away with the lots in their names, (which they were legally entitled to do) the PM asked for a special meeting to be chaired by the Department of Housing and Community Services of the City Council which was attended by City Council workers, lawyers, representatives of the Ministry of Co-operatives, three building societies, and members of the co-operative's Executive Committee in order to resolve the dilemma.

In addition to acting as the co-operative's agent for outside bodies, the PM also directly assisted the organization in certain tasks such as drafting the constitution and setting up records. The PM even visited the housing site on a weekly basis at the beginning of the building phase in order to monitor the construction.

But perhaps one of the more important roles which the PM chose to take on was to act as mediator in disputes among members of the co-

operative. As mentioned above, there was an incident when four of the co-operative's members threatened to leave the co-operative with the lots already in their names. Although a multilateral meeting was held, there was no follow-up on it and it was the PM who eventually convinced them, through the power of persuasion, to remain in the co-operative and who managed to smooth relations between them and the other members. In his words:

... up to now, I can see that the whole thing, most probably, is on the verge of collapsing, because people are now having so many ideas. If I don't come in, the thing could collapse any time.

The company

Although the three workplace co-operatives were formed within the network of larger organizations, the parent companies which employed their members, they nevertheless functioned as autonomous bodies and had to proactively seek assistance from the companies. For this reason, the role of the company in the development of the workplace housing co-operatives varied greatly. The companies assisted the nascent organizations financially through various means. All three companies arranged for monthly contributions to the co-operatives to come directly out of the members' wages, which significantly reduced the administrative responsibilities of the Treasurers and reduced the risk of misappropriation of funds resulting from handling large amounts of cash. In two cases, the companies were also deducting building society repayments directly from wages as well.

The management of the National Breweries agreed to lend Takura co-operative the \$43,000 required to buy lots, a sum which they secured

against the employees' pension contributions. (This meant that the loan was made at minimal financial risk to the company). Although Capri Corporation had a policy of not assisting workers with housing loans, the company's management agreed to lend Capri co-operative a small sum (between \$2,000 and \$4,000) in order to make up the total amount required to purchase lots, most of which (\$27,000) had been saved by the co-op. The Cotton Printers company, however, went several steps further than this. The co-operative was provided with a credit line in the name of the company for purchasing construction materials before its first loan came through, and was allowed to keep the revenues from the sale of cotton offcuts, a form of profit-sharing. (For the year 1987-88, this amounted to \$39,000 in total). The company also donated its waste equipment (pieces of scrap steel, tables and some machinery) which the co-operative used to make bricks and door frames, paid the bulk of the wages of two of the on-site workers (the balance was paid by the co-operative), loaned the co-operative concrete mixture at a time when there was a shortage of building materials, and guaranteed the first loan of \$200,000 which the co-operative took out from CABS in 1987.

For all three co-operatives, the financial assistance from the company was granted with considerable negotiating and pressuring on the part of the co-operative's leadership or Personnel Manager, as well as the government. Before the formation of Takura co-operative, the National Breweries had committed itself to assisting in workers' housing to the value of \$1.5 million. But upon closer examination of this commitment and with advice from the government, the co-operative came to understand that the housing built with this money was to be owned by the company and not the employees.

This meant that if a worker lost his job or was fired, he would also lose his home. It also meant that the company was able to use this additional leverage to intimidate workers. As one interview subject expressed it:

...those people who were allocated those [lots] in the first place-- most of them are now not the owners of the houses. Because they [were] fired from employment, [the company] came and took the houses... They are not necessarily interested in us acquiring our own accommodation, but... I have to keep my employment. I [have to] follow orders no matter what, [as] I would be afraid of losing my house.

For this reason, the Ministry of Co-operatives instructed the co-operative not to accept these terms. As a result, the company still assisted the organization in purchasing lots, but to a much lesser amount than it had originally promised.

Capri Corporation had no policy in place for assisting workers in purchasing or building housing and it was likely through the persistent pleas of the Personnel Manager that the management eventually came up with the small balance required to buy the lots from the City Council.

In the case of the Cotton Printers co-operative, the Chair commented in an informal discussion that all of the concessions which had been granted by the company to assist the co-operative had been fought and negotiated for by the co-operative. Because of this, he said that the Cotton Printers co-operative could not be considered "a case study." By this, he meant it cannot be assumed that all companies are willing to grant assistance at this level to a housing co-operative formed by company employees, and that lobbying and pressuring is necessary. It is also likely, however, that the co-operative members' strong ties with the central government acted as an incentive to the company to comply with its demands, in exchange for

government-regulated favors such as better foreign exchange and import quotas.

The three companies provided other kinds of assistance as well. Both Takura and Cotton Printers were allowed to hold co-operative meetings (either of the Executive/Management Committee or the general membership) during work hours. The Cotton Printers company provided transport for Management Committee members to go to Harare in order to meet with government officials, furnished the services of its lawyer to assist the co-operative in its negotiations with the building society and the City Council, and permitted the co-operative to use the company's auditor to check the account books once a year. It also provided the Management Committee with an office and a telephone, paid the wages of two on-site workers (a plumber and a welder) and allowed the company's plumber and electrician to train some of the co-operative members in these skills. These forms of assistance translated into lower real costs for the co-operatives, especially for the Cotton Printers which received the most support. So close was the relationship between the company and the Cotton Printers co-operative that the Personnel Manager commented in an informal discussion that the co-operative was aiming to become independent of the company "like a mother and a child".

External actors for the workplace co-operatives summarized

The PMs of both Capri and the Cotton Printers appeared not only to play an assistive role in the affairs of the two co-operatives, but were also instrumental in launching the co-operatives in the first place. This means that the co-operatives did not emerge entirely as a spontaneous movement

from among the workers of these companies, but rather, that the PMs played an important instigating role as well. For Capri, the PM took on a variety of important additional roles, including the monitoring of construction and the resolution of disputes within the membership.

The three companies, the National Breweries, Capri and the Cotton Printers, made a broad range of resources available to the workplace-based co-operatives. These resources were either in the form of time saved, or direct material or financial resources. The Cotton Printers co-operative was the clearest example of this, having been offered, among other things, legal and auditing advice, a guarantee for the building society loan, and direct contributions in the form of wages, profit-sharing proceeds and waste materials that could be used in construction. These inputs from the company were, at the least, significant and at the most, crucial to the activities of the organization.

The community-based co-operatives

The police

Although Takura co-operative had dealings with the police at the time of the financial mismanagement incident involving the ex-Chairman and ex-Treasurer of the co-operative, the police did not play a major role in influencing the organization's decisions or activities, nor did it provide advice or assistance of any kind. But both Tashinga and Kugarika Kushinga, the two community-based co-operatives, had several interchanges with the police involving a range of factors.

Kugarika Kushinga's first contact with the police came at the time

when three members of the first Executive Committee were arrested. Although no official charges were ever laid, it was evident that the district officials of the ZANU party had been able to use their powerful influence to have the co-operative's leaders arrested. In the words of one of the detainees:

We held our second meeting. From 11 [people],... we were 18 members. The third meeting, we were over 150 in fact. On the fourth meeting, that's when we decided to fill up the gaps in our Executive. That's when we had a problem coming from the party. Because, you know, [the police] had very wrong information from the [party's] district officials. Because they were the people who caused that arrest¹... They [were making] allegations saying [we] are planning to rob people's money. Others were saying [we] are trying to form a new political party.

When asked if there had been a charge laid by the police: "There was no charge. There was no charge." He then went on to explain that the co-operative's leaders had been held for two nights and had been released the third day.

Since there was no evidence brought forward illustrating fraud (there are many types of informal organizations in Zimbabwe which involve collecting money), and forming another political party was not against Zimbabwean law, it appeared that it was reasons extraneous to the law which motivated the police to make the arrests. ZANU had demonstrated that it had the ability to use the police to implement its own political goals, in this case, against a grassroots organization which it sought to control (see section on ZANU as a separate external actor).

The police seemed, however, to sympathize with those who had been

¹ The informant was in error, since other sources confirm that it was the third meeting at which the co-operative's leaders were arrested.

arrested and suggested to them that until the organization was officially registered, the Executive should buy supplies (such as account and minute books) with their own money so as to avoid future problems. They also advised the organization to "follow party channels."

Even the meetings, we were not holding meetings because some of us, we were afraid of being arrested again... When we were arrested we were told by the police to follow the party channels, to do it in a good way so that there will be no interceptions from political parties. So we had been asked to solve the differences which were [between] ourselves and the district officials-- party members.

Later on, the police were approached by the co-op to provide security for the contribution meetings, where sometimes more than \$200,000 in cash was collected at one time. The police apparently responded that they did not have the manpower available to provide this service, so the co-operative ended up using some of its own members, both trained policemen and army recruits, as a private voluntary security force.

Tashinga co-operative had dealings with the police even before it held its first meeting. Through one of the founding members of the co-operative who had a relative in Kugarika Kushinga, it was learned that the co-operative could have problems if they did not inform the police ahead of time before holding meetings. They also claimed that the government encouraged people to contact the police "before you do anything": "After [the first meeting], we said, 'you know, the government said, if you want to do something you have to go and tell the police first before you do anything.'" When asked what she meant by "anything": "Things like meetings, or like that co-operative [referring to Kugarika Kushinga]. So we went to the police."

According to another co-operative member:

What happens in Zimbabwe is this. They said if we have got a meeting, whenever there are a group of ten people, the police... have to know what's going on..., because some people might start talking about politics and the like.

It is unlikely that the police were contacted every time a group of ten or more people were to hold meetings, although it is possible that the ZANU party (to which most of Tashinga's leaders belonged) warned its members to inform the police before starting any activity. It is more likely that the main reason for the co-operative seeking sanction from the police was to avoid the experience of Kugarika Kushinga. It appeared, however, that members of Tashinga co-operative were not apprised of the complete explanation of Kugarika Kushinga's problems and their roots with the ZANU party.

The police chief of the area initially advised the new co-operative's leaders to consult with their representative in the City Council, the Mayor of Harare, who was to play a major role in the co-operative. Later on, the police chief advised the co-operative to hire a security service for contribution meetings, gave advice on registration procedures and may also have had some input in the drafting of the co-operative's constitution. In the minutes of the co-operative, there was evidence that the advice of the police was sought two times at one general meeting (which happened to be held in a park directly in front of the police station) on the matter of procedures for issuing receipts. All of these interventions took place in areas which did not fall under the police's regular scope of responsibility.

Finally, the police were asked to intervene in the financial mismanagement incident involving the ex-Treasurer and ex-Secretary, and to provide protection at the co-operative meetings when previous members

of the co-operative, who were asked to resign because they were not domestic workers, threatened the co-operative's leaders and tried to disrupt meetings. Both of these instances, however, are examples of activities within the normal scope of the role of the police.

Local government politicians

Interviews of members of the Executive Committees of both Tashinga and Kugarika Kushinga indicated that both co-operatives had both early and repeated contact with local politicians serving on the City Council of Harare. Members of Kugarika Kushinga indicated that there had been consultation with one of the City Councillors about starting the co-operative and it was this same Councillor whose intervention resulted in the release of the three newly-elected Executive Committee members from jail. Another City Councillor purportedly acted as an initial liaison between the co-operative and the City Council's Town Clerk, with whom negotiations about land purchase were to be made.

Tashinga's contact with local politicians was more extensive. After gaining permission from the police to hold meetings, the newly formed co-operative was then advised by the police chief to consult with their City Councillor, the Mayor of Harare. It appears that the Mayor, right from the beginning, established himself as the co-operative's primary advocate and benefactor, a role which the co-operative's leaders accepted at face value as being legitimate. As one member expressed it:

The Mayor knows... the path we must take... So everything we do and everything [the Chair] does or tells us, she first tells the Mayor. Sometimes we go all together to ask [the Mayor] to find out what to do.

Although this may be a slightly exaggerated account of the

relationship between the co-operative and the Mayor, there was other evidence that the Mayor's advice was sought on most major matters. It was the Mayor who advised the co-operative to reduce the membership of the co-operative, allegedly because it would be more difficult to acquire land for a large rather than a small co-operative. Consequently, the co-operative spent the following six months (from February, 1989 until October, 1989) attempting to reduce the numbers on the roster from approximately 700 to 400. The Mayor suggested two separate ways of lowering the membership: the first was to allow only domestic workers into the co-operative. This meant that all people who held other types of work had to resign. The reason given for this was that it would make the co-operative appear in greater need and therefore more likely to receive land from the City Council, since domestic workers' wages were much lower than those in other sectors.

Second, the co-operative was advised by the Mayor to allow only those who lived in certain municipal jurisdictions to stay in the co-operative. This was for no other reason than that other City Councillors did not like the idea of a co-operative having been formed and including members from their own jurisdictions. If the co-operative was a success, these Councillors would not be able to claim credit for it, consequently members from those jurisdictions other than the Mayor's were instructed to resign and start their own co-operatives. This is another example of a grassroots organization being used to further the goals of politicians or political parties (see also sections on the police and ZANU).

We have got different areas. We have Mabelreign, Marlborough, Milton Park and Avondale including Mount Pleasant and some people were coming from as far as Highlands, Borrowdale. So, [the Mayor], he consulted

the Councillors of those places. And some of the Councillors... were saying, 'you are taking our people and the like.' And therefore [the Mayor] told us, '... will you please try to give back the joining fees for those people who stay at Mount Pleasant and Highlands as far as Borrowdale...'. That's how we came to reduce the number.

