

PUBLIC PRIVATE PARTNERSHIPS AND HOUSING PROVISION IN ZIMBABWE: THE CASE OF RUNYARARO SOUTH WEST HOUSING SCHEME (MBUDZI) MASVINGO

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ABSTRACT

The city of Masvingo has been experiencing serious housing problems leading to a housing backlog of about 9297. This study examines the contribution of public private partnerships (PPPs) towards the provision of urban housing. The study was focused on Masvingo urban district (Runyararo South West housing scheme) of Masvingo province. The area has a well-developed public private partnership. Out of a population of 520 beneficiaries, a sample of 50 was selected. Random sampling was used in the selection of beneficiaries that participated in this study. Key informants included members from, Treasury Consultancy Pvt Ltd, Great Zimbabwe University and Old Mutual/CABS. The researcher concluded that PPPs to a greater extent have contributed to housing provision in Masvingo. The integrated approach involved, surveying, construction of houses, drainage and sewage systems. Whilst administrative work were management of funds for the beneficiaries mainly by the developer. The researcher recommends the need by the government of Zimbabwe through its ministries and local authorities. To come up with sustainable housing models which will ensure efficiency and effectiveness in housing provision. The Ministry of Local Government should also consider the inclusion of international bodies such as US AID to assist in funding low income housing provision.

Keywords: Public Private Partnerships, Land Developers, Housing.

INTRODUCTION

Housing provision is the priority of many municipal offices world over and Masvingo City included. Masvingo City has a huge housing backlog and there is potential for housing production involving 10 000 planned residential stands through public private partnership (PPPs) approach involving 10 developers through a National Housing Delivery Programme (NHDP) (Chikomwe, 2014). It has been envisaged that the government can improve the housing provision through the engagement of the private sector (Rakodi, 1995). Domestic shelter is an important basic need in all societies. According to United Nations Conference on Human Settlements (UNCHS, 2000) it is an essential component of the foundation needed by every individual to participate fully in society. In Zimbabwe, the provision of housing has been one of the most critical issues of government social policy especially since after independence in 1980. In most urban areas in Zimbabwe there has been a critical shortage of housing and the backlog continues to increase with the most affected being the Low-income earners. This has given rise to illegal makeshift houses in urban areas. The demand for housing is but one aspect of the problem. A related and equally problematic issue is affordability.

Problem statement

According to ZIMSTAT in 2012 Masvingo had a population of 70000 and the housing backlog was 9297 (ZIMSTAT, 2012). The government of Zimbabwe (GoZ) hoped that through the engagement of the private sector there would be increased efficiencies and housing delivery (GoZ 2011). However, to date there is little evidence on how and if PPPs have adequately addressed the housing challenges outlined above. It is against this background and based on a detailed empirical research study that the research will assess the efficacy of the PPP arrangements to provide suitable and affordable to many of the hitherto deprived populace focusing on Masvingo. It is against this backdrop of lack of housing provision on the part of government and the backlog and waiting list that there is need to determine the role of PPPs in providing housing to low, middle and high income earners in Masvingo. The problem realised is that there has not been significant housing delivery in Masvingo City after the GOZ-private sector initiated housing partnership. This study, therefore, seeks to determine the extent and level through which the housing model contemporarily viewed as a panacea to housing crisis globally has alleviated the housing situation.

Research objectives

- To assess the extent to which the PPPs have contributed to housing delivery in Masvingo
- To determine contribution of the private sector and government towards the success of the housing provision.
- To examine the administrative and technical arrangements put in place to ensure the implementation of housing provision.

Delimitation of the study

The study was carried out in Masvingo province (latitude 20°03'45"S and longitude 30°49'25"E) of Zimbabwe, specifically in Masvingo urban district Ward 6. Runyararo South West housing scheme is located in Mucheke high density suburb. Masvingo urban lies in a drought prone area with annual rainfall averaging 600mm, average monthly temperatures of about 26° C and has an altitude of 1000m. Vegetation is dry Miombo wooded grasslands dominated by *Brachystegia species* and *Julbernardia species*. *Julbernardia globiflora*. Soils mainly consist of basalt and alluvial which support forest and plant growth. Figure 1 shows the location of the study area (Murwendo, 2011).

