Housing Cooperatives: Challenges and Opportunities for Public-Private Partnerships in Mutare, Zimbabwe

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Abstract

Housing rights are becoming significant fundamental social and economic human rights. The human dignity comes from the capacity to have decent housing. The study sought to establish the effectiveness of public-private partnerships in providing decent and affordable housing to Mutare residents. The 130 respondents came from Mutare residents, housing cooperatives and the City of Mutare, Zimbabwe. Research data was analysed using the Statistical Package for the Social Sciences (SPSS) and R software. A Partial Least Squares Path analysis to establish if there is any relationship between cohesive service delivery and Public Private Partnerships (PPP) revealed that there is a positive and significant relationship between them whilst the relationship between self-help housing service delivery and PPP was found to be negative and insignificant. The PPP is critical to address the whole housing value chain, *i.e.* accessibility and fair distribution of stands, servicing of stands, construction of proper structures and accessibility to proper water, sewer reticulation and roads servicing areas.

Subject Areas

Sociology

Keywords

Zimbabwe, Housing Cooperative, Public-Private Partnership, Mortgage

1. Introduction

Adequate housing rights are quickly becoming important fundamental social and economic human rights. [1] states that all countries across the globe are duty-bound to ensure the implementation of these rights regardless of social conditions, political situation, and economic development. This is in pursuit of the notion that an indispensable part of human dignity is derived from the provision of housing, which should be deemed adequate, hence the need to go beyond just providing four walls and a roof over an individual's head. [2] submits that from a human needs perspective, adequate housing offers a simple assembly point for the forging and nurturing of significant connections which is a social need, with regard to psychological needs, personal space and privacy are guaranteed and with regard to physical needs, individuals are protected from bad weather and provided with security.

1.1. Problem Background

[3] state that Article 25 (1) of the Universal Declaration of Human Rights (UDHR) provides that "Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing, medical care, and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age, or other lack of livelihood in circumstances beyond his control." This right to shelter has been codified into International Law and several Global Human Rights Treaties. On 16 December 1966, the United Nations General Assembly (UNGA), through resolution 2200A (XXI), adopted the International Covenant on Economic, Social, and Cultural Rights, which, in article 11(1), obliges: "States Parties to the present Covenant recognize the right of everyone to an adequate standard of living for himself and his family, including adequate housing, and to the continuous improvement of living conditions."

[4] points out that in the Charter of the, Organization of American States (OAS), article 31(k), "Associate States agree to devote every effort to attain adequate housing for all segments of the population." In Europe, the Resolution on Shelter for the Homeless in the European Community, the European Convention on the Legal Status of Migrant Workers, the European Social Charter, the European Convention on Human Rights and Fundamental Freedoms, and the Final Act of Helsinki all contain precise requirements and orientations to the right to adequate housing. [5] argues that regardless of international acknowledgement of the significance of housing to human well-being and existence, a projected one billion people, which is about 32 percent of the global urban population, are presumed to be living without adequate housing and access to clean water and proper sanitation facilities, with over 100 million people being deemed homeless across the globe. The major reason for the lack of adequate housing is largely attributed to the lack of resources and capacity by governments to undertake and implement programs that are meant to alleviate the

shortage of housing accommodations. Poland is a case in point of a nation predominantly plagued by housing complications in the post-Second World War era. The experiences of the Polish autonomous revolution after 1989, consequently, offer thought-provoking lessons and warnings for all nations desiring to deal with the social difficulties arising from housing complications. The number of homeless people in Poland is estimated to be between 30,000 and 300,000 people [6].

Paragraph g(49) under Pillar Three (People-Centred Development) of the Common African Position of the Post-2015 Development Agenda of March 2014 in [7] provides for "improving access to sustainable human settlement." The agenda takes cognizance of the rapid rates of urbanization across Africa coupled with the significance of having the essential infrastructures and facilities for a better quality of life. There is therefore a call to expand metropolitan infrastructures and develop a premeditated methodology for the rapid expansion and development of new towns, as well as encouraging urban and rural planning. [8] contends that this can only be attained through the provision of decent and reasonably priced housing accommodation, improving water sanitation and hygiene services, promoting access to social and economic facilities in human settlements, and accumulating the efficiency of the provision and use of physical amenities and facilities, comprising waste management, transportation, and energy.

In a number of African countries, the international treaties and covenants have since been ratified and precise or implicit provisions on the right to adequate housing have been incorporated into the national constitutions. Section 26 of the (Constitution of the Republic of South Africa, 1996) provides that, "1) Everyone has the right to have access to adequate housing, 2) The state must take reasonable legislative and other means, within its available resources, to achieve the progressive realization of this right, 3) No one may be evicted from their home, or have their home demolished, without an order of court made after considering all the relevant circumstances and no legislation may permit arbitrary evictions." Besides the existence of the above constitutional provisions in South Africa, the Human Sciences Resource Centre (HSRC) in [7] estimates that, South Africa is home to approximately two hundred thousand (200,000) homeless people owing to the shortage of houses.

[8] claims that the provision of social housing is the prerogative of the central government in collaboration with private players and is aimed at facilitating the production of institutional housing that is well managed and targeted at the poor members of society. Social housing may assume different arrangements and is brought about by social housing foundations through public and private financing. [9] contends that the provision of social housing in South Africa realized between 1995 and 2000 was attained through the launching of the National Housing Finance Corporation (NHFC) as a platform for the provision of social housing through the Build Operate Own Transfer (BOOT) and the Build Oper-

ate Transfer models. In light of the establishment of social housing institutions like NHFC, it was noted by [10] that there was a need for assistance and support from the central government so that these institutions are viable and sustainable.

