

## **Chapter 6**

### **The Contribution of Community-Based Housing Organizations to Women's Shelter and Development: Evidence from Zimbabwe**

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Studies in the emergent field of women and housing in low-income countries have for the most part dealt with issues arising from the delivery of housing to individual women-headed households. The research literature addresses questions related to this kind of delivery system, such as design (Sarin, 1991); women's access to land and financing (UNCHS, 1989); household strategies (Rakodi, 1991; Schlyter, 1989 and 1988; Larsson, 1989); self-help (Vance, 1987; Chant, 1987); and the impact of policy on women (Peake, 1987).

Based on some of the findings of a study conducted in 1989–90 on the organizational aspects of five housing co-operatives in Zimbabwe, this paper focuses on the community-based housing organization both as an alternative delivery system in helping to meet women's housing needs and as a tool for women's development. By way of background, some of the essential features of Zimbabwe's culture and history will first be described, as well as the major housing policies which affect women and their families in their search for housing. This will be followed by a brief description of the five case studies.

The paper will review the evidence, based on the research results, for community-based housing organizations as a housing delivery system in Zimbabwe. This will be followed by a discussion of gender issues, involving a description of the differences between two types of community housing organizations, one with an exclusively male membership and the other with a mixed-gender membership. Some of the factors contributing to women's leadership and participation in the mixed-gender organizations will be outlined, followed by a profile of the kinds of Zimbabwean women who are attracted to community housing organizations, their reasons for joining, and what they hope to accomplish.

In concluding, some policy recommendations will be provided that could assist community-based housing organizations to function effectively, meet the shelter needs of their women members, and facilitate the development of women.

#### **Women's Development in Zimbabwe**

As is true in many other low-income countries, Zimbabwe is experiencing a dramatic rise in the proportion of women household heads, particularly in urban areas.<sup>1</sup> Typical of the southern Africa region, the majority of

urban women in Zimbabwe are relative newcomers to the city, since the colonial powers ensured that most Africans remained in the rural "reserve" areas. Until the escalation of the liberation war in the late 1960s, it was primarily men who lived in the cities, and then only as a cheap temporary source of labor.

At the time of contact with Europeans, women of Shona and Ndebele background (the two major ethnic groups in Zimbabwe) had informal land use rights and limited property rights (Gaidzwana, 1988). With the codification of the traditional or "customary" laws by the Europeans, many of these rights were stripped from them.<sup>2</sup> Before the passing of the Legal Age of Majority Act of 1982, women were considered legal minors, unable to own property or even to cash checks (Ncube, 1987). Following this, the Matrimonial Causes Act of 1985 was passed, entitling women to a share of the matrimonial property upon divorce. This was designed to discourage the common practice of the families of ex-husbands claiming the entire matrimonial property as their own, leaving the newly divorced woman destitute. Despite these changes, however, women's proprietary rights have not since been commonly recognized on a social or administrative level. Almost all municipal authorities, for example, still customarily allocate land title in the husband's name rather than jointly.

One of the more notable aspects of women's development in Zimbabwe can be found in the rural savings clubs, begun in the 1960s, in which groups of people living in the same village or farming area contributed small amounts of money to a fund on a weekly basis. The accumulated savings were often used to buy seed or fertilizer. At the peak of this practice, Chimedza documented an estimated 5,700 clubs operating nationwide, 97% of which were exclusively female in membership (1984:20). Although in decline since the mid-1980s, Bratton claims that it represents "one of the only spontaneous and autonomous grassroots people's movements in Africa" (1990:97).

### **Housing Policy in Zimbabwe**

Since 1985, Zimbabwe has implemented a gender-neutral national housing policy which places priority on facilitating the provision of shelter for the low-income sector of the population, including those families headed by women. Four elements of urban housing policy are relevant to this discussion, as follows.<sup>3</sup>

#### **Granting of Freehold Tenure**

After independence, properties which Africans had previously only been able to rent were made available for sale. Added to them were large tracts of municipally owned land which were serviced and divided into lots. These lots were allocated based on eligibility requirements such as age, proof of being the household head, having children under 21, a maximum income, and proof of employment (Government of Zimbabwe, 1989a). Women with unregistered customary marriages, or lacking divorce papers which prove they are the household heads, are typically ineligible. Even those who are eligible, however, have to be placed on long waiting lists with little hope of being allocated a lot in the foreseeable future. In Harare, for example, the waiting list has been longer than 50,000 since the early 1980s.

