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Multi-Habitation

Urban Housing and Everyday Life
in Chitungwiza, Zimbabwe

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Preface

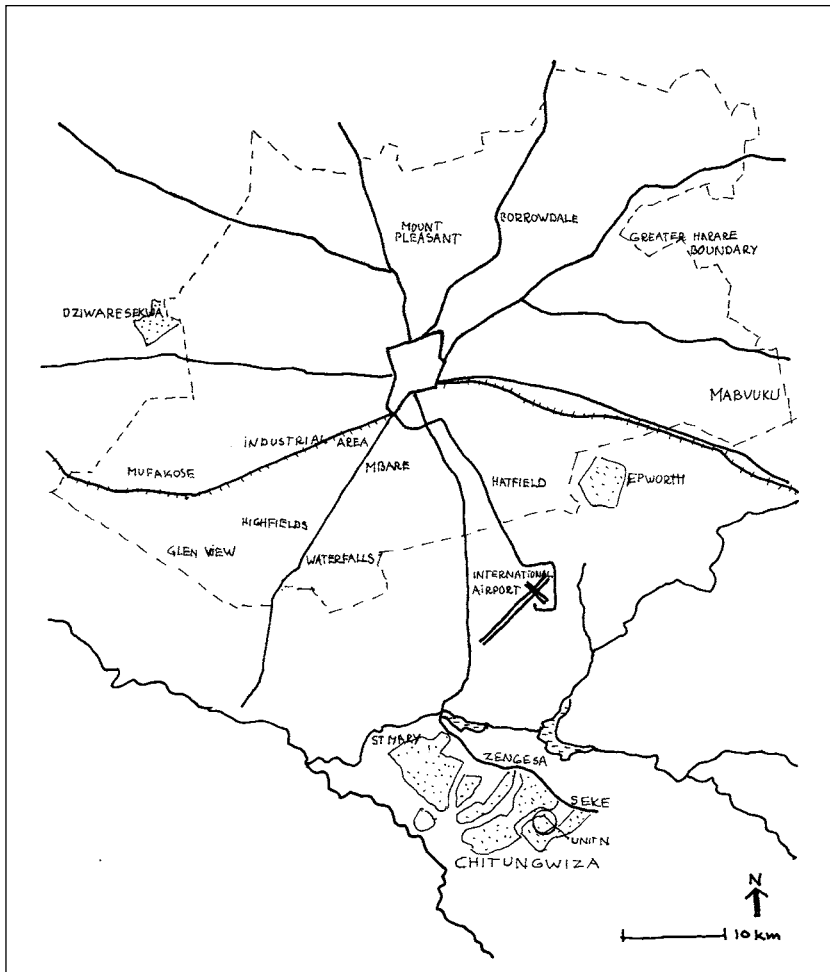
The programme for this study was originally developed in cooperation with Professor Graham Tipple at the Department of Architecture, University of Newcastle on Tyne, UK. The idea was that he should make a similar study on multi-habitation in Kumasi together with a Ghanaian colleague. The two independent studies would be basis for comparative analyses. Unfortunately, this was not realised. Nevertheless, Tipple has lent the concept of multi-habitation to this study. I was privileged to get funding from Sida/Sarec and started the work affiliated to the Nordic Africa Institute in Uppsala. Half way through I moved to the Department for Peace and Development Research at Göteborg University.

A paper based on the story about Esther was presented at a seminar in Leiden in 2001 and has been submitted for publication in a volume edited by Deborah Bryceson and Deborah Potts, entitled *African Urban Economies: Viability, Vitality or Vitiating of Major Cities in East and Southern Africa*. I appreciate their willingness to accept the reproduction of that story in Chapter Three of this report.

For this study I have obtained the valuable support from Amin Kamete, researcher at the Department of Rural and Urban Planning (RUP), University of Zimbabwe, and his students, Lawrence Munyuki and Hazvinei Kaitano, who assisted me with the fieldwork in Chitungwiza. The study draws on my previous work in the same area, thereby making possible the collection of a longitudinal series of data. In my earlier fieldwork I learned a lot from my assistant Rose Mtetwe, then at the Zimbabwe Women's Research Centre and Network. I am grateful to them and to all my informants in Chitungwiza.

Göteborg, 11 March 2003
Ann Schlyter

Harare area with Chitungwiza



1. Introduction

This is a study of everyday life and the quality of life in a poor neighbourhood of Chitungwiza, an independent town in Zimbabwe about thirty kilometres south of Harare city centre. In line with the country's home ownership policy, council houses are rented on a rent-to-buy contract, some are sold to the sitting tenants, and a few are sold again. Most tenants/owners reside on the property. However, there are usually many families on each property, making for multi-habitation.

In this situation of multi-habitation, people have to negotiate over and adapt to the use of limited space. Their ability to do so depends on their status as owners, tenants or lodgers, women or men, children, adults or elderly, and on whether they are in gainful employment or not. The outcome of these negotiations and adaptations plays a decisive role in determining whether people feel at home in the house and the neighbourhood and in how they position themselves as citizens. This study explores multi-habitation living conditions and the significance of housing to the livelihoods of poor people.

Multi-habitation—a dominant African housing form

Multi-habitation is a concept describing a social situation within a specific space (Schlyter and Tipple, 1999). It refers to a situation in which people who do not define themselves as one household share a living space that is clearly not de-signed for multi-family purposes.

Graham Tipple, who primarily had West African compound houses in mind, coined the concept. The compound house was and is a shared property. Three generations will often inhabit it, as will several layers of blood and marriage kin. Utilities, such as they are, are shared among all residents. There are private rooms for particular people but the central outdoor space is shared. Behaviour is likely to be regulated by commonly held customs and practices to which all who live in the house subscribe. Now that this traditional housing system has been transposed onto a non-traditional urban setting, strangers, as renters of rooms, are present even in family-dominated compounds. They may be from different ethnic groups and behaviour systems based on customs and practices may be less easy to maintain. Everyday life in the compound may require complex and taxing coping behaviour from urban dwellers.

Based on studies in many African countries, Rakodi (1997) concludes that wherever access to land and house ownership is limited, the majority of peo-

ple become tenants. Although multi-habitation is common in most African cities, housing traditions and conditions vary. In Southern Africa, urbanisation is of more recent date and there is no tradition of an urban compound house. During colonial times, Africans in most towns were regarded as migrant workers and were not allowed to own urban property. Thus, houses were owned by employers or by city councils, and housing was tied to employment. Only in squatter settlements was house ownership, albeit unauthorised, possible.

To over-simplify, Southern African housing history can be seen as a process leading from one rural household living in many one-roomed houses to many urban households living in one house. The reality is, of course, much more complex.

A pro-lodging home ownership policy

Since the 1970s, home ownership has been the dominant housing policy throughout Southern Africa. Governmental and council houses have been privatised and site and service schemes have dominated construction in new areas. Standards for new development have usually been kept high. Poor people have been left out or have had severe difficulties in affording construction. Most importantly, the provision of plots has fallen well short of demand and need.

After studying, among other things, lodging as one option for women-headed households in Harare and Chitungwiza during the 1980s, I concluded that, "no policy statements have ever been in favour of lodging. But in reality a pro-lodging strategy is operative. The implementation of the declared strategies inevitably leads to an increase of lodging as a housing form" (Schlyter, 1989:51). In many so-called home ownership areas, lodgers have become a majority among the residents. The houses are designed for one family, not for several. To live in multi-habitation is to live quite differently from the idealised official view of the happy single-family home.

International literature on the situation of tenants and on rental markets often focuses on commercial tenement housing or on council housing: the latter has come into focus because of the policy of privatisation. It has been concluded that tenants with little or no legal protection tend to be particularly vulnerable to rapid economic, social and urban change. They have few opportunities to be involved in improving the environmental quality of their settlement (Mitlin, 1997). In Zimbabwe, council tenants have had strong legal protection while lodgers have no rights.

The plight of lodgers has been highlighted in occasional newspaper articles in Zimbabwe. Auret (1995) published an ambitious book summarising available statistics and research on urban housing and adding her own observations. She discusses the concept of quality of life, and identifies lodgers as the most pressured group and overcrowding as the worst source of lack of privacy and divided families. Auret describes in convincing detail the appalling conditions

under which many families live. In the same tradition as Engel's, who wrote about the conditions of the British working class more than 150 years ago, Auret displays a justified undertone of moral indignation.

In contrast, aid agencies have taken a more positive view of lodging. In personal communications with me in the 1980s, housing project managers in Harare praised lodging as the only way to ensure the affordability of housing for urban low-income households. Rakodi (1995) notes that aid agencies tend to assume that the economic benefits of renting out rooms outweigh any disadvantages for landlords, but much more needs to be known about the motives and experiences of landlords and lodgers before such assumptions can be supported.

More recently, several scholars have described lodging as the solution adopted by people themselves in circumstances where no other solutions were offered. By means of multi-habitation many more people benefit from urban services than was planned. By sharing water, toilets and roads, services become affordable for the poor. Furthermore, relationships between landlords and lodgers are often mutually beneficial, and lodgers often get a good deal (Gilbert et al., 1996; Tipple, 2000; Morange, 2002).

Taking these contrasting views into account, I designed this study with the objective of revealing the views of the residents themselves in multi-habitation about the quality of their living conditions. Research material collected in previous studies in Zimbabwe has enabled me to make a longitudinal study.

The everyday life perspective

The concept of everyday life has several intertwined origins. One thread can be traced back to Husserl and the phenomenological critique of science for having distanced itself from lived reality. Since then, several philosophers have discussed everyday life, for example, Henri Lefebvre (1991) who wrote on urbanism. He saw everyday life as built up by daily routines, and he was concerned with aesthetics and the possibility of people's creativity in the urban environment. In every project for urban construction he saw an embedded programme for future everyday life. He had a positive vision of urban life and argued for the right of citizens to use the city and to participate in its creation.

Another important thread is the feminist movement and the pronouncements from the 1960s and 1970s that the private is political. In her book, *The Everyday World as Problematic* (1987), the Canadian feminist and researcher, Dorothy Smith divided the world into "the world of ruling," which is not localised but general, and the "world of the everyday life," which is local and particular. Smith further argues that research should take as its point of departure not scientific discourses and texts, but concrete everyday life. At the time, this was intended as a strategy for making the invisible problems experienced by women visible to scientific investigation.

An everyday life perspective makes the differences between women's lives and men's lives visible and is therefore gender sensitive. In gender research, an everyday life point of departure has often been the analysis of power structures and dynamics in the home and in wider society (Friberg, 1990). It is in the everyday life situation in the home that basic gender relations are negotiated. The outcome of these negotiations significantly determines gender relations at other levels of society. Life in a poor residential area in Zimbabwe is in many ways different from life in Sweden, but a researcher into everyday life encounters some problems of a similar kind, for example, how to understand the problematic division of private, semi-private and public space.

Everyday life analysis deals with the totality of the individual's conditions. However, this study is limited to houses, residents, and activities, remunerated or not, within the spatial boundaries of the residential area. In an everyday perspective the residents are seen as the agents of change, while policies, planning interventions and regulations are seen as limiting or providing opportunities for their activities. The study aims to assess the significance of housing in livelihood strategies and in coping with poverty, and also how these strategies affect the quality of housing as the locus of everyday life.

Definitions and research questions

The quality of living conditions relates to both spatial structures and social relations, specifically the position of individuals in power relations as defined by tenure, gender and age. In this study the approach developed in gender research has been extended so that the multi-habitation home will be analysed as an arena for negotiation not only between women and men, but also between owners and lodgers and between different age groups. The outcome of these negotiations has direct consequences for the quality of life.

The common Zimbabwean usage for the terms owners, tenants and lodgers is adopted in this study. A tenant rents a complete dwelling from the house owner. Chitungwiza Town Council defined a tenant as a person who had signed a rental contract, and a tenant/purchaser as a person who had signed a rent-to-buy contract. However, contract-holders had very strong security of tenure, and people did not distinguish them from owners. A lodger is a person renting part of the house from the tenant or the owner, usually without a proper contract.

The definition of multi-habitation as several households or families sharing space is problematic. Spatial arrangements can vary, as there is no universal definition of household and, even less, of family. In censuses and housing studies, a household is usually defined as a group of people who live and eat together. This definition seems simple enough, but in lived reality there are many complications. The first research question is:

—What are the various forms of multi-habitation?

The main research question deals with the quality of living conditions and the residents' experiences of multi-habitation:

—How do tenure, income, gender or age affect spatial arrangements and the experience of quality of living in multi-habitation?

In addition, multi-habitation has to be put into a context if it is to be fully understood. Therefore, research questions relating to policy and political agency were added. The approach of taking everyday life as a starting point is based on the assumption that individuals and households are agents in forming their lives and the society:

—What policies, regulations and norms have led to the present situation of multi-habitation?

—What significance has housing for residents coping with poverty, and how does it influence their agency as urban citizens?

A longitudinal case study

These research questions were approached using a qualitative research method. A limited number of houses in one housing area on the periphery of the Harare metropolitan area were selected for a case study. In all case studies, the possibility of theoretical generalisation depends on the choice of case. By focusing on one residential area it was possible to relate residents' experiences to the development of the neighbourhood, and by reference to the details of the urban history, in Chapter Two, the reader will be better equipped to make theoretical comparisons with other areas.

Unit N in Seke North in Chitungwiza is not one of the most overpopulated areas in the Harare metropolitan area. This fitted my purpose of examining how poor people cope with life in multi-habitation in general, not just in extreme cases. The selection of Unit N was also guided by the possibility of making a longitudinal study. During previous studies in Harare and Chitungwiza, I had collected research material from a number of residential areas, among them Unit N.

Multi-habitation is also common in middle-class and even wealthy areas. Domestic quarters are often turned into garden cottages and let to lodgers. Colleagues and friends told me many stories of well-paid employees who have had to move several times a year between such cottages. The shortage of urban houses is felt by all social classes (Nyika, 1990).

Unit N in Seke North, one of the poorest areas in Chitungwiza, was also chosen with the aim of relating multi-habitation and housing to coping with poverty. An overview of poverty-alleviation discourse as undertaken by international organisations reveals that little thought is given to the housing situation (Farrington, 2002).

Previous studies in Chitungwiza have given me a preliminary understanding of the issues of multi-habitation. I had rich, partly under-utilised research

material: I had manuscripts of interviews, which could be re-analysed from new perspectives and I had quantitative data of building progress, both from *in situ* investigations and from investigations of the records at the Seke housing office of the Town Council.

A new simple *in situ* re-investigation was conducted in 2001. Every second house in three of the long streets in Unit N was selected, and the number of rooms and number of residents was noted. Unfortunately, this time I did not get permission to investigate the files at the housing office. Among twenty previously researched houses in Unit N, I selected ten. I wanted to sample both female and male owners, houses that were rebuilt and houses that were still ultra-low-cost units, houses with outbuildings and those without. The ten houses were visited and short interviews were conducted. Then five of them were selected for in-depth studies.

Of the five selected houses two had first been visited in 1982 in connection with research for a series of radio programmes broadcast in Sweden in October of that year (Granlid and Schlyter, 1982). In 1986 and 1987 interviews were carried out for a study of women and their housing strategies. In 1991, 1992 and 1993 interviews were made for a study of housing improvement strategies, and married women's housing rights (Schlyter, 1989 and 1993). In 2000 and 2001 the five selected houses were visited at least twice each year.

In addition to the presentation of Chitungwiza and Unit N, *Chapter Two* analyses how urban planning and regulations have served to control inhabitants and to constrain their livelihood strategies. This is illustrated in *Chapter Three*, which tells of one woman, Esther, and her use of her house in her livelihood strategies. I met Esther and other house owners for the first time in 1982, but lodgers tended to stay only for a year or two at the same place. Consequently, I have no longitudinal data for lodging households in the way that I have for owners. The lodgers were only interviewed in 2000 and/or 2001.

In *Chapter Four* another four houses and their residents are briefly presented in shorter stories to demonstrate the variation of experience among the very poor, working poor and non-poor. The interviews on which these histories are based were always conducted as "free talking" but did follow some broad guidelines, which, with some variation for different groups of residents, included themes such as family history, housing history, livelihood careers, relations between residents, issues of cooperation, sources of conflict, use of space, maintenance etc.

Many interviews were conducted in English, but many also in Shona. I undertook almost all the interviews myself, with assistants to interpret as needed. In 2001 I was assisted by two students, who also made some measurements as the basis for simple drawings of the living areas. One of the students used this experience to make a similar study of a Harare suburb and presented the results in an undergraduate dissertation (Kaitano, 2001). In this report I use her paper as a reference in the analyses.

Chapter Five discusses the various forms of multi-habitation found in Chitungwiza. It explores how households are defined and the effect of multi-habitation on household formation. The living conditions are discussed in terms of use of space and residential density. There is a largely descriptive report that includes many details in order to open the way for further analyses. *Chapter Six* returns to the original research questions. In answering them, the findings in previous chapters are summarized. In highlighting the huge impact of poverty, the chapter deepens the analyses of housing in livelihood strategies and discusses the most recent policy developments. The study ends with a number of reflections on methodology.

2. Informalisation of formal housing

For a town of between half and one million inhabitants, Chitungwiza has a short history. To understand the way the town was planned and created, the urban history of Zimbabwe needs to be considered. The racialist planning practice of the past is well known and obvious to all visitors. Less well known is that planning was also highly gendered. In this short history, I give some indication of how urban planning and regulations have been used as a means of control, and how they have impacted livelihood possibilities and everyday life.

The chapter also provides a presentation of the town and residential neighbourhood selected for the case study. The houses that were studied are situated in a part of Unit N in the Seke North district of the municipality of Chitungwiza.