There was evidence that the Mayor was principal advocate for the co-operative, acting on its behalf to government departments, both at the City level as well as at the level of central government. This was probably why none of those interviewed from Tashinga co-operative, including the Chair, were able to distinguish between those bureaucrats who worked for the City Council and those who worked for central government. Nor were they aware of which departments particular bureaucrats worked for. The Mayor passed on the draft constitution-- into which he himself had strong input-- to the Ministry of Co-operatives for review. At the time of this study, he was also personally arranging for members of the Ministry of Co-operatives to come and give training sessions to the co-operative's members. Finally, he had begun advocating on behalf of the co-operative to the City Council in anticipation of the time when the officially registered co-operative would be able to formally apply for land.

Further evidence of the political nature of the formation and development of Tashinga co-operative, as it related to local politics, was found in the very experience of the researcher. The Chair of the Executive Committee, under pressure from the Mayor, was reluctant to speak to the researcher about the co-operative without his sanction and it took a full seven weeks of negotiations with the Mayor, both on the telephone and in person, before being allowed access to conduct interviews and attend meetings. Eventually, the Mayor admitted his concern that the results of

the research might leak into the press and create a bad name for him. It was only when he could be convinced that the information was being gathered for research purposes only, that he eventually granted permission for the study to proceed.

The ZANU political party

As already mentioned above, ZANU played a major role in the initial formation of both Kugarika Kushinga and Tashinga co-operatives, both of which were community-based. In the case of Kugarika Kushinga, the party continued to exercise its influence over the co-operative long after the organization's inception. But it will be recalled that political party connections were also used by the Cotton Printers co-operative, a workplace-based co-operative, when the Bulawayo City Council refused to issue them land. The ZANU political party, however, did not play at all into the stories of the other two company-based co-operatives. Other than this one exception, an explanation of which will be offered below, there is strong evidence that the community-based co-operatives tended to be more heavily influenced by political party connections than their workplace-based counterparts.

The key figures who formed the Kugarika Kushinga co-operative were all members of the Chitepo branch of ZANU, located in the Mabvuku high-density area outside of Harare. The initial dissemination of the idea of forming a co-operative took place at a branch meeting as well as through a small kiosk owned and operated in the Mabvuku area by one of the co-operative's founding members. Interviews of the Executive Committee members also revealed that there was early consultation with the Chairman

of the ZANU Chitepo branch before the co-operative's founders spread the idea of forming a co-operative. This meant that the sanction of the party was sought before the co-operative could be launched.

This initial sanction of the co-operative, however, did not hold for long, as evidenced by the intervention by higher officials at the district level for the arrests of the Executive Committee members during the co-operative's third meeting. All of those interviewed stated that the reason for this intervention was jealousy on the part of these officials who did not want members lower down the totem pole starting a co-operative.

You see, ... we went [to the meeting] and they started to elect some of the executive members. But some of the officials-- the district officials-- they were not happy that someone like [the Chair] had such an intelligent idea. They wanted-- they are above [the Chair in the party], he's in the branch level and they are in the district level-- they wanted the idea to come from the top, they didn't want the idea to come from the bottom, you see.

This interview excerpt alludes not only to jealousy on a personal level on the part of the officials, but is probably more accurately understood as being symptomatic of the broader issue of control. It appeared that the ZANU district officials did not want an innovative and potentially successful grassroots organization to be operating outside the purview of their influence. The desire of ZANU to control the co-operative was manifested in several ways, as described below.

It took eighteen months of persistent negotiation for the differences between the members of the Chitepo branch level of ZANU and the district level to be ironed out, and only after appealing to the higher provincial level in the party. Eventually, the co-operative was placed under the "jurisdiction" of another political district in Mabvuku, from which the co-

operative also drew members, and the go-ahead was given by the ZANU official supposedly "responsible" for co-operatives. In the meantime, eight of the founding members had given up the fight and abandoned the organization, leaving only three of the original eleven to start the co-operative once again in July of 1988.

Co-operative members reported in casual conversations that due to the co-operative having begun within the ZANU structure, party officials later pressured co-operative members-- particularly the Executive Committee-- to join the party and keep up to date with party dues. This is notwithstanding official government national policy which stated that co-operatives were to be non-partisan in nature.

Later, when the co-operative was having problems with the Ministry of Co-operatives and the City Council, who were each deferring to the other to meet certain requirements before the co-operative could become registered, ZANU once again intervened, but on a more positive note. They formed a committee comprised of representatives from all three districts with party members in the co-operative, to advocate on behalf of the co-operative to the Ministry in order to speed up the registration process which had taken another eighteen months.

From examination of the Minutes of Kugarika Kushinga co-operative, it could also be discerned that ZANU officials held documented meetings with either the co-operative's Executive Committee or the general membership on nine occasions between December of 1988 and November, 1989. (The last of these was a general meeting which was attended by the researcher). This meant that the co-operative, after it had been launched for the second time in July of 1988, may not have been operating on a

completely independent basis. It was unclear from the Minutes whether these meetings had been called by the co-operative or by ZANU, but there was evidence that the co-operative had been asked to provide certain documents to ZANU; that ZANU officials accused the co-operative of creating friction among ZANU leaders and "threatening people": and that the officials recommended that there be "better communication" between ZANU district officials and the co-operative. All of this alludes to the party attempting to maintain control over the co-operative.

The general meeting held on November 19, 1989, which ZANU representatives attended, offered many other examples of ZANU's role in the co-operative. The major purpose of the meeting was to put pressure on both the Ministry and the City Council to speed up the process of registration. Representatives were present from two ZANU districts, as well as the Ministry of Co-operatives and the Deputy Director of the Department of Housing and Community Services of the City of Harare. Although the Chairman of the co-operative opened the meeting, he immediately handed things over to one of the ZANU officials who henceforth directed the discussions. This indicated that the co-operative had tacitly given the ZANU officials the power to speak on its behalf during this meeting. This same official proceeded to intimidate the government officials in front of the co-operative's 1,200-strong membership by threatening to organize mass demonstrations if actions were not taken on registration, and challenged the co-op members to confront the government directly. Later in the meeting, the official made a reference to ZANU's role "to be everywhere in order to monitor things" and suggested that party representatives should be invited more often to the co-operative's meetings.

Notwithstanding the direct confrontation between party officials and government bureaucrats which took place at the co-operative meeting referred to above, co-operative members in both Kugarika Kushinga and Tashinga referred to the all-pervasiveness of ZANU in political and community life, and also to the party being virtually equivalent to the government. An Executive Committee member of Kugarika Kushinga, when asked why the co-operative still had close ties with the party at the same time as maintaining that the organization was non-partisan, offered this explanation:

The reason was, the idea came from the party meetings. Secondly,... this idea of a co-operative was brought about by the party, which is the government. That's right. Now,... they say in our gatherings that if we decide on a project, we can also bring it through the party channels. It can also go through the government, because the party is the government. That's why we are mostly in good books with the party. We work hand in hand, although it doesn't touch on politics, we work hand in hand with the party. So that's the connection...

The Chair of Tashinga co-operative shared the following during an interview: "You know, all the people here in Zimbabwe, they are all ZANU members. They are all ZANU members." This, of course, was not true, since even in the ZANU-dominated regions in Zimbabwe, not all people were party members. In Matabeleland, which had previously been a ZAPU stronghold, it was definitely not the case. Nonetheless, this comment reflects the perception, undoubtedly nurtured by the ZANU party, that its power-base extended throughout the country.

Although all of the Executive Committee members and many general co-operative members were also party recruits, Tashinga succeeded in keeping itself separate from ZANU. There was no evidence, either in

interview transcripts and other co-operative documents or in the organization's meetings, of strong ZANU influence. This may have been due to the early connection established between the co-operative and the Mayor of Harare which pre-empted intervention from other actors.

I can say [Tashinga co-operative] is completely separate from ZANU-PF. Many of the people in the co-operative are members of ZANU-PF, but we don't get ideas from ZANU-PF members.

Despite this comment from one of the members of the Executive Committee of Tashinga, ZANU's influence was evident in the style in which general meetings for both Tashinga and Kugarika and Kushinga were held, a style that was not evident at meetings of the the two workplace-based co-operatives which the researcher was able to attend. (Since the researcher never gained access to the Cotton Printers general meetings, it is not known whether their meetings conformed to the ZANU pattern). Although the researcher did not attend strictly party meetings, the three translators employed by the researcher confided at different times that the way meetings for the two community-based co-operatives were conducted followed the pattern set both before and after the liberation war by ZANU. In this way, the organizational culture of ZANU influenced that of the co-operatives.

The meetings for both co-operatives would sometimes begin with songs which either originated in the war or were improvised on the spot by a single individual, usually making reference to striving for a better life and the sacrifices required for this. There would inevitably follow recitation of slogans by every Executive Committee member present, each of which would evoke a particular response from the general members. Most of these apparently originated during the war but had been modified since, such as:

"Forward with Mugabe!", "Forward with the co-operative!", "Down with Botha!", "Down with De Klerk!" and "Continue the struggle!". This indicated ZANU's attempt to keep the liberation war, and ZANU's leadership role in it, alive in the minds of the people. It is also likely that Executive Committee members of both co-operatives, almost all of whom were also ZANU party members, gained their skills in leading meetings directly from their experiences with party meetings.

It has been mentioned that many of the members of the Cotton Printers co-operative, in addition to the Personnel Manager, enjoyed long-standing close ties with the ZANU political party going back to the liberation war. However, the evidence from the case study indicate that the party did not play a pro-active role in the affairs of the co-operative, as it did with Kugarika Kushinga. Rather, it appeared to intervene only on the request of the co-operative. The main incident, noted in the local newspapers as well as other documentary material, occurred when the Bulawayo City Council turned down the co-operative's request for 20 lots in 1985. At that time, the Bulawayo City Council was entirely controlled by the main opposition party, ZAPU, the stronghold of which was located in the Matabeleland region. Since the co-operative was comprised of known ZANU supporters, members of the co-op immediately interpreted the City Council's rejection of their request for land as a partisan move. The City Council, on the other hand, claimed that the co-operative had not conformed to the requirements by submitting a complete list of its members; thus, it would be impossible to verify whether any of the members already owned a house. Although it is not clear why the co-operative was reluctant to provide the list, it is possible that it feared hostile action by the Council

against individual members of the Cotton Printers because of their party affiliations.

Against this backdrop of events, the co-operative appealed directly to the Minister of Local Government, Rural and Urban Development, who pressured the Bulawayo City Council to issue the lots. Contrary to its own policy, the Council also allowed the co-operative to pay for the 20 lots, as well as subsequent ones issued to the co-operative, on an installment basis. Although the hostility between the co-operative and the City Council continued even up until the time that the study was being conducted (five years later), this is the only known instance of direct intervention on behalf of the co-operative taking place, based solely on party affiliations. It could be surmised, however, that were it not for the open and opposite partisan affiliation of the Cotton Printers co-operative and the City Council, the co-op may not have had the need to seek assistance from ZANU. For this reason, it is concluded that the party's intervention in this instance was a somewhat anomalous event and that, unlike Kugarika Kushinga, should not be considered part of the standard operating procedure of the co-operative or ZANU.

Lawyers

Both Tashinga and Kugarika Kushinga used private lawyers for a range of purposes. In the case of Tashinga, the lawyer involved was the employer of the co-operative's Chair and offered to provide legal services to the organization free of charge until such time as the co-op had the means to pay. Kugarika Kushinga, however, established a special contribution fund and hired a lawyer in late 1989 in order to investigate possibilities of

expediting the registration process which had already been held up for eighteen months.

Tashinga's lawyer apparently helped the organization to draft its constitution, which was then submitted to the Mayor who, in turn, handed it over to the Ministry of Co-operatives for review. According to interview subjects, the lawyer also drafted a letter on behalf of the co-operative in response to a hostile letter to the editor written by one of the co-op's previous members, alleging that the organization was engaging in fraud. Because the co-operative was concerned about the possible repercussions of this, the decision was made to invite the Town Clerk to a meeting to clear up the matter. It appeared that the lawyer was asked to write the letter as a result of the low level of literary skills in the co-operative's Executive Committee.

Although Kugarika Kushinga hired a lawyer, it seemed that the main purpose of having legal counsel was to put pressure on the Ministry of Co-operatives in order to force them to move on the issue of registration. Members of the Executive Committee related that it was upon hearing that the co-operative had hired a lawyer, that the Ministry sought to hold meetings with the co-operative's leaders. There was no evidence at the completion of the study that the lawyer had taken any action against the government on behalf of the co-operative, but he had apparently advised the co-op to hire a full-time project manager to direct the project.

External actors for the community-based co-operatives summarized

Contrary to the roles of external actors relevant to the workplace-

based co-operatives, there was a decidedly political tone to the roles of the actors which interacted with the community-based co-operatives. This was most obvious with the local politicians and the ZANU party. Both types of actors had input into the organizations' decisions regarding membership and the geographic area from which members would be drawn. In addition, ZANU's efforts to control Kugarika Kushinga included such instruments as attending the co-operative's Executive Committee meetings. On the more positive side, however, the influence of ZANU over the organization also involved ZANU's advocating on behalf of the co-operative to both local and central government to speed up the registration process. It was also evident that the organization's leaders had gained substantial organizational skills from their experience in the party.