#### **Minimum Housing Standards**

In 1982, the government stipulated that a four-room core (consisting of two bedrooms, living room, kitchen, and bath/shower) was the minimum structure required and that it was to be constructed of modern materials within 18 months of purchase of the lot. As a result of serious shortages of building materials, however, many local authorities have had to extend this time frame. In addition, with the escalation of construction costs, the government itself estimated as early as 1982 that almost one-third of urban households were unable to afford a structure of this size and quality (Government of Zimbabwe, 1982). At the time of the study, (1989-90), the high building standards made home ownership well beyond what most poor families, including those headed by women, could afford.

#### **The Requirement of Aided Self-Help**

The government provided assistance with small direct guaranteed loans and made funds available to the building societies, 23% of the revenue from which was to be used for low-income housing loans. The self-help policy necessitates the use of either unpaid labor on the part of the household for the construction of the house, or contracting out for labor. Alternately, the household head can join a housing co-operative which would then be responsible for construction. Women who bear the full responsibility of providing income for the family and caring for children frequently do not have the time

or the skills to build their own houses and either cannot afford to hire the labor or foresee difficulties in supervising the work of contractors (Schlyter, 1989:71–76).

### **The Promotion of Housing Co-operatives**

The government pledged to provide assistance in the form of auditing, legal services and training, loans, and surveying services to new housing co-operatives (Government of Zimbabwe, 1989b, 1984). The government has also actively engaged in promoting the formation of housing co-operatives for the employees of large commercial and manufacturing establishments. Probably for this reason, the majority of housing co-operatives operating in Harare at the time of the study were based at private sector companies. Although co-operatives in all sectors have been strongly encouraged on a policy level, the ability to assist them has been limited. Consequently the government has focused on a few sectors, notably fishing and agriculture.

### **The Five Case Studies**

Five housing co-operatives were chosen as case studies, four from Harare, the nation's capital, and one from Bulawayo, the second-largest city. Information was gathered primarily through individual unstructured interviews of members of the co-op's executive committees, participant observation of co-op meetings, and primary and secondary documents. Attempts were made to select organizations representing a range of attributes, including size, age of the co-operative, and gender composition.<sup>4</sup> Since the housing co-operative movement in Zimbabwe was not well established, all the organizations were less than six years old, some having been only recently formed. To shed more light on gender issues, all women in the leadership committees were interviewed (a total of four), and case studies of seven women members from two of the organizations were made as well.

Three of the housing co-operatives were workplace-based: the Cotton Printers Co-operative, composed of workers at a textile processing factory in Bulawayo; Takura Housing Co-operative, based at the National Breweries, a beer-making operation in Harare; and Capri Housing Co-operative, comprised of workers from a Harare-based corporation which manufactures a broad range of household and other appliances. All three organizations were exclusively male, since men have a better chance of being hired in the formal sector and therefore have a greater opportunity to join workplace-based co-ops.

In contrast with the Cotton Printers, Takura, and Capri, the distinguishing features of the remaining two co-operatives are that they are community- rather than workplace-based; and that they have a significant female membership. It is for the latter reason that they will be described in more detail. One of them, Kugarika Kushinga, is an organization based in Mabvuku (previously a black township, now called a "high density area") just outside of Harare, begun in 1986 by members of the local branch of ZANU (the major political party of the country). It has over 2,000 members, one-quarter of them female. In early 1987, the leadership of the co-operative was arrested, an act supposedly masterminded by local ZANU officials who were jealous of the co-op's growing popularity in the neighborhood. At the time of the study, the co-operative had not yet begun building, nor, due to long bureaucratic delays, was it registered with the government. It had nonetheless managed to raise over \$Zim 2 million (about \$US 1 million).

Tashinga Domestic Co-operative is an organization comprised solely of domestic workers (or house-helpers) living in the affluent Harare area of Mabelreign. (These workers have what is called "tied housing," since their lodgings are directly linked to their employment. If they lose their jobs, they lose their housing as well.) Tashinga was launched in late 1988 by a woman domestic worker, a ZANU party member who immediately established close connections with the Mayor of Harare. Fifty percent of its 375 members are female. Similar to Kugarika Kushinga, it also had not begun construction at the time of the study; nor was it registered, due partly to conflicts among City Councillors (including the Mayor) over whether the co-operative could draw members from particular municipal electoral jurisdictions. At the time of the research, this co-operative had managed to raise over \$Zim 200,000 (about \$US 100,000 at the time).

