

HOUSING CHALLENGE AMONG PEOPLE WITH PHYSICAL DISABILITIES IN URBAN ZIMBABWE: IMPLICATIONS FOR SOCIAL WORK PRACTICE

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Abstract

Zimbabwe's protracted socio-economic depression has negatively affected social services provision. This is particularly in relation to housing provision for people with disabilities. Using a qualitative research approach through a case study design, the study argues that housing is a human right but the society continues to disable the vulnerable to access housing. The study unpacks the nature of experiences and vulnerabilities of the urban population by gazing at those in Bindura Urban. The research is premised on the social model of disability focused on persons with physical disabilities and professionals working for the welfare of people with disabilities. Availability sampling and purposive sampling were used to select primary participants and key informants, respectively from the targeted population. The study establishes that inaccessibility, affordability, discriminatory eviction and squatting and jeopardised amenities were challenges associated with adequacy of housing for people with disabilities in urban Bindura. From a human rights perspective, the study argues that urban dwellers with disabilities experience a vicious cycle of vulnerability as they try to access adequate housing. It implores social workers to adopt a holistic approach in addressing the housing circumstances of people with disabilities and lobby private and public housing providers to be

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disability sensitive and institute low-income earners housing schemes considerate of those disadvantaged populace.

Keywords: *housing, human rights, disability rights*

INTRODUCTION AND BACKGROUND

Housing is a human right and a policy issue for People with Disabilities (PWDs) globally. Worldwide, approximately one billion people (15%) have some level of disability, with about 5% having a severe disability (World Health Organisation, 2011). Twenty percent of the world's poorest people are disabled and tend to be regarded in their own communities as the most disadvantaged in accessing public services including housing (Koenig, 2015). Over one billion poor people live in precarious housing conditions, hence there are chances that PWDs are highly represented amongst those living in slum areas. Across urban Africa and Asia, low-income groups are often settled in segregated spaces, disconnected from adequate infrastructure, or overcrowded and unsanitary informal settlements at high risk of disasters and hazards (Reall, 2022). Under these conditions, housing is frequently constructed informally or inadequately, below any minimum standards and with inappropriate building materials. This further decreases the autonomy and quality of life for PWDs.

GLOBAL RAPID POPULATION GROWTH AND URBANISATION HAVE PUT PRESSURE ON SOCIAL SERVICES, INCLUDING HOUSING WITH PROPER SOCIAL AMENITIES.

“Continuing population growth and urbanisation are projected to add 2.5 billion people to the world's urban population by 2050, with nearly 90% of the increase concentrated in Asia and Africa (Szporluk, 2015).

In such circumstances, PWDs are most likely to face disproportionate consequence of poor housing provision (UN-Habitat; 2015; Chigwenya, 2019). In this case, the challenges faced by PWDs in urban

areas are made worse if they in the broad category of the urban underclass.

Additionally, discrimination, notably in the realm of housing, often remains a major problem for disabled persons. The UN Committee overseeing the International Covenant on Economic, Social and Cultural Rights recognises that the effects of disability-based discrimination have been particularly severe in the field of housing (Doulton, 2004). Thus, PWDs are often facing multiple layers of discrimination based on grounds such as sex, gender, race ethnicity and/or age. They are discriminated in the economic sphere where they lack equal access to employment to secure income to acquire adequate housing. This is perhaps perpetuated by the discriminatory legislation and policies that have the effect of limiting PWDs' ability to exercise their right to adequate housing. Furthermore, limited policy commitment by government, municipalities and cooperatives/private housing dealers has also affected the realisation of adequate housing rights for PWDs. This ranges from adherence and commitment towards policy measures which seek to enhance access to adequate housing for PWDs, including subsidies for affordable housing and provision of social amenities and funding the construction of disability sensitive structures. Developer partners' affordable housing projects fail to adhere to official disability standards and inclusive design guidelines to meet the demand and specifications for PWDs (UNDP, 2018). This reinforces or creates environmental barriers and lack of participation and access to resources and opportunities as well as lack of monitoring and complaint to the set standards of housing.

Gender considerations are also important, given that women have less security of tenure than men, hence have a higher risk of being homeless or suffer the consequences of inadequate housing (Szporluk, 2015). This is created and reinforced by patriarchal customs and values which discriminate women to equally access housing

ownership. Also, a lack of legal information and support on tenure issues limit women's right to housing. Women's limited access to equal employment opportunities also limits access to housing since they fail to secure income and limited collateral to secure housing loans.

