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The Public Private Partnerships and Inclusive Housing in Masvingo, Zimbabwe

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Urban problems are becoming too serious to leave solely in the hands of government authorities who have no capacity to solve all them. There is therefore need for partnerships that can help in the delivery of services for increased production, safety and livability in urban areas. Partnerships have been necessitated by the need to draw resources such as wisdom and finances from all parties concerned to overcome contemporary urban predicaments. The adoption of Public, Private Partnerships (PPPs) is seen as the way to address the poor service delivery. This paper examines how the concept of PPPs has been used in the delivery of inclusive housing in the city of Masvingo. The research adopted a mainly qualitative methodology to the inquiry, where indepth interviews and field observations were employed. The inquiry established that a lot of stakeholders were involved in Victoria Ranch Housing Scheme in Masvingo city. This has helped to make houses available to the generality of people in the City. However, the housing scheme has excluded the urban poor as the private sector developers hijacked it in their bid to maximize profits. This drove the urban poor out of the scheme as houses were priced beyond their capacity. The situation was worsened by the fact that the government did not provide a framework of how the scheme could include the city inhabitants. There is therefore need to re-engineer the concept of PPPs to introduce a moderator in the form a high authority who will make sure that there is a balance between the need for provision of the public good and the need to make profits from public good investments.

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Introduction and Background

The literature around PPPs shows that the phenomena have been defined differently by several academics, public agencies and international organization such that a universally agreed definition is rather elusive (Sobuza, 2010; Jefferies and McGeorge,2008; Hodge, 2005). The Canadian Council for PPP defines this term as "a co-operative venture between the public and private sectors built on the expertise of each partner that best meets clearly defined public needs through the appropriate allocation of resources, risks and rewards (CCPPP, 2008). Ibem (2011) says PPPs are the pooling of resources (financial, human, technical and intangibles that can include information and political support) from the public and private sources to achieve a commonly agreed goal. PPPs have also been defined as a collaborative effort among public, private based on mutual trust, division of labour and comparative advantages in responsibilities, risks and benefits (Brinkerhoff and Brinkerhoff 2004; Tomlinson 2005; Shelter Enrique 2008; Goz 1986). Wallace et al. (1998) argue the private sector in that partnership should be seen as an equal partner with the public sector to provide a societal benefit.

In this paper, the working definition of PPP is the mutual and beneficial engagement of the public sector and the various private housing developers, cooperatives as well as other non-state private actors or institutions to deliver the much-needed housing. Government of Zimbabwe (GOZ) goes into this partnership with the critical land resource. As it is severely constrained in terms of financial and other resources due to, among others things the damaging economic sanctionsinduced difficulties, the GOZ is therefore believed to have made a very prudent approach to resolving the housing problem so commonplace in much of the urban landscape. The private entities are believed to be resource-rich as well as more efficient and effective in project implementation thus potentially complementing the GOZ in its endeavors.

Partnerships in housing are not a recent phenomenon but have gained prominence since the 1970s in the US and UK (Sobuza, 2010). Its origins in the two countries were associated with planning and urban development problems and the private finance initiatives (PFI) which primarily address considerable shortfalls in financing of such housing projects (Sobuza 2010; Maseke 2023). The PPP approach under the auspices of the PFI has become a recognised and effective way of delivery of value-for-money public infrastructure and services worldwide. PFI has been used to develop and deliver between 10% to 13% of all UK investments in public infrastructure (Sobuza 2010). Sobuza (2010) further notes that close to 100 projects are initiated or completed per year. The growing use and value of PFI has inspired many governments across the globe to adopt PPP arrangements. Many developed countries have embraced the concept and the Australian Government, for instance, has used it to deliver several of their social infrastructure projects. Ecohome housing project in Australia is one major initiative that is a collaborative research project of RMIT University funded by the Australian Research Council grant and a number of industry partners involved (Moskalyk, 2008). In Canada, about 20% of new infrastructure are designed, built and operated under PPP arrangement and low-income housing has increasingly been viewed as one sector that PPP can efficiently and more sustainably tackle (Moskalyk, 2008). In India housing reforms in Kolkata under the PPP flagship have replaced decades of ineffective housing policy (Sengupta, 2005). PPPs have, thus, become the most prominent urban housing policy that have emerged in the last decade. From this perspective PPPPs are viewed as a contemporary housing policy that holds the promise to resolve housing problems (Payne, 1999) by bringing together both the public and private sectors, hence a celebrated institutional strategy (Ibem, 2011, Choe, 2002). Choe (2002) who argued that urban housing problems have reached alarming levels to leave them solely in the hands of government or private sectors. He further argues that there is need to draw wisdom and resources from all parties concerned. In Nigeria, PPPs have been adopted and intended to increase urban housing stock, address housing affordability and accessibility challenges (Ibem, 2011). Ibem (2011) alleges that much as the approach has provided affordable serviced plots and housing units, the houses so produced are hijacked by a few high-income elites. PPPs are further criticized for being palliative as they have contributed very little to the volume of housing units available to low-income people in Lagos (Ibem, 2009; 2011). However, in contemporary times where housing has been deeply immersed into the political economy of cities and countries, it is useful to examine the nature of partnerships because social housing has now become a lucrative area of investment (Erguven 2020, Bloom 2023, Rodgers and McAulife 2023). Successful PPPs need special arrangements that will see the intended benefits being shared between the stakeholders.