LITERATURE REVIEW

PPPs have been defined in various ways (Osborne, 2000; Xie and Stough, 2002; Warner and Sullivan, 2004; Rein et al., 2005; Tomlinson, 2005; Pessoa, 2006; Mazouz et al., 2008). In its simplest form, Fiszbein and Lowden (1999:164) defined PPPs as “the pooling of resources (financial, human, technical and intangibles such as information and political support) from public and private sources to achieve a commonly agreed goal”. It has also been defined as a collaborative effort among public, private and third sector organisations based on mutual trust, a division of labour and a comparative advantage in the sharing of responsibilities, risks and benefits (Brinkerhoff and Brinkerhoff, 2004; Tomlinson, 2005; Selskey and Parker, 2005; UN-HABITAT, 2006b;).

PPPs in housing provisions, therefore, imply a change in the role of the government from a provider of housing to an enabler (Erguden, 2001; Sengupta and Ganesan, 2004; Sengupta and Tipple, 2007). It is against this background that this study seeks to examine the role of PPPs in housing delivery. Runyararo South West housing scheme in Masvingo is a product of the collaboration between Treasure consultancy, Great Zimbabwe University, Old Mutual, CABS Building Society and the Masvingo City council. This study sought to identify these actors roles in PPP housing provision. It also examined the institutional framework for the implementation of PPP housing, with an aim of exploring the implications for housing provisions for low-income people in Zimbabwean.

The origin and development of PPPs

Partnerships are not a recent phenomenon but have gained prominence since the 1970s in the United States of America (USA) and United Kingdom (UK) (Sobuza, 2010). The PPPs approach, under the auspices of the private finances initiative (PFI) has become a recognized and effective way of delivery of value-for-money public infrastructure and services worldwide. PPP have emerged as the most prominent urban housing policy model as they form a broad framework for both governments and private institutions to work in an intergrated approach (Grimsey and Lewis (2004); Sengupta (2005)). UN-Habitat (2011) views PPP as a model promoting sustainable housing and urban development for countries at all levels of economic development. Moreover growing financial needs of urban development projects require more than what the traditional public purse alone can do, hence a need for an alternative PPP development model (UN-Habitat (2011)).

PPPs in developing countries

PPPs have become the most prominent urban housing policy that have emerged in the last years, and in India housing reforms in Kolkata under the PPP flagship have replaced decades of ineffective housing policy (Sengupta, 2005). From this perspective PPPs are viewed as a contemporary housing policy that holds the promise to resolve housing problems (Payne, 1999) by bringing together both the public and private sectors, hence a celebrated institutional strategy (Ibem, 2011). Choe (2002) is convinced that urban housing problems have reached alarming levels to leave them solely in the hands of government or private sectors but there is need to draw wisdom from and resources from all parties concerned. In Nigeria, PPPs have been adopted and intended to increase urban housing stock and address housing affordability and accessibility challenges (Ibem, 2011). Ibem alleges that the approach, however, as much as it has provided affordable serviced plots and housing units, has witnessed the houses so produced hijacked by a few high income elites.

PPPs in Zimbabwe

Unlike many countries from the developed and developing world, Zimbabwe has not much published literature on PPPs. It is clear from some reports that the country has 3 distinct post-independence epochs that pertains to PPPs. In the first decade after independence, between 1980 -1990, Zimbabwe embraced PPP arrangements (GoZ Report, 1986). The country was faced with huge challenges in many sectors especially housing, emanating from the colonial legacy and the rapid urbanisation that followed the start of the 1980 democratic dispensation (GoZ Report, 1986). The magnitude of the housing problem continued to rise. It became clear that housing problems could not be solved by the public sector alone but that cooperation and partnership between the public and private sectors was absolutely necessary in housing finance.

There were a number of other PPP in various areas, for instance, in institutional capacity building, mining and agriculture, through bilateral and multi-lateral aid agencies for low-income housing, the UNDP, USAID, IBRD, OPEC and CDC (GOZ Report, 1986). The Italian and Saudi Arabia Governments have also been involved in bilateral agreements (ibid). The second phase is the mid-1990s to the year 2009 which was epitomized by an exceptionally troubled economy. The GoZ-UNDP (2010) reports that from 2000 to 2008, Zimbabwe experienced unprecedented economic and political challenges which also led to a flight of investors from the country and withdrawal of financial institutions from funding programmes and projects (ibid). This plunged the economy and urban infrastructure into serious deterioration.

There was also a brain drain of the human capital which further undermined economic recovery efforts instituted by both central and local government. The third and current epoch is the post 2010 period which is witnessing a come-back of local and international private sector to partner and forge close collaboration with GoZ in many areas of power generation, mining, local government sector capacity building, housing among other areas.