External actors common to both workplace and community-based co-operatives

The City Councils

The primary function of local government with respect to housing co-operatives was to assist the co-operative in meeting the requirements for purchasing land such as screening the proposed members for age, income and employment status. Local governments also informed the co-operatives of the relevant municipal regulations governing construction. In addition, the City of Harare had a Co-operative Development Department which was supposed to provide technical advice to all types of co-operatives, including those engaged in housing. As will be seen below, however, the local governments of both Harare and Bulawayo, in addition to imposing

municipal regulations which were difficult to comply with, provided little in the way of technical assistance. Instead, the City Council of Harare, in particular, attempted to prescribe certain strategies and decisions to the co-operatives, often at odds with the realities which the organizations faced.

There was more extensive contact between the City Council officials and the three company-based co-operatives than with Tashinga or Kugarika Kushinga, but this was most likely because neither of the latter two co-ops had reached the stage of purchasing lots, which would be distributed by the City Council.

The City Councils of both Harare and Bulawayo imposed certain standards which all three co-operatives found difficult to comply with. The first and most serious of these was the time limit of eighteen months within which a house was to be completed after the lot had been purchased. In all three cases of Takura and Capri in Harare, and the Cotton Printers in Bulawayo, these rules were lifted. It is likely that the Bulawayo City Council made the exception for the Cotton Printers co-operative as a result of the initial pressure from central government, but the waiving of the rules for Takura and Capri by the Harare City Council was more likely due to building materials shortages which became prevalent later and which made construction for all home-builders, co-operatives included, very difficult.

The second municipal requirement which Takura and Capri was not able to meet was the stipulation that at least four rooms of a house had to be completed. Both Takura and Capri were constructing partial houses to be completed at some future date and therefore never intended to meet the requirement. It is in fact this strategy which, in part, made the houses affordable to the co-op members. The Harare City Council also waived this

rule for them, perhaps because it wished to appear to be fostering the activities of co-operatives, which were being strongly promoted by the central government. Since the Cotton Printers co-operative was building completed five-room houses that would house several tenant families, this rule did not become an issue with the Bulawayo City Council.

Third, the City Councils of both Harare and Bulawayo initially stated to the three co-operatives that they were unable to allocate land to co-operatives as collectives. Not only did they claim that this contravened their own regulations, but that it also contravened the rules of the World Bank, which, since it had funded the infrastructure for the lots, stipulated that lots could only be allocated to individuals. A senior official in the City of Harare's Department of Housing and Community Services, however, confided that the World Bank rules were not the real constraining factor and that since the lots would eventually be individually owned, this rule could still be upheld by initially allocating lots to the co-operatives as organizations. It appeared, then, that it was the reluctance of the City Councils to change their regulations which was the major problem.

A rather serious consequence of this policy was that if the City Council issued lots to a co-operative fewer in number than the total membership, as was the case with Capri, those members could legally leave the co-operative with the lots in their names even though they had not personally paid the full balance of the cost. The only reason this did not happen at Capri was because those same members were convinced by the Personnel Manager that they had to stay in the co-operative. Clearly, however, the policy could have had devastating effects on the co-operative if the members had done their own legal investigations and found out the

truth for themselves.

Finally, the municipal regulations governing access to land such as age of applicant and applicant's children, income, employment and marital status meant that certain sectors of the general population were excluded from joining the co-operatives, such as older women with grown up children. This was viewed as objectionable by many of those interviewed, who felt that membership in the co-operative should be completely open.

In the case of the Cotton Printers co-operative, the first group of 44 lots had not been developed by the World Bank, and although the City of Bulawayo was reticent in issuing them to the co-operative as a collective, pressure from central government caused a change of heart. However, when the co-operative approached the City to purchase the second group of 103 lots in 1988, it turned out that the infrastructure had been provided by the World Bank and the City insisted on granting them in individuals' names. Because the co-operative had been allowed to pay for the lots in installments, they could remain in the name of the co-operative until such time as the total balance had been paid to the City. This effectively prevented the possibility of members with lots in their names choosing to opt out. At the time of the study, the final installment had not yet been paid, so the organization had proceeded as though the lots were collectively owned.

Other than imposing certain regulations on the activities of the co-operatives, the City Councils had additional influences on the organizations. The City Council of Harare provided both Takura and Capri co-operatives with specific house plans, purchased for a minimal amount, which were used for construction purposes. Officials at the City also offered advice to Takura

as to which plan would be the most suitable for their purposes and provided some assistance to Capri in drafting its constitution.

Despite the thorny relations between the Cotton Printers and the municipality of Bulawayo, the City "lent" some municipal land near to the construction site free of charge to the co-operative which it could use to store materials and house the organization's Production Unit where bricks, door and window frames and some molded concrete parts were made. This undoubtedly contributed to lowering overall costs for the co-operative.

There was evidence from the interviews of Executive Committee members of both Takura and Capri that the City of Harare officials had input in the membership requirements of the co-operatives, stipulating that, consistent with municipal regulations on disbursement of land, only persons with incomes equal to or less than a certain amount were able to join the organization. This restriction was not placed on the membership of the Cotton Printers co-operative by municipal officials in Bulawayo, perhaps because of fear of central government reprisals. This meant that the membership of this co-operative included some senior-level company employees, a factor which may have contributed to its strong bargaining position with the company management and the generally high level of leadership and technical skills in the co-operative's Management Committee.

Officials from the City of Harare also apparently prescribed which kinds of external financial assistance a co-operative could employ. Although Takura was allowed to accept a loan from the company in purchasing the lots, re-possession of the lots was threatened if the co-operative attempted to borrow more money from the company to finance the construction. This was due to the general belief at the City Council that co-operatives should

be primarily self-financed. However, there was evidence from discussions with City officials that this notion was based on the experience of small production co-operatives engaged in activities which did not require the large amounts of up-front capital that housing construction demanded. This sanction was not placed on the Cotton Printers co-operative which enjoyed significant financial support from the company in addition to direct loans. Again, this may have been due to a policy of non-interference on the part of the City of Bulawayo after the clash with central government.

City of Harare officials also attempted to prescribe to both Takura and Capri the use of self-help labor, perhaps based on their knowledge of the success of the Cotton Printers co-operative with this mode of production. Capri actually organized teams of self-help labor to operate on weekends, but the work never got off the ground. Takura explained to City officials at the very beginning that self-help labor was not feasible simply because, unlike in Bulawayo, the co-operative members were widely dispersed around the city, already spent two to three hours in transit to and from their work every day and therefore could not, in addition, arrange for transport to the construction site on a regular basis. The municipal bureaucrats eventually saw the reasoning in this and no longer pressed for the two co-operatives to use self-help labor.

The factors mentioned above, either the imposing of regulations or prescribing particular strategies, illustrate the ability of local government to influence the decisions and activities of the co-operatives. The Secretary of Kugarika Kushinga alluded to this one time when he commented that the City wanted to be "the masters of housing", or to maintain control over all housing in Harare. He thought that the local government officials felt

threatened when an organization such as Kugarika Kushinga co-operative was proposing to plan a large area for low-income housing.

Central government

The role of the central government with respect to housing co-operatives was, as stated in the policy statements produced by the Ministry of Co-operatives, to determine the viability of the co-operative projects, to provide assistance to co-operatives in becoming registered and also to provide training in leadership and other basic organizational skills to both Executive Committees as well as the general memberships. As will be seen below, however, this assistance was not always clearly defined nor implemented in a consistent and timely fashion.

The other potential role of central government was through the Ministry of Housing's policy of housing guarantees. At the time of the study, the Ministry of Housing had given no indication that it was able or willing to guarantee loans issued to housing co-operatives by building societies or other financial institutions, claiming that it could only guarantee loans to individuals falling within the specifications of the policy. This guarantee was, however, crucial for the viability of many co-operatives since it was difficult for them to procure loans without it. In May of 1989, the Ministry of Co-operatives conducted some legal research on the possibility of the government guarantees for housing co-operatives and found that co-operatives could be legally classified as individuals, and would therefore be eligible for the guarantee program. When the researcher approached the Ministry of Housing on this matter, it appeared that the matter was under serious consideration but that it would take considerable time before

government guarantees would be made available to housing co-operatives. In the meantime, housing co-operatives would be adversely affected by this policy since it would limit their financing options.

With the exception of Tashinga co-operative, which had dealt almost exclusively with the Mayor of Harare and was still at an early developmental stage, all other co-operatives had some dealings with various divisions of central government, primarily the Ministry of Co-operatives.

Because the Cotton Printers began only a short time after the newly independent government had been established in 1980, the policies of the Ministry of Co-operatives were not yet clearly defined, particularly as they applied to the housing sector. For this reason, in addition, perhaps, to the co-operative members' difficulty in recalling events at the time the co-operative registered, it appeared that the co-operative had little contact with the Ministry. There was no mention of training sessions, nor of receiving assistance in the drafting of the organization's constitution and other registration-related factors. The co-operative did, however, use house plans from the Ministry of Housing as a template on which to design their own houses, which were to be slightly larger.

Co-operative members in all three remaining co-operatives (Takura, Capri and Kugarika Kushinga) expressed dissatisfaction with the long delays in the registration process, and it will be recalled that Takura co-operative never actually became registered. Capri had waited six months before becoming registered and Kugarika Kushinga had been waiting over eighteen months at the end of the study period.

There was evidence at both Takura and Kugarika Kushinga that the Ministry of Co-operatives had initiated some kind of training for general co-

operative members. Minutes of Kugarika Kushinga indicated that representatives from the Ministry had attended four general meetings and had given the members general information about co-operative principles. The Executive Committee members and even some of the other members of the co-operative, however, indicated that they felt a general meeting attended by more than 1,000 people was an inappropriate forum for training. Co-operative members from Takura stated they had received "lessons" from the Ministry, but none had been able to relate much of the content of these lessons, nor was there any written material distributed. Interviewees at Capri had no recollection of representatives from the Ministry coming to train them on the running of a co-operative.

Other forms of assistance evidenced from central government included providing model by-laws on which to base the co-operatives' constitutions and advice on how to keep books, the structure of the Executive Committee and alternative building strategies. However, these types of assistance were not implemented consistently for the three co-operatives.

There were other examples of central government providing specific assistance or advice. The Ministry of Co-operatives intervened on two occasions on behalf of Takura co-operative. The first of these was when the National Breweries company was offering to finance the co-operative completely on the condition that the houses be owned by the company and the Ministry advised the co-operative to refuse. The second time was when the co-operative was having difficulties collecting the money owed to them by the second contractor and the Ministry attempted to negotiate a settlement between the two parties. (This crisis still had not been resolved at the close of the study period). Also, at the request of Kugarika

Kushinga, the Ministry of Finance was asked to monitor the large bank account of the co-operative when it reached the \$1 million mark. Henceforth, copies of all bank statements were sent to the Ministry which also had to sanction any withdrawals. This measure was a protection to the members of the co-operative.

For the most part, the above factors suggest that although the Ministry of Co-operatives had demonstrated some ability to intervene in special situations, it was generally unable to process applications for registration within a reasonable period of time and had been unable to fulfill its mandate of providing full training to members and Executive Committees and other kinds of assistance to the housing co-operatives.

These sentiments were reflected in the interviews of members of the co-operatives. On the Ministry's ability to determine whether a particular co-operative's project was viable or not: "... truly speaking, the people we were dealing with, I don't think they are in a position to get into such a complicated [matter] as acquiring information and having a feasibility study." An interviewee from another co-operative made the following remark about the Ministry's ability to train co-operatives:

I would say the problems we have with the people at the Ministry-- it seems one way they are not well versed in the day-to-day running of the co-op. They are still learning... They even admitted [that] in front of us... In other words, we wanted to know something straight from the Ministry of Co-ops and they are not in a position to [tell us] just because they do not know.

Building societies

Although only the three workplace co-operatives had dealings with the building societies, since they were the three organizations involved in

building at the time of the study, the role of building societies is included in this section since at some future point, both Tashinga and Kugarika Kushinga would have to interact with them. Like the City Councils, the building societies had written policies which sanctioned them only in recognizing individuals as opposed to collectives. This meant that individual loans had to be processed along with multiple title deeds and bonds. The two co-operatives which were most directly affected by this policy were Takura and Capri, since the Cotton Printers had self-financed the first phase of their construction. Interview subjects from both these co-operatives expressed frustration with the length of time it took to process the paperwork for the loans. For both Capri and Takura, the individual loans took seven months to process. This procedure would have been greatly expedited if the building societies were able to recognize collectives, in which case they would have issued only one title deed and one loan. Delays at the beginning of the construction phase at a time of building materials shortages and rising prices also meant higher final costs to the two co-operatives.

Other co-operatives

Although there was no evidence of direct interaction among the various housing co-operatives, there was an indication that activities of one co-operative had influenced others. The strongest example of this was Capri co-operative, which, as a result of contact between the Personnel Managers of Capri and the Cotton Printers companies, adopted the idea of establishing a welfare fund and then a housing co-operative from the Cotton Printers co-op in Bulawayo. However, this was not followed up by further meetings

between the Executive Committees of the two organizations.

Tashinga co-operative, through a relative of one of its Executive Committee members, had managed to learn from Kugarika Kushinga's unpleasant experience of clashing with the ZANU political party and had proceeded very cautiously by gaining permission from the police before conducting meetings. But the contact between the two organizations went no further than this.