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

in various other areas, for instance, in institutional capacity building, mining and agriculture that involved bilateral and multi-lateral aid agencies., (the UNDP, USAID, IBRD, OPEC and CDC) (GOZ Report, 1986). The Italian and Saudi Arabia Governments have also been involved in bilateral agreements.

The second phase pertains to the mid-1990s to the year 2009 which was epitomized by an exceptionally troubled economy. The GOZ-UNDP (2010) reports that from 2000 to 2008, Zimbabwe experienced unprecedented economic and political challenges which also led to a flight of investors from the country and withdrawal of financial institutions from funding programmes and projects (GOZ-UNDP 2010). This plunged the economy and urban infrastructure into serious deterioration. There was also a brain drain of the human capital which further undermined economic recovery efforts instituted by both central and local government. The third and current epoch is the post 2010 period which is witnessing a come-back of local and international private sector to partner and forge close collaboration with GOZ in many areas such as power generation, mining, local government sector capacity building, housing among other areas. The government also proposed PPPs in hospitals where it is intending to introduce PPPs to rehabilitate and re-equip deteriorated state-owned hospitals. GOZ has no capacity to adequately fund the necessary rehabilitation and construction of new ones as required in some provinces.

This paper seeks to examine the contribution of PPPs in the delivery of housing in the city of Masvingo. Masvingo Province under which the City falls has a huge housing backlog over of over 100 000 (GOZ, 2003) where a significant backlog percentage is apportionable to Masvingo City as the provincial capital city. An on-going revolution in housing production involving 10 000 planned residential stands is underway through a PPP approach with about 10 developers involved in the National Housing Delivery Programme (NHDP). It is believed that GOZ hoped that through the engagement of the private sector there would be increased efficiencies and housing delivery. However, to date there is little evidence on how and if PPP has addressed the housing challenges.

Literature Review

The need for PPPs

PPP have emerged as the most prominent urban housing policy promising to close infrastructure, skills, efficiency, accountability and other gaps for both governments and organisations (Grimsey and Lewis 2004, Sengupta 2005). UN-Habitat (2011) views PPP as a model promoting sustainable housing and urban development for countries at all levels of economic development. Moreover, growing financial needs of urban development projects require more than what

the traditional public purse alone can sustain, hence a need for the alternative PPP development model (UN-Habitat (2011). The PPP model, therefore, offers a new governance paradigm to urban infrastructure that is multi-disciplinary and inter-sectoral in nature and holds the hope for a feasible, coordinated and more equitable policy framework.

PPPs should adopt and be guided by governing principles, chief among them being the public interest. There is need for PPP projects to be carefully planned and well-defined in scope and fundamentally clear objectives where transparency and accountability must be maintained (UN-Habitat, 2011). A selected PPP model must provide value-for-money in terms of cost and time savings. One other key principle is that PPPs must reflect the needs of the affected community and should integrate key stakeholder's interest (UN-Habitat, 2011). It is also important that the project be responsibly managed throughout with the partnership mutually agreeing and prioritizing.

Partnerships that involve the private sector often come in with many forms of delivery frameworks (UN-Habitat, 2011). The choice of model of PPP varies depending on the type of project and market sector but the overall aim remains to improve efficiency, quality of service and price (UN-Habitat 2011). PPP are normally classified in a continuum that reflects the degree of private sector involvement with one extreme end moving from pure public sector provision or government provider approach to give a spectrum of organizational models as illustrated in figure 1 below:

— Figure 1 -

Degree of Private Sector Involvement. **Source**: The Canadian Council for PPPs as adopted from Moskalyk (2008)

Degree of private sector risk	* Concession/Full * * * * * * Privatization * Build-Own-Operate * Design-Build-Finance-Operate- * Maintain * Design-Build-Finance-Maintain * Design-Build-Operate * Lease-Develop-Operate * Build-Finance-Maintain * Build-Finance * Operation and Maintenance * Design-Build
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From the above figure, the PPP continuum runs from a direct provisioning by government in PPP to complete privatization (Moskalyk, 2008). Allan (1999) sees the PPP continuum as running from a contribution contract with minimal risk transfer to Buy-build-operate (BBO) partnerships with complete risk transfer. In between the two ends of the continuum are several possible combinations of functions that the private sector can do that include design, build, finance, operate, maintain, own, transfer, lease, develop and buy (Sobuza, 2010).

