

THE STRUGGLE FOR SUSTAINABLE HOUSING IN ZIMBABWEAN GROWTH POINTS: A CASE STUDY OF ZAKA-JERERA GROWTH POINT IN SOUTHEASTERN ZIMBABWE

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ABSTRACT

Decent and sustainable housing has always been a priority for most if not all national governments especially in the urban and peri-urban areas such as cities, towns and Growth Points where population density is high. Yet, in Zimbabwe as in many other developing countries, housing crisis remains one of the most pressing problems and rising challenges facing urban, peri-urban and rural residents. While the problem affects all residents in general, the most affected members of society are the disadvantaged and less privileged or the so-called 'vulnerable groups' such as women and children. In view of this observation, this paper critically examines the housing problem in Zimbabwean Growth Points and adopts Zaka-Jerera Growth Point as a case study. The choice of Zaka-Jerera is not accidental, but based on the fact that the problems that affect residents of Zaka-Jerera are more or less similar to those that affect other Growth Points, urban and peri-urban areas alike. To examine the housing problem and ascertain the perceptions of Zaka-Jerera residents, a study was conducted. Forty persons (10 men, 20 women and 10 minors) from Zaka-Jerera Growth Point (JGP) participated in the study. Data obtained was summarized by means of frequency tables and analyzed qualitatively using evaluative descriptions. From the research results, it was concluded that although housing shortage in urban and peri-urban areas is a universal problem, women and children are the most affected groups. In view of this conclusion, the paper recommended that allocation of residential stands in urban and peri-urban areas, and Growth Points in particular, should be reconsidered and done in a manner that promotes sustainable development and enhances formerly disadvantaged or 'vulnerable' groups who still neither own residential stands nor live in 'good', standard and sanitary residential environs.

Keywords: Sustainable development, vulnerable groups, urban area, Growth Point, Jerera, Zimbabwe

INTRODUCTION

Housing has been recognized the world-over as one of the basic necessities of human existence and a pre-requisite to survival of mankind (Onibokun, 1983; United Nations, 1992; United Nations Development Project, 1997) as it provides shelter, refuge, comfort, security and decent life to humanity. Gurney (1997: 54) at the National Housing Convention in Zimbabwe aptly captured the fundamental importance of housing when he said:

In all instances, it must be remembered that the natural environment is the primary source of satisfaction of our basic human needs. It is thus most important that the built environment is treated as an affordable amelioration of the natural environment and not as a strong competitor, whose success spells inevitable doom to the natural environment.

From Gurney's words, it can be inferred that the built environment though ideally considered an amelioration of the natural environment, is potentially a threat to the latter as human beings largely depend on the exploitation of their immediate environments for livelihood or sustenance. The main constituent of the built environment is the housing component. As such, the need for putting to light the importance of housing is critical. The importance of housing has not only been realized by urban dwellers, the majority of whom live in leased houses, but by all human beings in both the urban and rural areas; hence housing especially decent housing cannot be overemphasized. In African traditional societies, and in particular Zimbabwe, housing besides herd of cattle, has always been the most cherished material asset- a basic necessity for all. In modern societies, housing has perhaps become the most valued physical asset used to provide stimulus to national economy (Onibokun, 1983) and socio-cultural fabric of human societies.

Yet in Zimbabwean urban areas, housing has become a critical problem since independence in 1980. Important to note is that while housing problem is generally perceived as a universal problem, the most affected people are the less privileged and disadvantaged or the vulnerable groups such as minors and women - groups which under customary laws of many ethnic groups in Zimbabwe hold no entitlements or rights to own residential stands, houses or any other fixed assets/properties. Surprisingly, until recent times, housing problem especially in many urban and peri-urban areas in the country has not been taken aboard in development circles. This has always impacted negatively the socio-economic lives of many people especially the vulnerable groups. Zaka-Jerera Growth Point is not an exception to the housing problem.

