

# Housing and the elderly in Zimbabwe

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## Abstract

*This paper is based on a study of people aged 60 years and older living in Harare and Mutare in Zimbabwe, and villages located within 50 km of these cities. The main areas studied were home ownership, household composition, number of rooms in a house, occupancy ratio, services, building materials, and the condition of the houses. The study showed that the majority of the respondents who lived in rural areas owned their houses. However most respondents who lived in urban areas were either tenants or people of no fixed abode. The majority of the respondents were heads of households; the majority of the household heads were widows. Occupancy ratio, as expected, was higher in urban than in rural areas. More houses in urban areas than in rural areas were built from "modern" materials, because of standards imposed by urban authorities. Houses in urban areas were better serviced – for example, they had electricity and piped water – and were of a better quality than those in rural areas. In general the respondents were satisfied with their living arrangements. However a surprising finding was that some respondents in the urban areas where houses were considered to be of poor quality and overcrowding was common, were very satisfied with their living arrangements. The policy implications of the findings are discussed briefly.*

## Introduction

Since independence in 1980, the Zimbabwean government under Robert Mugabe has made a concerted public effort to change the organization of the society it inherited in the direction of socialism. However it has tried to maintain a pragmatic approach to avoid alienating the white population which plays a major role in the economy. Land reallocation has been slow, because the government agreed to allow the sale of any private land that it took over at commercial rates. As a result of the slow reallocation of land in urban areas, as well as Zimbabwe having one of the highest birth rates in the world – presently 3.1 %, the African (black) rural population is more numerous than previously. However there has been large-scale migration to the cities. In 1965, 14 % of the population lived in urban areas, whereas by 1988, 27 % did (Adams, 1991).

Due to rural-urban migration, the failure of the Smith regime to enforce influx control measures during the latter years of the liberation war, as well as a natural increase in the size of the population, there has been a rapid growth in the

size of the urban population. This growth has resulted in a critical shortage of housing and strain on the existing services, e.g. sanitation and transport, in urban centres. According to Patel (1988), a result of the shortage of housing has been the mushrooming of large squatter settlements in and around towns in Zimbabwe, e.g. Chirambahuyo in Chitungwiza.

Since liberation the Zimbabwean government has succeeded in expanding the education and health systems, and providing services more widely than in the past. However it has put less emphasis on the provision of accommodation or housing than it has on education and health. This is evident in the lack of accommodation and the waiting lists for housing in most urban centres. Harare, for example, has approximately 83 000 people on a waiting list for housing.

There has also been limited provision of housing in rural areas. The government had proposed the erection of consolidated villages in rural areas, where houses would be built in a specific area, to facilitate the provision of services such as water and schools, but this programme was never carried out. Nor did the people, who were to be settled in these villages, have houses built for them as they had been promised by the government.

No policy exists concerning the provision of housing for the elderly. The government's emphasis has been on the building of low-cost houses for employed people. Most elderly people are not formally employed and so do not qualify for housing under most housing provision schemes.

Studies by Hampson (1982) and Muchena (1978) have found a number of elderly persons who are homeless, who live in the open, or who are tenants. Housing plays an important role in the care of the elderly. For instance, the impact of disability on elderly people is directly related to the nature and quality of their housing. Further, retired persons spend more time in their houses than working people. House-bound people tend to spend almost all their time indoors. Houses that are cold, that leak, and that are expensive to run, make it difficult for elderly people to remain living in the community. The importance of adequate housing for the elderly in these regards has been acknowledged by several authorities (Griffiths, 1988; Wagner, 1988).

In Zimbabwe elderly people tend not to enter institutions. Nyanguru (1987, 1990) found this to be the case for the majority of African elderly in Zimbabwe. The success of the provision of housing for elderly people has been judged in part by the extent to which the houses meet the preferences of the old people themselves. Obviously preferences vary and

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not all elderly people prefer the same type of accommodation. Some elderly people may want to live in a flat rather than a bungalow; some may differ in the number of rooms that they require; some may want a garden; and some may not want to live in a busy street. Despite these differences, Sinclair and Williams (1990) argue that most elderly people want convenient housing which is within their financial means. Studies in the United Kingdom have shown that most elderly people, particularly those who want to move, consider that a bungalow or a flat would suit their needs best (Gray, 1976; Age Concern, 1980); the bungalow or flat should preferably be "central", close to relatives, near shops and amenities, neither so small that no one can come to stay nor so large that it is difficult to manage, safe from vandals, away from noisy children, and easy to keep warm.