The failure by states to provide adequate housing therefore leaves a gap that is often filled by corporations and individuals with resources, who often come in to try and do what the government would be failing to do; hence, the issue of public-private partnerships (PPPs) comes in. [3] submit that China is one such country that has made significant strides in the provision of housing, which resulted in the proportion of her urban population dwelling in slums falling from 37.1 percent in 2002 to 28.2 percent in 2010, a relative decrease of 25 percent in the slum population. Such tremendous results were realized through the adoption of PPPs. From the perspective of [11], a scenario as painted above has given rise to organizations like the African Union for Affordable Housing Finance (AUHF), which is an industry organization, to stimulate the development of effective housing investment markets and the provision of reasonably priced housing across Africa. [12] note that in conjunction with the African Development Bank (AFDB), the AUHF has been resourceful in coming up with initiatives designed for the mobilization of long-term funding for housing development in Africa, gathering pension funds, and assisting private and public sector organizations in recognizing, bankrolling, and fulfilling reasonably priced housing finance schemes and related infrastructure. This has largely been attained through the association maintaining relations with international groupings like the United Nations (UN), United Nations Development Programme [13], the World Bank, and the Development Bank of Southern Africa, the African Union (AU), and the United States Agency for International Development (USAID).

[13] claims that the provision of housing has often resulted in discrimination, which is often related to disparities in ownership of wealth among the various social classes and representations on behalf of the different social castes like immigrants, stateless persons, refugees, foreigners, children, women, and the differently abled. Post-colonial Zimbabwe inherited a divided and overcrowded housing stock that was characterized by unequal land ownership in terms of the quality and size of the land between the blacks and the whites. Numerous race-based policies deprived blacks of the right to home ownership, which in turn was a threat to social cohesion. The foremost task of the incoming government was to unite the separated cities and deliver housing to all town inhabitants. The government rescinded several of the race-centred policies, such as limitations on home ownership for black citizens, though this did not mean the immediate ownership of houses by blacks [13].

[14] highlights that problems that are often associated with inadequate housing are prolonged waiting time on the social housing waiting list, low social housing standards, eviction, and lawlessness. The comparative flaw and underdevelopment of local government establishments, which handle housing concerns in municipalities and districts, have deleteriously affected the state of af-

fairs in the housing industry. Besides the existing challenges of housing, the use of housing cooperatives is also fraught with challenges, which comprise the building of houses on illegally acquired land, duping of home seekers, the emergence of land barons, and mass demolitions as a result of non-compliance with regulations.

The existing housing backlog in Zimbabwe is approximately over 1 million housing units, composed of new housing units and old housing units that are in need of renovation. Over a fifth of the people are destitute or occupying poor overpopulated housing accommodation devoid of basic infrastructure. Such a state of affairs is attributed to poverty, a high rate of urbanization and drives to demolish informal settlements largely created by housing cooperatives [15]. Such a state affairs demands that the operations of housing cooperatives as a platform for housing service delivery be explored in the context of challenges and opportunities for these cooperatives.

1.2. Problem Statement

In Zimbabwe, a number of measures have been put in place to deal with the problem of housing. Efforts to partner with private institutions like Old Mutual, Commercial Bank of Zimbabwe (CBZ), Zim Bank (ZB), Central Africa Building Society (CABS), and FBC Building Society have led to the creation of housing units, though the numbers did not alleviate the demand for housing. Such a situation is not tenable for the clearance of the approximately 1.2 million people appearing on the government's national housing list, exclusive of those appearing on municipal waiting lists (The New Humanitarian, 2013). The gap that was so created was filled by housing cooperatives, with an estimated 3900 housing cooperatives being registered with the Zimbabwe National Association of Housing Cooperatives (ZINAHCO) as of 2018 [14]. While some housing cooperatives, such as Destiny of Africa Network (DANet), have been successful in providing serviced residential units to low-income earners, other housing cooperatives have not. [16] notes that as of January 2021, a total of 11,000 houses built on land acquired and disbursed by numerous housing cooperatives were set to be demolished in Chitungwiza, with 9500 of the housing units falling under the Nyatsime Housing Scheme. The housing units were alleged to have been illegally erected on wetlands, within 50 meters of railway service lines, over sewer lines, under Zimbabwe Electricity Supply Authority power lines, and on areas designated for social amenities. In the city of Mutare, under the Gimboki South and Federation Housing Schemes, individuals erected housing structures all over undeveloped land without road networks or electricity, with residents fetching water from wells.

Owing to these challenges, in Zimbabwe the Urban Development Corporation (UDCORP) now reserves the right to develop and service all urban land for the purpose of housing after a blanket ban on housing cooperatives in 2018 by the government for a number of alleged irregular activities. There is therefore a need

to look into the factors that led to the establishment of housing cooperatives, identify the efforts that are being made by the housing cooperatives in addressing the shortage of housing accommodations, identify the challenges that have been experienced in the provision of housing by cooperatives, and identify the prospects or opportunities that exist for housing cooperatives in the provision of housing.

1.3. Objectives

- To establish factors that led to the establishment of housing cooperatives in Mutare.
- To identify the efforts that are being made by the housing cooperatives in addressing the shortage of housing units in Mutare.
- To ascertain the challenges that have been experienced in the provision of housing by cooperatives in Mutare.
- To make recommendations for housing cooperatives in Mutare in terms of housing provision.

2. Literature Review

2.1. Theoretical Framework

2.1.1. Cohesive Service Delivery Theory

According to [17], the Cohesive Service Delivery Theory (CSDT) is a theory that is based on the use of information and communication technologies (ICTs) for the purpose of facilitating the appreciation, enhancement, and support of the service delivery system by proposing various service delivery settings. [2] asserts that for a start the CSDT helps in the improved understanding of the elements contributing to service delivery, policy progressions about involvements for service delivery. For instance, the blending of sufficient government resources, an e-governance system, and public participation can result in a 70% possibility of efficient service delivery. When the resources at the disposal of the government are inadequate, the people do not chip in, and with no e-governance system in place, service delivery can only be attained at less than 20%.

