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The Informal Striving to Formalize Operations for Survival: The Example of Two Women Housing Cooperatives in Harare, Zimbabwe



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ABSTRACT

This paper seeks to examine and analyze the tension between formal institutions and informal institutions assessing explanatory factors regarding successful access to housing by the urban poor in Zimbabwe. The paper provides an anecdotal assessment on issues of the state opening up space for non-state actors, and, how these housing cooperatives have strived to formalize their operations while others have used party politics for development and 'survival'. A literature review and case study of selected women housing cooperatives in Harare (Tashinga and Joshua Nkomo), was guided by the following research question: Is the success of the housing co-operatives mostly a function of patronage or that of a formalized structure that allows for transparency and accountability?

KEY WORDS: *institutions, housing cooperatives, patronage, clientilism, power, gender, policy*

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Introduction

This paper draws its argument from both literature review and case studies of two selected women housing cooperatives in Harare – Tashinga and Joshua Nkomo Heights. The paper is essentially a study on the politicization of housing access and the quality of services stemming from the shift in regime types and the creation of space for non-state actors to enter the fold of housing provision. It advances the argument that non-state actors in housing provision are not at all politically neutral; most of the times, they ride on politics to have their agenda fulfilled. A primary question that this study seeks to answer is: Do housing cooperatives, as formalized structures facilitate greater access, especially for the economically disadvantaged like the majority of urban women? How political neutral are the cooperatives as non-state actors? To try and answer these questions, first the paper engages literature, gets into an overview about Zimbabwe and then Harare and then details of the two cooperatives mentioned. After this, comes a discussion of the issues and finally conclusion

Overall, the Zimbabwean housing delivery in recent times has been a cacophony of experiences with the government, local authorities, and private land developers and housing cooperatives trying to address the divergent interests of different urban citizens (Mashoko, 2012). There has been a realization that the state cannot go it alone hence the need to open up space for more actors, especially self-help initiatives. The matter has also been tackled in several major government policy initiatives, for example the Draft National Housing Policy of 1999 which ultimately became the new National Housing Policy launched beginning of 2013. A number of housing cooperatives by the urban poor who cannot afford houses through normal and formal channels have emerged.

Housing cooperatives are filling the void that has resulted from the failure of the state to satisfy the housing needs of the urban population (Mashoko, 2012). This has offered greater access to shelter and services by the poor and women in particular. However, housing cooperatives has been used by ZANU PF as a tool for championing so-called ‘development-from-below’. The national backlog has ballooned to over a million housing units of with Harare, the capital city, having the greatest need. In 2003 National Housing Program was launched in response to the then national backlog of housing units of 162,000 which was tittering behind an annual production rate of 15,000 and 20,000. Some housing cooperatives have emerged by

patronage. They have usually produced poor quality housing which, in the long-term, may be detrimental in terms of meeting basic urban standards like provision of water and sewer before erection of buildings. In recent times, substandard housing in Harare, as in most cities of the developing world, has been produced in the pretext of incremental housing which in most cases lacks in basic sanitation and water provision posing a public health threat to the inhabitants (Share, 2012).

A Critical Review on Formal Versus Informal Structures in Access to Housing

The provision of housing often needs state support in order to protect the less-privileged members of society including women, the disabled and children. However, legal requirements in place, costs and lack of transparency often make formal housing too expensive for the aforementioned groups (Chirisa & Munzwa, 2008). Technical experts involved in designing and implementing policies are often devoid of understanding of either the economic situations or perceptions and assumptions of marginalized and less-privileged groups, often resulting in delays and absence of services to these groups. The success of informal systems is perceived to depend of the poor's compliance with existing standards. Without compliance self-help housing schemes tend to be time-consuming, marginal and exploitative (De Wit & Berner, 2009), at the same times grossly hampered by inadequate access to secure land (Hossain & Moore, 2002). Gentrification has often been cited as having an exclusionary effect on the urban poor. In the urban gentrification literature (for example, Brueckner & Selod, 2008), the poor are always at the mercy of government or the wealth that can 'forcibly push' or 'buy them out', respectively. When forced out of the place of their choice for habitat, the poor either find themselves in the inner city, squalid and unhealthy or the peri-urban – poorly serviced and unhealthy too. The peri-urban is the place outside the official city boundary and has semi-rural traits. Peri-urban settling implies urban sprawl of which urban expansion generally means that rural land is being 'eaten up' to give way for the city. Sometimes this means loss of revenue and other resources to the rural local authority hence the rural reluctantly 'transfers' its land to the city. Politicians often hijack the process for political gain and use this to present a case where they appear to be helping the poor. In that way, patronage and clientilism creep in.

