**SEARCHING FOR AN ALTERNATIVE DISCOURSE TO 'DEVELOPMENT':
WOMEN HEADS-OF-HOUSEHOLDS' ACCESS TO ADEQUATE HOUSING IN
HARARE, ZIMBABWE**

By Alice J. Hovorka, B.A. Hons.

**Thesis submitted to the Faculty of Graduate Studies and Research in
partial fulfillment of the requirements for the degree of**

Master of Arts

**Department of Geography
Carleton University**

Ottawa Ontario

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**Searching for an Alternative Discourse to 'Development': Women Heads-
of-Households' Access to Adequate Housing in Harare, Zimbabwe**

submitted by Alice J. Hovorka, B. A. Hons.
in partial fulfillment of the requirements for the degree of Master of Arts

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January 15, 1997

ABSTRACT

Women heads-of-households play an active role in their own empowerment, self-realization and social development in high-density areas of Harare, Zimbabwe. These women continually cope with, adapt to, resist, and attempt to transform unequal power relations and unfavourable social structures that limit their space for action and the choices available to them in their overall quality of life, and in the environment of shelter provision specifically. Community-based non-governmental organizations may potentially facilitate empowerment by creating conditions through programs, activities and services which further the everyday practices of those at the grassroots. This research forms the basis of an alternative discourse to 'development' whereby empowerment may be nurtured rather than prescribed.

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LIST OF ACRONYMS

ABC	Abandoned Babies Committee
CABS	Central African Building Society
CSO	Central Statistical Office
DHCS	Department of Housing and Community Services
ESAP	Economic Structural Adjustment Program
GRUPHEL	Gender Research on Urban Planning, Housing and Everyday Life
HPZ	Housing People of Zimbabwe
IBRD	International Bank for Reconstruction and Development
IMF	International Monetary Fund
JPV	Jekesa Pfungwa/Vulingqondo
MHWL	Municipal Housing Waiting List
MLGRUD	Ministry of Local Government Rural and Urban Planning
MPCNH	Ministry of Public Construction and National Housing
NANGO	National Association of Non-Governmental Organizations
NFWIZ	National Federation of Women's Institutes in Zimbabwe
NGO	non-governmental organization
NHF	National Housing Fund
NSSA	National Social Security Authority
PSZ	Population Services Zimbabwe
PUPS	Paid Up Permanent Shares
UNCHS (Habitat)	United Nations Centre for Human Settlements (Habitat)
USAID	United States Agency for International Development
WAG	Women's Action Group
WiLDAF	Women in Law and Development in Africa
ZBS	Zimbabwe Building Society
ZCCHS	Zimbabwe Coordinating Committee on Human Settlements
ZWB	Zimbabwe Women's Bureau
ZWRNCN	Zimbabwe Women's Resource Centre and Network

CHAPTER I: AN ALTERNATIVE DISCOURSE TO 'DEVELOPMENT'

I.i. Introduction

Housing is more than just physical dwelling or process by which it is realized. It constitutes an integral part of the socio-economic development of a nation. It should create employment and act as a vehicle through which people can improve, in absolute terms, their material and social conditions. Housing should also be seen as a distribution mechanism; consequently the policies under-pinning housing development must induce real distribution of resources with particular attention to low income earners.

(Zimbabwe, no date:1)

The above statement from the Housing Policy Implementation Manual of the Ministry of Public Construction and National Housing in Zimbabwe conveys the significance of housing in both individual and national development. Not only is shelter considered a basic need of human existence, it is a key element required to bring about changes that are represented as indicators of sustainable development (Singh and Titi, 1995:14). According to the United Nations Centre for Human Settlements (Habitat), there is no sphere of development which is sustainable when separated from the housing process, for shelter production and consumption play a crucial role in providing a basis for sustenance and reproduction of labour power and of society; it is also a source of employment and provides a basis for income-generating activities (UNCHS, 1989:24). In order for a nation to realize its full potential, its complete development, the

environment of shelter provision must be such that all citizens have access to adequate housing and accommodation.

This research focuses on women heads-of-households' access to adequate housing in Dzivaresekwa, Highfield and Mbare Districts of Harare, Zimbabwe. My aim in this regard is two-fold. First, I seek to recognize and highlight women heads-of-households as a unique socio-economic group in southern Africa that faces particular constraints and hindrances in the environment of shelter provision, as well as in overall quality of life. Single, separated/divorced and widowed women represent a significant portion of households that are increasing both in numbers and impoverishment. Second, in light of the importance of housing in the well-being and security of individuals and entire populations, I seek to identify potential avenues for improving women heads-of-households' access to adequate housing in Harare, Zimbabwe. The main objective of this research is to propose a possible route that an alternative to 'development' may take in addressing these two aims, as well as other issues of development in the Third World.

Underlying this main objective is a rejection of the current realm of 'development' that has exacerbated crises in the Third World. The discourse and resulting practices of the 'development' industry have reinvented the conceptualization of reality in the Third World whereby nations such as Zimbabwe are viewed as objects in need of fixing. The "power of development" discourse has served to colonize perceptions to the extent that actions and

practices of the development industry are justified yet do not serve the interests of those in need (Crush, 1995). The production of knowledge in this light marginalizes and silences alternative discourses that contest the current imaginary of 'development' (Escobar, 1995:256). In problematizing 'development' I refer specifically to it as a colonizing discourse¹. As I use it exclusively in this manner, in the text the term 'development' will appear without inverted commas.

I argue that women heads-of-households play an active role in their own empowerment, self-realization and social development in high-density areas of Harare, Zimbabwe. These women continually cope with, adapt to, resist, and attempt to transform unequal power relations and unfavourable social structures that limit their space for action and choices available to them in their overall quality of life, and, in this case, the environment of shelter provision. Community-based non-governmental organizations (NGOs) may potentially facilitate the empowerment of women heads-of-households by creating conditions that allow these women to further their initiatives, survival strategies and informal resistance. I present a possible alternative route to development that promotes and encourages women heads-of-households as active agents in,

¹ Discourse is defined as a "historically, socially and institutionally specific structure of statements, terms, categories and beliefs. . .[it] is the site where meanings are contested and power relations determined. . .[t]he ability to control knowledge and meaning, not only through writing but also through disciplinary and professional institutions, and in social relations, is the key to understanding and exercising power relations in society" (Marchand and Parpart, 1995:2-3). This definition is based on the ideas, notion and work of Michel Foucault.

and community-based NGOs as enablers of, empowerment, self-realization and⁴ social development. This alternative discourse to development may ultimately increase women heads-of-households' access to adequate housing in high-density areas of Harare, Zimbabwe.

I develop my argument as follows. The remainder of this introductory chapter explores the theoretical basis of development as discourse. I highlight the power of development discourse and point to the inability of the current domain of development to address and serve the needs and interests of the Third World and its people. I outline an alternative discourse which promotes initiatives, survival strategies and informal resistance of those at the grassroots as a central element in moving away from the crisis of development, as created through colonizing discourse and practice. In recognizing women heads-of-households as a unique socio-economic group in Zimbabwe, and southern Africa as a whole, I use gender system theory to conceptualize the unique experiences of these women within crises in the Third World.

In Chapter II, I discuss my methodological approach in addressing two central questions of this research. First, what specific form do everyday practices of women heads-of-households in high-density areas of Harare take, and how do these actions contribute to the women's increased access to housing and improved overall quality of life? Second, what role do community-based NGOs play in aiding women heads-of-households in expanding their space for action and extending the choices available to them in the environment

of shelter provision, and in other facets of their lives? This chapter highlights four distinct themes central to recent literature concerning feminist perspectives on methodology, namely positionality, subjectivity, qualitative and quantitative methods, and action-oriented research. These themes are dominant threads that run through my discussion of the research process. My discussion provides reflection on the selection process of women heads-of-households and community-based NGOs, as well as the limitations and successes of the study.

Chapters III and IV depict the scenario of crises within which women heads-of-households' access to adequate housing in high-density areas of Harare, Zimbabwe is hindered. Despite the implementation of numerous strategies, programs and policies, problems and obstacles to development of Zimbabwe and its people have not been eradicated. Instead, development discourse has largely generated misguided, poorly implemented and unsuitable practices that, in some cases, have exacerbated impoverishment of those at the grassroots. Chapter III describes the crises in Zimbabwe as inherent in the quality of life for Zimbabweans in general, and women heads-of-households in high-density areas of Harare specifically. This latter section of the chapter incorporates the basic principles of gender system theory. Here women heads-of-households are seen to have unique experiences within the crises in Zimbabwe, and I use local voices of twenty-four women heads-of-households in illustration of their overall quality of life. In Chapter IV, I depict how the crises have manifested themselves in the environment of shelter provision, first, in

terms of the adequacy, availability and affordability of low-income housing in Harare, and second, in terms of the housing and living conditions as described by the women heads-of-households themselves. Chapters III and IV serve as illustration for the practical implications of development-as-discourse theory, and the conceptualization of gender through gender system theory.

Chapters V and VI, explore an alternative discourse to development which recognizes the active agency of those at the grassroots, and the potential facilitation of this agency through community-based NGOs. In Chapter V, I identify specific everyday practices of women heads-of-households in high-density areas of Harare through which these women attempt to expand their space for action and extend the choices available to them in their overall quality of life, and within the environment of shelter provision specifically. I present abbreviated life-histories of five women heads-of-households in order to illustrate how such actions take shape in their daily lives, and become an inherent part of their existence. Initiatives, survival strategies and informal resistance are used to renegotiate power relations and the resulting structural environment of the gender system which hinders their access to adequate housing. Women heads-of-households continually define their own interests and address their own needs in the process of empowerment. By presenting life-histories that illustrate this active agency, I attempt to reveal some of the 'hidden transcripts'² of women

² The term 'hidden transcripts' is borrowed from James Scott's Weapons of the Weak (1985).

heads-of-households which serve to produce an alternative discourse contesting the current imaginary of development which fails to recognize change and development coming from the grassroots.

In Chapter VI, I explore the role of community-based NGOs in promoting an alternative discourse. I provide insight into recent literature that identifies such organizations as enablers of empowerment. My assessment of programs, activities and services offered by Housing People of Zimbabwe, Zimbabwe Women's Bureau and Jekesa Pfungwa/Vulingqondo analyzes the ability of these three community-based NGOs to facilitate directly or indirectly women heads-of-households' increased access to adequate housing in high-density areas of Harare. The analysis reveals that these organizations are hindered and limited in this respect, due, in large part, to the power of development discourse.

In Chapter VII, I explore the ability of community-based NGOs in fulfilling their potential as agents of change in my proposed alternative discourse. By rejecting the current imaginary of development, and re-focusing and re-dedicating individual and institutional capacity building along social principles, community-based NGOs may increase their ability to facilitate empowerment of those at the grassroots. A holistic approach, information dissemination, training, and research, participation and an emphasis on local voices may aid women heads-of-households in expanding their space for action and extending the choices available to them in their overall quality of life, and within the housing process specifically. Together, women heads-of-households as social actors,

and community-based NGOs as facilitators of empowerment provide a possible alternative discourse to development which promotes the active agency of those at the grassroots.

I use, as a springboard, ideas and notions articulated by academics currently exploring the power and discourse of development. From this literature I bring forth my own visions as to how a possible alternative discourse to development may take shape. I use local voices of women heads-of-households in Zimbabwe in order to reveal the experiences, actions and discourse that have been silenced by the homogenizing power of development. I believe that the seed initiatives of those at the grassroots may be nurtured and facilitated by external agents in a way that lends itself to furthering the empowerment process of the impoverished. The guiding hand of such agents does not provide license for re-colonizing the conceptualizations of reality in the Third World, rather it recognizes the significance and power of discourses at the grassroots and creates conditions that allow these narratives to grow and to be strengthened by their creators.

I.ii. Development as Discourse

A critique of development as discourse aims to examine the ways in which the Third World is constituted in and through representation. The language and text of development has served to reinvent perceptions of reality and replace old worlds with imagined new worlds. Development as discourse has long

constructed the contemporary Third World silently, and has functioned as an all-⁹ powerful mechanism for the production and management of southern nations, as embodied in the endless programs and strategies moulded by Western knowledge and intervention (Escobar, 1995:213). Ideas about development are "assembled within a vast hierarchical apparatus of knowledge production and consumption" (Crush, 1995:5). The power of development lies in its ability to control and manage the Third World through discourse, and to decide on what and whose knowledge that discourse should be based.

Development planning has been described as humankind's "most ambitious collective enterprise", namely the activity of nation-states attempting to bring about "ideal worlds" with planning agencies slated with the task of trying to implement these often unrealistic plans (Robertson, 1984:1). Utopian visions for the Third World promote the idea of development as paving the way for the achievement of conditions that characterize rich, Western societies through industrialization, agricultural modernization, and urbanization (Escobar, 1995:214). Development agendas and intervention are justified by discourse that projects the Third World as an object in need of fixing. Development fashions discourse on negative perceptions of the Third World which purport abnormalities, for example 'the poor', 'the malnourished', 'the illiterate', and so on. By creating the 'other', this discourse establishes an imaginary of development that has colonized perceptions of reality. This, in turn, shapes the way the Third World is imagined and how the Third World imagines itself

(Escobar, 1995:256).

Discourse of the current realm of development has imagined worlds through writing and speaking which tend to bear little resemblance to any commonsense actuality (Crush, 1995:4-5). Thus, the interests of those seemingly targeted by the development industry are marginalized through a fictitious representation of the problems and obstacles facing the Third World. A crisis of development has resulted, fueled by the fact that, more often than not, strategies, programs and policies in the name of development seem to miss their mark. Many consider development dead, or to have failed miserably in its purported mission to help the Third World (Escobar, 1995:212).

To account for the overwhelming failure, Ferguson (1994:276) suggests that development intentions are the visible part of a much larger mechanism through which structures are actually produced, reproduced and transformed. Planned intervention or blueprints of development are only parts of the machine and ultimately interact with unacknowledged structures and unpredictable outcomes via a convoluted route. Policies formulated by planning agencies in the First World are often misguided, poorly implemented, and unsuitable to the conditions found in the Third World. Development projects do not necessarily bring about the intended results. However, even 'failed' development projects bring about structural change. One must recognize what has been served by the failure, rather than dwelling on the failure itself (Ferguson, 1994:254).

Development projects that fail often create unintended side-effects that stimulate

institutional and ideological manifestations of power. Institutionally, development failure often expands state power in the targeted region. Ideologically, development discourse and practice is implemented under the guise of a humanitarian mission to which no one can object yet which acts to depoliticize poverty and the state (Ferguson, 1994:256).

Through his anti-politics machine analogy, Ferguson contends that development is not a machine for the elimination of poverty that is incidentally involved with state bureaucracy. Rather development is a machine for reinforcing and expanding the exercise of bureaucratic state power which incidentally takes poverty as its entry point (Ferguson, 1994:255). Therefore, institutional political motives are disguised as ideological missions in the name of poverty elimination, making development into an anti-politics machine bringing about seemingly unintended, structural change. Because instrumental- or side-effects are truly unintended effects of a project, it is not so much a conspiracy of those in the development industry, rather this process does say something about why failed development projects are replicated again and again (Ferguson, 1994:256).

The current imaginary of development embedded in discourse has profound effects on the social, political and economic fabric of Third World nations. It has cast aside or precluded any other ways of perceiving or conceptualizing the Third World. There exists an inability to imagine a new domain which abandons the imaginary of development, and transcends the

dependency of development on Western modernity and historicity (Escobar, 1995:212). Similarly, critical thought of development has reached an impasse which does not call for a better or another development, but rather generates proposals to either modify or improve upon the current regime (Escobar, 1995:214). Critiques such as 'Women in Development' or 'sustainable development' simply cast a new label on the underlying power structure inherent in development discourse. Such terms can be coopted by those within the development apparatus and used to justify further intervention in the Third World. They are forms of alternative development that continue to promote paternalistic, top-down agendas formulated along the existing imaginary of development. A radical repositioning of development discourse is required in order to help in visualizing possible paths along which Third World communities can move away from the crisis of development (Escobar, 1995:215).

I.iii. An Alternative to Development

A rethinking of development has been brought about by the fact that despite decades of development assistance the number of people who are in absolute poverty continues to increase (Singh and Titi, 1995:6). While significant gains have been made in technological capability, and an improved material standard of living is observable in some cases, the question remains whether the quality of life has actually been enhanced in light of grassroots impoverishment and deprivation (Sharma and Walz, 1992:13). The preoccupation with economic

growth as a central element of the development agenda has generated numerous perspectives attempting to address and understand the crisis of development from solely an economic standpoint.

Formulation of an alternative discourse requires the rejection of the entire paradigm of development as it currently exists. Escobar (1995:216) contends that a vacuum has been left by colonizing mechanisms of development whereby new spaces are opening up through a critique of development as discourse. In many ways, the imaginary of development has lost its appeal in light of a crisis of development. There is now a move towards a domain that emphasizes a critical stance with respect to established scientific knowledge; interest in local autonomy, culture and knowledge; and defence of localized, pluralistic grassroots movements (Escobar, 1995:216).

One such move towards an alternative discourse to development is Sharma and Walz's ethical-moral perspective (1992:20-1). This perspective promotes the strengthening of the social, moral and spiritual qualities of people and their institutions through localized development that ultimately emanates outwards. It advocates a move away from the current development paradigm, and encourages Third World nations to "rededicate themselves to an alternative form of social development based on distinctive cultures, needs, existing resources, and their own definitions of development" (Sharma and Walz, 1992:22).

Escobar (1995:216) identifies grassroots initiatives of social movements

as potentially leading in the direction of significant transformation of the prevailing development regime. The current development discourse or problematic can only envision a guiding, paternal hand of the state or development apparatus, and can hardly see change coming the other way (Ferguson, 1994:281). Through the development discourse, Africans have become objects for the application of power rather than subjects experiencing and responding to the exercise of power (Crush, 1995:2). This leaves silent and hidden the actions of those at the grassroots who craft their everyday tactics of coping with, adapting to, resisting and potentially transforming the established social order and structure generated by a crisis of development (Escobar, 1995:217; Ferguson, 1994:281). As emphasized in the ethical-moral perspective, only those at the grassroots can adequately formulate their own interests and needs as based on culture and existing resources (Sharma and Walz, 1992:22). An alternative discourse to development may best be achieved by acknowledging and recognizing the practices of Third World social movements for they are essential to the creation of alternative visions of democracy, economy and society (Escobar, 1995:212).

a. Initiatives, survival strategies and informal resistance

The crisis of development is central in the discussion of initiatives, survival strategies and informal resistance at the grassroots, for it is largely in response to the failure of development that social movements emerge (Escobar, 1992:63).

Writings on protest and rebellion "have begun to unravel the ways in which development discourse has been received, internalized and/or resisted on the ground" (Crush, 1995:22). By focusing on the actions of grassroots social actors, an alternative discourse to the current imaginary of development is revealed. Initiatives, survival strategies and informal resistance point to the active agency of local persons, whose voices have been silenced by the homogenizing power of development. These actions are an inherent part of everyday practices at the grassroots, and people's responses and uses of them may be examined through a close engagement and reading of individual or collective popular actions (Escobar, 1992:82).

In his work Weapons of the Weak, James Scott's notion of everyday resistance refers to a constant struggle which stops short of collective outright defiance on the part of the oppressed (1985:29). Resistance here requires little or no coordination or planning, and often represents a form of individual self-help through activities such as passive non-compliance, subtle sabotage, evasion, deception, foot-dragging, dissimulation, false compliance, pilfering, feigned ignorance, slander, arson, sabotage, theft, and cultural resistance (Scott, 1985:29, 31). Although such "weapons of the weak" should not be over-romanticized, for they are unlikely to do more than marginally affect various forms of exploitation that people confront, everyday resistance should not be considered trivial (Scott, 1985:29-31). The power of everyday practices is not necessarily dependent solely on formal, collective social movements. Everyday

practices may exist without formal organization, formal leadership, manifestos, dues, names or banners. By virtue of their institutional invisibility, such activities on anything less than a massive scale are rarely accorded any social significance (Scott, 1985:35). Yet the power of everyday practices lies in the fact that they are not perceived as a threat, and may gain momentum behind the scenes. This scenario is illustrated by Scott as a ship run aground on a coral reef whereby attention is typically paid directly to the shipwreck itself, and not to the vast accretion of petty acts that made it possible (1985:36).

Individual everyday practices and actions of those at the grassroots underlie more formalized, collective social movements, and fuel the continuous struggle between the powerful and the powerless. This struggle represents a process of resistance through which the task of reproduction is eventually accomplished. Ferguson (1994:13) contends that while this reproduction of social structure is ultimately completed, it comes about in an unexpected and startling way which underlines the ambiguities of resistance and the scope for choice and action in a world that is always structured but never determined. In other words, structure reproduces itself through a process of struggle whereby intended plans formulated by those in power interact with unacknowledged forces, namely resistance from the grassroots, to produce unintended outcomes.

Larsson's (1991:3) notion of survival strategies, like informal resistance, emphasizes the struggle of those at the grassroots level in their daily work and activities. Survival strategies come in response to circumstances that are often

out of a person's control, thus are strategies of adaptation. Decisions are influenced by wider political, economic and social structural constraints and opportunities, kinship responsibilities, individual aptitudes, skills and preferences, and a range of knowledge of choices and alternatives available.

Grassroots initiatives, survival strategies and informal resistance represent informal, individual action in coping with, adapting to, resisting, and subverting social structures. As an alternative discourse, this action may ultimately lead in a direction of significant transformation of the prevailing regime of development that has exacerbated the crises in the Third World.

b. Empowerment

Practices generated by the current discourse of development have failed to eradicate the powerlessness which underlies poverty, hunger, lack of adequate shelter, and other problems and obstacles facing the Third World. The larger goal of an alternative to development, as Ferguson (1994:279) suggests, ought to be empowerment. Empowerment is a problematic that arises in a particular context characterized by the crisis of development, and has evolved concurrently with bottom-up approaches as a tool for the reversal of impoverishment through the mobilization of resources and people's capacities (Singh and Titi, 1995). Empowerment not only has the potential to replace poverty with relatively increased prosperity, it also serves as a catalyst for change in power relations and the structures in which they exist. This may

ultimately create space for alternative discourses from the impoverished masses at the grassroots which contest the current imaginary of development.

The process of empowerment is conceptualized by Mayo and Craig (1995:5) in the following three scenarios. First, power in society may be seen as a variable sum whereby the empowerment of the powerless can be achieved within the existing social order without any significant negative effect upon the power held by the powerful. Here the powerless can become empowered by becoming agents of their own development, and then share the fruits of development alongside those who have already achieved power. Unfortunately, such a scenario is relatively idealistic and unobtainable.

Second, if power is seen in zero-sum terms, where a fixed amount of power exists, it follows that increasing one group's power decreases another. Here empowerment allows the powerless to realize their will, even against the resistance of the powerful. In this scenario everyday practices may be used by the powerless in order to cope with, adapt to, resist, and ultimately transform power relations and structures. Such tactics are often used as tools in order to reverse the process of impoverishment, thus bringing about a degree of empowerment. The powerless become more sensitized to their plight through these maneuvers, and their conscientization generates further empowerment. Despite resistance from the powerful, the powerless possess active agency that allows them to manipulate the fixed amount of power that exists in social structure.

Third, a marxist perspective conceptualizes power in economic terms whereby empowerment of the relatively powerless has inherently a limited possibility under capitalism. Although the powerless may become empowered to participate more effectively in specific projects in certain places, these are all confined by wider requirements of profitability and viability within the global market.

My own conceptualization of empowerment combines underlying themes present in the latter two scenarios outlined by Mayo and Craig. Although I question the notion of power as a fixed variable in the second scenario, I draw upon the idea of active agency as a key element in the empowerment process. I broaden this conceptualization by incorporating the notion of linkages between micro- and macro-levels, as presented in the third scenario. I do not restrict these linkages solely to the economic analysis privileged by the marxist perspective. Rather, I recognize the correlation between larger social, political and economic processes and the empowerment of those at the grassroots. This is a significant element in the conceptualization of empowerment for in order for the powerless to acquire and secure power, processes at the macro-level must be favourable. It is highly likely that the empowerment efforts of those at the grassroots will be stifled by the social, political and economic manifestation of crises in the Third World.

Empowerment, envisaged through this conceptualization, is seen to have the ability to encourage attempts at changes to power relations and structure at

the local level. This confirms and affirms the need to build the capacity of communities to respond to their environment by inducing appropriate change both internally and externally through innovation (Singh and Titi, 1995:13). In order for the powerless to be able to wage a struggle for their liberation, they must perceive the reality of their powerlessness or oppression "not as a closed world from which there is no exit, but as a limiting situation which they can transform" (Freire, 1983:34). Empowerment goes beyond human rights and notions of democracy, to include enabling people to understand the reality of their environment, be it social, economic, political, cultural, or ecological, to reflect on the factors that shape their environment, and to take steps to effect changes to improve their situation (Singh and Titi, 1995:13).

Empowerment as a concept is perhaps most appropriate in an alternative discourse due to the fact that empowerment cannot be assigned or instilled or designated to a person. Rather, one can only be empowered through self-motivation, determination and desire. Empowerment from within enables self-realization, conscientization, and ultimately social development. This process counters the current regime of development in which discourse and practice promote a paternalistic, top-down approach through strategies, programs and policy that marginalize the interests and voices of those for whom development is supposedly targeted. An alternative to development fueled by everyday practices relies on empowerment as a central concept. The formulation of grassroots interests and needs, as based on culture, existing resources and

larger processes, must originate from the powerless themselves.

This does not preclude, however, the possibility of facilitating empowerment whereby the powerless are enabled to further their individual initiatives, survival strategies and informal resistance by increased sensitization and conscientization of their reality. An enabling approach to empowerment is described by Muller and Plantenga (1990:9) as taking steps to enable or facilitate those at the grassroots to make optimal use of their own skills and resources. This approach assumes that people are willing to do a great deal of the work themselves, and are the primary agents of their own empowerment, self-realization and social development. An enabling approach is central to potential external agents of empowerment, for example community-based non-governmental organizations.

I.iv Gender System Theory and Conceptualization

By colonizing perceptions of reality in the Third World, development as discourse homogenizes and generalizes the experiences of those targeted by practices of the development industry. This homogenization masks differences as stemming from class, race and gender, as well as the divisions that exist within these categories. In proposing an alternative discourse to development that may ultimately aid women heads-of-households' access to adequate housing in Harare, Zimbabwe, I recognize the need for context-specificity in unravelling everyday practices and hidden transcripts of those at the grassroots.

An alternative discourse to development that critiques homogenization ought to promote heterogeneity whereby the crises of the Third World is experienced in unique ways by different socio-economic groups.

I am primarily concerned with the unique experiences of women heads-of-households. In Chapter III, I use gender system theory to conceptualize how crises in the Third World, exacerbated by the current development discourse, has been received, internalized and resisted by the women of this particular socio-economic group. Another layer is added to the theory of development as discourse through the conceptualization of gender through gender system theory. While the former depicts power relations and structures created at the macro-level by the First World to control Third World nations, the latter recognizes power relations and structures formed by the struggle between women and men at the micro-level, as influenced by the larger process and agenda of development.

Gender research has developed out of a concern for women, and the concept of 'gender' has been used to distinguish culture from biology. Gender refers to the socially constructed and culturally variable roles that women and men play in their daily lives. It also refers to the structural relationship of inequality between women and men as manifested in labour markets, political structures and households, and reinforced by custom, law, and specific development policies (Meena, 1992:1). Gender is a relational concept that denotes the manner in which women and men are differentiated and ordered in a

given socio-cultural context (Mannathoko, 1992:72). Yvonne Hirdman's (1991) gender system theory serves as a conceptual framework through which the dynamic of gender within the crises in Zimbabwe, exacerbated by the crisis in development, may be better understood.

The crises in Zimbabwe have had particular effects on women due to the continuing exclusion of women from many social, economic and political opportunities. The notion of women's inferiority to that of men, as embedded in ideological and cultural practices, institutional apparatus, and inter-personal relationships has solidified a particular stereotyping of women and men which discourages investment in women's capabilities, stifles women's empowerment, and ironically impedes economic growth and national development.

The gender system manifests itself in different degrees, at different levels of Zimbabwean society, as determined by any number of factors: demographic, economic, political, social, cultural and so on. Yet underlying these unique scenarios of the gender system is a common (global) gender struggle in which women struggle in daily work and activities to expand their space for action and extend the choices available to them, while men often struggle to maintain their privileges. This is not to say that all women face the same discrimination by all male counterparts in each scenario. Rather the gender system facilitates a number of gender contracts or power relations which are specific in time and space, and create an environment in which both men and women continually renegotiate conditions, as delineated by attributes of class, race and gender.

Institutional, ideological and cultural processes intersect to form the base on which these gender contracts take place. As such, gender contracts do not necessarily refer solely to relationships between individual women and men, rather they refer to the actions taken by both in response to a particular structural environment. The continual renegotiation of power relations (gender contracts) and social structure recognizes the active agency of women (and men) in the gender system. This complements an alternative discourse to development in which those at the grassroots cope with, adapt to, resist, and attempt to transform unfavourable conditions.