**The study**

The study reported on in this article attempted to identify the type of accommodation available to elderly Africans living in urban and rural areas in Zimbabwe. The study examined matters such as home ownership, household composition, and the relationship of the elderly respondents to the head of the household. It also investigated the size of the houses, occupancy ratios, and the type of services that are available to the elderly residents. The study further examined the condition of the houses and from which materials they were constructed. Lastly, the respondents' satisfaction with their houses and living arrangements was examined. In conclusion this article makes recommendations, based on the findings of the study, for changes in policy to meet the housing needs of the elderly in Zimbabwe.

**Methodology**

The data used in this article were collected during surveys among African elderly in Zimbabwe during 1989. A total of 540 women and 272 men, aged 60 years and older, living in Harare (the capital city) and Mutare (the country's fifth largest city), and villages within 50 km of these cities, were interviewed. Four hundred respondents lived in urban areas and 412 lived in rural areas.

In Harare, the interviews were carried out in four suburbs (townships). These particular suburbs are known as "high-density" suburbs, because of the large numbers of people living in them. "Low-density" suburbs are those which before independence were exclusive to whites. The suburbs selected for the study were the following: Mbare, which is the oldest African suburb, is extremely overcrowded, has old houses and has a large rural bus terminus through which over a million people pass each day; Highfield, which is the second oldest suburb, and the first to have a home-ownership scheme as well as a municipal housing scheme; Kambuzuma, which had the first African home-ownership township scheme; and Rugare, which is a suburb exclusively for employees of the National Railways of Zimbabwe.

In Mutare, interviews were conducted in the township of Sakubva. Like Mbare, it is one of the oldest suburbs and has a large rural bus terminus, and houses which are old and overcrowded. Interviews were also conducted in Danganvura Township, which is similar to Highfield, and Marymount, which is similar to Kambuzuma.

Further, the study was conducted in six rural areas around Harare and Mutare. Around Harare, interviews were conducted in Goromonzi and Domboshawa communal lands. Around Mutare, interviews were conducted in Mutasa, Zimunya/Dora, Penhalonga (a small town near Mutare) and Chipenje.

The interviewers were unemployed school leavers from the cities of Harare and Mutare, and were specially trained for the task. They were assigned sections (both in rural and urban areas) and instructed to interview persons over 60 years whom they encountered, but no more than two in a house, with a quota of two women to each man. A pre-test of the data-collection instrument was carried out in a suburb in Harare and a communal area some 45 km outside Harare.

**Profile of the respondents**

*Gender*

About a third of the respondents were men and about two-thirds were women. This was the case in both rural and urban areas. However there were significantly more women in the rural areas than in the urban areas; in the urban areas, there were slightly more men than in the rural areas. This is probably due to men migrating to the cities, as migrant workers.

**Table 1**  
Profile of the respondents, by urban and rural location

Characteristic	Location		Total %
	Urban %	Rural %	
Total	100,0	100,0	100,0
<b>Gender</b>			
Male	35,3	31,8	33,5
Female	64,7	68,2	66,5
<b>Age group (years)</b>			
60-64	36,2	21,4	28,8
65-74	45,3	50,0	47,7
75-84	14,0	20,0	17,0
85+	4,5	8,5	6,5
<b>Education</b>			
None/Pre-primary/Primary	37,5	44,7	41,1
Full primary	40,5	41,3	40,9
Secondary 1-4	17,3	12,1	14,7
Higher	4,7	1,9	3,3
<b>Marital status</b>			
Widowed/Divorced	44,6	44,9	44,8
Married (monogamous)	41,7	53,6	47,6
Married (polygamous)	13,7	1,5	7,6
N	400	412	812

*Age*

Twenty-eight comma eight per cent of the respondents were younger than 65 years. The majority were in the 65-74-year age group, with the smallest percentage in the 85+ age group. This age group, referred to as the "very old", is found in most developed countries. The number of people aged 80 and over in Zimbabwe is increasing. Population ageing places strain on scarce resources, especially in developing countries where youth programmes tend to be emphasized (Nyanguru, 1991a).

*Education*

The majority of the respondents had completed seven years of formal education. Rural elderly and women are generally more disadvantaged in terms of education than other groups. The results of this study in this regard are consistent with findings of other studies (Nyanguru, 1991a; Adamchak, Nyanguru, Hampson & Wilson, 1990; Wilson, Nyanguru, Hampson & Adamchak, 1990).