Models and Spectrum of PPPs

Boase (2000) classifies partnerships into four categories that illustrate possible power-sharing and decision-making arrangements. The first is the formalized consultative arrangements under which government seeks out expert advice and input from private sector or community groups (consultation). There is also the contributory partnership where the public sector provides funding for development and management of a project. A third type is the community development arrangement where both the public and private sectors jointly contribute for a common goal. Lastly, the collaborative partnership which is the "true" form of PPP is where both the public and private sector agree to share the risks and the rewards of project through joint decision-making, albeit not always equal shares (Moskalyk, 2008).

A typical PPP in Zimbabwe is the Design Build where, the GOZ contracts a private developer to design and construct the project (GOZ-UNDP, 2010). Choice of model, however, also depends on the type of project and the market as well as the sector's peculiar challenges. The bottom line for PPP approaches is that their choice should satisfy the unique characteristics of each individual sector (Deloitte Research, 2006). The selection is further guided by other factors that include the project objectives, the type of asset, the abilities, experience of the parties involved in the project and ability to manage different risks.

The principal reasons for adopting a PPP model in housing and urban infrastructure development lie in the ability of the approach to offer greater value for money, cost savings, efficiency, efficiency in risk management and increased funding streams when compared with traditional methodologies (UN-Habitat, 2011).

Rationale behind or opportunities of PPPs

The involvement of the private sector and its fundamental drive for economic gain is an incentive to continually improve performance, which overall leads to cutting of project costs (UN-Habitat, 2011). Proponents of the PPPs argue that financial benefits accrue as there is greater potential to deliver quality services at lower costs than when services are provided through public investment (Hemming, 2006). There is efficiency gain as partnering leads to pooling of expertise, resource and skills in a collaborative fashion, hence diverse strengths from diverse backgrounds (Chikomwe, 2022). For large infrastructural projects such synergies often lead to comprehensive solutions and benefits from economies of scale of production (Erridge and Geer, 2002; Ysa, 2007; UN-Habitat, 2011). Emphasis on output by the private partner also encourages innovation to take place, and new methods and approaches are devised for project delivery at lower costs (UN-Habitat, 2011).

Another conspicuous opportunity associated with PPPs is that they are designed in such a way that risk is shared between the public and private partners where a particular risk in a project is allocated to the partner best able to manage that risk effectively (Grimsey and Lewis 2002; UN-Habitat, 2011). The Canadian Council for PPPs cites procurement, design, construction, operation, permit approval, political, technical, policy and legislative, financing as well as maintenance and operation as some of the key risk areas in PPPs that need to be appropriately shared. The opportunity for efficient and equitable risk allocation should be guided by the comparative advantages accruing to each of the partners as appropriate. Based on this principle, PPP can deliver on time with the financing and material procurement, design, construction and related risks transferred to the private consortium while public sector focuses on other important policy issues like, regulation, planning and performance monitoring (UN-Habitat, 2011).

PPPs have the potential to mobilise funding for urban infrastructure in two ways. Firstly, this is possible through the potential cost-saving inherent in the PPP approach (UN-Habitat, 2011), what Sengupta (2005) attributes to 'the efficiency in production and technical and marketing expertise.' Secondly, the private sector can more easily access private financing from financial institutions. This leaves the public sector relieved and not obliged to fund the project as it is often overwhelmed by other important projects that require funding and other accountability responsibilities (ibid).

PPPs and Low-income Housing (LIH)

This section reviews the use of PPP in low-income housing to determine the opportunities and challenges in the sector and to help draw more concrete conclusions in that regard. PPP is becoming one of the most prominent low-cost housing policy and model in many countries across the globe to address huge housing backlogs in the new millennium (UN Habitat, 2011).Traditionally huge PPP programmes especially in developing countries have produced highly subsidized and high-cost solutions often for the benefit of professionals and middle-class income groups (UN-Habitat 2011).Sengupta (2005) appraises PPP as a new and promising housing reform in India significantly different from the traditional

ineffective provider- approach by government. Using the case of India's lowcost housing delivery and production under the PPP model to date is impressive in terms of costs and quality' (Sengupta. 2005:1). In spite of this rhetoric that purportedly targets low-income families, PPPs have produced minuscule in terms of quantity to meet the high demand (Sengupta 2005). Therefore, given limited resources in many countries of the global South, there is bound to be low housing production relative to the housing demand (UN-Habitat 2011).