Colonial policies of race and gender

During colonial times (1890–1980), Africans in most towns were regarded as migrant workers who, after their productive life in service of the colonisers, were expected to return to the rural villages where women had kept up agricultural production and reproduction. In Salisbury (Harare), Africans were never allowed to own urban property. Thus, houses were owned by employers or by the city councils, and the rental contracts were tied to employment. In Bulawayo and Gweru, African ownership of houses (on rented ground) was allowed up to the 1930s, when the *Land Tenure Act* was implemented. This Act made it illegal for non-whites to own land in “whites-only” areas, which by definition and through the *Land Apportionment Act* included all urban, mining and commercial farming areas (Kamete, 1999).

By tying access to housing to wage-employment, women were in practice excluded from accessing urban homes in their own right. Nevertheless, Barnes (1999) finds that in Salisbury in the early twentieth century there were women who managed to rent housing, either by bribing the location police or by using a man as their proxies to register for a house.

In my study of Harare and Chitungwiza in the 1980s, I concluded that housing was important as an urban survival strategy, and more so for women than for men (Schlyter, 1989). The figures Barnes (1999:29) presents indicate that this was also the case early in the last century: In 1914 in Bulawayo, women owned more than nine of every ten privately owned houses. Women

house-owners in Bulawayo and Gweru were accused, sometimes rightly, of keeping brothels. In 1916, women's adultery became a criminal offence, and gradually women's ownership of houses decreased. However, in 1930, when African ownership was made illegal, more than two of every three houses were still owned by women.

Since the early years of urbanisation there has been a concern about unmarried women who were accompanied by men. The *Native Registration Act* was enacted to deal with the influx of young women and to appease both European and African patriarchal leaderships (Jackson, 1999). Being outside the patriarchal family was viewed as a threat to what was seen as African culture.

In 1946, local authorities were obliged to finance and administer urban townships. Initially most demand was for single accommodation, but demand for married accommodation also increased. Most townships were built south of Salisbury, with some exceptions in the 1960s when townships to house domestic workers were built closer to the white residential areas. Most houses were small detached or semi-detached dwellings. Only men with registered marriages were allowed to rent a house as married accommodation (Patel and Adams, 1981).

In 1950 a hostel was opened in Harare for wage-working women, who had to submit to strict rules. Even so, they were not regarded favourably by the community. During a bus strike in 1956 men raided the hostel and several women were raped (Barnes, 1999). There was a continuing obsession in society about the moral behaviour of urban women.

In terms of the *Vagrancy Act* (1960) and the *African (Urban Areas) Accommodation and Registration Act* (1963), local authorities could send persons who were not gainfully employed or registered visitors back to the rural areas. The Acts were enforced through night raids on township houses. These raids became less frequent during the last two years of minority rule (Patel and Adams, 1981), when the influx from the war zones had become uncontrollable.

Barnes (1999) notes that without the right to own property, the work of urban Africans could not lead to capital accumulation in urban areas. In many other African countries, ownership of a house in a squatter area was a possible option. Although illegal, squatter areas had *de facto* acceptance, thus making investments in housing secure enough.

In Rhodesia, influx control and strict regulations were enforced. It was only during the last years of the white minority regime, when increasing numbers of refugees from the war fled to the city, that a number of squatter areas mushroomed. One of them was Derbyshire, which grew dramatically to some 12,000 inhabitants. Not all residents were war refugees: a majority of the inhabitants had been living in Salisbury for more than eleven years (Patel and Adams 1981). This may indicate that as soon as the government hesitated to bulldoze squatter settlements, many urban residents opted for a shack in the squatter

camp rather than overcrowding in the existing housing stock. However, the grace period for squatters was short. It was decided to eradicate Derbyshire, and the inhabitants were to be relocated to Chitungwiza.

Urban planning for control

Chitungwiza, thirty kilometres south of Harare, was planned in the spirit of apartheid, with houses of varying size and quality, but all of them relatively small. Its history can be traced back to the 1950s when a settlement grew up on Seke tribal trust land. Tribal trust land was land that was not allocated to whites under the 1930 *Land Appointment Act*. Adjacent to this settlement was St. Mary's, which had been established on mission land in 1956 to house workers at the international airport (Musekiwa, 1993).

African townships were administered by central government until 1971, when responsibility was transferred to municipalities. In order to limit the number of Africans in Harare, a decision was taken in 1974 to build a new town on Seke tribal trust land. Mafico (1981, p. 8) emphasises the political background to this decision. Urban development on tribal trust land was considered by the minority regime and its planners to be "the financial and social cost" of the "promise for Rhodesia's future happy development between the races".

The ideology was to separate the races as much as possible. People who tried to establish themselves in squatter houses were forcefully removed. Refugees from the war-torn countryside added to the growth of squatter areas. In 1976 the Derbyshire squatter area was bulldozed and the squatters dumped in Chitungwiza. To accommodate them, an area called Chirambahuyo was planned in accordance with planning and infrastructure standards lower than existing regulations. Stands of 95 square metres were surveyed, and communal taps and pit latrines were provided.

At independence in 1980, Chitungwiza had a registered population of about 125,000 inhabitants. However, council officials suspected the population to be almost double that figure (Mafico, 1981). There were little more than 20,000 housing units in the town and most of them were small core houses comprising two rooms and were made with cement bricks and asbestos roofs. All houses had water, sanitary provisions and electricity, although of a low capacity. The 2,600 units in Chirambahuyo were classified as squatter housing, even though they had been planned by the authorities.

The majority government wanted to control urban settlement and prescribed as the minimum standard an expandable four-roomed house made of permanent materials and located on a stand of at least 300 square metres (Chenga, 1995). This, combined with the introduction of a full cost-recovery principle, effectively debarred poor people from becoming urban homeowners.

Poor areas in an "independent" town

In 1981, Chitungwiza obtained independent municipal status. The expansion of the town was rapid and houses, core-houses and ultra-low-cost units were provided. New areas were opened up for new inhabitants. A town council was established and regulations were adopted, most of them being identical to the regulations in Harare, although with some important differences, for example, in the eligibility for the housing waiting list.

The anti-squatter policy was maintained and even strengthened. The new government argued that the standard of infrastructure and services in Chirambahuyo was too low for decent living. Patel and Adams (1981) conducted a study in the area and argued in their report against its eradication. Housing was in short supply and Chirambahuyo was located in an area zoned for housing, surveyed, and with basic service installed. In a foreword to this very report, the minister of housing, Mr. Zvogbo, announced that it was the government's intention to create "building brigades" which were to build houses all over the country, while all areas like Chirambahuyo were to vanish.

Soon after, the government ordered the bulldozing of Chirambahuyo and decided to relocate the inhabitants within Chitungwiza. The new Chitungwiza town council reluctantly complied, since the waiting list for housing was long. In 1982, on my first visit to Chitungwiza, the site of Chirambahuyo had already been cleared. The inhabitants had been offered ultra-low-cost units in Unit N, Seke North on rent-to-buy contracts. A year later shanties on a farm between Harare and Chitungwiza housing some 10,000 people were bulldozed (Butcher, 1993). Many of these people came to Unit N, O or P, the poor areas of Chitungwiza.

There were two other areas in Chitungwiza with houses of lower standard and informal character. In Unit E the Masarwe people lived, a religious sect sometimes called the basket makers, although in Chitungwiza they were not basket makers but tinsmiths. In 1990 there were about 100 usually very large families, and they shared two water taps. Thus, the standard of infrastructure services was far below what had existed in the bulldozed Chirambahuyo.

Also of lower standard were the so-called Red Cross houses in Unit H. These were wooden barracks that had been erected as emergency houses for people evicted from squatter areas around Mbare market, a few kilometres from the Harare city centre. Later, plots were surveyed, one for every two of the barrack units. The residents were offered rent-to-buy contracts, but less than half of them could afford the offer (own field notes from an investigation into files at the Seke housing office in 1991). In addition to paying plot rent they were obliged to build proper four-roomed houses within a limited period of time.

"Harare is using us as a solution for its problems", the director of housing in Chitungwiza, Mr. Mudunge said in an interview with me in 1987. During the first years of independence, Chitungwiza was forced to house demobilised

guerrilla soldiers. These usually got core houses of higher quality. Poor people who were not evicted squatters or guerrilla soldiers had to join the waiting list, which grew rapidly. Many families came to Chitungwiza in search of a house because they had not been accepted on to the housing waiting list in Harare. "Custom changes. The war and poverty have made it impossible for many young men to pay the *roora*, and therefore their marriage cannot be registered", he said. "In Chitungwiza we accept all families. They do not have to show marriage certificates, and contracts are issued in the names of both men and women." However, as in Harare, one partner had to be gainfully employed and provide either employers' affidavits or a licence for self-employment.

In Zimbabwe, as in all countries in Southern Africa, political independence was followed by rapid growth in the urban population, while the number of housing units grew slowly. Patel (1988) estimated that the population of Chitungwiza had doubled in eight years. Chitungwiza was an independent town with its own town council, but as a town it was and is extremely dependent on Harare for employment opportunities. Efforts to create job opportunities within the town were limited and had little success.

Working people had to commute to Harare, spending a considerable part of their income and time in queues and on the buses. In periods of petrol shortage, the transport system has been grossly inadequate. To compound the burdens of transport, in 1998 the public bus terminal in Harare was moved from a central location to a peripheral one (Brown, 2001).

Rent-to-buy as a means of privatisation

The privatisation of housing had started before independence as part of the Smith regime's belated efforts to promote the growth of an African urban middle-class and thereby to gain political support and divide the opposition. African home ownership was accepted as long as it occurred on tribal trust land. The expansion of housing was, therefore, concentrated in Chitungwiza, which was situated on Seke tribal trust land. Sitting tenants were offered rent-to-buy contracts. The home ownership policy that was adopted after independence was fully compatible with the previous privatisation programme, and privatisation was extended to other residential areas largely on the same basis (Kamete, 1999). In about 1988 the responsible ministry issued a manual to local authorities to streamline the rules of privatisation (MPCNH not dated).

After independence urban housing production almost came to a standstill throughout Zimbabwe. Exceptions were a number of USAID- and World Bank-supported projects. None of them was in Chitungwiza though. In the planning of these housing schemes, an income from lodgers was estimated in order to make the houses affordable for the target group (Schlyter, 1989). Production of new stands in Chitungwiza remained disproportionately slow in the following decades owing to lack of finance and support from central gov-

ernment. Chitungwiza was disqualified from borrowing from the World Bank, because the budget deficit was too large. This partly stemmed from growing arrears on municipal rents and rates by those residents who had been workers but were retrenched during the structural adjustment period, which started in 1991 (Bond, 2001).

The monthly payment was equivalent to what the rent would have been if the house had been rented, and it was expected to take about twenty-five to thirty years before the purchase was completed. The tenants/purchasers were encouraged to continue with payments and to complete the purchase, but few could afford to do so. In 1987, 20,000 houses of all kinds in Chitungwiza were rented on rent-to-buy contracts, while fewer than 1,500 tenants had paid for their houses in full and been granted freehold title deeds (Schlyter, 1989).

Unit N and the ultra-low-cost unit

In Unit N in Seke North there were 1,661 ultra-low-cost units. My investigation of rent-to-buy contracts in 1987 showed that less than 1 per cent of contract-holders had been able to complete their purchases, compared with 7.5 per cent purchased houses in the whole of Chitungwiza. Since this is one of the poorest areas, this result is not surprising. Most contract-holders came as destitutes from the so-called Chirambahuyo squatter camp. They would never have been eligible if they had not been bulldozed out of their former homes. Even in 1990, only a minor part of the purchases had been completed, and according to the estimates of town council staff, the situation remained the same in 2000. Rakodi (1997) explains that sales of houses in Zimbabwe were constrained by the lack of alternative housing, which made home owners stick to their houses, and by residual local authority controls.

An ultra-low-cost unit had two small rooms with walls made of chicken mesh wire and cement. There was a proper toilet and a sink between the rooms. The roof and the window-shutters were of asbestos-cement and the floor was just packed earth, upon which the tenant had to lay cement slabs. Electricity of low voltage was provided together with an electric stove. One justification for this was that trees needed to be protected from people seeking fuel. However, multi-habitation did not give all households access to electricity and in 1982, during my first visit, there were still no trees to be seen. Over the years trees have grown up on private stands, but vacant areas and common land are still devoid of them. Only the lighting towers rise above the roofs of the low houses. The inhabitants were very happy about the lighting, which protected them from thieves in the night. They did not share the unpleasant associations I had made with a concentration camp.

According to the town council the stands varied in size between 364 and 620 square metres, which was big enough to start building a permanent house at the front of the unit. The stands in Unit N were at the lower end of this scale. The ultra-low-cost units had been built with the support of block loans from



private building societies to the local authority (Bond, 1998). To make them cheaper, stands were demarcated but not properly surveyed.

After independence the government stopped the production of ultra-low-cost houses on the grounds that they were sub-standard. Bond (1989) calculated that if ultra-low-cost houses had been built on the cost-recovery principles applied after independence, an employee in the formal sector would have needed about half his/her annual income to buy the unit even if he/she had received the maximum loan. It was some years after independence before any new houses or stands were provided, and then to a standard and a self-building time schedule that was far from affordable for poor households.

It was because Chirambahuyo was viewed as a squatter area with sub-standard houses that the newly independent government set about evicting the people and offering the ultra-low-cost units in Unit N. Although they got their units and stands on a rent-to-buy contractual basis, the squatters did not have to conform to the usual income criteria. The area can thus be studied as an experiment in housing provision for people with very low incomes.

Regulation and control

Planning and regulations have, during the history of Zimbabwe, been used to control the population and their activities. Until 1994, when Statutory Instrument 216 was adopted, all non-residential activities in African townships were outlawed (Kamete, 1999). Given the apartheid view of Africans as guests in towns, it was logical to ensure that Africans returned to rural areas if they were not employed, and to prevent their competing with white producers. It is difficult to understand why the restrictions remained in force for so long. Business

plots had, in fact, been planned and provided in several areas, including Unit N. To have a business on a residential stand, however, remained illegal.

The Zimbabwean government shared the earlier concern for urban women's morals and behaviour. In 1982, women who walked unaccompanied by men were arrested in Harare. The emerging independent women's movement protested and came to be seen, especially in the eyes of the ruling party, as a threat to order and African culture. During my fieldwork in 1986, I had all the necessary permits and the party chairman in Unit N was informed of my presence. However, the young men in the party were not informed, and they "arrested" and held me in custody in a party office until the chairman came a few hours later. They justified their actions by saying: "As you were visiting only houses owned by women, we thought you belonged to the Women's Action Group, and we have been told to guard against them." This rather small movement of women intellectuals in Harare was obviously regarded as sufficiently dangerous to require the mobilisation and vigilance of unemployed youths in the townships.

The influence of the party lessened over the years and local party organisations let go of their role in keeping order and control. In general, regulation, law and order had a deep acceptance among residents. They stood strongly behind an orderly society, and the physical order of proper houses in straight lines not only signified an orderly society but also protection against disorder. Unplanned shanty-like settlements were believed to create crime and disorder. Residents appreciated the lighting towers and the police camp and the 1743 neighbouring houses.

A tenant/purchaser of an ultra-low-cost unit was supposed to build a permanent house within a limited period. Most of them could not afford to do so, and the building period stretched out much longer than the planners had originally expected. According to the regulations, defaulting contract-holders were to be evicted. They had agreed to build a permanent house according to a plan, which was to be approved and paid for. The inability to build a proper house in a limited time was the first "crime" of the Unit N contract-holders. And there were others to come. The history of Unit N could be described as a twenty-year long negotiation between residents and their leaders and town council staff.

The progress of permanent house building was slow in Unit N. An *in situ* investigation in 1990 revealed that only 5 per cent of all stands had completed permanent houses on them while another 5 per cent had houses under construction. According to the town council a considerable number of plans were in the process of being approved. This was a period of intensive building activity, which, however, soon came to a stop due to the economic decline and the severe drought of 1992–93.

More numerous were the illegal outbuildings. The pressure for rooms to let in the home ownership areas was strong. The system of backyard shacks, com-

mon in South Africa, to increase indoor living space was contained for a long period through the strict implementation of building regulations. Proper "servants' quarters" or "boys' *khayas*" were approved in some areas of Chitungwiza, even though it was obvious that these were to be let to lodgers. Those few domestic workers that there were in a poor area like Unit N usually shared space in the employers' households and slept in the kitchens or the children's rooms.

With the increase of population and poverty it has not been possible to fully enforce the regulatory restrictions. The first informal, mud extensions appeared in poor areas, such as Unit N, where the enforcement of the strict regulations was lax. As the case studies show, the owners of illegal outbuildings were ordered to demolish the structures on several occasions. If they did not comply, the town council would undertake the task at the expense of the owner. However, in Unit N the threat was never carried out. This did happen in other areas, where there was popular support for such measures. Neighbours were concerned about the social status of their area.

Outbuildings and multi-habitation

In 1990, I recorded that 60 per cent of all stands in Unit N had illegal outbuildings. Just a year before, the town council had made an investigation and had found illegal outbuildings on only 20 per cent of the stands. The difference is remarkable. It may point to an intensive period of building: in fact, both the formal and informal building industry flourished in the years before the drought of the early 1990s. An alternative explanation is that my investigation was, for unknown reasons, more effectively conducted. Only 14 per cent of the owners in Unit N were women, but according to the town council's investigation every fourth owner of an illegal outbuilding was a woman. This again indicates that more women than men use their houses in their livelihood strategies.