Age is also an issue to consider. There is a greater risk of homelessness for children with disabilities due to economic and social factors (Lamrabat, 2018). UNICEF indicates that 33% of all street children live with disabilities (Satsangi, 2018). Moreso, old ageing is an identity marker which also reveals the extent to which one is restricted or prevented from exercising the right to adequate housing. This not only include persons with disabilities as they age, but also persons - who become disabled later in life (UN-Habitat, 2015). It should be noted that 38% of people over the age of 60 have a disability (Connery, 2016). Older persons with disabilities are vulnerable to exclusion from accessing public services including adequate housing (*ibid.*). In situations of displacements, PWDs also face challenges when it comes to access to adequate housing. Additionally, when denied housing, they face greater risk of further basic rights violations, particularly women and aged disabled persons (UN-Habitat, 2015). PWDs thus have peculiar circumstances which worsen their situation with regards to poor housing. Thus, there are perhaps personal circumstances which, when they interact with institutional/ structural arrangements, lead to lack of safe, affordable, accessible and barrier-free housing which obstruct PWDs from fully enjoying their rights and living in dignity and safety in their communities.

Governments have institutionalised and constitutionalised housing as a basic and human right. The right is, however, complex and further showcases the interrelatedness and indivisibility of all human rights (UN-Habitat, 2015). The right to housing, as one component of the "right to a standard of living", has its origins in Article 25 of the Universal Declaration of Human Rights (Szporluk, 2015). This right

was brought into a treaty through the International Covenant on Economic, Social and Cultural Rights ICESCR, ratified by the General Assembly on 16 December 1966. The convention has several aspects of the right to adequate housing per General Comment 4 of the Covenant. The ICESCR defines seven aspects of this right, which are legal security of tenure, availability of services, materials, facilities, and infrastructure, affordability, habitability, accessibility, location and cultural adequacy (UN-Habitat Report, 2015). Presently, major issues faced by disabled persons in relation to housing, relate to these different elements, highlighting the necessity to take their needs into account. With regard to availability of services, PWDS often face difficulties with physical access to water, raising similar issues of availability, affordability and accessibility with regard to the enjoyment of the right to water (Doulton, 2004). Persons with disabilities must be understood as being part of every target within Sustainable Development Goal (SDG) 11 that of living with their families, relatives, or guardians and living independently. With the declining economy, cannot afford this. The situation is perhaps worse for disadvantaged populations like PDWs. SDG11 reflects a recognition of the importance of making all settlements “inclusive, safe, resilient, and sustainable”. However, only two targets regarding transportation and green/public spaces under that goal, directly refer to PWDs(UN Stats, 2016).

The growing waiting lists, the sprouting illegal settlements, the increasing number of housing estates on subserviced land, points to a social, economic and health ticking bomb.

Global tenure insecurity crisis is underway, manifesting itself in many forms such as:

“forced evictions, displacement resulting from development, natural disasters and conflicts and land grabbing as evidenced by millions of urban dwellers living under insecure tenure arrangements (de Schutter and Rolnik, 2014).”

Many of those affected are from marginalised groups including PWDs. This warrants the need to further interrogate the situation of PWDs in Zimbabwe.

HISTORICAL OVERVIEW OF LOW-INCOME HOUSING IN ZIMBABWE

Housing has been a challenge for low-income earners, including PWDs, in Zimbabwe since the emergence of urban centres (Chagwenya, 2019). Housing provision for the disadvantaged in Zimbabwe has been one of the most critical social policy issues of government post-independence. Housing is deeply a political issue in Zimbabwe, highlighting the historic and ongoing injustices faced by many Zimbabweans. It should, therefore, be understood against social and political circumstances such as colonial laws and policies' unequal approach to housing, that have contributed to the housing crisis and shortages in the country (Chenwi, 2008:113). The colonial government crafted regulations that sidelined blacks in the provision of housing, like the Land Apportionment Act of 1931, which divided the country's land into black and white lands (Kamete, 2000; Chitekwe-Biti, 2009). Additionally, the racial divide also reflected racial bias in the amount of investments in these lands, where the white areas received the larger share of housing investments and allocations (Musekiwa 1993). The growth of industries resulted in an influx of people into the urban areas in search of employment (Chagwenya, 2019). This created a massive housing demand in major cities and it prompted the colonial government to institute a Morris Carter Commission in 1925 to investigate the extent of the housing problem in native areas. The Commission realised a ballooning housing problem in the low-income groups and the problem was fast growing out of the urban authorities' capacity (*ibid.*). There was the Urban Areas Accommodation and Registration Act (Number 6 of 1946) which stipulated that only employed blacks could be allowed in towns and cities. This Act allowed local authorities to set aside urban locations for working Africans and also required that employers accommodate their workers