### **The Community-Based Organization as a Housing Delivery System**

The study provides some evidence that the co-operatives were potentially viable providers of housing in their ability to generate savings and build affordable houses, but that this was tempered by a restrictive policy environment.

#### **Affordability of Housing to Low-Income Households**

Despite the relatively undeveloped nature of the housing co-operative movement in Zimbabwe and the considerable constraints placed on the organizations by the

policy environment (described below), those co-ops engaged in construction at the time of the study were able to build at costs comparable or equal to the private and government-sponsored sectors.<sup>5</sup> This implies that if these organizations were provided with more effective direct and indirect assistance, they could contribute significantly to narrowing the shelter gap for low-income households, including those headed by women.

#### **High Savings and Low Default Rates**

All five of the co-operatives demonstrated themselves capable of sustaining high savings rates over extended time periods. Interestingly, the two community-based co-ops, whose members' incomes tended to be lower than those of workplace-based co-ops, had higher monthly contribution rates. The members of Tashinga, for example, whose incomes averaged from \$114 to \$160, contributed \$50 a month to the co-operative, over a third of monthly wages. Despite this, the Treasurer of the co-operative reported a low 2.5% default rate over a 14-month period. Kugarika Kushinga's members earned an estimated average of \$250 a month, but were expected to contribute \$100. Although this represented almost one-half of monthly income for many members, the default rate was only 5% over a two-year period. These findings support the results of research conducted in other parts of the world which demonstrate the ability of poor families to save money.<sup>6</sup>

#### **The Impact of Policy**

The research revealed that, commensurate with the findings of other studies (such as those described in Turner, 1988), the policies of local and central government and private financial institutions were a major deterrent of the housing co-operatives' ability to function and build houses for their members. Particular aspects of these policies included delays in registration due to lack of co-operation among various government departments, the lack of recognition of local governments and financial institutions of collective organizations in the allocation of land and financing, time limits on construction, and high building standards.<sup>7</sup>

#### **The All-Male (Workplace) Co-ops vs. Mixed-Gender (Community-Based) Co-ops**

The research revealed that there were two major differences between the all-male workplace-based co-operatives, and the mixed-gender community-based co-operatives, one related to the resources available to

them, and the other to do with intervention by external political forces.

#### **Resource Inputs**

The workplace-based housing co-operatives enjoyed considerable resource inputs from the companies where their members worked. In one case, the Cotton Printers co-operative, the company contributed directly to the co-op, entered a profit-sharing scheme with the co-op (which together provided over half the organization's revenues), guaranteed a loan, paid the bulk of the wages of two co-op employees, and provided legal and auditing services. These and other relative advantages translated into higher revenues and lower fixed costs for the workplace-based co-ops, the members of which tended to have higher incomes in the first place.

#### **External Political Interference**

Both Tashinga and Kugarika Kushinga, the two mixed-gender community-based co-operatives, experienced considerable interference by outside political forces, either local politicians or members of the ZANU party machinery. There was almost no evidence of this in the three workplace-based co-operatives.<sup>8</sup> As mentioned above, Tashinga enjoyed close association with the Mayor, but became embroiled in a dispute involving other City Councillors over the geographical area from which it could draw members. In the case of Kugarika Kushinga, the external interference of senior ZANU party members ended in the temporary arrest and detention of the co-operative's leadership. It is possible that the higher female membership in the community-based co-ops may be a factor contributing to the apparent increased vulnerability of these types of organizations (particularly for Tashinga which was led by a woman); but it is also likely that the reason for the external interference by local politicians and ZANU is that, like community-based organizations, they also draw their support from the grassroots. Organizations which enjoy broad support at the community level are therefore seen as a threat.<sup>9</sup>

#### **Women in Housing Co-operatives**

The study also investigated women's participation in the two housing co-operatives which had female members, both at the leadership and the membership level. Because of the strong presence of women at co-operative meetings for the two co-ops, seven case studies of female members were undertaken, which revealed the



kinds of women who were attracted to joining the housing co-operatives and their reasons for doing so. These factors are further described below:

#### **Female Representation and Participation in Leadership Committees**

Kugarika Kushinga, which had a one-quarter female membership, elected two women to the Executive Committee out of a total of ten. Neither of the two women held senior posts (such as Secretary or Treasurer) on this committee. Although the researcher was unable to attend Executive Committee meetings, it was observed during general meetings that the two women Executive Committee members were expected to make logistical arrangements such as refreshments and seating.<sup>10</sup> Although an attempt was made by the Committee to ensure that all members of the Executive participated in leading the discussions at general meetings, this did not appear to extend to the women Executive members.