Internationally, there is an on-going shift from the government-provider approach due to the financial constraints crippling many governments (Keivani and Werna, 2001). The state-provider approach lacks a sound economic base as it is usually tailored along subsidy lines that involve failure to recover costs (Sengupta, 2005). The PPP model is rooted in the enabling approach where governments provide support for low-income housing by inviting other parties to play a part to improve LIH. The World Bank (1993) and UNCHS (1992) have viewed that the enablement can take the form of partnership arrangements that brings together the government, government agencies, CBOs, NGOs, the private builders and the people themselves in a rather inter-sectoral collaborative manner. Many researchers have studied the feasibility of private sector involvement in affordable LIH provision (Moskalyk, 2008; Sengupta, 2005; Adegun and Taiwo 2011; Scanlon and Whitehead, 2007). They have concluded that there is great potential in PPPs to facilitate the increase in the availability of finance for LIH which can increase the housing supply levels to the low-income and needy people. The PPPs arrangements results in efficiency, lower costs of housing production quicker completion and higher service level, highly productive performance-based contracts and sharing of risk as discussed above, (, UN-Habitat, 2011). In addition, PPPs are renowned for accelerating the rate of project development and save time to deliver the low-income projects, hence efficiency (Lacobacci, 2010). UN-Habitat (2011) argued that PPP arrangement in housing allows private consortium to assume a financing risk, design and construct housing. The PPP is contrasted from the private sector's traditional role where its involvement is limited to short-term contracts while the public authority is solely responsible for service delivery. PPP recognizes the centrality of both parties to holistic collaborative housing solutions . The importance of PPP out of a variety of other types of approaches, according to Waddell and Brown, 1997, is that it is a strategy for provision of housing. Waddell and Brown (1997) further argue that partnerships can produce a range of activities which are more than the sum of its parts. LIH problems in particular are among many social contemporary problems that have resisted one sector solution but require inter-sectoral partnerships to bring in technical and managerial expertise that improves efficiency and large-scale capital injections, reduces the need for subsidies but increases responsiveness to housing consumer needs and preferences (Jamali, 2004; Ahazi and Bowels, 2004). The levels and success of PPPs varies

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sharply especially in the developing world, they have generated remarkable efficiency gains in developed countries like Canada, Netherlands and the United Kingdom (UN-Habitat, 2011). As such, there is growing body of evidence that indicates that PPPs are important instruments to resolve public housing problems.

Many researchers have found that PPPs are not without complexities. Choe (2002:3) highlights some intrinsic pitfalls associated with PPP principle assumes a democratic society where "the private sector is voluntarily tied through an enlightened self-interest to social welfare". This claim is seductive as it offers the prospect that private sector is so sincere about urban problems. In the Politics of Partnerships study on urban redevelopment in New York, Philadelphia and Chicago the conventional PPP approach has done little to improve living conditions of the majority of slum dwellers but instead exacerbated inequality. The chief beneficiaries, in this instance, were the developer and the white-collar service professionals together with pro-business policy entrepreneurs. Moreover, the private partner can abuse capital mobility to gain concessions from municipal authorities which desperately need to bolster their local economies (Choe, 2002). Additionally, PPP ventures can be opportunistic, only surfacing during the bubble of economic boom but disappear in economic downturn (Choe, 2002) as happened in Zimbabwe during the period 1999-2008.

Results and Discussion

Legal, Administrative and Technical Arrangements for Operationalization of the PPP

There were some kinds of arrangements that have been put in place by the GOZ in their attempt to operationalize PPPs under the NHDP. Its provincial structures and agencies are the dominant structures involved in the operationalisation of PPPs. These structures were involved in planning, (through the department of physical planning), management (through the ministry of local government) and legal aspects of housing programme. The government through the then Department of Physical Planning, now Department of Spatial Planning, was involved in producing layout plans for the housing projects, while the provincial administrators was responsible for the management of the housing programme on behalf of the government. The government through the Land Acquisition Act was responsible for identifying land in the peri-urban areas of Masvingo and gazzetting them for compulsory land acquisition. The general expectation from the public was that the acquisition of the farms in the Masvingo City's peri-urban areas would benefit a lot of homeless people in the city as alluded by one of the respondents;

"...we thought many disadvantaged people will benefit from the government's land acquisition.... But very few can afford the stands availed in Masvingo peri urban..".