Many of the illegal outbuildings in Unit N were of relatively good quality, being built with cement blocks. In Dzivaresekwa, a Harare township, the quality was much lower, with a preponderance of wooden or tin-sheet walls (Kaitano, 2001). This most likely reflects a higher sense of security among the people in Unit N. They did not expect the town council to carry out its threat of eradicating the outbuildings, even though they were illegal.

The construction of outbuildings was one way for poor owners to extend the indoor space available to them or to lodgers. Lodging became a main source of income for many poor house owners. According to the town council's registration figures in 1986, about half the population were lodgers. Although this figure is supported by the 1982 census, it is likely to be too low. It has long since been noted in other countries that enforcement of the prohibition on subletting may result in biased statistics, since lodgers are described as family members or relatives (UN, 1976). Potts (1991) refers to the town's chief

executive officer, Mr. Chiroodza, who estimated the 1998 population to be half a million in thirty thousand houses, in other words, almost seventeen persons per stand.

Lodgers had to register and to pay fees to the town council. However, this was a rule that was impossible to implement by force. Houses could not be raided for unregistered lodgers. However, an incentive did result in many lodgers registering. As registered lodgers they were given priority on the waiting list for housing in Chitungwiza. This was not the case in Harare, which probably explains why the rate of unregistered lodgers was higher there. Other regulations were never implemented, for example, the Housing and Building (Lodger's rent restriction) Regulation of 1980. According to Auret (1995) most lodgers paid one-third of their incomes in rent in addition to their share of water and electricity bills.

The predominance of multi-habitation as a residential form in Zimbabwe is well known. Kaitano (2001) found lodgers in 80 per cent of the houses in Dzivarerekwa and what she calls extended family members in most of the rest of the houses. Illegal outbuildings, illegal home-based industries and businesses and unplanned multi-habitation can all be seen as an informalisation of formal housing.

3. Esther—her house and livelihoods

The history of Esther and her house is selected to illustrate how her efforts at building a permanent house were intertwined with multi-habitation. Her history is abridged and the focus is on how her house was used in her livelihood strategies. For a time, her stand was one of the most heavily populated and many of her lodgers were very poor. When she passed away, her daughter, Beauty, inherited the house.

A war refugee

In 1976, times were hard, especially in the war zones. Esther, a twenty-six-year old woman, took her three children, left the village, and walked to the city as one of many war refugees. Esther left an unhappy marriage behind her and hoped for a new life. The start of her new life was scary. She had an address for some relatives, but they had moved and she never found them. She stayed a month as a lodger, but unable to pay the rent, she moved to Derbyshire squatter area, which was already doomed to disappear. Some people had been removed and part of the area was already bulldozed. Esther used scrap materials left behind after the bulldozing to put up a shelter. She stayed in her shack in Derbyshire for more than a year and gave birth there to her fourth child, a girl.

When I first met Esther in 1982, she told me what had happened four years earlier:

They took my belongings and the tin sheets of my shack in Derbyshire and dumped them in Chirambahuyo. I had to start over again to build my house. Initially it was hard, but in the end my house was not too bad. I made the mud bricks myself and got the help of a bricklayer. But the place was filthy. The communal latrines were no good. During the nights people just used any site as toilets.

When Esther was moved to Chirambahuyo, the planned sub-standard area in Chitungwiza, she thought it was to be her permanent habitation. She never dreamt of being offered a stand and a house in her own name. But that was what happened. In 1980, with a new baby, her fifth child, and her eldest aged twelve, she was offered an ultra-low cost unit in Seke North, Unit N, and for the second time in four years the house she had built was bulldozed.

Esther was lucky to be resettled: "How could I expect more? I am not working," she said, although she was working very hard. In her (and the town council's) terminology "work" meant regular wage employment or licensed self-employment.

Livelihood

While living in Derbyshire Esther made her living by selling vegetables. Derbyshire was centrally located and business was good enough. She could even save a little. A majority of the residents in Derbyshire had in fact been employed. After the move to Chirambahuyo they had to commute in order to keep their jobs. Available transport was expensive and time-consuming especially as there were not enough buses, so that people had to queue from early in the morning. According to my informants in the mid-1980s, those working in Harare often spent more than six hours travelling every day. There were few job opportunities in Chitungwiza. A year after resettlement there, only 5 per cent of the population was employed within Chitungwiza (Patel and Adams, 1981).

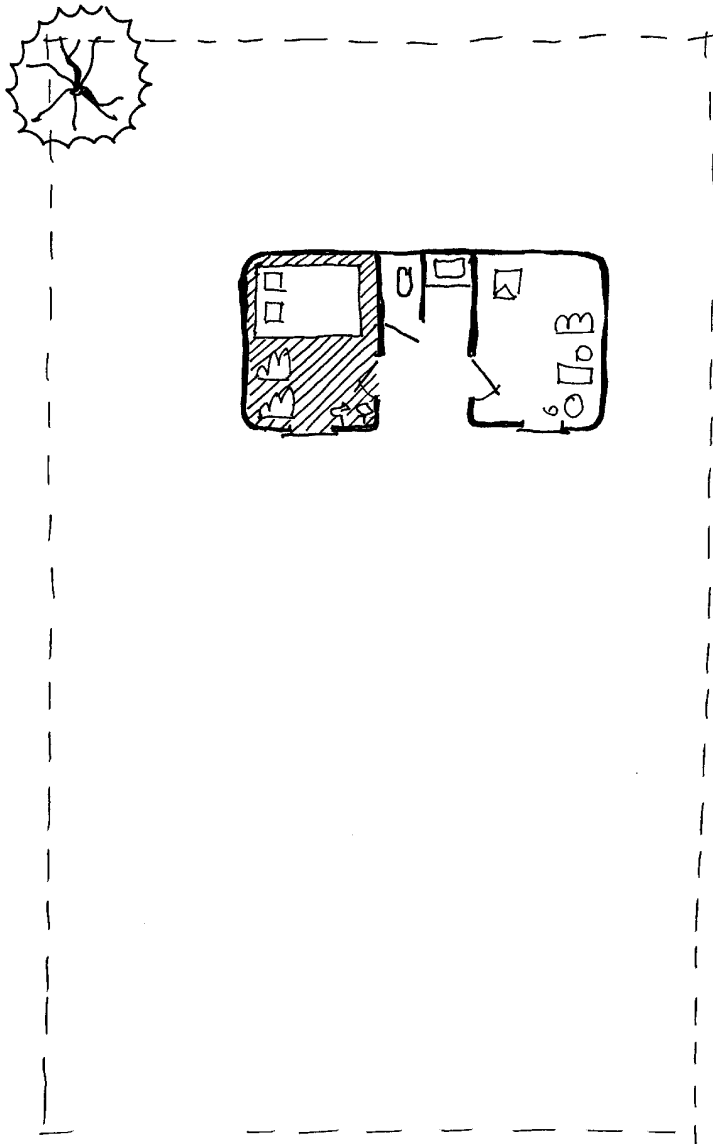
Esther gave up her former business when she was moved to Chitungwiza. "Chirambahuyo was not a good place for vending. To travel to Harare and buy vegetables was too expensive and time consuming. I had to stop vending." She was not forthcoming about how she made ends meet during this period, but she did mention contributions from a boyfriend. Esther was not alone in giving up vending. Patel and Adams (1981) found very few self-employed persons in their survey of Chirambahuyo.

As soon as she was allocated the ultra-low-cost unit, she looked for a lodger. She and all the children lived in one of the rooms, and on the income from renting out the other room. Somehow she managed to save enough to buy a second-hand sewing machine, and then her situation improved. She worked by daylight on her sewing machine. She bought the clothing material in Harare, made dresses and went on weeklong sales trips to farm and mine communities around Bindura, a small provincial capital about a 100 km north of Harare. By 1982 her son was fourteen and the eldest daughter was eleven, so they could care for themselves while she was away. She was selling on credit, and returned regularly to collect the money. Esther also bred chickens on her stand and sold them to neighbours. In addition, she cultivated a small lot on vacant land, a public open space zoned for a school.

To build for lodgers


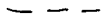

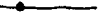















The ultra-low-cost units were appropriately called units, not houses. The walls were not of permanent material; there were no proper doors, no locks and no cement slabs on the mud floor. Esther's first savings were used to lay slabs on the floor and buy a proper door and lock.

In terms of the rent-to-buy contract the tenant was obliged to build a permanent house within a limited period and to install electricity of higher capacity than the originally provided system. Many tenants of Unit N were not able



In 1982 Esther lived with her five children in one of the rooms of the ultra low-cost unit. One room was let to a lodging family of five.

3. Esther—her house and livelihoods

	Wardrobe		Plot boundary
	Cupboard		Fence
	Sewing machine		Workshop
	TV		Chicken
	Radio or tape recorder		Maize
	Table		Sugar cane
	Blankets		Shared space
	Cooker		Owner's space
	Stove		Bed
	Fridge		

to meet these requirements and were at contractual risk of being evicted. However, tenants' organisations and political reality hindered such a response. In 1986, the grace period for rebuilding was ended, and Esther, like several other tenants, started construction of a permanent house, even though they did not have the means to complete the building.

In spite of paying school fees for her four girls, Esther managed to build four rooms and a veranda in front of the ultra-low-cost unit. For three years the house was unfinished and it had no cement floor, no plastering on the walls, no ceiling, and no windows. Nevertheless, the rooms were let to lodgers. Esther and her children used both rooms in the ultra low-cost unit. They shared the kitchen sink and toilet with the lodgers.



Esther's son had finished school but was not employed. In 1987, Esther had her sixth baby, a sickly girl whom she could neither leave nor carry along on business trips. She had to sell the dresses to vendors in Chitungwiza for a very low profit. On top of that her sewing machine broke down. "It was increasingly difficult to sell the dresses anyhow", she said, "and it is no idea to try to grow maize. Last year it was all slashed. We are not allowed to cultivate anywhere." She continued to breed chickens.

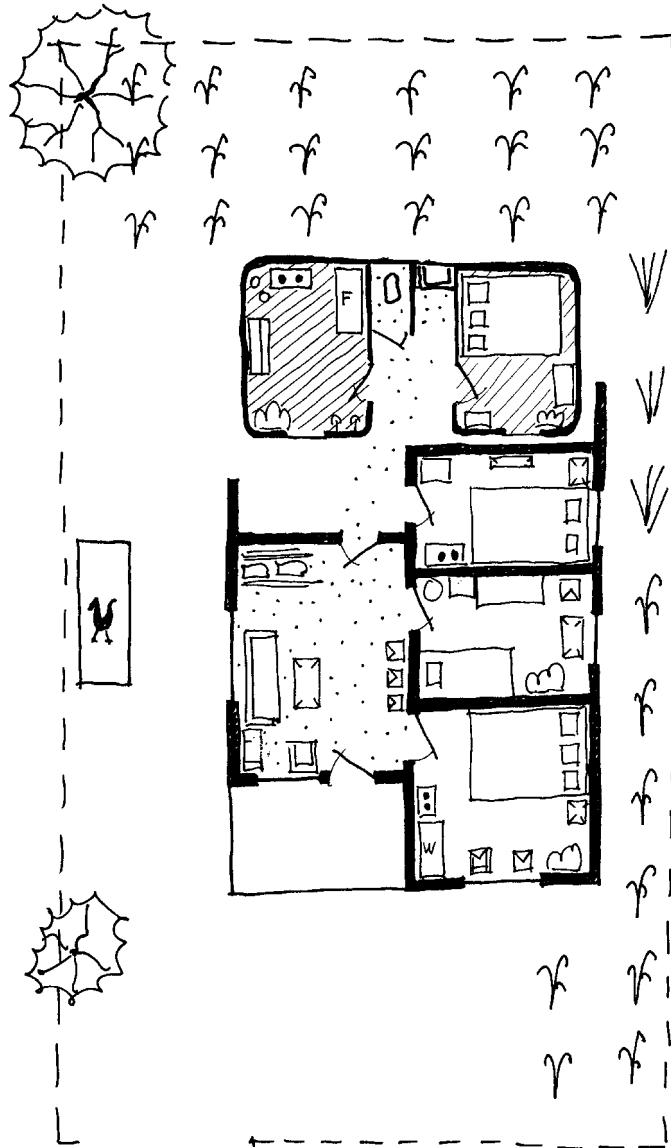
The income from the lodgers became essential. Esther did not insist that her lodgers be registered. Most of them were not registered and did not need to pay the fee to the council. Some did register, often young families in wage employment, which made them eligible to apply for self-building stands in Chitungwiza.

For Esther the lodgers became a constant part of everyday life. She did not complain, but admitted that she had to negotiate, be diplomatic, but also adopt a firm attitude. She prided herself on being able to manage troublesome men, and she emphasised the positive aspects, such as security and the possibility of getting a helping hand. There was also co-operation between lodgers. For example, the teenage daughter of the lodger were allowed to sleep in the room of another lodger, a divorced woman, and share floor space with her small children. Esther denied ever having evicted a lodger on grounds other than rent arrears. Nonetheless, in Esther's house the turnover of lodgers was high and few stayed more than two years.

The shebeen and the workshop

Esther adopted a multitude of urban strategies. Her new "productive" investment was a fridge. She chilled and served bottled beer and her room was turned into a shebeen, (a "home-based beer hall"). "I have only one or two customers at a time, in order to avoid being caught and jailed." She still had the income from lodgers as well. The families that had lodged with her had left because of the noise from the shebeen. Business hours were around the clock, but business was best after midnight and in the morning when the beer halls were closed. Now, all the lodgers were single, three men and one woman. The house was messy during this period. Esther went through a bad period herself and was often drunk, but she managed to protect her children and keep them in school.

The shebeen was so profitable that, in 1990, Esther was able to pay a builder to demolish the ultra-low-cost house and complete a permanent house. It was nicely finished; plastered and painted. Furthermore, electricity was installed. After being arrested twice she said, "I was tired of the life as a shebeen-queen, so I have started a workshop". She had bought a welding machine from a construction worker and she paid two young boys to make window and door frames.



In 1987, Esther built the front part of a permanent house. Three lodging families of two, three and four members respectively rented a bedroom each. The living room was shared space, and was used during the weekends as a shebeen. Esther used one of the rooms in the ultra-low-cost unit as a bedroom for herself and her five daughters, while her son shared the kitchen with a huge fridge. Later the same year the lodging families were replaced by single persons and the shebeen was open every night.

Running a shebeen was illegal, but so was running a welding workshop (Nkiwane, 1990). In order for her business to be legal, Esther needed a licence but to get one she was required to have a proper building for a workshop in an area zoned for light industry. Now, this did not bother her. The police moved against shebeens and council officials forbade the construction of outbuildings, but no one complained about a workshop under a simple roof. Business was good, the only problem being that the "front garden" was really too small for the workshop. The plot was fenced and there was a shack erected to protect workers against sun and rain. The gate was locked at night but the welding-machine had to be secured in the living room.

The income from her lodgers remained the basis of her survival, and was the secure income when her businesses underwent crises. In 1991, the two young welders disappeared with her money, so for a period the welding workshop was inactive. During my visit that year she assured me that she was prepared to try again. Esther did try again: she employed one man and assisted him herself. But business was depressed, as there was no market for her door-and window frames. With the severe drought in the countryside, poverty also grew in urban areas and few people could afford to build.

During my visit in 1993, Esther still had the welding machine, but it was stored in a corner of her room. She complained, although she seemed to be more prosperous than ever. She had repainted and re-furnished the living room and bought a radio and a TV with large loudspeakers. However, she saw these as investments for her new-old business, for she was again running a shebeen. To ensure that she would be able to live a decent life she restricted the hours by making it a Friday-to-Sunday shebeen. She could sell about 150 beers a Saturday night and made one-dollar profit on each bottle. Once, she had been fined and the police kept an eye on her, so she had to be careful. She locked the gate after admitting a limited number of customers.

Illegal livelihoods and illegal outbuildings

Zoning regulations, the prohibition on cultivation on vacant land, and the standard housing regulations deprived Esther of a food supply and resulted in high expenditure on food. When she was not allowed to cultivate in town, Esther had tried to get land in a common land area. Her plans had been to undertake some cultivation and perhaps withdraw in her old age and leave her town house to her son. However, she failed to get land. She visited and negotiated for land in several villages, including some that were far away. In the early 1990s she almost succeeded but the headman changed his mind. She concluded with a bitter laugh: "It was as well that I did not plant that time, as the rains never came".

Whatever livelihood Esther tried was illegal. Her efforts to provide for her children criminalised her. Through all her ups and downs and crises, lodging provided a basis for her survival. On my visit in 1990, Esther was in trouble with

the town council. She had received a circular letter telling her to demolish the out building, which Esther referred to as the *boy's khaya*. If she did not do it herself, the council would send a bulldozer to do it and charge her the costs. Many of her neighbours had obeyed, but Esther had not. She had given notice to the lodger, though.

Esther used to go to political meetings in the area. She had actively supported the sitting councillor. Now she was disappointed and said, "In the election campaign he promised to allow us to build *boy's khayas*, but recently he said that everyone was accusing him about the illegal structures, and as the outbuildings were against the law, and he could not protect them."