### Marital status

Forty-four comma eight per cent of the respondents were widowed or divorced. The majority of the marriages were monogamous (47,6 %). A few marriages (7,6 %) were polygamous. The sample included more widows than widowers. Most widows in Zimbabwe have few resources and are less educated than men generally. Few policies are enacted in Zimbabwe to protect women, especially elderly women.

### Economic status

Two-fifths of the men and a third of the women in Harare, and a fifth of the men and women in Mutare reported cash incomes greater than the minimum wage of \$50 a month, compared to just under a fifth of rural men and only a tenth of rural women. A third of the men and half the women in the samples reported that they had incomes of less than \$50 a month. Low incomes are threatening to elderly people in general; this was found to be so especially in the case of the respondents in the Mutare area who had lost children and siblings during the war.

Twenty-three comma seven per cent of the respondents were not economically active; 37 % were engaged in agriculture – the majority of these being the respondents living in the rural areas. The majority of the respondents who were formally employed did manual work. A few respondents (18 %) worked at a trade; the majority of these respondents lived in towns. Most of the respondents working at a trade were women who sold vegetables and other wares at market places. Very few respondents worked at non-manual jobs (3 %). (The economic status data are not tabulated.)

### Home ownership

Slightly less than three-fifths of the respondents owned their houses, a fifth lived with kin and another fifth were tenants. Further analysis of the data showed that only a third of the elderly who lived in urban areas owned their homes; 42,4 % of the urban respondents were tenants, compared to a mere 1 % of the rural elderly. The high tenancy rate in urban areas is probably due to the shortage of housing in these areas. More women than men lived with kin. Traditionally in Zimbabwe, elderly African women live with married or unmarried daughters. An elderly African man is unlikely to live with a daughter and a son-in-law.

**Table 2**  
Home ownership, by urban and rural location

Variable	Location		Total %
	Urban %	Rural %	
Owner	33,2	84,6	58,9
Kin	24,4	14,4	19,4
Tenant	42,2	1,0	21,7
Total	100,0	100,0	100,0
N	412	400	812

In Harare, Highfield had the largest number of respondents who owned houses and Rugare had the smallest number. All houses in Rugare are owned by the National Railways of Zimbabwe. In Mutare, Sakubva had the greatest number of residents who owned houses (21 %), while Dangmavura has the smallest number (7 %). This is probably due to Dangmavura being a fairly newly-built suburb and most of the house owners being young people. There were very few differences

in the rate of home ownership between the rural areas in the study. However a few respondents in Goromonzi (0,8 %) and Penhalonga (5,6 %) were tenants. (These respondents may have been squatters or refugees from Mozambique.)

The data on housing are consistent with those found in other studies. In a study in Zimbabwe, Hampson (1982) found that 43 % of the sample were paying rent for their mainly two- or three-roomed dwellings, while 40 % were looked after by sons or married daughters. Four respondents were dependent on friends, six on siblings, and six on grandchildren. Only two were directly dependent on the spouses of their children; it is not customary in Zimbabwe for older people, especially men, to live with a son-in-law or a daughter-in-law where a natural child is not present.

In a study in Vilcabamba Valley, Ecuador, Tout (1989) found that 70,4 % of the respondents were home owners, 22,7 % lived with their families, 3,7 % rented a house, 1,5 % lived with friends and 1,5 % were without a fixed abode. In Barbados, Braithwaite (1986) found that 83 % of the elderly respondents owned houses. In South Africa, Ferreira, Møller, Prinsloo and Gillis (1992) found that more black elderly people owned houses than was the case in the Zimbabwean study: 46 % of urban elderly blacks and 91 % of rural elderly blacks in South Africa owned their houses. However, as in Zimbabwe, the majority of the houses in rural areas were traditional huts.

### Number in household

Household composition was also recorded in this study. In the overall sample the number of people most often found living together was four (in 19,8 % of the cases). Seven comma five per cent of the respondents lived alone.

Further analysis of the data showed that in Mutare, Sakubva suburb has the highest percentage of respondents living alone (58,5 %) and Highfield in Harare had the highest percentage of households with eight or more people. Many families in Highfield have taken in lodgers, as evidenced by the large number of backyard shacks which have been erected to expand accommodation – thus the high percentage of households with eight or more people. There were slight differences in the number of people living in a household in urban and rural areas. However there was a significant difference in the case of households with more than five people. This was probably due to the shortage of accommodation in towns, compared to rural areas.