What can account for emerging challenge as illustrated in the excerpt above is weak institutional arrangements that are analysed to be at variance with national housing policy and not supported by any funding arrangement. The GOZ did its best by acquiring urban and peri-urban land to meet the required several thousand housing units after the exponential rural-urban migration and operation Murambatsvina led to acute housing shortages. The major aim was to provide houses for every citizen especially the low income. The government intervention into housing was after realization that a lot of people were not able to access housing in the city, as a lot of people were on the housing waiting list. According to Christopher (2016), a variety of housing options prevents disadvantaged people to be relegated into slums because they cannot afford a house either to own or rent. The government therefore came in with PPP alternative arrangement to avail housing for the disadvantaged groups of the city. Housing sector has however become a highly commodified and financialised sector, which has resulted in houses being priced way out of rich of the poor (Christopher 2016, Hochstenbach 2023, Jacobs et.al 2022). The PPP arrangement in Zimbabwe has no regulatory framework to guide the housing programme, hence the programme was hijacked by private partners, who took the advantage of free land to grab it and sell to the public. The hijack is a result of commodification and asserttisation of housing sector, where a lot of investors are pouring huge investments into housing, which has developed to be a sure investment sector (Coelho et.al. 2017, Hochstenbach and Mannuel 2023, Bloom 2023). Hochstenbach and Mannuel (2023) further argued that in the Netherlands the government has to move in into the property sector to try and regulate the sector because the private sector had invaded the housing sector providing private rented accommodation instead of homeownerships. Housing has become a form of capitalism, where investors are putting a lot of money to create property-led capital accumulation, which is disadvantaging the poor from accessing houses (Schwartz and Seabrooke 2009, Hochstenbach 2023, Hochstenbach and Mannuel 2023). A regulatory framework is therefore required in PPP arrangements to make development partners obliged to provide housing for the low income, (Maseke 2023; Watson 2021; Ali et.al. 2019; Bernstock 2019). Watson (2021) argued that there is need to put in place supportive structures that will help the disadvantaged groups of the society to access city services. Bernstock (2019) further argued that a clear policy framework will create working space that will benefit all stakeholders in housing partnership. Lack of regulatory framework and guiding standards for purpose-built houses usually hampers effective inclusive housing (Zeeman et.al. 2016). Failure to create such supporting structure derails provision of inclusive housing, (Calhoun 2018). However, the major weakness of government in the Victoria Ranch Housing Scheme according to one expert in the city of Masvingo was that the peri-urban acquisition

"was politically motivated and hurriedly done and without any policy guideline and laid down standards on how it was going to implemented thereafter"

Another respondent remarked the GOZ availed land but put virtually no control on how it was going to benefit the citizens). There were no policy directions on how the housing programmes would benefit the low income and the rest of other citizens. There is very little consideration on the needs of the low income because the houses produced were way out of their reach. There were more than 10 000 homeless people in Masvingo City but the programme did not make any reference to the poor hence the housing programme ended up benefiting the politically connected land barons who grabbed the land and sold it to the public at exorbitant prices. The hijack of the government housing programme is due to the fact that housing is now central in the political economy of states and cities, where housing is seen as lucrative investment sector and is a key driver of city and national economies. Housing is therefore now the new capital accumulation process in cities, (Coerlho et.al. 2017, Jacobs et.al. 2022, Mannuel et.al. 2014)

One of the key informants said

"GOZ apparently did not know who the homeless are. It just rushed into distributing land to developers and consortiums, who happened to have political connections in the city...there was no arrangements on how the poor were to benefit"

The private land developers have no provisions for urban poor but have a purely investment intentions to maximization of profits. Investors into housing sector are there to utilize the exchange value of houses rather than providing a social service to the poor. Housing sector has developed to be a sure form of investment because of its capacity to preserve value under capitalism, hence every investor is looking for investment in that sector (Erguven 2020; Schwartz and Seabrooke 2008; Mannuel et.al. 2014). The land acquisition programme in Masvingo periurban has therefore created land barons, who managed to grab land for free and sell to the public at exorbitant prices. They were selling the land to the public at prices, which was way out of the reach of the urban poor. The social housing programme has therefore been hijacked by capital seeking investors who are out to make huge profits from social programmes. This form of residential capitalism creates negative distributional effects of housing inequalities (Jacobs et.al. 2022). As alluded to earlier, lack of a guiding framework in the housing delivery system led to the private developers taking over the housing project and selling it to the public on commercial basis which excluded the urban poor. The prices of unserviced stands in Victoria Ranch Housing Scheme ranges from US\$3500-5000.00 for stand sizes of between 200m2 to 300m2. Other bigger stands are