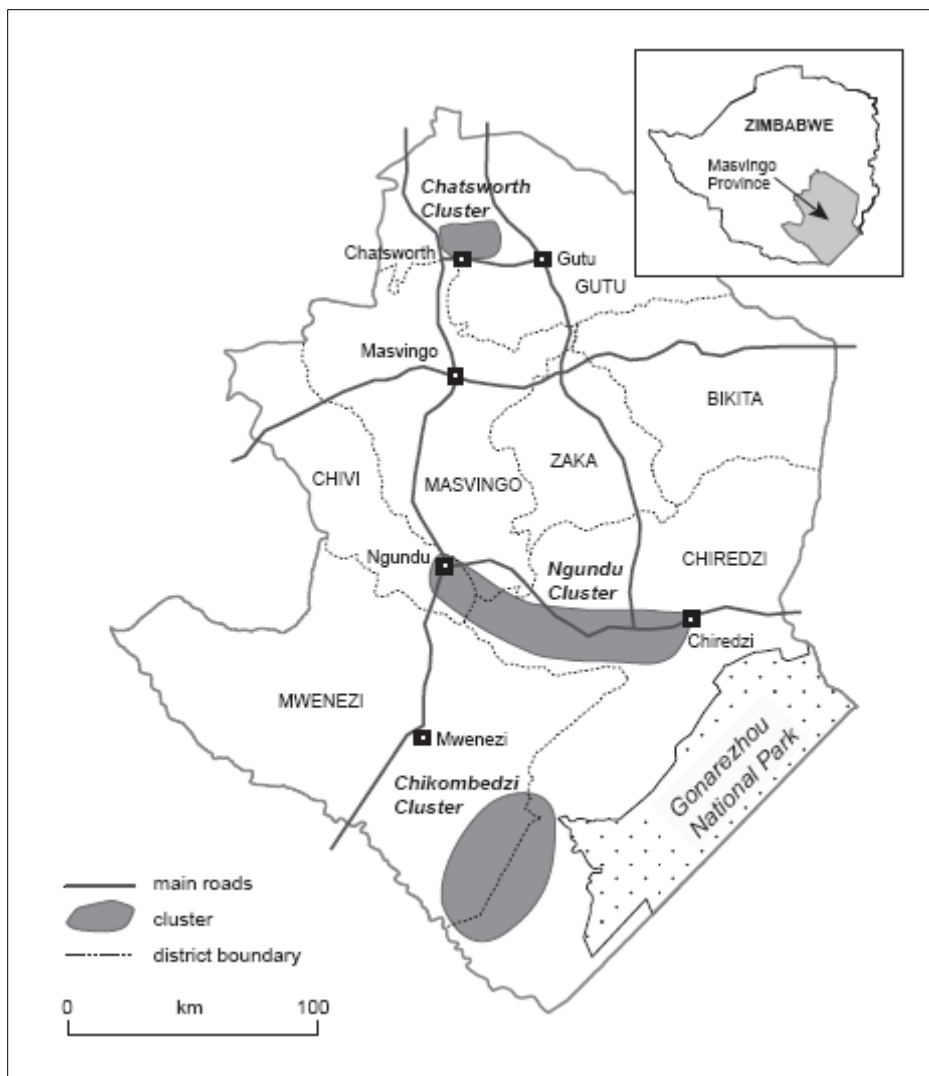
BACKGROUND TO THE HOUSING SITUATION IN ZAKA-JERERA GROWTH POINT

Zaka-Jerera was founded as a traditional and colonial centre of administration known as Zaka office in 1923. It is located about 87 km southeast of Masvingo city in the Ndanga communal area. While during the colonial period majority of the people living in Zaka were the working classes, after Zimbabwe gained independence in 1980 there was a sudden increase in population due to rural-urban migration and natural increase in population. This resulted in the growth of Zaka into Central Business District (CBD) and latter Growth Point (known as Zaka-Jerera Growth Point) which provided more facilities like banking, retailing and healthy facilities, among others. Yet while the population in the Growth Point (GP) kept growing, the government did not respond accordingly to the rising housing demand. This is captured by Gasper (1988: 429, emphasis mine), who observes that a mishandled or miscalculated growth-points policy brought low returns to large public investments in physical infrastructure and an eventual crisis of disappointed hopes. Consequently, the available shelter could not meet the growing population which left Zaka-Jerera Growth Point plagued with numerous problems including shortage of housing especially among the less privileged and formerly disadvantaged groups.