There is recognition that housing provision in urban areas particularly in developing countries remains a challenge. Rapid urbanization in most of these countries (due to rural to urban migration and natural increase) is the principal explanation to this. Most governments have failed to clear housing backlogs hence the opening to public-private partnerships and community-based organization too. This liberalization of space stemming largely from inability to address the question of poverty is one reason why informal settlements have sprouted in most of these cities (Cross, 2006). Africa's urban landscape, like its Asian and Latin American counterparts, has become highly informalized of which Cross (2006) has defined this informalization as a process by which the poor evades laid down formal rules to produce their desired outcomes. Informal land delivery systems imply that the poor are seeking social legitimacy (Cross, 2006) by harnessing on social capital of the people they know are connected to the formal systems. Normally these people are the elites and politicians leading or seeking to lead them. Formal institutions tend to have high legal requirements as a matter of protocol but in most cases lack in coordination and transparency, tending to be slow and bureaucratic in delivery (Wilt & Berner, 2009). As argued by Cross (2006) and De Wit and Berner (2009), informal institutions are prone to abuse by elites and politicians who in turn also want to gain political mileage by pretending to represent the less-privileged of society.

Usually, within informal institutions there is embedded political patronage. Thus, the urban poor can be hamstrung to the diktats of the few elites who have partial access to formal institutions and thrive by clientelism or vote buying (Desai, 2008). The usually outcome of this kind of political participation is poor service delivery. Politicians in Africa normally try to entrench or forge patron-client relationships with the urban poor populations being loyalists to their diktats. Although, formal institutions tend to guarantee greater security in terms of tenure and protection from evictions or demolitions, their potency lies in their ability to maintain principles of good governance - transparency, coordination and the responsiveness to the needs of the urban populations. Tshikoshi (2009) has questioned unresponsive, unaccountable and corrupt governance institutions are recipe for failure of plans and programs usually meant for make better the lives of the poor. While the private sector can provide infrastructure services, the poor usually fail to capture this benefit given their inability to afford. Both the formal and informal institutions can play an important role

in the provision of urban infrastructure and services as long as their complementary roles are realized.

The Politics and Governance of Cooperative Housing in Zimbabwe

In 1980, a government headed by black Zimbabweans largely adopting a socialist approach to governance (Paradza, 2010). In this approach, the state was the major provider of public basic services, housing included. Such a terrain meant little involvement of the non-state actors (voluntary, community and private sector actors) in addressing the human needs. However, in no time rapid urbanization induced resource constraints a development which saw construction houses for urban areas becoming a mammoth task for the state on its own. Nevertheless, in the early years of independence, efforts by non-state actors were not usually well received by the state. In 1991, a number of homeless families were evicted from Mbare and other strategic places of Harare to Porta Farm because Her Highness, the Queen of England and Wales, Elizabeth II was coming to official open the 1991 Commonwealth Heads of Government Meeting (CHOGM) in the city. Their eviction was with speed and done in the spirit of 'gentrifying' the urban space. Again, in 1995, the veteran nationalist leader and leader of ZANU Ndonga, Reverend Ndabaningi Sithole settled some homeless urban dwellers of Harare on his Churu Farm² and allowed them to build structures and stay. The ZANU PF government 'rubbished' this move as a ploy by Sithole to get votes by clientilism. It deployed the army and police to fight such 'a coup plot'. It must be noted that in all these cases, it was women and children hit the hardest as they had to brace with the hassle of carrying goods and being shifted up and about.