ranging from 800m2-1000m2 and these stands were going for prices of between US\$20 000.00- 30 000.00. These prices are too expensive for an unserviced stand, without water, sewer and electricity reticulation. Roads are also not developed because there are only farm roads servicing these stands. These prices are way above those charged by the city council for serviced stands, which ranges from US\$10-15 per square meter. These prices therefore show no consideration of the urban poor. Christopher (2016) argued that housing has been marketised too highly to the extent that they have been priced way beyond the reach of the poor, mainly because housing has emerged to be the biggest financial assert in people's daily life. He further argued that investment into housing has created a new form of capitalism called residential capitalism, where investors are using housing as a capital accumulation process. The private developers in Masvingo are charging these exorbitant prices despite the fact that the land was acquired by the government and all the planning was done by the department of Physical Planning, in the Ministry of Local Government and Urban development. The GOZ has not intervened to make sure that the urban poor are included in the housing scheme. Government intervention could be through liaising with their development partners to make allocation for urban poor. The intervention of government will make sure that the use value rather than the exchange value of housing is restored to the majority of citizens and this will allow the urban poor to access housing. The commodification of housing has resulted in privatization of social housing, which has put housing affordability under pressure and out of reach for the urban poor (Hochstenbach 2023; Jacobs et.al. 2023). The government can even give a quota for the disadvantaged and poor in the housing development. It can also provide subsidies targeted to urban poor so that they can access funds to buy stands or houses through low-income loans and tax incentives to the development partners so that they are encouraged to provide low cost housing (Huang and Ren 2020). In the Dutch housing delivery system, the government stepped in to restrict property-led capital accumulation, where rented accommodation had become integrated with global capital flows to the extent that people were not able to but properties for homeownership (Hochstenbach 2023).

In any situation if the private sector is left alone to do its business, it will always make rational decisions to maximise their profits and these decisions have a lot of negative externalities that hurt the urban poor most, (Jill and Adkins, 2014). Jill and Adkins (2014) further argued that the private sector is risk averse, which always force them to avoid housing provision for the low-income. Development partners in the Victoria Ranch housing scheme were allowed too much space to dictate the development process in the housing scheme, which allowed them use market forces to determine prices of houses for profit maximisation. The use of market forces led to exclusion of disadvantaged groups of the society as the stand prices were too expensive for the low income. The state and the private sector partnership need to strike a mutually beneficial balance characterised by symbiotic relationship (Bernstock,2019). The situation in Victoria Ranch has been compounded by the fact that the stands offered by the development partners are not serviced, which make them too expensive because the beneficiaries will again need to meet the costs of infrastructure that service these stands. High cost exclude the low income and other disadvantaged groups of the society,

(Chava and Newman (2016). Most of the developments that are coming up in this housing projects show that it is the better-off that are major beneficiaries of this housing project as the poor are easily driven out in down-raiding tendencies. Figure 1 below shows some of the structures that are coming up in the Victoria Ranch Housing Scheme. Fig 1: Some of the housing properties coming up in the Victoria Ranch Housing Scheme:



Source Chikomwe 2014

What is conspicuously glaring in the Victoria Ranch Housing Scheme is marginalisation of low income groups in the provision of houses because the scheme did not make provisions for low income people. The collaboration between the government and their development partners should have come up with provisions that will allow inclusive housing, where all citizens are afforded their right to access housing. Inclusive housing scheme should recognise and realise the rights of all citizen to the city (Parnell and Robinson 2012). Chava and Newman (2016) argued that PPPs should have involvement and collaborations between development partners, where involvement should identify challenges faced by inclusive housing, while collaboration tables how collective efforts can help face the challenges. Ward (2013) added that for effective inclusive housing there is need for an authority that has powers to direct development partners to provide inclusive housing. Inclusive housing should provide housing options that carters for the whole range of city inhabitants, (Nicolazzo, et.al. 2018; Huchzemeyer, 2011; Potts, 2012). A good city is one that allows realization of universal access

to urban services as a basic human right (Parnell and Robinson 2012). Parnell and Robinson (2012) further argued that in the universal access to urban services is also an entitlement of the urban poor, who should be allowed access to city services for an inclusive city. However, many governments (local and central) are poorly equipped to respond to the needs of the urban poor, hence the urban poor are disenfranchised of their right to access urban services (Chigwenya 2019, Parnell and Robinson 2012).

One of the of the land experts in the city of Masvingo said;

"...GOZ has not put in place a meaningful framework to guide the PPP model... most of the development details were left to be determined by the development partners Ministry of Local Government has not put in place land management, technical and other arrangements to guide inclusive development.."