It is, however, unfortunate that there is dearth of academic literature exploring the impact of housing crises on women and minors in urban and peri-urban areas such as Growth Points. Most of the scholars who have researched on house shortage focus on housing problems in large towns and cities (Zindoga 1999; United Nations Report, 2008). Others (Stewart and Armstrong, 1990; Shenje 1992; Stewart 1992) focus on the position of women and how they should be empowered giving the impression that once women’s rights are protected children’s rights to accommodation/housing are also protected. It does not always follow that the empowerment of women addresses the problems of other vulnerable groups such as minors.

This paper examines housing problem among vulnerable groups in Growth Points and adopts Zaka-Jerera as a case study. The choice of Zaka-Jerera as a case study is not accidental, but based on the fact that the referred Growth Point is one of Zimbabwe’s Growth Points with critical housing problems. Zaka-Jerera being a Growth Point, the case study implies that the selected Growth Point represents many others in the country with the same problem. Below is the map of the study area, Zaka-Jerera in Masvingo province, Zimbabwe.

Map 1: Showing location of Zaka-Jerera in Masvingo Province, Zimbabwe



Research problem

Due to traditional customary laws that were instituted against vulnerable groups such as women and children in Zimbabwe, men in both rural and urban areas have always enjoyed the right to possess and own physical assets/properties such as houses and residential stands. These customary laws have normally resulted in the suffering of women and children especially in the event of death of the husband or father as succession laws are sometimes superseded by customary laws. This means that though housing is a critical universal problem in most urban and peri-urban areas of Zimbabwe, the most affected people are vulnerable groups like women and children. This is aggravated by the fact that, though in Zimbabwe women now have the right to own property, the current situation and instruments do not adequately provide equal opportunities and access to property ownership. Worse still, minors- children under the Age of Majority (under 18 years of age) - remain with no right whatsoever to independently possess physical properties such as houses or residential stands. Such prevailing situations make the lives of vulnerable groups (women and minors) even more risk than one can imagine.

That said, this paper critically examines the impact of housing problem on women and children (minors) in view of the current inheritance laws and property ownership in Zimbabwe. This is in light of the cases that Justice For Children Trust (2007) has encountered as well as those reported in the media in which children have been left homeless following the death of their parents. The research also seeks to examine the reasons why though women are now legally entitled to possess and own properties, a few of them own physical properties such as houses and residential stands, a situation that does not only negatively impact on the lives of vulnerable groups but derails the general socio-economic development of the country.

CONCEPTS OF GROWTH POINT AND SUSTAINABLE DEVELOPMENT

The genesis of growth points/centers can be traced to the colonial period in Zimbabwe. The centers were thus first developed by the colonial government as traditional and colonial centers of administration. Envisaged in the plans was that the GP centres would become foci for rural development, provide services, employment and markets and undertake primary processing, as well as curb rural urban migration.

After independence in 1980, the Zimbabwean government grafted and expanded on the idea of growth points with the view to create towns in rural areas, to promote employment and halt rural-urban migration (Wekwete, 1987). As such, the government of Zimbabwe aimed at providing in growth points all facilities found in towns such as electricity, tap water, tarred roads, banks and industries, among many others. The idea was to ensure that with time all growth points would attain the status of towns and cities and to date some of them like Gutu-Mupandawana have attained the status of a town. As can be seen from the above, growth points were also aimed at promoting sustainable development in rural areas. The field of sustainable development can be conceptually broken into three constituent parts: environmental sustainability, economic sustainability and social-political sustainability (NISER, 2009). Sustainable development does not focus solely on environmental issues. More broadly, sustainable development policies encompass three general policy areas: economic, environmental and social (NISER, 2009). In support of this, several United Nations texts especially the 2005 World Summit Outcome document, refer to the “interdependent and mutually reinforcing pillars” of sustainable development as economic, social development and environmental protection. This requires balancing her human needs against the potential that the

environment has for meeting them. In view of this understanding, the term sustainable development has been defined as ‘development that meets the needs and aspirations of the current generations without compromising the ability to meet those of future generations’ (NISER, 2009). In a more general way, the concept of sustainable development may be seen as the facilitator for balancing the conservation of nature’s resource with the needs for development. That is, sustainable development means improving the quality of human life while living within the carrying capacity of supporting ecosystems.