In 2000, Zimbabwe embarked on a fast-track land reform program (FTLRP). The same program provided an opportunity for land re-organization and redistribution, mainly in the rural areas. Yet, spatial changes also did occur to most urban areas in which it became possible for the homeless to claim land for housing construction, which formal channels of land banking and incorporation had failed to deliver (Moyo, 2000; 2011). Households that had been struggling to have housing land took opportunity

² The farm was some few kilometers away from the city.

to capitalize on the land seizure process and quite a number managed to acquire peri-urban plots some being spearheaded by emerging housing cooperatives (Murowe & Chirisa, 2006). This might point to a convergence of somewhat two diametrically opposite agendas – rural demand for land for farming and urban demand for land for housing (Marongwe, 2003). A group of elites (politicians) spearheaded the formation of housing cooperatives that became the hope of the homeless to get housing (Marongwe, 2003; Toriro, 2006; 2007).

The Institutional Set-up for Housing Delivery

Current problems besetting housing delivery in Zimbabwe include especially finance, infrastructure provision and land. In recent times, the country is on record having very expensive mortgages against a background of the majority of the urban citizens failing to fit in the bracket of those who can afford. The institutional set-up is highly bureaucratic and inhibitive to progressive housing development. Overall, non-state actors in the housing sector include private, for-profit companies, as well as voluntary associations that are focused on shelter provision.

The Co-operative Societies Act Chapter 24:05, the by-laws and the Co-operative Development Policy of 2005 are the legal instruments used by co-operatives in administering their affairs.³ At the same time, the proposed Land Developers Bill seeks to protect the interests of co-operative members. When adopted, it will help in providing guidelines on how to develop the land. The other instrument is the Labor Relations Act (1985) which is helpful in the regulation of the secretariat's conduct.

The Zimbabwe National Association of Housing Co-operatives (ZINAHCO), the apex body for housing co-operatives in Zimbabwe.⁴

³ Cooperatives in Zimbabwe are self-administered institutions; legal and autonomous entities with powers to select their own administrative bodies, for example, composition of the management and supervisory committees.

⁴ ZINAHCO represents over 150 co-operatives with over 7,200 members throughout the country. The organization was formed in 1993 and registered on 2001 under the Cooperative Societies Act Chapter 24:05. Governed by a Board Committee, its programs are implemented by the secretariat with specialized skills in town planning, land surveying, civil engineering, to name these few. It helps with the training for income-generating projects and loan management and construction hence developing their capacity and

Characterizing Housing Cooperative Operations and Institutions in Zimbabwe

The average size of a co-operative is around 50 members. However the membership ranges from 10 members to 400 members. Housing development is typically incrementally. In most cases, a co-operative purchases land and building materials then constructs the houses for its members. Different modes apply in the construction of the houses, usually with some combination of self-help and small builders, and in some cases, larger builders taking on some or the entire project. Co-operatives can access land that is already serviced and with title deeds from the local authorities.⁵ Nevertheless, they can do the servicing and the house development at the same time in those instances when they get un-serviced stands.

Housing Cooperatives and the Politics of Survival by ZANU PF

Cooperatives in Zimbabwe in have faced serious politicization. The government has sought, among other things, to enhance housing cooperatives. For instance, The Daily News of 29 November 2012, through its reporter, Kachembere (2012:1) observes how the government, through a revised national housing policy was seeking, among other things "... to promote housing cooperatives, improve networking and stakeholder co-ordination and as well as create a database in the housing delivery program". This follows years of economic doldrums and dysfunctionality in many state institutions. ZANU PF has pushed the cooperative agenda immensely. Seeing this gap, communities have coaxed the party to act in their plea for land to build by suggesting that they will vote it to power. During run-up to elections, the state always embrace cooperatives/informal settlements, but then reject them in others instances especially if the votes turn out to be out favor with the party, especially ZANU PF. This variation in state responses puts both the voters and the state in limbo. They always find they are in need of each other albeit informally and in cheating of each

ensuring the sustainability of programs of the cooperatives. Moreover, it provides loans to member housing co-operatives to build core houses gradually for each of their members.

⁵ Servicing the land involves engineering designs, roads and water systems hence the housing cooperatives must allocate financial resources that could otherwise be used to build more houses.

other. This is really interesting in terms of the central state, local government and cooperative roles at various points in the housing process. For example in the period running up to the July 31, 2013 Harmonized Elections, ZANU PF organized urban residents around cooperatives, a development which is credited to its ability to secure urban seats after more than a decade of failure to do so hence losing to its rival, the MDC.