within their premises and the workers was predominantly men (Musekiwa, 1993). Housing in the form of hostels or servants' quarters within the employer's residence, were instituted. Moyo (2014) however, argues that the 1946 Accommodation and Registration Act was promulgated to control rural to urban migration and ease pressure on housing. The colonial government also used very strict planning laws, borrowed from the British planning system, to control any unplanned settlement. The government did not have a comprehensive policy towards housing for the urban poor and disadvantaged groups such as the disabled as it adopted a piecemeal approach, which failed to deliver housing to the urban poor. This exacerbated the problem of housing leading to tremendous pressure on the colonial government, which was finding it increasingly difficult to uphold these Acts (*ibid.*). Whites were not tolerant to any unplanned housing (Chirisa, 2009). These strict planning regulations made it very impossible for the low-income earners to put up alternative housing schemes. A raging war and the growing market for jobs resulted in the burgeoning urban population exacerbated urbanisation. This forced the colonial government to change their housing policy towards low-income people. The houses provided by the government had affordability problems as they were out of reach of the majority of low-income earners. For example, 60% of the low-income earners could not afford houses provided in the massive housing scheme in the satellite town of Chitungwiza. The critical housing shortages in the African townships forced the colonial government to make amendments to the Land Apportionment Act in 1961 to foster home ownership schemes for the low-income groups (Musekiwa 1993; Rakodi 1990; Kamete 2001). Marriage quarters, which allowed black Africans to stay with their families in urban areas were instituted, but this also had an affordability problem for the disadvantaged. The government was also not willing to commit funds to subsidise the scheme and put infrastructure. This again painted a gloomy picture for the low-income

earners, such as PWDs, in as far as the provision of housing was concerned.

At independence, the government adopted a three-pronged housing delivery approach that focused on changing housing products, reduction of housing standards and changing the housing delivery system to address colonial housing inequalities (Kamete, 2001). It embarked on providing home-ownership schemes through the Home Ownership Policy. The government also reduced the standards as a way of reducing prices of acquiring land for home building and make housing affordable to low-income earners. However, this had poor quality issues and was difficult to extend without demolishing the whole structure. Poor targeting also led the well-off to benefit at the expense of the poor (*ibid.*).

The government further adopted the National Housing Fund to mobilise resources for urban housing construction and formation of building and material brigades to provide affordable building materials to the poor (Chagwenya, 2019). There was also the engagement of private players for provision and this allowed civil servants to access loans for house building. The measures of including building societies in financing low-cost housing in high density areas, however, was short-lived, as by the end of 1989, they complained of liquidity problems and were no longer giving mortgages to low-income applicants (Rakodi, 1995). The Economic Structural Adjustment Programme (ESAP), adopted by the government in the late 1980s, also worsened the affordability challenge for the urban poor.

However, it should be noted that there was no special attention to PWDs, bracketed under the low-income earners. It is worrisome again that they were disadvantaged and discriminated in accessing employment to secure the benefits. The Housing and Guarantee Fund

and Aided Self Help were also introduced to provide for the establishment and control of funds related to housing and building, among other issues (Housing and Building, Act [Chapter 22:07], 2016). The Government of Zimbabwe (GoZ) still has been trying and failing to provide adequate housing (Kamete, 2001). There is still need for adequate housing for the disadvantaged. The national housing waiting list peaked to 1.2 million (Chitekwe-Biti, 2009; Potts, 2011) and housing supply had been dwindling since the adoption of economic reforms. At the turn of century, Zimbabwe was expected to deliver 162 000 housing units annually but it was affording only between 15 000 and 20 000 (Government of Zimbabwe ,2008). By 2002, the production of housing units plummeted to 5 500 units against a national annual demand of 250000 units (*ibid.*). This resulted in high occupancy rate, averaging 12 households per stand (Potts, 2011).

It is in these difficult situations that PWDs perhaps suffer the most given the differential access to income and employment opportunities which determine access to adequate housing. If demands for housing in a society are not met, it means that the marginalised groups are further disadvantaged as competition for limited resources stiffens (Moyo, 2014).

Housing shortage in Zimbabwe manifests in the mushrooming of backyard shacks and unauthorised extensions as people try to cope with high demand for housing. Governmental exercises like the worldly condemned *Operation Murambasvina*, worsened the housing situation of the poor, including PWDs (Gumbo 2010' Mpofu 2012).