**Table 3**  
Number of persons living in the house, by urban and rural location

Number of persons	Location		Total %
	Urban %	Rural %	
1	8,5	6,5	7,5
2	18,8	15,0	16,9
3	14,0	19,5	16,7
4	18,5	21,1	19,8
5	12,5	15,0	3,8
6-7	17,5	15,7	16,6
8+	10,3	7,0	8,6
Total	100,0	100,0	100,0
N	400	412	812

### Household composition

Table 4 shows that 7,4 % of the respondents lived alone or with a spouse; 38,8 % lived in a two-generation household; 27,3 % in a 3-4-generation household; and 21,4 % lived with their grandchildren, i.e. grandparents and grandchildren lived together, constituting a "skip-generation" household. There were more one- and two-generation families in the urban areas than in the rural areas. There were no significant differences in the number of 3-4-generation families in urban and rural areas. More elderly respondents in urban areas lived with relatives than those who lived in rural areas. However more rural elderly (30,8 %) lived with grandchildren, as compared to only 12 % of urban elderly. In Zimbabwe it is culturally and traditionally expected that adult parents provide a child to live with their old parents in a rural area. Children help their grandparents with household chores, e.g. fetching water and collecting firewood. In turn, grandparents are expected to provide foster care for the children. However this practice is no longer as common; with mass education, parents choose to send their children to good schools, which are mainly located in urban areas. Children are therefore sent to school as opposed to living with grandparents (Hampson, 1990).

**Table 4**  
Household composition, by urban and rural location

Type	Location		Total %
	Urban %	Rural %	
One-generation	8,5	6,3	7,4
Two-generation	44,2	33,5	38,8
3-4 generation	27,7	26,9	27,3
With relative(s)	7,5	2,5	4,9
With grandchildren	12,0	30,8	21,4
Total	100,0	100,0	100,0
N	400	412	812

Comparisons with other studies are useful here. In a study in Bangladesh, Andrews, Esterman, Braunacvk-Mayer and Rungie (1986) found that 70 % of the households comprised parents and married children. The elderly in the Bangladesh study were not found to be alienated. In a study in Jamaica, Frances (1987) found that almost 59 % of the sample lived on their own. Of those respondents who lived with younger people, 36 % had left their previous dwelling to do so. Reasons for sharing accommodation included financial reasons, illness and physical security (5 % of the respondents had been victims of crime). In a study in India, Pathak (1975) found that 70 % of the elderly lived with families and only 5 % lived alone.

In South Africa, Ferreira, Møller, Prinsloo and Gillis (1992) found that 5 % of the black elderly in urban areas lived alone, compared to 6 % in rural areas. The percentages of multi-generational households in which black elderly persons lived were high: 92 % in urban areas and 93 % in rural areas. The percentage of multi-generational households in Zimbabwe (27,3 %) is much lower than in South Africa.

The situation in developed countries differs. Sinclair (1990) found that in the United Kingdom, 30 % of the elderly live with their families and only 10 % live with a spouse only. Sinclair and Williams (1990) contend that the proportion of old people in the United Kingdom who live in different types

of households differs by gender and age. Overall about three-quarters of men over 65 years live with their spouse, as do about two in five women. Seventeen per cent of men live with their spouse but only 9 % of women do so. Twenty-eight per cent of men and 60 % of women live on their own (Victor, 1987). These differences reflect the tendency, as is the case in Zimbabwe, for men to marry women younger than themselves, to die younger than women, and for both reasons to leave widows rather than be widowed themselves.

### Head of the household

The study also sought to determine who the head of the household was. The results show that 80 % of the respondents in the overall sample were heads of households. In a tenth of the cases, the spouse was the head; in 7 % of the cases, a parent was the head; and in only 3 % of the cases someone who was unrelated to the respondent was the head. Further analysis showed that 95 % of the rural households were headed by either the respondent or the spouse, compared to 82 % in urban areas. This finding is important: elderly people have fewer resources than other adult age groups in the community. The burden of heading households can be very telling, especially when the head is a widow. In the urban areas, more parents and other people headed households. In several cases the elderly respondents were caring for their elderly parents.

In a study in Potosi in Bolivia, Tout (1989) found that 80 % of the respondents were heads of households. In the multi-dimensional survey in South Africa, Ferreira *et al.* (1992) found insignificant differences in the black samples between the head of the household in rural and urban areas.