The Case of Harare

Harare has, for example, 2,050 registered co-operatives housing cooperatives in the city vary immensely in terms of their origins and history, the internal dynamics of cooperation (including gender and employment status of the members) and interaction with outside players (including politicians and potential funders). These factors may explain the differential success rates these cooperatives have. Recently it has been noted of how “...large open spaces where urban farming used to thrive in Tafara, Mabvuku, Mufakose, Epworth and Hatcliffe, have been taken up by housing cooperatives and informal sector businesses” (Matonho, 2012:4). This is part of the urban footprint debate of which urban land generally is a highly contested factor.

As of 2012, most stands⁶ in Harare’s high-density areas “... cost an average of US50 cents per square meter” (Share, 2012). The majority of the home seekers are civil servants are civil servants earning US\$300 a month hence do not qualify for mortgage bonds. Mortgage loans at most financial lending institutions attract a 15 percent interest repaid over 10 years. One such financial institution is the First Banking Corporation (FBC), which has housing units in such places of Harare as Glaudina, Waterfalls, Helensvale and Philadelphia. A good number of houses in these places require a deposit of US\$17 000 and a US\$900 monthly payment for the agreed years. Failure to service the mortgage payments results in the “...bank repossessing the house or stand. The stand or house would be resold for the bank to recoup its money” (Share, 2012). The majority high and middle-income earners can

⁶A stand is a lot or plot, usually created through layout planning and subdivision (or consolidation) of land. On this lot, a housing structure is built. There are three basic types of stands in Zimbabwe – high-density stand (averaging 250 square meters), medium-density (averaging 450 square meters) and low-density stand (usually between 800 and 2000 square meters).

afford houses and residential stands through loans from banks and lending institutions at an arranged interest rate which can be up to 25 years. In keeping with the non-access to housing finance is the issue of the housing backlog. Harare has more than 40 000 residents on its housing waiting list (though they could be more who have not registered). Delays in securing a stand have resulted in some losing faith and pulling out of the register. In recent times, loans for housing in Harare, have been pegged housing in medium and low-density between US\$5 000 and US\$90 000 a price range making it impossible for the ordinary person to own a stand or a house. This private sector strategy is available only to the wealthier class or formal sector employees. Since the majority of low-income earners cannot afford this. The development justifies the rise of housing cooperatives as a self-help housing strategy in the city. During the period between 1999 and 2008, housing cooperatives managed to build 2,351 houses. More than 40 000 cooperative members were resident on more than 11,479 stands in Harare as at 2012. Consequently, many have turned to housing cooperatives, which have become a national urban phenomenon.

Many cooperatives have emerged in the peri-urban zone of Harare in rural districts that borders the city - Goromonzi, Mazowe, Zvimba and Seke. The City of Harare has demanded that certain 'urban standards' be first achieved before it can take responsibility of the peri-urban settlements (Toriro, 2007). Failure to achieve that has seen the incorporation of peri-urban settlement largely by cooperatives into the city. Housing cooperatives sell plots at intrinsic value. This has seen a 'stands' rush' with numerous people joining housing cooperatives (Share, 2012). The City of Harare has demanded that certain 'urban standards' be first achieved before it can take responsibility of the peri-urban settlements. Their incorporation into urban Harare remains undone. This idea is on seeking to cut costs such as rent on those building. With respect to Hatcliffe, the peri-urban settlers who were uprooted from Porta Farm, Churu farm as well as Dzivarasekwa benefited from the housing savings' schemes. In Hatcliffe, CBOs have embraced all sorts of innovations including alternative technology for conventional water and sewer systems like sky loos. However, those sections of the community that have managed to install the conventional water and sewer pipes, they remain dry and boreholes and conventional sewer pipes have been proposed. The then Ministry of National Housing and Social Amenities accepted CBOs in the provision of low-income houses through an incremental approach with some CBOs lobbying for in situ building.

A Comparison of Two Housing Cooperatives in Harare

Generally, co-operative based housing projects in Harare are spontaneous and most of them revolutionary. From a spatial planning point of view, the execution of housing development is *ad hoc* with no or minimum co-ordination. Housing development by cooperatives can take more than 20 years for members access their 'house'. In the forthcoming paragraphs, the main outcomes in different cooperatives are assessed by way of comparison of two cooperatives in the city. The analysis seeks to measure the level of success. In each cooperative examining the number of houses constructed, level of access by the poor especially participation by women. The different influencing factors are highlighted.