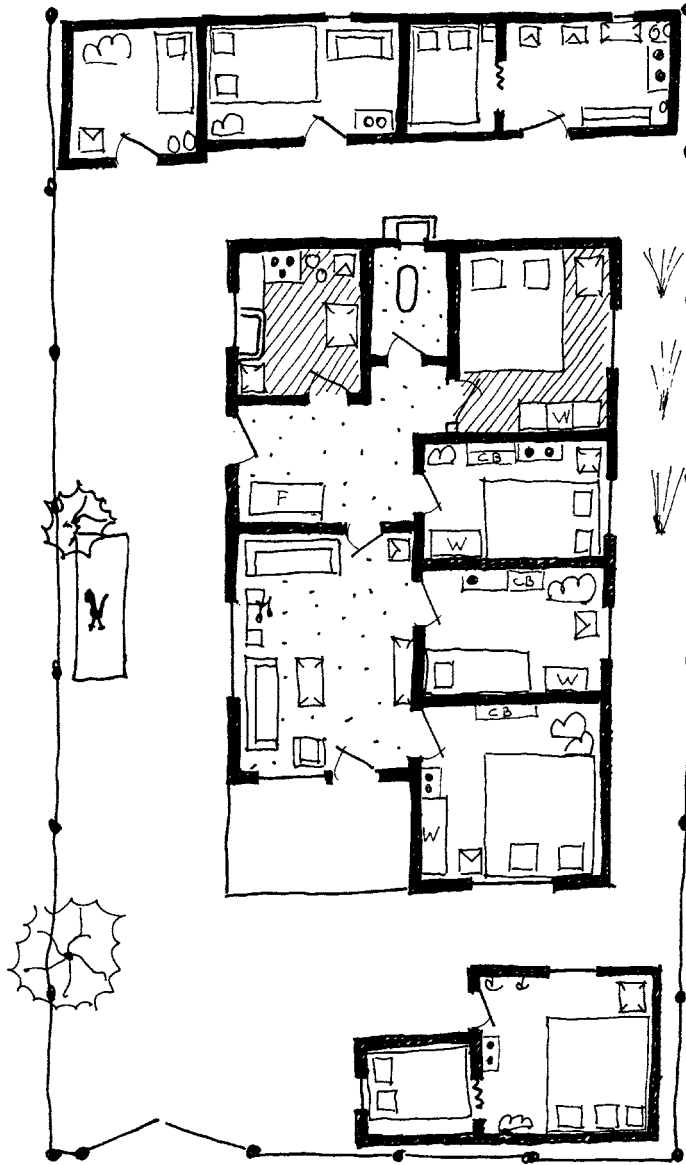
Esther's boyfriend was also upset: "Why is it that people do not get land to build? Why is it that they may not build houses they can afford? Why harass people who are providing shelter, when there is no other shelter for the lodger? Why do they not use their energy to provide stands to the lodgers instead?" In 1991 Esther did not build more outbuildings. It was too risky, but she took the risk not to demolish the *boy's khaya*. It was still there. The council had again taken a more liberal view of the regulations, and had admitted that lodgers needed shelter and that they had no more stands to offer.

Three years later Esther had built another three outbuildings, two at the back and one in the front. There were eight families lodging on the premises. The number of residents on the stand had increased to twenty-one, excluding Esther's boyfriend who often stayed with her for long periods. I asked him if he contributed to the household, and he answered that he offered to help when he saw the need, but that Esther often turned his offers down—she wanted to minimise his contribution.

Family and quality of living

During the first shebeen period there were only eight persons living in six rooms on the stand. Nonetheless, Esther's family did not enjoy a high quality of life. She had her own bed behind a curtain in the shebeen, a room that had to be passed by one of the lodgers. Her three daughters shared a less than seven square metre room in the ultra-low-cost unit with the big fridge.

Esther and her five girls occupied two rooms in the house, the living room and the bedroom in the front. Lodgers, this time all families, occupied the other four rooms, including a room with access from Esther's living room, and a small room intended to be a kitchen. Everyone had access to water from an outside tap. Although there was now electricity in the house, paraffin stoves continued to be used for cooking, each family cooking in its own room. A single man rented the *boy's khaya*.



In 2000, Esther lived with her daughters and a granddaughter in one bedroom. Her brother frequently slept in the kitchen. The living room was shared by five lodging families and used as a bedroom. There were five lodging households in the outbuildings. All told, there were thirteen adults, three teenagers and thirteen children on the stand.

In 1987 Esther's son had finished school but had not managed to get a job. Like many of her lodgers, Esther sent her son to spend his nights with a cousin in a lodging room in a neighbouring area. He came home for all his meals but did not contribute to his upkeep. Quite often Esther's brother also came for his meal. He had his "post-box" and permanent base at Esther's house, although he did not live there. He first had a construction firm and when construction declined he worked as a contact between presumed landlords and lodgers. He never contributed in cash but he helped to keep order in the shebeen.

In the mid-1990s, when Esther had extended the space used by her own family to include the kitchen, her brother often slept overnight on the kitchen floor. Like many landladies, Esther was careful not to leave a room empty for relatives to move into. She needed the lodgers' rents as a contribution to her livelihood.

During the second shebeen period, Esther's family lived in the main house. On the weekends, the daughters tried to stay with friends, so as to avoid remaining behind locked doors so as not to be harassed by drunken men. Her brother and occasionally her boyfriend helped her to keep order in the shebeen. It was a hard life. No one in the house could sleep until the morning, when the drinking stopped. As with the previous shebeen period, most of the lodgers were single people who themselves participated in the drinking.

In 1994, Esther looked back over her life and said, "I have worked all my life for my children. My luckiest period was when all five children lived with me. It was fine when my son had wage work and my eldest daughter was a teacher." She continued to consider the joy of children, "I am proud of my clever girl who is still studying. I am happy that my youngest is showing some improvement. She was four before she walked and she does not talk, but she understands a lot and she is so warm and friendly."

When the daughter who was a teacher was going to marry, Esther said that she was going to miss her support in money and housework, "But that is life, I am happy for her happiness." Esther had never had any support in raising the girls from her former husband, the father of her three eldest children. However, for the wedding he was contacted to come and receive the *roora*, the bride price, so that his daughter could be properly married. I asked Esther if she thought it was fair that he took all the money given that she had educated her daughter. The amount of the *roora* is dependent on the bride's educational level. For the Z\$ 4,000 that was the cash sum she could have bought more than three welding machines. She said, "He once paid for me, so he should get the money for our daughters. I had hoped that he would give me part of the money, acknowledging that I brought her up, but he did not give me a dollar."

Like most poor urban women household heads, Esther had never taken steps to get a proper divorce. Her husband did not intervene in her life and for the three oldest children it was important that they have some contact with their father and the ancestors. "He is an honest man. He has respected my

choice, and he has never bothered me," said Esther. When the second daughter married he also came, but her marriage was not completed and registered. Only token *roora* had been paid.

For several years Esther had a relationship with the same man, "my boyfriend," she called him, although he was an elderly married man. She praised him for his support, not materially, but emotionally, and for providing protection just by being present. The praise was mutual. The man said he had no words for his high appreciation and fondness of Esther. He also confirmed what he called her pride and stubbornness. "When I see a need, and I have the resources, I like to help, but she does not allow me." They helped each other to carry the burden of their sorrows. The last years of the century were hard. The son and one daughter passed away.

Esther lived her last year with three of her children and a grandchild in the house. One daughter, the mother of the child, was unemployed and ill, one was still studying, and the retarded one had become a teenager and needed care and protection. They all depended on her both for income and domestic service. Esther said that she hated the shebeen but that she could see no other way to supplement the income from the lodgers. She bitterly compared her lot with the status and easy life of aged women in an imagined rural past. In 2000 Esther passed away. She was buried in Chitungwiza.

Beauty, the heir and her uncle

Upon Esther's death, the rent-to-buy contract was transferred to Esther's second youngest daughter, Beauty. At the age of 21, Beauty became the head of a household consisting of her retarded sister and a deceased sister's son. Esther's brother offered "to take care" of the house or "share the responsibility," but this offer was rejected by Beauty who got support from her married sister and from the town council, which transferred the contract to her. The uncle, who had used Esther's kitchen as his home base, had never been recorded as a resident of the premises and could not prove that he had made any contributions to the house. He accepted the situation and continued to use the kitchen.

He had no other permanent address, and he told me that he just came to see if anyone had placed an order with his construction firm, although business was almost non-existent at that time. His refusal to admit that he was staying in the house was most likely related to his non-contribution to the costs.

The uncle made a little money by helping landlords to find lodgers and vice versa. He had helped Esther to find good lodgers, and he continued to help Beauty. In 2001 the lodging market was not as hot as before. Transport problems arising from petrol shortages made Chitungwiza less attractive to people working in Harare. For example, the middle room at the back of

Beauty's stand had been empty for a month. "She might find it necessary to lower the rent," he said.

The uncle was actively involved in association life. He used to work with the ruling political party, but he found it "useless." He boasted of being a founding member of a men's club. The men felt that development was biased in favour of women. According to the uncle, the anti-feminist discussion club had provoked a lot of interest, and several politicians from Harare had visited the club. Beauty was not active in association life. Education, courses and jobs had meant long working hours and long periods away from home. She was not a regular churchgoer but approved of an initiative by one of the lodgers to take the children to church. Her handicapped sister occasionally received attention from the church people. This was not substantial support: sometimes she was invited for picnics, etc.

Beauty had completed a course in bookkeeping and hoped to find a paid job of some permanence. If she could afford to, she would renovate the house, buy new furniture and extend her own part of the house from two to three rooms and the kitchen so that no one had to sleep in the living room. Beauty, her retarded sister and her late sister's child occupied two rooms in the front of the house. She had switched rooms in order to avoid the room adjacent to the toilet, which was used by all the residents. The kitchen remained for Beauty's private use, so the lodgers had to go outside and fetch water from a tap at the back of the house. There was no bathroom or shower, but people bathed either in their own rooms or in the toilet. The women took turns to clean the common areas and the men were asked to contribute by buying chemicals for cleaning.

Lodgers in Beauty's house

Beauty was unemployed at this time, so the rent paid by her lodgers was her only income. There were six lodgers paying between Z\$300 and 600 per room. She paid a service charge of Z\$365 to the town council every month. There were also the monthly water and electricity bills, amounting to about Z\$1,200, and these were split among all the residents.

Beauty, in contrast to many other landladies, did not complain in any way but praised the big house and the lodgers who made it possible for her to make a living. She seemed to be quite relaxed in her role as landlady and felt safe with lodgers around. Without lodgers, she would not be able to leave her retarded sister and the child for even a short while. The lodgers usually did not stay long: most moved on within a year to look for cheaper accommodation. Until recently it was not difficult to recruit lodgers: usually, people just came looking for rooms.

In 2000, when Beauty took over the house, it was crowded. They were thirty people living on the stand, made up of fourteen adults, three teenagers and thirteen children. Seven households were lodging. A year later there were only half the number of inhabitants. Beauty and her dependants occupied two

rooms, while one room in the backyard outbuilding was temporarily empty. Only two lodging households had been there a year before, and the new households were small. There was also a drastic decrease in income among the residents.

One household had lived in the house for three years. The husband had been working in a factory for many years but was now retrenched. Now it was the son who brought in the occasional income. The parents and three daughters used to live in the front room, while a son was allowed to sleep in the living room, which they had shared with another lodging family and with Esther and her Friday-Sunday shebeen business. When Beauty took over they moved to a room at the back of the main house while the son was allowed to continue to sleep in the living room, as he had in Esther's time. Now that there was no shebeen they could even arrange a corner as a bedroom with a bed. The woman had been a good friend of Esther and the couple continued to support Beauty in various ways. They helped to maintain order among the lodgers and looked after the sister and nephew while Beauty was away. Although she had no permanent job, she spent a lot of time in Harare trying to get one.

One of the new lodgers was a single man. He occupied one of the rooms in the main house, but spent very little time at home. We paid several visits but we saw him only once, and then he was in a hurry and refused to give an interview. As usual the other lodgers were very wary of giving out information or saying anything that could be interpreted as gossip about their co-lodgers. "He is working in Harare," was all they said. He was the only one in the house who was in wage employment.

A couple in one of the back yard rooms had moved to Chitungwiza from Mufakose, a low-income residential area in Harare, because rents in Chitungwiza were cheaper. In Mufakose they paid Z\$750, in Beauty's house they paid Z\$400. Their transport costs were insignificant because the husband worked for a company that provided a staff bus. The wife had an electric sewing machine and did tailoring work and sold dresses to cross-border traders.

The move had resulted in a split in the family. They had sent their two children, seven and four years old, to the village and the grandparents. This was painful, especially for the wife who spent all her days at home and could have looked after them. However, they did not want to sleep in the same room as the children, and unfortunately they could afford only one room.

Mrs. Mozonda had lived in Beauty's front yard outbuilding for two years with her husband and three children, and for a shorter period, during my previous visit, their household had included her sister-in-law and her child. Just a month before the interview, her husband had walked out on her with their shared bank account. Her husband had wage work in Harare and she used to make business trips to South Africa. Without money to invest she could not continue her business. During that month the deserted woman had gone to the rural areas and left two of her children with her mother. The youngest was

only five months. Her parents promised to assist her by not asking for contributions for the children's upkeep and she hoped they would lend her money for a new business trip.

Mrs. Mozonda was not used to being poor and insecure. She talked about how she detested living in Unit N, how she had hoped to move to Unit K or some other place that was not as noisy and crowded. Instead, she was now desperate and had started to look for a cheaper room. Possibly, she could rent the room that was empty in the backyard. At the time of the interview she had not brought herself to ask Beauty, as she saw such a move as a painful step towards social degradation.

She liked Beauty as a landlady, especially compared to those she had experienced before. In the previous place they had been scolded for this and that and had been asked to pay a lot for electricity. Here the children were restricted in their movements by the lack of space, not by the landlady. And when the electricity bill arrived, Beauty showed it to them and they shared the cost. The process was transparent.

A year ago a couple with a sick child came to Beauty's house. They had been evicted from their previous lodging room because the son was coughing and the landlord was scared of being infected by tuberculosis. After a month the child died and the husband disappeared. The woman remained in the *boy's khaya*. It was a rather large room subdivided by a wall but with no door to shut.

For survival, she said, "I have to go to bars to get someone who can assist me." Asked about alternative ways to make a living, she said that her relatives had all turned her down, that she always lived in Chitungwiza and had no other place to go: "I have no land, no money and no skills to start farming."

She was really happy that the landlady, Beauty, had not evicted her, although she had several times been late in paying. She knew that she ought to find a smaller and cheaper room but it was not easy. Firstly, many homeowners would not accept her way of making a living. They did not like to have night visitors on the premises. Many landlords locked the gate in the evening. Secondly, she liked the place. She still had furniture and belongings, which filled the big room. The narrow space outside her door behind the main building and behind the water basin was like a private outdoor area that she could use for most domestic chores.

4. More case histories of owners and lodgers

Although Unit N in Seke can be described as a relatively homogeneous poor housing area, there are still variations. Kamete (2002) studied the statistical evidence on income in Harare and found that it was sufficient to divide the urban population into three groups of about the same size: the very poor, the poor and the non-poor. People from all three groups are represented in the five houses selected for presentation in this study

The previous chapter described how Esther used her house in her livelihood strategies. Esther was industrious and managed to build a permanent house. Her means of livelihood, the shebeen, however, made her house less attractive for lodgers who demanded a peaceful and orderly environment. Esther, and later Beauty, were also understanding about other people's ways of surviving. As a result, the average income among the residents of Esther's house was low. Esther's house has been chosen to represent the living environment of very poor people.

The house selected as the second case study is owned by Eric and Emma, who did not manage to replace the ultra-low-cost unit but built outbuildings. They selected their lodgers among wage-working couples. The landlords were poorer than the lodgers. Their stand has been selected to represent the conditions of the working poor.

The third house selected for detailed presentation has an absentee owner, Paula, and the lodgers are non-poor. In order not to overburden the reader, the stories of the residents in these houses are kept shorter than Esther's story.

Two other studied houses are briefly presented. Their unique features made them interesting. One was a properly built permanent house that was the product of a joint family effort involving many family members. The other was an ultra-low-cost unit with simple mud-brick outbuildings. The owners passed away and after a conflict over inheritance the house was sold to a businessman who used the rooms as tied housing for his employees.

Case Two: The ultra-low-cost unit of Eric and Emma

In 2001 the house of Eric and Emma was still an ultra-low-cost unit, although complemented by outhouses. There are several reasons why people have been unable to build the required permanent house. These can all be summarised in a word, poverty, but closer examination reveals all sorts of personal factors, such as poor health or marital conflict that contribute to the lack of progress.

Like Esther, Eric and Emma got their ultra-low-cost unit when Chirambahuyo was demolished. Eric worked on a commercial farm situated between Chitungwiza and Harare. He was originally from Malawi. Previously, they had lived in the farm workers' compound, but took the chance and moved to Chirambahuyo when an opportunity arose in 1977.

They had five children, all of them born in the 1960s, four girls and one son. They were happy to move to the ultra-low-cost unit in 1980, although it meant that the family became divided, as the son was sent to live with relatives. He was fifteen years old and it was not proper for him to share a room either with his parents or with his sisters.

Two years later, Eric took a second wife and lived with her for long periods in a lodging room in another part of Chitungwiza. At first he did not care for his family. The son moved back home. Emma and her daughters shared one room and the son shared the other with a lodger, a single man. However, the household income, comprising occasional contributions by the son, the rent paid by the lodger, and Emma's own knitting, was not enough to feed the whole family and keep three children in school. Emma went to the farm and made an agreement with her husband's employers to divert a third of his wage directly to her.

This regular income helped out, but the household continued to grow. Two daughters had two children each. Since neither of them was married, neither got any contribution from the fathers of their children. Luckily, the eldest daughter got a job as a live-in maid in Harare. Her contributions to the household covered much more than her children's share.

A son-in-law is a sharer

One daughter married and her husband moved in with her in one of the rooms. The son-in-law, however, strictly emphasised that he had his own household, and that sharing the house with his mother-in-law was only a temporary arrangement. In 1990, the further extended family counted twelve members, only two of whom were in wage employment: the son-in-law and the eldest daughter, who was still a maid. Eric remained with his second wife; he had left the farm and worked as a driver. He and Emma were now on non-hostile terms and he came voluntarily every month and gave her money.