[18] contends that the notion of good governance is a derivative of the term "governance," meant to denote the manner in which an institution goes about its business in the fulfilment of its vision and mission. For instance, the mission of the South African Administration is "to provide public goods and services, through municipalities, to its citizens". The South African Local Government Municipal Structures Act (No.117, 1998) provides the vision of the various municipalities as "to preserve the fundamental agreement on which municipalities fulfil their constitutional obligations to ensure sustainable, effective, and efficient municipal public goods and services" [10]. As such, good governance involves the presence of accountable and efficient systems and institutions with inbuilt rules and regulations that are meant to promote development and guarantee that citizens are at liberty to partake in, and be heard on, resolutions and the execu-

tion thereof that openly disturb their lives.

The CSDT notes that, from the perspective of the United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP), for any form of governance to be considered as being good, there is a need for strict adherence to eight essential characteristics. The characteristics of good governance are that it must be inclusive, efficient, effective, responsive, equitable, and transparent, apply the rule of law, be accountable, and be consensus-based. The UNESCAP characteristics are in sync with those of the South African government as suggested by Batho and Pele and they are value for money or avoiding wasting money; redress or a contingency plan to solve service delivery imperfections; openness and transparency on resource allocation; information sharing with citizens on service delivery; courtesy in the way citizens are treated with respect; increasing access; and service standards emphasizing benchmarks to constantly measure citizens' satisfaction and consultation.

From the standpoint of the CSDT, public participation is a platform for the promotion of a philosophy of good governance at localized levels [10]. The allocation of the primary activities of the government to collective participation is a sure way of effectively improving accountability and governance. Public participation can be attained through metropolitan councils, ward-based committees, civic society organizations (CSOs), youth movements, and other local structures [19].

The link between good governance and public participation cannot be over-emphasized. [20] propose that proponents for the utilization of ICTs in governance have argued that ICTs are a catalyst for service provision. Emphasis has been placed on the necessity of e-governance and good governance in the provision of public goods and services and public participation. The synergies and interdependences of these three important elements are critical to the CSDT.

Appreciating, obeying, and applying policies, laws, regulations, and procedures enable the provision of public goods and services. [10] opines that metropolises are required to put in place guidelines and institutional frameworks that support and sustain the advancement of local people. Such strategies ought to be oriented towards the realization and progressive attainment of the sustainable development goals (SDGs) and fundamental rights of the people, based on the effective and efficient delivery of public goods and services. The CSDT points to the fact that central and local governments should be staffed with competent and skilled personnel since the capacity to comprehend policy and transform it into a plan for execution necessitates a certain level of astuteness, competency, and commitment on the part of public servants [7].

Planning is a powerful force not only in public sector management but also in service delivery. Public service transformation is a deliberate intervention to transform the level of public service output, giving rise to the need for prudently well-defined goals and a plan to accomplish these goals [21]. The critical goal of public service transformation is to see significant improvements in public service

productivities, such as more effective and responsive service delivery, through monitoring and evaluation. The Rwandese Association of Local Government Authorities (RALGA) stresses in an approved report that monitoring and evaluation are a key feature in guaranteeing that public goods services are provided as intended [4].

The CSDT queries the source, rationale and financing of public sector transformation in developing nations. The complete reliance on donor interventions for public sector transformation in Africa challenges its accomplishment. The application of rules, policies, guidelines and techniques for service delivery as well as a fruitful monitoring and evaluation scheme demands financial, material and human resources. Adequate financing has always been problematic for the bulk of metropolises.

[10] believes that the CSDT utilizes probabilities in establishing the impact and level of each causal factor or the grouping of numerous causes in the occurrence of another cause or other factors of service delivery. By so doing, varying situations portray the input of each causal factor in the process, validating the CSDT as a theory or tool to allow for the understanding of and solution to service delivery dilemmas. The CSDT plays two important functions: firstly, to expedite the appreciation of diverse aspects contributing to service delivery; secondly, to advise and validate policy and program development and implementation for good governance, e-governance, public participation, planning, monitoring, and evaluation, resulting in effective service delivery. The CSDT is consequently an indispensable tool for metropolises that experience public humiliation for not delivering public goods and services, no matter their disjointed efforts [10].

2.1.2. Articulation Theory in Self-Help Housing

The articulation theory as submitted by [22] proposes the "petty-commodity" mode of housing construction, which can be divided into forms. According to the articulation theory, the manufactured form of housing is the first form of the petty commodity mode. Persons other than those who use the housing object obtain the manufactured form of housing [22]. The construction process of the housing units is on a micro-scale and is often controlled and headed by a principal constructor or by a draftsman using manpower contracted through private links, thus exposing the labourers to exploitation and underpayment. Project systems are on a micro scale, and inputs are obtained from both the local producers of construction supplies as well as from the industrialized sector. In underdeveloped nations, most upper and middle-income housing accommodations are custom produced in this manner, but the low organic composition of investment and the low levels of labour output constrain the capability of the manufactured mode of housing construction to expand [8].

[22] submits that the second form of "petty-commodity" mode of housing is the self-help or artisanal form, where the producer and consumer of the housing accommodation are one and the same. The construction of the housing accom-

modations and the acquisition of the land are executed with money derived from the income of the owner and the immediate family, who also provide labour in the construction of the housing accommodations. According to [23], in the majority of cases, the land on which the house is built was obtained illegally and is typically poorly serviced through mutual understanding of the community and self-help. The materials used to build the houses are self-produced, such as farm sun-dried clay bricks, wattle, daub, and bamboo, or recycled waste in some cases. Though not all people who use this type of housing model use the materials, some property owners who are well resourced also use cheap construction materials obtained through the manufactured or even industrialized sectors [24].