Tashinga Housing Cooperative has managed to pay for the construction of the sewer, road reticulation and storm water drain projects from the savings. Joshua Nkomo cooperative have failed to do so. On the other hand Joshua Nkomo cooperative have managed to build core house to its members but looking closely one can note that the houses are not even enough to cater for every member of the cooperatives. Moreover, the same housing cooperatives have pounced on this opportunity to milk the desperate urban poor. New members as will be noted in the case of Joshua Nkomo have taken over the cooperatives and reportedly old members are complaining that they are not 'patriotic' are not following the core values of the cooperatives thereby increased rate of corruption. It has of become a cash cow for cooperatives leaders at the expense of development. Also as evident from both cooperatives, members are mandated to pay monthly subscriptions in the hope that the money will be channeled towards servicing and building of houses. However, corruptive tendencies seem to be stalling progress of these cooperatives.

Tashinga Housing Cooperative

Tashinga Housing Cooperative is a community-based cooperative in Dzivarasekwa that was formed formed by domestic workers employed in Malbereign low-density suburb in 1988. At its formation, it had 224 members of which 162 (72%) were women. A study by Chirisa and Munzwa in 2008 revealed how, (at the time of that study), most of the members were involved in informal activities (selling fruits, vegetables and clothes). Reasons for doing this they explained, as the derisory wages they were receiving from their employers. The founder of the cooperative, Miss

Eneasia Kuchidzemhanduha been its chairperson to date. The management committee of the committee (at the time of the 2008 study) comprised only three women out of the nine that as elected representatives.

Since 1988, the chairperson's salary was Z\$300 per month and was insufficient to acquire housing. Given this situation, she decided to mobilize people in a similar situation with the view to form a cooperative and pool resources. They approached the local authority to provide them with land. Members agreed to set a ceiling on the number of people who could become members as a strategy to manage the processes of building houses and allocating the core houses finished. Members legible as co-operators had to be residents from Malbereign and homeless. The joining fee was Z\$2 and the monthly subscription was Z\$125 payable by all members. Tashinga acquired land at a cost of Z\$1,720,000 on which 224 stands of 300 square meters each were allocated to each member. This amount was raised entirely from the cooperative's savings (Munzwa, 1999). The cooperative was guided by its set of byelaws including regular attendance by members to general meetings (held at the beginning of every month), fining those who did not attend and forfeiture of membership if members missed three consecutive meetings without cause. Besides doing its own internal arrangements for survival and taking establishing its foothold in housing provision, Tashinga also relied on the then may. Kuchidzemhandu has explained,

“For us to make it, it was not easy. There were fights we had to make especially regarding land access thanks to the then Mayor Chikwavaire. He had an ear to listen to our story and to work with us. He was our guarantor of what we did later after we got land from the city council. We went to him for support and advice often.” (Chirisa and Munzwa 2008:24).

In addition, Tashinga appointed Housing People of Zimbabwe (HPZ) as its project manager. It made significant strides in the acquisition and developing its land. HPZ signed the service agreement because the cooperative, through its management committee was empowered to do so. Further, HPZ assisted in getting engineers to produce the engineering drawings and bills of quantity for the major services needed (including sewerage and water sanitation, roads and storm drains). The level of organization was high at every stage of payment made to the contractor. Tashinga managed to pay for the construction of the sewer, road reticulation

and storm water drain projects from the savings it made within a six-year period. HPZ drew the cooperative plans for a fee. In 1995, the total costs payable by the cooperative including sewer installation costs, at the obtaining rate of inflation of 30%, totaled Z\$34 840. The total amount of the project was going to total Z\$46 000 200, with funds availed in the first year (Munzwa, 1999). An application made to CABS for a loan, was successful through the help of HPZ. Upon receiving the offer letter, the cooperative decided to retreat and go the savings route. By 1997, Tashinga had built 35 core houses at the cost of Z\$3,000,000. The finished houses were let to the members at a cost of Z\$340 per month per unit. By the end of 1997 the cooperative was collecting Z\$57,820 per month from monthly contributions of Z\$205 per member per month plus Z\$340 per month per unit from the 35 core houses. The house construction stage was not going to be as smooth as the other stages as the savings had run out. The survey by Chirisa and Munzwa (2008) further revealed that 180 of the 224 houses had been constructed, albeit, at different stages - 30% of the houses were complete, 20% had 4-6 rooms completed, 30% of the completed houses had been taken over by members who built through loans or savings from children helping parents as they were now employed. Title deeds could only be given to owners after all the houses were completed. Five percent (5%) of the original members had pulled out. The majority of the finished houses belonged to the late comers who had taken over from the members who had withdrawn. Some old members complained that these new members did not have the interests of the cooperative at heart. This case shows the short-changing on progress that resulted due to the management of the cooperatives refusing assistance by 'external organizations' albeit to the detriment of the development strides. In addition, the internal dynamics of the cooperative indicates the politics and strife that exist where members are new and 'stigmatized' as out of touch with the allegiance to the cooperative philosophy.