Gender system theory is largely based on the work by Yvonne Hirdman (1991), as further developed, and applied to specifically urban environments, in a workshop on Gender Research and Urbanization, Planning, Housing and Everyday Life (GRUPHEL) at the Zimbabwe Women's Resource Centre and Network from March 20th until April 2nd 1992 in Harare, Zimbabwe. The gender system theory aims to expose and reveal power relationships that generate differences and inequalities between the sexes. Hirdman (1991:188) contends that the gender role metaphor is so deeply embedded in people's day-to-day political and sometimes scholarly understanding of the world, that it is enormously difficult to replace this "comfortable" pattern of thinking with a more complex understanding that incorporates power. Social aspects, such as why people accept their gender roles, are often left unexplained and these roles are spoken of as "loosely pasted-on identities" (Hirdman, 1991:189). Remaining

hidden is the possibility that the gender system is such that people are left with little opportunity and space for action in which to change gender roles, and are forced to accept prescriptions for that which is male and female.

In the midst of debates surrounding gender theory, women's research has sought to develop new tools with which to explore the discrepancies between male and female roles, space and actions. Hirdman utilizes a tool based on a concept of 'gender contracts' which is regarded as "a way of abstracting and analyzing the space. . .between men and women and the ideas, informal and formal rules and norms that this space generates or generated with regard to the places, tasks and qualities of men and women in a society" (1991:190-1). Power shapes gender relations through gender contracts at three levels, namely institutional, cultural/ideological, and biological, which together form a gender system, specific in both time and space. The gender system creates a number of 'irrefutabilities' or obvious statements about how things are and how they should be (Larsson, 1995:35-6).

Gender system theory also recognizes the mutual inter-dependence between human agency and structures: structures of social systems provide means by which people act, and structures are the outcomes of people's actions (Larsson, 1995:31). It is an attempt to combine an actor-oriented and structural perspective (Hirdman, 1991:189). Women are recognized as actors whereby they take on the role of active subjects rather than passive objects, and the gender system is seen as a structural relationship that is continuously

reconstructed, renegotiated or changed (Schlyter & Zhou, 1995:14). A particular gender system generates numerous opportunities and constraints for women (and men), and the ways in which women respond to each may ultimately affect how the overall social structure changes and develops. The gender system is dynamic, and thus susceptible to changeability and variety through individual actions, as well as larger processes.

Criticism surrounding the applicability of the gender system theory stems largely from the fact that, being constructed by Hirdman as a historian, the model is perhaps more easily used if changes over long periods of time are the researcher's main interest. Specifically, the analysis of empirical data or formulating interviews that reveal the existing gender contracts and power relations may be difficult in establishing the overall gender system (Larsson, 1995:39).

In my research, conceptualization of the gender system is used to describe and characterize the socio-economic and cultural situation of women heads-of-households in Dzivaresekwa, Highfield and Mbare Districts of Harare, Zimbabwe. First, the gender system helps explain women's space, position and status, and mobility within the crises which characterize the socio-economic structure in Zimbabwe as a whole, as well as the process of low-income shelter provision in Harare, specifically. Second, this theory allows for the uniqueness and context-specificity of the gender system in question, and emphasizes the dynamic, non-static nature of the power relations created by the structure. With

the understanding that structure is susceptible to changeability and variety over time and space, it follows that the gender system is created and re-created. Third, gender system theory recognizes women as active subjects who strive to expand their space for action and extend the choices available to them through their individual and collective actions. The gender system conceptual framework gives agency to the women heads-of-households who face a gender system characterized by their lack of access to adequate housing in the midst of crises in Zimbabwe. While many studies tend to emphasize women's victimization from male-dominated ideologies, little has been done to unveil the degree and nature of women's resistance against oppressive gender relations (Meena, 1992:26). This study suggests that women's agency, via survival strategies and informal resistance to the oppressive gender system, plays a significant role in changing the power relations which establish gender contracts, and is a key component in an alternative discourse to development.

CHAPTER II: METHODOLOGY

I structure Chapter II by first discussing four distinct themes central to recent literature concerning feminist perspectives on methodology. In exploring central themes of feminist methodology, I aim to highlight issues in conducting cross-cultural, gender-based research, and then describe how such issues manifested themselves within my own field research in Zimbabwe. The themes of positionality, subjectivity, qualitative and quantitative methods, and action-oriented research are dominant threads which run through my later discussion of the research process itself.

II.i. Key Themes of Feminist Methodology

Feminism and feminist scholarship present a stark challenge to the largely patriarchal academic discourse and structure. In recent years the contemporary women's movement has urged a re-examination of underlying assumptions and research practices, thus increasing the possibility of critical exchange and dialogue among not only feminist scholars but also among those entrenched in male-biased construction of knowledge. Methodologies embraced by feminist researchers seek to articulate and conceptualize women's experience within social science (Jayaratne and Stewart, 1991:89).

A number of key themes have emerged in recent literature concerning feminist methodology. Positionality, subjectivity, qualitative and quantitative methods, and action-oriented research figure prominently in feminist methodology debates (see Fonow and Cook, 1995). These themes prevail in my own research on women heads-of-households' access to adequate housing in Harare, Zimbabwe. Issues generated through such themes present food for thought with respect to conducting cross-cultural, feminist research.

a. Positionality

We cross borders, but we don't erase them; we take our borders with us.

(Behar, 1993:320, cited in Sylvester, 1995:948)

Social scientists are themselves an integral and significant part of their own subject matter. It is unlikely that their beliefs and preferences can be objectively divorced from speculative inquiry (Midgley, 1992:3). One's personal location is reflected through decisions and outcomes influenced by and arising from theoretical frameworks, ideological underpinnings, personal identity and material social location of the research (Mbilinyi, 1992:35). My own 'outsider' status has coloured every aspect of my research, and the politics of studying women in the Third World has been a stubborn presence throughout the project. I am not black, poor, or oppressed in the same ways experienced by the women I have spoken with and interviewed. Does this negate my analysis, interpretation, and

the conclusions I have drawn from my research? Is it only the right of black, low-income, women heads-of-households in Harare's high-density areas to study and speak for themselves?

Post-modern feminism tends to be quite sceptical of the very notion of truth and casts doubt on the concept of an integral knower or truth telling agent (Goetz, 1991:150). Post-modernity pursues questions, such as the ones I pose above, concerning who is included in the construction of situated knowledge, who is claiming to speak on whose behalf, and who is excluded from such scholarship and research. Yet there exists an inherent danger in purporting solely 'insider' status in research, for instead of presenting the often criticized meta-narrative (i.e. blanket statements made by 'white Western feminists' about 'black Third World' women), post-modern feminists may take the other extreme and deconstruct until the only situated knowledge that remains is of the individual (thus, only I can study myself).

Is a black, low-income, woman head-of-household, residing in a high-density area of Harare able adequately to represent the experiences of her neighbour? The perspectives generated from cross-cultural research endeavours are simply that: perspectives. There is no way to 'be' simultaneously in all, or wholly in any, of the privileged or subjugated positions structured by gender, race, nation, class, and so on. Hence there exists no unitary speaker about, for, and as 'woman' (Haraway, 1988:586, cited in Sylvester, 1995:948). Instead, each researcher (speaker) brings along her/his

own positionality and subjectivity that moulds and shapes theoretical, conceptual and methodological frameworks, regardless of their 'insider' or 'outsider' status. The key lies in recognizing the limitations of such research endeavours, and accepting the fact that the possibility of neutral, value-free science and knowledge does not exist (Mbilinyi, 1992:53).

According to Sylvester (1995:948), cultures are not set, separated, or bounded by impenetrable borders. Mobilizing a community along boundaries drawn in and for dominance may reinforce those boundaries, and thus continue to trap people within them. Conducting research from an 'outsider' status can certainly benefit local communities, such as the one highlighted in my study, for the perspectives generated from such a project may either provide fresh, new insights and suggestions to be incorporated in social development, or may be disregarded and rejected as based on the experience of those 'inside', thus reinforcing and solidifying the direction of the community's social development already being pursued.

Positionality is a crucial element in a feminist perspective on methodology. It is important to bring increased awareness of the positionality of the researcher to the reader so that value judgments of the data collected, analyzed and presented may be better informed (Mbilinyi, 1992:56). As such, the entire research process becomes part of the object under inquiry (Mbilinyi, 1992:47). My own positionality in this research endeavour has been based on my status as a white female from a middle-class, Western background. My personal identity

and material social location was at times a burden due to the high expectations placed not only on my political agenda, but also on myself as an agent of change in the lives of the women heads-of-households I interacted with. Sporting the label of "Westerner" conjures up images of donor funding and foreign aid, and I was often asked for assistance as a liaison in the development apparatus by those at the grassroots level. Some women asked for financial donations to their income-generating projects, some inquired about how I could help them immigrate to Canada, some insisted on giving me samples of their sewing and crafts with which to solicit business for them upon my return home.

On the other hand, my presence as a Westerner generated a degree of respect. I was greeted warmly and with enthusiasm during arranged meetings or spontaneous visits to income-generating projects and high-density areas. Local persons were very keen to chat with me, and appeared genuinely interested in hearing what I had to say – numerous 'visitors' would suddenly appear at local community centres where I often based my work. Friendships built on mutual respect emerged through my relationships with the women with whom I worked.

My positionality within the research subject prompted the emergence of several significant limitations. First, conducting research in a cross-cultural context requires adaptation to local culture and reality. Sensitivity and flexibility are key elements in such adaptation. For example, within Zimbabwean reality I quickly learned to abandon my Western concept of time. I was initially frustrated by multiple-hour-long waits for public transport, continually poor attendance at

arranged meetings and interview sessions, and time spent chatting about seemingly irrelevant events and details. Patience and understanding gave way to viewing such scenarios differently, and looking beyond my frustration I found insights to Zimbabwean culture and society. I learned that transportation problems are immense, funerals are a significant event, and casual tête-à-têtes provide wonderful insight into women's daily lives.

Second, in a cross-cultural research context, language is perhaps the most severe handicap. My inability to speak Shona at times caused me to miss important facts and information, overlook details, and be oblivious to subtle innuendoes. Interview sessions were either conducted in English or with a translator close at hand. However, when sessions were concluded, I became a participant observer to the women's meetings, social interactions, and daily routines. Being a participant observer without a sufficient grasp of the main vernacular was difficult. I felt uncomfortably aware of my 'outsider' status during lively, animated discussions amongst local women. I was able to grasp several Shona phrases, which often broke the ice at initial meetings with local persons. However, conversations and/or interviews would quickly return to English.

With the benefit of hindsight, perhaps a greater effort should have been made to learn Shona prior to my departure. Yet I remain sceptical that what I may have learnt in the relatively short period of preparation would have had any affect on my comprehension skills in the field. The limitation of language in a cross-cultural context is generated through one's positionality. In light of this,

how can my data adequately reflect the aspects of social life that I claim it represents? As in Sylvester's (1991:44) work on urban women cooperators, I tried to avoid the problem of privileging only my own subjective understandings of the women heads-of-households' lives through the use of translators and a transcriber. Where discrepancies and queries prevailed I would re-formulate questions for subsequent interview sessions at which time I would ask the women to clarify their answers or to further explain specific details. Through these efforts I attempted to represent the views of the women heads-of-households adequately despite the limitation of language in a cross-cultural research context.

The third limitation generated through my positionality within the research subject was that of personal safety. As a white, middle-class, and Western female, my access to specific areas and groups of people was hindered. Incidents of pickpocketing and harassment prompted me to establish a space of action based on personal comfort and safety. I conducted all field work during daylight hours, and relied on NGO field workers to accompany me to high-density areas. Also in light of personal safety, I chose to live in a middle-class, mixed district rather than one of the high-density areas in which I worked. I did not consider the latter option realistic or sensible due to my vulnerability.

Living directly in a high-density area would have perhaps given me different perspective on the black women heads-of-households with whom I worked. Regardless, my interaction with the black women heads-of-households

and non-governmental organizations with whom I worked was extensive. I held in-depth interviews and meetings; toured high-density areas and income-generating projects as a participant observer; was invited to tea and meals at the homes of my black friends; spent hours riding emergency taxis and local buses chatting and interacting with fellow transport companions; sat in on NGO workshops and strategy sessions; acted as a liaison between various women's groups and cooperatives; and, spent significant amounts of time accompanying women heads-of-households on their daily routines.

b. Subjectivity

Another key theme emerging from recent literature on feminist methodology is the refusal to ignore the subjective experience of the research process. This is closely tied to the relationship between the researcher and the researched within which issues of power relations, vulnerability and friendship (Cotterill, 1992:593) are played out. In light of this, can research be objective? Can the researched be simply viewed as a passive object within the research process? Subjectivity is an inherent and salient component of feminist research whereby the researched becomes an active subject within the research process. "Research as described" becomes "research as experienced" (Stanley and Wise, 1991:266).

In conducting field work with women heads-of-households, the relationship between myself and the interviewees was central in data collection.

As women, we may have had common experiences based on gender socialization (Finch, 1984 cited in Cotterill, 1992:594). However, the vast racial and cultural differences between myself and the women heads-of-households I interviewed generated a power structure that set us apart. The research process becomes a dialogue between the researcher and researched where positionality and subjectivity play themselves out in a power relationship. Neither element can be eliminated from the process, and those persons involved are assumed to be individuals who reflect upon their experiences and are able to communicate those reflections (Acker, Barry and Esseveld, 1991:140).

Vulnerability on part of the researched results from a lack of control of the interview situation which is surrendered to the researcher (Cotterill, 1992:599). This may explain one particularly difficult interview session, with three women from Mbare District. I accepted a personal invitation from the women themselves to conduct the interview, however, their response was anything but welcoming and cooperative. The women seemed impatient, annoyed and even hostile during the session, which left me confused. I suspect that my presence was regarded as intrusive, and the women felt a greater loss of control over their situation than perhaps they had expected. When I re-interviewed the same women three weeks later, they seemed much more relaxed, carefree and enthusiastic about myself and my research. A sense of familiarity and comfort were more prominent in this second encounter.

Recognizing myself as holding a certain amount of power over the

subjects in the interview session, I did my best to reduce the power inequality in my relationships with the women in this study. I made attempts to decrease feelings of vulnerability, suspicion or intimidation experienced by emphasizing the women's role as active subjects within the research. I took the time to explain my agenda, and goals for my research carefully, and I began interview sessions with a personal introduction. I allowed the direction of the interviews to be guided largely by issues pursued by the women themselves, and encouraged free-flow of dialogue and communication throughout. Sessions were concluded with an opportunity for the women themselves to pose questions about myself and my research agenda.

While attempting to move away from value free, indifferent, objective research, the researcher must establish a degree of critical distance. This 'conscious partiality', or partial identification with the researched, enables the "correction of distortions of perception on both sides and widens the consciousness" of the researched, as well as the researcher (Mies, 1983:123). During interview sessions, critical distance may be blurred by feelings of empathy concerning the circumstances of the researched. These feelings may be heightened if a level of personal friendship has been reached. In my own research, a personal friendship network was used to locate a portion of the study group in Harare. None of the women were 'friends' prior to the interview session, and instead, friendships grew as a consequence of relationships between myself and the women I interviewed.

Friendships grew out of mutual trust and respect, and gave way to more animated, relaxed and carefree interview sessions. The women heads-of-households began to share with me intimate details of their lives, many of which have been incorporated into this study. The women accepted my verbal guarantees of anonymity based on trust, and their names have been changed within the text for this reason. The relatively short amount of time spent in the field prevented the strengthening of my friendship with the majority of the women. However, in developing closer bonds with my interviewees, I recognize the potential problems this heightened relationship may pose in terms of retaining a conscious partiality. In some respects, I feel as though I manipulated my 'friends' for, in the end, I have control over the information that they passed along to me. As Cotterill (1992:604) states, the final shift of power has swung in favour of myself as the researcher, for I have walked away with data analysis and interpretation under my control.

The findings and recommendations documented through my research will be deposited with Housing People of Zimbabwe, Zimbabwe Women's Bureau and Jekesa Pfungwa/Vulingqondo. My accountability to these three community-based NGOs has made the research a reciprocal process whereby data and information collected is to be shared with the participants. An abbreviated study will be distributed to the twenty-four women interviewees so that their vital contribution to the research may be recognized amongst them. The research will also be deposited with the Department of Housing and Community Services and

several private firms within the environment of shelter provision for further reference.

c. Qualitative and quantitative methods

My research engaged primarily qualitative methods of data collection which emphasize context-specificity and difference. Exploration of the role of women heads-of-households as social actors in an alternative discourse to development prompted a specific research approach and procedure that encourages understanding reality from the perspective of the women heads-of-households experiencing it. The collection of life histories allows for this understanding and involves "ethnographic data, wherein enough stories are collected to identify social patterns" (Goebel, 1994:6). Life histories are perhaps the most effective method of unearthing women's active agency in creating and re-creating structure, for they allow the voices of the women to prevail.

Through an emphasis on qualitative methods, feminists are questioning the assumption that a privileged definition of reality exists which scientists effectively and efficiently capture through their objectification of the research process (Addelson, 1991:30). Mies (1991:63) argues that "feminist science" strives for a new societal view in which things appear as historical, contradictory, linked to each other, and capable of being changed. Moreover, science cannot be separated from politics for the personal is political.

Traditional science and theory has been criticized by feminists due to the

masking of women and their experiences through empirical/positivist methodologies and approaches. These criticisms are summarized by Jarayatne and Stewart (1991:86), and include the selection of sexist and elitist topics and the absence of research on questions of central importance to women; biased research designs; an exploitative relationship between the researcher and the researched; the illusion of objectivity; the simplistic and superficial nature of quantitative data; improper interpretation and overgeneralizations of findings; and, inadequate data dissemination and utilization.

This is not to say, however, that quantitative methods should be completely rejected. Rather the notion of objectivity must be suspended in these techniques and replaced with subjectivity and personal experience in order to allow for social processes, along with women's experiences, to be better understood. This reflects an attempt to improve upon the old scientific-paradigms which split life and thought, politics and morality, and imply domination over women (Mies, 1991:81). The methodological agenda should not be to create a new feminist science, for it is questionable whether replacing the model of the world seen inadequately through male eyes would be any less so through feminist lenses (Moore, 1988:5).

What is of concern in this research is the adequacy of my findings. I wish to be certain that my research results fairly and accurately reflect the aspects of the social life that I claim them to represent. I have highlighted and emphasized the active voices of the women heads-of-households throughout my account, so

as to further enhance their agency in the largely unfavourable gender system within which they exist. The reconstruction based on women's voices ultimately reveals the underlying social relations that eventuate in the daily lives of those I have studied (Acker, Barry and Esseveld, 1991:146).

d. Action-oriented research

By viewing women as resisting unfavourable power relations and social structures in my research, I aim to encourage an action-oriented approach to feminist research. Research ought to serve the interests of dominated, exploited and oppressed groups (Mies, 1983:123). This element is of significant importance within the feminist agenda, and is prevalent in recent literature on feminist methodology. By unearthing and exposing women's unique experiences, along with the obstacles that hinder their empowerment, self-realization, and social development, feminist research holds great potential in enlightening wider society as to specific gender contracts which create structures and processes largely oppressive to women. Therefore, feminist research, and resulting perspectives on methodology, can be intimately linked with the political aims of the women's movement (Acker, Barry and Esseveld, 1991:135).

Data collected on the community-based non-governmental organization community in Harare contributes to the feminist agenda in this respect, for the role of NGOs as agents of change in an alternative discourse to development identifies a vehicle through which information and knowledge concerning

women's oppression may be channeled. Inherent in my feminist perspective on methodology is the hope that political analysis and recommendations from research will have an entirely positive affect on the lives of women heads-of-households.

II.ii. The Research Process

The research process in the field did not follow a smooth, linear progression. Rather data collection was slow, irregular, and entirely unpredictable. Even the smallest detail, be it making initial contact with non-governmental organizations or arranging meetings with key community members, required a significant amount of time, energy and patience. The nature of the field work in Harare was often haphazard and chaotic, and was formulated in light of my positionality, subjectivity, qualitative methods, and action-oriented research agenda.

a. Getting started

Early planning stages of the research project began with a personal visit to southern Africa. The purpose of the visit largely focused on my introduction to vastly different, unique cultures and environments, and allowed me to acquire a sense of the reality that exists in the region. I participated in a university field course during the months of July and August 1995. While the course offered invaluable information concerning the historical, social, political, economic, and

ecological fabric of southern Africa, I used the opportunity to pursue my own research interests. Specifically, I actively sought personal contacts, collected secondary data and resources, and formulated potential project proposals during an extended ten-day stay in Harare, Zimbabwe.

To receive my CIDA Award for Canadians, I was required to find a "host-country organization" willing to support my research endeavour. During my first visit to Harare I was able to establish a working relationship with the Zimbabwe Women's Bureau which ultimately became my sponsor. I also immersed myself in secondary data collection through various resource centres and libraries. I conducted a preliminary survey of available sources in Canada prior to my departure to southern Africa in July 1995. With this exhausted I decided that it would be in my best interest to acquire as much information on women and housing in Zimbabwe as possible. I toured the central library at the University of Zimbabwe, as well as the Departments of Geography, Rural and Urban Planning, and International Affairs where I unearthed journal articles and unpublished papers; acquired books at local, grassroots, academic bookstore in Harare; and spent a great deal of time perusing literature at the Zimbabwe Women's Resource Centre and Network.

My initial visit to Zimbabwe saved me a significant amount of time upon my return to the country in January 1996. Not only was I fortunate to settle numerous bureaucratic issues, and acquire significant amounts of relevant information through secondary data collection, the visit also instilled in me a

sense of familiarity and self-confidence, for which I was especially grateful in my academic and emotional preparation for my six months abroad.

b. Selection of community-based non-governmental organizations and related data collection

I conducted an extensive preliminary survey of the non-governmental organization community in Harare during the first month of field work. The search was based on numerous criteria including a focus on either shelter provision or women's development, NGO accountability to local persons, and organizations evolving from the community and grassroots level. I wanted to highlight three organizations in order to investigate a cross-section of NGOs in Harare. My goal in this respect was to study those groups which focus on housing issues directly and those which address shelter provision indirectly, specifically through encouraging development in other areas of women's lives. Through this exercise I aimed to assess the role of community-based NGOs in facilitating the empowerment of women heads-of-households in Harare so that greater access to adequate shelter may ultimately be realized.

With my emphasis on housing and human settlement development, I aimed first to highlight community-based NGOs involved specifically with these issues. Through information gathered from telephone directories, word-of-mouth, and contact with the National Association of NGOs (NANGO) I found that only one such organization exists in Harare, namely Housing People of Zimbabwe (HPZ). The other criterion was also filled by HPZ's agenda whereby

the organization was established in conjunction with, and continues to be accountable to, existing grassroots housing cooperatives.

With options limited in terms of NGOs focused on aiding persons in the housing process directly, I concentrated efforts to finding NGOs whose primary focus is on the development of women's roles. Zimbabwe Women's Bureau (ZWB) was chosen in this regard, rather than simply based on the fact that they acted as my "host-country organization". The organization's direct involvement with women residing in high-density areas was a key feature, as was the seemingly reciprocal relationship between the local women and ZWB. I chose Jekesa Pfungwa/Vulingqondo (JPV) again based on its active involvement in community-based projects and initiatives.

In hindsight, perhaps it would have been better to have chosen a third community-based NGO with a more different approach to development than ZWB. However, other factors influenced the selection process within the community-based non-governmental organization community. First, during the selection process I may have been blinded by my determination to find strictly women's NGOs, thus I overlooked the possibility of exploring the roles of those organizations involved in both men and women's development, for example Development Innovations and Networks or African Development Foundation. Second, some NGOs were unable to participate in my research due to their own financial and bureaucratic troubles during the field work, for example the Association of Women's Clubs. Third, I tended to avoid those NGOs with what I

pegged as a too narrowly-focused agenda, such as Population Services Zimbabwe (PSZ), Abandoned Babies Committee (ABC) or Women in Law and Development in Africa (WILDAF), for I wanted to highlight organizations offering a wide range of programs, projects and services to women. Fourth, I focused on organizations targeting low-income, black women, thus excluding NGOs such as the National Federation of Women's Institute in Zimbabwe (NFWIZ) which tends to highlight issues concerning the white female community. My contact with Jekesa Pfungwa/Vulingqondo was facilitated by the women at NFWIZ from which JPV initially evolved. Fifth, my focus on home-grown, local NGOs made me steer away from organizations such as Redd Barna (Norwegian Save the Children), Netherlands Development Organization, USAID, and so on, due to their accountability to foreign donors more so than to community-based groups. Sixth, some NGOs were simply too difficult to establish contact with, and after two to three weeks of telephone calls and personal visits I abandoned my pursuit of the Association of Women of Zimbabwe. Finally, organizations such as Women's Action Group (WAG) did not wish to participate in my research either due to their lack of interest and/or time constraints.

Following the selection of three community-based non-governmental organizations, I collected and assembled information relevant to this portion of the research. I conducted numerous interviews, and informal discussions with the three directors of the organizations, Lydia Chikwavaire (ZWB), Bertha Jambaya (JPV), and Killian Munzwa (HPZ). From these interactions I gained a

sense of the overall vision of each NGO, their goals and objectives, and the agenda on which policies and programs are based. The directors' response to my research was positive, and they were enthusiastic and extremely helpful in allowing me opportunities to observe exactly how their respective organizations implement projects and activities at the grassroots level.

My access to cooperatives and income-generating groups was facilitated by all three organizations, and I had direct involvement in activities and projects with NGO field workers. The ZWB field worker for Harare, Mrs Georginah Muzondiwa, was a prominent cultural guide, translator, and friend within the NGO community. I accompanied her on numerous occasions, riding crowded public buses and Emergency Taxis to high-density areas where she trains, encourages and supports local women's income-generating groups. Georginah and I visited projects in Highfield, Mabvuku/Tafara, and Epworth where I took on a role of participant observer. I observed training and information sessions conducted by Georginah which aimed to further the women's knowledge about issues concerning their well-being. During these meetings and sessions, I had an opportunity to conduct formal and informal interviews with project-members in order to delve further into the specifics of ZWB activities at the grassroots level.

I had a similar experience with JPV field workers for the Greater Harare area. Here I was exposed to local community events, including the arrival of a sunflower-oil press at a income-generating project in Goromonzi, which prompted much joy and enthusiasm from project members who burst into song

and prayer for the promise of prosperity from their newly acquired equipment.

I also sat in on a 'Start Your Own Business' Workshop in Dzivaresekwa, conducted by JPV field workers and based on guidelines compiled by the International Labour Organization. Here I interacted with workshop participants, and I gained a first-hand sense of the motivation behind the women's participation. The workshop partly involved tours of other small-businesses in the district, and as a group we visited a carpentry cooperative in Dzivaresekwa which has successfully established itself as a small-scale furniture manufacturer in Harare. My ability to experience such projects and workshops first-hand allowed me an excellent opportunity to understand better JPV's agenda and its implementation at the grassroots level.

Through HPZ I conducted my own survey of projects at the grassroots level. I made contact with several housing cooperatives in Harare which have been members of the organization and I conducted extensive interviews with cooperative chairpersons in order to better understand exactly how their involvement with HPZ has benefited their activities. I spoke at length with the chairperson of the Tashinga Cooperative in Mabelreign, as well as the chairperson of Tinobudirira Cooperative in Mabvuku. In addition to these interviews, I was able to gain insight into HPZ's services and activities through regular communication with Mrs Barbra Kohlo, the organization's training and education officer.

In exploring the role of the NGO community I made use of a wide range of

documents and publications which either outlined or highlighted regional and national operations of the organizations. For example, I collected information from minutes of workshops, seminars, organizational/strategy sessions and executive meetings, as well as annual reports, program and activity booklets, and various research endeavours conducted by each NGO. The written material supplemented that which I learned from personal interviews and my role as participant observer in the field.

c. Selection of women heads-of-households and the personal interviews

The selection process for the sample group of women heads-of-households was challenging for gaining access to this social group was not particularly straightforward. The establishment of a sample group was a slow and often frustrating process which took nearly three months to evolve into the twenty-four women heads-of-households who are highlighted in this study. Map 2.1 details the location of the study group. My positionality and outside status with respect to low-income, black women heads-of-households meant that my access to this community was limited. I relied largely on contacts made through assistance from Zimbabwe Women's Bureau and Jekesa Pfungwa/Vulingqondo due to the significant amount of time I spent in high-density areas with field workers from these organizations. Logistically, social networks are the most

Map 2.1 Location of Women Heads-of-Household Interviewees in Harare, Zimbabwe

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effective means by which to make contact with those at the grassroots.

Attempts at establishing contact independently would have been much more time consuming and difficult in light of issues of accountability and establishing relationships of trust. Also, the issue of personal safety hindered my ability to tour independently the high-density areas with the intent of making such contacts.

Through ZWB and JPV I managed to secure twelve single, separated/divorced or widowed women as interviewees who are involved in income-generating activities. Five women heads-of-households currently live in Highfield District and four live in Dzivaresekwa District. The remaining fifteen women heads-of-households live in Mbare District, and are not involved in NGO-supported projects. Three of these women are involved in activities run through the Chinembiri Community Centre, while the other twelve operate independently.