Unlike South Africa, for example, in the SADC Region, Zimbabwe's PPPs framework is not so well-defined and there is no published PPP policy that specifically guides this important strategy. PPP arrangements generally remain a prerogative of whichever individual sector that secures a partnership to deal with that investor (Chikomwe, 2014).

Conceptualising PPPS

The basic features of PPPs are a collaboration among public, private and third sectors in joint decision-making, resource commitment, sharing of responsibilities, risks and benefits, a division of labour and comparative advantages as well as interdependence (Miraftab, 2004; Adams et al, 2006; Abd Aziz et al, 2007). Hammami et al (2006) suggest that PPPs consist of networks of heterogeneous interdependent actors involved in governance and socio-economic development. Thus the research examines the contribution of PPPs in the provision of housing in the city of Masvingo. Through assessing the form and structure of the PPPs (for example the number of partners, the socio-economic and organisational characteristics of the partners). The exogenic and endogenic factors that influence the PPPs in Runyararo South West housing project that is economic, political, organisational, institutional and operational factors. Conclusions and recommendations are generated from the outcome of the PPP in Runyararo South West housing scheme. This is measured by the quantity and quality of the houses in the study area. Each of these components comprises a number of variables that seek to explain the various aspects of the framework as derived from the literature review. In adopting this conceptual framework, this study proposes that it is the interaction among these variables that influences the design, implementation and outcome of PPP housing.

METHODOLOGY

A mixed method approach was used to gather both quantitative and qualitative (Leedy, 1999). In this study quantitative approach was used to collect statistical data about the number of housing units, number of units targeted for current and future housing units. Through qualitative analysis there is systematically observation, collection, interviewing participants as well as examining documents to deduce a problem from a situation under study (Creswell, 2009). In order to determine the extent and level of housing provision through government, private housing providers who come together to form private public partnerships (PPP), there was need to select participants purposively. In this case the

purposive sampling included, Treasure Consultants (Pvt) Ltd (TCL), a property development firm which has entered into partnership with government of Zimbabwe, Old Mutual/CABS and Great Zimbabwe University (GZU). Out of a population of 520 households a sample of 50 were randomly selected. A list of all the beneficiaries were collected from TCL offices it is from this list, that random numbers generated from Microsoft Excel were assigned. Thus the beneficiaries from the list with even numbers were selected for participation. Results were presented in the form of graphs and tables generated from MS Excel 2010.

RESULTS AND ANALYSIS

The majority of the housing scheme beneficiaries were aged between 41-50 years. Household ownership was male dominated. Since most of the beneficiaries are university employees there was 100% literacy level. With 32% being degree holders, 30% diplomas, 18% advanced level, 14% ordinary level and Zimbabwe Junior Certificate (ZJC) were the least learned constituting only 2%. Thus from the study it can be noted that most of the beneficiaries are formally employed. The main parastatal in this case was identified as Great Zimbabwe University which has entered in partnership with Old Mutual and CABS for the provision of mortgage facilities for its workers.

Contribution of Public, Private Partnerships (PPPs) Towards Housing Delivery in Masvingo

Main partners in the PPPs in Runyararo South West Housing Scheme

It included two categories of institutions: private and public sector organisations. In this case the Ministry of Local Government (MLG), Great Zimbabwe University (GZU) and Masvingo City Council (MCC) were identified as the actors in public sector. Whilst the private sector referred to Treasure Consultancy (Pvt) Ltd (TCL), Old Mutual/CABS. In this case there is a mortgage-based housing scheme involving GZU, TCL and Old Mutual/CABS.

Contribution of PPPs towards housing delivery in Masvingo

It has been established through interviews with officials from the MCC that there is a housing backlog of 9297. A respondent from MCC said:

We are having severe problems as a city in terms of housing provision, currently our housing backlog stands at around 9297. Currently as Masvingo City Council we have managed to service around 400 housing stands in Hillside suburb to reduce the housing shortage problem but these are not even enough to rectify the acute shortage we are facing. Thus, we recognise the strong partnership among housing developers and the government in addressing these issues and a welcome development is the case of Runyararo South West suburb which has many stakeholders.

The partnership has the following contributions towards the provision of housing in Masvingo: land acquisition, housing construction and the provision of infrastructure and social services as well as the marketing of completed housing units. As such the developer has availed 2000 stands for the whole project. The management of TCL indicated that housing units or serviced stands can be bought by cash payments, or 60% up front by members of the public. The director highlighted that:

The serviced stands and housing units can be purchased by the public either through down payments, instalment payments and mortgage arrangements.