In 1991 Eric moved back to Emma. The daughter, the son-in-law and their children still lived on the stand. So did the son and the children of the daughter who was a maid. Eric emphasised that he was happy to have his daughter's household on the stand, a situation that was right according to his Malawian custom. The son-in-law, who was Zimbabwean, added that his parents' place was much more crowded and that a place of their own would be more expensive. He intensified his search for another place to live when Eric joined the household, and in half a year he and his family moved out.

Adult daughters with children were seen as dependants within their parent's household, while a married son or son-in-law was seen as having a separate household, only sharing housing. The definition of household that I put forward in the context of multi-habitation is based on the criterion of separate cooking. However, the basis of the perception of household among Chitungwiza residents was that a married man was head of his household. He was seen to be the head regardless of *de facto* household arrangements.

Contracts and building regulations

Although Eric knew of the contractual obligation to build a permanent house, that was never on the agenda. Since he could not even support his two households properly and keep all his children in school, how could anyone expect him to build? He answered me by questioning the practicality of the contract and the building regulations.

I also asked Emma if she had not thought about building a permanent house. There was no money, and even if she had some, she confided to me, she would buy another place and not invest in her husband's house. I told her that they were both on the rent-to-buy contract and that she as the rent-payer should claim ownership. She did not attach much importance to such "hypothetical" issues. She was a married woman, and on such matters as houses she had to follow her husband even if he had left her and started another family.

Emma discussed the seriousness of threats or promises depending on whether they were made by politicians during election campaigns or by the housing office. For years Emma held posts in the local party organisation, and she was very well informed about what happened in the neighbourhood, and also about national politics. However, she could never understand why they were not allowed to build outbuildings. There were contradictory signals.

The family had, in the late 1980s, built a two-roomed mud-brick house on the stand and had let it to lodgers. Emma claimed that they had permission from the town council to build three mud-brick houses, and they planned to build another for letting to an additional lodger. She complained about the overcrowding, since there were already seventeen persons living on the stand, but they needed the income from a third lodger. In 1990 Emma built a wooden house instead of a mud house, because it was not possible to find cement to stabilise the mud. All building materials were scarce and expensive.

Late in 1991 Eric got a letter from the town council saying that the outbuildings had to be demolished. Then officials came and said the structures could remain while the town council was sorting out the rules. Nothing further happened and in 1997 they built a two-roomed concrete house. It was properly built but without approval from the town council. Electricity was not installed. The original installation in the core house was of too low capacity to be extended.

Emma belonged to a savings club of five members. Often when Emma's turn came around she planned to use the money to buy building materials for additional outbuildings, but she admitted that there was almost always some other urgent need to attend to. Even so, without the savings club, the concrete-block outhouse would most likely never have been built.

After her last visit to the town council in 2000, Emma declared contentedly that the council had at last accepted their outbuildings. "They let us build four rooms as outbuildings, so that we can separate bedrooms between the sexes." The customary separation of sexes has commonly recurred in discussions about space. However, many poor families, Emma's among them, violated this custom.

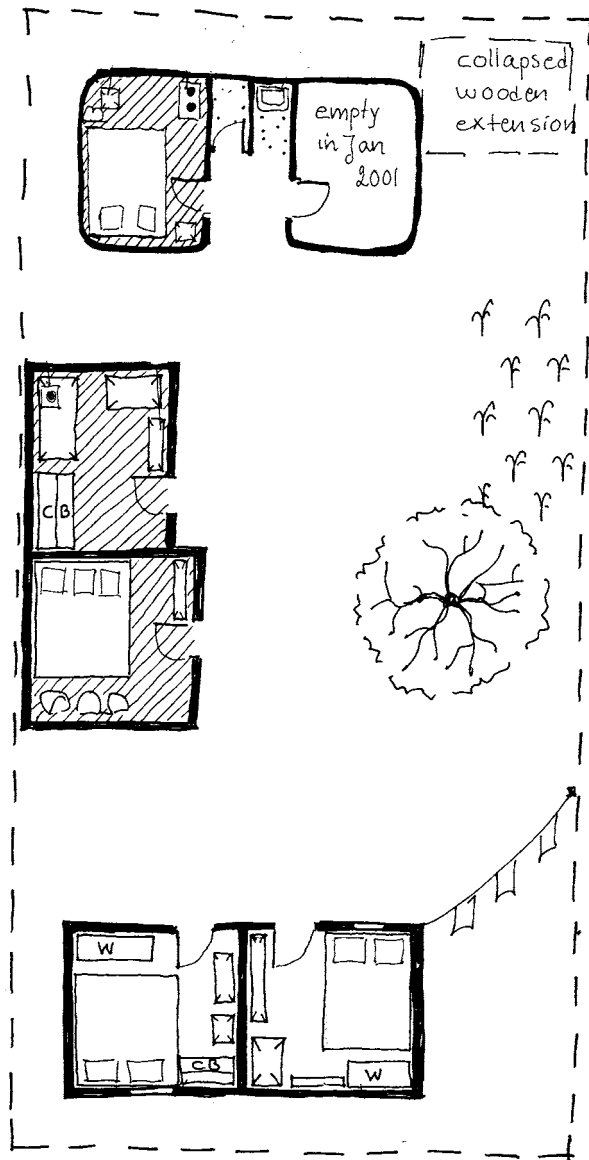
Generational shift

Eric passed away in 1999 and so did their youngest daughter. Emma was alone with four grandchildren aged between seven and eighteen. They used one room in the core house and one in the mud house, while the other rooms were let to lodgers. By this time, Emma herself was ill and weak and could not manage her everyday chores. Consequently, one of her married daughters moved in with her two teenage children. However, they continued to use only two rooms for themselves. Emma, her daughter and four granddaughters slept in one room in the mud-brick house, and three grandsons in one of the core-house rooms, which was also used as the kitchen.

In 2000 there were twenty residents on the stand. Five lodging families occupied one room each, and the rent they paid was Emma's family's only income. It was not enough to keep the children in school. In January 2001 I had my last interview with Emma. She told me that they still had the house on the rent-to-buy contract. Since it was in her name, the death of Eric made no difference. She had been to the town council and had been informed that because they had not been good and regular payers of rent; it would take some years before she gained ownership. Furthermore, they would have to build a permanent house before any transfer of ownership could be made.

Emma knew she was ill; she stayed in bed most days and did not expect to live much longer. She was tired but kept busy knitting in order to earn something by selling to the people who went to South Africa. Nonetheless, the incomes were inadequate and she worried greatly about her grandchildren who were not getting a proper education. In April 2001, Emma passed away.

Just a few days after Emma's funeral, the mud-brick house collapsed. The daughter and her children, nieces and nephews moved into one of the rooms in the original ultra-low-cost unit. Seven persons of both sexes lived in one room, an obviously undesirable situation. A shack was to be built from the roof sheets of the mud house for the boys to use as bedroom. Only a month later the wooden outbuilding, which was let to a lodger, collapsed as well.



Emma's house in 2000.

The properly built concrete outbuilding was all that was left to let to lodgers. "That is what we eat," said the daughter, but she complained that she disliked the role of landlady. "My mother was good at handling lodgers," she said, and admitted that it was difficult to gain their respect. According to her, the lodgers took no responsibility but just complained and wanted the landlady to arrange everything. Some lodgers did not pay on time and the town council very quickly cut off water and electricity if the service payments were in arrears.

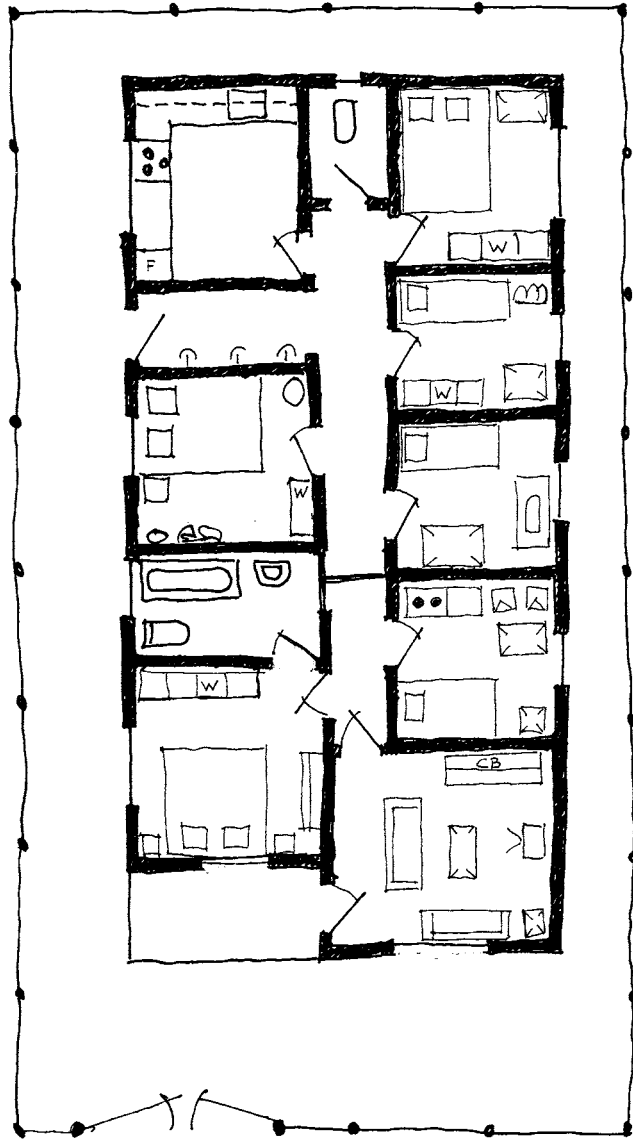
Emma's daughter, who was now divorced, was caught up in a conflict with her brother. He had inherited the rent-to-buy contract, but accepted that his sister was living on the stand and paying the rent to the town council. However, he laid claim to any surplus derived from lodgers' rents. This was the source of the disagreement.

Working lodgers

Two single men rented one of the rooms in the ultra-low-cost unit. They worked as informal sector car repairers, helping people to start old cars whenever they stopped. Often, they brought broken-down cars to the stand, which was more or less transformed into a workshop. On my last visit in 2000 they were about to move out. They had rented a business plot with a house that would make a much better workshop. They intended to stay in the workshop as well. This wasn't allowed under the zoning regulations, but most workshop owners adopted this practice, which was necessary if the owners could not afford a night watchman.

On my last visit in 2001 there were only two lodging families at the late Emma's house. The wooden house behind the ultra-low-cost unit had fallen apart. For the first time ever, there was no people walking around looking for rooms to rent. In spite of many efforts to find a lodger for the room in the ultra-low-cost house, none had been found and Emma's daughter feared that the room might remain empty for a while.

Mrs. and Mr. Matongo lived in one of the rooms made of concrete blocks. They liked the place: the house was dry and properly built and there was space outside. Of course they would have liked to have electricity, but that would have cost more. Before this, they had lived with the husband's mother, and their present situation, the wife noted emphatically, was a great improvement. They got on well with both the owner and the other lodgers, and had no plans to leave. They always paid on time, sometimes early because the owner was in need. Mr. Matongo was an employed carpenter with a regular income. Their first-born was only five months old and Mrs. Matongo had no other source of income.



Paula's house was divided into two separate units.

Mrs. and Mr. Nyamuzina, who lived in the other room in the outbuilding, had a boy of five and a girl of three. They were also content. "The rent is easy to bear as long as I have a job", said Mr. Nyamuzina. They had moved from Waterfalls, a low-density area in Harare where he had been a gardener living in the "servants quarters," to Chitungwiza, because he had got a job with the town council. They had painted the door and the window frames and had even paid for the paint, as "the owner could not afford it." In the future they would like to have a house of their own, but their more realistic dream was to afford to rent two rooms. "If not before, when the children are teenagers."

Case Three: Paula, an absentee landlady

Paula grew up in the family of an aunt who had a house in Highfields, one of the oldest high-density suburbs in Harare. Her mother and sisters had stayed in an ultra-low cost unit in Unit N, while her father had started another family in a rented room. He contributed nothing to her upbringing. Paula was clever in school and managed to work and go to a technical school at the same time. She became an engineer. In 1987, when she was only twenty years old, she bought the house from her parents and closed the rent-to-buy contract by paying the outstanding sum to the town council.

She also bought one of the standard construction plans for a permanent house and paid for all the necessary permissions from the town council. The building process was rather slow, not so much due to lack of money as to lack of cement. In 1991 an eight-roomed house was ready. Paula married and became a mother. The house remained under her ownership. It was not unusual for women house owners to transfer ownership to their husbands when they married. When I asked Paula if her husband had suggested a transfer, she laughed. "Oh, he knows me too well to even ask."

Her husband, who had the same education as she had, was retrenched by his company, and they set up a business in the house. The two front rooms were turned into a workshop for the repair of electrical equipment. Business was good and usually they had two apprentices. Nevertheless, Paula kept her own job. It was safer to have one wage-earner, and, furthermore, her employer had given her a loan for the house and drew the down payments from her wages. She also confided that while it would be nice to work at home close to her baby for the first six months, she would find this difficult as a permanent proposition. She employed two nannies, more accurately a nanny and a maid, and they had responsibility for housekeeping and the baby.

Paula's mother used the money her daughter had paid her for the house to settle in the village. When the permanent house was completed, she was given a room at the back, so that she could commute from the village. The live-in nannies shared one room and the young family occupied the remaining four rooms. A living area of four rooms for a small family is extremely spacious in Seke, but with the workshop in the front rooms, Paula missed a larger sitting

room and she did not like the location. The area was poor and just across the street was a shebeen, where loud music played until two in the morning. She could do nothing about it. If she complained to the police she would not be safe. In 1997 the couple rented a house in a low-density area in Harare. The house in Unit N was rented out.

Aspiring to a house of one's own

Like Paula, her lodgers found the quality of their living conditions below their expectations. Paula had chosen as renters people with formal, well-paid jobs and they were discontented with both the area and the need to share. They could afford to rent the whole house and they felt that sharing was a violation of their privacy.

After their marriage in the early 1980s, Mr. and Mrs. Katiyo lived in a company house in Harare. When Mr. Katiyo's employment contract expired after five years they moved to his parents' house in Hatfield, a low-density area in eastern Harare. Since 1989 they had been on the waiting lists for a stand both in Harare and Chitungwiza. They had saved and had resources to build a house of their own and were prepared to accept the first offer in any area, but they were offered nothing. They moved to Paula's house when the husband's younger brother married and needed accommodation. In terms of Shona culture it is the youngest son who is supposed to stay with his parents.

Initially, they rented the whole house from Paula. They could easily afford it, as they were both working: he as an insurance consultant and she in the marketing department of a private firm. There were six or seven persons living in the house, since they had offered a temporary home to a friend of their daughter. The maid had a room at the back of the house. They also sub-let a small room to a friend who was a taxi-driver. He used the room to store his belongings and to sleep if he had had late-night customers to Chitungwiza or when he was not on good terms with his girlfriend. They allowed him to pay any amount he felt like.

The couple agreed that the house was pleasant. They liked the stone front wall, but many interior features had never been finished. There was, for example, no ceiling. The stand was too small, and there was almost no free space except in the front. The space inside the gate was hardly enough to park two cars.

When the Katiyo family had lived in the house for a year, Paula came and gave notice on half the house. She had a friend who needed accommodation and she asked the Katiyos to vacate the four rooms in the front of the house. The Katiyos were very unhappy about sharing the house, which they regarded as a violation of their privacy. They looked for alternative accommodation, but it was difficult to find, so they decided to stay and use the lower rent to save so that they could build a house of their own as soon as possible. Mrs. Katiyo felt the reduction of their rent was inadequate. When they rented the whole house

they paid Z\$3000 per month, but now that they used less than half the rooms and shared facilities they paid Z\$2800. They also missed the taxi-driver's contributions after he moved out when he got married and wanted two rooms. The size of the household was also adapted to the reduced size of the accommodation. One of their daughters was sent to boarding school and the daughter's friend went back to her parents. Mrs. Katiyo decided to do without a maid.

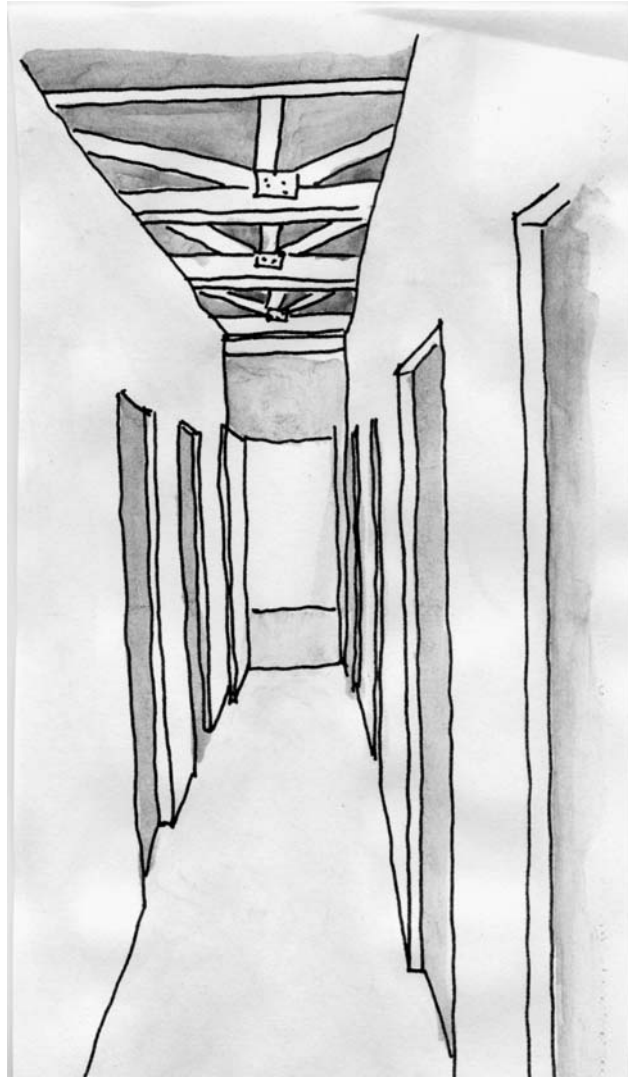
With help from Mr. Katiyo's employer they hoped to get a stand in Norton, but progress was annoyingly slow. They used three rooms at the back of the house. One small room was furnished with a kitchen-unit and cupboards and was used as a kitchen, but there was no water. Mrs. Katiyo had to do the dishes and the washing outside, or near the toilet. Initially they had used the kitchen as a bedroom, but they had to switch because of lack of privacy. There was no proper ceiling, so any noise or talk could be heard in the next room. Indeed, one could openly communicate over the walls, underneath the roof. The situation would have been tolerable if they had been alone in the house, although preferably the house should have been located somewhere else. Mrs. Katiyo complained of the noise at night from the neighbourhood: music, drunken people, singing, fighting. Like many other residents, she complained that there were too many thieves, even though her family had not had a break-in.