Therefore, half of my sample group of women heads-of-households were generated through my contacts with the NGOs highlighted in my study. My relationship with the Chinembiri group also stemmed from this social network, although indirectly. I was introduced to these three women during a meeting of representatives from various art and craft cooperatives around the city. One of the groups involved in this gathering at Chinembiri Community Centre was my group of four women heads-of-households from Dzivaresekwa (whom I met through JPV). Thoko of the Batsirai Group in Dzivaresekwa thus introduced me to Theresa, Edina and Margaret of Chinembiri.

My access to the remaining twelve women heads-of-households in Mbare District was formed through my friendship with Mrs Shaillet Mudzamba, a domestic worker employed by my flatmate in Avondale. Slowly over time, Shaillet and I established a solid relationship based on mutual trust and respect. Our friendship generated unexpected and rewarding opportunities for the research, and our own personal growth and empowerment. Shaillet provided me with great insights into her own life, as well as the lives of her friends in Mbare District. She became a cultural guide, a friend and confidant, and assembled for me a group of twelve women heads-of-households through her local church. It is these women who form the base of the recently established Kapfuma Ishungu Housing Cooperative, which, as is discussed later in this section, has had a significant impact on my research experience.

The use of social networks in establishing a sample group of women heads-of-households was my attempt to bridge the gap between researcher and the researched. In befriending Shaillet and her companions I was able to build a working relationship based on personal social interaction. My involvement with the community-based NGO community also helped in this regard. With their assistance I gained confidence in my interaction with the women heads-of-households, and became familiar with Shona customs. Random sampling of women heads-of-households would not have been possible in my research. Issues of accountability and trust are more difficult to address as an outsider attempting to gain access to a particular community independent of a cultural

guide or insider.

I had two main objectives of establishing a sample group of women heads-of-households in this study. First, I wanted to assess the women's quality of life, both in terms of specific housing conditions (thus access to adequate shelter), and the general hardships and constraints the women face within the gender system. Second, I hoped to uncover how the women heads-of-households have attempted to expand their space for action and extend the choices available to them through their own initiatives, survival strategies and informal resistance.

I had originally aimed to focus on the women's experiences within the housing process specifically. I was proved wrong in my assumption that women heads-of-households in high-density areas would have at least the financial stability, if not the more logistical and policy/planning oriented support, to participate in low-income housing schemes in Harare. From this I had hoped to interview women heads-of-household participants in housing settlement projects. With little success in gaining access to women who had any active involvement in the environment of shelter provision, let alone women heads-of-household home-owners themselves, I shifted emphasis in interview sessions to issues of overall empowerment that may ultimately lead to women's more active role in the housing process.

I conducted several rounds of personal interviews with the twenty-four women heads-of-households during a four month period. I successfully

completed at least two sessions with each interviewee, and three with over half of the group. Illness, daily routines, social obligations (e.g. funerals), and loss of communication and/or contact made it difficult to complete third interview sessions with seven of the women. The unpredictable nature of this method of data collection proved itself early on, and I was never certain how I would be received by my interviewees, or how many women would attend the session, or whether I would have a translator for that particular day, or what tricks my tape recorder would play, or what emotional mind-set and mood we would all be in, or what route the discussion would take. Personal interviews require flexibility, patience, and the ability to think on one's feet -- one must learn to expect the unexpected.

I chose to prepare for interview sessions by setting out guidelines for questions based on issues I wished to cover; these issues in turn were based on the specific characteristics of the group or individual I was to interview. For example, Appendix 1 shows the interview question guidelines for my first session with the Batsirai Group from Dzivaresekwa District. My aim in this meeting was to: first, establish personal profiles of Regina, Sarah, Thoko and Prisca³; second, to discuss the women's status as women heads-of-households and the implications of this status; third, to uncover the women's motivation to join an NGO income-generating project, and to explore how this participation affects

³ The twenty-four women interviewees are referred to by first-name pseudonyms in order to preserve the personalized nature of the women's accounts.

their quality of life; and fourth, to discuss the women's current housing situation, and their experience (if any) in the housing process.

I predominantly chose to use guidelines such as this in interview situations in order to remain flexible, and to allow the interviewees themselves to guide dialogue in a direction with which they were most comfortable and uninhibited. Keeping the sessions informal often made for a relaxed atmosphere, however, the women's personalities tended to set a good deal of the tone, pace and success of the interview. As in any social interaction, the relationship between the two (or more) parties in a particular dialogue largely depends on the compatibility of those involved. I found this to be the case in the researcher/researched relationship whereby some of my interview sessions, for example, with the women from Dzivaresekwa, were much more lively, productive and rewarding than other sessions, such as my first interview with the women at the Chinembiri Community Centre. I thus quickly saw the need for multiple interview sessions in order to compensate for these initial discrepancies.

The second round of interviews was aimed at further exploring the specific issues of housing and income-generating, yet also involved much more anecdotal life-histories of the women's experiences of life in Harare's high-density areas. I encouraged the women heads-of-households to recount their successes and failures during the past few years of their lives, where they are now, where they wish to be, and how they hope (intend) to reach their goals, dreams and aspirations. A number of these second interview sessions were

conducted in a group format where the women heads-of-households themselves voiced their desire to have more of a 'round-table' discussion about their lives and experiences. I took these opportunities to ask the collective broad questions, such as "what does development mean to you?" and "do you feel women in Zimbabwe are oppressed?", in order to generate further debate and dialogue amongst the collective. These sessions often turned lively and rather animated, and everyone seemed to enjoy themselves.

A third round of interview sessions became necessary to supplement data absent from my previous rounds. By this point in the field work I had begun to write and piece together the background information collected on the crises in Zimbabwe, and on the status and position of women heads-of-households in Harare's high-density areas. Significant gaps in this information prompted me to formulate a questionnaire in order to supplement what I had overlooked. Along with clarifying issues concerning customary versus civil marriage, *lobola* practices, and specific living arrangements, I posed previously asked questions in a slightly different way in order to prompt more detailed responses. For example, I had some difficulty balancing the budgets of many of the women heads-of-households -- their monthly expenditures seemed unrealistically high compared to their meagre incomes, and I could not understand how the women managed sustain their households in light of this. During the second round of interview sessions, the women stated monthly expenditures two to three times as high as their earnings. In the third round of session, I asked the women to break

down both their earnings and expenditures in order to perhaps better assess where the discrepancy may have occurred. Yet the results in the latter session were similar to those questions posed earlier, and I remain puzzled as to where, and through what activities, the remaining income is generated. The detailed interview sessions do suggest prostitution in some cases, as is evident from this dialogue:

- Alice (interviewer): Do you find it difficult being a single mother?
- Sabina (interviewee): *In Shona* (It's not difficult because I find it better now than when I was not a Christian. I used to raise the kids with the money I got from my boyfriends but now that I'm a Christian its no longer difficult because I can now get my own money to look after the kids).
- Shaillet (translator): She says, I'm happy because its better now than when she was in the world people get a living through money from boyfriends making adultery. Then she is given money so she is happy because she is given her children some money which is good, which is not adultery, so she says she is very happy.

I did not feel it my place to pose such questions and introduce such sensitive issues directly.

The logistical elements of personal interviews were numerous and included translators, a transcriber, and a tape recorder. I was fortunate to have persons with established ties to my interviewees acting as translators during interview sessions. Georginah Muzondiwa from ZWB translated my dialogues with a significant number of the women heads-of-households interviewed, and Shaillet Mudzamba translated my sessions with the majority of women from Mbare District. The remaining women felt comfortable enough to relate their

experiences and express their opinions in English. In the individual interviews conducted with a translator, the women did not seem any more inhibited having a second person present. During group interviews translation became chaotic and the translators faced difficulties in relating details correctly. The translators' insider status (i.e. they knew the interviewees relatively well) was beneficial in that relationships of mutual respect and trust had already been somewhat established.

I recognized that translations from individual and group interviews during the sessions were often abbreviated. For example, I would pose a question, it would be translated into Shona, the interviewee would respond in Shona, and it would be translated into English. Yet, I often found that the Shona responses seemed much more elaborate and animated than the English translation I would receive on the other end. After a ten minute detailed response in Shona, I was enlightened through a one-sentence description in English. An extreme example is outlined below:

- Alice (interviewer): What specific information on housing would you like to have?
- Georginah (translator): Kudzidziswa chii?
- Eunice (interviewee): Aa iyi nyaya yacho.
- Georginah: Munoda kudzidziswa chii mune zveruvako?
- Eunice: Tingangoti kudzidziswa kugara nevamwe zvakanaka pamwe.
- Georginah: Kugara nevamwe makuto mucommunityka sezvizvi tikati costing handiti tomboti tirikutura nezve costing handiti kana muchida kudzidza tinoda kudzidziswa zvecosting munenge muchirev kuti tinoda kuziva kuti

uniform uyo unocosta sei handiti tichakudzidzisai kuti unocosta kubvira pacotton material raw material, labour chii chii handiti saka imimi chamunoda chaizvo chaizvo paruvako ipapo chii? What is it that you want to be trained? You want to think first. Kuti aiwa haungadzidziswe kuvaka because you are not a builder handiti.

- Eunice: Kudzidziswa kuchengeta imba yacho zvakanaka kuti ubate imba yamarata.
- Georginah: Anoda kuziva kuti ko munoda here kuziva kuti pane mutsauko upi pakutenga kana kuzvivakira kana kuti munaita sei handiti imim munenge muchida kutraining zvipi zvacho kuti mutenge imba yakatovakwa kudhara here munonyatsoziva here kuti machannel acho ndeapi kana kuti kuvaka sei munoda kuziva zvekuti kana uchida kuvaka imba unotanga kuva nebudget kutarisa budget yako kuti yakakwana here handiti watarisa kuti budget yako yakakwana inokwanirana here neimba yako yauri kuda kuvaka uchawana here, ma, ma, pamari yako unowana here unogona here kutenga madoor frames anokwanisa kuzofa imba iyoyo zvidhina, cement ko iyo mari yacho yekutenga that stand unayo here, imari zvino kwanira here builder wacho anozowana mari ipapo kupenda kudini kudini kufencer everything nekuzoti upinde mumba munoda here kutrainer izvozvo kana kuti munongoda kuti aa isu tinongoda kutrainer kuti ndofunga tikacontributer mari yedu inokwana pamari yakati tinogona kutenga imba yedu yakavakwa kudhara.

At the end of this exchange, I learned that my question had been too difficult, and I tried again.

There were numerous other inconsistencies in translations, which ultimately were reconciled through a transcriber. First, my translators made slight modifications or changes to the questions I was posing, not necessarily with any ulterior motive, rather to either simplify the query or to do the best possible translation from English to Shona:

- Alice (interviewer): ...does your family own land in the rural areas?
- Georginah (translator): *in Shona* (Have a field where you plough?).

Second, the Shona responses tended to lose detail in their translation to English:

- Alice (interviewer): ...do you have any plans to go on with your education?
- Lilian: *in Shona* (If it is possible I would like to learn even here. There was a certain lady who was being paid because of us, to teach us, but she didn't teach us).
- Georginah: Yes, she had some plans having a tutor.

Third, during some points in the interview session my translators would guide the interviews:

- Alice (interviewer): ...how has ZWB helped you and your group?
- Agnes (interviewee): Ha.
- Georginah (translator): *in Shona* (You heard her questions, can you answer it?)
- Agnes: *in Shona* (They help us by letting us attend courses and educating us).
- Georginah: *in Shona* (Courses like what, your lessons, besides those what else?).
- Agnes: *in Shona* (The living conditions in Zimbabwe and also about diseases like AIDS that are incurable).
- Georginah: [turning to address me] Awareness, raising AIDS awareness and so on.

To compensate for the difficulties of translation in this respect, I employed a transcriber. My goal in this was actually two-fold whereby I wished to have the

interview sessions re-translated and also transcribed word-for-word as a permanent record in my collection of information and data. I hired Norma Chigumbura, a secretary at a local computer company, as my transcriber. The use of both translator and transcriber (re-translator) was effective, and discrepancies in the interview sessions were ironed out. My use of a tape recorder during individual and group sessions certainly proved to be an advantage, especially in light of translation woes highlighted above. The women heads-of-households seemed comfortable with the idea of being recorded, and did not mind the presence of the equipment.

In keeping with ethical standards for research with human subjects, I submitted my initial research proposal to the Carleton University Ethics Committee. During personal interviews with the women heads-of-households, I stated my goals and objectives clearly at the start of each session. I made certain that the interviewees were aware of their rights to withdraw from the research at any time, and to abstain from any questions they did not feel comfortable responding to. The names of the twenty-four women heads-of-households have been changed, both in the thesis text and on tape recordings, to ensure the women's anonymity. It was decided by the women themselves that the names of income-generating groups were to remain intact, so that credit may be given where it is due to those who participated in the research.

Along with the personal interviews, my relationship with many of the women heads-of-households continued through more informal interaction. I was

often invited to join the women on their daily routines, be it shopping at the local market, socializing with friends and neighbours, or organizing income-generating activities. Furthermore, the women welcomed me into their homes, allowing me the opportunity to experience first-hand the impoverished housing conditions in which they live.

d. Kapfuma Ishungu Housing Cooperative and its influence on the methodology

I had the unexpected fortune to combine my research endeavour with direct, hands-on, participation in the housing process, as well as playing a role in the facilitation of women's empowerment, during my six month field work season in Harare. Not only did I learn a great deal about the environment of shelter provision, I also feel that I had a positive impact, albeit a relatively small degree, upon some of the women heads-of-households with whom I worked.

I was asked by the twenty-five women of Kapfuma Ishungu Housing Cooperative in Mbare District to help with the initial formulation, organization, and coordination of the endeavour. As an active participant within Kapfuma Ishungu, I was in a position to experience directly, first, the housing process itself, and second, the everyday practices of the women heads-of-households. I performed several duties as the cooperative coordinator, including drafting a constitution, as based on guidelines followed by other housing cooperatives in Harare; helping establish an executive committee, again based on what I had

learned through interviews with similar organizations; establishing a cooperative savings account at a local bank; acting as a liaison between the cooperative and housing authorities; offering suggestions and advice on guidelines and protocol; and, acting as facilitator during group meetings and discussions.

This portion of my field work allowed me an opportunity to experience the bureaucratic and logistical elements of the environment of shelter provision in Harare. I worked with Mr Trust Siphuma, Cooperatives Officer at the Department of Housing and Community Services, in order to register the cooperative members on the Municipal Housing Waiting List, and officially registered Kapfuma Ishungu as a housing cooperative with the Ministry of Employment Creation and Cooperatives. With the help of Trust Siphuma and Housing People of Zimbabwe, I was able to outline a constitution for the cooperative which was then discussed in detail with the group members. Similarly, other issues raised, including monthly fees, conditionalities, executive committee members, and so on, were discussed and decisions were arrived at democratically. I gained a better understanding of the complexities of financial assistance for individuals and cooperatives, as well as the involved application process for the acquisition of land in high-density areas.

In reflection, my participation in Kapfuma Ishungu gave me a greater sense of the importance of adequate housing in the lives of these women heads-of-households. The degree of determination and commitment with which they

pursued establishment of the housing cooperative prompted me to examine further the role shelter plays in their empowerment, self-realization, and social development. From my position as cooperative coordinator, I had an opportunity to observe the initiatives, survival strategies and informal resistance exhibited by the women heads-of-households. I became a direct observer of this process, which supplemented the information I collected from personal interviews. Rather than relying solely on women's voices relating their experiences, I was witness to the women heads-of-households' actions in furthering their own empowerment.

e. Other sources of information

In addition to my primary data collection on women heads-of-households and non-governmental organizations, I gathered information on the environment of low-income shelter provision, as well as the current social, economic, and political climate, of Harare and Zimbabwe as a whole. For this information I relied on various governmental and municipal offices, libraries, resource centres, and the private business sector in Harare.

The Ministry of Public Construction and National Housing (MPCNH), The Department of Housing and Community Services (DHCS), and the Central Statistical Office all proved to be valuable in my establishing a background context to my research on women heads-of-households' access to adequate shelter. I made use of annual reports, statistical yearbooks, research documents and other publications in gathering information, and held brief interviews with key

persons in these offices, including the Director of DHCS, the Cooperative Officer of DHCS, and the Chairperson of the Zimbabwe Coordinating Committee on Human Settlements (ZCCHS) within the MPCNH.

The Zimbabwe Women's Resource Centre and Network proved invaluable due to the organization's endless supply of journals, publications, documents, and books on the status of women in Zimbabwe. Similarly, the library at the Women's Action Group provided me with a wide range of magazines and journals to supplement background information collected. Key documents were also obtained from private consulting agencies, namely Plan Afric and Plan Inc, involved in urban planning and the provision of housing in Zimbabwe.

I made use of Harare's daily newspapers, including The Herald, The Business Herald, The Financial Gazette, and The Independent, in order to remain updated on statistics and current events. The local news presented by the Zimbabwe Broadcasting Corporation also kept me abreast on relevant issues and events.

f. Reflexivity

In the collected edition Beyond Methodology, Fonow and Cook (1991:2) highlight the role of "reflexivity as a source of insight" used by feminist scholarship. Feminist perspectives on methodology often prompt feminist researchers to "reflect upon, examine critically, and explore analytically the nature of the research process". This was certainly an inherent part of my own

research endeavour, and I continually evaluated and monitored my failures and successes as based on personal goals and objectives.

The use of a daily journal and weekly summaries/updates during the course of my field work in Zimbabwe was a central method in the reflexivity process. Mbilinyi (1992:63) contends that a daily journal is often considered necessary in that the researcher needs to take the time to reflect and write about her/his overall perceptions and interpretations of the day's events. I used my journal to honestly assess my emotional responses, as well as my thoughts on the progress of my research. Through my journal I vented my frustrations and commended my accomplishments. These thoughts are for my personal use, and only I have access to that which is detailed within the pages of the journal.

As a more public forum, I wrote summaries and updates detailing the week's events, failures and successes, and often formulated courses of action for the future. This medium allowed me to identify gaps in knowledge and information, and I made lists of things-to-do, people-to-see, places-to-visit and so on. I reflected upon my research in a candid and constructive way so as to honestly assess the progress, impact and limitations of my research.

CHAPTER III: THE CRISES OF QUALITY OF LIFE IN ZIMBABWE

Crises in Zimbabwe have permeated the social, economic and political fabric of the nation. Massive impoverishment plagues its people; staggering domestic and foreign debt, poor economic performance, and high unemployment and interest rates hinder economic growth; and an increasingly unstable and restless political climate foreshadows a challenging future. The crises in Zimbabwe may be attributed to numerous processes and factors which have reacted in largely negative ways to further entrench and exacerbate existing regional problems and obstacles.

The purpose of this chapter is to briefly describe and characterize the crises in Zimbabwe as inherent in the quality of life for Zimbabweans as a whole, and for women heads-of-households in high-density areas of Harare specifically (Map 3.1). First, I highlight a number of larger processes that are fueling the crises, namely urbanization, rural-urban migration, and rapid population growth. This list is by no means inclusive, yet it points to some of the more significant, and largely negative, influences in the region. Second, I return to the notion of development as discourse in order to link theory with Zimbabwean experiences. The current imaginary or realm of development has generated numerous

Map 3.1 Low-Density and High-Density Areas in Harare, Zimbabwe

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development strategies, programs and policies to alleviate the crises in Zimbabwe. However, development discourse has privileged economic agendas, mainly stemming from the Economic Structural Adjustment Program (ESAP), which have colonized the perceptions of Zimbabwean reality and have silenced social agendas in the process. I briefly explore the affects of ESAP on those at the grassroots in Zimbabwe whereby debt repayments have precluded alternative solutions to alleviating crises. Third, I illustrate the unique experiences of crises in Zimbabwe by women heads-of-households in high-density areas of Harare. The crises have generated social structures that affect women differently than men, and power relations which are largely unfavourable to women. Cultural/ideological beliefs, and subsequent practices reflecting these beliefs, on women's position and place in Zimbabwean society have marginalized women in all spheres of life, and the crises have served to exacerbate their plight. This resulting gender system has thus furthered women heads-of-households' sub-standard quality of life in high-density areas of Harare.

III.i. Urbanization, Rural-Urban Migration and Rapid Population Growth

A number of larger processes are fueling the crises in Zimbabwe. Urbanization, rural-urban migration, and rapid population growth are significant, and largely negative, influences in the region. These factors are generating problems and obstacles to development in Zimbabwe, and hinder improvements

in the quality of life of the nation's people. Together, the processes have given rise to overcrowded conditions, stress on existing resources, strain on the provision of services, unsanitary living conditions and risks to public physical and mental health (leading, for example, to an increased spread of HIV/AIDS), urban environmental degradation, poor housing, lack of adequate infrastructure, and mounting unemployment (Auret, 1995:3).

Urbanization is comprised of several processes that recast nations through a transfer of production and population from rural to urban areas, or through differential fertility rates – in effect it represents the economic, social, territorial transformation of each nation state and with that transformation the redistribution of wealth and political power (Stren, 1992:8-9). It is tied largely to the advancement of industrial capitalism, and the First World urban experience has been translated to the Third World largely via the mechanism of colonialism (Butlin, 1993:222). In Zimbabwe, the basic urban framework was set during the decades following European settlerism in 1890 and has since been reinforced and given permanence with the completion of main railway lines and other infrastructural links (Zinyama and Whitlow, 1987:377). The concentration of services, resources, employment and political power in Harare purports notions of prosperity and high quality of living in the urban environment. In turn, the central locality of businesses and government attracts domestic and foreign investors to the capital city rather than more isolated and undeveloped rural areas of Zimbabwe.

Rural-urban migration goes hand in hand with urbanization, and accounts for some 40 percent of urban increase (The Herald, 29/05/96:10)⁴. Zimbabwe has experienced rapid urbanization since Independence in 1980 due mainly to a surge of migration to the major cities on account of numerous push and pull factors. First, a number of legal constraints imposed by colonial law served to contain the flow of black migrants from rural areas to the cities were abolished, including the Land Apportionment Act (1930) under which Africans were barred from leasing or acquiring title to land in urban areas; the Natives (Urban) Areas Accommodation and Registration Act (1946) which prescribed that blacks would be allocated municipal accommodation only during peak employment periods and authorities were required to register all employed blacks, as well as those coming to visit or seek work, and to determine their right to stay in urban areas; and the Vagrancy Act (1960) which again deterred black settlement through links between employment and residence (Zinyama and Whitlow, 1986:378). The lifting of such restrictions resulted in a surge of black migrants to urban centres, including the families of 'single males', characteristic of the temporary migrant labour force in urban centres during the colonial period (Kay, 1981:185), as well as the return of residents and refugees after the liberation struggle (Patel, 1984:183; Schlyter, 1989).

Second, the promise of greater economic security and opportunities for self-improvement in urban areas has proved to be an incentive for many

⁴ The Herald refers to the national newspaper published in Harare, Zimbabwe

Zimbabweans to migrate from rural areas. In 1985 the average income per household was Z\$482 in rural areas, as compared to Z\$3529 in urban centres (Auret, 1995:2). Employment opportunities have significantly decreased in rural areas, largely with the stagnation of jobs available on commercial farms during the years following Independence (Patel, 1984:185). The promise of economic security via land tenure within urban areas has enticed many, and the government's extension of home-ownership to occupants for formerly publicly owned rental housing, as well as the introduction of aided self-help housing, has offered increased security for the urban dweller and has resulted in many opting to forego their right 'to cultivate the land in rural areas' for the 'title deeds to a piece of (urban) land' (Auret, 1995:2-3).

Third, environmental degradation due to land misuse and population pressure within the former Tribal Trust Lands (now Communal Areas), to which the majority of blacks were designated during the colonial period, has sent hundreds of persons to the cities in search of food, shelter and a better life (Auret, 1995:2; Patel, 1984:183; Schlyter, 1989). These conditions have been exacerbated further by the drought of 1983-5 and the more recent droughts throughout the early and mid-1990s.

Crises in Zimbabwe are also fueled by rapid population growth. The 1995 Human Development Report (UNDP, 1995:187) states that in 1960, the population of the country stood at a mere 3.8 million, rising to 10.5 million by 1992, and is projected to reach 12.5 million by the year 2000; the population is

set to double by the year 2019. In keeping with urbanization trends, the population of Harare, Zimbabwe's largest and capital city, has an annual growth rate of between four percent, according to the 1995 Human Development Report (UNDP, 1995:185), and six percent, according to Diana Auret (1995:27) and Minister of MLGRUD, John Nkomo (The Herald, 30/05/96:1), during the 1990 to 1995 period. If one extrapolates from the figure of 1.3 million given by the Department of Housing and Community Services (DHCS) in the Harare City Council for the year 1992/3, it stands that the population of Harare in 1995/6 lies somewhere between 1,462,323 and 1,548,320.

The larger processes of urbanization, rural-urban migration and rapid population growth have given rise to a number of socio-economic problems (Auret, 1995:3). The brunt of these problems is absorbed by those in the low-income bracket, for more often than not the opportunities and amenities in the city are better than rural areas for all but the poorest population. Urban areas in Zimbabwe are facing fiscal constraints, and the sheer numbers of the urban poor threaten to overwhelm the current urban advantage (The Herald, 29/05/96:10).

III.ii. The Economic Structural Adjustment Program

In response to the economic crisis in Zimbabwe, development efforts have put forth strategies, programs and policies as based on the current imaginary of development. Unfortunately, these efforts have done little to alleviate impoverishment at the grassroots. Development discourse has privileged

economic agendas, mainly stemming from the Economic Structural Adjustment Program (ESAP), which have colonized the perceptions of Zimbabwean reality and have silenced social agendas in the process. Development discourse, in fact, has exacerbated the crises in Zimbabwe such that those most vulnerable, namely within the low-income bracket, have become further impoverished, weakened and marginalized.

ESAP was introduced to Zimbabwe in October 1990 upon recommendation of the International Monetary Fund (IMF) and the World Bank (IBRD). The following IMF conditionalities were adopted at this time:

- formal or defacto currency devaluation to discourage imports and encourage exports
- trade liberalization through abolition of price and import controls and more access for foreign and multinational companies
- reduction of government expenditure in the social welfare sectors through privatization
- introduction or raising of user charges and withdrawal of subsidies including those for food
- retrenchment of workers and wage restraints
- privatization of government enterprises and parastatals

(Chikore, 1993:132)

The economic reform program requires the implementation of this complete package of conditionalities, sustained over a sufficient period of time in order to

work and benefit the populace. Zimbabwe failed in this implementation, and has gone into "adjustment fatigue", a period during which the program functions on a start-and-go basis or is abandoned altogether (The Herald, 06/06/96:1).

Zimbabwe has accumulated a severe foreign debt by implementing IMF conditionalities. Table 3.1 lists the structure of Zimbabwe's external debt since Independence in 1980. Zimbabwe has received a further US\$465 million from the IMF in the period 1993 to 1996 (The Herald, 06/06/96:1). An equally severe domestic debt has generated high interest rates, and this coupled with a high inflation rate, reaching twenty-four percent by January 1996, has caused the Zimbabwean dollar to tumble (The Business Herald, 04/01/96:7).

The repayment of the foreign and domestic debt is a devastating affect of ESAP for the preoccupation with debt payments rules out the formulation of alternatives to development. ESAP agreements must be renegotiated continually with the World Bank and the IMF, and the reduction of budget eclipses the urgency of social programs for the mass populous. The debt must be paid. This fact precludes any other agendas that attempt to address the crises in Zimbabwe. ESAP precludes any other ways of perceiving or conceptualizing the national crises by the state apparatus or the development industry.

Phase 1 of ESAP in Zimbabwe recently came under fire from IMF and IBRD officials who claim that the government has failed to meet targets due to problems stemming from the drought, which has plagued the nation for

Table 3.1 External Debt Structure of Zimbabwe, 1980 and 1993

TYPE OF LOAN		1980 (in US\$)	1993 (in US\$)
Bilateral	(concessional)	\$ 15 million	\$894 million
	(non-concessional)	\$ 83 million	\$107 million
Multilateral	(concessional)	\$ 3 million	\$325 million
	(non-concessional)	\$ 0	\$982 million
Private		\$595 million	\$978 million
Short-Term		\$ 90 million	\$600 million
IMF		\$ 0	\$282 million
TOTAL		\$786 million	\$4,168million

Source: The World Bank (1995:110)

several years, as well as the mismanagement of funds (*The Herald*, 29/05/96:9).

Evangelos Calamitsis, Director of the IMF Africa Department contends that the

ad hoc implementation of ESAP in Zimbabwe has contributed to the nation's

poor economic performance:

[Zimbabwe] may have adopted the [ESAP] package. They may have done A, B, C, and D but forgot about E, F, G, and H. It is either they have done it (reformed) this year; then loosen up the next and then tighten the following. These are what we in the IMF call "stop and go" policies and these do not work.

(*The Herald*, 06/06/96:1)

Despite Zimbabwe's poor fiscal performance under ESAP since 1991, new

arrangements and new monies have been established for the second five-year⁷⁷ phase of the program.

In its failure to achieve and bring about some of the intended results, ESAP has generated structural change at the grassroots through its side-effects. As in Ferguson's (1994) notion of the anti-politics machine, the seemingly humanitarian mission of growth and prosperity through economic reform has, in fact, stimulated institutional and ideological manifestations of power that have served to further impoverish, weaken and marginalize those at the grassroots.