Individual outsiders

Although the influence of individual outsiders on the co-operatives' affairs was not strong, nonetheless, in four of the five co-operatives, comments were made in the interviews that people who chose not to or were unable to join the co-operative were able to spread rumors and create doubts in the minds of members about the viability of the co-operatives' projects.

Pressure from outsiders was cited in interviews from Capri co-operative as one of the factors causing members to resign from the organization. The Personnel Manager referred to one instance where he had to intervene due to rumors being spread by Capri workers not in the co-operative. Likewise, interviewees from Takura referred to discouraging remarks made by workers at National Breweries who were not members of the co-operative. In this case, it did not allegedly cause resignations, but it was a factor which had to be contended with by the organization as a whole.

Co-operative members from Capri and Takura reported a skepticism among company employees in general, particularly before the organizations were able to procure land. Those employees who did not join persisted in openly discouraging co-op members and attempting to create rifts among

them, as revealed in the following interview excerpt:

...say you've got some other people who are within the co-operative telling the members... that your leadership, the people who are leading you are not up to date or doesn't know what they are doing or they are leading you astray. So those members who are listening to those kind of people think that that's the right information [they] should have...

For Tashinga, the outsiders who caused the most problems were those who had been asked to resign as a result of the organization reducing its membership. One allegedly wrote a letter to the newspaper accusing the organization's leadership of fraud, to which the co-operative had to respond; and groups of ex-members reportedly attended some meetings and created trouble, for which the police had to be called in.

The explanation for the behavior of the outsiders is not clear. The same behavior was demonstrated in both the workplace and the community-based co-operatives, so it could not be attributed to differences between workplaces and neighborhoods as communities. It is possible, however, that individuals who were afraid to join the co-operatives, because they were viewed as experimental, attempted to ensure that the organizations would never get off the ground, thus justifying their own behavior.

Workplace/community-based co-operatives summarized

The input of those external actors common to both workplace and community-based co-operatives centered primarily around policy, most clearly illustrated by both the local and central governments. The four elements of municipal policy-- time limits on construction; a minimum building standard; lack of recognition of a collective; and limitations on access to municipal land based on age, marital status, income and

employment status-- all had potentially deleterious effects on the ability of the co-operatives to build housing. The suspension of the first two of these restrictions indicates that even the government recognized that imposing them was unrealistic.

It is significant that the latter two restrictions-- lack of recognition of a collective and limitations on access to municipal land-- were not imposed on the Cotton Printers co-operative. It was this co-operative that was able to rent out the completed and collectively-owned houses to generate income, a strategy not available to Takura or Capri which had had land and financing allocated to individuals. Also not imposed was the restriction on membership, which enabled the Cotton Printers to recruit well-educated members who probably had a positive impact on the efficiency and level of functioning of the Management Committee.

The influence of central government, particularly the Ministry of Co-operatives, was more by default than by direct action. The delays in the registration of the co-operatives resulted in extensive loss of time in the initial stages of the organizations. Similarly, the co-operatives suffered the effects of lack of training, which was also supposed to be forthcoming from the central government. Finally, the absence of a loan guarantee system limited the funding sources available to the organizations.

Conclusions

The findings described in this chapter indicate that actors in the external environment-- consisting of individual persons, organizations and policies-- had a significant impact on the functioning and development of the

five organizations. In general, with the exception of local and central government policy which affected all the organizations, the nature of the role of these external actors differed substantially for the community-based and the workplace co-operatives. For the workplace co-operatives, inputs were primarily resource-related in the form of time, money, materials or information. Although these inputs strengthened their ability to function and to meet their goals, it also had the effect of increasing their dependence on the companies. This was particularly the case with the Cotton Printers co-operative.

For the community-based co-operatives, however, the inputs were mainly of a control-seeking nature. These organizations doubtless anticipated some pay-off in the form of future resources in exchange for forfeiting a certain amount of independence. Because of the early stage of development of these co-operatives at the time of the study, it was not possible to evaluate whether the future pay-offs were forthcoming or not.

CHAPTER VIII

CONCLUSIONS

Community-based approaches to development problems in the low-income countries are gaining ground. It is one of the few issues on which there is agreement, at least in principle, between proponents of both the left and the right. Supporters of right-wing values view community-based development efforts as contributing to a lessening of dependence on the state and promoting individual autonomy. Adherents to left-leaning ideologies look upon non-profit grassroots projects as pockets of resistance to the dominance of capitalist market forces in many economies. Although the ultimate aims of the two camps diverge, this initial consensus presents a strong foundation for promoting community-based development in countries with widely differing regimes, and in many sectors of development.

In no sector is the need for acting on this consensus more pressing than that of shelter. As the housing problem in the low-income countries reaches crisis proportions, an enabling strategy which recognizes that the bulk of the world's housing is built by people themselves-- either as individuals or in organized groups-- offers hope for a solution. The support of community-based housing organizations is an essential component of this strategy.

This study of five urban housing co-operatives in Zimbabwe provides evidence that community-based housing organizations represent a potential

contribution to the provision of low-income housing in the urban areas. Those housing co-operatives included in the study that were engaged in the construction phase were, despite many constraints, able to build houses at costs comparable to or less than those of the private and government-sponsored sectors. They were also able to appeal to low-income women whose housing needs were often not addressed by existing policy. Finally, the organizations which were the focus of this study demonstrated the ability to reliably generate savings in a sustained manner, with low rates of default.

Despite this preliminary positive picture, certain negative factors associated with the organizations became evident in the study. The organizations were shown to have some weaknesses, resulting primarily from lack of appropriate training and technical assistance. This was especially evident for a few of the co-operatives in the areas of leadership and bookkeeping skills, and financial management.

The study also reveals that inappropriate policy can act to inhibit the performance of the community-based housing organizations. The policies of local governments and financial institutions, in particular, acted as major constraints to several aspects of the organizations' functioning. Another constraining factor was the role of certain external actors who were shown in the study to seek control over the activities of some of the organizations. Local politicians and the ruling political party were especially active in attempting to influence the internal decisions of the community-based housing co-operatives for their own political ends.

The relevance of these results for other low-income countries, especially in Africa, must nonetheless be viewed in the context of the

Zimbabwean situation. Both its relatively recent independence and unique ethnic mix invoke questions regarding the extent to which the study's findings can be easily generalized to other contexts. Also important to consider are the limitations of an exploratory study of this nature which could not address all issues adequately and simultaneously. These limitations resulted from either the constraints inherent in the context of the research, or from other factors.

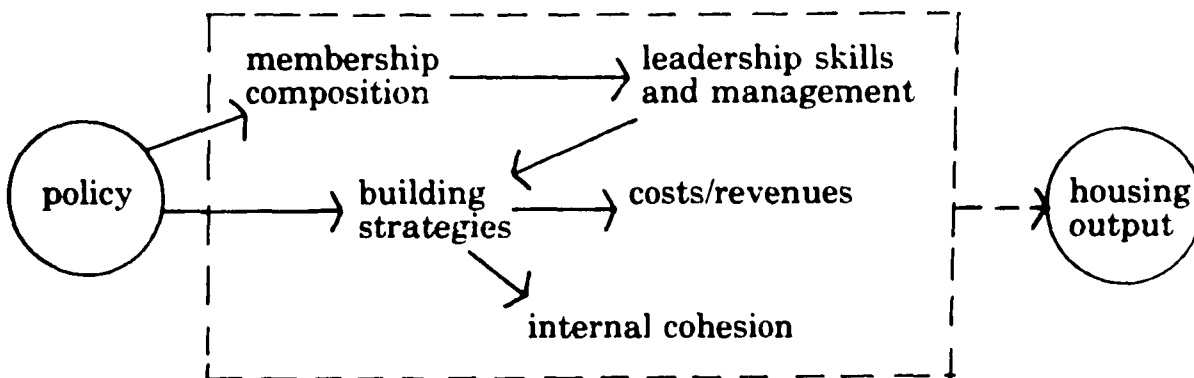
The following sections will explore each of these issues separately.

The role of policy

The work of Turner (1988) suggests that policy is the single most important facilitator or deterrent of the activities of community-based organizations. This study confirms that notion by providing evidence that the policies of local and central governments and financial institutions constrained the ability of the housing co-operatives in fulfilling the promise of providing shelter for their members. Particular aspects of these policies included delays in registration, the lack of recognition of local governments and financial institutions of collective organizations in the allocation of land and funding, time limits on construction and high building standards. But the findings also indicate how these policies were able to influence the internal functioning of the organizations. A diagram illustrating the nature of these relationships is provided in Figure 8.

In summary, the diagram illustrates how certain aspects of policy, such as the lack of legal recognition of collectives, directly affected the specific building strategies available to the organizations by closing certain options to them such as the use of the collectively owned property as

Figure 8. The Influence of Policy on Internal Functions of the Organizations.



security or collateral for future loans. This in turn affected costs since it also eliminated the possibility of using the property to generate income. It also led to problems in maintaining internal cohesion within the organizations since individual members could opt out of the co-operatives with lots in their names. At the same time, the policies on membership requirements resulted in membership compositions limiting the level of existing leadership and management skills of the Executive Committee which in turn had an impact on the ability of the organizations to devise effective building strategies.

Since the socio-economic attributes of education and income are often closely related, the government-set maximum on monthly salary probably affected the education and therefore the skill level of the leadership of the co-operatives. Due to political conflicts between the Bulawayo City Council and central government, the Cotton Printers co-operative was the only case where this restriction was not imposed. It was also the only case where the leaders of the co-operative developed an innovative and well-planned building strategy involving rental income from completed houses, self-manufactured building components and labor-only contracts managed by the co-operative. The participation in the co-operative of well-educated senior management personnel from the Cotton Printers company probably contributed significantly to the development of this strategy. This confirms research findings from Tanzania which suggest that housing co-operatives with a wider mix of membership tend to be more successful (Kulaba, 1983).

The innovative strategies devised by the Management Committee also led to reductions in cost which the co-operative was able to enjoy. Because of the income restrictions on the other four organizations, they did not have

access to as strong a skill base from which to draw leaders. The trade-off for this, however, was that the Management Committee of the Cotton Printers co-operative appeared to have a two-tier structure, with office workers and other supervisory personnel holding the major positions on the Committee and shop floor workers holding other lesser positions. Although the co-operative did not appear to suffer as a result of this stratification within the Committee, it is conceivable that in other cases a similar situation could lead to breakdowns in internal cohesion within the organization. The relationship between different income and education levels within the leadership of a community-based organization would merit further investigation in future research endeavors.

There also appeared, in some cases, to be a price paid for having individuals on the Executive Committees with high skill levels relative to those of other members. This was evidenced in both Tashinga and Takura co-operatives, where persons with training in bookkeeping and accounting were elected to the post of Treasurer, but took advantage of their skills by attempting to line their own pockets with the co-operative's money. This means, of course, that high skill levels were not necessarily associated with high integrity. (Ways of dealing with this problem are addressed in the following section).

The insistence of local governments and the building societies in issuing land and financing to individuals in both Takura and Capri created delays in the commencement of the construction stage and also acted to limit the options available to these organizations with regard to building strategies. Since the lots had been issued to individuals, it was not possible for the co-operatives to rent out the completed houses and channel the

proceeds back into the organizations as revenue. Again, the Cotton Printers had an advantage in this regard since in their case the Bulawayo City Council chose not to exercise this rule, leaving the option open to them. This issue would need to be pursued in studies of community-based organizations in other countries focusing on the types of building strategies devised within differing policy constraints.

The allocation of lots and financing to individuals directly affected internal cohesion among the members of Takura and Capri. Serious problems erupted when individual members in the organizations threatened to leave and hire their own contractors, thereby undermining the collective effort. None of the members of Takura had followed through on these threats; but for Capri, the consequences of members withdrawing were more serious since only 30 of the 77 lots had been allocated. With the lots in their names, the 30 members could have pulled out of the co-operative, not having fully paid their shares, and having no legal obligations to the co-operative. Fortunately, as a result of the intervention of the company's Personnel Manager, the five individuals who chose to opt out elected only to hire their own contractors while continuing to contribute financially to the organization. These problems could have been avoided if the City of Harare and the building society had chosen to issue the lots to the co-operative.

Finally, the lack of co-ordination between the Ministry of Co-operatives and the local authorities led to long delays in the registration process. The most obvious example of this was the experience of Kugarika Kushinga, which had been told by the Ministry that it could not register until it had land, and by the City of Harare that it could not be allocated land until it was registered. With construction costs continually rising,

these delays translate into higher final housing costs.

There are a few policy implications of this discussion. The most obvious of these is the need for removal of the barriers to issuing land and financing to collectives. Second, more effective co-ordination among the policies set by various institutions-- such as the relevant Ministries of central government, the local authorities and the building societies-- is needed.

The policy implications of the third issue, income restrictions on co-operative membership, are less clear, since the original reason for the rule was to ensure that government-serviced lots would be allocated only to those in greatest need. However, poor urban households who are the intended beneficiaries of this policy are already being excluded in other ways from having access to land. The study revealed, for example, that self-employed persons and women, even if technically eligible to apply for lots from the municipal authorities, were sometimes discriminated against by local officials. The access of these kinds of households to basic housing might increase if they could belong to community-based organizations made more viable through the widening of membership requirements: the removal of the restrictions on income of prospective co-operative members. The objective of the policy, which is to provide housing for low-income households, might thus be better fulfilled in this manner.