For Tashinga co-operative, with half its members women, the pattern was different. Although there were only two women out of a total of nine elected onto the Executive Committee, the chair, who was a woman, very much ran things in the co-operative and from interviews of other Executive Committee members, was highly respected for having launched the organization. She had very little formal education, but at 42 was at least five years older than most of the other Executive members. Her age may have added to her legitimacy in the eyes of the other male Executive members.

#### **Attendance and Participation of Women Members at Meetings**

While acting as participant-observer of the meetings of Tashinga and Kugarika Kushinga co-operatives, it was noted that women's attendance was consistently higher than that of men. This was particularly striking for Kugarika Kushinga which had only a 25% female membership. (For this reason, until the researcher took a formal count, the co-operative's Executive Committee was under the impression that women outnumbered the men). Higher female attendance was perhaps due to women showing a greater interest than men in shelter-related issues; but in the case of Kugarika Kushinga it could also have been due to male members sending their wives to co-op meetings. Despite high female turnout at meetings, it was the men who tended to dominate Kugarika Kushinga co-operative meetings.<sup>11</sup> This could be due to the pattern set by the Executive Committee,

where female Executive members were seen to be engaged in subordinate tasks. In contrast, women, who comprised the majority of those attending Tashinga co-operative meetings, participated strongly in the discussions,<sup>12</sup> which could have resulted from the strong example set by the Chair who commanded control of all of the meetings.

#### **Women Co-op Members**

Seven women members from Tashinga and Kugarika Kushinga were interviewed at length, four from Tashinga and three from Kugarika Kushinga. The women were identified with the help of the four women Executive Committee members of the two co-ops. An attempt was made to interview women who represented the full range of situations and status. Two were divorced; one was living common-law with her children's father (where "lobola" or bridewealth had not been paid); one was widowed; one was single; and two were married.<sup>13</sup> Their incomes ranged from \$Zim 130 to \$275 per month. They were from 26 to 50 years of age and had from one to four children. Their education ranged from grade four to Form 3 (the equivalent of about US grade 11).

Four of the seven women interviewed had unsuccessfully attempted to apply for lots from the municipal government. Of the remaining two who had applied, one was on the waiting list, and the other's husband was on the list. The four who were not successful revealed that they had been told they were ineligible due to being domestic workers or that their incomes were too low. According to official municipal policy, neither of these was supposed to be sufficient grounds for being rejected. This meant that municipal bureaucrats were discriminating against women applicants in an arbitrary fashion.<sup>14</sup> All the women, whether on the waiting list or not, perceived that the housing co-operative represented their only possibility of attaining a house at some time in their life.

The women consistently stated that they wanted a house both for their children and as security for their old age. Many of the women reported having to leave their children either in the rural areas with grandparents, or (reluctantly) with ex-husbands because they did not have the space to provide for them. In Zimbabwe, women can expect to be taken care of in old age only by male children, since female children, when married, must offer primary allegiance to their husbands' families. Nor can women expect to inherit land from their parents in the rural areas later in life, since only males inherit.

Despite this, some of the women reported working on their parents' farms in the rural areas and almost all sent money intermittently to their parents to help support them. This was reciprocated by their parents who took care of grandchildren for whom there was not enough space in the small living quarters in the city.

Other reasons were expressed by the women for wanting to own their own house. Some were able to grow food for consumption where they were currently living (usually maize), but others were not. Almost all the women had skills to generate other income, such as sewing or crafts, but were unable to pursue them because of lack of capital or insufficient space at home. Lack of time was a problem with others, since many lived far from their place of work and had to spend long hours commuting.

## Conclusions

The combined effects of a gender-neutral housing policy that fails to recognize the special needs of women-headed households along with discrimination practiced by lower-level bureaucrats in the allocation of municipal lots have driven women to join housing co-operatives in large numbers in Zimbabwe. This implies that there is a need to revise eligibility policies for the purchase of land so that they take into account the varying marital and family situations of women. It also throws into question the requirement of self-help, since women's dual income-earning and child-rearing responsibilities make it difficult for them either to assemble a house themselves or to hire a builder. Housing co-operatives are therefore seen by women as a way of avoiding this dilemma.

