



**ZIMBABWE NATIONAL ASSOCIATION OF
HOUSING COOPERATIVES
(ZINAHCO)**

ICA PRESENTATION

LOCATION OF ZIMBABWE, ONE OF AFRICA'S 53 COUNTRIES



MAP OF ZIMBABWE



Macro Environment overview

- Zimbabwe has a versatile economy with abundant human and natural resources.
- It is a mineral rich country boasting of deposits of more than 40 minerals.
- There is abundant coal, gold, silver, platinum, diamond, nickel, copper, asbestos, iron ore and a high agricultural potential.
- It used to have one of the strongest and most complete industrial infrastructures in sub-Saharan Africa.
- Properly managed and supported therefore, Zimbabwe's wide range of resources has the potential to enable it to support sustained economic growth and development.

Macro Environment overview cont--

- Zimbabwe's population is at 12 973 808 (6 234 931 males and 6 738 877 females). The highest numbers of citizens are in the range with low socio economic status.
- The Ministry of National Housing estimated that at least 2 million individual urban dwellers are in need of housing.
- The country has put in place a new constitution which recognises access to shelter and the rights of vulnerable groups as basic human rights.
- The National Housing Policy was revised, adopted in 2012 and launched in June 2013.
- Provision of adequate water and sanitation is currently a major challenge for government and local authorities.
- Peacefully held harmonized elections in July this year.

Zimbabwe's Urban Development and Housing

- The period between 2000 to 2008 saw government coffers getting seriously constrained in housing provision and this necessitated a policy shift where government had just to be a facilitator.
- This saw the emergence and growth of Community Based Organisations in Housing delivery. Chief among them were Housing People of Zimbabwe (HPZ), Zimbabwe National Association of Housing Cooperatives (ZINAHCO), Dialogue on Shelter (D.O.S), Zimbabwe Homeless People's Federation (ZIHOPFE) and Civic Forum on Housing.
- With an exception of Housing People of Zimbabwe, D.O.S, ZIHOPFE AND ZINAHCO are still vibrant in housing delivery with Civic Forum on Housing not so vibrant but is still doing something in the sector.

BRIEF HISTORY OF THE ZIMBABWE NATIONAL ASSOCIATION OF HOUSING COOPERATIVES (ZINAHCO).

- ZINAHCO is the apex for housing cooperatives in Zimbabwe.
- Registered in June 2001, governed by a Board of Directors, while the secretariat implements its programs
- Its registered under the Cooperative Societies Act Chapter 24:05. Its operations are guided by this Act and the Revised Government Policy on Cooperative Development (2005).
- 3 layered structure: Primary, Secondary and Apex.
- Has 190 affiliate cooperatives with a total of 4,358 females and 5,715 males (10,073).

ZINAHCO'S FOCUS

VISION

Society where low income home seekers access adequate housing.

MISSION

To champion cooperative housing development by empowering members to access adequate housing in an effective and efficient manner.

ZINAHCO'S PRODUCTS AND SERVICES

- Lobbying and advocacy for access to housing land, infrastructure, finance and policy changes.
- Facilitate access to housing finance for members
- Provision of construction management and extension services.
- Mobilisation, Capacity building and advisory services on cooperative management and housing development.
- Mainstreaming cross cutting issues.

KEY ACHIEVEMENTS

- Affiliates have built houses in excess of 4000 units for the past 10 years.
- Have built sound relationships with Central and local government. Spearheaded the drafting and adoption of Guidelines on Local Authority and Housing Cooperatives Partnership.
- Played key role in the revision of the National Housing Policy- Housing cooperatives now recognised by policy as housing authorities.
- Established a functional loan facility for members, for IGPs and housing construction.

CHALLENGES

- Absence of offsite and onsite infrastructure on new sites.
- Increasing population on old infrastructure.
- Slow Industrial / economic recovery .
- Policy inconsistencies Central govt with different Local Authorities, by-laws need be constantly reviewed in line with national policy changes, need to be harmonised.
- Bureaucracy- Delays in processes e.g. plan approval, title deeds.

OUR CURRENT AND FUTURE FOCUS

- Accessing and or creating reliable and adequate capital in order to build economic and social sustainability while ensuring member participation and control.
- ZINAHCO has put in place seven strategic focal areas for the achievement of the above.

ZINAHCO'S SEVEN STRATEGIC FOCAL AREAS IN THE COOPERATIVE DECADE.

- Community Mobilisation and Development
- Resources Mobilisation and Provision of Financial Services.
- Infrastructure, Housing and Property Development
- Networking, Lobbying and Advocacy
- Research and Development
- ICT and Marketing
- Mainstreaming Crosscutting Issues.

CONCLUSION

“Cooperatives are a reminder to the international community that it is possible to pursue both **economic viability and social responsibility** .”

Ban Ki- Moon Un Secretary (2012)

END

SIYABONGA

TATENDA

THANK YOU