[2] recommend that, with the petty commodity housing mode, several families may go for the alternative of hiring wage-based construction labour, which they pay and manage from the outset, instead of self-constructing their houses. The implications of low-paid labour and properly manufactured building materials increase as the house becomes more consolidated. The housing unit is utilized and gains a higher monetary value through various mechanisms, like the actual occupation of stands, the delivery of amenities and better-quality infrastructure, the establishment of lawful occupation, and complete deviations in supply relative to demand within the wider urban context.

The review of the petty commodity houses raises two key issues. The first issue is based on the need to appreciate that, from the beginning, the house or illegally acquired stand is considered a product with a monetary value, though on the lower end of the exchange spectrum. Value is added to this product in a number of ways, and it provides important values or functions at rates that, at minimum in the past, were generally reasonably priced for low-income residents. The second significant issue is that as a subordinated method of construction, it is progressively more probable for it to be exposed to the pressures and the logic of the overriding mode. [25] argues that the manufacturing mode seeks to come in and control both forms of the petty-commodity mode, whose control is attained through unchallenged production and distribution of building materials and through land supply schemes that are progressively monopolized by large groups. The practice is strengthened by state involvement in controlling illegal land development, regularizing housing ownership, availing infrastructure, and implementing taxation [12]. In this articulation practice, the petty-commodity mode of construction will be subordinated and abused by the commercial (industrial) mode, almost unquestionably with severe injurious consequences for the underprivileged populations in those settlements.

Economic articulation is part of the Articulation Theory, which proposes that if self-help or petty-commodity housing systems act progressively to articulate the economic control of capital amassing methods, such actions will be evident in a number of ways [22]. The first such way will be that what were formerly informal and small-scale levels of unions for land supply and construction procedures will be breaking down to be substituted by bigger, high-technology, and more commercial organizations. Secondly, the expenses of housing elements,

which comprise land, materials, and formal services among others, would be rising in actual terms as each is affected by value appreciation progressions motivated by the growth of wealth amassing processes and the supremacy of exchange value deliberations over those of use values. Third, government-assisted interference will have the consequence of hastening this infiltration through activities that promote modern capitalistic practices over native or traditional ones. The interference will be in the form of land regularization and registration, monetary policies, the supply of formal amenities, and demands that the costs of connections and consumption should be recovered in full [5].

[9] mentions the importance of the political dimension in relation to articulation theory, despite the fact that only a few contemporary theorists have argued for a linear relationship between economic processes and political practices. Even if the ruling class may control, it is not obligatory for it to govern, so that the nature and structure of the state machinery differ, as may the foundation that governs its behaviour. Thus, the state wields absolute autonomy, which may, in the short term at least, lead to engagements that castigate the elite. Political articulation and self-help ought be perceived, consequently, in the ways in which housing policies are intended at political control, either by organising residents to back certain housing activities or by dismissing actions of which the state censures [5] [26].

According to [22], in general, the settlement organization is adapted into an intermediary for the group of building processes in which philosophical control, political influence, and the subordination of impulsive organizational practices are the rule. In most cases, housing resources are openly used for partisan political purposes, so that state power can be used to support the ruling party's cause while undermining the opposition.

Ideological articulation is a subcomponent of articulation theory that seeks to address how political action interacts with the development of ideology and how ideology, in turn, shapes the articulation process. [27] supposes that, understandably, the assumption of a contemporary, widely held ideology over an indigenous world view of village beliefs and culture is likely to heighten consumerism and change arrangements of social organization [28], discourses that it is not yet clear whether petty-commodity housing triggers the inculcation of a common ideology concerned with wealth amassing, dogmatism, and a belief in pulling oneself up by the bootstraps. Owning a house is frequently interpreted as having a significant ideological implication. It personalizes gains by individuals through claiming stakes in property dealings and dampens the idea of social property, and it increases the number of persons and the extent to which the social classes are involved in vigorous commodification and value addition processes associated with the housing environment [8].

The articulation theory suggests that it is not unintentional that those on the political right place great prominence on home tenure while those on the left have tried to widen the extent of social property. It is also not accidental that

throughout eras of economic crisis, the self-help viewpoint has been dusted off and, to mix representations, presented in new bottles [22].

3. Methodology

The study adopted the survey research design. Due to the empirical nature of the research questions, a quantitative research approach was adopted. Research data was collected from 130 participants using closed questionnaires. The questionnaire was designed based on literature, hypothesis, research questions, and statement of the problem and study variables. A questionnaire consists of questions that are designed for the purpose of administering them to a predetermined set of respondents so that information can be obtained. Questionnaires were supplemented by personal interviews done with purposively selected five officials from the Ministry of Local Government and Urban Development. The target population of the study was members of Civic Society Organisations (CSOs), local council and the Ministry of Local Government and Urban Development, leaders of the various housing cooperatives, political representatives from the urban wards in Mutare, the leadership of the United Mutare Residents and Ratepayers Trust (UMRRT) and Mutare Rate Payers Association. The purposive sampling method was utilised since the researchers relied on personal judgement in selecting respondents to the questionnaires and participants to the interviews. The major thrust for using the purposive sampling method was to obtain responses from individuals whom the researchers deemed to have the knowledge about housing cooperatives as a form of PPP. Data collected was manually sorted, tallied and analysed using SPSS and R. Tables and descriptive statistics were utilised to present the collected data so that the large amounts of data was presented in a summative manner. Tables were used to display quantitative data obtained from the study making it easy to visualise and read off the data.