For example, the devaluation of currency and removal of subsidies on foodstuffs and other necessities has made the cost of living in Zimbabwe soar, and a basket of household essentials continues to cost more each year. In January 1995, a basket of basics cost a Zimbabwean household Z\$75.29⁵, while the same items a year later now cost Z\$111.00, thus representing an astounding increase of 47.4 percent in only twelve months (Table 3.2). Individual commodities, for example mealie-meal, the staple foodstuff, have as much as doubled during this period. With even the basic household items increasingly out of reach, the majority of those at the grassroots face greater hardships within existing daily struggles.

Additional social statistics point to the outcome of these daily struggles.

⁵ The rate of foreign exchange in June 1996 was approximately Z\$7 to Cdn\$1

Table 3.2 Price Differentials of Basic Household Needs from January 1995 to January 1996 in Zimbabwe

ITEM	JANUARY 1995	JANUARY 1996
standard loaf white bread	ZS 2.50	ZS 4.50
375 mL cooking oil	5.55	6.78
2 kg white sugar	6.85	8.65
250g margarine	3.59	4.36
500mL milk	1.90	2.22
1 kg salt	0.99	1.47
125g tea leaves	2.32	2.57
5 kg roller meal	8.99	18.32
1 kg rationed meat	11.00	15.00
1 kg tomatoes	3.00	5.00
1 kg onions	3.50	6.00
cabbage	3.00	4.50
tablet bath soap	2.65	4.19
Vaseline medium	5.00	8.49
small toothpaste	3.55	5.07
bar washing soap	4.50	5.99
TOTAL	ZS 75.29	ZS111.00

Source: The Business Herald (11/01/96:1)

Increased hospital and clinic fees gave way to a decrease in attendance by thirty percent in 1993, with an increase in the national mortality ratio by forty to sixty percent between 1989 and 1993. High medical costs, linked to cost-recovery strategies due to ESAP, have prompted many to wait until critical stages of illness before opting for professional treatment (Chikore, 1993:134). School fees

for primary and secondary levels and examinations have been introduced in an attempt by the government to generate funds in the absence of alternative sources. The number of drop-outs has increased as many households find it difficult to raise the money (Chikore, 1993:133). The informal employment sector has been growing in response to the rising cost of living. The retrenchment of workers and wage restraints ordered by the IMF have exacerbated this situation whereby people must either engage within, or supplement their meagre income through informal employment activities. Those employed in the informal sector are especially vulnerable to market forces, and the lack of a secure wage hinders household budgeting and long-term planning (Riddell, 1992:63).

Perhaps one of the most significant side-effects stemming from ESAP in Zimbabwe has been the creation of a level of dependency on the West which provides both loans and aid to the nation. There has been an outcry of criticism concerning the reliance of Zimbabwe on foreign aid and support, as evident in this letter-to-the-editor in The Herald: "through corruption, ill-considered and poorly managed projects the billions of dollars in aid poured into [Zimbabwe] have been mostly ineffective, much of it vanishing into thin air and leaving us sunken deeper into the mire of dependency and helplessness than ever before" (The Herald, 04/04/96:6).

Development discourse promotes the notion of development strictly in terms of economic stability and viability within the global market. Left hidden by this discourse are the voices and transcripts of those who face and experience

increasing obstacles and hindrances to their empowerment, self-realization and social development. It is the interests and needs of the Zimbabwean people themselves which are not addressed by strategies, programs and policies stemming from the current imaginary of development discourse. The remainder of this chapter describes the quality of life of women heads-of-households in Harare's high-density areas as depicted by the women themselves. This reveals some of the experiences of the crises in Zimbabwe which have been silenced and marginalized by development discourse.

III.iii. The Quality of Life of Women Heads-of-Households in Dzivaresekwa, Highfield and Mbare Districts in Harare, Zimbabwe

The economic crisis in Zimbabwe has reacted with cultural/ideological beliefs, and subsequent practices reflecting these beliefs, on women's position and place in Zimbabwean society. The resulting gender system has generated social structures that affect women differently than men, and has created specific power relations which are largely unfavourable to women. Despite their significant contribution to society through their multiple roles of producer, reproducer and occasionally community organizer, women in Zimbabwe face inequality and marginalization in all spheres of life, and the crises in the nation have served to exacerbate their plight. Women heads-of-households continue to experience a particular sub-standard quality of life in Harare, as revealed through interviews with twenty-four women in Dzivaresekwa, Highfield and Mbare

Districts.

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Women heads-of-households have become a significant social group in Zimbabwe in recent decades. This is, in part, a consequence of male-labour migration trends stemming from colonial policy which sought to confine women in rural areas while promoting the rural-urban flow of single male workers to urban centres. Accommodation was solely provided for this target labour group, and an estimated thirty to forty percent of men left their wives and children in the Tribal Trust lands to seek employment in cities and towns (UNICEF, 1994:46). It is possible to suggest that at this point a certain degree of communication breakdown and lack of interaction between spouses and children ensued, and ultimately contributed to the increase of infidelity, and a decreased sense of responsibility to the family unit in general by both sexes.

An unbalanced urban sex-ratio was initially characteristic of Harare and other areas (Schlyter, 1989:25), however, the dismantling of influx-control legislation has encouraged a greater number of female migration to urban centres. The 1992 Census indicates a somewhat balanced sex-ratio with 623,345 male and 565,758 females comprising the total Harare population of 1,189,103 (Zimbabwe, 1992). Yet, the incidence of women heads-of-households remains relatively high, with estimates for Zimbabwe at thirty-three percent (United Nations, 1995:30) and those in Harare stand at approximately twenty percent, according to research recently conducted by USAID (1996:15). This latter figure indicates a relatively steep increase in the proportion of women

heads-of-households from the 16.94 percent (50,207) women heads-of-households listed in the 1992 Census (Zimbabwe, 1992).

Of the twenty-four women heads-of-households interviewed, eighteen have been previously married at least once, the average age of the women at the time of the first marriage being 20.56 years, and corresponding with the country-wide statistics for average marrying-age of women being 20.7 (UNDP, 1995:64). The remaining six women heads-of-households, while having never been married, did at one point have a 'significant other' and chose to live with the said individual, namely the father of at least one child in each case.

Irreconcilable differences were noted as a reason for the 'break-up' of a marriage or relationship by two of the women, Sarah and Prisca, and six of the women in the study, Eunice, Loreta, Mbuya, Ruth, Talitha, and Anna, are widows.

When asked as to the reason for the ensuing separation or divorce, the majority of women cited infidelity as the chief cause of the family's break-up. Mercy had been happily married for four years, with two children and one on the way, when her husband announced he was moving in with a woman with greater financial and material security. Mercy could do little to persuade him otherwise; she has resigned herself to living alone for the past fifteen years. Doreen's divorce proved to be much more intense, as she confronted her husband and his 'girlfriend' on several occasions. Doreen spoke of the emotional turmoil she endured during this period: "I was so hurt and angry. I couldn't just let him get away with it, but after my parents came to take me back home, all I could do was

stare at the wall and feel pity for myself". She too, like Mercy, has spent the past fifteen years alone. Theresa has been divorced for only one year since she found out that her husband had become engaged to another woman. She had begun to notice household monies dwindling for some time prior to her husband's disclosure, when he admitted to using the funds to support his 'girlfriend'. The next step was inevitable says Theresa: "He was no longer taking care of me. I did not want to be second on the list". Theresa packed her things and left.

Another reason cited for break-up of a relationship is that of infertility, for which the female spouse is often blamed. Regina's marriage collapsed due to this: "[We] divorced because when I married my husband I had only one child, a boy, a son, and I did not have another baby. In our culture, if you are unable to have another baby, [the husband] will say 'no, I cannot stay with you because I need more children'". In Agnes' case, her infertility has made her a head-of-household by default, for when she did not conceive, her live-in boyfriend left her. Infertility as a stimulus for separation or divorce is not only a contributing factor to the increase in women heads-of-households, but also an indicator of the emphasis placed on women's reproductive role in society which has limited their space for action and the choices available to them.

The importance allotted women's reproductive role is based on the correlation between a woman's status and the number of children she bears. The information gathered from the women heads-of-households suggests that

women's reproductive role consumes a great deal of time and financial/material resources. This is especially difficult for single women, for they are left with the principal and primary responsibility of their children's welfare. Women heads-of-households are left as primary child-care givers after 'break-up' occurs, and former partners and husbands have little responsibility, in terms of economic and emotional support, towards their children and former partners. Sarah speaks of this hardship: "It is difficult to look after my children since my husband and I broke-up seven years ago. He has little to do with his three children, who no longer know their father. I have had to carry on buying food, clothing, paying school fees and rent without his income".

The average number of children per woman-headed household is 3.7, with the average child-bearing age being 21 years, with a range of 14 to 27 years when pregnant with their first-born. The children of the women heads-of-households in this study range in age from 7 months to 27 years of age, with a larger portion being school-aged and dependent upon the women alone for food, clothing, health-care and so on. In terms of larger trends, the fertility rate continues to increase: in the 1970s there were 29.6 births per 1000 women aged 15-19 in Zimbabwe, which has risen to approximately 109 births by 1990 (UNDP, 1995:64). This is due, in part, to a decline in infant mortality from 93 deaths per 1000 in the 1970-5 period to 59 deaths per 1000 in the years 1990 to 1995 (United Nations, 1995:86).

Financial strain following separation, divorce, or a husband's death stems

in part from entitlement and inheritance laws that discriminate against women.

The traditional practice of "lobola", the brideprice paid by the groom to the bride's family, ensures that the majority of property in a marriage is considered to belong to the husband (USAID, 1996:26). In customary (unregistered) marriages, women are left empty-handed upon separation or divorce, despite having contributed to the building and furnishing of the marital homestead. Those registered through civil marriages may make arrangements that allow each spouse to retain her/his property which they took into the marriage, along with those acquired individually in the partnership. Unfortunately, it is often the husband's name on property acquired jointly, and it becomes difficult for the woman to claim these possessions. In Thoko's case, her husband used underhand tactics to avoid his responsibilities to the family: "When I got divorced my husband took everything. Then I tried to make him give me payments, but when I went to claim the maintenance fees, he refused, and even ran away so that Social Services would not find him". In most cases, the women have resigned themselves to the fact that they were left with nothing and have since been forced to start anew: "I must find my own way, and I have now left my husband's poor responsibility in the past", says Edina.

In marriages ended by the husband's death, the widow, her children, and household property are occasionally inherited by the husband's brother (UNICEF, 1994:45). Inheritance laws in Zimbabwe are unfavourable towards women, and the problem is exacerbated by few households formulating wills

(USAID, 1996:27-8). Edina inherited nothing following her husband's death, largely due to the interference of his two brothers who proceeded to claim all property and finances from the marriage. Similarly, Anna's efforts to hold on to her matrimonial home were stopped short by her husband's family: "They would not hear of my keeping what I had worked so hard to collect and make good in my life with my husband".

The financial strain due in part to women's role of primary child care-giver in female-headed households is exacerbated by poor economic status. Women in general have made few gains in their economic status in Zimbabwe over the past few decades, and they largely continue to be marginalized with respect to place and mobility within the labour market (Getecha and Chipita, 1995). Here again, the emphasis on the reproductive role of women has generated a gender system in which women experience limited space for action and few choices available in terms of employment and ultimate financial security. Women heads-of-households face additional burdens in this respect due to the constraints on their time, and fiscal savings which are limited in their being without a second income-earner in the household.

Statistical trends for 1990 show that only thirty-four percent of the formal employment sector is comprised of women. Within this sector, women tend to be employed in the lowest paid categories, namely domestic workers, clerks and secretaries, nurses, and teachers and educators. Fewer than twenty percent of senior-level policy-making jobs in either the public or private sector are filled by

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women (USAID, 1996:17-19). Women are generally less likely to achieve high economic status compared to men in Zimbabwe, and women tend to be primarily engaged in their own account work in the informal sector, remain unpaid family workers hence reproducers, or are unemployed and searching for jobs (Cameron, 1996).

Such trends are reflective of the twenty-four women heads-of-households interviewed for this study. Only three women technically qualify for the category of 'full-time formal' employment, namely Joyce, Esther and Mary, with Idah being involved with occasional 'part-time formal' employment through her secretarial position. Furthermore, while Joyce and Esther rank at the top for income-earners out of the group, at Z\$1300 per month and Z\$1000 per month respectively, they still classify as low-income earners, and both are involved in one of the lowest paid categories within the formal sector, namely clerks and secretaries. Similarly, Mary as a dress-making teacher and Idah as a temporary secretary earn very little and admit having to supplement their incomes through activities in the informal sector. Therefore, out of the twenty-four women heads-of-households, only two women are employed solely in the formal sector, while the remaining women heads-of-households are involved either partially or completely within informal sector employment.

In a recent survey done in preparation for the Beijing Conference, it was revealed that fifty-six percent of approximately two thousand rural and urban women interviewed did not earn a waged income, with seventy-five percent of

these women stating their participation in the informal sector as their primary source of income (Getecha and Chipika, 1995:94). The twenty-four women heads-of-households interviewed for this study have expressed their fears of having unpredictable, sporadic and vulnerable income-generating activities and projects in the informal sector. Thoko notes her vulnerability to market forces acting against the high mark-ups on her homemade clothing when sold by local Harare tourist shops: "If my price is \$60 for a jumpsuit, [the shop] will also put \$60 and it now must sell for \$120. This takes time in the shops because the price is too high and I must wait sometime months before I make money". Talitha voiced similar concerns about her income-generating activities, including selling homemade plastic bags at the local market: "[My income] depends on how many items are bought. . .this month my income was only \$25 from the plastic bags because they did not sell well".

The vulnerability and uncertainty of the informal sector has also made the women hesitate in stating their monthly income, and many have opted to state an amount their income has never surpassed, and is often well below, Z\$1000 per month. Precious, Regina and Prisca stress the difficulties faced in budgeting for monthly expenses due to their irregular incomes, and in order to compensate, they, and several other of the women, became involved in numerous income-generating activities simultaneously in order to supplement the poor income earned in one project with another. These activities include: cooking and catering, knitting, crocheting, sewing, dip and dye, screen-printing, craft-making,

as well as buying and selling used clothing, foodstuffs, and other goods. Four of the women, Eunice, Loreta, Mbuya and Doreen, are involved in the practice of urban agriculture to grow crops which are then sold on the open market in hopes of supplementing their other informal sector activities. Prostitution is a common practice, although it is not often spoken of freely. Theresa and Sabina list prostitution amongst their list of employment activities.

Women heads-of-households lack access to and mobility within the formal sector. The women heads-of-households highlighted in this study average between Z\$400 and Z\$600 per month, with a range spanning from Z\$25 to Z\$1300. A 1990 study reveals women heads-of-households residing in urban areas to be earning twenty-five percent less than male headed households (USAID, 1996:21). Women heads-of-households face increasing difficulties in providing a tolerable, let alone sufficient, standard of living for themselves and their children due to their economic marginalization.

Women heads-of-households also have limited access to education, which ultimately further hinders their ability to extend their space for action and expand the choices available in terms of economic sustainability and overall quality of life. Although strong progress has been made towards equity in the past two decades since Independence, only at the primary level do women fare as well as men. This is largely due to the government's initial decision to make primary education free, although not compulsory, to all Zimbabwean citizens, and parents nation-wide were encouraged through literacy campaigns and

promotional sessions to register all children in local schools (Getecha and Chipika, 1995:25). At the primary level (grades one to six) the ratio of girls to boys is 98:100, however, by the secondary level (grades seven to twelve) the number of women enrolled drops significantly to 79:100 (USAID, 1996:16). The 1992 Census attributes women leaving school early to "early marriages, pregnancies at school, or there might be remnants of cultural preference of sons to daughters, that is, choosing to educate a son rather than a daughter" (Zimbabwe, 1994). Figures for 1992 show that the ratio of female to male literacy is 87:100 (UNDP, 1995:52). Illiteracy and the lack of education continues to be an issue for women in Zimbabwe.

The gender bias in education is fairly marked within the group of women heads-of-households highlighted in this study, the majority of whom have achieved a level of grade nine or lower (Table 3.3). The women follow the nation-wide trend of abandoning schooling in the transition to Form 1 (grade eight) for the reasons listed above, yet one may be encouraged by the fact that ten of the women heads-of-households have surpassed this level. This may perhaps signify a trend towards greater emphasis placed on the education of women in Zimbabwe. A number of women heads-of-households in the study exhibit initiative in pursuing further education, either through formal training at a local college, like Idah who has completed a three year secretarial course, and Thoko who has completed elementary and intermediate typing courses, or through courses offered through Municipal Community Centres such as the

Table 3.3 Level Achieved by Sample Group within Educational System

Grade	Women Heads-of-Households	Age Leaving Schooling
3	Mbuya	8
4	Anna	9
5	Eunice, Talitha	10
6	Doreen	11
7	Agnes, Lilian, Loreta, Prisca	12
8	n/a	n/a
9	Sarah, Thoko, Theresa, Margaret Joyce, Mary	14
ordinary level	Regina, Precious, Idah, Esther	14+

Chinembiri Centre in Mbare District. Mary and Precious are pursuing this latter option, and have both completed a dress-making and design course, with Precious recently enrolling in a catering course.

Unfortunately, the problem of limited funding through economic marginalization and the burden of multiple roles limits the choices available to women heads-of-households in terms of educational advancement. For example, Thoko was forced to withdraw from her advanced typing course due to a shortage of funds and an unexpected pregnancy. Precious and Mary have

been fortunate enough to have course fees paid through close friends and family, yet they are the exception to the rule. Other women complained about their lack of time for such educational advancement due to their role as child-care givers. There also seems to be little incentive for women heads-of-households, who face numerous financial and time constraints, to pursue higher education.

If one considers the correlation between education and employment status in the given gender system, it would seem that a higher level of education does not necessarily translate into greater access to higher paid jobs in the formal sector. In fact, of the four women successfully completing their ordinary levels, only Esther has such a position, namely as a sales representative for a retail chain which earns her approximately Z\$1000 per month. Thus she is still within the low-income bracket. Similarly, of those six women completing Form 2 (grade nine), only Joyce and Mary have relatively 'secure' employment in the formal sector, again as a retail sales-representative earning Z\$1300 per month, and a dress-making teacher earning Z\$650 per month, respectively. Unfortunately, this negative correlation between level of education and employment status continues to put forth the belief that women's primary role in society is that of reproducer. In turn, this continues to detract from the number of women involved in formal, high-skilled jobs, and their ability to break from gender-determined employment within this sector.

Discrimination of women heads-of-households has its roots partially in the

legal and constitutional fabric of Zimbabwean society, as briefly discussed above in terms of women's entitlement and inheritance upon separation, divorce, or death of a spouse. The dual legal system incorporates customary law, whereby "the law of the indigenous people of Zimbabwe or any section or community thereof" is applied as based on traditional values, with civil law as based on Roman-Dutch principles. Therefore, women's legal status is a consequence of the interaction between cultural attitudes and residual colonial written laws (USAID, 1996:25). The latter has placed women in a position of perpetual minority status, which legally limited the space for action, mobility, and status and position of women in Zimbabwean society. Since Independence, a number of laws have been passed which attempt to reverse this gender discrimination, at least on paper if not in general societal attitudes. In 1982, President Robert Mugabe introduced the Legal Age of Majority Act which subsequently removed women's dependency status from the books by lowering the majority age from twenty-one to eighteen (Cameron, 1996). Unfortunately, this move has been undermined by the omission of discrimination on the grounds of gender in the Zimbabwean constitution (USAID, 1996:27). The ZANU (PF) government continues to make significant attempts at ensuring discrimination against women in laws and the institutional establishment as a whole is disbanded. While it seems obvious that aspects of culture which are inhibitive to the empowerment, self-realization, and social development of women must be dismantled, changing societal attitudes presents a greater

challenge than changing societal laws.

Traditional practices continue to perpetuate views of women's inferiority to that of men in Zimbabwean society, and have been upheld in the name of 'maintaining the people's culture' with women taking upon the role of custodians of this 'people's culture' (Getecha and Chipika, 1995:148). The discriminatory views of women are embedded into Zimbabwean culture and ideology, and the ways in which women are supposed to act and conduct themselves. The spaces in which women are allowed to do so, are very much controlled by these expectations. The gender system reflects such perceptions and societal attitudes, barring any variation on the proper role of women in Zimbabwean society.

This is the case of women heads-of-households who do not fit into the mould of the ideal woman, and the stereotypes and images associated with this social group are largely negative. The women heads-of-households interviewed for this study are conscious of the stigma, and speak of the antagonistic views against them. Sarah tells of her lack of contact with married female friends due specifically to the fact that she is a single woman and mother: "Many of my friends are single because I don't play with married women. The husbands of the married women do not like their wives being around single women because they think I am a bad influence, and will ask their wives to stop keeping company of women like me". Some of the other women heads-of-households express their frustration at the attitudes of some men who see it as their right to harass

them, as depicted by the women heads-of-households from Highfield, who run a catering service within a local pub. Agnes says, "It is very difficult working with these drunken men who think they have the right to make trouble and bother us. When you ask them to stop, they laugh and say 'you do not have a man [husband or partner] who can stop me'. It is difficult, but we have to earn money by working in such conditions". This social stigma is not only largely encouraged and perpetuated by men in Zimbabwean society, for some women, often those who are married, tend also to look down upon women heads-of-households. A group of married women in Epworth, when asked about their views on their single female counterparts, remark: "Those single women. . .they go around stealing husbands and spreading AIDS".

The women heads-of-households in this study are all too aware of the scorn and animosity with which they are viewed. "People in the community talk about me because when i come out of my house they think I am going to be in love with their husbands", says Sarah, while Esther comments on how the stigma affects her ability to conduct business efficiently and effectively: "You can encounter many problems being single because you are not respected. When you try to do business with people they treat you badly and think they can push you around. . .being a single woman I have no power. . .and people look down on me. I am given little respect". Furthermore, many women in the study admitted to often feeling ashamed of their single status: "If you are staying with your children it is difficult to tell them there is no father", says Sarah. The

stereotyping of single women as adulterous, irresponsible, and somehow less than human, has manifest itself into this particular gender system and ultimately into all facets of the lives of these women heads-of-households.

The above section has depicted the quality of life of women heads-of-households in Dzivaresekwa, Highfield and Mbare Districts in Harare. Women experience crises in Zimbabwe differently than men due to the largely oppressive cultural/ideological beliefs, and practices reflecting these beliefs, on women's position and place in society. The social structures and power relations in the gender system limit the space for action and choices available to women heads-of-households specifically, in terms of economic marginalization, lack of access to education, legal barriers, cultural traditions and practices, and negative societal attitudes. The above section of Chapter III illustrates a gendered perspective of crises in Zimbabwe as experienced by a unique socio-economic group. I have aimed to recognize women heads-of-households and their particular experiences in order to reveal scenarios which have been silenced and marginalized by development discourse. By illustrating these experiences I have set the scene for Chapter V in which I explore exactly how development discourse, and its failure to address the crises in Zimbabwe, has been received, internalized and resisted at the grassroots by the women heads-of-households themselves.

CHAPTER IV: THE CRISIS OF HOUSING IN ZIMBABWE

The importance and significance of housing to the well-being and security of individuals and entire populations is often left hidden or under-emphasized in development discourse. The privileging of economic agendas, through strategies such as ESAP, has eclipsed the issue of housing along with other people-centred social agendas. Few development programs or policies have been aimed at the environment of shelter provision in Zimbabwe, which currently faces problems of availability, adequacy and affordability of low-income housing, especially in high-density areas of Harare.

While Chapter III depicts crises in the quality of life in Zimbabwe, this chapter depicts the manifestation of the crises within the housing process in Harare, and the affect the crises have had on the housing and living conditions of women heads-of-households in Dzivaresekwa, Highfield and Mbare Districts. Underlying this discussion are my aims to highlight adequate housing as a key to empowerment, self-realization and social development of those at the grassroots, and to recognize the unique experience of women heads-of-households in the gender system in order to further reveal some of the voices and transcripts that have been silenced and marginalized by development discourse.

IV.i. The Crisis in the Environment of Low-Income Shelter Provision in Harare, Zimbabwe

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Housing provision is a process with a number of mediating, complex, interrelated factors (Rakodi, 1995). It requires a number of agents or players committed to ensuring that the housing provision apparatus itself functions both efficiently and effectively. In Zimbabwe, the state plays a key role in shelter provision, and the housing delivery system clearly represents a top-down process whereby the government acquires and services land on which housing is built and allocated to the people (McGregor and Munzwa, 1993:3). Housing was initially under the portfolio of the Ministry of Local Government and Housing until 1982 when a separate Ministry of Housing was established. Shortly thereafter this was amalgamated with the Ministry of Public Construction to form the Ministry of Public Construction and National Housing (MPCNH) in the cabinet reshuffle of January 1984 (Patel, 1984:189). Housing delivery now falls under multiple jurisdictions within the state apparatus: 1) The Ministry of Local Government Rural and Urban Planning (MLGRUD) monitors government owned land and its acquisition; 2) The Ministry of Finance regulates the financial market, building societies, taxation, state spending, and donor finance; 3) The MPCNH sets minimum building standards, manages the National Housing Fund, operates the loan guarantee scheme, and in many instances produces housing (McGregor and Munzwa, 1993:3). The home-ownership basis for serviced plot programs adopted by the independent government in 1980 has been intended

"to provide security of tenure and expand credit facilities [that is, by providing acceptable collateral] for the beneficiaries of housing schemes funded by the Public Sector" (Zimbabwe, no date:4).

In early 1989, the UNCHS (Habitat) endorsed a new Global Shelter Strategy which calls for adequate housing for all by the year 2000. The theme of this strategy is an enabling approach which centres on the reduction of the government's role as direct provider of housing so as to become an enabler and facilitator of local authority, private and informal housing processes (UNCHS, 1990:1). Governments have been called upon to mobilize the resources of other actors and facilitate their deployment for the effective provision of shelter (Chenga, 1991:47). The overarching state apparatus is to retreat gradually from the direct planning, production, marketing and maintenance of housing. A key to this decentralization approach is that of local authorities as primary agents of shelter provision which have been relegated relative strength and autonomy (Rakodi, 1995:94). These local authorities in Zimbabwe have different status and power according to their size and history, and are responsible for the urban planning, infrastructure construction and maintenance, and housing management and delivery.

Departments within this more localized apparatus include the following: 1) The Department of Housing and Community Services (DHCS); 2) The Department of Works which plans land use, executes public works and processes the land survey; 3) The Department of Estates which establishes the

selling price of land and manages the sale of stands to the public (McGregor and Munzwa, 1993:3). The well-established local administration in Zimbabwe is an asset, for responsibility for the implementation of housing policy lies increasingly with these local authorities within the overall environment of shelter provision (Schlyter, 1989:206).

Despite Zimbabwe having a housing delivery system considered to be one of the most efficient in Sub-Saharan Africa, the system is unable to cater for the current demand for shelter, especially low-cost units (Auret, 1995:33). The crises have manifested themselves in the environment of housing provision whereby dependency on foreign assistance, high inflation and interest rates, the soaring cost of living, rapid urbanization, rural-urban migration trends, a steady population growth, and bureaucratic delays have intersected to generate many constraints, hindrances, and significant obstacles to the availability, adequacy, affordability of low-income housing in Zimbabwe.

The reality of housing construction and investment has fallen far short of goals and aims set by the state apparatus, and a massive gap between planned and actual construction of houses has developed (Potts, 1991:20). While demand for housing far exceeds supply in Zimbabwe as a whole, it does so in the capital of Harare in particular (Zimbabwe, 1992:1). Prior to Independence, home-ownership in Harare was estimated at 21,541 households, and since 1980 this total has increased to 76,899. Table 4.1 shows annual housing allocations during the period 1979 to 1995:

Table 4.1 Annual Housing Allocations by the Department of Housing and Community Services, Harare City Council, Period 1979 to 1995

YEAR ALLOCATED	# UNITS ALLOCATED	YEAR	# UNITS
1979/80	5581	1987/88	2137
1980/81	2201	1988/89	1563
1981/82	3416	1989/90	1129
1982/83	200	1990/91	1569
1983/84	3009	1991/92	205
1984/85	3343	1992/93	496
1985/86	2645	1993/94	4705
1986/87	2373	1994/95*	9883

Source: City of Harare (1994 draft), except * from City of Harare (1995 draft)

The inadequate urban housing supply suffered a severe set-back in the early 1990s, despite the fact that the MPCNH received budget allocations greater than estimated in both 1990/91 and 1992/93, and Harare City Council (HCC) continued to receive assistance from foreign donors (Auret, 1995:27). Between 1980 and the end of June 1995, only 44,455 households were accommodated under various 'home-ownership schemes' in high-density and middle-density areas. A more recent strategy allowed approximately 14,821 households to lease Council accommodation, namely tied-housing, flats and hostels, or single rented units, during the 1993/4 period (Auret, 1995:33).