The relationships illustrated in the descriptive model presented in Figure 8 are derived from the findings of this exploratory study which would need to be repeated in order to determine its validity and reliability across differing national and urban contexts. Also useful would be more fine-grained research on specific relationships within the model, for example, the

connection between policy constraints and building strategies available to community-based housing organizations. It is conceivable that the policy environments in other countries create different sets of constraints which affect organizations of this type in a range of ways.

Notwithstanding the need to confirm the findings of this study in other contexts and using different methodologies, this study clearly demonstrates the role of policy in influencing community-based housing efforts. In order for a housing policy to be a truly "enabling" one, that policy should facilitate, rather than constrain, the efforts of community-based housing organizations to provide housing. Even in the Zimbabwean case, where official policy promoted the formation and development of housing co-operatives, there were subtle barriers still in place making it difficult for these organizations to function. Some of these barriers have their roots in the structure of government bureaucracy, such as multiple ministries which are difficult to co-ordinate; and others were due to inflexible rules of individual agencies that were unresponsive to the needs of collective organizations, such as the lack of recognition of housing co-operatives by financial institutions. This implies that the implementation of an enabling housing strategy will require changes in the structure and functions of government and other major institutions.

Internal weaknesses of the organizations

In addition to the impact of policy on some of the internal attributes of the organizations, such as internal cohesion and membership composition, other weaknesses in internal functioning were more directly explained by

lack of appropriate training and technical assistance. This was especially the case with leadership skills, bookkeeping skills and financial management.

Those members of the Executive Committees who had no previous organizational experience-- either in ZANU, a workers committee of a private company, or in a church group-- were at a disadvantage when it came to basic leadership skills such as running meetings and organizing agendas. This could have easily been compensated for by a leadership training program focusing on these skills which, despite the claims of the Ministry of Co-operatives, was noticeably lacking. In the area of bookkeeping, skill level was related more directly to the level of education of the responsible officer before being elected to office. Nevertheless, training could have adequately addressed this issue as well.

Financial management is a more complex issue. Not only was a sufficient skill level required, either a result of prior education or co-operative training, but, as mentioned above, the question of integrity was involved as well. Although integrity is something that can be encouraged in a training program, it cannot be taught. Despite this, the training of Executive Committees could involve alerting the members to the signs of financial mismanagement (such as secrecy or collusion on the part of one or more members regarding financial statements, which happened for both Takura and Tashinga co-operatives) as well as the instituting of cross-checks in the operating procedures of the organizations which would act to prevent a small number of officers absconding with funds.

Another preventive measure that could deter financial mismanagement would be the establishment of a national-level umbrella

support organization for housing co-operatives, one of the tasks of which would be to perform thorough and regular audits on the organizations. Although the Ministry of Co-operatives claimed to fulfill this function, it had not carried out an audit for any of the organizations involved in this study.

Because of the multiple sectors which the Ministry of Co-operatives was responsible for, along with its centralized level of operation and lack of sufficient expertise, it was unable to fulfill its mandate of conducting feasibility studies, and providing training, legal, land surveying and auditing services as well as small loans for housing co-operatives. This is why the most appropriate form for the national-level umbrella support organization, mentioned above, would be an NGO¹. Not only would an NGO be free (at least initially) from the constraints of a top-heavy bureaucracy, but its quasi-independent status would enable it to lobby to the various arms of government on behalf of the housing co-operatives-- something which government itself could not do. Although, like most organizations, an umbrella NGO support organization would certainly be prone to developing its own political agenda, it would nevertheless be less likely to be influenced by the changing political whims of a ruling party or bureaucracy. In this way, community-based housing organizations would have an advocate at a higher level.

¹ See Co-operative Housing Foundation with U.S.AID (1985) for a comprehensive description of an integrated policy approach to housing co-operatives involving, among other things, a non-governmental technical support organization.

The role of external actors

This study of five housing co-operatives in urban Zimbabwe confirms the importance of careful investigation of the role of external actors (Brown and Covey, 1987) since it provides evidence that they profoundly influenced the activities of all five housing co-operatives. The roles of these actors seemed to be determined by the type of co-operative-- either workplace or community-based.

The research findings revealed that the external actors exclusive to the workplace co-operatives-- Cotton Printers, Takura and Capri-- were Personnel Managers of the companies where the workers were employed, as well as the companies they worked for. The inputs of these two kinds of actors were primarily resource-related. The Personnel Manager of the Capri company, for example, assisted the organization with technical and bookkeeping advice, helped draft the constitution, acted as communication focal point and initially monitored the construction process for the co-operative. The Cotton Printers company, among other things, guaranteed a building society loan to the co-operative, sanctioned a profit-sharing scheme with the co-operative, paid the bulk of the wages of two co-operative employees and provided legal and auditing services for the organization. These inputs involved the deployment of vital resources to the organizations, thereby increasing their probability of viability and success. For the Cotton Printers, the dollar value of direct contributions and profit-sharing alone amounted to roughly half the revenue of the co-operative.

The major external actors specific to the community-based co-operatives-- Tashinga and Kugarika Kushinga-- were the ZANU political party and local government politicians, with the police having a lesser role.

The input of these actors in the functioning of the case study organizations was not primarily resource-related, but rather it was characterized more by influence over internal decisions and the issue of control. The Mayor of Harare, for example, established himself as primary benefactor of Tashinga co-operative, liaising with both the City Council offices as well as with central government and having strong input into the organization's membership composition and size. The ZANU political party played a major role in recruitment of members for Kugarika Kushinga co-operative, regularly attended the Executive Committee meetings of the organization, lobbied on behalf of the organization to both the City Council and the Ministry of Co-operatives, and influenced the co-operative's organizational culture. It will be recalled, of course, that the issue of control was so pronounced that early in the co-operative's development, ZANU officials even arranged for the fledgling co-operative's leaders to be arrested and managed to cause further delays in the launching of the organization which lasted eighteen months.

The external actors which were common to both types of organizations were the local authority, central government, and, to a lesser extent, the building society. The roles of the local authority and central government seemed to span both types described above: providing resources as well as seeking control. The City of Harare, for example, furnished house plans for both Takura and Capri co-operatives. The City of Bulawayo, on its part, granted some land on a temporary basis for the production site of the Cotton Printers co-operative. The Ministry of Co-operatives apparently provided some training to Takura co-operative and also intervened on behalf of the organization in its conflict with the

contractor. The City of Harare, however, attempted to prescribe to the members of Takura the extent and form of external financial assistance they could receive on the threat of re-possessing the lots which had been allocated to them. The City also prescribed for both Takura and Capri the use of self-help labor as a mode of construction, although this was later rescinded when the two co-operatives explained the circumstances making it unfeasible. The more positive resource-providing interventions of these actors fell within the scope of their written policies, however those actions characterized as control-seeking were implemented more by means of bureaucratic discretion.

The tendency for these external actors to seek control over the organizations was caused by the overlapping of the constituencies of housing co-operatives with those of other political actors in the municipal arena. This overlap is very obvious in the case of local government politicians, who seek support in their electoral constituencies. In the case of Tashinga co-operative, the geographical boundaries within which the co-operative could operate were re-drawn by local politicians to conform with electoral districts. For the ZANU political party, it is the grassroots from which it has traditionally drawn its power, therefore any organization such as a housing co-operative which also draws support from the grassroots was seen as a threat.

For local and central government officials, the constituency conflict is less clearly defined, however the policies of these bureaucracies also have their specific jurisdictions. In the case of local government, it is the power to allocate land and make decisions about who is eligible to receive serviced lots in the high-density areas and who is not. For central government

ministries, particularly the Ministry of Co-operatives, it is the power, although not yet well exercised with housing co-operatives, to set co-operative policy and procedure.

On their part, the community-based housing co-operatives, which were more resource-poor than their workplace counterparts, sought the assistance of local politicians or the ZANU party as a means of improving their access to basic resources. Thus they paid an initial price in the loss of their autonomy for rewards expected in the future. On the surface, the relationship could be viewed as a mutually symbiotic one with both sides benefitting in the end. However, it is the community-based organizations which were in the weaker power position, as evidenced in the arrest of the Kugarika Kushinga Executive members. Whether the affiliations of the community-based co-operatives with politicians and political parties have the end result of increasing their access to basic resources would need to be assessed at a later stage in their development. At the time of the study, however, there was already room to suspect that the interests of community-based organizations were not always well served by these actors. At the very least, their intervention caused long delays.

It is the creation of a more positive environment for housing co-operatives which would be of the greatest benefit to them. The designing of comprehensive and integrated policies conducive to the development and viability of community-based housing organizations might reduce their vulnerability as well as their need to seek assistance from political bodies. The interference of various interests and institutions in the activities of these organizations might also be contained, in part, if the co-ordinating agency were, as mentioned above, a more neutral NGO which provided a

range of services such as technical assistance, legal and auditing services, training, and networking with other similar organizations. This last function, that of networking, could also aid in diffusing and expanding the geographic base of community housing organizations thereby reducing the probability of conflict with a specific political constituency, such as a local politician's electoral area or a political party district.

The types and roles of external actors revealed in this study would need to be tested against similar research findings from other countries, where the social and political arena, and the actors in it, differ from that of Zimbabwe. It is possible, for example, that religious organizations, and the NGOs which they form, play a major role in the development and functioning of urban community-based housing organizations in other regions. In other countries where there is no dominance of any one political party, community-based organizations may align themselves with opposing political parties, thereby making it more difficult to co-ordinate their efforts by means of an umbrella organization.

Despite the possible variations which may be found in other countries, the tendency for politicians and the ZANU party to seek control of community-based housing organizations confirms Gilbert and Ward's findings from Latin America which suggest that community-based organizations can be used by governments and political parties as a means of enlisting support and that this does not always, in the end, result in benefits for these organizations (1984a:773). It also confirms the work of Bratton (1989) who investigated the relationship between NGOs and governments in Africa and concluded that the effectiveness of NGOs was more often determined by the political room granted to them in which to

operate. In the Zimbabwe case, this reality flies directly in the face of the government's stated socialist policy which is to promote grassroots co-operatives as major tools of development. How this contradiction between principle and practice pans out in the long-run remains to be seen in Zimbabwe which has enjoyed independence only for the last ten years. The results of this study suggest that the effective functioning of community-based development organizations in Zimbabwe will hinge partly on it.

Women and housing co-operatives

It has been well-documented in the literature that women lack access to the basic resources for housing, both in southern Africa and in other low-income regions, because of "gender-neutral" policies which do not recognize the special needs of women (Moser and Peake, 1987; Larsson, 1989; Schlyter, 1989, 1988; Kachingwe, 1986). In addition to confirming this, the research findings provide evidence that even when women were eligible to apply for land, they were often turned down by local officials who applied the policies in an inconsistent and discretionary manner. For example, a single woman was told she was ineligible to apply because she was lacking a marriage certificate and had only one child: neither of these rules can be found among the municipality's written policies.

As a result of the difficult environment within which women have to function in order to provide shelter for their children, they were particularly attracted to co-operative ventures as a means of increasing their access to land and financing. However, the research revealed that, for the most part, women's access was to the community-based and not to the workplace co-

operatives. This was because women were rarely found in formal sector jobs such as those at factories where workplace co-operatives were being encouraged.

Despite the high representation of women in the two community-based housing co-operatives, the study results suggest that unless women held major positions in the organization's Executive Committee, as with Tashinga co-operative, their participation in decision-making was limited. This low participation appeared to apply to both the Executive Committee as well as general member decisions, and conforms to findings from other studies conducted in Zimbabwe which show that the participation of women in mixed-gender community organizations is generally low (Chinemana, 1987; Smith, 1987).

Further investigation is needed, focusing on whether high participation of women in a mixed-gender housing co-operative is sustainable over time, or whether the structure and functioning of the organization would change so as to later shift the gender balance of power. Another topic for study would be to examine the differences in participation between mixed-gender housing co-operatives such as those found in this study, and all-women housing organizations. Also relevant would be an investigation of the participation in and access of women to formal organizations (such as housing co-operatives) vs. informal organizations like savings clubs and their relative effectiveness in meeting women's housing needs.

The research suggests that a policy emphasis on workplace co-operatives, which the Government of Zimbabwe is now promoting, will have the unintended effect of discriminating against women, who can rarely find

jobs in the kinds of workplaces where housing co-operatives would be formed. The reason for this policy emphasis is the assumption that providing for the housing needs of married men is equivalent to addressing the housing needs of poor people in general-- it ignores the reality of growing numbers of women-headed families².

It appears that it is the community-based co-operatives which offer the possibility for women and other poor household heads to have access to housing. However, they face greater constraints than workplace co-operatives due to lack of support in the form of resources from external actors, as well as higher costs. This means that a shift in the focus of current policy from workplace to community-based co-operatives would involve greater investment, but may perhaps result, in the end, in greater benefits for the poorest households, including those headed by women.