The GoZ highlights the need for enacting laws, establishing institutions and implementing different programmes for an inclusive national housing policy (National Housing Policy (NHP) (2012). However, PWDs are not treated as a group of particular consideration with peculiar and special needs. The government also emphasises

direct provision, facilitating council programmes, private sector and community-based initiatives. The Government of Zimbabwe emphasises provision of services and the financing of settlement activities and fostering adherence to the Constitution regarding equality of men and women, the rights of older persons, youths, children and PWDs (GoZ, 2020). The government acknowledges lack of access to decent and secure housing; the housing backlog and that structural constraints at the macro and sector levels slowed land delivery, dried up housing finance (*ibid.*). Given the general worsening socio-economic situation in Zimbabwe, questions arise as to the actual magnitude of the impact on already marginalised PWDs. Section 22 of the 2013 Constitution of Zimbabwe (Amendment Number 20), clauses 22(3)(b) and 24 focuses on considering the specific requirements of persons with all forms of disability as one of the priorities in development plans and take appropriate measures to ensure that buildings and amenities to which the public has access are accessible to PWDs.

As a mining town, Bindura continuously experiences population growth, due to the flocking in of university and college students semesterly and artisanal miners, which has possible ramifications on housing. Bindura's dwindling land shows that perhaps there are adequacy issues in relation to housing for PWDs. Given this overview, this research seeks to explore the housing situation in Bindura, especially in relation to PWDs. It seeks to unearth the experiences of PWDs with regards to adequate housing.

THEORETICAL FRAMEWORK

SOCIAL MODEL

The model contends that disability is caused by society (Mthethwa, n/d). Inspired by the activism of the British disability movement in the 1960s and the 1970s, the Social Model of Disability's proponents,

mainly PWDs, reacted to the limitations of the Medical Model of Disability. They argue that it is society that impairs and disables people with disabilities. It is the society 'which disables people with impairments, and therefore any meaningful solution must be directed at societal change, rather than individual adjustment and rehabilitation' (Retief and Letšosa, 2018). Thus, disability is a-social creation. They believe that to tackle disability, society should be the main focus. Society should prevent impairments and accept people with disabilities as part of diversity. Disability is a socially created disadvantage and marginalisation experienced by people who have (or are perceived to have) 'impairments' (*ibid.*). At its heart is the distinction between socially-created exclusion and disadvantage on the one hand, and the particular mind and body traits of individuals on the other (Lawson and Beckett, 2021). The social model views disability as a product of the social organisation (Reeve, 2004). It asserts that society 'disables' by placing barriers on people with disabilities (Mtetwa, n/d). It calls for social integration, altering the environment and social action. Disability is viewed as the disadvantage or restriction of activity caused by a contemporary social organisation which takes no or little account of people who have physical impairments and thus excludes them from participation in the mainstream of social activities (Retief and Letšosa, 2018). The Social Model of Disability emphasises that persons with disabilities are prevented from reaching their full potential not because of their impairment, but as a result of legal, attitudinal, architectural, communications and other discriminatory barriers. The Social Model of Disability, combined with a rights-based approach: (i) recognises persons with disabilities as rights-holders who can and should determine the course of their lives to the same extent as any member of society; and (ii) defines limitations imposed by the social and physical environment as infringements on people's rights (Lawson and Beckett, 2021).

METHODOLOGY

The study utilises a qualitative research methodology through a case study research design and conducted semi-structured interviews with people with physical disabilities, who reside in Bindura Urban area. particular focus on making sure that the sample included participants across all suburbs in Bindura. In line with the qualitative approach, non-probability techniques were chosen to identify research participants. For all people with physical disabilities, convenience sampling was used to select representatives according to their availability. Key informants were purposively selected in accordance to their relevance and expert knowledge on the issue of housing and disability.

The total sample for the research is 37 participants. These include 30 people with physical disabilities from the urban area, thee district social development officers, one local authority housing department representative, one representative from the Council of Disability, and one representative from a local non-g0vernmental organisation (NGO) providing support for the disabled.

The interview questions focused on collecting data about the experiences and circumstances or encounters of people with physical disabilities with regards to housing. Interviews were conducted face to face and digitally recorded, and then transcribed in full. All participants remained anonymous and were given pseudonyms to ensure confidentiality and to acknowledge them as people with individual life experiences. Thematic analysis was used to analyse data from semi-structured interviews, a means of data analysis which facilitated the management and interpretation of large amounts of qualitative data. The analysis also helped to identify the presence, meanings, frequency and relationships of key themes and subthemes that characterised the housing circumstances and experiences of PWDs. The coding process focused on testing themes extracted from

the narratives, such as housing mobility and security (deductive approach). It also allowed new themes to emerge (inductive approach) (Berg and Lune, 2017).