4. Results

4.1. Introduction and Preliminary Findings

The analysis will settle on the demographic analysis of the respondents, frequency analysis on each item from Housing Cooperatives issues to Public Private Partnerships (PPP) and some hypotheses testing on key constructs. The study used quantitative data collected from 130 purposively selected questionnaire respondents from the City of Mutare. Research data was analysed using the Statistical Package for the Social Sciences (SPSS) and R software. Questionnaires were pre-coded and post coded for input into the statistical applications SPSS and R. A Partial Least Squares Path analysis to establish if there is any relationship between cohesive service delivery and public private partnerships (PPP) revealed that there is a positive and significant relationship between them whilst the relationship between self-help housing service delivery and PPP was found to be negative and significant.

4.1.1. Demographic Analysis of the Respondents

The study performs an evaluation of the overall measurement model. Reflective measurement is assessed based on indicator reliability, internal consistency reliability, convergent validity and discriminant validity.

The public private partnership data has three constructs and a total of 13 indicators. For Indicator reliability, indicator loadings above 0.708 are recommended (it indicates that the construct ex-plains more than 50% of the indicator's variance). However, in social science researches weaker loadings are usually obtained. It is recommended that indicator loadings between 0.4 - 0.70 can be retained.

Table 1 shows the outer model output, where 12 of the 13 loadings are above 0.40, which shows that indicator reliability is met.

Table 2 shows internal consistency reliability which is measured by inspecting composite reliability rho values. Values of at least 0.6 in value are considered acceptable. Two of the constructs have both Cronbach's alpha and DG of at least 0.50, which is not bad. Convergent validity and discriminant validity is jointly assessed for a set of related constructs.

Table 3 shows convergent validity which is measured by the average variance extracted (AVE). The minimum acceptable AVE is 0.50-an AVE of 0.50 or more indicates the construct explains 50 percent or more of the indicators' variance that makes up the construct. In the above display, the values obtained are between 0.48 - 0.62, meeting the minimum requirements.

Table 1. Outer model output (Indicator reliability measurement).

PPP_plsA$outer_model

	Name	block	Weight	Loading	Communality	Redundancy
1	NA4	CSD	−0.07146914	0.4235918	0.001794300	0.000000000
2	NAA2	CSD	0.43709335	0.54215928	0.293936681	0.000000000
3	NAA3	CSD	0.03007494	0.7868178	0.006190823	0.000000000
4	NAA4	CSD	0.24869618	0.28722499	0.082498196	0.000000000
5	NAA5	CSD	−0.78571700	−0.88104884	0.776247061	0.000000000
6	HS6	SHHD	−0.16899639	0.4013886	0.019638900	0.000000000
7	NA2	SHHD	0.63140894	−0.67324539	0.453259357	0.000000000
8	NA3	SHHD	−0.72035611	0.76521026	0.585546735	0.000000000
9	NAA6	PPP	0.55069560	0.63589962	0.404368323	0.076341298
10	NAA7	PPP	−0.51697560	−0.59621347	0.355470506	0.067109806
11	COMP_DIS1	PPP	0.15580855	0.3966906	0.057441257	0.010844421
12	COMP_DIS2	PPP	0.51407543	0.63014683	0.397085022	0.074966273
13	COMP_DIS3	PPP	−0.11858913	0.6612339	0.027596981	0.005210075

Source: Authors (2023).

Table 2. Internal consistency reliability measurement.

PPP_plsA$unidim						
	Mode	MVs	C.alpha	DG.rho	eig.1st	eig.2nd
CSD	A	5	0.4532883	0.3742610	1.415736	0.105912
SHHD	A	3	0.52025134	0.5123457	1.084283	0.003969
PPP	A	5	0.62870621	0.5855024	1.749503	0.132758

Source: Authors (2023).

Table 3. Convergence and discriminate validity measurement.

PPP_plsA$inner_summary					
	Type	R2 Block communality	Mean	Redundancy	AVE
CSD	Exogenous	0.0000000	0.2321334	0.00000000	0.62321334
SHHD	Exogenous	0.0000000	0.3528150	0.00000000	0.528150
PPP	Endogenous	0.1887915	0.2483924	0.04689437	0.483924

Source: Authors (2023).

4.1.2. An Analysis by Gender, Age, Marital Status, Qualifications and Employment Status

Table 4 shows an analysis by gender, age, marital status, qualifications and employment status of the study respondents. Out of 130 respondents selected, 97 (74.6%) were males whilst 33 (25.4%) were females. A frequency distribution by age group revealed that the majority of respondents came from the age groups 21 - 30 years (75.4%). A demographic analysis by marital status revealed that the majority of respondents were married (86.2%) A frequency distribution by qualifications revealed that the majority of respondents had Bachelor's degree (50.83%) followed by diploma holders at 41.5%. An analysis by nature of work experience revealed that the majority of respondents were employed full time (59.2%) followed by part-time at 21.3%.

4.2. Frequency Analysis on Cooperatives and Private Public Partnerships (PPP)

4.2.1. Perceptions towards Housing Cooperatives Issues

A frequency analysis on the perceptions of respondents towards Housing Cooperative issues generally revealed that the majority are generally agreeing that Housing is a basic human right (90%), housing cooperatives are an alternative to the provision of housing (84.6%), I am familiar with Community based housing cooperatives (82.3%) I am familiar with work-based housing cooperatives (83.1%) and I will opt to get accommodation through housing cooperatives (54.6%). On the other hand, about 26.9% of the respondents disagreed with the question of opting to get accommodation through housing cooperatives (Table 5).

Table 4. Demographic analysis of respondents by gender, age, marital status, qualifications and employment status.