It therefore means that the private sector was allowed to run the housing scheme on purely profit basis, where housing schemes were more focused on economic benefits rather than the welfare of human being, (Rodgers and McAulife 2023). If investors are allowed to run the show they have virtually no consideration for the poor and they will operate to maximize profits. In Namibia, PPP operations were a big failure because they had very little consideration of low income people, (Maseke 2023). Maseke (2023) argued that the government of Namibia did not put any measure to control the operation of PPPs in delivering housing, hence low income was not able to benefit from PPP arrangements, which was hijacked by the private sector who went on to produce houses that were too expensive for the low income. The investors have very little consideration of the conditions of the urban poor. The property developers in Victoria Ranch were mostly interested in maximizing their profits with no consideration of the social side of housing, as a result, the urban poor were excluded in the scheme. Putting some control in the PPP arrangements will ensure that the intended beneficiaries benefit from the projects (Maseke 2023, Watson 2021). Proper planning and design will ensure that the targeted beneficiaries get the best out of PPP arrangements (Ajayi et.al. 2023, Maseke 2023).

Another oversight observed in the operationalisation of PPPs in Masvingo City housing project is the coordination of institutions responsible for housing delivery in the city. The government, private sector and the local authority were supposed to work together and see how the development partners could come up with inclusive housing. However, an important stakeholder, the local authority was left out. The partnership is between the government and the private sector. The city of Masvingo was sidelined in the whole housing matrix. As a local authority, the city of Masvingo should have been actively involved and guiding the whole housing delivery process, since it is the administrative organization under which this housing project falls. For effective delivery of development projects under the New Urban Agenda there is need for active involvement of subnational governments. Cities according to the sustainable development goal number 11 are now crucibles of local developments, which call for their active involvement in leading development initiatives in cities (Watson 2021, Parnell and Robinson 2012). Local governments are agents for effective delivery of important service in the city (Parnell and Robinson 2012). The exclusion of the city of Masvingo in the PPP arrangements therefore means that a lot of housing information was not included in the housing project. This includes information on the nature of housing waiting list and who is the urban poor. This information was very critical as it should have been the guiding information to achieve inclusive housing. This makes the giant Victoria Ranch PPP housing project ill-conceived and by many standards and suspected to be an initiative with political hyperpromises and manoeuvres, and suggestively entangled in typical *political party* rent-seeking and misdemeanours (Chikomwe, 2022). Most cities in Zimbabwe are under the administration of political opposition party which may explain why Masvingo City was excluded in the planning and implementation of the housing project. Several analysts including Chigwata, et al. (2019), points to untenable politics and governance thereof of cities since the year 2000 when for 'the first time in the electoral history of post-independence Zimbabwe, all urban wards and city councils were won by the opposition party. So the government might have decided to venture into the ill-conceived housing programme in order to win back their political influence in the city.

The absence of key infrastructure provision in the form of water, sanitation and proper access roads makes the housing project to operate under the banner of parallel housing albeit a unique one because there is no basic infrastructure as should be the case (Takuva, 2017). The National Housing Policy of Zimbabwe (GOZ, 2012) defines parallel development as a housing development strategy that allows for the construction of housing and infrastructure to start simultaneously. There are however several hundreds of unserviced houses which had been constructed and occupied in Victoria Ranch without basic engineering infrastructure and social infrastructure like schools, health facilities among others which is putting a lot of strain on the existing facilities in the city. The only available school was constructed by a private developer, which, because of high demand and prices excludes many children. The denied access to urban services to these urban poor is therefore a denial of right to the city (Parnell and Robinson 2012). An interview with an official from one of the schools near Victoria Ranch housing project complained 'we have now enrolled more than 4 times our normal enrollment because we want to accommodate pupils from Victoria Ranch where there are no schools ..."

In refusing to take over the administration of the Victoria Ranch housing project, the city of Masvingo has argued that it has no capacity to take the housing project on board which requires huge water and sewer augmentation which it has no capacity to bankroll. For sanitation, the housing scheme has therefore resorted to use of ecosan toilets and ventilated pit latrines as alternatives for reticulated sewerage, and boreholes as alternative water sources as shown in figure 2 below. As Ward (2013) would argue, the conditions in poor neighborhoods are not safe and livable due to the likelihood of ground water contamination.

Figure 3 -

Photographs 1-3 below show from left to right, the borehole water, ventilated pit latrine and the ecosan toilet in Victoria Ranch.



Source Chikomwe 2014

The housing scheme despite being almost the same size as the existing Mucheke high density suburbs, has no health and educational facilities. The only available school was taken by a private developer and he is building a private school. The school is not going to benefit a lot of poor people in the area because they are not going to afford the fees charged by the private school. Most people in the area prefer government and Council schools, which they afford but are not available. So the school going children in this housing project are mostly likely to walk long distances to near-by council and government schools in other residential areas. Lack of such important infrastructure will put pressure on the existing infrastructure and also isolate this housing scheme from the whole Masvingo city fabric because no people will like to live in areas with such unlivable conditions. These people have the right to receive important services that will allow them to live, work and play in safe and livable spaces. Inclusive housing gives beneficiaries their right to form the city (Haung and Ren 2020; Potts 2012).