The co-lodging couple, Mrs. and Mr. Siwale did not think that their living arrangements were good enough. Both worked in well-paid jobs, he as a civil servant and she in a day nursery. They felt they deserved and could afford to rent a whole house. Mrs. Siwale wanted a plot for a flower and vegetable garden and spacious enough to be the children's playing field. However, there were simply no other options. Things got worse after they moved in and realised that their co-lodgers were unhappy about having to give up half the house.

They occupied three rooms and the kitchen, which was nicely furnished with wall cupboards, counters, an electric stove and a sink. Nevertheless, for reasons of privacy they used the kitchen as a bedroom, and one of the bedrooms as the kitchen. Consequently, Mrs. Siwale had to carry water between rooms. In spite of these arrangements, lack of privacy remained a source of unease and detracted from any sense of homeliness.

When at last in 2001 Mrs. and Mr. Katiyo got their own stand and started to build, the Siwales insisted on renting the whole house. They were prepared to pay whatever they were asked, but to their disappointment the landlady, Paula, let half the house to a relative.

The relative and his family had been renting a pleasant house in Zengeza, another part of Chitungwiza, but he was retrenched and they had to look for something cheaper. Fortunately, his wife was working as a receptionist, but they had to cut their expenses. They had sent their four-year old child to the rural area, but they still needed a maid to take care of the baby. They paid her



Z\$700 a month. They were happy when Paula offered them this place for a monthly rent of Z\$1,400. They praised the place, although they saw its shortcomings, both inside and in terms of the surroundings. As a relative he was prepared to make a contribution to the upkeep of the place, so he intended to ask Paula if she would pay for the materials if he plastered and painted the interior and put up a ceiling. The area was noisier and more crowded than they were used to, a fact that strengthened their feeling of decline.

Case Four: A family house

The house was a properly built permanent house, which by 2000 was squeezed between outbuildings in both the front and back yards. A woman and her grown up children had bought the ultra-low-cost unit in 1983 at a rather low price after her husband had chased her out of her former home. The house was built as a joint family venture, with two sisters and their mother as the motor. A brother had also contributed but had moved out some years ago.

The family had recently managed to get some land in a rural area. It was not their area of origin but was convenient as it was only one hour's bus trip from Harare. After years of negotiations the chief allowed them to occupy a marginal piece of land. They had built a house and the old mother stayed there most of the year, and provided the urban household with beans and maize.

The urban household consisted of the two sisters and their six children, who ranged in age between six and sixteen. One sister was happy to be a second wife. She had a good relationship with her husband, perhaps, as she said, because they never lived together. He came for short visits and he gave some support to their three children. She had worked as a teacher for many years, but as she did not have formal qualifications she lost that job. Now she made most of her money from occasional business trips to the south. The household had always been able to make ends meet, but they were finding it harder and harder.

The family kept a wood selling business, and had a business plot with a small house within Unit N, where one of the sisters would always spend the night as a watch guard. During the fuel crisis in early 2000, business was very good. People had to buy cooking fuel from them when there was no paraffin to be found. The paraffin shortage persisted, but competition intensified after as a lot of wood was delivered to Chitungwiza. They supplemented wood selling by breeding and selling chickens on the business plot.

A total of twenty-three persons lived on the stand. There were one lodging family in the main house and three in the outbuildings.

Case Five: Lodgers in tied accommodation

The original owners had passed away in 1998. The rent-to-buy contract was transferred to a married daughter who lived in another town. The daughter was happy because the house was a source of income, and she and her husband did not earn enough from their farming to pay their children's school-fees. When she inherited the house she allowed four lodging households to stay on. The room that had been occupied by her parents was let to a fifth lodger. A neighbour who had been her mother's best friend collected the rent, paid the town council every month, and handed over the profit to the daughter on her irregular visits to town. In 2000 she started to build another outhouse in the front of the stand, by laying the foundations for three rooms.



A year later I returned to the house and was surprised to find that the daughter had sold the property. According to the neighbour, the friend of her mother, she had done so because of a conflict with an uncle who claimed that he was entitled to get the money. He came and collected the rent before the trusted friend could do so. He used threats to make the lodgers pay him. Although the daughter had the contract, the uncle claimed to be the proper heir according to tradition.

The buyer of the property was a businessman who wanted to use it as tied housing for his employees. The sitting lodgers had been given notice, and at the time of my visit in 2001 none of the residents had stayed there for more than half a year. The lodgers paid no rent; the rooms being part of the men's employment benefits.

5. Quality of living conditions

The descriptions above of houses and residents in Unit N have already illustrated the main forms of multi-habitation. In this chapter, I relate these cases to the literature and to the results of a small quantitative investigation conducted in 2001 of thirty-five stands (every second stand along three major streets) in Unit N.

The investigation confirmed the dominance of multi-habitation: in only three cases did the owner household occupy the whole property. On average there were four households per stand, the highest figure being nine households sharing the stand.

This investigation points to a resident owner and a number of paying lodgers, all with relatively small households and each occupying one or two rooms, as a dominant form of multi-habitation in Unit N. This is also what people in Chitungwiza talked about as the “normal” form. Using the distinction between petty and entrepreneurial landlords suggested by Aina (1990), Unit N is a clear case of petty landlordism with a dominance of residential landlords.

First, I discuss the adequacy of the distinction between commercialised lodging and sharing. With the definition of sharers as non-paying separate households, the concept of household must be problematised. The chapter continues by looking into the landlord-lodger relationship. While commercialised lodging relations are dominant, there are many individual variations. Absentee landlordism is one variation likely to become more common.

The use of space in multi-habitation is analysed by looking at the way in which rooms are used, depending on whether the household has one, two or more rooms at its disposal. Residential density is the most debated and, to a certain degree, measurable aspect of living quality. The chapter concludes with a section on how the state has used quality and density in building and other regulations.

Lodgers, sharers or extended households

Drawing on a study in Botswana, Datta (1996) emphasises sharing as a form of living arrangements that has been given insufficient attention. She defines sharing as the living arrangements whereby adults share accommodation with relatives or friends without regularly contributing to either the rent or the mortgage. This study points to the existence of sharing, but with a marked predominance of commercialised lodging.

Morange (2002) found many non-paying “renters” in the backyard shacks of Port Elizabeth in South Africa. Partly, she thinks, this arose from personal relations and solidarity, partly from the rent boycott. As the landlords did not pay rent, they could not charge the residents of the backyard who often came from the same area or attended the same church. In Unit N the landlords had a clear preference for impersonal relations with paying lodgers, although church mates could be given preference.

In the 1980s, my fieldwork indicated that there was a risk of obtaining biased results in assessing lodging or sharing. Often the owner initially denied having lodgers. Then the lodgers were said to be very temporary or, especially if they were women, were said to be dependants. It was only when I interviewed the lodgers, or during a second or third visit, that a commercialised relationship became evident. In Unit N attempts to hide lodging and illegal outbuildings gradually receded. The town council had issued many warnings but had never enforced the threat. As a result, residents trusted the council to remain inactive and there was no hesitation in answering our inquiries in 2001 about the number of lodgers in the houses.

Sharers are distinguished from rent-paying lodgers, but also, with more difficulty, from household members. The household definition used in Chitungwiza largely conformed to the common definition, that of people living and eating together, although some cases challenged this definition of household. Husbands who worked in other towns, or wives who spent most of their time in the village were still regarded as household members, and so were sons who ate with their families but slept somewhere else due to the lack of separate bed-space. The local definition of household may also include a young woman who worked as a domestic servant. In both these cases the owner household defined the young persons as members of their households.

Large households or extended families were not common in Unit N. Rakodi (1995) found an average household size of 5.4 members in Harare in 1991 (Table 4.5). In Unit N the average household size was smaller: 4.5 among owners and 3.4 among lodgers. These figures reflect a pattern that was regarded as natural by the informants: adult sons and daughters leave their parents when they start a family of their own. The custom of keeping the youngest son at home was mentioned as a historical phenomenon. Young wives did not like to be dependants in their parents-in-law's household, and often parents wanted the rent from lodgers. The multi-generational household was not the ideal, and when it occurred it usually involved unwed daughters and their children.

Some researchers have seen women with children who stay with their parents or other relatives as “hidden female-headed household heads” who share housing (Moser and Holland, 1997). According to the household definition I have proposed, which is based on living and cooking, and according to the single mothers' own views, it would be wrong in Chitungwiza to call single

mothers living with their parents “hidden.” Possibly they could be called prospective female-headed households, as the single women would like to form households of their own if they could afford to.

It was unusual for a married daughter with husband and children to live with her parents, as was the situation in Eric’s house. This situation, however, had to be explained away or rationalised by the informants. Eric said he was happy to have an enlarged household because of his Malawian origins. According to his custom, a daughter should bring her husband to the village of her parents. The son in-law who was a Zimbabwean was quite embarrassed by the situation, which he described as an emergency resulting from a lack of other options. The daughter was of the same opinion, emphasising that this was only a temporary arrangement. According to the young couple, they were sharing shelter, not living in one enlarged household.

In the few cases where married sons stayed in their father’s house, they can be classified as sharers because they had a separate household in terms of cooking and other household chores. Such sharers were the only ones I found whom owners viewed positively, and whose arrangements had some degree of permanence. In Ghana, Korboe (1992) found that almost every second house owner described the extended family as parasitic. In unit N sharers were just not welcomed.

However, few households can fully escape customary law obligations towards the extended family (WLSA, 1997). Siblings or their offspring extended some households but this was still rather unusual. In a study in Lusaka I found that deteriorating economic conditions might have contradictory effects on household composition. While shared living arrangements were a possibility and a source security for many young residents, there was also a tendency to over-exhaust the extended family. Young men especially were at risk of being locked out from the relatives’ homes if they did not contribute. Young girls were tolerated as they contributed with work and were entitled to protection (Schlyter, 1999). In Unit N, lack of space added to the resistance towards accepting additional family members.

Landlords and lodgers

In discussions with owners on residential qualities and the use of space, they explained their overcrowded conditions in terms of the need for income from lodgers. One of three house owners had only one room for their own use. Kaitano (2001) presents a slightly different picture, since only half the owners in Dzivaresekwa claimed income to be the prime reason for multi-habitation. The other half wanted to accommodate relatives, to gain increased security, or just to help because housing was scarce. The need for income does not mean that owners in Chitungwiza acted to maximise profit on all occasions.

Paula, for example, let part of her house to friends and relatives for a considerably smaller rent than the co-lodger had to pay in a strictly commercial

relationship. Esther and her daughter Beauty were both praised by lodgers for being tolerant about late payments. The same was said of Eric and Emma, although in their case the lodgers were better off than their landlord and landlady. In this case, more often than being late the lodgers paid in advance because their landlady was desperate.

One of Esther's lodgers told me that their previous landlord dumped their belongings in the street if they were only a day or two late in paying their rent. They had to ask a co-lodger to watch over their belongings as they ran about trying to borrow money for the rent. Once they had managed to find the money, their belongings were carried indoors again. The lodgers found this procedure humiliating, although they understood that landlords sometimes had to be hard. They also told of how a co-lodger, who had not paid rent for three months, had left Esther's house without leaving a new address. They were somewhat upset because all the remaining lodgers had been asked to contribute, not to the rent arrears, to make up the shortfall in the water and electricity bills.

The landlords interviewed in Unit N usually let rooms to people unknown to them, who had just passed by looking for rooms. They avoided relatives, since it might be difficult to ask for payment, and they saw no advantage in having a lodger from their own home areas. They trusted their ability to judge a person at face value, but admitted that they sometimes ran into trouble. Lodgers could be very difficult. Some lodgers did not take good care of the houses, and the properties could rapidly deteriorate. For the absentee owner, references about the lodgers could be of greater importance, and Paula selected her lodgers from her church, or among her friends or relatives.

Of the interviewed landlords, only Emma verbalised selection criteria in terms of household size or sex of household head. When I visited her stand in 1993 the wooden shack was empty, as she had just asked a single man to leave. Emma did not like to have single men around, even though her granddaughter had not been harassed—she was only eleven years old. It was just that Emma felt more secure with couples. The lodgers claimed that "in general" landlords preferred small households. The fact that all the small-size lodging households had sent their children to relatives is also an indication of landlords' preferences, although this is also related to overcrowding as well.

Women lodgers found it difficult to find "nice landladies," especially if they had more than one child. Single young women complained that they were viewed as prostitutes. There were landlords who forbade visits by boyfriends, fearing that the girls would bring criminals to the house. Horvorka (1996) tells of landlords who forbade all visitors and had a seven o'clock curfew. Landladies might be jealous and afraid that single women lodgers would seduce their husbands. Kaitano (2001) noted similar complaints by female lodgers in Dzivaresekwa, and in my notes from 1988 I find long lists of com-

plaints from female lodgers, including sexual harassment of themselves or their daughters.

The issue of security could be a source of recognised tension for female and male lodgers alike. They often found that landlords applied unrealistic rules in the name of security. At the same time both landlords and lodgers saw security as one of the most positive aspects of sharing.

Women, both owners and lodgers, also had many positive things to say about the social interaction. Although I am not painting a picture of the landlord-lodger relationship in such idyllic terms as Morange (2002) does in her study of Port Elizabeth, I can see that conflicts were avoided, that there was mutual support, for example, in taking care of each other's children, and that the parties were often linked by a feeling of mutual confidence. The verbal agreement implied mutual respect for unspoken rules and social peace.

Absentee landlordism

In 1993 I studied twenty selected houses and none of them had an absentee owner. In 2000, ten of the same houses were studied and two had absentee owners. In both cases the situation was related to a generational change of ownership. As such a change might soon take place in most houses, both cases were selected for in-depth studies.

Paula was the successful daughter of the owners. She was in a spiral of upward social mobility and the neighbourhood did not meet her expectations. She was not raised in the area and it did not feel like home. On the contrary, she indicated that she felt she was living in an area below her status and had only contempt for the neighbours, and especially the guests of the shebeen in the house just opposite. Paula and her husband managed to get a house in a better area, but Paula kept the house in Unit N as a source of income and as a means to help friends and relatives in need. She also saw it as her security assurance. The house was in her name, while the house in Waterfalls was in her husband's name and would be claimed by him in the case of divorce, or by his relatives in the event of his death.

The history of the other house in the study that had an absentee owner was very different. It was an ultra-low-cost unit with outbuildings, two rooms of mud brick and one room in a wooden extension. The first absentee owner was an heiress, a daughter living in a rural town. After a conflict over the inheritance, she sold the house to a businessman who for a short period used it as tied accommodation for his workers. The mud houses were more or less falling apart and when the workers and their wives complained to the owner, he said that they had no claims, as they did not pay rent. In the view of the workers, they paid with low wages.

Three weeks after my interview with the residents, I intended to make follow-up interviews, and was astonished to find that all the old houses were demolished and that work was proceeding on a proper house according to

building regulations. The construction workers and neighbours had no information about how the owner intended to use the house or where the residents had gone. Three weeks earlier the residents had believed that they had a home for some time to come. They wanted improvements but not to move. However, irrespective of whether the owners are resident or absentee, the lodgers are in their hands and can be made to leave on short notice.

There have been very few houses sold in Unit N. In most houses the original tenant/purchasers remain. The housing market is stagnant and owners have few motives for selling. The two cases in this study illustrate the typical reasons: the heirs are already established somewhere else, or they have other preferences, but keep the house for income and security. However, inheritance is often dogged by conflict, which may be resolved by selling the house.

Although lodgers often complained about former (not current) landlords and landladies, they were not flattering about their experiences with absentee owners. Conflicts between residents could be more difficult to resolve when the lawful owner was not present. If co-lodgers were noisy or did not take their turn in cleaning, the other lodgers could do nothing about it.