No	Participants characteristics	Frequency	Percentage
	Gender of respondents		
1	Male	97	74.6
	Female	33	25.4
	Supervisor Gender respondent		
2	Male	100	76.9
	Female	30	23.1
	Age of respondents		
	21 - 30 years	98	75.4
3	31 - 40 years	17	13.1
	Over 41 years	15	11.5
	Qualifications		
	Diploma	54	41.5
4	Bachelor's degree	66	50.8
	Master's degree	7	5.4
	Doctorate	3	2.3
	Employment status		
	Part-time Job	28	21.3
5	Full-time Job	77	59.3
	Self-employed	25	19.2
	Marital Status		
	Single	5	3.8
6	Married	112	86.2
	Widowed	10	7.7
	Divorced	3	2.3

Source: Primary data (2023).

4.2.2. Perceptions towards Opportunities for Housing Cooperatives

Table 6 shows a frequency analysis on the perceptions of respondents towards opportunities for Housing Cooperative issues, which generally revealed that the majority are generally agreeing that Housing cooperatives offer flexible payment terms (72.3%), Housing cooperatives are pro-poor (low-income earners) (73.0%), Housing cooperative allow for the pooling together of limited financial and material resources (80.0%) and Members have control over development and construction of their houses (65.3%). On the other hand, about 16.9% of the respondents disagreed with the question of Members have control over development and construction of their houses.

Table 5. Frequency of responses to perceptions on housing cooperatives issues.

Observed variable	Frequency responses: agree to strongly agree	
	Number	Percentage
Housing is a basic human right	117	90%
Housing cooperatives are an alternative to the provision of housing.	110	84.6%
I am familiar with Community based housing cooperatives	107	82.3%
I am familiar with work-based housing cooperatives	108	83.1%
I will opt to get accommodation through housing cooperatives	71	54.6%
	Frequency responses: disagree to strongly disagree	
I will opt to get accommodation through housing cooperatives	35	26.9%

Source: Primary data (2023).

Table 6. Frequency of responses to perceptions on opportunities for housing cooperatives.

Observed variable	Frequency responses: agree to strongly agree	
	Number	Percentage
Housing cooperatives offer flexible payment terms	94	72.3%
Housing cooperatives are pro-poor (low-income earners)	95	73.0%
Housing cooperative allow for the pooling together of limited financial and material resources.	104	80.0%
Members have control over development and construction of their houses.	85	65.3%
	Frequency responses: disagree to strongly disagree	
Members have control over development and construction of their houses.	22	16.9%

Source: Primary data (2023).

4.2.3. Frequency of Responses to Perceptions towards Challenges for Housing Cooperatives

A frequency analysis on the perceptions of respondents towards challenges facing housing cooperatives generally revealed that the majority are generally agreeing that The operation of housing cooperatives is irregular (54.6%), housing cooperatives allocate stands on un-serviced stands (72.3%), wetlands have

been allocated for housing (57.7%), houses have often been demolished (38.5%) and most of the stands offered do not have adequate social services (50.7%) On the other hand a majority of respondents disagreed with some of the questions: the operation of housing cooperatives is irregular (25.4%), people are often fleeced of their money by their cooperatives (39.2%), houses have often been demolished (43.8%) and most of the stands offered do not have adequate social services (22.3%). It can be concluded that the respondents have in principle agreed that there are challenges associated with housing cooperatives as well as lacking adequate social services on un-serviced stands (Table 7).

4.2.4. Frequency of Responses on Perceptions on Cohesive Service Delivery (CSD)

A frequency analysis on the perceptions of respondents towards Cohesive Service Delivery (CSD) generally revealed that the majority are generally agreeing that: public participation is key to housing delivery (87.7%), the government

Table 7. Frequencies of responses on perceptions on challenges on housing cooperatives.

Observed variable	Frequency responses: agree to strongly agree	
	Number	Percentage
The operation of housing cooperatives is irregular	71	54.6%
People are often fleeced of their money by their cooperatives	50	38.4%
Housing cooperatives allocate stands on un-serviced stands	84	72.3%
Wetlands have been allocated for housing	75	57.7%
Houses have often been demolished	50	38.5%
Most of the stands offered do not have adequate social services	66	50.7%
	Frequency responses: disagree to strongly disagree	
The operation of housing cooperatives is irregular	33	25.4%
People are often fleeced of their money by their cooperatives	51	39.2%
Houses have often been demolished	57	43.8%
Most of the stands offered do not have adequate social services	29	22.3%

Source: Primary data (2023).

should be adequately resourced for it to fulfil its mandate (84.3%), good governance is essential for the delivery of public services (76.9%), E-governance should be utilized to provide feedback (83.1%); Laws, polices, regulations and practices should be enacted to regulate operation of housing cooperatives (87.7%) and there is need for planning, monitoring and evaluation in housing projects (78.4%) (Table 8).

4.2.5. Frequency of Responses on Perceptions on Self-Help Service Delivery

A frequency analysis on the perceptions of respondents towards Cohesive Service Delivery (CSD) generally revealed that the majority are generally agreeing that: Houses are constructed on a micro-scale (77.0%), the raw materials utilized in construction are of poor quality (71.5%) and political expedience is used to control beneficiaries of housing (79.3%). However, a majority of the respondents disagreed that large construction companies take over the construction of the houses (58.5%). The percentages of responses on houses being constructed on a micro-level, raw materials utilized being of poor quality and political expedience being invoked to control beneficiaries of housing reveals several structural, social as well as economic challenges individuals and households face in accessing decent housing facilities. The problem of political interference in controlling beneficiaries reveals limited options on individuals in choosing where to build, what to build and probably risk of demolition and an uncertain future in terms of acquiring immovable assets (Table 9).

Table 8. Frequencies of responses on perceptions on cohesive service delivery (CHD).