Joshua Nkomo Heights Housing Cooperative

Joshua Nkomo Heights is found in Kambuzuma, south west of Harare CBD (Mupondi, 2003). Having been allocated land it subdivided it and gave stands to its members. This was on a farm invaded by war veterans soon after independence. Member named their cooperative in honor of the late Vice-President of Zimbabwe, Comrade Joshua Nkomo. The principal aim of the setting the cooperative was to provide space to women in their pursuit

towards acquiring housing (though it also had male members). Women had been noted as excluded in the existing housing schemes owing to patriarchy and institutionalized discrimination against them.

Within its structures, Joshua Nkomo adopted transparency as a core value. In 2003, Joshua Nkomo had 2500 stands of varying sizes (of between 300 square meters and 500 hundred square meters). Each member was entitled to pay a monthly subscription of between Z\$3500 (about US\$17.60 then) and Z\$5000 (about US\$25 then) depending on the size of the stand allocated to him or her. Those members working within the cooperative arranged to guarantee that the monthly subscription was paid at the end of each month. Others paid by sweat equity, which involved using their labor in molding bricks for the cooperative.

Mupondi (2003) has established that both the men and women were involved in brick molding, working on an average of eight hours per day leaving them with no free time to do anything else let alone to get a little extra earning to use for their upkeep. Because of this concerted effort in putting together financial and labor, material resources were mobilized and core houses of two rooms per family were built. Some ready houses were immediately availed to members on the queue. First preference was given to those paid-up members, in terms of monthly subscriptions. Despite their efforts to produce the required deposits and producing their identification particulars, most women could not readily access the houses. Such a case reveals the politics of gender imbalance in which some cooperatives are hijacked by men.

One female respondent in Mupondi's study argued that, "It is all because women lack in self-confidence and mutual respect. That is why, even when one woman decides to contest for the seat of a councilor, most women would rather not support the woman but men. It is our fault. We give men a lot of leadership chances" (Mupondi, 2003:46). Though the cooperative began with women, at the end, in terms of stands' allocations, of the 190 members, only 50 women had benefited. Most women in the cooperative 'retreated behind their husbands' fearing that whatever the case might be men would eventually take over the project that began primarily as a women project. Male corruption was becoming viral and this saw the selection of a committee composed of both males and females representatives to create a code of conduct. Nevertheless, the women formed a club to help boost their income to pay monthly subscriptions. Among the club activities were fundraisings and sponsored walks.

Discussion and Policy Implications

The critical component that can be learnt also from the two cooperatives studied in this paper is their involvement of women in housing development. Although questions can be raised as to who benefits more but their involvement is a critical issue to note. This is vital because development policies in Zimbabwe be it spatial, social or economic are largely gender insensitive as they are biased towards men. Women are mostly forgotten and seen as peripheral or tangential beings when it comes to development priorities. Housing in Zimbabwe has not been addressed holistically and little attention has been given to women's housing needs. Key shelter problems experienced by women have always included access to land, the cost and financing of housing, meeting eligibility requirements, access to information, procedures and regulations, lack of skills, time and self-confidence, and unsuitable house designs. As noted from Joshua Nkomo, women are often discriminated with respect to their rights to land, and legal changes may be needed to give women responsible for households the right to title to land in their own names, to allocate plots to couples in their joint names, and to ensure that widows, divorcees and deserted women retain rights to land and/or a share in the proceeds of its sale. Even participation is very critical for them. Women often lack access to information about the availability of land, housing construction materials and credit.