METHODOLOGICAL ISSUES

The current study examines housing problem in Zaka-Jerera Growth Point and how they impact the lives of vulnerable groups such as women and minors. In order to examine the housing problems and determine the degree to which the problems have impacted on the lives of vulnerable groups in Zaka-Jerera Growth Point, a research was carried out between November 2011 and February 2012 using a randomly selected sample of 40 people, 20 of who were women, 10 were minors and 10 were men. The sample was drawn randomly from different societal classes of Zaka-Jerera Growth Point with the view to get a balanced view on the gravity and impact of housing problem in the growth point. Of the minors, 5 were male and the other 5 were female. The researchers considered this sample size (of a total of 40 people) as sufficient in providing the general perceptions of the people of Zaka-Jerera Growth Point, most of them being the directly affected people on how they perceive the housing problem in the growth point. Besides, direct observations were made to ascertain the extent to which the housing problem is impacting on the socio-economic lives of women and minors in Zaka-Jerera Growth Point.

Participants interviewed during the present study responded to the questions individually and participation was voluntary. Also, participants were assured of the confidentiality of their responses and were asked not to identify themselves by names if they choose. Bearing in mind the fact that the research also involved minors yet researching with children is problematic, consent was first seek from parents/guardians. Data collected were tabulated to show frequencies before being subjected to evaluative analysis. The Tables 1 and 2 respectively contain details of the people participated in the study and the data that was gathered during the study:

Table 1: Participants demographics

Occupation	Gender	
	Male	Female
Street vendors	2	7
Teachers	2	3
Non-working group	0	2
Farmers	3	3
Students	5	5
Cross boarders	3	5

Source: Survey November 2011- February 2012

RESULTS: RESPONSES TO THE QUESTIONS ASKED

ITEM	RESPONSES		
	Agree	Disagree	Uncertain
1. There is a housing crisis in Zaka-Jerera Growth Point	40	0	0
2. Women and children are the people who suffer most from housing crises in Zaka-Jerera Growth Point	35	5	0
3. Customary laws deter most women to make attempt to acquire residential stands and houses	31	7	2
4. Lack of collateral security by women contributes to the housing problem in Zaka-Jerera	35	5	0
5. Abject poverty in women hinder them in acquiring physical properties such as houses	35	5	0
6. Lack of government initiatives to advise, sensitize, empower and help women to acquire physical properties such as houses	34	5	1
7. There is general reluctance on the enforcement of children's right to decent housing	30	9	1
8. Children should get a certain proportion/share on their parents' physical properties to ensure that they are covered in the event of their father's death	18	20	2
9. Government should promote the formulation of housing projects/cooperatives in Growth Points that aim at benefitting less privileged groups like women	40	0	0
10. Women are not given first priority when applying for residential stands in the Growth Point	35	3	2

Source: Survey November 2011-February 2012

Observations from the study show that housing problem has had different causes and negatively impacted the socio-economic lives of vulnerable groups in Zaka-Jerera Growth Point. The ensuing paragraphs examine in depth the causes and negative impacts of housing problems on the socio-economic well being of the vulnerable groups in Zaka-Jerera Growth Point.

POSSIBLE CAUSES AND IMPACTS OF HOUSING PROBLEMS IN ZAKA-JERERA GROWTH POINT: DISCUSSION BASED ON RESEARCH RESULTS

In Zimbabwean urban and peri-urban areas many factors have contributed to housing shortage. The factors are not unique to Zimbabwe but are similar to others that affect urban and non-urban areas the world over. A United Nations Report (2008), confirms that inadequate housing be considered a multifactorial epidemic with rapid urbanization, economic restructuring,

natural disasters and political events such as regime changes and wars being contributors to the crisis. With reference to the Southern African Development Community (SADC), Zindoga (1999) argues that low income earners in the region remain marginalized and in desperate need of adequate housing due to the rising costs and difficulty in security mortgage finance. This means that in the SADC region, and in particular Zimbabwean urban and peri-urban areas, the problem of housing faced mainly by the poor has been fundamentally complicated by lack of access to land as the housing demand in Zimbabwe now stands at over one million units from 670,000 units in 1995, with the greatest shortages being experienced in major cities (Zindoga, 1999). While the above is partly true of all urban and peri-urban areas in Zimbabwe, it was evident from the data gathered during research that housing problem among the vulnerable groups in Zaka-Jerera Growth Point had several causes which included poverty, customary laws on property ownership and lack of government initiative. In the ensuing paragraphs, we discuss in detail the causes of housing problems in Zaka-Jerera that were mentioned during the survey. These included the following:

Poverty

The concept of poverty has always been difficult to define with precision throughout the history of Zimbabwe and even beyond. In fact, a quick glance at the relevant literature shows that there is no general consensus on any meaningful definition of poverty (Schubert, 1994; NISER, 2009). As such, the concept of poverty has been understood and defined differently by different people resulting in various definitions being conjured for the same concept. Ogwumike (1991), for instance, defines poverty as a household's inability to provide sufficient income to satisfy its needs for food, shelter, education, clothing and transportation. It should be acknowledged that Ogwumike's definition captures the important indicators of poverty. However, it falls short by failing to include the aspect of healthy which is also a critical aspect in the definition of poverty. Such a short fall is also notable in the former President of the World Bank, Robert McNamara's definition. McNamara (1995) defines poverty as a condition of life so degrading as to insult human dignity. While McNamara's understanding captures the notion of poverty, it doesn't shed more light on how poverty as a condition of life degrades and insult human dignity. A more precise definition and aspects of poverty is perhaps captured in The Ninth Report of the Development Policy of the Federal German Government which states that people affected by poverty are unable to lead a decent life (BMZ, 1992: 13). The report elaborates on how people affected by poverty are unable to lead a decent life by listing the following aspects of poverty:

Poverty means not having enough to eat, a high rate of infant mortality, a low life expectancy, low educational opportunities, poor drinking water, inadequate health care, unfit housing and a lack of active participation in decision - making processes.

It is clear from the above citation that when people are affected by poverty, they are unable to lead a decent life: they will have inadequate and unfit housing, no food and clean water, no adequate health and education facilities.

It is from this understanding that since Zimbabwe's independence from Britain in 1980, one of the major concerns of the national government and donor agencies in the country has been to alleviate and eradicate poverty especially from the

vulnerable groups such as women and children. Yet, while the government of Zimbabwe has made considerable strides to alleviate and eradicate poverty in the country especially by helping people with food, little has been done in terms of housing to help vulnerable groups to rise from their great depths of poverty. From the research results, majority (87.5 %) revealed that the major reasons hampered them from acquiring properties such as residential stands were poverty and economic hardships. Due to poverty and economic hardships, women especially given that most of them are either unemployed or not formally employed, most women cannot raise money to secure residential stands. Worse still, with the socio-economic and political crises that has plagued Zimbabwe since the turn of the new millennium money to buy physical properties has become more scarce than imagined.

Influence of customary laws

Customary laws of inheritance were considered unfair and unjust to women hence in 1993 the government gazetted the White Paper on Marriage and Inheritance in Zimbabwe (Government Gazette 73/93, 1993). Although the White Paper's purpose was to make "suggestions for reforming the law relating to marriage and inheritance, in particular the law governing inheritance to the property of married persons", it made a critical recommendation which, if it had been taken up the current crisis in relation to the position of children would have been averted. It suggested that customary law rights of succession "be replaced with new rules under which the property of a deceased spouse of a customary marriage would be divided between his surviving children and spouses in equal shares" (Government Gazette 73/93, 1993).

With regard to children's rights, there are two key human rights instruments which have significant bearing on any discussion on how the law impacts on the Zimbabwean child. These are the United Nations Convention on the Rights of the Child (1990) and the African Charter on the Rights and Welfare of the Child. The main addition of the African Charter was to take into account the socio-cultural and economic realities of the African experience when considering issues pertaining to the rights of the child in Africa (African Child Policy Forum, 2007). Zimbabwe is a signatory to both instruments and as such it is bound in terms of international human rights law to honor its obligations in relation to children emanating from the instruments. Among the key principles embodied in these instruments are;

a). Non-discrimination of children (Article 2 of the Convention on the Rights of the Child and article 3 of the African Charter on the Rights and Welfare of the Child).

It is particularly important to observe that both instruments prohibit discrimination of children based on, *inter alia*, their 'birth or other status'. The area of inheritance is among those in which children can be discriminated against due to their status (children born out of wedlock) or the application of customary law as opposed to general law.

b). Right to life, survival and development (Article 6 of the Convention on the Rights of the Child and article 5 of the African Charter on the Rights and Welfare of the Child).

Both instruments A and B require that the child has the right to descent life-a life where all basics such as shelter, food, clothe, health and education, among many others are provided. These rights are most threatened in poverty and HIV and AIDS ravished countries where children are denied, *inter alia*, shelter, an adequate standard of living, nutrition and access to medical services.