Observed variable	Frequency responses: agree to strongly agree	
	Number	Percentage
Public participation is key to housing delivery	114	87.7%
The government should be adequately resourced for it to fulfill its mandate	111	84.3%
Good governance is essential for the delivery of public services	100	76.9%
E-governance should be utilized to provide feedback	108	83.1%
Laws, polices, regulations and practices should be enacted to regulate operation of housing cooperatives	114	87.7%
There is need for planning, monitoring and evaluation in housing projects	102	78.4%

Source: Primary data (2023).

Table 9. Frequency of responses to perceptions on self-help housing service delivery.

Observed variable	Frequency responses: agree to strongly agree	
	Number	Percentage
Houses are constructed on a micro-scale	100	77.0%
The raw materials utilized in construction are of poor quality	93	71.5%
Large construction companies take over the construction of the houses	34	26.1%
Political expedience is used to control beneficiaries of housing	103	79.3%
	Frequency responses: disagree to strongly disagree	
Large construction companies take over the construction of the houses	76	58.5%

Source: Primary data (2023).

4.2.6. Frequency of Responses on Perceptions on Public Private Partnerships (PPPs)

A frequency analysis on the perceptions of respondents towards Public Private Partnerships (PPPs) generally revealed that the majority are generally agreeing that: Partnerships are necessary for the development of housing (80.7%), private companies and individuals have invested in housing (88.4%), efforts by private entities are not adequate in providing housing (79.2%), PPPs often lead to the exclusion of low income earners PPPs are often after profit (47.7%), PPPs are often after profit (54.6%) and PPPs will engage only those project that have low financial risk and quick turnaround time (85.4%). However, a percentage of the respondents disagreed PPPs often lead to the exclusion of low-income earners (23.1%) and PPPs are often after profit (20.9%). The responses revealed that both private companies and individuals have invested in housing, however the involvement of private entities have not been adequate in providing housing revealed that more needs to be done by private companies on housing issues. The same analysis revealed that PPPs often lead to exclusion of low-income earners, PPPs being after profit and PPPs engaging in low financial risk and quick turnaround time projects revealed that PPPs have not been effective in housing accessibility, addressing housing inequalities and proper social provisions associated with housing projects such as water, roads etc. This could create a vacuum and more problems if not attended on both micro and macro level. The PPPs is critical to address the whole housing value chain i.e accessibility and fair distribution of stands, servicing of stands, construction of proper structures and accessibility to proper water, sewer reticulation and roads servicing areas (Table 10).

Table 10. Frequency of responses to perceptions on public private partnerships (PPPs).

Observed variable	Frequency responses: agree to strongly agree	
	Number	Percentage
Partnerships are necessary for the development of housing	105	80.7%
Private companies and individuals have invested in housing	115	88.4%
Efforts by private entities are not adequate in providing housing	103	79.2%
PPPs often lead to the exclusion of low income earners	62	47.7%
PPPs are often after profit	71	54.6%
PPPs will engage only those project that have low financial risk and quick turnaround time	111	85.4%
	Frequency responses: disagree to strongly disagree	
PPPs often lead to the exclusion of low income earners	30	23.1%
PPPs are often after profit	27	20.9%

Source: Primary data (2023).

Question: PPPs can be taken as latent variable (a construct) which could be probably be explained by several other latent variables such as Self-Help in Housing Service Delivery (SHSD), Cohesive Service Delivery (CSD). A theoretical framework can be formulated linking the three items such that inferential tests can be performed. To answer and assess if there are any significant relationships between them Partial Least Path Models (PLS-PM) can be utilized which factors in both the measurement model and the structural model in the next section (Figure 1).

4.3. Partial Least Squares Path Model Analysis

4.3.1. The Structural (Inner Model) Explaining Public Private Partnerships (PPP)

From the inner plot in Figure 1, it is assumed that both Cohesive Service Delivery (CSD) and Self-Help in Housing Service Delivery (SHHD) constructs both explain the Public Private Partnership (PPP) (Table 11).
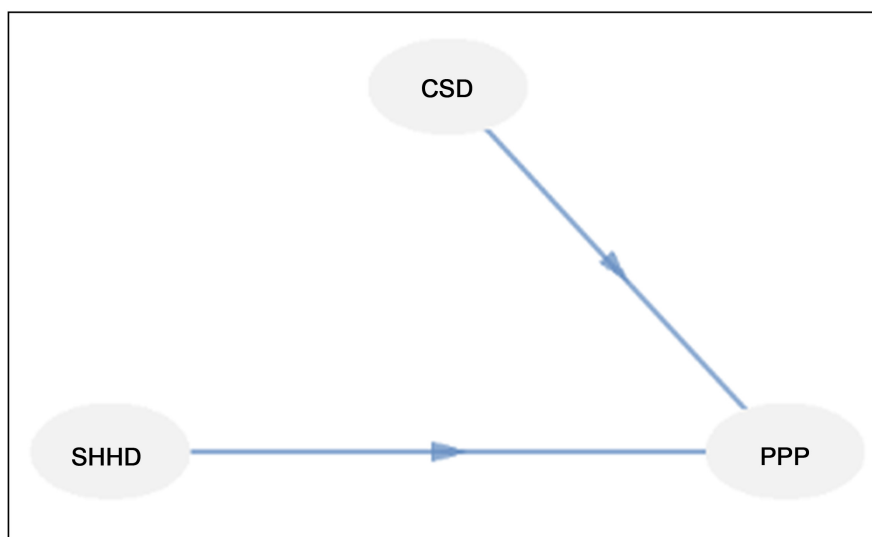
Figure 1. Partial least squares path model analysis. Source: Authors (2023).