### Number of rooms in the house

Seventeen per cent of the respondents lived in a one-roomed house, 23,3 % in a two-roomed house, 20,6 % in a three-roomed house, and 38,8 % in a four or more roomed house. More respondents in urban areas (21,7 %) than in rural areas (12,4 %) lived in one-roomed houses. This finding further shows the shortage of accommodation in urban areas.

Further analysis of the data showed that a high percentage of respondents in Mbare (57,6 %) lived in one-roomed houses. These houses are mainly shacks built in the backyards of houses. Kambuzuma and Rugare had high percentages of respondents living in four-roomed houses: 71,4 % and 87,5 %, respectively. The reason for this could be that in Kambuzuma, which has an old home-ownership scheme, many house owners had extended their homes. In Rugare, all houses are standard: most have four rooms, with only a few having more than four rooms. No shacks are allowed in this suburb. Overcrowding occurs to a large extent in this suburb.

In the study in Ecuador, Tout (1989) found that 35,6 % of the respondents lived in single-roomed houses, 37 % in two-roomed houses, 14,1 % in three-roomed houses and 6,7 % in four-roomed houses. The remainder lived in five-, six- or nine-roomed houses, although some of the rooms were used for storage or to house animals. In Tout's study (1989) the respondents had on average a smaller number of rooms in the house than the respondents in the Zimbabwean study. Tout's study was conducted in a rural setting.

A study by Braithwaite (1986) in Barbados found that 3 % of the houses of the respondents had one room, 17,8 % had two rooms, 20,2 % had three rooms, 35,2 % had four rooms and the remainder had more than five rooms. Braithwaite (1986) also found a decrease in household size with advanced age of the respondents, which suggested that many old people continued to live in the community in the traditional family house.

### Construction of the houses

Table 5 shows that 95,5 % of the houses in the urban areas had cement floors, and brick and plastered walls, in comparison to only 13,8 % of the houses in the rural areas. This situation is a result of the strict building standards which are imposed by local authorities on all buildings erected in municipal areas. Most of the houses in the urban areas were built by local authorities and then rented out to tenants. It was only after independence that former tenants could own municipal houses. However some structures in these areas do not meet the required "municipal" or urban standards. These structures have been built in the backyards of houses. The shacks have recently caused a great deal of controversy, with many people calling for their demolition. In Mutare, the city council asked each shack owner to pay \$50 rent each month. This was met with considerable protest from shack dwellers.

**Table 5**

Type of building materials used in the house, by urban and rural location

Location/building material	%
<b>Urban</b>	
Cement floor and brick/plaster walls	95,5
Cement floor and walls of other (planks, metal sheets)	1,8
Earth floor and walls of other	1,6
Earth floor and plastic walls	1,3
Total	100,0
N = 400	
<b>Rural</b>	
Cement floor and brick/plaster walls	13,8
Cement floor and mud walls	50,2
Mud floor and brick walls	20,4
Mud floor, and pole and dagga	15,6
Total	100,0
N = 412	

Seven comma six per cent of the houses in Mbare and 1,1 % in Highfield had mud floors and walls made of plastic. These findings strengthen the argument that there are a number of squatters in these two suburbs of Harare. Most of these squatters have recently been forcibly removed to Porta Farm, an "official" squatter settlement, 25 km from Harare.

Very few respondents owned "modern" houses in the urban areas. Slightly more than half the respondents lived in houses with earth or mud floors but which had walls made of brick. The remainder of the houses were made of poles and dagga – and were therefore traditional huts. There were insignificant differences between the different rural areas, although Goromonzi had more pole-and-dagga huts than the remainder of the areas, and Domboshawa had more "modern" houses. This is probably because Goromonzi has a large number of squatters, while Domboshawa has a large number of people engaged in market gardening.

A comparison with the study of Tout (1989) in Ecuador shows that 48,9 % of the houses in Tout's study had mud-brick walls, 20,7 % were built of unburnt, sundried brick,

10,4 % were a mixture of bricks and cement, and 3,7 % had a composition of various materials such as wood and cement.

### Occupancy ratio

The data in Table 6 show that of the whole sample, 55,1 % of the houses accommodated between one and 1,4 persons per room. Slightly over a third of the houses accommodated between 1,5 and 2,9 persons per room, with a tenth accommodating over three persons per room. Occupancy ratio was highest in Mbare and Sakubva suburbs. The ratio was much lower in rural areas than urban areas, as expected.