However, it should be noted that despite the efforts by MCC and TCL to offer some 2000 stands to the people, the number is not going to make any significant reduction in the demand for housing but it should be commented that the PPP will reduce the backlog.

The government through the Ministry of Local Government is responsible for the provision of land upon which the houses are being constructed. The other partners in this scheme are Great Zimbabwe University (a state aided institution which in this study is regarded as a parastatal) has the bulk of the beneficiaries and has its employee pensions administered by Old Mutual and CABS. Old Mutual and CABS in this case entered into the partnership as the financier of the workers employed at GZU. However it should be noted that this partnership which is employer based and developer oriented came into existence in 2013. However from the housing scheme there are some beneficiaries which are not part of the agreement between Old Mutual/CABS-GZU-TCL, these beneficiaries use funds from self-employment.

The Runyararo South West scheme was formed in 2005 with a target of 2000 units. However there was not much activity since its inception as the company was placed under curatorship due to spiralling debts. It is from the post 2008 era that the housing scheme started attracting beneficiaries as it had completed 5 and 2 roomed core houses. Up to date the PPP has parcelled out about 700 stands and 300 houses.

A key informant from TCL had this to say about the partnership with government and GZU and Old Mutual/CABS:

Treasure Consultant's objective is to reduce the housing crisis and enhance mass housing at affordable rates in the city. The purchase of houses has arisen after we entered into an agreement with GZU and Old Mutual 3 years ago and we have managed to let out some 50 2roomed houses and 30 4 roomed houses (Plate 1a&b). There are some workers who are already on the waiting list. We have individuals who come to purchase houses from their own savings or using bank loans.

Plate 1: Types of houses provided by the PPPs in Runyararo South West housing scheme.



a) Two roomed houses



b) Four roomed houses

Source: Field survey (2016)

Even in houses that are not yet built, the TCL has already serviced the land with sewer and water connections. The provision of electricity is at an advanced stage whereby electric poles

have already been erected (Plate 2b). Thus it can be noted that the housing scheme is forward looking and organised towards service provision to the beneficiaries of the scheme.

Plate 2: Services that are offered at Runyararo South West housing schemes



a) Road systems



b) Sewer, water and electricity services

Source: Field Survey (2016)

During the 2008 hyper inflationary period the TCL engineered Runyararo South West housing scheme almost collapsed. The stalling of projects which have a public private partnership is a common feature as experienced in the housing project in Harare (Kuwadzana 4) which had a target of 4000 units (Kamete 2005). However, Chirisa (2012) argues that private housing processes are faster than government/state led ones. PPPs in the housing delivery system are proving to be one way forward which local authorities can pursue and strengthen (Mashoko 2012). The sentiments that the PPPs have worked for the better towards urban housing provision are the same echoed by Chirisa (2012) from the Ruwa management which stated that the PPP has worked as a magic bullet for development.

Extend of scheme contribution to housing delivery

Table 1: Extend of scheme contribution to housing delivery

Extent of contribution	Number of respondents	percentage of respondents
Lesser extent	5	10
Some extent	37	74
Greater extent	8	16

The majority of respondents indicated the PPPs had contributed greatly to the provision of housing in Masvingo urban. One respondent argued that:

They are the only scheme that provides people with completed housing in Masvingo and they have services such as sewage systems, roads, water and schools.

Plate 3: Primary school for Early Childhood Development and grades 1-3

Source: Field Survey (2016)

Plate 4: Services in Runyararo South West housing scheme

a) Small shop



b) Grinding mill

Source: Field Survey (2016)

In this study some of the services such as milling and shopping are provided by individuals in and around the Runyararo South West housing project. This is contrary to findings by Chirisa (2012) where real estate companies and building societies had to provide build shopping malls in Ruwa. In this study MCC has allowed small business operators such as tuck shop owners to operate.