Table 11. Structural model (Inner model) based on CSD, SHHD and PPP.

	Estimate	Standard.error	p-value	Signifcance (yes/no)
Intercept	-2.09×10^{-16}	0.091		
Cohesive service delivery (CSD)	0.293	0.081	0.00041	Yes
Self-help housing serv delivery (SHHD)	-0.295	0.081	0.00038	Yes

4.3.2. Hypotheses

H_1: There is a significant relationship between cohesive service delivery (CSD) and public private partinesherships (PPP).

H_2: There is a significant relationship between self-help in Housing Service Delivery (SHHD) and public private partinesherships (PPP).

The results from Table 8 revealed that both cohesive service delivery (CSD) has a positive and significant relationship with public private partineship (PPP) since the p-value is 0.00041 which is highly significant. Therefore hypothesis 1 is supported.

Secondly, the relationship between Self-help in housing service delivery (SHHD) has a negative and significant effect on public private partineships (PPP) since the p-value < 0.05 in value. Therefore hypotheses 2 are supported.

5. Discussion

On opportunities for housing cooperatives, it was found that the majority of respondents agreed that housing cooperatives are pro-poor (low-income) and that housing cooperatives allow for the pooling together of limited financial and

material resources with 73.0% and 80.0% respectively. This is in agreement with [29] that sustainable housing is the social dimension. In this respect, the engagement of community-based organisations, savings and building groups, or small-scale housing cooperatives [30] are also important for supporting, identity formation, social cohesion, and empowerment and shared ownership. Settlement profiling through community-based enumeration [31] leads to more authentic information based on local knowledge and functions as a strong mobiliser of residents and prepares them to become engaged in the early planning stages of housing and settlement upgrading schemes and in collective negotiation with the state [32]. Connecting the social dimension with the economic one, community-contracting arrangements by governments and funding agencies for home improvements and settlement upgrades both enhance community cohesion and empowerment, and also lead to local employment [33].

According to [29], most urbanization takes place in the Global South, African countries being no exception. Here, cities grow in size and number, which makes it extremely difficult for poorer sections of society to find adequate shelter with security of tenure. This is in agreement with the challenges of housing cooperatives including that the operation of housing cooperatives is irregular (54.6%); housing cooperatives allocate stands on un-serviced stands (72.3%), wetlands being allocated for housing (57.7%) and that most of the stands offered do not have adequate social services (50.7%) in the urban wards of Mutare. This also affects other cities in Zimbabwe including big cities such as Harare and Bulawayo. This has already led to an increasing number of slum dwellers, and it is estimated that their number worldwide will amount to about two billion by 2030. One of the most significant policy challenges of today is how to realise the ambition of inclusive cities for all, including slum dwellers and urban poor outside slum areas which could be achieved through better housing policies for the urban low-income population. There is a need for sustainable housing solutions for the poor in the urban Global South. Unfortunately, affordable housing is out of reach for millions of low-income families, as a consequence of their limited incomes, and because of national and local housing policies that fail to reach the urban poor: "genuinely sustainable houses are those that are inclusive and affordable for all. Addressing the issue of affordability is, therefore, a necessary condition for transformation towards sustainable housing". The upgrading of housing and living conditions in existing slums and informal settlements is indispensable, while a range of affordable housing alternatives ought to be promoted in order to bring sufficient "decent housing solutions" in particular to the low-income groups. Furthermore, moving away from slum deterioration, new slum formation and a severe lack of sufficient housing production mechanisms represent other challenges of today. Over the past four decades, approaches to low-income housing have witnessed some remarkable shifts. Patrick Wakely's contribution to this issue convincingly describes how housing paradigms, policies and practices changed initially under the influence of the so-called self-help

school and, more recently, along with a neoliberal trend of stimulating private housing markets.

[34], who also focuses on the respective variations in housing policies, presents a slightly different analysis of the respective policies towards the informal city, while agreeing with Wakely and other authors (see e.g. [35]) that even with the various shifts in policy approaches, rehabilitation and upgrading of informal settlements, including the provision of tenure security and support to incremental housing in existing settlements, still play a leading role in current housing policy packages. The vulnerable group, namely, temporary migrants with multi-locational livelihoods live in rural and urban areas. They often entirely depend on their social networks—and no government policy takes their needs into consideration. The analysis presents convincing empirical evidence that housing conditions are very much dependent on the socio-economic, cultural and political contexts as evidenced by responses on self-help in housing service delivery. The majority of respondents agreed that houses are constructed on a micro-scale (77.0%), the raw materials utilized in construction are of poor quality (71.5%) and political expedience is used to control beneficiaries of housing (79.3%). In this regard, [26] comments: "There is no such thing in housing as universal 'best practice'". There is a need for more flexibility and diversity in national and municipal housing policies and a greater proportion of urban low-income groups will be accommodated in suitable, affordable, decent and secure housing, which is sustainable for both citizens and cities alike.

A study by [36] in a doctoral research paper titled "Social Movements and Planning Institutions in Urban Transformation: Housing in Metropolitan Harare, Zimbabwe (2000-2015)" revealed that social movements (in the form of housing cooperatives) played a key role in the delivery of low-income housing in the metropolitan Harare. Post-2000, the problem of housing in Zimbabwe has been characterised by the weak technical and financial capacity of local authorities and central government to deliver low-income housing and social movements (housing cooperatives) challenging conventional housing delivery approaches and promoting alternatives. Between 2000 and 2015, the largest share of low-income housing was provided by social movements (housing cooperatives). In the current study for the city of Mutare the majority of the respondents responded that housing cooperatives are an alternative to the provision of housing (84.6%) and that an individual will opt to get accommodation through housing cooperatives (54.6%).

Conflicts of Interest

The authors declare no conflicts of interest.

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