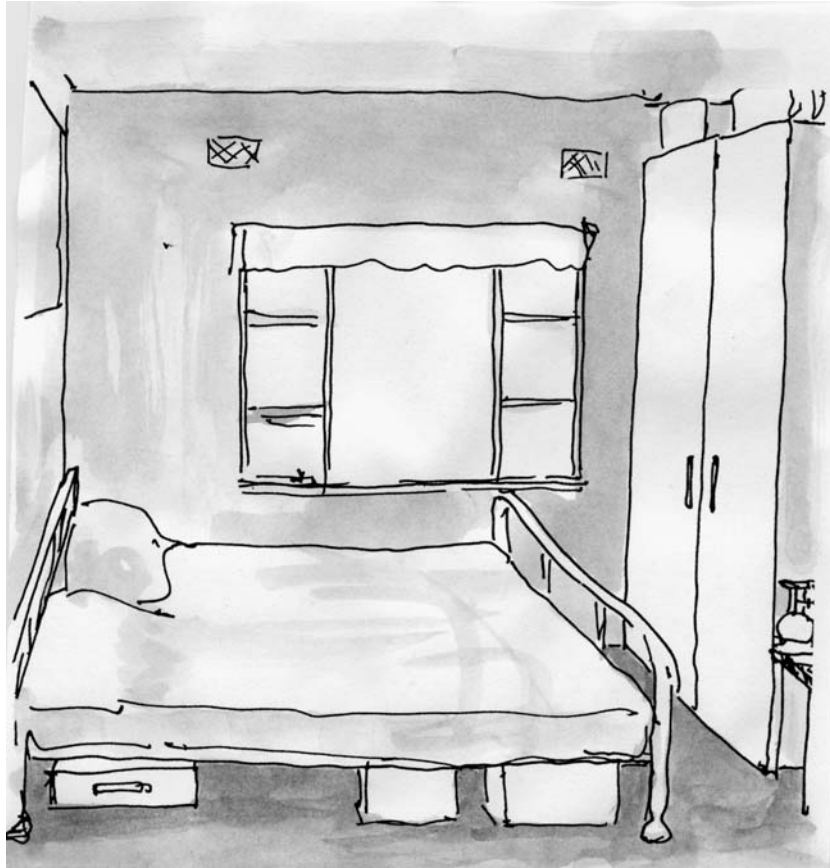
One, two or three rooms

Regardless of household size and income, if the dwelling consisted of only one room, the bed occupied a good part of the available space. In households with children, the parents and a baby shared the bed while the children slept on the floor. During the daytime, the sleeping mats and blankets of other family members were stored on the bed. A single mother could share her bed with her daughters, regardless of their age.

Some families had a wardrobe for storage. Others did not, due to lack of floor space or purchasing power. They stored clothing and other belongings in boxes underneath the bed, or used pegs in the walls to hang their things up. Boxes on the floor might be more vulnerable to damp and vermin.

One corner of the room was used as the kitchen. Some had a display cupboard; others just a table or some boxes to store utensils and groceries. The cooking facility was usually a paraffin stove. Only the lodgers on stands with permanent houses had proper electricity. Space was very limited and with children playing around in the room, accidents were bound to happen now and then. According to a nurse at the local clinic, accidents involving children who had been burnt in their homes were very common.

Some single men seemed to use their rooms only for sleeping: there was just a bed and possessions were stored around the walls. In contrast, many rooms inhabited by couples showed evidence of efforts to create a home. For example, the young mother in one of the rooms of the outbuilding on the late Eric's stand had sewed curtains and bedcovers in matching colours and her husband had painted the walls and frames. They had paid for the paint, as their landlady could not afford it. Along the wall on the outside of the out-



building there was a line of flowerpots. The couple appreciated having direct access to the outdoor space. Because the outbuildings were situated along the plot boundaries (which was uncommon as it was against building regulations), there was a rather large outdoor space shaded by a tree.

The most important benefit of having two rooms was the possibility of separating parents' and children's bedrooms, or separating the sexes with a single mother and her daughter in one room and her sons in the other. Often the children's room was both kitchen and living room. There were no beds, so during the day the sleeping mats and blankets were stored in a corner, or on the bed in the other room. If the household comprised a couple and teenagers of both sexes, sleeping arrangements could be made with co-residents, so that teenagers of one sex from two or three households shared a bedroom. If this was not possible, the boys might have to spend the night in another house with friends or relatives.



Another example of the variety of unusual living arrangements was to be found in the fifth house in the case study, the ultra-low-cost unit that was later bought by the businessman. One household used a room in the ultra-low-cost unit as a kitchen, and had a bedroom in a house several blocks away. The woman explained that they had first lived in one room in her parents-in-law's house. However, she wanted to cook for her family without the intervention of her mother-in-law, she wanted privacy. As a solution they rented this room to use as a kitchen and living room. She had water just outside the door and she could use an electric cooker, which was, however, slow, as it was connected to the old temporary supply of electricity. The small dark room was made cosy by means of a display cupboard, a sofa and armchairs.

Very few households had a kitchen used solely for cooking: the space had to be put to multiple uses. Some family members, usually the children, had to sleep there. Sometimes it would be occupied by relatives, such as Esther's

brother. The beautiful kitchen in Paula's house was not even used as a kitchen but as a bedroom, in a quest for privacy. A lodger's "kitchen" was usually arranged in a corner of a bedroom, with moveable cupboards, a table with the electric and/or paraffin cooker, and a water drum.

Three rooms allowed the ideal of separate parents', girls', and boys' bedrooms to be achieved. A typical example was the late Eric's house in 2001. Emma was old and had one of the rooms in the mud brick house, where she shared the bed with her female grandchildren. The other room in the mud brick house was used as a kitchen and bedroom by the boys, while the parents, Emma's daughter and her husband, used one of the rooms in the ultra-low-cost unit as their bedroom.

Three rooms provided opportunities to invest in furniture. A living room with a three- or four-piece suite, with sofa and armchairs, a nice carpet, television and record players was the standard some of lodgers had proudly achieved.

Shared facilities

Multi-habitation and sharing on stands provided with water and toilets meant that many poor households got access to services that they might otherwise not have afforded. However, this situation also meant that services were burdened by a population three times larger than anticipated. Given this over-utilisation, the system worked surprisingly well, although blockages and flooding of toilets were not unusual.

Conflicts in multi-habitation often occurred over shared facilities, either due to limited access, to cleaning, or to the share of costs. Queuing for the toilet was a nuisance, and children, and also adults who could not wait, used a pot or went to the wasteland nearby. Sithole-Fundire (1995) found in her study of Marondera that there was a hierarchy of access to toilet and bathroom: those in wage work were given first priority, and men went before women. She also found a gender bias in the contribution to costs. When a high water bill came due, a man said that the single men should pay only a certain sum and that the households with children, many headed by women, had to share the rest, which was almost five times more per household. Six female co-lodgers were present and accepted the deal, saying afterwards that they "could not argue with a man in case he should hit them" (p. 127).

In Unit N, the cost of services was usually divided in equal shares between all households. The water consumption of large households was a burden shared by all residents in the house. This was one of the reasons why landlords and, indeed, small co-lodging households, were not happy to share with large lodging households. In some cases, individual cost-sharing agreements were made. In the houses I visited the bills were produced for everyone to read, and the owner's household contributed according to the same principle as the lodgers. Lodgers appreciated this openness, which was not typical of all land-



lords. One couple told me about previous landlords who had confronted them with unwarranted demands for extra payments. Any principle other than disclosing the bills and dividing the sums into equal shares tended to generate debate and conflict. There were also conflicts when lodgers and sometimes landlords could not pay their share on time.

In Unit N the principle of cleaning the shared facilities seemed to be the same in every house: men paid for the chemicals and utensils, while women and children did the work. Children were often asked to sweep inside and outside and to polish the floor.

With very limited indoor space, outdoor space was important. Children had no space inside to play and a safe area on the stand was needed. In Eric and Emma's house the outbuildings were situated on three sides of a large open space shaded by a tree. The lodgers praised the existence of this space just outside their own entrance door. Other landlords used scarce outdoor space for cultivating and left only narrow paths. When a large permanent house was built, the remaining open space was limited but could still be used. Women sat along the walls in the narrow strips of shadow. Three of the five stands investigated were fenced and the gate was locked at night. This rein-

forced a feeling of security, although it could also be annoying for lodgers who were not entrusted with a padlock key.

Residential density

Congestion and overcrowding in African townships has been a concern for observers since colonial times. Colonial governments used prevention of overcrowding as an argument for influx control. Gutkind (1960) attacked such regulations not as a means of welfare but as hindrances to the growth of an urban African artisan and managerial class.

Since independence and majority rule, the housing shortage in the Harare region has increased tremendously due to population growth and a slow increase in the housing stock. Influx control disappeared in 1980 but many other restrictive regulations were retained. Consequently, the only solution for most of the population has been to squeeze into the existing housing stock. While Zimbabwean politicians have refused to acknowledge that a high-standard housing policy, combined with restrictions on squatters, is bound to create a lodging market and overcrowding, many other observers have pointed out the increasing residential density. Overcrowding is blamed for many of the evils of contemporary society (Auret, 1995).

Brown (2001) has pointed to how crucial urban public space is for the poor and how little consideration this has been given in Zimbabwean urban planning. In Unit N, where motor traffic was limited and there was a huge area of adjacent undeveloped land, lack of public space was never a complaint of the residents. Plots or schools and hospitals were oversized. For example, one school was allotted as much as six hectares. Much of such land lay idle, or was only partly developed. In Unit N, such land was occasionally cultivated, but it was also used as public toilets by residents.

By contrast, people complained of lack of space on the stands. The relatively wealthy lodgers in Paula's house were discontented about the size of the plot, as there was room for only one car. But this was a problem far removed from the experience of poor lodgers who lived in a single room. They appreciated the outdoor space, which enabled them to perform domestic tasks such as washing and cleaning outside. Access to outdoor space is highly valued. In studying a peri-urban squatter area on the Witwatersrand in South Africa, Crankshaw (1993) found that the quality of dwelling could compare well with the back-yard shacks in the townships. Moreover, in contrast to the backyard shack dwellers' intense overcrowding, the squatters had no shortage of land.

The outdoor space was mostly used by women, and a majority of female lodgers found positive companionship among co-lodgers, while male lodgers claimed to be indifferent to them. Women appreciated having a protected space for the smallest children to play in. Owners sometimes cultivated part of the stand and demanded that lodgers keep their children away from the beds. The "thirty-five-houses survey" revealed an average number of four house-



holds or fourteen persons per stand. However, the variation was wide. On three stands there was only one household, while seven stands housed between six and nine households, and the extreme was twenty-eight and thirty people on the most populated stands.

Most households were small; more than a third had no children or had only one child with them at the time. Two exceptional households had ten children; one of them had two wives married to the head of the household. Altogether, about 250 children lived on the thirty-five stands, making for an average of seven per stand. The stands with the largest houses or most numerous outbuildings had the most residents and the smallest outdoor space. Narrow outdoor strips are not sufficient as play grounds for up to fifteen children: consequently they play in the streets. Outside school hours the streets were crowded with children, and although motor traffic is light, there is a risk of accidents.

Indoor overcrowding and privacy

A separate bedroom for parents, girls and boys was the starting point in all the residents' visions about ideal living conditions, and this situation was used as a norm in discussions of residential density and overcrowding. Combined use, often with the kitchen as the girl's room and the living room as the boys' room, was fully accepted. Those people who occupied three rooms did not complain. They knew they were privileged, as only one household in eight in the neighbourhood enjoyed such a good spatial standard.

Indoor overcrowding is often defined as more than two persons per room. If kitchens are counted as rooms, this definition fits rather well with the values of the residents. By this simple definition a little less than half of all households in Unit N were overcrowded. The percentage of overcrowded households did not differ much between owners and lodgers (40 and 50 per cent respectively). This is similar to the pattern I found in an upgraded squatter area in Lusaka (Schlyter, 1990). It differs, however, from the findings of Tipple (2000) who, in a study on extended housing in four developing countries, concluded that lodgers tend to occupy only a quarter to a third as much of a house as the resident landlord's household. The fact that both Unit N and the area in Lusaka are among the poorest residential areas in the respective cities may explain this difference.

According to the definition, as many as three-quarters of the households with children were overcrowded. More than eight of ten children lived in overcrowded conditions. These figures provide an idea of conditions in Unit N, but do not reveal much about the individual's quality of living, for example, the lodging couples in the late Eric's outbuilding. One couple had only a baby child. Much as they would have liked to have another room to use, they did not see overcrowding as the problem. The other couple had a boy of five and defined the lack of space as their major problem, since they would have liked to keep the family together, but could not accept the idea of sharing a bedroom with a school child. They were looking for a place where they could rent two rooms.

There were households that had to violate custom regarding separation of bedrooms, but these were not many. It was more common that families were divided and children of school age were sent to relatives in rural areas. There were other reasons mentioned for sending children away, such as access to food, better schooling than in Chitungwiza, or the needs of an ageing grandparent, but the main reason, the parents emphasised, was the lack of room.

Sometimes it seemed as if the demand for privacy could be satisfied more on a symbolic level than on a concrete one. The rooms were usually tiny and the separating walls were built only to ceiling height, but there was no ceiling so there was open communication over the top of the walls. Often, there were no doors, just some form of hanging. The demand for quality privacy increased with income, and it was the relatively wealthy lodgers in Paula's

house who complained about lack of privacy. They arranged their bedrooms as far from the co-lodgers as possible, even if that meant some inconvenience, for example, with a bedroom in the large front room and the living room in a smaller room, or the kitchen far from the water supply. All this was done in order not to have co-lodgers just on the other side of the bedroom wall.

In response to an open question about lack of space and what it meant to them, both owners and lodgers complained about the difficulties it posed for receiving visiting relatives. Some women lodgers really regretted this. They related long stories about their efforts to house relatives from the rural areas. Even for relatives and friends in Harare, travelling both directions in one day could be difficult. Some house owners, on the other hand, seemed quite satisfied with this situation. In other discussions they stressed the importance of having all rooms let to lodgers so that no non-paying relatives could move in.

In Dzivaresekwa, a high-density suburb of Harare, Kaitano (2001) also found that the difficulties in housing guests was one of the issues lodgers brought up in response to questions about overcrowding and what it meant to them. Many of the other complaints the lodgers had were also related to overcrowding. The risk of the spread of disease was a major concern among residents, and they specifically feared the sharing of toilets. This issue was never raised among Chitungwiza residents. Why this difference exists, I can only speculate. Maybe, the residents in Dzivaresekwa had recently been subjected to a health information campaign.

Withers (1992) noted that almost three of four non-owner households had only one room, and yet only one third of them complained about space. Half of them even claimed to be satisfied with their accommodation. In Unit N in 2001, spatial standards were better, with just over half of the lodging households in one room. I have no quantitative measure of degrees of satisfaction, but most of those I talked to would certainly have liked more rooms and, since the wish was free, also a house of their own.

The lodgers in Paula's house who could have afforded a house of their own expressed the strongest discontent. However, lodgers moved every one or two years, and they often explained this in terms of dissatisfaction with the conditions at their previous lodgings. It is possible that people did not express their dissatisfaction as long as they stayed and needed to maintain good relations with co-lodgers and the owner. The feeling of congestion has more to do with social relations and the design of the space than with the number of persons per space unit.

Minimum standards for good quality

Individual water connections to every stand and waterborne sanitation such as exists in Unit N are luxuries by the standards of many African cities. These required substantial government investment and partnerships with the private sector. The quality of the installations was high, and even though the large

population stemming from multi-habitation has heavily burdened them, they have worked most of the time. Minimum standards for housing and for infrastructure materials and construction are justifiable as economic in a long-term perspective.

If houses were defined as temporary, the minimum standard for construction could be disregarded. The mud floors, asbestos window shutters, chicken-net walls, and cement slabs in the ultra-low-cost units in Unit N were of a quality far below minimum standards. Nevertheless, many of the units have been used for more than twenty years.

The Zimbabwean government continues to maintain high minimum standards, which in conditions of poverty serve to exclude the poor from ownership. From a policy point of view, housing quality was seen to be guaranteed by minimum standards of both construction and of space, and eyes were closed to the existence of lodging. The building of ultra-low-cost units was stopped on the grounds that the standard was too low, while another reason was that the government was not prepared to make the necessary investments. Instead, empty stands were provided for self-building. Even for these schemes, minimum standards were high in that a permanent four-roomed house had to be erected within five years, and no temporary buildings were allowed.

Some planners argued for affordability of housing by permitting one or two-roomed houses, but still maintained the ideal of a one-family house (Musandu-Nyamayaro, 1992). Others saw letting rooms for lodging as a means of financing home ownership. While the policy debate on building standards and requirements continued, the enforcement of the rules was uneven.

In Unit N the erection of illegal outbuildings was tacitly accepted. Many illegal outbuildings were of lower quality construction than the ultra-low-cost units. Several wooden shacks and mud brick houses have been built and collapsed during the period of my studies. The two-roomed mud brick house at Eric's stand was used for fourteen years before it fell down during heavy rains. In contrast, the concrete block outbuilding at Eric and Emma's stand illustrates that some outbuildings, although illegal and in violation of plans, could nevertheless be of high quality.

High minimum standards created a dual market, with lodging rooms as the only option not only for the very poor and the poor but also for many, especially young, people of the non-poor third of the population, who also find it impossible to arrange for accommodation in any other way. Consequently, minimum standards of space had very little to do with the lived realities of multi-habitation.

6. Coping with poverty

This study has aimed at exploring the living conditions in multi-habitation, and this chapter starts by summarising the answer to the research question about the forms multi-habitation takes in Chitungwiza. The previous chapter analysed the spatial quality of living, and here the analysis is taken further by looking at how the everyday experiences of multi-habitation vary with tenure, class, gender, and age.

Specifically, this chapter addresses the questions of what significance housing has in people's coping with poverty, and how multi-habitation influences their agency as urban citizens. It is the coping with poverty and the agency inherent in these efforts that are the strongest messages in these case histories.

The research question about how housing policies, regulations and norms have led to the present situation was addressed in Chapter Two, which leaves recent policy documents and a possible future to be addressed in this chapter.