Tashinga Housing Cooperative seems to have been more organized as in the course of their operation acquired project managers in the name of Housing People of Zimbabwe. This was a noble as project managers helped them source loans to finance their housing activities. In addition, project managers come with a lot of technical expertise which cooperatives lack in their set-ups. Whilst, on the other hand Joshua Nkomo housing cooperative adopted transparency as a core value/principle, evidence on the ground paints a distinct picture as corruption among male members is reported. More so, the cooperatives seem to lack a proper management structure that is accountable to stand beneficiaries. Largely this is caused by lack of a legal framework for good corporate governance of co-operatives. As a result many end up being compromised projects with some dissatisfaction on the part of the beneficiaries. Co-operatives are not companies neither are they non-profit making entities. They are there to serve the needs of the society i.e. the quest to own a house. Also evident from both case studies is the unity of purpose within them. Although there are some extreme case of

corruption being reported, there organization and sense of cooperation is highly evident.

Furthermore, whereas Tashinga was formed by a group of domestic workers seeking accommodation in 1988; Joshua Nkomo was formed by a group of war veterans soon after independence. It was war vets invading land and banking more on a ZANU PF ticket. In terms of composition Tashinga initially had 72% of women as members whilst Joshua Nkomo began with women, at the end, in terms of stands' allocations, of the 190 members, only 50 women had benefited culminating to 26%. Most women in the cooperative retreated behind their husbands fearing that whatever the case might be men would eventually take over the project that began primarily as a women project. Use of political leaders has been noted in Joshua Nkomo cooperative where the formation was buy war vets who largely claim that they fought for the country's liberation struggle and therefore, have the right to land. More so, the use of the name Joshua Nkomo speaks more of who the cooperative is linked to. This has led to quite a number of cooperative in Zimbabwe forming and naming cooperatives after liberation war heroes. The sole reason is politicizing these housing cooperative for enrichment and political vote buy purposes whilst quality of services provided is suffering on the other hand.

Conclusion

Housing cooperatives have marked the dawning of a new era in the lives of the urban poor in Zimbabwean cities today. This paper explored the possible measurements of this success. In terms of numbers of houses built, gender composition of the cooperatives or the quality of the habits and services developed. This paper examined and analyzed that there was no tension as such between formal institutions and informal institutions regarding women participating in the two cooperatives. Both housing cooperatives have assessed have strived to formalize their operations for them to be recognized officially. Tashinga peripherally sought the assistance of Mayor Chikwavaire while Joshua Nkomo Heights used party politics for its initial development and even survival. Both cooperatives managed to build houses and support infrastructure but over a long period of time. It is observed that success of the two housing co-operatives has variedly been function of patronage. The formal institutions have been very useful in giving direction to both cooperatives on the basis of transparency and

accountability. No doubt that urban land and infrastructure for housing are clearly 'political goods' even for 'vote-buying' and getting loyalty of the poor but in both cases this has not been clearly defined as so. Indeed, the cooperatives learnt the secret of working closely with the incumbent ward councilor and mayor of the city as demonstrated in this paper. The success of a cooperative is function of balancing between managing politics while adhering to set standards by the formal institutions.

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Snage neformalnog sektora u formalizovanju delovanja radi opstanka: primer dve ženske stambene zadruge u Harareu, Zimbabve

A P S T R A K T

Ovaj rad ima za cilj da ispita i analizira tenziju između formalnih i neformalnih institucija, procenjujući faktore koji objašnjavaju uspešan pristup naseljavanju od strane siromašnog stanovništva u Zimbabveu. U radu se daje anegdotska procena vezano za pitanja otvaranja od strane države prostora za nedržavne aktere, i kako su ove stambene zadruge nastojale da ozvaniče svoje poslovanje, dok su drugi koristili stranačku politiku za razvoj i „opstanak“. Pregled literature i studija slučaja odabranih ženskih stambenih zadruga u Harareu (Tashinga i Joshua Nkomo) su vođeni sledećim istraživačkim pitanjem: Da li je uspeh stambenih zadruga prevashodno funkcija pokroviteljstva ili činjenice da formalizovane strukture omogućavaju transparentnost i odgovornost u procesu naseljavanja.

KLJUČNE REČI: *institucije, stambene zadruge, pokroviteljstvo, klijentelizam, moć, pol, politika*

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