As the municipal housing stock in Harare has continued to lag behind in

terms of both housing provision and availability of units, the Municipal Housing Waiting List (MHWL) has steadily increased. The system of shelter allocation in Zimbabwe is such that the MHWL gives priority to those in most need of housing, as administered by the Department of Housing and Community Services (Zimbabwe, 1992). Estimates of the number of persons registered on the list in Harare vary, with official estimates stating an increase of 11,000 persons per year (The Herald, 14/01/96:1). Figures obtained from the DHCS show the following trend on the Housing Waiting List:

Table 4.2 Registered Applicants on the Harare City Council Municipal Housing Waiting List

YEAR	# OF PERSONS REGISTERED ON MUNICIPAL HOUSING WAITING LIST
1989/90	60,000
1990/91	70,453
1991/92	78,000
1992/93	86,000
1993/94	90,402
1994/95	119,363

Source: City of Harare (1995 draft)

Based on these official figures, the average annual increase on the Municipal Housing Waiting List is approximately 11,873 persons. The proportion of low- and middle-income earners on the MHWL is estimated at 90 percent (The

Herald, 14/01/96:1), with approximately 78 percent of those registered at the end of the period 1993/94 classified as low-income earners, making up to a meagre Z\$1200 per month (City of Harare, 1994 draft).

A set of criteria is used to determine the order of stand⁶ or housing unit allocation, including one's length of residence in Harare with priority given to those residing the longest in the area; household size with larger families often given preference; affordability whereby payment for a house or stand does not exceed 25 percent of a household's total income; exceptional circumstances⁷; and priority to those who do not rent or own other property (Zimbabwe, 08/01/95). Applicants must be employed either in the formal or informal sector, and must present pay slips from employers or a Workers' License as proof of self-employment (Mudzamba, 30/05/96). Applications for registration on the MHWL must be renewed on an annual basis (Zimbabwe, 1992:4).

The Municipal Housing Waiting List has been plagued by a number of problems which hinder the provision of housing to those in most need of shelter. First, the administration of the MHWL is under financial duress due to unpaid service fees, to be collected upon submission of application and annual re-application to the list. During the 1992/93 period Z\$362,735 was collected, however, this dropped to Z\$273,670 in 1993/94 despite an increase in the number of persons registered (City of Harare, 1994 draft). This is telling of the

⁶ A stand refers to the plot of land on which a housing unit is to be constructed.

⁷ No examples given for 'exceptional circumstances' in municipal documents.

soaring cost of living and devaluation of the Zimbabwe dollar, which does not¹⁰⁴
allow households the luxury of long-term investment in areas such as housing.
The shortfall in application fees has repercussions in terms of wage payments to
those administering the list in the DHCS, which increases the potential of poor
morale and incidence of bribery and other influence at the Estates Division of
HCC, that administers the list, which may lead to further improper allocation of
housing (Potts, 1991:16).

The problem of improper allocations of housing via the Municipal Housing
Waiting List have recently prompted Acting Mayor of Harare, Winston Dzawo, to
initiate an investigation into the process following a number of complaints by
those on the list. "I think we should put our house in order", said the Mayor in a
recent interview, and a committee has been assembled to investigate the
allegations and to make recommendations as to how the process may be
improved (The Herald, 27/05/96:1). Efforts are being put forward to ensure
accuracy on the MHWL through computerization aimed at improving information
gathering and organizing, easier access to records, easier extraction of print-outs
so as to access prospective beneficiaries of given housing schemes as per
requisite specifications, and reviewing strategies instituted to edit the list in order
to avoid duplication of applicants (City of Harare, 1994 draft).

Bureaucratic obstacles hindering the availability and provision of housing
also exist in the channeling of funding from the MPCNH to local authorities. The
government recently blamed city councils, including HCC, for a lack of proper

planning which has resulted in pushing rental costs skyward, and Robert Mugabe has urged local authorities to "plan ahead" in order to minimize the suffering of the people (The Herald, 15/03/96:1&11). The government is reluctant to award larger sums of funding to HCC due to the perceived inability of local authorities to utilize funds quickly and efficiently. Conversely, the Department of Housing and Community Services has blamed the inadequacies in the provision of housing on a lack of funding channeled from the government apparatus (City of Harare, 1994 draft). This tug-of-war between local housing authorities in Harare and the state housing apparatus has exacerbated problems in the DHCS, including a severe shortage of professional staff, poor mobility due to lack of transport, and inadequate supplies of materials required for everyday administration of the housing process (Auret, 1995:37; City of Harare, 1994 draft).

Aside from the actual channeling of funds between the state and local authorities, the overall lack of financial resources available to the Harare City Council continues to hamper its ability to provide housing to those most in need. HCC is eligible to apply for funding from the National Housing Fund, and the Housing and Guarantee Fund, as administered by the MPCNH. The former currently provides loans utilized in the districts of Mbare, High Glen Road, New Canaan, Highfield, Mufakose, Baines Avenue, and Eastlea (Auret, 1995:35). The Housing Development Program 1994/5, as outlined in the Three Year Housing Development Plan, was doomed to failure from the start due to the

unmet financial bids. This has caused the DHCS to question the seriousness of the Zimbabwean government in their commitment to housing provision.

Recently, the HCC has created a revolving fund, whereby houses and flats are constructed to sell to those on the Municipal Housing Waiting List, in order to compensate for the unavailability of moneys from government sources (City of Harare, 1994 draft).

Bureaucratic delays, both administrative and financial as discussed above, as well as significant problems in the construction sector, have led to an increase in the total cost of construction of housing units in settlement schemes (The Herald, 14/04/96:1,4). The affordability of low-income housing has come to plague the availability and provision of shelter in Harare. It is estimated that a one-year delay in 1993 resulted in an additional 40 percent increase to the initial cost of a single low-housing unit according to current inflation rates (McGregor and Munzwa, 1993:8). In the early 1980s, it was estimated that one-third of the population could not afford to participate in low-income housing schemes, and by 1991 this figure was estimated at 60 percent of non-owner households in low-income areas (Rakodi, 1995:100).

The 1994 DHCS Annual Report details two housing schemes affected by the issue of affordability. First, the Dzivaresekwa Shell Houses lay idle for several months, and the delay caused the price per unit to escalate from Z\$19,000 to Z\$65,000 during the construction period; second, the Eastlea Phase II scheme was ultimately abandoned on account of the resulting unaffordability of

the individual units (City of Harare, 1994 draft). Recently, low-cost units under construction in Kuwadzana 4 have more than doubled in price from the original estimates of Z\$30,000 per unit to a cost of Z\$70,000. Beneficiaries of this scheme are now required to put down a deposit of Z\$15,000, triple the original estimate, before they are allowed to move into their new homes (The Herald, 29/03/96:1). In these housing schemes it has become necessary to re-assess beneficiaries due to the fact that the units have now become unaffordable to the initial low-income target group.

The currently depressed situation within the construction industry has had a significant effect on the provision of housing in Harare as stemming largely from material shortages, political uncertainty, and an unstable property market (Rakodi, 1995:110). This is compounded by the higher costs of land and labour in Harare as compared to other areas of the country. An unprecedented boom in the construction industry since Independence has resulted in high demand of building materials which has now outstripped the supply provided by the manufacturing industry. For example, during the period 1989/90 to 1991/92 there was demand for 125 million bricks, yet only 102 million were actually manufactured. Similarly, cement production levels only managed to satisfy 84 percent of the demand for the same period (Zimbabwe, 1995:1). The increased demand for materials, along with sharp rises in the cost of materials such as bricks, cement, window and door frames, glass and so on, have resulted in an exponential increase in the overall cost of building a low-income housing unit.

Under 1983 minimum building standards, as set by the MPCNH, a low-income house costing Z\$7,850 in 1983 rose to Z\$10,000 in 1986 and to Z\$35,000 by 1992 (Patel, 1993, cited in Auret, 1995:125).

The formulation and implementation of new minimum building standards by the MPCNH encourages a decrease in the overall cost of building low-income housing units. Strides are also being made to enable more effective participation by the formal private sector in the production of building materials, in order to both increase the supply of materials and decrease the costs of low-income housing development (Zimbabwe, 1995:3). The government has encouraged local authorities to engage in the production of building materials (for example, bricks, lintels, steel doors and window frames) in order to keep transport costs minimal, hence overall costs of building materials are kept low, and to strengthen local authorities' capacity to implement projects as well as creating employment (Chenga, 1991:48). Municipal stores have been built in Harare where beneficiaries and builders can purchase housing materials at reduced rates; one such store is currently operational in Kuwadzana where a number of housing settlement schemes are being developed (Auret, 1995:16).

A greater variety of inexpensive methods of construction have been promoted in recent years, including the production of stabilized soil bricks in manual brick-making presses which not only exceed regulation minimum compression brick strength but are also inexpensive and have the potential to speed up the rate of construction to compensate for the shortage of cement.

The most costly elements of standard housing, namely poured cement floors and roofs, are to be replaced by rammed earth floors as used in ultra low-cost housing schemes, and thatched roofing, which costs a fraction of standard roofing material, has an acceptable life-span (Potts, 1991:13).

Unfortunately, even those housing schemes which manage to maintain initial cost estimates present problems for many low-income earners, who cannot afford long-term investments into the housing process on meagre salaries of an average Z\$1200 per month. A paradoxical situation has emerged whereby the number of vacant and expensive housing units is increasing parallel to overcrowding in high-density areas (The Herald, 30/03/96:4). The incidence of middle-income infiltration is occurring as those in higher income strata are buying up low-cost housing units, and in turn are renting them out to lodgers, or are re-selling them for a profit. In schemes such as the Mbare Flats, which are relatively expensive to purchase, owners are forced to take up extra lodgers to compensate, thus contributing to the congestion and chaos of high-density areas in Harare (The Herald, 14/01/96:1&4).

Crisis within the environment of shelter provision in Harare is largely characterized by severe overcrowding. What may appear to be a single family dwelling within a high-density area is in actual fact inhabited by two to four families in the main structure, with perhaps as many as five families residing in make-shift backyard shacks on the same stand (McGregor and Munzwa, 1993:3). With mounting problems associated with the availability, adequacy and

affordability of housing in Harare, high-density areas are facing increased crowding as more and more residents are forced to take up rented accommodation. In Mbare, the 58-roomed hostels once meant to house 6,000 male migrant labourers during Zimbabwe's colonial period, are now home to approximately 50,000, with unofficial estimates putting the figure at a startling 192,000 due to increasing subdivisions within these single-roomed flats (The Herald, 02/04/96:1). Estimates for the 681 household units in JoBurg Lines, Mbare, stand at 10,000 persons, which suggests that four families currently share a living space of 100 square metres with a single toilet between them (Auret, 1995:28). Patel's study in 1993 found that between nine and thirty people live in areas of 200 to 300 square metres in some HDAs in Harare (Auret, 1995). Make-shift structures or backyard shacks are also growing in numbers (The Herald, 15/03/96:1), as householders construct timber and tin shacks in their yards in order to accommodate more lodgers to supplement meagre incomes (Auret, 1995:28). Research conducted in 1987 shows that 15 percent of the population in Harare's high-density areas, mainly those nearest the city centre in districts such as Mbare, were tenants in outbuildings (Rakodi, 1995:101), and there is little doubt that the proportion of backyard-lodgers has risen.

A 1992 review of Zimbabwe's housing process indicates a total number of 660,000 units required to meet housing needs in urban areas, thus 83,750 units per year over an eight-year period from 1992 until 2000 (McGregor and Munzwa,

1993:2). On an annual average of 12,000 to 14,000 low-cost units per year, the government estimates that only one-third of urban housing demands are being met. This discrepancy will result in an additional one million inadequately-housed urban Zimbabweans by the year 2000. The majority of these persons will reside in Harare alongside those 1.5 million persons currently without adequate accommodation (Auret, 1995:1, 33).

In order to reverse the trends of an inadequate housing process, the government and local authorities are pursuing a number of strategies aimed at eradicating crisis within the environment of shelter provision in Harare. First, housing authorities have enlisted the aid of other agents within the private sector in hopes of alleviating some of the financial and logistical strain of low-income housing schemes. Efforts are being made to encourage property developers and contractors to provide infrastructural development and shell-houses on unserviced land for those on the Municipal Housing Waiting List. Raised amounts of tax relief after investment in housing are an incentive for these actors, as well as for employers who are encouraged to provide housing for their employees (Auret, 1995:34-5; City of Harare, 1994 draft; Chenga, 1991:49). Map 4.1 indicates the housing schemes currently under development in Harare.

Building societies such as Central Africa Building Society (CABS), Founders, Beverley and Zimbabwe Building Society (ZBS) have initiated mortgage lending schemes with the encouragement of the government. Building societies are allowed to issue nine percent tax-free Paid-Up Permanent Shares

Map 4.1 Current Housing Development Schemes in Harare, Zimbabwe

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(PUPSs) through Statutory Instrument 308 which stipulates that each society will make up 25 percent of the money invested in these shares available for the financing of low-income housing. This action has been pursued in order to make building societies more competitive in terms of ability to attract savings, as well as to increase greatly the flow of funds to the societies, which in turn have expanded their lending capacity for housing development (Chenga, 1991:49). It is hoped that involvement of the private sector will continue despite the fact that changes to interest rates as part of ESAP and declining real wages have led to reduced flows of deposits into the building societies, increased defaults, and a reduction in the number of new mortgages issued (Rakodi, 1995:105).

Currently, the Zimbabwe Building Society has initiated a joint venture with the National Social Security Authority (NSSA) to build 2,000 low-income houses by the end of 1996 in Harare's Mufakose District. Estimated cost of the project is \$110 million, and it is targeted towards beneficiaries with a monthly income of Z\$1200. This is the first time NSSA has invested funds with a building society in order to support efforts to ease Zimbabwe's housing crisis (The Herald, 18/06/96:1). Similarly, the DHCS has entered into a project in collaboration with CABS which is utilizing funds from USAID to complete a total of 1,139 low-income housing units in Tynwald South. Prices have been kept at between Z\$25,000 to Z\$28,000 so as to benefit those earning less than Z\$1200 per month (The Herald, 14/06/96:11).

Second, foreign donor assistance continues to reign high on the agenda

of housing authorities, and plays a significant role in the availability and provision of housing in Harare. The World Bank (IBRD) has been involved in a number of schemes under the World Bank Urban I project which centred on Glen Norah Infill, Sunningdale Extension, and Budiriro I, and successfully erected 3,400 low-cost housing units in the 1994/95 period (City of Harare, 1995 draft). World Bank Urban II has targeted Kuwadzana 3, as well as Warren Park A & B schemes, and IBRD is also involved in Budiriro Phases 3,4 & 5 which has engaged 100 private contractors to aid in construction of 3,645 one-roomed units plus toilet core houses for the low-income group (Auret, 1995:34). The presence of USAID continues to be felt in Harare as four areas are set to benefit from joint government-USAID efforts, including Kuwadzana 4, Crowborough, Glandina and Hopley (The Herald, 14/02/96). As a forward-looking strategy, those schemes under the USAID Private Sector Housing Program are scheduled to produce 45,400 low-income housing units over the next five years, with construction already begun in Kuwadzana 4 where more than 4,000 flats and housing units are to be developed through a joint venture with private developers (Zimbabwe, 1995:6).

Third, in order to accelerate the availability and provision of housing, as well as to combat the problems associated with affordability, government and local authorities have formulated a new strategy which promotes the construction of one-room-plus-toilet core units on each serviced stand. Beneficiaries are obligated to expand this core to a three- or four-roomed house according to their

financial situation (The Herald, 14/01/96:1&4). Such a scheme has commenced in Crowborough North where stands have been decreased in size and beneficiaries are now able to choose from stands, measuring 150, 200 or 300 square metres, depending on their ability to finance the construction. The stand sizes represent 70 percent, 20 percent and 10 percent, respectively, of the total area under the housing scheme, with five hectares reserved for the development of flats. This scheme will aim to provide housing solely to the low-income bracket such that beneficiaries will have at least minimal shelter overhead (The Herald, 26/04/96). Housing authorities have returned to the promotion of ultra low-cost housing units, which were once considered undesirable due to the association with poor housing standards for blacks during colonial rule.

Numerous other alternative housing strategies are also being promoted by local housing authorities. The 'Start Paying For Your House' Scheme, introduced in September 1994, is administered and constructed by the MPCNH, and attempts to speed up the housing delivery process via pre-paid home-ownership. Such a scheme has been initiated in Sunningdale and the HCC is set to service stands while building development is left to the beneficiaries (The Herald, 02/05/96; City of Harare, 1995 draft). Construction in this scheme begins once substantial funds have been raised, then the balance is to be paid off over a twenty-five year period at twelve percent interest (Zimbabwe, 1995:7). The 'Start Paying For Your House' Scheme recently secured Z\$600 million from an

unnamed source, to be spread over a five-year period for the resuscitation of
several housing projects which had been put on hold earlier in the year due to
lack of funds (The Herald, 28/05/96:1).

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Another alternative housing strategy involves the construction of flats to
be allocated on a rent-to-own basis in order to alleviate the desperate plight of
those residing in prefabricated houses and backyard shacks. Since 1993, HCC
has built a number of one-bedroom flats in Mbare, and intend to build a further
410 flats in the same area. Thirty one- and two-bedroom flats are currently
under construction in Eastlea, as are flats in Highfield, Mufakose, Tafara,
Crowborough B and Tynwald (Auret, 1995:29). The government has decided
that housing development will focus in part on buildings of about four stories, and
where appropriate such buildings will be fitted with lifts. This new approach will
mark a departure from traditional shelter delivery, and aims to reduce servicing
and infrastructural costs (The Herald, 16/06/96:6). Refurbishment as a strategy
has been placed as a leading priority in the housing provision process, and is set
to include a 'facelift' for the Mbare hostels. Despite the fact that Z\$200 million
was initially allocated to this project (The Herald, 02/04/96:1), the recent budget
revealed that only Z\$10 million has actually been allocated to the Z\$193 million
project (The Herald, 29/06/96:1). Currently, Harare City Council has the capacity
to provide 12,000 units per year. It is hoped that through the above strategies
the environment of low-income housing provision will become much more
efficient and effective. In light of this, HCC has pledged to acquire 1200

hectares of land per year in order to develop 20,000 units, which will expand the city limits in a southward direction (The Herald, 30/03/96:1).

The above section describes the manifestation of crises in Zimbabwe within the environment of shelter provision. Numerous problems and obstacles exist with respect to the availability, adequacy and affordability of low-income housing, especially in high-density areas of Harare. I have illustrated the severity of the housing crisis by pointing to specific hindrances which limit the space for action and choices available to those at the grassroots. This sets the scene for the following section, in which I focus specifically on the housing and living conditions of women heads-of-households in Dzivaresekwa, Highfield and Mbare Districts, who face this crisis from a disadvantaged position as women within the gender system. I have also set the scene for a later chapter in which I explore the potential role of community-based non-governmental organizations in alleviating crisis in the housing process in Harare, Zimbabwe.

IV.ii. The Housing and Living Conditions of Women Heads-of-Households Dzivaresekwa, Highfield and Mbare Districts in Harare, Zimbabwe

Women's lack of space, mobility, and poor status and position in Zimbabwean society, along with heightened crises in the nation, have resulted in largely sub-standard housing and living standards for women heads-of-households in high-density areas of Harare. Thus, women heads-of-households are largely denied the benefits which stem from adequate shelter: forming a self-

sufficient and independent household of their own; performing a reproductive role with ease; having income-generating and investment opportunities to enhance their productive role; having a permanent residence from which to establish and solidify social community networks; long-term security; and, having a defined space in which to anchor their identity as successful women.

Housing is one of the basic underpinnings of our lives, yet women are to a large extent excluded from the process of its provision. Women tend to face more difficulties than men in gaining access to shelter. Moreover, non-traditional household forms such as those headed by women are liable to be further discriminated against or ignored unless they have adequate capital with which to purchase land or housing units (Canadian Woman Studies, 1990:5). Here the discrimination is largely due to assumptions made by policy-makers, planners, architects, and designers who contend that households are nuclear, that a clear sexual division of labour exists within the household, and that equal control over resources and power of decision-making is a fixed variable (Moser, 1989:13).

It stands that housing is an essential need for women everywhere, and the women heads-of-households in this study are no exception. Adequate shelter is required for women to carry out their multiple roles through reproductive, productive and occasional community-based activities effectively. First, in order to carry out and complete unpaid house-work, including cooking, cleaning, and child-rearing, women as reproducers require sufficient physical space (Larsson, 1991:10). Second, due to child-care or other home-

maintenance activities and duties, women often perform their income-generating activities in or near a home so as to decrease transportation costs and time constraints through the combination of reproductive and productive roles (Lee-Smith, 1990:68). For the majority of women heads-of-households who are self-employed, adequate shelter provides space for home-work, be it sewing, catering or even renting out a spare room to a lodger. Finally, a house serves as a base for networking which is vital to a women's role as community manager and organizer, whereby women can keep in close communication with relatives, neighbours, church groups, political organizations, social workers, and other personal support networks (Larsson, 1991:10).

Unfortunately, women's multiple roles and experiences are often overlooked in development discourse, as well as in the environment of shelter provision, and the role of housing as a physical frame for family life, reproductive and productive work, and social networking disappears. Housing is regarded solely as a technical and economic issue (Schlyter, 1989:13). Poor access to adequate shelter causes women heads-of-households to suffer in unique ways as compared to their male counterparts for women are responsible for allocating limited basic resources to ensure household survival.

Aside from helping women execute their multiple roles, adequate shelter provides long-term security. It is key in "becoming urban" in that women heads-of-households, perhaps more so than other traditional family structures, need to feel accepted and capable of achieving the 'desired' modern, urban lifestyle

(Larsson, 1991:10). Housing is thus a status symbol, and reflects political, social, economic, and personal factors, including age, race, colour, physical abilities, education, employment, access to child-care and so on, and points to the degree of control women exercise over these factors and their effects (Canadian Woman Studies, 1990:5). The form and location of housing is a reflection of social and cultural organization of a community in any setting (Lee-Smith, 1990:68).

Adequate housing underpins all aspects of women's lives and without it the hardships faced in daily routines become that much more difficult to bear. Adequate housing should provide a safe and secure environment for women to go about their business. It provides peace of mind in that the household can regenerate and reproduce itself within the security of its four walls. When this corner-stone is absent, as it is in the lives of these twenty-four women heads-of-households, the repercussions are far-reaching. The lack of adequate shelter presents a significant obstacle to the empowerment, self-realization and social development of these women in high-density areas of Harare.

The women highlighted in this study live in poor, sub-standard and intolerable conditions due, in large part, to their impoverished economic status. Unfavourable power relations and social structures within the gender system serve to marginalize women within the housing process. This marginalization has been exacerbated by the crises in Zimbabwe which further denies women heads-of-households the opportunity to break from the perpetual poverty in

which they exist. The women heads-of-households have had little choice but to accept the inadequate shelter which they have been in many cases fortunate to find.

Overcrowding is a fixed variable of the environment of low-income shelter provision in Harare's high-density areas, and the women all experience cramped living conditions, lack of privacy, and overall chaos of their households within the small quarters they are able to afford. In the study group, the average number of persons per one room is three, and more often than not, the majority of households only rent a single room in which all members live. Aside from the obvious lack of privacy, overcrowding generates a number of situations that are not necessarily deemed socially acceptable but are tolerated in order to remain in the accommodation. Regina, for example, finds it very difficult to share the single room she rents with her teenage son: "I have got one room and I have to have the room divider made from material so that I have one side and my son the other side. . .it is difficult to sleep with my son in the same room because he is about to mature himself". Idah also voices her concern over her son and daughter sleeping in the same room, and like Regina, she uses a partition to divide them. Mercy's three daughters sleep on one side of their rented room, while her son sleeps in a corner normally allotted as the kitchen area.

Another situation which has arisen due to overcrowding is the sending of the eldest child or children to sleep elsewhere in order to alleviate some of the cramping. In Loreta's household, the eldest children, being twenty-two, nineteen

and seventeen years old, respectively rotate so that only four of her five children actually sleep in the tiny one-room that Loreta is able to afford. Where the children sleep depends on the space available at the homes of friends or neighbours. A similar situation has developed in Thoko's and Idah's households, as their eldest child in each case is left with no option but to sleep elsewhere.

Overcrowding is in some cases a direct result of extended family members squeezing into spatially cramped accommodation in order to save on high lodging fees and avoid the problems associated with lodger status in high-density areas. A number of the women heads-of-households interviewed found that moving into relatives' homes has been the only option open to them. Margaret has no complaints about living with her family of twelve in a small detached house: "I am happy living there. . . it is my family and we get along well". Unfortunately, the other women were not as content. Esther, Prisca and Precious note that the crowded conditions often lead to familial disputes, and all three women have expressed a desire to acquire alternative accommodation. Regina had an unpleasant experience when she moved into shared accommodation with her sister and her brother-in-law. The latter made unwanted advances towards Regina and she has since been forced to find alternate arrangements. Mary lives in a house with her mother, siblings, and nieces and nephews and admits that the disputes stemming from resource-sharing and household responsibilities have proved intolerable. As heir to the family home, allocated in her father's will, she does not wish to give up her rights.

yet she has been marginalized by her family's jealousy and now endures abuse and harassment by household members.

While some women heads-of-households live in familial accommodations and face disputes with relations, those of lodger status must often contend with harassment from disagreeable landlords. For example, Margaret complains that her landlord is brash enough to order away her close friends from inside her own room during their prayer times. Ruth finds that her landlord sets unrealistic rules and regulations, including an evening curfew of seven o'clock. Her mobility and freedom are restricted, as is her ability to perform her triple role effectively and efficiently. Unfortunately, the women in this study have little choice but to accept these rules and regulations and unpleasanties with landlords for otherwise they will be forced to leave, and a long list of potential lodgers will eagerly take their place. The degree of insecurity for those women of lodger status is relatively high in that they may be asked to leave the accommodation at any time, a problem exacerbated by the lack of rental agreements. Ruth and Agnes have both found themselves in this situation: "The landlord said 'ah, this day I want to put someone else in the room so you must find other accommodation'", says Ruth, while Agnes remarked that she was allowed only several hours to pack up her belongings and leave.

The environment of low-income shelter provision is also characterized by exorbitant monthly lodger rental fees. The average fee paid by the women heads-of-households is ZS180, with a range of between ZS150 and ZS250 per

month per single room. Regina finds herself at the top end of the scale and pays Z\$250 for the room she shares with her son, excluding water and electricity, with seven other families living on the stand itself. Talitha pays Z\$170 per month for her single room in a two-roomed flat in Mbare, which she shares with her children, along with another widow and her child. Eunice lives in Highfield and pays a total of Z\$150 per month for a room where she and her four children reside. On average, the women heads-of-households spend up to fifty percent of their stated income on sub-standard housing.

The women feel the enormous financial strain of high lodger fees, yet they are left with little choice: "My biggest problem is that when things are not moving here with the business, the landlord will be after his money. He never minds that you do not have money", remarks Thoko, who must somehow scrounge together Z\$180 per month for her single room in Dzivaresekwa. Dorothy agrees and adds: "My biggest problem is where to find the \$150 I need for rent when there are so many other things to pay for like school fees, uniforms, food". Esther, while obviously unhappy with her monthly rate of Z\$160, accepts her situation and is grateful for having found accommodation that is "inside" as opposed to squatting "outside" on the street or living in a shack.

A major obstacle generated by high rental costs for women heads-of-households, who often have greater difficulties finding the money due to their economic marginalization, is that by sinking so much of their income into sub-standard accommodation, they are limited in their ability to invest capital in

housing saving schemes. Therefore, the opportunity to improve housing and overall living conditions is hindered right from the start. Joyce, being perhaps in the best position to make payments into a low-income housing development scheme due to her full-time, formal sector employment, has faced many problems in her initial attempt to enter into the housing process. Joyce joined a program run by the Zimbabwe Building Society whereby potential beneficiaries contribute monthly installments into a building society account until sufficient funds are raised to warrant a loan for the remainder of the deposit required. Joyce has been aiming at collecting Z\$5000, which ZBS will match four to one in terms of a loan, but she has had difficulty budgeting for these payments. Mary too has made attempts to become actively involved in the housing process, and her experience has also proved frustrating. She has managed to raise only Z\$700 since January 1995, and has since withdrawn her money from the savings account. Due to their low-income status, exacerbated by exorbitant rents, the women heads-of-households cannot realistically nor practically enter into or participate within the housing process.

The lack of physical space in houses in low-income areas is such that the majority of women heads-of-households organize household activities, and often income-generating activities within multipurpose rooms (Withers, 1992:8). "You know it is just a small room where my things are," says Theresa, "The bed, the wardrobe, the kitchen chairs, the stove. All inside this one room". Idah notes that executing all activities, working, cleaning, eating, cooking, sleeping, in one

room is a challenge that she would prefer to live without. The lack of space limits the actual and potential income-generating activities the women heads-of-households are able to perform from their home-base. As a result, the women are forced to look elsewhere for work, which often makes it more difficult for them to perform their multiple roles efficiently and effectively, especially if young children are involved. Joyce laments about her inability to go about her income-generating activities of sewing and knitting for she works in formal employment during the day and returns home to a crowded house, sheltering eleven other family members within the confines of four rooms: "I've got two sewing machines that are not even being used because if I use them that means I'll be making noise to those fast asleep. Those young kids, I can't do that to them. I want my own free room so that if I think I will be doing my job until one o'clock in the morning it's up to me". Housing is often seen, in terms of income-generation and investment whereby women's productive role can be performed at home. The potential of earning money through lodgers of their own appeals to many of the women heads-of-households in the study. Veronica recently used her savings to erect two wooden shacks in the backyard of her family home, and funds generated from lodgers are supplementing Veronica's income.