The generalizability of the Zimbabwean case to other contexts

The relevance for other low-income countries of the results which have been derived from the five Zimbabwean case studies should be viewed in light of certain factors. First, in the African context Zimbabwe stands out as having attained black majority rule more recently than most other countries, beginning its newly won independence with a relatively strong industrial and physical infrastructure. This means that the consequences of rapid urbanization are not as strongly felt as those of other countries and therefore that the quality of life in the urban areas, although certainly less than optimal, has not deteriorated to the level found in other African cities

² See Moser (1989b) for a comprehensive description and analysis of how planning and policy can be tailored to address the needs of women.

such as Lagos or Lusaka. Squatter settlements, which contain a significant proportion of urban populations in many other African cities, have not yet consistently emerged as a major last-ditch solution for families in Zimbabwe. Also, due to the economic prosperity of Zimbabwe relative to that of other African countries, the resources for addressing the problem in that country are that much greater. However, if present population trends continue and current policies which do not address the needs of poor households-- particularly those which are women-headed-- are not modified, the urban landscape in Zimbabwean cities could begin to resemble that in African cities where these problems have had longer to fester. As with other countries, designing policies which facilitate the formation, development and success of community-based housing organizations could act to modify this scenario considerably.

The second factor in evaluating the applicability of the research results to other contexts is the ethnic mix of the Zimbabwean population which, unlike some other African countries, consists primarily of only two major groups: the Shona and the Ndebele. Although this type of conflict surfaced in only one of the five cases, the Cotton Printers co-operative (although manifesting itself in partisan political conflict), the concentration of Shona and Ndebele in certain regions of the country probably has the effect of minimizing the impact of ethnicity on the development and viability of community-based organizations. This is because the membership composition of these organizations, being locally based, would tend to be fairly homogeneous.

Finally, the ability of the organizations in this study, particularly the community-based housing co-operatives, to mobilize savings in a self-reliant

manner should be seen in the context of the history of rural savings clubs in Zimbabwe. Because of the close connections many city dwellers maintain with their rural homes, it is likely that the collective experience derived from the establishment and success of these clubs has had a positive impact on parallel activities in the urban areas such as housing co-operatives. This would need to be substantiated by further research on informal savings clubs in the urban areas; as well as on the previous participation of housing co-operative members in either rural or urban savings clubs as a precursor to joining the co-operative.

In comparing the results of this study with the evidence from the literature on American community-based organizations, certain differences emerge. In the context of Cunningham and Kotler's work (1983) which describes attributes of the structure and strategy of these organizations, Zimbabwean community housing organizations were comprised only of individual members. There were no indications of the other forms referred to by Cunningham and Kotler such as coalitions. This could be because many of the organizations described by Cunningham and Kotler employed a strong element of social action, or protest, for which the coalition structure is better suited.

In Zimbabwe, at least in the housing sector, social action has not yet emerged as a major strategy for change. It is possible that because of the country's recent political independence, the people have not yet had enough time to become disillusioned with the government to protest against it. Also, the success of the ZANU political party in presenting itself as the liberator of the people through the instrument of socialism has perhaps not yet worn thin enough to foster loss of faith of the people in the ability of a

centralized system to deliver basic services. There is recent evidence, however, that the popularity of ZANU is on the downswing, as revealed in the voter turnout of the last national election (March, 1990) where just over half the electorate cast their votes. This can be contrasted with the turnout of 90% witnessed in the elections of both 1980 and 1985 and suggests that the hold which ZANU exercises over the people may be on the decline (*The Economist*, April 7, 1990:48).

The limitations of the study

This research represents an early attempt to study community-based housing organizations on a comparative basis and according to a specified framework, as opposed to the brief, descriptive case studies which characterize much of the existing empirical literature. Consequently, there are certain weak points in the study's scope and methodology: some a function of the context of the research, and others which resulted from other constraints.

The most serious limitation of the study was the lack of organizations available for study which had been in existence over a long time period. The oldest housing co-operative, the Cotton Printers, had only been in operation five years at the time of the study; the others were younger than this, some less than a year at the onset of the study. This precluded observations of later stages of development of the organizations. It is possible, for example, that the roles of policy and external actors in organizations at later stages of development differ from the roles described in this study. Internal functions such as participation and internal cohesion

might change with time as well. Also important to investigate would be whether the organizations attempt to sponsor subsequent programs after the completion of the initial housing project, and the impact that these programs have on the future structure and functioning of the organizations.

Related to the early stage of development of the organizations was the focus of the interviews on members of the Executive Committees of the organizations. It was intended that the researcher would spend part of the time in the field residing at the new housing sites with co-operative member occupants, and, using an ethnographic approach, develop a better understanding of the members in the organizations and their various characteristics and aspirations. Because most of the organizations (with the exception of the Cotton Printers) had only barely commenced construction, this was not possible. In addition, the records of the co-operatives contained very little information about the members. Although a revealing mini-study of women co-operative members was carried out, better data on the nature of the memberships would have served to portray a more complete picture of the co-operatives.

The problems described in Chapter IV with gaining entry to the Cotton Printers co-operative resulted in a different quality of information available on that organization relative to the others. First, the researcher had access to the key figures in the Executive Committee only on a casual basis, since they were not formally interviewed. Second, the interviews that were conducted were of two groups of Executive Committee members; therefore, different information may have surfaced than if the individuals comprising them had been interviewed separately. Finally, access was never granted to the organization's written records, which may have

revealed information crucial to the study. Nevertheless, as a compensation, a number of secondary sources were available from which to draw information (such as local newspaper articles; CDLC, 1989; Plan Inc., 1989).

The time available for fieldwork (six months) may also have affected the depth and quality of data that emerged from the study. At the very least, if the fieldwork period could have been extended, more of the organizations' general meetings could have been attended thereby enriching the data based on participant observation. This is particularly applicable for Capri and Tashinga co-operatives, for which only one meeting each was attended.

Other limitations to the study include weaknesses in the participatory aspect of the research methodology. Impediments to implementing a truly participatory study, as outlined in Chapter IV, revolved primarily around two factors: the lack of time available to the potential participants due to transport problems related to their urban situation; and the close political affiliations of some of the case study organizations, either with locally elected officials or the ruling ZANU party, both of which had a political agenda to fulfill that potentially conflicted with the aims of the research. A confounding factor was the researcher's lack of affiliation with a recognizable implementation agency (such as an international aid agency or NGO) which the organizations could have seen as a potential vehicle of action resulting from the research. The combination of these factors may have made the study incompatible with the goals and processes inherent in participatory research methodology.

The future of urban community-based housing organizations

Despite the research limitations discussed above, the experience of the five Zimbabwean organizations suggests that urban community-based housing organizations can be viewed as effective instruments for mobilizing savings. This study revealed that the monthly contributions to the two community-based co-operatives, where average incomes were probably lower, were as high as 50% of monthly wages and were sustained over long periods. The default rates for these two organizations, at 2.5% and 5% respectively, exemplify a much better performance than most banks would consider acceptable. This corroborates evidence from other countries that the ability of poor people to reliably and consistently save money should not be underestimated. (The most famous example of such an effort is the Grameen Bank of Bangladesh³). The precise determinants of ability and reliability to save are not clearly understood, however it has been suggested that this could be partly due, in the Zimbabwean case, to the history of rural savings clubs.

An analysis of comparative costs for the three co-operatives engaged in building at the time of the study indicates that these organizations have the capacity to build at costs equal to or lower than either the private sector or other government-sponsored organizations. This appeared to be determined partly by size of the organization, enabling economies of scale, as well as planning and strategy which (as explained above) was influenced by policy. Research on a larger number of organizations would need to be conducted in order to further substantiate this claim.

³ See Fugelsang and Chandler (1986) for a description of this rural people's bank which lends money to poor village families for small enterprise development, and enjoys very low default rates.

The evidence from this study has shown that community housing organizations represent a resource that could be tapped, in order to help meet the growing demand for urban housing in the low-income countries, particularly that of traditionally disempowered groups such as women and other poor families. Coupled with programs directed to improving the quality of life in the rural areas, other measures need to be put into place in order to facilitate their activities.

First, urban policies which promote the development and effectiveness of community-based groups could contribute significantly to the alleviation of the housing problem. The most important element of this is the legal and institutional recognition of collective forms of ownership. A second element is the removal of rules and discretionary practices which discriminate against those sectors of the urban population who are already at a disadvantage-- women and their families along with those who work in the informal sector.

Both the community-based and the workplace housing co-operatives in this study demonstrated the need for external support in several areas such as training, legal and technical advice and guidance on funding possibilities. For the workplace organizations, some of this support came from the companies whose employees comprised their memberships. The community-based co-operatives, which were nevertheless at an early stage of development in this study, had to function with little or no real support. A national-level co-ordinating agency, preferably of a non-governmental nature, which can provide technical assistance, training, legal, auditing and networking services would greatly improve the ability of both types of organizations to function effectively.

The evidence from this study of interference on the part of politicians and political parties in the internal affairs of community-based organizations, corroborated by research conducted in the early 1980's in Latin America (Gilbert and Ward, 1984a and b), provides a paradoxical corollary to the encouraging notion that community-based development efforts are favored by proponents of both the right and the left. The Zimbabwean government's socialist leanings constitute the ideological basis for its support of co-operatives in all sectors, including housing. Yet it appears that in practice, the political system is resistant to allowing efforts of this nature to remain autonomous. In the Latin American case, where (notwithstanding recent political changes) regimes have a long history of being right-wing, community organizations have been promoted for different reasons, but are similarly prone to patron-client relationships and ultimate subordination by powerful political constituencies. This means, unfortunately, that there is not only agreement in principle on the legitimacy of community-based development; but also in practice, where actors on both sides of the political fence see community organizations either as a threat to their power base or as a potential for adding to it.

The challenge of resisting co-optation or control by various external actors is one that can be added to the already formidable challenges which community-based organizations face. It will require particular astuteness on the part of community organization leaders in their attempts to negotiate a path through the quagmire of bureaucratic and political agendas-- a skill which could be included in training programs.

The need to meet these and other challenges is underscored by the potential that community-based efforts represent in their overall

contribution to development in all sectors, including housing. Their real significance, perhaps, lies not in such indicators as the number of houses built or children immunized, but rather in the enabling and empowering capacities that naturally arise out of collective efforts to improve the quality of life. A community organization that is able to meet the goals of its first projects can then measure up to the task of taking on other goals. In this way, development occurs in an incremental manner through an iterative and cumulative process of empowerment. The leaders and members of the organizations that were the focus of this study represent a tiny part of this overall process. Yet despite their meagre resources and relative obscurity, they, and others like them, are the unsung heroes and heroines of our day.

APPENDICES

APPENDIX A

SAMPLE OF QUESTIONS FROM THE GENERAL INTERVIEW GUIDE AND ADDENDUM FOR WOMEN EXECUTIVE MEMBERS

Inception of the Organization

How was the organization started? Who were/was these/this individual(s)?

How did the initiator(s) of the organization gain support for the idea of forming a housing co-operative? Why was the organization originally formed?

Stages of Development

How did the organization initially choose its leadership? How fast did the organization grow at first? How often did the organization initially meet? What were some of the early problems that the organization encountered?

Project Implementation

How did the co-operative obtain land? Did you seek outside technical assistance in this process? How much do the co-operative members pay per month? Has this rate changed? How did the co-operative obtain financing? Did you seek advice for this? Is the co-operative registered? Could you describe in detail the registration process? Did the co-operative hire a contractor or are you building the houses yourselves?

Internal Characteristics

How does the co-operative typically make decisions at this time? Has the co-operative ever had problems with people misusing funds? Has the co-operative ever had problems with serious disagreements among the

members? Among the leaders? How are co-operative members notified about meetings? What kinds of skills have you drawn from within the co-operative membership?

External Constraints/Inputs

What interactions have you had with the City Council? Did you receive any assistance from them? What interactions have you had with Central Government? Can you describe the outside agencies/organizations that you have had the most interactions with?

Special Addendum for Women Executive Committee Members

What kinds of tasks do you perform for the Executive Committee? Do you think that during Executive Committee meetings, women talk the same amount as the men? Can you describe some of the problems that women co-operative members have with housing?

APPENDIX B**SAMPLE OF QUESTIONS FROM THE INTERVIEW GUIDE FOR
WOMEN CO-OPERATIVE MEMBERS****Housing History**

Age? Ethnicity? Current and past marital status? Number and location of children? Education (include special training)? Sources of support for self and children (include formal and informal)?

Motives for Joining Co-op

Why did you join the co-operative? Did you try procuring a house by other means? How did you hear about the co-op? Are you active in ZANU? Are you active in the church?

Role in the Co-operative

Do you attend all the co-operative's meetings? Do you ever ask questions at the meetings? Have you ever done special tasks for the Executive Committee?