**Table 6**

Occupancy ratio of rooms, by urban and rural location

Number of persons per room	Location		Total %
	Urban %	Rural %	
1 – 1,4	49,5	60,7	55,1
1,5 – 2,9	36,8	32,0	34,4
3+	13,7	7,3	10,5
Total	100,0	100,0	100,0
N	400	412	812

### Services

In the study 42,6 % of the respondents' houses had both electricity and piped water. As expected, most of these houses were in urban areas. Eighty-four comma seven per cent of the urban houses had these two services, compared to a mere 0,5 % of the rural houses. Ninety-two comma seven per cent of the rural houses had no electricity and these respondents reported that they drew their water from a well. Only 1,2 % of the urban residents drew water from a well; these respondents were squatters. About 14 % of the urban respondents were able to get water from a public tap; this was mainly the case in Mbare and Sakubva suburbs.

Six comma eight per cent of the respondents in the rural areas fetched their water from a stream. This method increases the risk of their contracting water-borne diseases, such as cholera, dysentery, typhoid and bilharzia. Most respondents in the urban areas had toilets, except a few who lived in squatter camps. The availability of toilets varied in the different areas. A few had pit latrines, but a large number of respondents used the bush.

In his study in Ecuador, Tout (1989) found that 58,5 % of the respondents had running water on the property, while the remainder carried water from local streams. Eleven comma one per cent had water-closets, 2,2 % had dry privies, 3 % had septic tanks, but 83,7 % had no form of lavatory and used fields or river banks. Forty-six per cent had electric light and the remainder used candles or other fuel-ignited lights. In Braithwaite's (1986) study in Barbados, 68,7 % had piped water, 47,2 % had water-closet latrines, 50,6 % used pit latrines, and 81 % had electric lighting but depended on kerosene or wood for cooking.

### Ownership of a television set and a radio

Ownership of a television set or a radio is important for the elderly for entertainment and educational purposes. The study found that 83,3 % of the respondents had no television sets. All those who had a television set lived in an urban area. None of the residents from Mbare owned a set, while 90 % in Sakubva did not own one. The highest percentage of owner-

ship of a set was in Kambuzuma in Harare (53 %) and in Marymount in Mutare (30,7 %).

Asked whether they owned a radio, 82,1 % of the respondents answered in the affirmative. Again, the highest percentage of people who owned a radio was in Mbare (75 %). Highfield had the highest percentage of respondents with radios (92,1 %). In each of the other suburbs, more than 80 % of the respondents owned a radio.

Only 16,3 % of the rural elderly owned a radio. All the elderly in Chipenje and in Mutare had a radio; in Penhalonga, 53,3 % had one. Mutasa had the smallest percentage of respondents owning a radio (2,4 %), followed by Zimunya/Dora, where 9,1 % owned a radio. Tout (1989) found that 64,4 % of his respondents in Ecuador owned radios of the cheap transistor type. None owned a television set.

### Condition of the houses

A quarter of the houses were rated by the interviewers as "poor", two-fifths were in a "fair" condition, while the remainder (a third) were rated as "good". (The interviewers were trained to rate the houses according to specific criteria, e.g. good ventilation, adequate lighting, a garden, and a roof that did not leak.) As expected, a third of the rural houses were rated as poor, with only a quarter rated as good. Two-thirds of the houses in the urban areas were rated as good, with a fifth rated as poor. (See Table 7.) Further analysis of the data showed that Mbare suburb had the highest percentage of houses rated as poor (44,2 %). These houses included squatter settlements and temporary shelters built to accommodate refugees from the rural areas during the liberation struggle.

Kambuzuma had the highest percentage of houses rated as good. This high percentage is due to the fact that from the outset, Kambuzuma had a home-ownership scheme, whereby people built their houses according to their own specifications. In Mutare, Sakubva had the highest percentage of houses rated as poor (46 %), while Dangamvura had the highest percentage of houses rated as good (52,9 %). Dangamvura is similar to Kambuzuma, in that the majority of the houses are owned by the residents.