Finally, the physical strength and construction of houses and conditions of the overall living environment in Harare's high-density areas are not particularly favourable. The women heads-of-households noted poor access to clean water, electricity, health clinics, schools, and adequate transportation as infrastructural

hindrances their urban environment. Also, accommodation is often run-down, cockroach-infested, and poorly erected which ultimately makes structures vulnerable to the elements and a haven for disease.

In high-density areas of Harare, women heads-of-households experience sub-standard housing and living conditions within an environment of shelter provision characterized by unavailable, inadequate and unaffordable accommodation. Women face unfavourable power relations and social structures in the gender system, which has placed them in a disadvantaged position from which to respond to, internalize and resist the crises in Zimbabwe. The unique experiences of the women in Dzivaresekwa, Highfield and Mbare Districts, in both their overall quality of life and access to adequate housing specifically, form a significant part of the transcripts and voices left hidden and silenced by development discourse aiming to alleviate the crises. In the following chapter, I explore the initiatives, survival strategies and informal resistance of women heads-of-households. I point to these women as active agents in their empowerment whereby their everyday practices reflect an alternative discourse to development stemming from the grassroots.

CHAPTER V: WOMEN HEADS-OF-HOUSEHOLDS AND EVERYDAY PRACTICES

In this chapter I explore the domain of everyday life and its practices as stemming from the unique experience of women heads-of-households in high-density areas of Harare, Zimbabwe. I identify specific initiatives, survival strategies and informal resistance used by these women to renegotiate power relations and social structures of the gender system that hinders their overall quality of life, as well as their access to adequate housing. Women heads-of-households continually define their own interests and address their own needs as active agents in their empowerment, self-realization and social development.

I present abbreviated life-histories of five women heads-of-households from Dzivaresekwa, Highfield and Mbare Districts in order to illustrate exactly how the circumstances of the crises in Zimbabwe within the gender system have been received, internalized and resisted by this particular socio-economic group. In presenting the five profiles, I aim to reveal some of the hidden transcripts and silenced voices of those at the grassroots. These transcripts and voices are reflective of an alternative discourse, contesting the current imaginary of development which fails to recognize change and development coming from the grassroots.

V.i. Women Heads-of-Households as Social Actors

The interviews with twenty-four women heads-of-households in Highfield, Dzivaresekwa and Mbare Districts reveal experiences of this unique socio-economic group in Harare, Zimbabwe. The crises in Zimbabwe have generated power relations and social structures that have further entrenched inequality between women and men whereby women must contend with repercussions of the crises from a relatively disadvantaged position compared to their male counterparts. Development agendas have largely failed to eradicate the crises, and instead have homogenized and colonized the perceptions of reality in Zimbabwe. Those at the grassroots are given little or no credit for their role as social actors, but rather are viewed as passive objects in need of development. Despite economic marginalization, poor access to education, legal obstacles, oppressive cultural traditions and practices, and negative societal attitudes, women heads-of-households are continually making attempts to expand their space for action and extend the choices available to them within the gender system. Despite the lack of help and support of a spouse or partner within the household, these women try to create personal space and stability in their residential urban environment through their everyday practices in an effort to gain greater control over their lives.

The motivation fueling initiatives, survival strategies, and informal resistance is the inherent desire to improve one's quality of life. Initiatives involve the pursuit of goals by women heads-of-households through enterprising

activities whereby responsibility for one's life rests with the individual herself.

Initiatives are conscious decisions generated through the women's determination, drive and commitment to furthering their position and place in the gender system. Survival strategies, according to Larsson (1991:3), are not simply actions taken to survive physically from one day to the next, rather they include living a life with human dignity. When used to depict actions taken by women these strategies assume the character of adaptation to circumstances outside women's control (Larsson, 1991:3). Women heads-of-households utilize these strategies of adaptation in response to unfavourable and unequal power relations which limit women's space for action and the choices available to them within the gender system. Informal resistance requires none of the coordination or planning characteristic of formal social movements. Instead, this tactic refers to the constant struggle which stops short of collective, outright defiance on the part of the oppressed (Scott, 1985:29). Informal resistance represents a form of individual self-help. It encapsulates the constant struggle of women heads-of-households against the largely oppressive, socially constructed power relations, and the resulting structural constraints of the gender system.

It is relatively difficult to distinguish between initiatives, survival strategies, and informal resistance for the definitive lines of these actions often become blurred. For example, women heads-of-households' participation in the informal sector could be considered an initiative whereby women pursue the goal of economic stability through various enterprising activities. This scenario can also

be viewed in terms of a survival strategy whereby the women are left with little choice but to participate in, and thus adapt to, the informal sector due to their economic marginalization within the formal employment sector.

Participation by women in the informal employment sector can be considered resistance for the women are defying their role within the gender system which emphasizes women's reproductive rather than productive role.

Everyday practices may also occur in a variety of combinations. Women heads-of-households' participation in the informal employment sector may be an initial, conscious decision or initiative which also bears the effects of defying women's societal role without purposely trying to do so. Therefore, informal resistance becomes a side-effect of the women's initiatives within the informal sector. Similarly, women heads-of-households may take action in response to obstacles barring their participation in the formal sector; they adapt to conditions beyond their control by becoming involved in the informal sector. These initial survival strategies may ultimately turn into initiatives whereby women develop entrepreneurial skills and engage in enterprising activities to further secure their goal of economic security.

What is of central importance to the following discussion is the recognition of women heads-of-households as active participants in their own empowerment. Be it through initiatives, survival strategies, or informal resistance, these women are motivated and determined to improve their quality of life. They are pursuing short- and long-term goals, are adapting to circumstances beyond their control,

and are challenging structural constraints inherent in the oppressive gender system in order to expand their space for action and extend the choices available to them.

Although this study is ultimately focused on housing issues, I do not limit the analysis solely to women's 'housing strategies'⁸. Other research has analyzed women's actions within the process of shelter provision itself, namely exploring how women fare in low-income housing schemes, and commenting on women's greater commitment, successful repayments of loans, and overall building improvements as compared to men (see Larsson, 1991; Schlyter, 1989). The majority of the women heads-of-households in this study face severe obstacles to the housing process, which has prompted me to use a more holistic approach to everyday practices. Empowerment of these women must occur in other areas of their lives before they are able to actively participate in the environment of shelter provision. Therefore, I examine the women's everyday practices in terms of their potential ability to decrease constraints and hindrances generated by the gender system, and to increase opportunities to successfully enter into, and participate within, the process of low-income housing provision.

⁸ The term 'housing strategies' is borrowed from Anita Larsson (1991).

V.ii. Profiles of Five Women Heads-of-Households as Social Actors

a. Thoko

Thirty-two year old Thoko has always tried to align the provision of basic needs with her pursuit of long-term goals, aimed at improving the quality of life of all members of her household. Originally from the Seke Tribal Trust Land, Thoko moved to the city of Kadoma with her husband during the early 1980s. During the years in Kadoma, Thoko decided to assert her independence within her marriage by pursuing further education. Through her own initiative, Thoko enrolled in elementary and intermediate typing courses at a local college. She felt that this would perhaps alleviate the economic marginalization she has experienced due to her Grade 9 education. An unexpected pregnancy in 1986 forced Thoko to withdraw from the advanced typing course, and the situation was exacerbated by a shortage of household funds. Following three years of her husband's sporadic employment, and Thoko role as primary child-care giver and home-maker, the couple moved to Harare in 1989 in search of greater employment opportunities.

Thoko has been a single mother and head-of-household in Harare's Dzivaresekwa District since her divorce in 1992. She holds primary responsibility for her four children, now aged thirteen, twelve, ten and four, and must divide her time between productive and reproductive roles. In light of the time constraints and financial difficulties she faces as a woman head-of-household, Thoko relies on her friends and family for support. Her mother or elder children mind the youngest son while Thoko is at work. When this arrangement is not possible, Thoko combines her productive and reproductive roles and brings her son along to the Dzivaresekwa Community Centre where she engages in income-generating activities. Thoko also relies on the occasional financial support from a number of friends in order to help supplement her meagre income. During the initial period following her divorce, Thoko relied on her mother's profits from vegetable production to provide the basic essentials to her own household. Thoko invests any left-over monies from these financial loans into her income-generating initiatives.

Thoko joined the Batsirai Group in 1993: "I wanted and needed something to do other than staying at home, sitting, and just crying that I'm divorced, with nothing to do, nothing to eat. So I thought of coming to this group in order to survive". Thoko learned of the group of women heads-of-households through a field worker from the Abandoned Babies Committee (ABC) who had canvassed in the Dzivaresekwa District, encouraging single mothers to join. The Batsirai Group works from the Dzivaresekwa Community Centre, sewing and dip-and-dying clothing to sell at local markets and through Harare merchants.

Due in part to Thoko initiatives, the group has participated in an introductory business course run by Jekesa Pfungwa/Vulingqondo. This entrepreneurial development course has allowed the group to come together with other like-minded and driven groups wishing to establish efficient and profitable income-generating activities. Together the four Batsirai women have surveyed marketable products, and have replaced initial efforts focused on plush toys with clothing products which appeal to a larger section of clientele. The group has found their niche and now sell dip-and-dye clothing for adults as well as children at a small yet respectable profit.

During the first two years following Thoko's divorce, the family was left with little choice but to live in a small backyard-shack made entirely of asbestos sheets, with no windows, a make-shift door with a simple wire lock, and a lodging fee of Z\$100. Severe overcrowding, unsanitary living quarters, and the issue of safety prompted Thoko to find alternative accommodation. Thoko was able to save a portion of the profits from the Batsirai Group, and also pursued other income-generating activities such as collecting and selling used clothing at the local market. Thoko now lodges with three of her children in a single room in Dzivaresekwa District. The room costs Z\$180 per month, and the eldest child is forced to live in Mutoko due to the overcrowding. Such elements are tolerated by Thoko and her household for the situation is an improvement compared to the family's previous accommodation.

Thoko dreams of having more spacious, secure, and affordable accommodation. She contends that if workshops and information sessions were held on the housing process, she would attend regardless of her inability to realistically participate due to her financial situation: "You never know what useful information you may learn, or what other ideas you may hear of to help you in your life, at these gatherings".

b. Lilian

Lilian has resided in Highfield District, Harare, for all of her thirty-year life. She has been a head-of-household since 1990, and Lilian bears sole responsibility of two young children, ages five and seven. Lilian and her single female friends provide emotional support for one another, including sharing tips on how to raise children as single parents. Both of Lilian's children are enrolled in the local public school. She relies on her grandmother to mind the children after school hours or during holiday breaks. This allows Lilian to pursue income-generating activities in order to provide basic necessities for her household.

A hectic schedule at the Simbahariperi Catering Cooperative means that Lilian is committed to a productive role seven days a week, from seven o'clock in

the morning until ten o'clock at night, at a local Highfield pub from which the group is run. During breaks at the catering group and well into the small hours of the night, Lilian crochets doilies and tablecloths to sell at the local market in order to supplement her income from the catering group. Lilian still finds it difficult to make ends meet on her monthly budget. She tries to cut household costs and expenses whenever she can by using candles rather than electricity, choosing to walk and thus avoid public transport fees, or dressing her children in second-hand clothing.

Lilian was introduced to the idea of participating in the Simbahariperi Catering Cooperative through her grandmother who had previously worked in the group. Prior to joining the group in 1991, Lilian was often left with little choice but to borrow money and foodstuffs from friends and family members on a regular basis. She became frustrated and disappointed with her lack of financial security, and was motivated to join Simbahariperi. Lilian enjoys her self-employment and collaborating with her fellow cooperative members; she feels a sense of accomplishment. In light of the relatively significant profit the group earns, Lilian has resigned herself to dealing with incidents of sexual harassment from drunken patrons. The Simbahariperi Cooperative is actively saving towards renting, and eventually purchasing, their own canteen from which to run the catering service. Lilian is the treasurer in this longer-term venture and continues to encourage her fellow cooperative members to budget their moneys accordingly.

Lilian lodges with her two small children in a single room in Highfield District. The room is brightly decorated, extremely tidy and clean. Lilian prides herself on her current accommodation which took over five months to find, and it is a vast improvement over her previous living conditions where her household shared a single room with another family. At a cost of \$150, Lilian's family must still squeeze into a confined space, but privacy and personal safety have greatly improved in this situation. She is determined to move her family to better accommodation once her financial situation becomes more secure.

c. Veronica

Veronica is forty years old. She has seven children from four different partners, and was married for a time to the latter, with whom she had her four youngest children. Veronica believed it to be her role as a woman to bear many children for her partner(s) according to Shona customs. However, Veronica did not see any of her relationships as physically or emotionally healthy. In 1990, she left her husband. As a woman head-of-household, Veronica sees her life as outside the social norm that dictates a woman's place is by her husband's side. Yet Veronica feels content and happy to raise her children, and independently

supports her household through her income-generating activities.

In the past six years as a head-of-household, Veronica has tried her hand at numerous activities and has become enterprising in her endeavours. Her weekdays are spent selling toothbrushes and cosmetics from door-to-door in several high-density areas of Harare. Her nights are spent crocheting and knitting sweaters, which she sells at Mbare Musika (marketplace) on the weekends. Veronica has also established herself as a landlord at her family home in Mbare District.

In 1986, Veronica registered on the Municipal Housing Waiting List at the Department of Housing of Community Services, and saved a portion of her profits from self-employment towards the purchase of a housing unit. After several years Veronica decided that her money could be better spent building an addition to her family home so as to provide space for lodgers. To raise further funds for her venture, Veronica toured her neighbourhood, speaking with other women heads-of-households who live in inadequate accommodation like herself: "I managed to find about ten women who were frustrated at the poor conditions in which they live, and we decided to do something about it. . .we wanted to try what some other groups were doing in the district with building projects so we grouped together, us single women, and started discussing the details". Through this initiative, Veronica has managed to build two wooden structures in the backyard of her family's plot. Other women heads-of-households in the group have also made improvements on their houses, including reinforcing roofs and stabilizing supporting walls. Veronica's family, including mother, a brother and a sister, along with Veronica's own household, now share profits from ten lodgers who stay in backyard-shacks on the stand.

d. Mary

Forty-five year old Mary has been a head-of-household for eleven years. She has seven children from two relationships, including a ten-year marriage and a three-year partnership. Mary found these situations unsatisfying for she was continually left with sole responsibility for both reproductive and productive duties in the household. While Mary busied herself with sewing and dress-making to be sold at markets and through local merchants, her husband, and later her partner, would take the profits to drink and socialize at beer halls. Mary found it unacceptable to see her hard work being squandered while her children had little to eat, and decided that she would free herself from the relationships.

As a woman head-of-household, Mary relies on the church and Christianity as a means of emotional support and guidance: "My strength to go on, to fight, to work hard comes from my [religious] beliefs". The church has also

generated a social support network of friends and companions with whom Mary shares her experiences, ideas, problems and successes. Mary and her single female friends discuss child-rearing, income-generating activities, household budgeting, housing strategies and other issues which are common to the group. The women pass along information to one another in order to help each other improve the well-being of their households.

The church presented Mary with a solid employment opportunity in 1992 when a local pastor in Mbare District approached her on account of her dress-making skills, of which he had learned through the church's social network. The pastor was impressed with Mary's ability to provide her household with basic needs solely on the income earned from her sewing, and he offered to pay for her to perfect her skills. With financial backing for school fees and materials, Mary completed two courses with a local community centre and now teaches dress-making in Highfield District.

With relatively greater financial security through her full-time employment, Mary has set her sights on saving money towards more adequate shelter. Mary and her children occupy a backyard-shack on her extended family's plot of land in Mbare District which offers little in terms of privacy, safety, and sanitary living conditions. In January 1995, Mary opened a savings account at the Zimbabwe Building Society, in hopes of eventually collecting enough money to put down a deposit on a stand and unit in a low-income housing scheme. Mary does what she can in order to deposit Z\$100 per month. As of April 1, 1996, her balance was Z\$700.

e. Theresa

Thirty-four year old Theresa has always strived to be actively involved in her own empowerment via income-generating projects. Theresa's drive to achieve financial independence even during her ten-year marriage prompted her to join the Tashinga Group at the Chinembiri Community Centre in Mbare District. Although profits from this arts and crafts group have generally been small, the earnings contributed to the household budget during her marriage by supplementing her husband's income and helping combat the increasing cost of living. Theresa notes that her productive and reproductive roles have resulted in time constraints and conflicting duties. However, both of her children, ages five and ten, are enrolled in the local public school, and Theresa is free to devote more time to her productive activities. She occasionally brings her youngest child with her to the Tashinga Group, but mainly relies on her eldest child to be responsible for the child-minding.

Theresa separated from her husband in 1995 after learning he was

engaged to another woman. Theresa now lodges in a single room with her two children. Basic rent is Z\$200 per month with an additional Z\$50 for electricity. The Tashinga Group currently brings in only Z\$200 per month due to poor sales in the local markets, and little interest expressed from Harare merchants in the group's art and craft products. To supplement her household budget, deflated by the separation from her former husband, Theresa has begun to practice urban agriculture by cultivating vegetables illegally in a small garden on an abandoned stand in Mbare District. The foodstuffs are consumed by her and her children, and she hopes to grow enough produce in subsequent years so that she may be able to sell a portion of the crops at the market.

The majority of Theresa's income is generated through prostitution from which she earns approximately Z\$800 to Z\$1000 per month. Theresa contends that this activity has allowed her to regain control of her life in that she is now much more independent financially. The money earned through prostitution is funneled into purchasing materials and equipment for both the Tashinga Group and her urban agriculture projects.

Theresa recognizes her lifestyle as generally unacceptable to wider society and admits that friends and family disapprove of her productive activities and her status as a single mother and head-of-household. During her marriage, Theresa was criticized for initiating her own income-generating projects. Many friends and family members felt that Theresa's place was solely in a reproductive role as a mother and home-maker. Her involvement in illegal practices of urban agriculture and prostitution have also brought about criticism and fear of Theresa's potential arrest for such activities.

V.iii. Initiatives, Survival Strategies and Informal Resistance of Women Heads-of-Households in Dzivaresekwa, Highfield and Mbare Districts in Harare, Zimbabwe

The above profiles of five women heads-of-households in high-density areas of Harare illustrate the women's active agency. These transcripts illustrate how women heads-of-households continually define their own interests, address their own needs, and try to expand their space for action and extend the choices available to them within the gender system. The commonality of everyday

practices, along with the diversity of initiatives, survival strategies and informal resistance within different contexts, point to women's role in renegotiating power relations and social structures. By presenting abbreviated life-histories, I have aimed to depict the unique experiences of women heads-of-households in Dzivaresekwa, Highfield and Mbare Districts, and to uncover the stories these women have to tell about their struggles to improve their quality of life and increase their access to adequate housing. These stories, transcripts and voices are marginalized and silenced by development discourse, through its failure to recognize change coming from the grassroots. The following discussion explores, in more detail, the everyday practices of women heads-of-households which form the basis of an alternative discourse to development.

Actions taken by women heads-of-households are influenced by wider processes, including political, economic and social constraints and opportunities, kinship responsibilities, individual aptitudes, skills and preferences, and range of knowledge of choices and alternatives available. Also, the women use initiatives, survival strategies, and informal resistance seek to mobilize available resources and opportunities. Resources may include physical assets (for example, property), human assets (namely time and skills), and collective assets (public sector services), while opportunities stem from kinship and friendship networks, institutional mechanisms, and organization or group membership (Rakodi, 1991:42). Use of available opportunities in combination with physical, human and collective assets are key elements in women heads-of-households'

active participation in their empowerment, self-realization and social development within the gender system. Through the examples of established social networks, maneuvering within productive roles, and attempts at 'housing strategies', the twenty-four women heads-of-households interviewed for this study are actively pursuing an improved quality of life and increased access to adequate accommodation.

The establishment and utilization of social networks is an important tool of empowerment. Such networks are invaluable and indispensable to the fulfillment of women's multiple roles, and provide both emotional and material support. By way of careful preservation of social relations of mutual support, women heads-of-households do their utmost to maintain some manner of equilibrium, and to keep their situation 'normal' and under control (Muller and Plantenga, 1990:25). A primary social network of family, friends and neighbours is key to women heads-of-households for it may provide assistance with accommodation and housing, employment, subsistence during periods of unemployment, cash and loans, foodstuffs, daily chores, child-care and rearing, and the exchange of information.

The women speak of the importance of social networks in terms of both emotional and material support. Friends and family provide a channel for help with women's reproductive roles, namely through occasional child-minding duties: "My mother watches my son when I cannot, when I am here at the community centre, or my eldest child will sit with my youngest", says Thoko.

Mbuya and her female friends take turns looking after the children while the other women heads-of-households are left free to pursue their income-generating activities within the informal sector: "We all wish to see each other have better lives, so as friends we help each other to keep our children happy". Social networks also provide potential financial sources, as in the case of Lilian, Thoko, Regina, all of whom occasionally borrow money from either family members or friends in order to meet their monthly costs and expenses. This money is used to provide basic needs for the women's households, or is invested into longer-term initiatives such as income-generating projects.

The emotional support provided by such social networks is invaluable said many of the women heads-of-households: "Amongst friends we share tips on how to raise our children. . .we also tell one another of our problems and bad days", says Lilian, "I look to my girl friends for advice and ideas on how my life could be better". Similar sentiments are shared by Precious: "My best woman friends help me get through hard times, and I do not know where I would find the strength without them". For the majority of the women heads-of-households, these personal social networks extend to the church community, as religion is a vital part of their lives: "It is easier to live day to day with the burden sometimes being carried by the Lord, and my girl friends and I work together to find happiness and prosperity. We listen to everyone's problems, hopes and dreams, and know that we are always there for one another", says Mary.

Furthermore, social networks also serve as an effective and efficient

means of information dissemination for women heads-of-households.

Information is passed along from friends to family to neighbours and so on, and allows women heads-of-households to extend the range of knowledge of alternatives and opportunities available in all spheres of life. "My friend Idah showed me how to buy used clothing and re-sell it at the local market to earn money", says Ruth, "She was kind to give me this knowledge because I now have some money to feed my children". Lilian and her women friends share valuable tips on child-rearing and cost-cutting. With respect to the latter, trade-offs are made by the women between current consumption patterns and investment to provide for future security, be it the following day, following month, or several years down the line.

Everyday practices are not necessarily limited to individual efforts, rather there is often an element of collective effort through groups, clubs and organizations in satisfying basic needs, as well as pursuing longer-term goals and objectives. Collaborative efforts are often a direct result of women heads-of-households' social networks through which they share experiences, opinions, ideas, and ultimately join together in order to further their empowerment, self-realization and social development. Activities such as Veronica's coordination of a building material cooperative, or Thoko membership in Batsirai Group with other women heads-of-households, or Mary's social interaction with her female church companions, are prime examples of these collaborative efforts.

The church social network provided Mary with an employment opportunity

whereby a local pastor learned of her talents for dress-making from Mary's friends and customers. Here social networks provide opportunities beyond kinship and friendship networks whereby institutional mechanisms and organization or group membership allow women heads-of-households to pursue their own empowerment, self-realization and social development. For example, Theresa and Margaret were encouraged to join the Tashinga Group when social service officers at the Chinembiri Community Centre spread information via word-of-mouth in Mbare District. The Abandoned Babies Committee allowed Thoko the opportunity to become involved in the Batsirai Group, now her primary source of income.

Therefore, women heads-of-households often harness opportunities presented through social networks, be they kinship and friendship networks, institutional mechanisms or organization and group membership in order to adapt to conditions beyond their control. In this sense, the sharing of child-minding (reproductive) duties, emotional support, and potential sources of temporary financial support become survival strategies based on social networks. These strategies of adaptation, in turn, become an opportunity to pursue personal initiatives, and networks allow women heads-of-households to capitalize on information passed along from friends, family members, and external organizations. Ultimately, informal resistance is generated through these survival strategies and initiatives as women heads-of-households attempt to expand their space for action and extend the choices available to them.

Initiatives, survival strategies and informal resistance are an integral part of the productive roles of women heads-of-households through their participation in the informal employment sector. The women seek to mobilize resources, including physical, human and collective assets, often via opportunities generated by social networks, institutional mechanisms and organization/group membership. The income-generating activities pursued by the women heads-of-households in this study are diverse, inventive and resourceful.

Twelve of the women heads-of-households are actively involved in collective income-generating activities. Thoko, Regina, Sarah and Prisca are members of the Batsirai Group; Theresa and Margaret are part of the Tashinga Group; Ellen is part of the Zvataida Group; and Agnes, Lilian, Eunice, Loreta and Mbuya make up the Simbahariperi Cooperative. Projects include, sewing, dip-and-dye, arts and crafts, and catering. Through these collective efforts, the women heads-of-households are able to mobilize and capitalize on the time and skills, as well as the physical resources and financial contributions of the other group members. While survival strategies often motivate women heads-of-households enter into organization and group membership, activities progressively become fueled by entrepreneurial initiatives. For example, many of the single women in collective income-generating groups strive to gain access to information and training through courses aimed at strengthening independent enterprises, such as the Batsirai Group. The Simbahariperi Catering

Cooperative has kept themselves motivated by longer-term goals, including actively saving money for the rental and ultimate purchase of the group's own canteen.

There are numerous individual income-generating efforts pursued by the women heads-of-households, who often find themselves involved in more than one project. After her fifteen-hour shift of catering at the local pub, Lilian returns home to crochet goods to be sold at the market by a female friend. Veronica doubles up her activities by selling door-to-door during the day and physically making some of her goods during nights and evenings. Mary's employment as a dress-making teacher is supplemented by money she earns from sewing clothing to be sold at Mbare Musika (marketplace) on weekends. Margaret sells pencils along with clothing she has sewn herself; Anna sells sweets and chocolates as her 'self-job'; Talitha latest endeavour is selling plastic bags, cut from a large sheet of plastic, at the marketplace; Sabina sells mealie-meal (*sadza*) and home-made clothing; and Regina sells vegetables. Even Joyce, who has relative security of income in her position as a sales representative in a retail chain, participates in the informal sector as an initiative and survival strategy: "I am doing sewing of clothing on the side to sell, but I am thinking also of buying chickens and selling them in Mbare Market to raise more money". Some of the women receive social assistance from municipal authorities. Income generated through these activities is sometimes supplemented by external assistance. For example, Sarah relies on social welfare for her children's school fees: "you give

[Social Services] receipts for the fees and they pay for the school. It helps me in my monthly budget. I can buy more food and pay the rent easier with this help".

Informal sector employment occasionally requires illegal activities in order to adapt to conditions out of the women's control. For example, several of the women refuse to pay for Workers' Permits required to participate in the informal sector. As Sabina says, "I'd rather spend the ZS50 on my children's school fees . . . and who is to say if I will get caught [by the authorities] or not". Theresa's involvement in urban agriculture is an illegal activity, and is also practiced by Ruth, Eunice, Loreta and Mbuya, all of whom plant and cultivate crops in unused or abandoned Council or State land. Theresa and Sabina are involved in prostitution, and both contend that "making a life through 'boyfriends'" provides relative financial security, and a degree of control over their lives.

It is difficult to gauge the extent of illegal activities pursued by the twenty-four women heads-of-households. It may be concluded, however, that the women are often left with little choice but to become involved in such activities. They also resign themselves to tolerating potentially dangerous and demeaning situations, be it prostitution or sexual harassment in the workplace. The latter is described by the women of the Simbahariperi Cooperative: "We must put up with these drunken men who say bad, improper things to us while we work. It makes it difficult to do our job but we need the money", says Loreta. Illegal activities, and tolerating potentially dangerous and demeaning situations, can be

viewed as initiatives pursuing viable, enterprising projects, as survival strategies pursued out of relative desperation, and as informal resistance tactics whereby the women defy legal limits and societal expectations in order to expand their space for action and extend the choices available to them within the gender system.

Informal resistance is an inherent part of the women heads-of-households' participation in informal sector employment. In order to survive and adapt to conditions beyond their control, the women resist gender stereotyping and defy spatial boundaries associated with women's position and place in the gender system. The women are resisting economic marginalization, and their 'proper' role as reproducer. By defying stereotypes and boundaries, the women attempt to carve out space for action whereby they can pursue personal initiatives to achieve their own goals and objectives. In pressing beyond societal expectations and borders, women heads-of-households renegotiate power relations and social structures so that they may have greater opportunities through which to improve their quality of life.

The fact that these twenty-four women are 'heads-of-households' clearly exemplifies their willingness and need, in many cases, to defy gender stereotypes and spatial boundaries delineated by the gender system. During marital periods, Mary, Theresa, Joyce and Edina pursued productive roles while simultaneously performing their expected reproductive roles. "Our family needed extra money so I volunteered to find work so that our children could eat and we

would live better", says Edina. In many cases, however, marriages or partnerships became intolerable to the point where the now-women-heads-of-households were left with little choice but to become single mothers. Veronica and Mary chose this option for they found their relationships to be unsatisfactory. "I was very much pleased to leave my marriage because my husband was no good. I would rather be alone with my children, without a man, than to deal with these bad conditions", says Mary. Idah and Precious also chose to leave negative relationships due to the emotional and physical strain the continual household conflicts generated in their personal lives.