In addition to their attractiveness in assisting women to dodge the inequities and inappropriateness of current housing policies, community-based housing organizations, the research suggests, offer other features to women, such as the ability to generate and sustain high rates of saving and to build houses at a reasonable cost, despite considerable constraints. Effective functioning of the organizations could be facilitated by local governments and private financial institutions adopting policies which recognize collective forms of ownership.

The results also show that the negative effects on women of the gender-neutral nature of housing policy in Zimbabwe are mirrored by policies on housing co-operatives: the promotion of workplace-based co-ops by the government has the consequence of favoring

organizations comprised predominantly of men. Although the government has failed to provide significant assistance to either type of housing co-operative, there is a case for recognizing the difference between these two types of organizations and developing special support programs for the community-based co-ops, since they cater heavily to women, are comprised of lower-income people, and have fewer resources available to them.

The evidence of external interference in the community-based co-ops by local politicians and political party officials indicates that these types of organizations need a support structure that could act to reduce their vulnerability to outside manipulation. A strong national-level NGO that provides technical and financial assistance, training, and networking services could contribute toward this.<sup>15</sup>

Although both Tashinga and Kugarika Kushinga were in the early stages of development, there was evidence that women's participation in the organization was related to women's leadership. Female participation and leadership in the co-operative's decisions would be essential in ensuring that future housing solutions are suited to the needs of women-headed households. This implies that training programs need to be developed which are gender-sensitive, encouraging women to take on roles and tasks not traditionally held by them.

Finally, the research suggests that community-based housing organizations, if appropriately developed and supported, could not only improve women's access to housing, but could also act as enabling and empowering mechanisms for helping women to develop their leadership and technical capacities. In this way, community-based housing organizations could constitute an important element in the link between the gender aspects of shelter provision and women's development.

## Notes

<sup>1</sup> The government census of 1982 placed the number of women-headed households at 15%. However, it is generally assumed that the real figure is much higher (Schlyter, 1989:27-28; Government of Zimbabwe and Government of Sweden, 1987:20).

<sup>2</sup> Both Jacobs (1989) and Schmidt (1991) argue that there was collusion between European lawmakers and African men who saw the opportunities to be gained from removing certain legal rights from African women.

<sup>3</sup> These are based on the typology used by Mutizwa-Mangiza (1985).

<sup>4</sup> A concerted attempt was made to include at least one all-female housing co-operative; however there were none appropriate for study in the country at the time.

- <sup>5</sup> The study results relating to cost comparisons are reported more fully in Vakil (1991:141). The costs for a one- to five-room house for the three co-operatives engaged in construction ranged from \$5,000 to \$9,720, respectively; for the government-sponsored sector, costs for similar units ranged from \$5,087 to \$9,818; for the private sector, from \$6,600 to \$12,800.
- <sup>6</sup> See Fugelsang and Chandler (1986) for a description of the most famous example of this, the Grameen Bank, an institution which lends to poor people in Bangladesh.
- <sup>7</sup> For a fuller description of the impact of policy on the five housing co-operatives, including an analytical model, see Vakil (1991:192-198).
- <sup>8</sup> On one occasion, the Cotton Printers co-operative relied on a ZANU party connection to facilitate its purchase of land. However, this relationship was initiated by the co-operative, not the political official.
- <sup>9</sup> See Gilbert and Ward (1984) for a description of similar issues in Latin America.
- <sup>10</sup> This tendency of women to take on domestic roles within the organization is confirmed in other studies of women's participation in Zimbabwean co-operatives [see Chinemana (1987); and Smith (1987)].
- <sup>11</sup> Despite the high proportion of women attending Kugarika Kushinga co-operative meetings, out of all questions asked by members, less than one-third were posed by women.
- <sup>12</sup> Out of a total of 13 questions asked at one Tashinga meeting, for example, 10 were asked by women.
- <sup>13</sup> The researcher had initially been led to believe that the two married women were divorced. This is particularly interesting, since in Zimbabwe, it is assumed that the male is the head of the household and would be expected to be the member of the co-operative. In both cases, the women claimed that the future houses would be in their names.
- <sup>14</sup> This is corroborated by Schlyter (1989:167).
- <sup>15</sup> At this writing, a Canadian NGO, Conseil en développement de logement communautaire (CDLC), is in the process of establishing the foundations for an organization of this type.

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