Contribution of the Actors Towards The Success of the Housing Partnership Roles of Government and Masvingo City Council

The research established that the Government of Zimbabwe and Masvingo City Council are active players in the success of Runyararo South West Housing scheme. The government provides the legislative framework under which property developers operate. The Ministry of Local Government ensures that local authorities provide spatial planning services in accordance to the planning legislation (Chirisa 2012). MCC provides services such as water connections, plan approvals and inspections of the structures. The operations of PPPs (technical or administrative) are led or governed by a contractual agreements between the partners. As such this study identified the functions of each of the partners in the housing scheme. The government through the Ministry of Local Government (MLG) and MCC are solely responsible for the legislative part basing it mainly on the Urban Councils Act which enables or facilitates the housing process by providing an enabling environment for optimum performance. The same legislative arrangement by the public sector has been provided in

Nigeria during the PPP housing provision in six selected cities (Ibem 2010). The support of municipalities is the same with the PPP in Ruwa Harare where there is Westview Primary School (Chirisa 2012). MCC has the administrative capacity of having to inspect the houses when they are being built by TCL and even by individuals. Inspection of houses is done by MCC hence the developer has to hand over the beneficiary information to MCC such that he/she deals with council in terms of housing standards that need to be met. A key informant from MCC said:

Council has the duty to inspect housing construction by TCL and individuals to ensure that the houses are of a good standard. TCL hands beneficiary information upon the individual finishing purchasing the stand or house.

The role of Treasure Consultants (Pvt) Ltd

Results show spatial planning is done by the private developer rather than the local authority. From the study it was noted that the developer (TCL) had the role of development of stands, surveying and engineering. These findings are contrary to what Kamete (2005) found out that local authorities offered free technical assistance in the planning and implementation of housing projects in such critical aspects as topographical surveys, valuations and preparation of architectural and engineering drawings and tender documents. The delegation of duties by government to private developers is due to lack of financial and technical resources on the part of the government. This is almost the same of what was established in Ruwa by Chirisa (2012) where the private players built roads, and sewers. Plate 5: shows the administrative offices for the developer located in Runyararo South West housing scheme.

Plate 5: Administrative office of treasure consultancy Pvt Ltd located within housing scheme



Source: Field Survey (2016)

Contribution by Old Mutual/CABS and GZU

The research established that Old Mutual and CABS are providing mortgage based loans to GZU workers. This is in line to a study in Zimbabwe by Kamete (2005) who stated that the private sector also advances mortgages to individual properties. There is a relationship that stems from the fact that Old Mutual administers pensions for GZU workers as such they have entered into partnership to give a housing loan ensured by the pension accrued. Thus Old Mutual/CABS are providing mortgage based loans to GZU workers. However it should be noted that the mortgage loans are not only tied to Runyararo South West housing scheme. This was emphasised by a Old Mutual/CABS official who noted that:

The provision of housing loans is not only limited to houses provided by TCL but even stands and houses outside TCL we help workers from GZU. The funds are for anywhere in Masvingo.

The financial arrangement in this scheme is contrary to housing financing before the year 2000 where public financing was available through the National Housing Fund (NHF) which advanced cheap finance to individuals and local authorities, principally for the construction and acquisition of new residential properties (Kamete 2005). Old Mutual, CABS have monitoring mechanisms to check on financial accountability and transparency by TCL this is contrary to findings by Chikomwe (2014) who stated that there are no checks and balances whatsoever on the financial operation of property developers in the Victoria Ranch housing schemes in Masvingo

CONCLUSION

The housing scheme has contributed immensely to housing delivery in Masvingo. The Runyararo South West housing has 2000 units on offer yet Masvingo City Council has a backlog of 9297. The study reviews that the major partners in the PPP are the Ministry of Local Government (MLG), Great Zimbabwe University (GZU) and Masvingo City Council (MCC) as public institutions. private sector constituted Treasure Consultancy (Pvt) Ltd (TCL), Old Mutual/CABS. There is a mortgage-based housing scheme involving GZU, and Old Mutual/CABS. The developer provided beneficiaries with 2roomed and 4roomed houses and stands that are serviced. The developer (TCL) contributed to road network, provision of water and sanitation services to the Runyararo South West project through the connection of water and sewage to the Masvingo City Council systems. It can be noted that services such as milling and shopping were provided by individuals in and around the Runyararo South West project. The study revealed that the operations of PPPs either technical or administrative were led or governed by a contractual agreement between the partners. The government through MLG and MCC were identified to be responsible for the legislative arrangements basing on the Urban Councils Act. This enabled the housing process to run smoothly without any overlaps of roles among partners. MCC had the administrative capacity of inspecting houses when they were built by TCL and even by individuals. This was so because the developer handed over the beneficiary information to MCC such that he/she dealt with council in terms of housing standards that needed to be met. The developers TCL had the administrative as well as technical roles in the scheme.

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