Social stigma attached to women heads-of-households brings about informal resistance amongst the twenty-four women. They are perceived to fall outside social norms, and their lifestyles are often deemed undesirable. Again, this resistance brings forth survival strategies and initiatives that allow women heads-of-households expand their space for action and extend the choices available to them.

The housing strategies illustrated through the five scenarios presented above, point to the women heads-of-households' inherent desire to improve their current housing and living conditions. These everyday practices involve seemingly insignificant actions on the part of the women and their household accommodation. For example, overcrowded accommodation, where three or more persons occupy a single, room represents a survival strategy whereby women heads-of-households must adapt to such conditions due to exorbitant

lodging fees. The number of household occupants in a single room ranges up to eight persons, this being in Veronica's backyard shack on her family's stand. As discussed in an earlier chapter, overcrowding often results in socially unacceptable situations, such as girls and boys sleeping together in cramped quarters or elder children sleeping elsewhere to partially relieve the congestion. As another survival strategy, Mary, Veronica, Mercy, Precious, Doreen, Joyce and Prisca live with their parents as a temporary measure and solution to their inability to gain access to adequate shelter. Tolerance of these scenarios and conditions reflect their adaptation to circumstances beyond their control.

Significant alterations to housing conditions largely represent the women's initiatives, yet may also be taken to reflect survival strategies. Again, seemingly insignificant actions are, in fact, housing strategies. For example, Lilian makes great effort to keep her small, single room neat, clean and tidy. This initiative helps Lilian take pride in the accommodation that she has been able to secure at this point in her life: "My home is not much but I want to make it as nice as possible for my family". Other housing strategies are more easily identifiable.

Thoko was left with little choice but to establish her household in a squatter shack in Mbare soon after her divorce, yet her frustration and dissatisfaction with the accommodation prompted her to eventually move her family to a single-room which offers increased cleanliness and security. Veronica's housing strategy led her to establish an informal building material cooperative in her neighbourhood which aided in the construction of two

backyard-shacks on her familial stand. Both Mary and Joyce have pursued potential participation in low-income housing schemes through savings accounts at the Zimbabwe Building Society. Prisca recently joined a housing cooperative in Dzivaresekwa District in hopes of one day owning her own home.

What is inherent in the everyday practices of women heads-of-households is their desire to improve their overall quality of life. Actions and activities are initially pursued in order to fulfill basic household needs, yet the women's entrepreneurial visions are also formulated in light of longer-term goals and objectives. For example, monetary support from social networks or profit from income-generating activities are almost always re-invested in further securing financial security. The abbreviated life-histories of five women heads-of-households exemplify the commonalities of initiatives, survival strategies and informal resistance, yet point to the diversity of such actions and activities within different contexts. This trend is true of all twenty-four women as they strive to further their empowerment.

However, everyday practices are unlikely to have a significant impact on the alleviation of the women's poor access to adequate housing, for the problems in the environment of shelter provision in Harare are deeply rooted in the historical, social, economic, and political factors of society. Women heads-of-households play an active role in improving their quality of life, be it in the housing process or otherwise and form the basis of an alternative discourse to development. Unfortunately, the women often find themselves struggling against

forces and processes beyond their control. Try as they might, the women heads-of-households' efforts are drops of water in a very large bucket. Thoko and her Batsirai Group continually battle market forces which stifle their monthly profit from the collective; Mary's valiant efforts to deposit a monthly sum into a ZBS savings account fall short of her goal due to the soaring cost of living that requires her to channel funds towards the provision of basic needs; and, the twenty-four women heads-of-households continue to reside in substandard housing with little hope for significant improvement on the living conditions for their households.

Chapter VI explores the role of community-based non-governmental organizations as potential agents of change an alternative discourse to development. How exactly do such NGOs facilitate the empowerment, self-realization and social development of women heads-of-households in high-density areas of Harare, Zimbabwe? Can community-based NGOs increase the space for action and choices available to women heads-of-households within the prevailing socio-economic constraints faced by these women in a largely oppressive gender system? In what ways can these NGOs facilitate conditions that allow women heads-of-households to further their own initiatives, survival strategies and informal resistance in the environment of shelter provision, and their overall quality of life?

CHAPTER VI: COMMUNITY-BASED NON-GOVERNMENTAL ORGANIZATIONS AS AGENTS OF CHANGE

The active agency of those at the grassroots level is unlikely to have a significant impact on the alleviation of impoverishment unless assistance from external agents is enlisted. An alternative discourse to development, therefore, recognizes the significance of everyday practices at the household level, yet acknowledges the need for agents of change in furthering these actions in making significant improvements in the lives of those at the grassroots. I point to and identify community-based non-governmental organizations⁹ as potential agents of change in this alternative discourse. These NGOs may have the ability to facilitate empowerment of women heads-of-households by creating conditions that stimulate and further the women's everyday practices. NGO programs, activities and services that aim to help women heads-of-households help themselves may encourage the women to continue their efforts towards empowerment, self-realization and social development.

In this chapter, I begin with a brief overview of recent literature which

⁹ Here 'community-based' refers to membership organizations whose agenda involves accountability to those persons at the grassroots level more so than foreign donors or state apparatus. Community-based NGOs focus on helping people help themselves by involving people directly in the organization's programs, activities and services.

promotes community-based NGOs as agents of change and identifies them as potential enablers¹⁰ of empowerment. I follow this literature review with profiles of three community-based NGOs in Harare as a background summary for the organizations chosen for this study. Within the NGO community in Harare, Zimbabwe, only one organization directly promotes access to adequate housing as its primary goal, namely Housing People of Zimbabwe. In light of this reality, I have broadened slightly the scope of my research in order to incorporate two organizations, Zimbabwe Women's Bureau and Jekesa Pfungwa/Vulingqondo, which target the overall empowerment of women rather than within the environment of shelter provision specifically. By facilitating empowerment in other facets of women's lives, these organizations may encourage women to take initiative in non-targeted areas such as the housing process. Here I assess the extent to which these two NGOs fulfill their potential in indirectly aiding women heads-of-households' access to adequate housing.

My analysis of programs, activities and services at Housing People of Zimbabwe, Zimbabwe Women's Bureau and Jekesa Pfungwa/Vulingqondo assesses the extent to which these NGOs fulfill their potential as agents of change within the particular context of this study. Analysis reveals that the ability of community-based NGOs to either facilitate empowerment of women heads-of-households in the housing process, or facilitate the women's overall

¹⁰ Here the term 'enable' is defined as 'the ability to facilitate', and is thus used interchangeably with the term 'facilitate' when referring to the empowerment of those at the grassroots.

empowerment such that the former may be ultimately realized, is hindered. I¹⁵⁴
point to the power of development discourse as largely responsible for stifling the
potential of these community-based NGOs as agents of change in the context of
this research.

VI.i. Community-Based NGOs and Their Role in an Alternative to Development

Collective action by underprivileged people to improve their socio-economic life has been increasing over the past decades. While some formal social movements have formed spontaneously, most are stimulated and assisted by external interventions (Rahman, 1995:24). Few experiences support the view that long-term changes can be achieved by people's everyday practices or organizations on their own without engaging with wider processes through NGO support (Mayo and Craig, 1995:10). Similarly, the individual initiatives, survival strategies and informal resistance highlighted in this study risk marginalization without external stimulus. Women heads-of-households as social actors may be stifled in their attempts to expand their space for action and extend the choices available to them through their informal and individual social movements, that occasionally evolve into collective efforts.

It remains conceivable that at various points in informal resistance struggles there may be demand for specific kinds of advice or expertise, which can be supplied, in part, by the NGO community (Ferguson, 1994:282). NGOs

have moved to centre stage as potential agents of change and embody the hope of dealing with the crises in the Third World. Community-based non-governmental organizations may be characterized as providing alternative approaches to the failures of the development industry and paternalist, top-down state initiatives (Mayo and Craig, 1995:6-7). They provide a relatively ideal vehicle through which to reformulate, modify and improve upon the current development domain that has spawned crisis, and rededicate the process towards an alternative discourse based on distinctive cultures, needs, resources and interests.

On a cautionary note, it is difficult to view the NGO sector as one, let alone argue that it represents some single alternative model to development. A non-governmental organization is defined in terms of its independent resource base, autonomy of thought and action, relationship with government, private sector, and donor agencies, responsiveness to the needs of the target group, accountability in their organization and administration, and absence of a profit motive (Lengwe-Katembula, 1995:68). For the sake of argument, I refer to community-based NGOs as a homogenous group sharing various characteristics, the most important trait being the accountability to those at the grassroots, which embody a potential channel for an alternative to development to evolve. However, I do recognize the heterogeneous nature of this group whereby the various ideologies, missions, values, visions and strategies of the organizations may differ to some degree.

Community-based NGOs may be regarded as playing a responsible and constructive role in the process of empowerment, self-realization and social development, and embody the role of enablers of this process at the household level (Singh and Titi, 1995:20). Such community-based organizations may act as a catalyst for enlightening those at the grassroots level to understand the nature of their oppression and to take effective action against it (Lewin, 1988:44). NGOs assist and facilitate conditions that allow disadvantaged persons to break out of helplessness in order to control their own development efforts and ultimately their own destiny effectively (Lengwe-Katembula, 1995:66). Through implementation of an enabling approach, NGOs may help create conditions required to directly improve the living conditions and situation of the impoverished.

The enabling approach takes two forms in terms of reversing the process of impoverishment exacerbated by the crises in the Third World, namely individual and institutional capacity building. While the latter can be built, it requires the development of the former. Individual capacities are to be furthered by institutional support and expertise of NGOs (Noe, 1993:105). Individual capacity building works on the premise that the information, training and expertise conveyed to people at the grassroots will aid individuals in their independent efforts. Institutional capacity building directly incorporates particular efforts into programs, projects and even strategies in order to strengthen the organization and its contribution to the empowerment process.

In individual capacity building, initiatives, survival strategies, and informal resistance serve as the point of departure. Community-based non-governmental organizations largely recognize that the impoverished have agency and must be involved in the decision-making process (Galjart, 1995:18). These NGOs aim to ensure that ordinary people and local communities in underprivileged sections of society are not treated as objects and beneficiaries of policy and programs, rather they wish to become subjects with (in)direct participation and influence to impact the objectives, content and direction of their own development (Noe, 1993:98). Individual capacity building involves strategies that facilitate empowerment and participation of those at the grassroots level in small-scale, innovative, committed, cost-effective, and environmentally sustainable ways (Mayo and Craig, 1995:6). Strategies such as information dissemination, education, and skills training aim to equip individuals with constructive tools for the furthering of their everyday practices, largely independent of institutional support. For example, 'participation research' seeks to stimulate and assist disadvantaged people to undertake their own individual or collective investigations into their living conditions and environment, from which they can develop their own systematic thinking and vision (Rahman, 1995:24).

Institutional capacity building incorporates the support and expertise of community-based NGOs which encourages individual capacity building. Particular attention is paid to achieving a balance between self-reliance and institutional training and assistance whereby the latter does not dictate but rather

answers specific, localized, tactical questions. People's unique initiatives, survival strategies and informal resistance are strengthened, and then serve as a reference for NGOs in the formulation of programs, activities and services that may better serve the interests of those at the grassroots level. In order to facilitate empowerment, these organizations attempt to implement agendas based on first-hand experience. Practice makes perfect, and community-based NGOs try to strengthen their enabling approach through direct input and participation of those targeted by NGO strategies. By engaging individual and institutional capacity building, community-based NGOs have begun to turn emphasis away from the provision of immediate relief, via band-aid solutions, towards assisting communities to develop their physical infrastructure and social environment, and to increase their productive assets. This encourages social responsibility, autonomy, and self-confidence among individuals and community groups, and fosters empowerment of the poor, disadvantaged and marginalized segments of the population (Lengwe-Katembula, 1995:67).

VI.ii. Profiles of Three Community-Based NGOs in Harare, Zimbabwe

a. Zimbabwe Women's Bureau

Founded in the mid-1970s, and registered as a welfare organization in 1978, Zimbabwe Women's Bureau (ZWB) is a local non-governmental organization in support of grassroots communities with a focus on women. Specifically, it aims at sensitizing women to their plight through an emphasis on information, communication, education, economic empowerment through income-generating projects, and training in functional and technical skills. The

organizational structure is overseen by the National Executive Committee, namely a chairperson, vice-chairperson, secretary, vice-secretary, treasurer, thirteen area representatives nation-wide, and two committee members (Figure 6.1). In addition to this central body, ZWB has thirty-two staff members, including eleven training-centre staff, thirteen field workers, eight staff in the head office, and thirty voluntary literacy teachers.

Figure 6.1 Zimbabwe Women's Bureau – Organizational Structure

Individual, group and affiliate group membership stands at 3,800 while other non-governmental organizations benefiting from ZWB training and expertise stands at 110. To become members, groups pay a fee of Z\$15 with an additional Z\$2 for each group member, to be renewed on an annual basis. Funding for ZWB programs, projects and activities comes from various donor organizations in Europe and North America. To obtain financial assistance, ZWB field workers each submit proposals based on suggestions made by group members which in turn is evaluated by the ZWB Program Officer, who then writes a proposal incorporating these suggestions, and is then sent to the donor agency.

ZWB's mission is to improve the socio-economic status of the community through women in rural and peri-urban areas by means of providing information, training, and funding for sustainable development programs. This is fueled by an overall vision whereby all Zimbabwean women are literate, have sufficient and decent shelter, clothing and nutritious food, are well informed and educated about the issues affecting them and their communities, are self-reliant, know and

exercise their legal rights, are free to choose their leaders, and are able to raise their quality of life without relying on external assistance. The goals and objectives aimed at implementing the ZWB mission and vision include training, agriculture and nutrition, information, and (income-generating) projects.

Source: Zimbabwe Women's Bureau (1995a), Zimbabwe Women's Bureau (1995b)

b. Jekesa Pfungwa/Vulingqondo

Jekesa Pfungwa/Vulingqondo (JPV) has developed significantly since its start as a homecraft club of the National Federation of Women's Institutes Zimbabwe in 1947. In the 1960s, the club's women trained to extend their activities, and by the 1970s the homecraft group became independent, and emerged from under the umbrella of NFVIZ to the new status of associate membership. In 1989, a new name was adopted meaning "open your mind", and JPV now works in collaboration with women's groups at the grassroots level for the mobilization of rural women and women in poor urban areas.

The organizational structure is made up of a national coordinator and assistant coordinator who together supervise the regular implementation of projects and training programs, as well as a secretary, administrative secretary, and twenty field workers who run courses for the women and their clubs at the village, district and provincial level, and are trained by nutritionists and other resource personnel (Figure 6.2). In each province of Zimbabwe, JPV has a provincial committee with eight members chosen by and from the women's clubs, and from these, three women are delegated to the national executive committee which consists of a total fifteen members and discusses JPV plans and policies through annual general meetings.

Approximately 10,000 women are involved in JPV through 800 groups from all around Zimbabwe. JPV membership for interested clubs and groups is open to all women, and men are also free to join. The affiliation fee is Z\$2 for each club member and Z\$5 for those members involved in a club or group project (income-generating). Financial support of the organization is derived from donor organizations including OXFAM-UK (until 1996), Irish Aid (APSO), Dutch Interchurch Aid, and Commission on Interchurch Aid of the Netherlands Reformed Church. Proposals for funding the running costs of JPV have recently been sent to ICCO in the Netherlands, and EZE in Germany.

Figure 6.2 Jekesa Pfungwa/Vulingqondo – Organizational Structure

JPV's mission is to improve the standard of living of women and their families in rural and poor urban areas of Zimbabwe, with activities focused on sustainability and self-reliance. Goals and objectives complement this mission, and include: promoting basic health care, sanitation, and nutrition among women; training women on subjects related to their day-to-day lives and to the projects they implement; support through resources and starting materials to income-generating projects; raising women's awareness about issues concerning and around them, and; encouraging women to be self-confident and to participate in the development process.

Source: Jekesa Pfungwa/Vulingqondo (1995)

c. Housing People of Zimbabwe

Housing People of Zimbabwe (HPZ) was established in the early 1990s after an initial survey of the housing cooperative movement in Zimbabwe was conducted by James MacGregor of Rooftops Canada. Cooperatives in Harare have increased significantly in the past decade, rising from thirty-four in 1992 to

fifty-five by the end of 1994, and it is estimated that eighty-five to ninety cooperatives currently exist. HPZ keeps its doors open to all those interested in gaining technical training, advice or expertise.

The organizational structure consists of eight full-time staff members, with plans to have eleven on board by mid-1996, and functions in three departments, namely administration and finance, training and education, and the project section, which includes a project officer and construction coordinator to supervise the technical aspects, along with a member of staff supervising policy decisions. Financial assistance for HPZ is derived from and provided by the Canadian Cooperative Association.

The overall vision of HPZ stems from the belief that it is easier to find solutions collectively than as individuals. As such, the organization encourages groups of people to work together, pooling resources and ideas to achieve a common goal, and to improve their lives. HPZ goals and objectives aim to provide the expertise, resources and training required to establish housing cooperatives. More specifically, HPZ activities and programs include: mediating interaction between cooperative members and local housing authorities; offering advice and suggestions as to housing construction, design, layout, and overall planning strategies, and; aiding in the supervision of land survey operations and in the physical development of land and housing plots.

Source: Munzwa, personal interview (February 13, 1996)

VI.iii. Community-Based NGOs and Women Heads-of-Households' Access to Adequate Housing

In this section I pose the question: to what extent are Housing People of Zimbabwe, Zimbabwe Women's Bureau and Jekesa Pfungwa/Vulingqondo hindered in their ability to directly or indirectly help women heads-of-households gain access to adequate housing in high-density areas of Harare, Zimbabwe? By distinguishing between HPZ as a direct facilitator, and ZWB and JPV as indirect facilitators in this context, I divide the following discussion into two parts.

First, I examine the housing agenda at HPZ. By failing to recognize the

unique circumstances of women heads-of-households, HPZ programs, activities and services remain largely inaccessible to this socio-economic group. Another limitation stems from the relatively narrow scope of the agenda, namely on housing cooperatives. Second, I examine the agendas at ZWB and JPV which focus on women's development. As at HPZ, the homogenization of the category of 'women' is a hindrance. I identify an additional problem within ZWB and JPV agendas whereby the privileging of economic development through programs, activities and services may deter the participation of women heads-of-households. I point to the power of development discourse as largely contributing to the inability of the three community-based NGOs to fulfill their potential as agents of change in the context of this research.

a. Hindrances to direct facilitation through Housing People of Zimbabwe

Only one non-governmental organization, community-based or otherwise, addresses the crisis of shelter provision of Harare, Zimbabwe directly through its programs, activities and services. Housing People of Zimbabwe concentrates its efforts on the grassroots housing cooperative movement. The organization has contributed to the significant rise of such groups over the past few years, reflecting a motivated and constructive response from those persons at the grassroots level to the housing crisis. The HPZ agenda has had far-reaching effects in facilitating empowerment of collective initiatives aimed directly at improving housing conditions. The chairperson of the Tashinga Housing

Cooperative notes the benefits of association with HPZ: "The Housing People help us with the seminars to tell us how the cooperative can work, how to use what money we have saved, how to choose committee members, and we pay [HPZ] to do our servicing of stands so [the cooperative does] not have to pay more money for [private] contractors. [HPZ] seminars help our cooperative by giving us information and support".

HPZ contributes to the housing cooperative movement in Harare, and in Zimbabwe as a whole. However, the benefits and positive effects of the organization's programs, activities and services on women heads-of-households' access to adequate shelter are minimal at best. First, realistically, HPZ technical training, advice and expertise is accessible only to relatively well-established, formal collective initiatives. Cooperatives must possess a certain degree of knowledge about the housing process (i.e. members are relatively informed as to application procedures with housing authorities, building protocols, stand acquisitions, and the like) in order to fully capitalize on the programs, activities and services offered by HPZ. These underlying criteria present unfavourable conditions for women heads-of-households who tend to have meagre incomes, time constraints, poor self-confidence, and a general lack of information on housing issues. Women heads-of-households often operate via individual and informal channels due to these circumstances. HPZ seminars and workshops focused on women cooperative members do not acknowledge or highlight specific problems faced by these women participating in housing cooperatives.

By failing to recognize these women as a unique socio-economic group, HPZ does not fulfill its potential as an agent of change in the context of this study.

Second, HPZ focuses on a small (albeit important) aspect of the crisis of shelter provision. A concentration solely on housing cooperatives allows HPZ to effect a more substantial contribution in a single area rather than spreading its time and resources over numerous facets of the housing process. In its position as the only NGO with a housing agenda, it is difficult to shake the idea that HPZ is somehow responsible for facilitating greater access to housing for all sections of Zimbabwean society. However, HPZ offers little towards increasing women heads-of-households' access to adequate housing in high-density areas of Harare. It is possible that women heads-of-households, namely those highlighted in this study, may ultimately capitalize on HPZ programs, activities and services once they achieve a more ample degree of empowerment, self-realization and social development.

b. Hindrances to indirect facilitation through Zimbabwe Women's Bureau and Jekesa Pfungwa/Vulingqondo

At ZWB and JPV there is little or no attempt made to differentiate within the category of 'women'. Literature and publications do not bear mention of women heads-of-households:

Our vision is a Zimbabwe in which all women are literate, have sufficient/decent shelter, clothing and nutritious food and their children are free from malnutrition. . . where women are well informed and educated about the issues affecting them. . .

(Zimbabwe Women's Bureau, 1995a:4)

While the message in this statement is positive and encouraging, the underlying assumption through this and all ZWB literature purports that 'women' represents a homogenous group, and there exists no need to distinguish between the socio-economic groupings that occur within this category.

JPV National Coordinator, Bertha Jambaya, contends that formulating programs, activities and services specifically towards women heads-of-households is a difficult endeavour to implement. The individual situations of women heads-of-households are varied and diverse. It is difficult to establish generalizations of these scenarios in order to tailor them to organizational strategies and policy. JPV does not target women heads-of-households specifically in light of such particular details.

The official registration of women heads-of-household members among ZWB income-generating groups is proportional to the incidence of this socio-economic group in Harare (Table 6.3). A slightly smaller proportional trend is evident at JPV (Table 6.4). However, based on information gathered from other group members and Harare field workers, the actual participation rate of the women is below average. In many cases, the groups had not seen or spoken with the majority of registered women heads-of-households in several months.

This trend of poor participation of women heads-of-households in existing

Table 6.1 Women Heads-of-Households Involved in Income-Generating Projects at Zimbabwe Women's Bureau

Income-Generating Group	Number of Members	Number of Women Head-of-Household Members ¹¹
Chaonaini Pottery Cooperative	10	0
Rujeko Catering Cooperative	10	0
Tafara/Mabvuku Sewing Group	18	6
Makomo Building Cooperative	10	3
Chizungu Catering Group	8	2
Kumboyedza Knitting/Sewing Group	12	2
Tangenhamo Building Cooperative	12	3
Pamberi Crochet Group	10	7
Goromonzi Gardening Group	10	5
Njiva Dzoshanda Group	10	0
Glen-Norah Vavamrai Group	10	3
Chizungu Creche	8	2
Simbahariperi Cooperative	10	7
Tsungai Sewing Club	13	0
Vamunyorro Cooperative	10	1
TOTAL	161	41

Source: Muzondiwa, personal interview (June 1996)

¹¹ Women heads-of-households appear to be more prominent in the groups of Tafara/Mabvuku, Pamberi, Goromonzi and Simbahariperi. Reasons for this distribution are unclear, however, it may be attributed to the social networks through which these groups are established. Single women may be urged to join and participate by those women heads-of-households who are already members of the group.

community-based NGO activities may be explained in several ways. First, the financial insecurity faced by the women does not allow them to invest monies into materials and equipment required of most NGO-supported projects. ZWB occasionally offers assistance in this respect, for example the Simbahariperi

Table 6.2 Women Heads-of-Households Involved in Income-Generating Projects at Jekesa Pfungwa/Vulingqondo

Income-Generating Group	Number of Members	Number of Women Head-of-Household Members
Itachako Group	12	0
Dorcas Group	30	4
Seventh Day Adventist Women's Club	43	6
TOTAL	85	10

Source: Jambaya, personal interview (February 1996)

Cooperative received cooking utensils and initial supplies of food used in the group's catering initiative. The women of the Simbahariperi Cooperative each contribute approximately \$200 per month to ensure operation of the group. Profits from the enterprise do not necessarily always exceed the financial input, and women heads-of-households may choose to search for enterprises that require less initial input and greater profitability in order to cope with their financial insecurity.

Second, with an urgent need to secure income, women heads-of-households are perhaps not as likely to have the time to participate in community-based NGO activities such as income-generating groups, and even seminars and workshops. The women face time constraints that tend to limit their ability to participate effectively in NGO programs, activities and services. The multiple roles of women heads-of-households are heightened without the presence of a partner or husband, and greater pressure exists on the women to be efficient and successful in their productive role. Thoko notes the time constraints on her income-generating activities: "A while back I was selling second hand clothing at the market but I was always absent here [at the Batsirai Group]. I stopped selling the clothing because the members were complaining that I was never here to help. I decided to stay in this group because it is making me more money". In this situation Thoko chose to focus her efforts on the NGO-supported Batsirai Group. In another scenario, a woman head-of-household may choose to pursue her own enterprise rather than those offered through NGO programs, activities and services.

Third, the social stigma associated with women heads-of-households as 'undesirable' may explain the low participation rate of single women in NGO programs, activities and services. One married woman in a ZWB-supported group states: "It is better for these single women to have their own groups because they only want to steal husbands and have boyfriends and make money quickly". Group dynamics are an important element in the success of income-

generating groups or seminars and workshops conducted by non-governmental organizations. Societal attitudes may prompt women heads-of-households to opt for activities aimed specifically at their socio-economic group or seek other channels of support altogether.

One such example is of a group of women heads-of-households, formed in Dzivaresekwa in 1995, who approached JPV for training and expertise on a particular income-generating project. The collective lasted for six months at which time extenuating circumstances caused a dismantling of the project. JPV field workers recounted their frustration with the group, whose members did not exhibit the same degree of 'permanency' in location or commitment to the income-generating activity: "The single women lost interest or ran away with boyfriends or suddenly moved from the district. . .it made it difficult for us to be effective in our work with them". This instability and seemingly lack of commitment points to the unique needs required by women heads-of-households to participate in NGO programs, activities and services. It is precisely such experiences which suggest that NGO agendas should be formulated in accordance with the specific and unique socio-economic circumstances of women heads-of-households.

The programs, services and activities of Zimbabwe Women's Bureau and Jekesa Pfungwa/Vulingqondo are tailored to an economic agenda which promotes income-generating as its primary objective. This focus limits their ability to facilitate women's overall empowerment, as well as to increase

indirectly the women's access to adequate housing. One may easily fall into the trap of romanticizing the role of community-based NGOs, as being more radical, revolutionary and progressive than they are. NGO popularity is largely based on a wider and often uncritical acceptance of certain ideas and practices, for example, that such organizations are staffed with dedicated field workers expected to remain in close contact with the local population in order to establish relations of trust and become acquainted with local knowledge. However, as Galjart (1995:16) contends, despite promoting themselves as 'alternatives' in the development process, some community-based NGOs do what 1960 development theory expected in least-developed countries: "to wit, to modernize the folk culture of the poor". Income- and employment-generating activities may resemble counter-development in some respect, yet they suggest some sort of acceptance of the prevailing economic order for these projects are based on specialization of labour and market exchange.

These activities often do not challenge the status quo, and poverty-alleviation strategies rarely show elimination of poverty, for significant structural change is often not part of the NGO agenda (Rahman, 1995:28). The income-generating groups of ZWB and JPV have little profit to show for their efforts. Women from the Tashinga Group in Mbare District collect up to \$200 each per month, while contributing monthly funds to purchase materials and equipment. Similarly, women of the Batsirai Group in Dzivaresekwa District make a profit of Z\$300 each per month after using Z\$200 of each member's household budget to

buy dyes, patterns and materials.

The emphasis on economic growth of those at the grassroots may be considered premature for rather than facilitating empowerment, these organizations are facilitating dependency. The scenario of Third World dependency on the First World is simply being re-cast at the grassroots level. The power of development discourse has colonized the perceptions of reality at the household level by promoting the belief that money is power. While financial gain does bring along a sense of stability, the repercussions of dependency may be greater than impoverishment itself. Dependency fostered by community-based NGOs instills hope at the grassroots in terms of economic gain through income-generating activities. Yet it is questionable whether such projects are likely to sustain their momentum once NGO assistance, both financial and technical, is ceased. By potentially facilitating dependency, community-based NGOs may not be able to equip successfully women with tools essential to furthering their empowerment, for example information dissemination and skills training as will be discussed in the final chapter.

An emphasis on economic strategies is furthered by the accountability of the NGOs to foreign donors. This study reveals that in Zimbabwe even those organizations falling under the category of community-based receive some degree of foreign assistance, either financial or technical. This raises questions of the social, cultural, and political sensitivity of projects and strategies (Rahman, 1995:31). The institutional source of funding usually sets the agenda and

controls the program of action (Lengwe-Katembula, 1995:68), or at the very least must give approval to proposals formulated at the grassroots level by the community-based organization and its members. International development agencies from the First World function within the current imaginary of development which has been transferred to the level of community-based NGOs in the Third World. This may explain why ZWB and JPV continue to focus on economic agendas which overlook issues such as housing provision.