Forms of multi-habitation and households

The dominant form of multi-habitation in Unit N in Chitungwiza was that of resident owner and a number of lodgers with small households. There were some absentee owners, but original tenants/owners usually remained in their houses and changes came about through inheritance. Owners preferred purely commercial relations with the lodgers and avoided relatives or people from their own village. Thus, multi-habitation takes the form of petty landlordism and there is generally a commercial relationship between resident owners and lodgers.

Owners tried to avoid non-paying households. Sharers, in the sense of independent but non-paying households, occurred rarely and usually involved households of married sons or daughters. Unwed daughters with children were included in parent's households, and a widow or a widower could be included in the households of a daughter or a son. These were the only fairly permanent types of extended households found. Households could be extended by single, usually young, relatives, but this situation was always claimed to be for a short period. Instead of extended households, there were many diminished or divided ones.

Lodgers' children often spent years of their upbringing with family members other than their parents. Several reasons were given for sending children away. Parents hoped that life in a smaller town or village might entail less risk

of teenagers' falling into bad company, or that the schools might be better in another part of the Harare region. The positive reasons were to give children a better start in life. Other reasons related to constraints of everyday life, for example where both parents were working. However, the most often heard reasons related to multi-habitation: lodgers feared that children would annoy the landlord, and they lacked space for separate bedrooms.

So while it was possible to find a wide variety of multi-habitation and household forms, it can nevertheless be concluded that the form I have called dominant was very dominant, both in quantitative terms, and as an ideal of normal urban habitation.

Empowered owners

In analysing multi-habitation and qualities of living, the first necessary distinction is between owners and lodgers. The owners in Unit N were poor, most likely poorer than the average lodger, but they were empowered by the ownership of their house. Owners had a choice. They could choose whether to let a room and gain the income or to use it for their own comfort.

No owner ever told me of divided households, or of children sent away because of lack of space. Household formation is dependent on housing conditions, a fact that is often overlooked in housing policy discussions, where households are just counted in order to assess the need for houses.

Owner households used more space than lodgers but the differences per person were negligible. The difference in living condition between owners and lodgers is not a difference in spatial quality as much as in permanence, security, and power.

In multi-habitation, poor owners sacrificed spatial comfort for income. Some owners saw several positive aspects in their social relations with lodgers. They appreciated the mutual help and the security from thieves provided by the continuous presence of someone in the house. Others found the role of landlord or landlady onerous. They had experienced "difficult lodgers", they had been cheated on rent, they feared diseases, and they found that the house deteriorated with heavy usage.

Disempowered lodgers

Lodgers felt disempowered by their housing situation. The high frequency of renting is sometimes explained by preferences for renting due to the rural commitments of the households. Although some informants wanted to secure a livelihood by accessing land in rural areas, none of the lodgers declared lodging to be their favoured option because of rural strategies. Lodging was never mentioned as a positive choice but as a result of lack of alternatives.

Lodgers aspired to ownership as a means of gaining residential security and permanence. On average they moved every second year. It was security,

not ownership as such the lodgers wanted, and a rental contract as a council tenant was equally coveted. In fact, they did not distinguish between tenants and owners, as council tenants had very strong rights of tenure.

The positive aspects of their housing situation lodgers mentioned related to the low rents in Unit N, to security from theft, and often to the interaction with the co-lodgers. Frequently a lodger talked about other lodgers as friends who helped each other. There were also conflicts with both landlords and co-lodgers, there was lack of privacy and space, and most important in relation to children, perpetual restrictions on movement and noise.

Comparing my notes from interviews in 1988 and in 2001, I find that lodgers were more critical of their living conditions thirteen years ago, and I believe that was because they still had hopes of achieving living arrangements on more secure tenure. By 2001, people had adapted their aspirations to reality. Only very well-off lodgers had realistic prospects of getting a house of their own, and these were also the most outspokenly critical of lodging. There was no point for poor people to complain about lodging: they limited their complaints to individual landlords or co-lodgers and saw no way to improve their living situation either on an individual or a collective bases.

Kaitano (2001) noted that some lodgers could be regarded as free riders, as they enjoyed services such as street lighting and refuse collection without having to pay their rightful share of the costs. She argues against a conventional view of house owners as exploiting their lodgers. I do not want to call the house owners exploiters. Through their entrepreneurial efforts they are providing much needed accommodation. Nevertheless, I think the lodgers are exploited and disempowered by a housing system that makes them pay without giving them any security or power over their everyday situation.

Exodus of non-poor

Based on the simplified class categories of very poor, poor and non-poor, which Kamete (2002) has shown constitute about one third each of the Harare population, it is easy to conclude that the non-poor move out of Unit N, and that the very poor and the poor are represented among both owners and lodgers.

Paula became an owner through inheritance: one may say she purchased the house from her mother at a non-market price. She was very clear that Unit N is an area below her class aspirations, and she moved out as soon as she and her husband found an alternative.

The non-poor lodgers in her house shared her attitude to the neighbourhood and saw their stay as a stopover on the way to a house of their own. For them it took some years, but many lodgers in their situation may not be as lucky. Lodgers who could afford to be house owners, council tenants or renters of a whole house, were ready to pay for security of tenure, but money will not help—the alternative just does not exist.

Although more wealthy lodgers had much more space, they complained much more about lack of privacy. They had higher aspirations than poor lodgers, and they had the money to fulfil their aspirations if stands and houses were available on the market.

Most residents in Unit N were poor or very poor, and most of my informants bear witness to increasing poverty. They had experienced an improvement since the years of drought in the early 1990s, but by the turn of the millennium they were again sinking into poverty. The reasons varied from unemployment to increasing costs of transport and all necessities. They restricted the number of meals a day and were unable to keep their children in school. Unfortunately the situation is likely to have worsened as the interviews were conducted before the renewed drought.

Women's strategies

The history of housing being tied to employment is one reason women in Harare were seldom house owners. Few women had formal employment and few earned enough to purchase a house when the property market emerged. Although Unit N, with its special history of receiving poor people from squatter camps, had more women owners than other housing areas, they were still in a minority. In this study, three of the five selected houses originally had women owners. This was an over-representation due to the method of selection. However, the fact that women dominate among the heirs of the second generation raises the question whether there is a trend emerging or whether this situation is merely coincidental.

There are no quantitative figures available to answer questions of this kind, but this study confirms that women put high priority on housing and make ownership central to their livelihood strategies. This is partly because strategies based on employment or rural connections were often closed to women, and partly because women wanted to combine the care of children and other family members with the income-generating activities they could perform in the home. The option of sacrificing certain residential qualities in order to generate an income through multi-habitation is important for all owners, but especially so for women, who generally had few alternatives.

Paula retained ownership of her house in Unit N when she moved out. She became an absentee owner not primarily because of the income, but as security for her as a woman. If her husband passed away, or her marriage failed, she knew that it could be difficult to claim rights to the matrimonial property. With a house in her own name she was safe.

Women lodgers experienced special hardships because they were women. Primarily, they had difficulty in being accepted by suspicious landlords and landladies, who argued that women might admit untrustworthy boyfriends into the house. Some landladies feared that a young woman lodger might be

attractive to their husbands, while some women lodgers claimed to have left previous lodgings because of harassment by the landlord or a co-lodger.

Ageing in town?

Ageing owners were taken care of by children, and there were few old people among the lodgers. Asked about their ageing parents, the lodgers provided various histories and visions for the coming years. It was impossible to house an ageing parent, when one had only a single room. Although Unit N in Chitungwiza is farthest away from the centre and from Harare, most lodgers had some kind of connection to the urban labour market. They could not easily move, but some of them had arranged for their ageing parents to stay in a smaller town where housing was cheaper.

Where housing was tied to employment, a worker had to move upon retirement. The Chitungwiza residents still held the view that it was normal that people would return to their villages or move to a smaller town with cheaper housing. However, many of them described their own situation as different and exceptional, notably those residents who had no claim to a rural home. They were born on commercial farms to parents from neighbouring countries, or they were Zimbabwean women with no village where they would be welcome. Esther negotiated for land with a chief without success and Emma was disappointed by her brothers.

Already in the 1980s, Emma talked of returning to the rural area on early retirement. She thought she could get a piece of land for her own use. Three times a year she would go to her home-village to visit her mother, whom she and her brothers supported. She bought groceries for her mother in town and helped in her brothers' fields and was allowed to bring back some food such as maize and beans. However, in the 1990s, when her son tried to negotiate for land, his request was turned down. The fact that Emma's husband was from Malawi strengthened her case and her brothers had said that she was welcome. However, any allocation of land was delayed year after year until Emma eventually accepted that she would never obtain land. The urban stand was the land on which Emma had to survive. When Emma was widowed in 1999 she gave up her struggle. Her brothers did not see it as their responsibility to give land to a married sister or to her children.

Case four of the studied houses represents an exceptionally successful family. They had not only built an urban "family house" through their joint efforts, but had also, after long negotiations with a chief, been allowed to cultivate a piece of virgin land. They had no previous connection to that part of the country. The old mother settled there and was supported by a young relative who was sent from their remote village of origin to help her in her daily life. The urban family members came with goods from town and also provided labour. They managed to grow enough beans and other vegetables to make a not insignificant contribution to the urban part of their household.

The significance of housing for livelihoods

The history of Esther illustrates how central her house was in her livelihood strategies. In addition to the let rooms, the house provided for income-generating activities in the form of shebeens and workshops. Her ownership of a house empowered Esther in spite of the fact that almost everything she did was illegal. She was not allowed to build outbuildings (although this was ultimately tolerated); she could not cultivate the vacant land outside the stand without having the harvest slashed; and she was not allowed to sell beer, and was arrested a couple of times over the shebeen. The zoning regulations forbade her from having a welding workshop on the stand. In other words, she survived through and within a criminalised urban economy.

A lodger could never have adopted these kinds of livelihood strategies. The businesses were noisy, space consuming, and illegal. According to the Civic Group Housing Project (1995), the most widespread home-based industry in Chitungwiza was basket making and sewing, both mostly conducted outside and by women. These activities may also be accessible to lodgers. Several of the interviewed women did sew for sale, but I saw no basket-making anywhere. Owners could develop a variety of petty-trading businesses built on the existence of customers within neighbourhood networks. For lodgers who were constantly moving, building such networks was not easy.

Lodgers had only one way to adapt their housing situation to their livelihood strategy: finding the cheapest room possible. The rooms in Unit N were very cheap, but the price had to be balanced against the cost of transportation to Harare, where most economic and commercial activities take place. With the shortage of fuel that began in late 1999 there was the risk of actually not being able to find transport to work, in spite of hours of queuing. Workers who were afraid of losing their jobs could not take such risks. For workers with access to company transport, Unit N was a good choice.

Housing with a certain degree of security of tenure is thus crucial for many livelihood strategies. This study points to the great significance of urban housing to households that are coping with poverty. This significance has seldom been considered although poverty alleviation has been the prime goal of development cooperation agencies. With the introduction of sustainable livelihood models, one would think that housing would come into focus, but this is not so. There are models that omit housing completely, and there are others that view housing merely as collateral (Farrington, 2002).

No resident in Unit N ever mentioned a house as a means of getting collateral. Partly, this is because "owners" on a rent-to-buy contract did not have the right to use the house in this way. However, this may also reflect a strong reluctance to being indebted. In reply to my inquires about the possibilities for completing the purchase, taking a loan and rebuilding, owners stated they would rather extend their house slowly by saving and building bit-by-bit, possibly taking out very small private loans.

Associational life and tenure

For many years most residents went regularly to party meetings in the neighbourhood. There were many discussions and especially the house owners put strong pressure on their leaders to stop evictions and the bulldozing of out-buildings. In the early 1990s most of them had stopped going to party meetings. "We were just talking and talking and no one paid attention", said Emma, who nevertheless continued to attend meetings into the 1990s when almost no meetings were arranged. In 2001, the residents were not aware of any party meetings and many expressed their contempt for the ruling party.

Residents had no forum for discussing local issues. The churches dominated associational life in the neighbourhood. Lodgers who moved between neighbourhoods often lacked a feeling of belonging, since their sojourns were always temporary. Consequently, they often continued visiting their old churches even if it meant travelling long distances to another township.

Poor residents seldom indicated that they were members of any organisation or club. There were women's clubs, some organised by churches, some by voluntary organisations, but few existed for the poor women who could not easily bear the costs of participation. Even if there was no fee, they were supposed to pay for food and for material for handicraft, etc.

The low participation by lodgers in associational life contributes to their difficulties in making claims on an organised basis. The situation in Zimbabwe is similar to what Morange (2002) has highlighted in the South African context: the hostility of public policies towards lodgers is shown mainly through great silence. In Zimbabwe, as in South Africa, you can still hear municipal councillors promise that squatters and backyard shacks will be eradicated. Nowhere is there a political presence particularly in favour of lodgers, although housing and urban conditions are central issues in the political discontent.

Comments on housing policy

In Southern Africa, multi-habitation has grown to be the dominant housing form in a period when the objectives of urban and housing policies have been formulated as decentralisation, home-ownership, enablement, and empowerment. However, most governments are unable to meet demand for housing. Unit N can be seen as a case where relatively high-standard stands, with individual water connections, a toilet and a shelter, were let to poor people who usually would have had little chance to get a stand. In spite of their poverty, many tenant/purchasers have managed to make their monthly payments and build large permanent houses.

Compared with privatisation reforms in neighbouring countries, for example Zambia, where the poorly planned and rapidly implemented privatisation of public housing created many problems, this slow rent-to-buy model worked well for the poorest urban populations (Schlyter, 2002). Had it been gender-

sensitive and included wives' names on title deeds, just as they were on tenant contracts, I would have regarded this model of privatisation as very successful. However, it has not been sustainable. It was premised on a strong state taking responsibility for the huge investments required and on active partnership with the private sector. With a weak state, impoverished local governments, and a policy hostile to urban dwellers, this model cannot be replicated.

The housing stock in Chitungwiza is ageing. Tipple (1999) has found that one of the most notable phenomena in the transformation of government-built low-cost housing in Zimbabwe and other countries has been the change from single household dwellings to multi-habitation with rooms to let in the first generation, and to be inherited by many heirs in the next generation. In Lusaka, a similar tendency can be expected, since owners of former council houses want their children to jointly own the property (Schlyter, 2002). My interviews pointed to the emergence of a similar pattern in Unit N. If this is so, the number of sharing families is likely to increase, but an even larger increase can be expected in activity on the housing market and in absentee ownership. Inheritance and joint ownership often provoke conflict, which is resolved by selling or letting the property.

There are few incentives to sell the house. Now that the first house owners are ageing and many houses have been transferred to the next generation, it is likely that more houses will be sold or put out for rent by absentee owners, as a result of the heirs' personal situations or conflicts over inheritance. How common this will be, will depend on the housing market. Unit N has not been very attractive for well-off buyers and so far speculative buying with the sole purpose of generating rental income is unheard of.

A national housing policy for Zimbabwe was presented in 1999 (MLGH, 1999). This document tries to make honest analyses, but these rest on a weak basis because of lacking data. The difficulty of getting accurate figures is not restricted to Chitungwiza, but is true of most towns and areas. The home ownership policy of Zimbabwe was designed with the explicit goal of providing security of tenure (MPCNH not dated). With most people now being lodgers without any security whatsoever, one may conclude that the policy has failed.

The policy strategy remains that of self-building for home ownership with finance from building societies in the form of individual mortgages. Such housing options are increasingly unrealistic for low-income people. The 1999 policy set out brave aims but seemed to foresee that the political decisions needed for progress would not be forthcoming. There are no convincing measures proposed to increase the production of shelter. Rakodi (1995) compared Harare's housing situation to a pressure cooker: with multi-habitation the pressure has increased.

Comments on methodology

This largely descriptive report of multi-habitation was prompted by the discrepancy between the official home ownership policy and the lived reality of multi-habitation. The everyday life approach assumes that patterns created and meanings invented by people in their everyday lives represent knowledge that is worth considering and being made public.

To make the private public is to probe into people's private lives, and, consequently to raise ethical considerations. So does the fact that an educated woman from Europe does research *on* living conditions of poor people in Zimbabwe. This situation is a reflection of power relations in the world, and has to be seen in the light of Zimbabwean history. I cannot suspend or step outside the cultural meaning assigned to visitors and whites. However, the repeat visits to the same houses, as part of the longitudinal method, added a personal dimension. Mutual trust and appreciation could be developed between the house owners and me.

Given the turnover of lodgers, my interviews remained more impersonal. Originally, I intended to interview all the people, including children, living in the houses, but it was soon apparent that I could not create the right environment to find out about children's everyday lives during my short visits. Observation was useless as the children became too excited by my presence, and they answered my questions with what they thought were the correct answers, as if I were a teacher whom they wanted to please. To explore the children's perspective successfully, other methods and more time are necessary.

All qualitative research includes the researcher's interpretations. If the research aims to make voices heard, those voices have first to be heard by the researcher. The power relationship between researchers and researched affects fieldwork, the collection of information, its interpretation, and the presentation of the material. I have chosen to present lengthy histories constructed through dialogue between the informant and me and reflecting what the informants chose to tell and what I chose to ask and listen to.

My ambition has been to stay close to what the informants said, but at the same time to allow my theories and experience to inform the interpretation. I have tried to behave decently towards my informants both in the personal encounters and in the way I report. Although at least two of my informants will be disappointed not to see their names and photos in a book, I have protected the anonymity of my informants by changing their names as well as some of the details that are not important for the analyses but would enable identification. By exploring the informants' private knowledge, this report reconstitutes it as publicly based knowledge. The private can become a basis for claims for improvement only after it has been made public. Only public knowledge provides the links between policy and history.

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