Lack of government initiative

Though the government of Zimbabwe has made great strides towards the amelioration of housing situation in urban areas, little has been done in effort to ease the mounting housing problems in growth points. In view of this observation, majority (85 %) of the respondents confirmed lack of initiation on the part of the government through the Ministry of Housing and Social Amenities as well as the Rural District Council. These as government arms should be in the forefront in the battle against housing problem if the government's effort to lessen the problem is to be realized and appreciated.

SOCIO-ECONOMIC IMPACTS OF HOUSING SHORTAGE IN ZAKA-JERERA GROWTH POINT

While rural land redistribution was the most critical redistribution issue confronting Zimbabwe, especially since the turn of the new millennium, there has always been a growing concern with the urban (Moyo, et al, 2005) and peri-urban land use. The reason has possibly been that Zimbabwe's urban population is growing at least twice as fast the rural population. For instance, between 1982 and 1992 the number of people living in the urban areas grew from just under 2 million to 3.2 million and by 2000 the number was at 4.8 million (Moyo et al, 2005). Such rapid growth has dramatically impacted the lives of urban and peri-urban residents like Zaka-Jerera Growth Point where the problem of housing is most critical. Some of the impacts of housing problems that the researchers of the present study noted in Zaka-Jerera Growth Point included the following:

Violation of the right to privacy

During the survey, it was revealed by some respondents that other families in the growth point have parents sleep in the same room with their grown-up children due to accommodation crisis. For purposes of this study, a grown-up child is one that is twelve years or above. This means that everyone's (in this situation) right to privacy is violated. It was evident that this lack of privacy is felt chiefly by women. It was revealed by some women respondents that they were dramatically affected by the effect of overcrowding on their marital relations. Though pointed out that although they use curtains to divide their single rooms between themselves and their children when sleeping at night, this was not sufficient to offer the couple privacy. Many women acknowledged the fact that their husbands stayed out late at night to avoid the crowded conditions, generally sitting drinking in the beer halls or perhaps going out with other women. One of the respondents had this to say: 'It is extremely difficult to enjoy sex where you are sharing a single room with your grown-up children. It's just difficult, you know. And the most affected people are children and us women as we have nowhere to escape to'. Due to this problem, many women expressed fears and anxiety that their husbands may be flirting around elsewhere when they stay out at night. Many mothers were also concerned about the effect (on their children) of sharing the same room.

Health hazard

Overcrowded conditions, especially of poverty ridden groups are linked to certain kinds of illness. In fact, where there are overcrowding conditions, incidences of TB, influenza as well as other contagious diseases rise incredibly. In Zaka-Jerera Growth Point, overcrowding conditions are exacerbated by homelessness and shortage of accommodation in general.

While overcrowding exacerbates the occurrences of contagious and respiratory related diseases, such conditions also result in unhygienic surroundings, for example, air pollution given that most of the poor households use firewood or paraffin for cooking and heating water. Besides, dirty toilets and heaps of uncollected refuse are a common phenomenon. The latter is normally due to failure by poor households to pay rates for refuse collection to the Rural District Council. Such conditions attract flies which in turn contaminate foodstuffs and cause diseases such as cholera, diarrhea and typhoid. This observation agrees with Chenga's (1986) study of housing programmes in Zimbabwe which notes that overcrowding is causing ill health to residents through contamination of foodstuff on the open market.

Lack of space for entertainment and study

Housing shortage in Zaka-Jerera has also impacted the socio-academic lives of many children, especially those whose families are sharing single rooms. It is factual that young children require enough time and space to play for them to grow with health minds. Research literature on child psychology has shown that play has a fundamental role in children's moral, cognitive and social development (Pellegrini et al., 2007; Pellegrini, 2009; Cordazzo et al., 2010; Neves et al., 2011). This is because during play young children often involve themselves in activities that instill mental development, moral and social development. Those already enrolled at school also require quiet and peaceful environments for them to do their homework and other school activities especially at night. This entails that the single room that occupants stay and use as their entire living space deprive children (both young and grown-up) of the space to do their respective chores/activities. What it means is parents' urge to occupy bigger and free space would override the need for space to play and read by the children. Patel and Adams (1981) support this notion when they assert the husbands' needs in the house override the needs of everyone else if they are staying in a single room. Put differently, children's right to play and study especially at nights is inevitably violated by their parents where a single room is shared.