APPENDIX C

PHOTOS



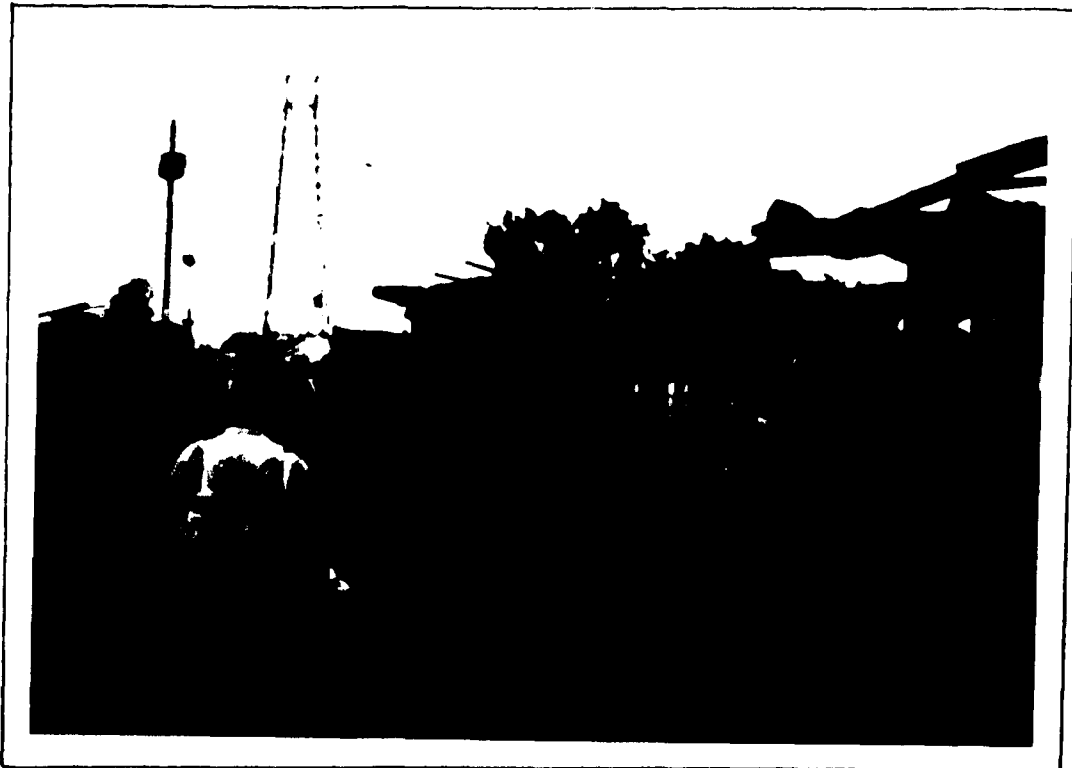
"low density" housing in Harare



"high density" housing in Harare



downtown Harare



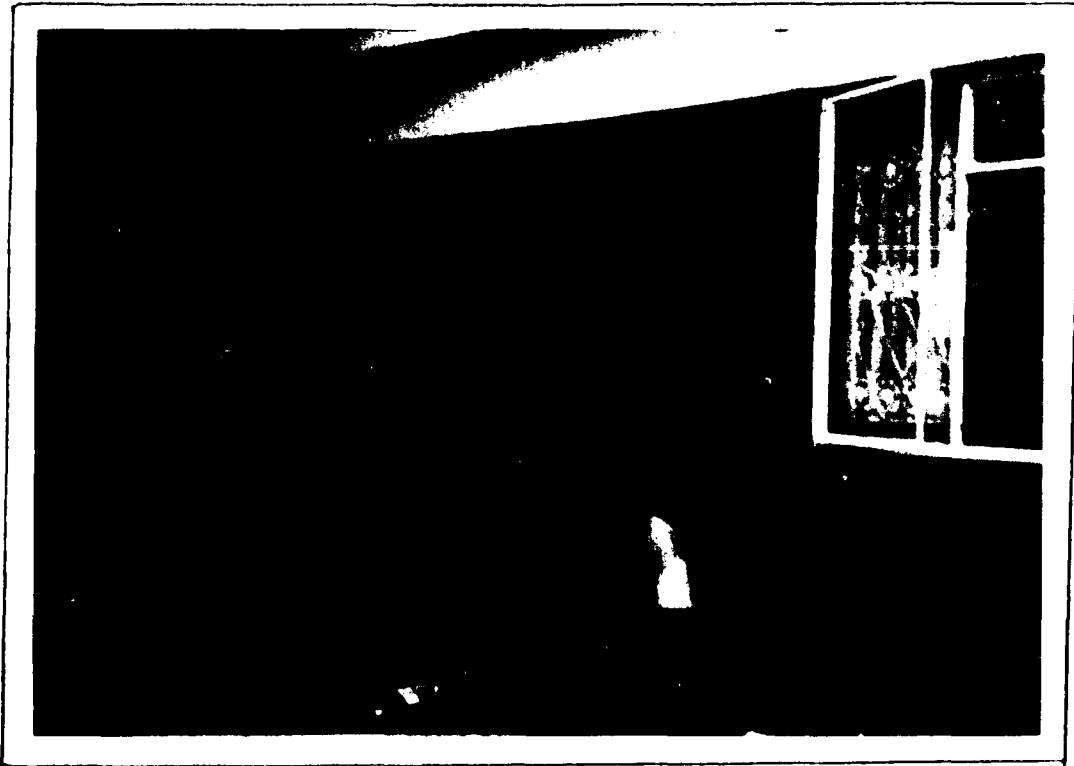
"downtown" Mbare (previously a black township outside Harare)

residence of the domestic worker's employer

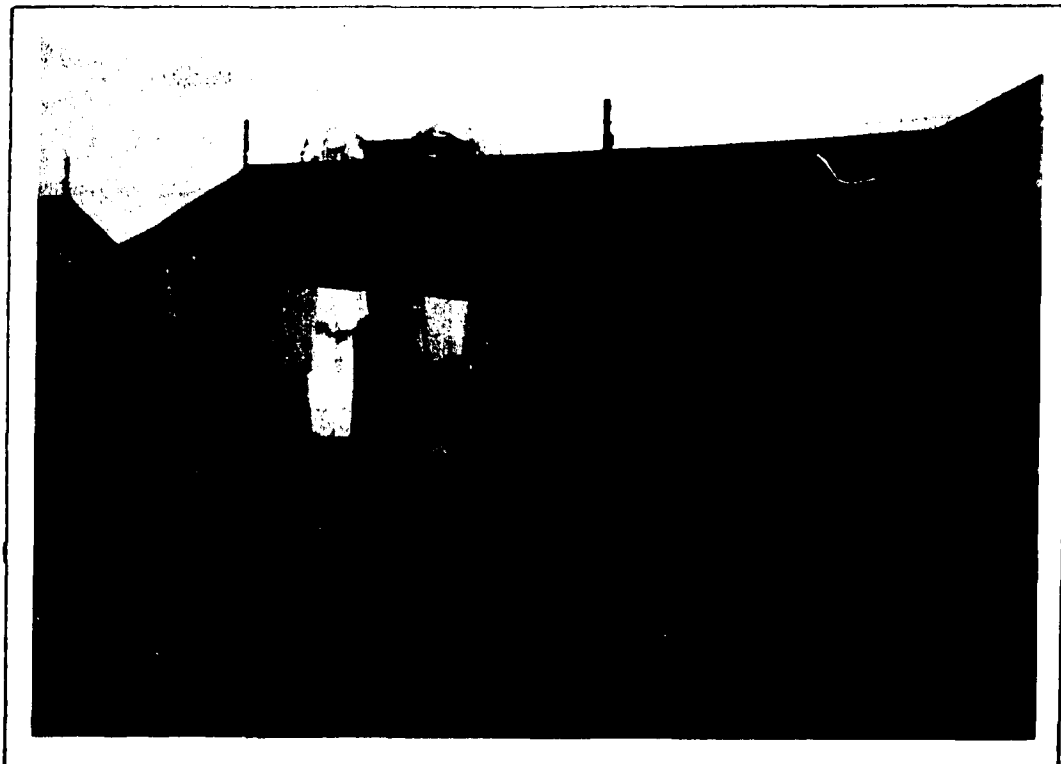


living quarters of a domestic worker from Tashirga Co-operative

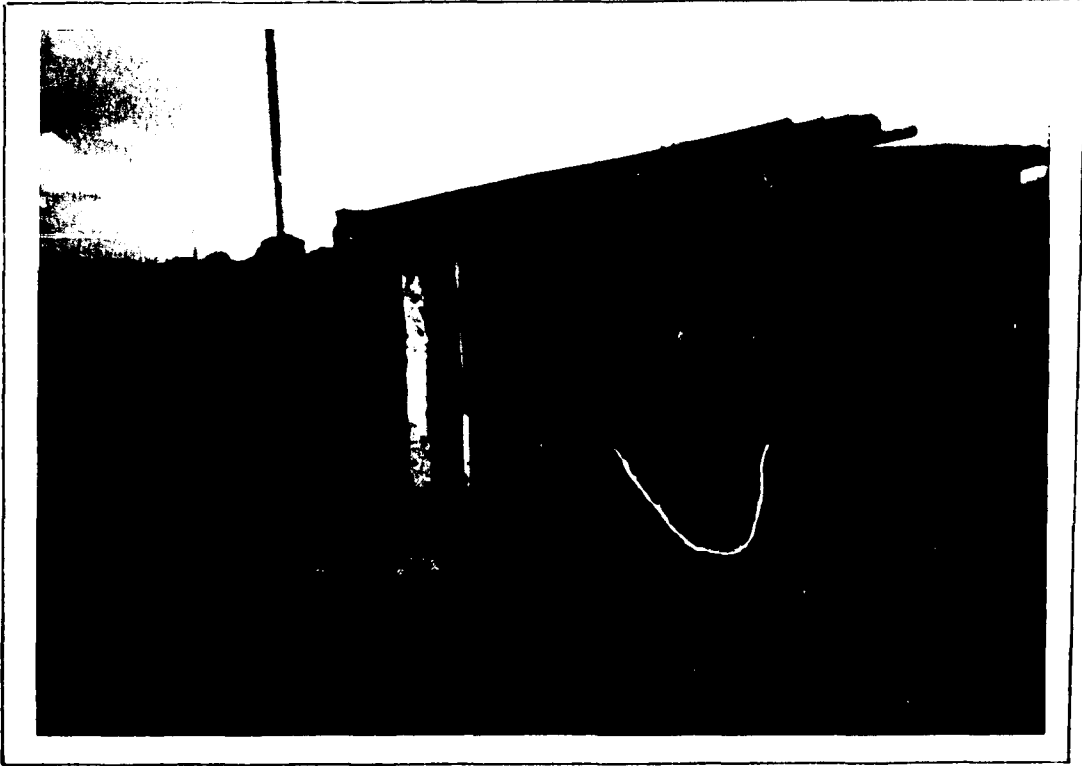




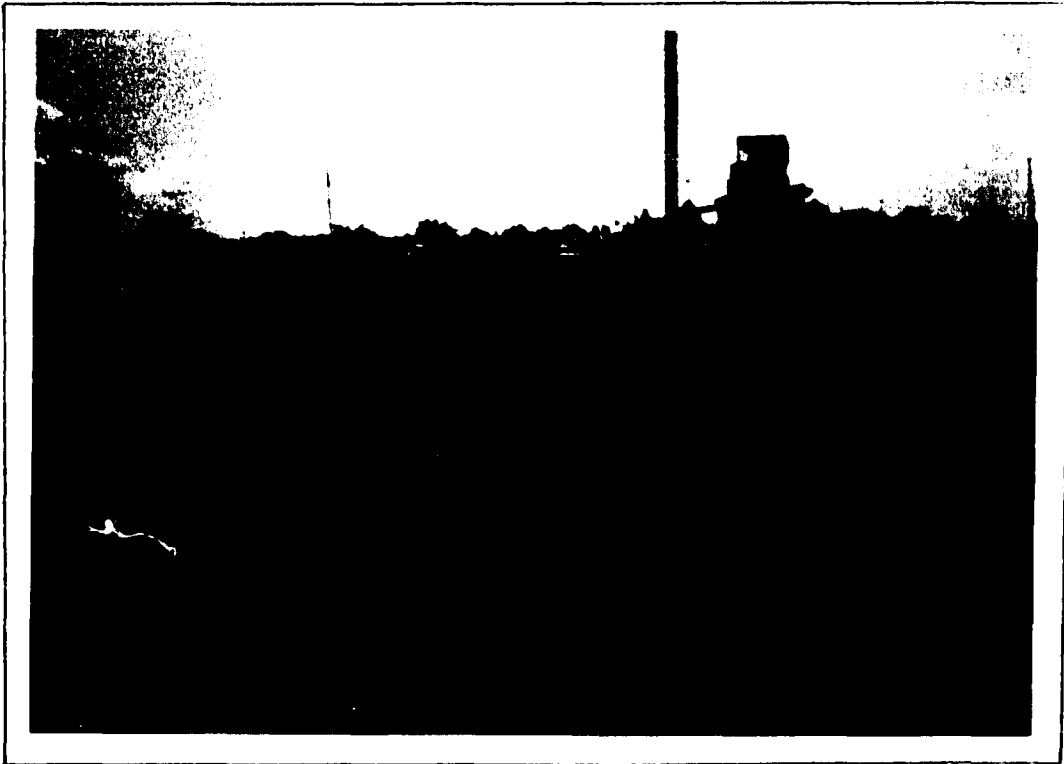
current lodging quarters for a Kugarika Kushinga co-operative member