The key findings from the survey that summarise the emerging perceptions; about the Victoria Ranch housing development are captured in Table 2 below. What is catchy is that key respondents acknowledge the opportunity that the land reform had presented in providing more housing to the low-income group and that the GOZ had done well by unavailing the land to develop through laid out planning process. However, the government lost the grip of the process by failing to put appropriate regulatory frameworks that guide the PPP arrangements. Lack of control machanisms will allow the private sector to run the social housing on profit making basis, which will disadvantage the low income groups, (Maseke 2023, Ajayi et.al 2023). The lack of regulatory framework in the Victoria Ranch Housing Scheme was further worsened by the sidelining of Masvingo City, as a stakeholder in the PPPs. As such the project was evaluated as untransparent and has excluded the urban poor from accessing houses in the city. The development partners selected for the housing scheme did not have sound financial resources to fund the provision of services as they are failing to provide important infrastructure to service the housing scheme. They failed to source funds from financial institutions, hence they are mostly relying on revenues collected from sale of stands.

– **Table 1:** –

Emerging perceptions from stakeholders' perspective

Rank	Theme	Excerpts from the interview
1	Increased land supply	"Much thanks to the land acquisition of peri-urban farm land for the cause of housing expansion" "Acquisition process still unfinished which threatens security of theme " "At least as many disadvantaged people can benefit from the public land"
2	Controlled development through planning survey	"GOZ is commended for not only acquiring but planning through a subdivision layout planning" "Development has also been guided through cadastral survey hence not haphazard"
3	Regulatory framework and legislative environment	"GOZ has not put in meaningful framework to guide the PPP model" "The arrangements are at the dictate of the private partners" "Ministry of Local Government has not put in place land management, technical and other arrangements to guide development"
4	Decentralization – recentralization paradox	"The PPP arrangement avoided the local authorities with GOZ "taking" back the decentralized function" "The Masvingo City Council and Masvingo Rural Council were not integrated into the planning and implementation processes until at later stages"
5	A lack of transparency in financial, and management arrangements	"Criteria for selection of developers was not strict on financial soundness" "Developers should have been mandated to opened trust accounts" "No known accounts audits done yet" "Major infrastructural services required financial capabilities of established companies for developers"
6	A need for a technically multi-disciplinary Committee	"The housing committee under the provincial administration is inactive" "The committee is merely allowing allocation of stands to developers without thoroughly vetting the developers, hence ineffectual" "It lacks experience in housing of such arrangements and lacks on-the-ground realities"

The exclusion of Masvingo city as a service provider in the Victoria Ranch housing scheme resulted in exclusion of the Victoria Ranch Housing Scheme in service provision. Table 3below shows the schedule of waste collection in the city of Masvingo, which exclude Victoria Ranch housing scheme.

– Table 2 -

Schedule of Waste collection in Masvingo City's low-income and industrial areas.

Area	Frequency
City centre	5times a week
Mucheke high density residential area)	5 times a week
Industrial area	4 times a week
Rujeko high density residential area)	4 times a week
Mucheke bus terminus	6 times a week

Source: Chigwenya 2021

Conclusions

Housing delivery in urban areas is a daunting task that many cities are grappling with. The problem is more pronounced in cities of the global South not only because of resource constraints but the models of governance of infrastructure provision adopted. The adoption of PPPs is one of the initiative that could overcome the resource constrain. This concept can allow stakeholders collaboration, resource mobilization and sharing, that will go a long way to alleviate resource constrains in housing delivery. The government of Zimbabwe adopted the concept in the city of Masvingo, with collaborative efforts from private sector, government and community-based organizations. In the partnership, the GOZ availed land through the compulsory land acquisition of farms around the city of Masvingo and went on to produce development plans using its technical arm, the Department of Physical Planning. The land was given to a consortium of property developers. The noble initiative availed more than 10 000 stands for housing units to the prospective home seekers. However, the PPP principles were scarcely followed and done without clear policy guidance, neither had it any relationship to the national housing policy framework that prioritizes, for instance, infrastructure provision, the housing scheme has no infrastructural development, hence the settlement resembles informal settlement because of lack of essential services. This also resulted in exclusive housing, where the urban poor were left out in the housing delivery system. Lack of a guiding regulatory framework allowed the land developers to hijack the whole project and take most of the land, which was sold at exorbitant prices for own gain and this excluded the urban poor. The project also left out the major service provider, Masvingo city council. The deliberate

exclusion of Masvingo city implied the local government was not involved in the planning, implementation as well as compliance with technical and engineering aspects of the housing process. As a result, the scheme is excluded from provision of basic services such as reticulated water and sewerage and beneficiaries are resorting to using rudimentary structures such as ventilated pit latrines and ecosan toilets which makes the settlement informal.

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