Family break-ups and HIV-Aids

As has been highlighted in the preceding paragraphs, in families where parents and children share a single room, many fathers have a tendency of staying out till late hours. Such behavior makes them more vulnerable to adultery and prostitution especially with those single mothers who doesn't share single rooms with grown-up children. As one of the respondents remarked 'the fatal consequences of adultery and prostitution in our husbands are many including family break-ups/disruption of normal marital relations and HIV and AIDS pandemic'. The other respondent went on to say: 'in any of those situations whether it is family break-up, disruption of marital relations or HIV/Aids, children and us women suffer most. The government should therefore do something to make sure that vulnerable groups (children and women) have access to sustainable housing'.

FIGHTING THE PROBLEM: ALTERNATIVE STRATEGIES AND THE WAY FORWARD

As alluded to in the paragraphs above, Zimbabwean urban areas like those of many other developing countries in Africa and beyond have housing crises that continue to haunt their national government, humanitarian organizations, and academicians alike. Yet, there are a number of strategies that Zimbabwe and in particular Growth Points can adopt to alleviate or eradicate the problem of housing, especially among the vulnerable groups. These include:

Creation of jobs

One of the most important ways to ensure economic growth in a country is to help the poor through job creation. In fact it is beyond reasonable doubt that job creation help increasing the opportunities for productive and remunerative employment. This will go a long way in alleviating or eradicating poverty among the poor majority. This is because once the poor are employed there will be fewer dependants as those employed will be able to sustain their own families as well as helping the up-coming ones. To make sure that this happens, government through the local authority should come up with projects which by relieving the severe constraints faced by the poor and improving their conditions can help economic growth in the process.

Provision of quality education to all, especially women

From data obtained during the survey, it was evident that most of the respondents especially women did not have 5 or more Ordinary Level passes. This was the major reason why most of them were either unemployed or were self employed. Such an observation was a clear testimony that the standard of living of the people in Zimbabwe, especially women should be improved through qualitative education. In fact it is only through quality education of women that the cycle of low education constraints can be curtailed. Such an investment is important not only for alleviating poverty levels at local level, but also for improving the national human resource base which is vital for improving Zimbabwe's socio-economic status in the world economy. It is from this realization that the Shona people have this saying: '*Kudzidzisa mukadzi kudzidzisa nyika*' (To educate a woman is to educate the nation). Education will in no doubt help enhancing the women's chances to get high-paid jobs or at least viable loan facilities which in turn will enable them to sustain physical properties such as residential stands or houses thereby breaking the circle of poverty among vulnerable groups.

Widening opportunities for the poor households

Besides, there is need for the government to widen the opportunities for earning a living for poor households- to those whose lives can be reduced to what Giorgio Agamben refer to as the 'bare life'- through creation of an enabling environment. This can possibly be done through the Rural District Council and other related stakeholders which should be encouraged to provide shelter through flexibility in building and servicing of stands, planning layout and use of alternative building materials. Such a noble move will ensure that housing facilities are provided to everyone, including the poor. If the government has no money, this can be achieved by embarking on the development of ultra-low cost housing or housing levy to all its employees and start off by constructing single room units which employees will extend with time. Another way of achieving this is through promotion of cooperative housing associations, real estate development companies and properly planned improvements of infrastructure and public services in urban and peri-urban areas such as cities, towns and Growth Points.

CONCLUSION

The present study has examined the possible causes and impacts of housing problems in urban and peri-urban areas, especially to 'vulnerable groups' such as women and children. In particular, it has examined the housing problem in a peri-urban growth point, Zaka-Jerera where the problem is ever mounting. While Zaka-Jerera has been adopted as a case study, it has been acknowledged in the discussion that Zaka-Jerera only represent many other peri-urban areas in Zimbabwe.

More importantly, the researchers have noted with concern that while the problem of housing is common in urban and peri-urban areas of Zimbabwe, there has been concerted effort by scholars to examine the problem in cities and towns leaving out growth points where the problem is also mounting at an alarming rate. To help arresting this disturbing problem in growth points and other such areas, the researchers have proffered a number of recommendations which the government through its ministries can adopt.

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