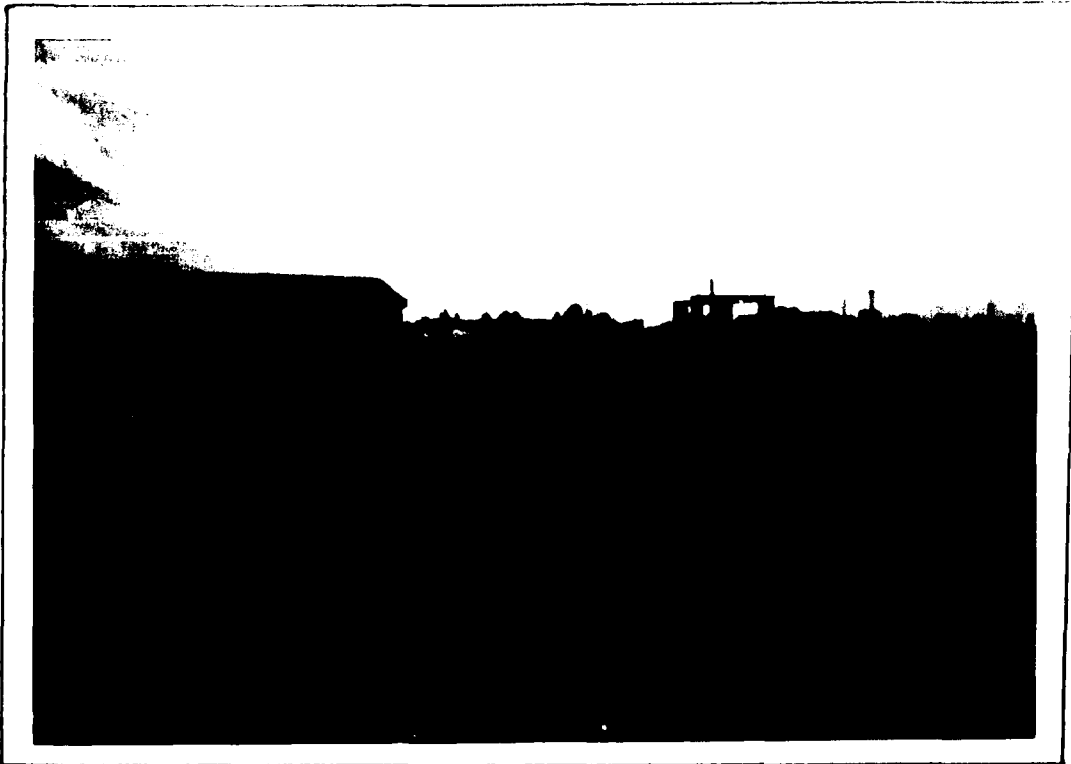
current lodging quarters in Mbare high-density area



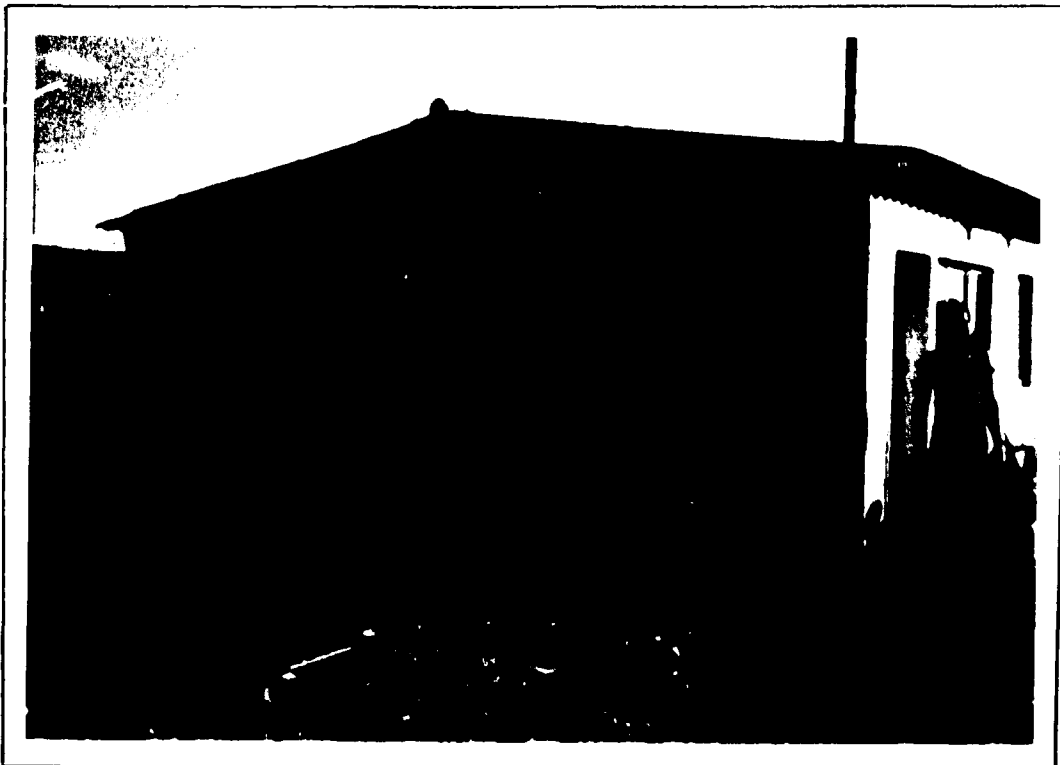
temporary shack of a Takura Co-operative member at the building site



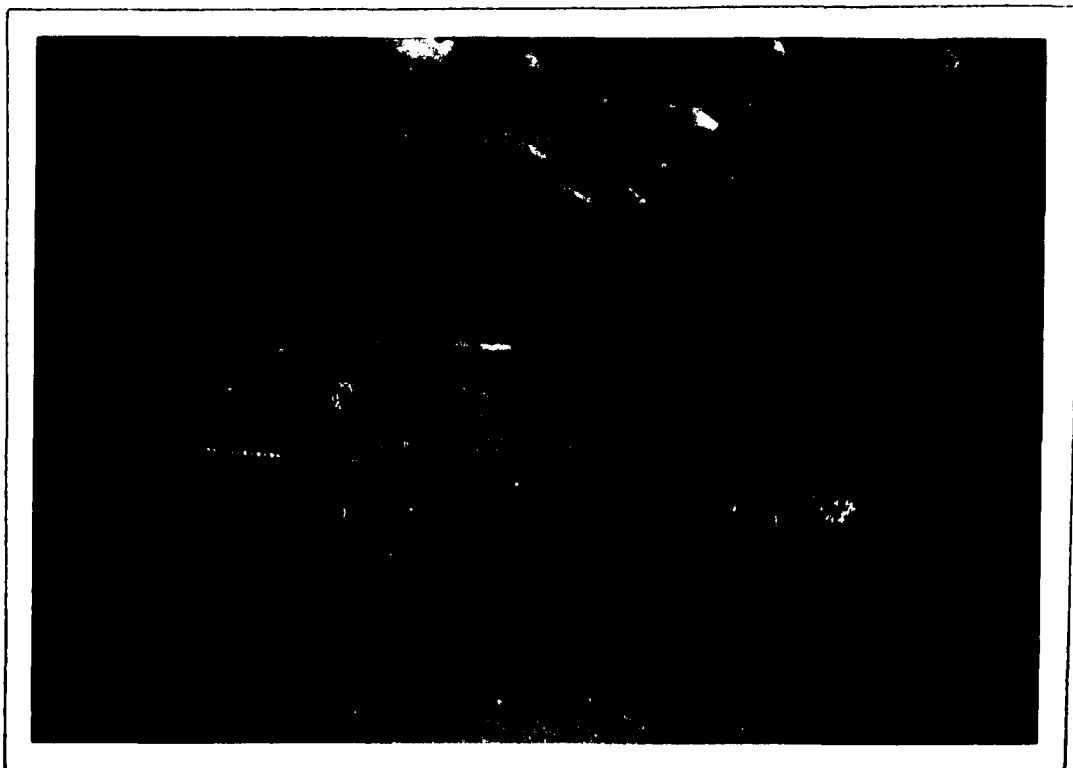
the foundation of the new house just behind the shack



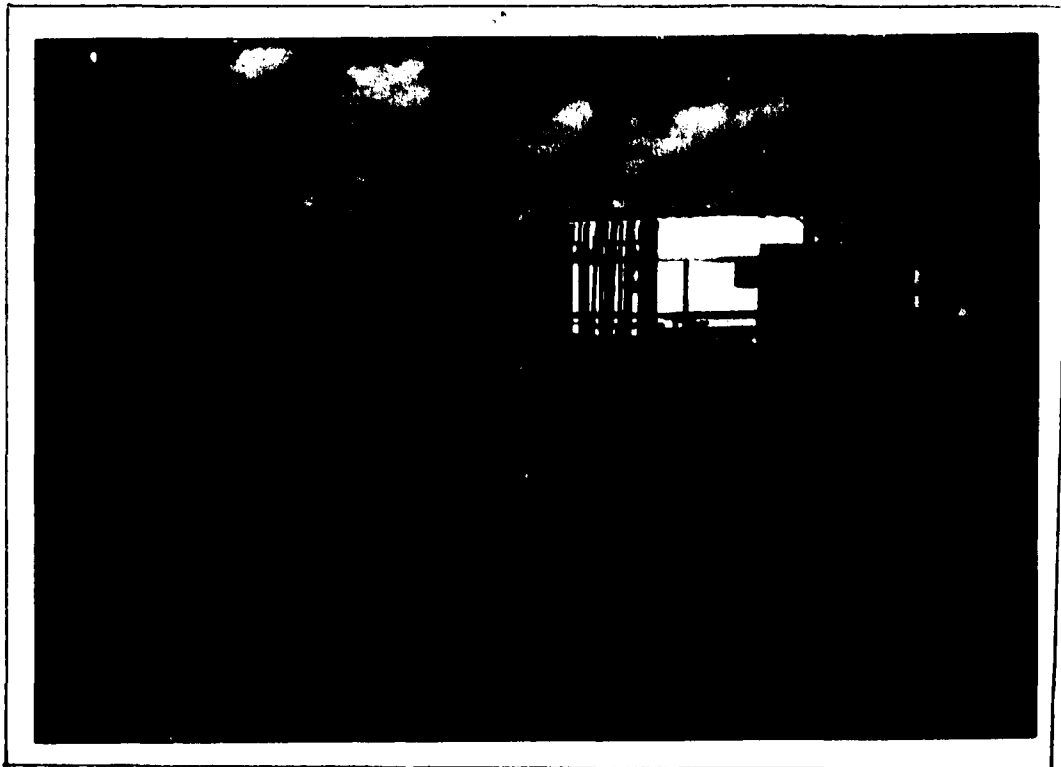
partially constructed house built by the Cotton Printers Co-operative



completed house built by the Cotton Printers Co-operative



brick-making machine - Cotton Printers Co-operative



door frames stores at production site - Cotton Printers Co-operative

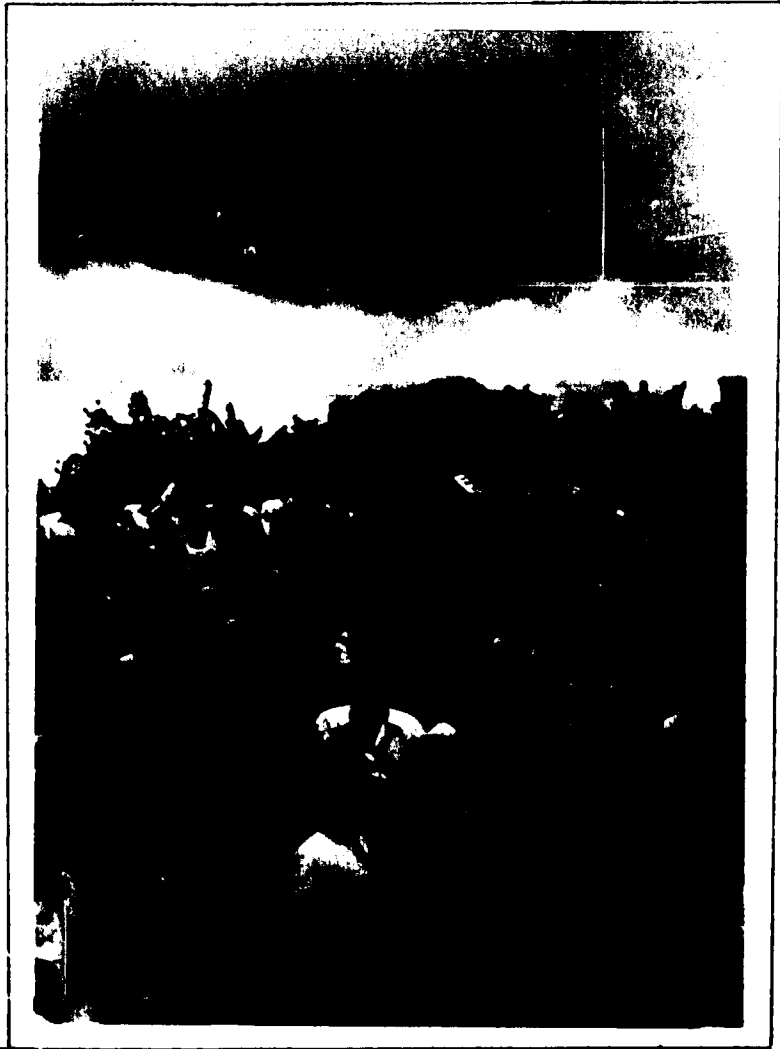


Reciting slogans at a meeting - Kugarika Kushinga Co-operative



Secretary addressing the members - Kugarika Kushinga Co-operative

*Members asking
questions at
co-operative
meetings -
Kugarika Kushinga
Co-operative*



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