The benefits of income-generating activities should not, however, be overlooked or discarded. Within such projects, women are provided with information and training through group membership, and they gain valuable links to social networks. ZWB has recently begun to support women's housing cooperatives as part of the organization's focus on income-generating projects and activities. The Tangenhamo and Makomo housing cooperatives have emerged in Epworth. They receive advice, skills training and information on budgeting group moneys, and engage in extra-curricular income-generating projects to raise group funds. According to field worker Georginah Muzondiwa, no funding is allocated to housing issues specifically at the present time due to the financial constraints faced by ZWB. Housing may become a more pressing issue in the future, as numerous women's group members of ZWB have begun to express their concern about deteriorating housing conditions and an overall lack of adequate, available and affordable accommodation. The formulation of information sessions on housing issues are currently in debate and discussion,

and may potentially play a more significant role in ZWB projects and activities.

Yet even in this scenario, housing issues will be introduced to women through income-generating groups, and economic gain remains the main reason for group members gathering together. As purported in development discourse, social concerns of development are brought into a framework for economic growth and development. Incorporated into an alternative discourse to development is an ethical-moral perspective outlined by Sharma and Walz (1992:20). Here economic agendas are brought into social development principles whereby the former becomes a component of the latter. In other words, people-centred strategies take precedence over money-centred strategies. In this scenario, income-generating activities may be utilized as one avenue for facilitating empowerment within a broader social agenda of community-based NGOs.

c. Limitations of community-based NGOs as agents of change

Housing People of Zimbabwe, Zimbabwe Women's Bureau and Jekesa Pfungwa/Vulingqondo are limited in their ability to fulfill their potential role as agents of change in the context of this study. The hindrances of these community-based NGOs reflect the power of development discourse. First, development discourse serves to generalize and objectify those at the grassroots. By failing to recognize women heads-of-households as a unique

socio-economic group, all three organizations homogenize the experiences and voices of those at the grassroots, and thus further marginalize and silence an alternative discourse to development. Second, the privileging of economic agendas at ZWB and JPV precludes the formulation of any other programs, activities or services than those focused on income-generation. This reflects the manifestation of development discourse at the community-based NGO level.

In the final chapter I continue to explore the potential role of community-based NGOs as agents of change. By rejecting the current imaginary of development, and re-focusing and re-dedicating individual and institutional capacity building along social guiding principles, such organizations may ultimately aid women heads-of-households in expanding their space for action and extending the choices available to them in their overall quality of life, as well as within the housing process specifically.

CHAPTER VII: MOVING TOWARDS AN ALTERNATIVE DISCOURSE TO DEVELOPMENT

Chapter VI discusses the inability of three community-based NGOs in Harare, Zimbabwe to fulfill their potential as agents of change within the particular context of this study. Limitations and hindrances of Housing People of Zimbabwe, Zimbabwe Women's Bureau and Jekesa Pfungwa/Vulingqondo in this regard stem from the significant influence of development discourse. This discourse views those at the grassroots as a homogenous group, and privileges economic rather than social agendas. However, literature concerning community-based NGOs raises the issue of the necessity of such organizations in furthering the everyday practices and informal social movements of those at the grassroots. In this seventh and final chapter, I explore those elements within the organizations' programs, activities and services that may heighten their vital role in the process of empowerment. The rejection of the current imaginary of development is required, as well as the re-focusing and re-dedicating of strategies and agendas along social principles. By highlighting a holistic approach to empowerment, strengthening information dissemination, enhancing skills training, and encouraging research, participation and an emphasis on local voices, the three community-based organizations may be better able to fulfill

their potential as agents of change. Individual capacity building should strive to create conditions which enable those at the grassroots to further their initiatives, survival strategies and informal resistance. Institutional capacity building should build upon the multi-faceted experiences of the impoverished in order to widen the range and scope of programs, activities and services so that various socio-economic groups and their discourses are acknowledged.

By bringing together the active agency of women heads-of-households, and enabling these women to further their everyday practices through community-based NGOs, an alternative discourse to development may be established. This route, of course, is not limited solely to the empowerment of single, separated/divorced and widowed women. Rather, through an alternative discourse which promotes and encourages the revelation of, and emphasis on, discourses contesting the current realm of development, the plethora of voices and multi-faceted experiences of those at the grassroots may be used to define their own needs, interests, and notions of development.

VII.i. The Potential Role of Community-Based NGOs in Facilitating Empowerment

Housing People of Zimbabwe, Zimbabwe Women's Bureau and Jekesa Pfungwa/Vulingqondo exhibit elements within programs, activities and services that are conducive to creating conditions allowing women heads-of-households to further their everyday practices. In the following discussion, I identify four

areas characteristic to all three organizations that must be re-focused, strengthened and emphasized in order for community-based NGOs to fulfill their potential as agents of change. The restructuring of strategies and agendas towards an alternative discourse requires a rejection of the current imaginary of development. While this proposition may be premature, I contend that by dedicating community-based NGOs to a role as agents of change, this process may facilitate the potential eradication of the crises in Zimbabwe.

a. A holistic approach

Housing People of Zimbabwe, Zimbabwe Women's Bureau and Jekesa Pfungwa/Vulingqondo strategies and agendas exhibit a holistic approach to development. The NGOs extend a variety of programs, activities and services, encompassed within a four-tiered structure in order to facilitate change at numerous levels. First, the individual level takes into account individual needs, possibilities, strengths, weaknesses. Second, the collective level enhances an understanding of group dynamics and leadership skills for the purpose of fostering decision-making skills, constructive methods in dealing with conflict, and evaluation strategies. Third, the institutional level identifies the most significant institutions through which society can be transformed. Fourth, the level of wider society brings in an understanding of the social forces which are operating at any particular moment either to enhance or thwart efforts at change (Singh and Titi, 1995:22-24). This holistic approach is effective in implementing

the largely economic agendas purported by the community-based NGOs, and similarly, is conducive to the potential establishment and implementation of social principles en route to an alternative discourse to development.

ZWB and JPV promote and encourage programs, activities and services at the grassroots level which offer advice and expertise on numerous issues. Although these issues are raised and discussed during sessions with income-generating groups, the diversity of topics allows for flexibility with respect to the interests and needs of the individuals and groups the NGOs target. For example, the income-generating projects supported by ZWB include activities such as sewing, catering, gardening, crocheting, knitting and so on, and field workers give not only technical training but also disseminate information on many topics relevant to the daily lives of the women. Some of these topics include ESAP, entrepreneurial opportunities in the informal sector, balancing household budgets, and reviewing the electoral process.

Similarly, JPV offers insight on a range of issues through its programs, namely food and nutrition, starting a business, and HIV/AIDS awareness raising. In a personal interview with Bertha Jambaya, National Coordinator of JPV, she explained the organization's agenda in terms of a holistic approach based on building blocks. The food and nutrition program has been the first step, and has taught women about the preparation of traditional dishes in order to emphasize the nutritional content of local foodstuffs. With women in better health as a result, JPV aims to offer insights to hygiene, appearance and sanitation. The

building block that follows involves income-generating projects where women learn valuable skills and techniques to maintain momentum of their economic development. Mrs Jambaya highly advocates this approach for it allows women to build their self-esteem and confidence slowly, but surely, in many aspects of their lives.

The variety of issues and subjects covered by ZWB and JPV concerning the overall quality of life of women is admirable in many respects, yet they remain masked by income-generating projects. In rejecting the emphasis on economic development as purported by development discourse, the guise of income-generating projects is also rejected. This gives way to a social agenda focused on the facilitation of empowerment and the specific furthering of everyday practices at the grassroots. By removing the framework of economic growth, time and energy may be better spent teaching substantial life skills and information dissemination on numerous topics, through alternative channels such as workshops or seminars.

The holistic approach incorporated by these community-based NGOs extends to all levels of the gender system, including the household along with the individual level. The holistic approach is also reflected by the emphasis on the involvement of men and children in the development of women and their families. Development does not occur in a vacuum, rather it requires a concerted effort within households and communities to address the needs of women, as well as their families. The holistic agendas of ZWB, JPV and HPZ

aim to insure that the range of available programs, activities and services focused on the beneficial effects of women's development will permeate individual, collective, institutional, and wider societal levels.

The main thrust of work done by HPZ seemingly occurs at the collective or group level through the promotion of housing cooperatives. The organization offers advice on how to solidify and improve group dynamics so that the goal of raising funds towards payment of housing schemes may be achieved as effectively and efficiently as possible. A good deal of attention is paid to establishing cooperative leadership to act in a democratic and egalitarian manner for the good of the larger whole. Numerous seminars and workshops are held specifically on women's participation in the housing process, and provide information and training within a collective setting so that the women involved may share experiences and ideas with one another. This becomes an effective means of sharing and learning in a group scenario, yet also allows individual women to incorporate that which has been present and acquired through the collective gatherings in all aspects of their lives. This generates new approaches to daily routines, or perhaps ways in which to expand space of action and extend the choices available in the existing gender system.

A similar process occurs through income-generating projects supported by ZVB and JPV, and it stands that even if a particular group effort is not successful, the experience itself, along with the skills and life strategies acquired through the process, may be incorporated by the female participants in their day-

to-day lives. This individual information dissemination, which takes place independent of NGO structure, places women in 'pioneer' roles (Rahman, 1995:30) whereby they play spearheading roles in spreading initiatives, survival strategies and informal resistance techniques within their neighbourhood through women's community organizing and managing roles.

At an institutional level, the community-based NGOs are tackling policy issues in order to further women's empowerment. HPZ is currently contesting taxation on interest-earned, for cooperatives attract more interest than the current civil law allows to be tax exempt, and is also pursuing a model by-law for housing cooperatives with particular attention paid to women as joint members. ZWB is playing a significant role in consciousness raising to assist in implementing institutional change through legislation. This most recently involves the proposed Marriage and Inheritance Act, and the organization has been collecting insights and input from the grassroots level in order to make comments, recommendations and suggestions on the women's behalf. At the institutional level, these actions are often taken in collaboration with other non-governmental organizations in order to effect change. ZWB, JPV and HPZ are actively involved in cooperation with other like-minded groups and organizations at the local, regional and national scale.

Finally, in moving through these levels of individual, collective and institutional enlightenment on women's needs and interests, it follows that as momentum increases through the dissemination of information and ideas in this

respect, the importance of the empowerment, self-realization, and social development of women will become known at the fourth level, that of wider society.

The significance of the holistic approach within community-based NGOs is the acknowledgment of the interrelationship between various levels within society. By creating conditions conducive to the facilitation of empowerment of women heads-of-households at all levels of the gender system, community-based NGOs may fulfill their potential as agents of change in the context of this research. Power relations and social structures are interwoven in the gender system whereby change from the grassroots must be complemented by change from other directions. By strengthening information dissemination and enhancing skills training, along a more people-centred and socially-based agenda, the holistic element characteristic of ZWB, JPV and HPZ will aid these organizations in creating conditions which allow women heads-of-households to further their everyday practices.

b. Information dissemination

In a world where information is power, access to, control over, and the sharing of knowledge are crucial elements in women's empowerment. Despite our living in an age of information overload and mass communication, women lack relevant information and access to communication channels (Karl, 1995:42). By rejecting the belief that solely economic growth is power, community-based

NGOs can move to promote empowerment as being informed and knowledgeable. Strengthening strategies of information dissemination, including data collection, the re-packaging of information, production of new resource materials, promotion of research, and provision of space for group meetings and planning strategy sessions will allow such organizations to fulfill their potential as agents of change. Information dissemination is vital to the facilitation of empowerment for it may enlighten women heads-of-households to the space and choices available to them. By gaining knowledge concerning their unique circumstances, these women will be better equipped to further their everyday practices. Those actions which involve deliberate planning ahead, with daily decisions taken on a tactical basis in light of longer term aims, will be based on more informed options and alternatives.

The ability to secure basic household needs, and the drive and determination to pursue long-term structural change, does not begin until women become duly aware of their own situation, and have recognized their own specific interest in empowerment. Through information dissemination, ZWB, JPV and HPZ currently facilitate development at the grassroots. HPZ has recently taken a "pro-active" stance whereby the organization itself is taking an active role in promoting the programs, activities and services it offers. This involves a number of strategies aimed at reaching out to the grassroots level, including targeting cities with housing problems; organizing meetings with local housing authorities; personally contacting those on municipal housing waiting

lists and inviting people to information sessions on forming cooperatives, and; preparing cooperatives for "development" stages rather than simply the "planning and guidance" stages. Furthermore, HPZ has stepped-up its organization and implementation of workshops and seminars specifically aimed at women and their participation in housing cooperatives. Discussion covers a range of issues, such as legal rights, membership issues, logistical application procedures, and women's role in the cooperative process, and the insight gained from these gatherings is invaluable in terms of improving women's daily lives and their access to housing. As one female participant states: "I used to think that as women we were nothing or had no meaningful contribution to make. But now [from this session] I realize that we have rights" (HPZ, workshop, 1993).

Talking about specific issues can in itself be empowering. This factor fuels information dissemination at ZWB where casual discussion in income-generating projects often provides women with ideas on how to expand their space for action and extend the choices available to them. Awareness building, conscientization, sensitization, and a rationale that sees access to information as a fundamental right, are major objectives of ZWB in this respect. To be informed is to be empowered for it boosts morale and confidence, enables one to make sound decisions, and to take firm, educated positions on issues. ZWB information-channels include publications, such as newsletters, booklets, annual reports, posters, calendars, fliers and brochures, which aid in information and communication exchange among individual, project and organization members.

A library has been established at the Harare head-office where books, videos, slides, photographs, audio cassettes, and newspaper clippings are available to the general public. ZWB has also increased its participation in local television and radio programs which has sparked telephone calls, letters and personal visits from people in response to what they have seen or heard. Urgent objectives of the Information Department include debates at national and international forums; enhancing publicity and communication of ZWB development efforts; encouraging communication and information exchange among ZWB member groups, other NGOs, and donor partners; and, increasing conferences, seminars and workshops to further information dissemination to the general public.

Community-based non-governmental organizations are only able to function efficiently and exert influence if women have a certain consciousness of their position as women. By strengthening the element of information dissemination, community-based NGOs may contribute to the strengthening of alternative discourses contesting the current imaginary of development which fails to recognize change coming from the grassroots. When women heads-of-households are enlightened and sensitized to their plight, they are able to make more informed decisions, either independent of or in conjunction with, community-based NGOs.

c. Training

The element of skills training is vital to the ability of community-based NGOs to fulfill their potential as agents of change. Based on a similar belief to that of information dissemination, when women heads-of-households are taught relevant and substantial skills, their ability to further their initiatives, survival strategies and informal resistance may be increased. Skills training may be most affective if taken out of the realm of income-generating activities, and channeled through workshops and seminars aimed at specific socio-economic groupings. Such a scenario may be observed at JPV where field workers are instructed by key resource persons on how to train women's clubs so that they may start, further develop, or evaluate their projects which largely aim to enhance the women's economic security. For example, the Improve Your Business Program involves workshop sessions for cooperatives, small-scale business women, project members, and individuals who wish to learn skills such as project assessment, market research, production planning, needs assessment, record and bookkeeping, costing, pricing and so on. Workshops and training sessions strengthen women's everyday practices by offering constructive suggestions and teaching practical skills.

ZWB promotes training as a major component of its agenda. It aims to provide technical, managerial, and organizational skills, and to improve women's functional, economic, and literary skills. Adult literacy is a significant element of training at ZWB for it equips women with basic educational skills that instill self-

confidence and encourage women's participation in leadership roles and general membership within NGO groups or community organizations. After women's needs and interests are identified, field workers are trained in conjunction with other organizations and resource personnel. On-the-spot training of groups follows, and involves a training schedule based on the ZWB Pre-cooperative Training Program, which has been developed to inform, motivate, plan and develop income-generating projects (Figure 7.1). Awareness training, and technical and financial support supplement initial sessions, and groups are monitored and offered encouragement from ZWB field workers and support staff. Further training is provided upon request of group members or upon the suggestion of the field worker who may feel additional skills are required in some particular aspect of the project. Exchange visits with various income-generating projects are arranged by ZWB in order to provide greater exposure to ideas and approaches used by other women's groups, and sessions are often arranged with resource persons in specialized fields to offer their advice and expertise to ZWB groups. By expanding beyond economic agendas and incorporating a broader scope of social issues, ZWB and JPV training strategies may contribute to an alternative discourse to development.

HPZ conducts workshops and seminars for women cooperative members. These initiatives involve training sessions that focus on public speaking and effective communication of ideas and opinions in group forums. HPZ research

Figure 7.1 Zimbabwe Women's Bureau Training Program

Activities in three phases:

Phase 1	Phase 2	Phase 3
<p>The groups plan their projects The fieldworker (assisted by office staff) Concentrates on organisational and awareness-raising training:</p> <ul style="list-style-type: none"> — ZWB policies - how to make a constitution — participation in village and ward development activities — leadership skills - legal rights, land rights — record keeping - project planning 	<ul style="list-style-type: none"> ● The groups seriously implement the projects ● the field worker — intensifies the training begun in phase 1 — provides technical and financial support 	<ul style="list-style-type: none"> ● the groups have completed one or more production cycles ● the field worker — helps the groups to monitor and evaluate the projects — gives advice and helps in planning the future (become a co-op, expand the project, find own funds, etc.)

Source: Zimbabwe Women's Bureau. Programme and Activities 1995. Harare: ZWB, 1995a

has found that women's participation in housing cooperatives is hindered for they have little knowledge and experience with communication skills, and instead sit silently at cooperative meetings. Training is also provided by HPZ on record-keeping, bookkeeping and other financial skills that will enable women to keep abreast of cooperative business and will further encourage women's participation

in round-table discussions and decision-making processes. HPZ has a training strategy that is conducive to the organization's role as an agents of change.

d. Research, participation and an emphasis on local voices

In combination with information dissemination and training, the elements of research and participation, underlying which is the recognition of and importance placed on local voices, may enhance the ability of community-based NGOs to fulfill their potential as agents of change. Research conducted by ZWB, JPV and HPZ is people-centred and recognizes women's knowledge base and capacity to initiate change. Through field workers and resource personnel, these community-based NGOs collect information and statistics directly from the grassroots level by engaging in personal interviews and discussions with the women themselves. Insight is gained on those areas of women's lives that require immediate attention or where women's abilities to expand their space for action or extend the choices available to them are hindered and limited. In turn, this participation by women at the grassroots level empowers those involved in research endeavours. Rather than feeling excluded, insignificant, and with little or no contribution to make to their own social development, women become part of the process of community-based NGO policy and program formulation and implementation. Furthermore, participation research seeks to stimulate and assist disadvantaged people to undertake their own individual or collective

investigations into their living conditions and environment, from which they can develop their own systematic thinking and vision (Rahman, 1995:24).

The promotion and encouragement of women's participation is inherent in the basic organizational structure of both ZWB and JPV. ZWB has embarked upon a decentralization approach whereby Coordinating Committees and area representatives of the National Executive Committee now have the power to make decisions in the interest of their districts, and employ the efforts of ZWB women's income-generating group members to gain insights as to the reality of the situation at the grassroots level. JPV includes women's clubs' members in activities such as brain-storming and idea generating, administration and organization, and decision-making. Again emphasis is on the formulation of realistic planning and implementation of JPV programs, activities and services. This is supported by an organizational structure whereby representatives of women's groups are engaged at the provincial and national level.

Regular evaluations of programs, activities and activities are carried out by ZWB, JPV and HPZ in order to keep abreast of effective and efficient routes towards women's empowerment. Seminars specifically focused on evaluating community-based NGO strategy and ensuing action are held so as to review survey results, completed at the grassroots level, and to measure success rates in projects and cooperatives. The encouragement of research, participation and emphasis on local voices at ZWB, JPV and HPZ is key in existing strategies and harbour the ability of these community-based NGOs to re-focus and re-dedicate

themselves to an alternative discourse to development.

e. Individual and institutional capacity building

In fulfilling their potential as agents of change, community-based NGOs may strive to make visible that which has not been recognized or acknowledged in development discourse. By re-focusing and re-dedicating agendas along social principal guidelines, such organizations will be better suited to make visible those experiences, voices and transcripts marginalized by colonizing development discourse. Through a holistic approach, information dissemination, training and research, participation and emphasis on local voices, these NGOs will equip those at the grassroots with improved tools for individual capacity building that may ultimately enable them to further their everyday practices. Furthermore, sensitivity and flexibility concerning the heterogeneity of those at the grassroots will prompt institutional capacity building, namely through research and participation strategies, to build upon the multi-faceted experiences of the impoverished. This may ultimately widen the range and scope of programs, activities and services so that various socio-economic groups and their discourses may be acknowledged.

The reciprocal process of individual and institutional capacity building may strengthen the empowerment of those at the grassroots. Community-based NGOs can, simultaneously, encourage and support initiatives, survival strategies and informal resistance, and learn from these everyday practices so that

organizational strategies and agendas may complement and strengthen this process of empowerment facilitation. Those at the grassroots will gain confidence, knowledge and skills through which their ability to define their own interests, needs and notions of development will be heightened. In turn, these discourses will gain strength and clout, ultimately influencing programs, activities and services offered by community-based NGOs acting as agents of change.

VI.ii. Agents of Change in the Context of Women Heads-of-Households' Access to Adequate Housing

In this section I return to explore specifically the ability of community-based NGOs to fulfill their potential role as agents of change within the context of women heads-of-households and the environment of shelter provision in Harare, Zimbabwe. As discussed earlier, this potential is hindered by the manifestation of development discourse at the community-based NGO level. In order to facilitate individual capacity building in this context, there is a need for these NGOs to formulate programs, activities and services aimed towards 'women' as a heterogeneous category, and, in the case of ZWB and JPV, broaden social agendas to perhaps even include housing issues.

First, information dissemination and skills training may be used to promote issues concerning the provision of low-income housing in high-density areas of Harare. During the course of personal interviews with the twenty-four women heads-of-households, it was revealed that they lack fundamental and basic information on the housing process. Few of the women have any ideas of what

choices and opportunities exist in improving their current, substandard accommodation. Of the group, only Joyce, Mary and Theresa have been actively involved in the housing process. All three put in application forms to the Municipal Housing Waiting List, yet found numerous hindrances in this regard: "I have been on the waiting list for fifteen years, since 1981, and I have not moved up at all so I am very frustrated and have even lost hope", says Joyce. Joyce has also tried to establish a savings account at the Zimbabwe Building Society but finds it difficult to budget money for this investment in housing. Mary and Theresa have lost hope in the waiting list, and claim that they have no other options to pursue. In response to questions concerning their knowledge of the housing process, the majority of the women heads-of-households confessed to knowing simply that one's name is to be put on the Harare City Council list, and a great deal of money is required. None of the women professed to having information on any organizations that could aid them in their hopes of working towards improved housing or involvement in home-ownership schemes in the Harare area.

Second, by initiating research, encouraging participation and emphasizing local voices, community-based non-governmental organizations may better understand the socio-economic position of women heads-of-households and their unique experiences within the gender system. In turn, information dissemination and training sessions targeting women heads-of-households may be formulated with the women's specific needs and desires in mind. In this case,

questions concerning the environment of shelter-provision may be addressed, with additional information and skills training dedicated to furthering women heads-of-households' space for action and choices available within the housing process.

Alternative approaches to empowerment of women need to be promoted, for example the targeting of individual rather than collective efforts. ZWB, JPV and HPZ tend to encourage formal, relatively well-established, collective enterprising efforts. With a focus on income-generating groups or cooperatives, the community-based organizations offer little to women heads-of-households who seem to work independently of NGO support. Financial insecurity, time constraints and societal attitudes often prompt women heads-of-households to work on an individual basis. These trends must be recognized by community-based NGOs in order to accommodate and address the needs of women heads-of-households as a unique socio-economic group. Informal, individual action should, in fact, be considered the seed initiative that requires care and nurturing in order to grow into formal, collective action. For example, information dissemination and training ought to be accessible to individuals as much as it is to those involved in income-generating groups or cooperatives. Programs, activities and services in this respect may include public workshops and seminars aimed at generating interest among women heads-of-households determined to improve their current accommodation.

This requires the rolling back of economic agendas at ZWB and JPV,

promoted through income-generating projects, and highlighting social agendas, which may incorporate information and skills aimed towards financial growth and stability. By making people-centred, rather than money-centred, issues the focus in programs, activities and services, community-based NGOs may broaden their individual building capacity. Both emphasis on social issues, such as housing provision, and recognition of heterogeneity at the grassroots, will be enhanced through the re-focusing and re-dedication of strategies and agendas of community-based NGOs as agents of change in an alternative discourse to development.

VII.iii. Conclusion

In proposing a possible alternative discourse to development, my research generates issues in terms of the specific context of the study, as well as the potentially larger implications for future development agendas. Here I return to my conceptualization of empowerment which recognizes the active agency of those at the grassroots. I contend that community-based non-governmental organizations play a central role as agents of change in creating conditions which encourage the furthering of this agency. However, empowerment must also be conceptualized in terms of larger processes. Although the powerless may become empowered to participate more effectively in specific projects in certain places, these activities are confined by the social, political and economic manifestations of crises.

The potential impact of community-based NGOs as agents of change ¹⁹⁷

on the alleviation of impoverishment at the grassroots level may be hindered due to the reality of the current world order. Global, regional and local processes are at work, feeding the cycle of poverty and exacerbating the crises. In the context of my research, constraints and obstacles to empowerment of women heads-of-households are deeply rooted in the largely unfavourable gender system. In order for community-based NGOs to exert sufficient change towards more favourable conditions in which these women can strengthen their everyday practices, larger processes also need to be favourable. Ultimately, women heads-of-households' access to adequate housing in Harare, Zimbabwe hinges not only on an alternative discourse to development, but also on, for example, the acceptance of women as valued and integral members of society, a commitment and increased investment into low-income housing by public and private sectors, economic growth and stability, a reduction in political corruption, and decreased dependency on the First World for financial and material assistance. Taken in this light, a proposal of an alternative discourse to development may be rather disheartening.

On a smaller scale, a substantial level of recurrent resources is required by community-based non-governmental organizations in order to incorporate housing issues into their agendas, and to formulate programs, activities and services based on recognition of women heads-of-households as a unique socio-economic group. The amount of funding, personnel, time and energy needed to

establish such strategies makes it unlikely that women heads-of-households' access to adequate housing in high-density areas of Harare will be significantly improved through community-based NGOs in the near future.

Yet in recognizing the everyday practices of the impoverished, along with the potential role of community-based NGOs in facilitating empowerment, we can begin to move away from development discourse that has colonized the perceptions of reality of nations such as Zimbabwe. By rededicating the process towards an alternative discourse to development, discourses from the grassroots may be revealed and unravelled with the aim of helping people help themselves. We can begin to recognize and acknowledge the diversity and complexity of experiences, and cast aside the homogenization of development discourse. The guiding hand of community-based NGOs may encourage the dismantling of the imaginary of development by creating conditions that allow discourses and narratives to be strengthened by their creators. The agency of those at the grassroots may be furthered by agendas and strategies committed to an alternative discourse to development. At this point we can begin to imagine a different domain in which development, or rather empowerment, is nurtured rather than prescribed.

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APPENDIX 1: Interview Guide Prepared for Batsirai Group
(Dzivaresekwa District, Harare)

A. Personal Profile

- name, age, marital status, education, occupation, income, # of children

B. Being a Woman Head-of-Household

- would you refer to yourself as a woman head-of-household? Why or why not?
- what is (most) difficult about being a head-of-household? (money, time constraints, harassment...)
- how is your life different without a husband?
- how would you say your life is different than that of a married woman?
- do you feel you have special needs as woman heads-of-household?
- do you perhaps need assistance in ways a married woman would not?
- are your friends woman head-of-household or married? is there tension between the two?

C. Women Heads-of-Households as Income-Generating Group Members

- when did you join the group? how long have you been a member? why did you join the group?
- how did you hear about the group? (organization? social networks? friends? family?)
- time commitment and energy put into the group and money allocated to it?
- what do you like about being in the group? what do you dislike?
- any tension between group members? who? why? what happened?
- what do friends and family say about your being part of the group?
- have you encouraged other women to join the groups? is there outside interest? are other women heads-of-households keen?
- would you benefit from workshops, seminars, courses? on what issues specifically?
- what women's organizations do you know of?

D. Women Heads-of-Households and Housing

- describe to me how you live (where, with whom, amount of space)
- are you happy? what is your biggest problem or complaint about your current living arrangements?
- what do you wish to improve? how are you making this happen?
- what would owning your own house mean to you?
- what do you know about buying a house? how would you go about it?

(building plans, application process, stand, materials, builders, cooperative membership, overall process)

- what information would you like to have about the housing process?
- what is most difficult about being a woman head-of-household and trying to buy a house?
- do you have woman head-of-household friends or acquaintances in similar situations? do you talk to them about your (inadequate) housing conditions?
- are you actively trying to buy a house?
- what experience have you had so far in the housing process?
- do you know of any group/organization that can help you buy a house?