**Table 7**  
Condition of the house, by urban and rural location

Condition	Location		Total %
	Urban %	Rural %	
Poor	20,5	46,1	42,3
Fair	38,5	29,1	24,8
Good	41,0	24,8	32,9
Total	100,0	100,0	100,0
N	400	412	812

In the rural areas, Goromonzi had the highest percentage of houses rated as poor (34,1 %). Again, this finding can be attributed to the large number of squatters in this area. In Mutare, Zimunya had the highest percentage of houses rated as good (43,3 %). This area includes Zimunya Township, a township built to accommodate Africans working in Mutare. It is some 20 km from Mutare and was built as a dormitory for workers in Mutare. It was built on the same "apartheid" philosophy as Chitungwiza was for Harare, Tsanzaguru for Rusape in Zimbabwe, and Soweto for Johannesburg in South Africa. For this reason, houses were built by the city council

and certain standards had to be adhered to. Penhalonga had a large percentage of houses rated as fair (60 %). This small town is near Mutare.

### Satisfaction with housing

The respondents were asked to position themselves on a ladder of faces, which had a smiling face at the top (score 7) and a frowning face at the bottom (score 1), in terms of their level of satisfaction with housing and other areas such as marriage, children, health, income and standard of living, as well as their opinions on the progress in Zimbabwe and its chances of getting ahead. Most were able to do this, and were relatively satisfied with their lives and the situation in Zimbabwe on most of these variables (mean 4 or above; mode 5-6).

As far as housing was concerned, a fifth of the respondents reported that they were "not particularly satisfied" with their housing. Yet another fifth were "somewhat satisfied" with their housing, while three-fifths of the respondents were "satisfied" with their housing. (See Table 8.) A surprising result was that 60 % of the respondents in Mbare and 42 % in Sakubva were "very satisfied" with their housing, yet these suburbs have been noted for their poor quality housing and high occupancy ratio. This finding could be explained by the fact that many elderly people "make do" with what is available (Sinclair & Williams, 1990).

**Table 8**  
Satisfaction with housing, by urban and rural location

Level of satisfaction*	Location		Total %
	Urban %	Rural %	
1-3	21,7	18,2	19,9
4	19,5	20,9	20,1
5-7	58,8	60,9	59,9
Total	100,0	100,0	100,0
N	400	412	812

\* 7 = highest level of satisfaction

The Zimbabwean findings may be compared to those of a study conducted by Braithwaite (1986) in Barbados. In Braithwaite's study, 81,5 % of the sample rated their housing as satisfactory. A comparison of the Zimbabwean findings with those of Ferreira *et al.* (1992) is useful. The South African study found that 49 % of black respondents in urban areas and 65 % in rural areas were satisfied with their living arrangements. More respondents in urban areas in Zimbabwe were satisfied with their living arrangements than their counterparts in South Africa.

### Policy recommendations

Most of the housing standards stipulated by local government authorities are unrealistic. One such standard is that the roof of every house built in an urban area should sustain a certain amount of snow. There is no snow in Zimbabwe. The standards should be changed to fit local conditions and people should be allowed to use local materials for building. Material such as timber, bamboo, stones and thatch are readily available and cheap. Although cleanliness and efficiency are required when looking after old people, such persons in developing countries who have to live in so-called "modern"

buildings, with a preponderance of glass, concrete and steel, would for the main part be unhappy and not "feel at home" (Tout, 1989). The elderly belong to a generation which appreciated "natural", technologically-simple building materials, such as wood, mud and thatch. Natural materials are less expensive than modern materials, such as cement and steel. It should be kept in mind that Zimbabwe will remain short of cement for quite a time to come.

Zimbabwe should develop a housing policy which includes the elderly. At present there is no housing policy for the elderly (Nyanguru, 1993a,b). Low-cost special housing should be developed on an ownership or lease basis, which would enable successive generations of elderly to use the same property. Architects and town planners should plan space in houses to accommodate the grandparent generation, in addition to the nuclear family. In this way, the family will be able to support its elders. Further, the government should give financial assistance, tax benefits, and other forms of economic help, for the elderly to maintain independent living in the dwelling of their choice. There is also a need to establish community services which enable the elderly to remain living in their homes. These services include maintenance and home-repair services. This has already been done in some communities in Africa. In Kenya, for example, young people in Pumwani have been building and repairing houses for old people. The youth organized a walk with the aim of collecting money to help the aged (Tout, 1989). Associations for the elderly can also be formed which help members to build, repair and maintain houses. Joot Society is an example, again found in Kenya. In Zimbabwe, the Masonic Association helps its members build and maintain their houses.

Finally, an important consideration in planning national housing for the elderly is to include the elderly themselves: the elderly should be involved in all stages of planning, implementation and evaluation.

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