RESULTS AND DISCUSSION

The research findings recognise the inaccessibility issue, affordability, discriminatory eviction and squatting and living in premises with jeopardised social amenities.

INACCESSIBILITY ISSUE

The study reveals that people with physical disability face a plethora of challenges with regards to access and manoeuvring their area of residence. Participants ascribed the challenges to the type of building structures which favour only the able-bodied. They specified that, in both their personal and rented premises, it is difficult to gain entrance and move around from place to place, given that some of the rooms have door steps, stubs which are stumbling blocks for the disabled. The situation and experiences of the physically disadvantaged is worsened when they resort to renting for accommodation, since they cannot force the landlords to modify the structures to ease movement of the disabled person in the premises of residence. They lamented that they find it difficult to make use of key facilities such as ablution in rented houses. Alternatively, they indicated their reliance on public toilets some distance from their area because the rented houses were not universally constructed. While PWDs indicated that they had alternatives for use, this, however, exposed them to unsanitary conditions of public toilets in Bindura Urban and also worsened their experiences given that the movement to a distant facility is worrisome issue for wheelchair-bound and clutch-reliant PWDs. They also indicated that they were afraid to burden caregivers, hence at times did not bath and were even forced to remain indoors (limiting participation, other rights etc recreational). Also, key informants reported that physical structures and accommodation in Bindura

Urban is commonly not sensitive to the needs of PWDs and even affect their normal and everyday living experiences enjoyed by the able bodied.

As PWDs, we face many challenges on issues of housing, mainly walking in and around where we stay...Its really difficult for me personally with my condition. The house I'm living in, as you can see, the pavements and door steps outside and entrances pose a challenge Look, the exit and entry points are not wide enough to accommodate my wheelchair, building suits the able bodied. No rail, no ramps. It's even an issue to move from one room to another. I need where to lean on but it's difficult... (Participant (P) 3).

Given the nature of my room, I can't walk into my toilet and bathroom, I don't have anywhere to hold to sit well, worse my wheelchair cannot enter these two. The landlord cannot do anything and it's not her fault. Alternatively, I have to use my wheelchair to the public toilet at T-Hall which have rails and wide doors... but mmmm they are at times messy but I don't have an option.... It's even a challenge for me to bath, I am always indoors, I can't go out freely and meet my friends and to the market (P8).

The narratives above mirror lack of inclusivity and how the dire housing challenge is due to failure of public and private housing institutions to adhere to official disability standards and inclusive design guidelines to meet the demand and specifications for PWDs. The fact that the building structures and design limits the freedom of PWDs to move from one place to another, shows that Bindura Urban creates and reinforces environmental barriers which also limits the right of participation fundamental for PWDs' wellbeing. This, therefore, shows that adequate housing is both a determinant and a means for the realisation and enjoyment of access to other fundamental human rights, as well as a right on its own. The Social Model of Disability, combined with a rights-based approach, recognises persons with disabilities as rights-holders who can and should determine the course of their lives to the same extent as any member of society and defines limitations imposed by the social and physical environment as infringements on people's rights (Lawson and Beckett, 2021). The

study shows that due to difficulties to manoeuvre in and outside their housing premises, PWDs fail to access resources and opportunities as well as accessing key services such as ablution which offer supportive environment for daily living. This translates to an unsustainable town which is not considerate of the specific needs of the disadvantaged population. The verbatim quotations also reflect lack of institutional commitment towards inclusive cities on the part of both public and private entities as they fail to foster compliance to and setting of inclusive housing standards to accommodate physically disadvantaged people. This echoes the sentiments of UN Habitat (2015) who indicate that limited policy commitment by the government, municipalities and cooperatives/private housing dealers has also affected the realisation of adequate housing right for PWDs. This ranges from adherence and commitment towards policy measures which seeks to enhance the construction of disability sensitive structures.

AFFORDABILITY

In unison, the participants indicated that they cannot not afford adequate housing in Bindura urban. The affordability issue was worsened because they are not gainfully employed to secure income for building and renting adequate housing premises. They indicated that when they are renting, they are required to pay for water and electricity on top of the room specific amounts and cleaning duty. These supplementary charges prove to be expensive for the disabled and are mostly evicted. They indicated also that community dwellers in Bindura Urban are not willing to accommodate or offer PWDs a place to rent as they consider the money as a livelihood option. This, therefore, disadvantages their capability to negotiate for adequate housing. The participants also lamented that the issue of affordability is not only limited to rentals and building adequate housing, but is also an institutional issue from both public and private cooperatives for housing. The participants indicated that the public (municipal housing

provider) and private land developers housing charges are far beyond the reach of PWDs. The waiting list charges and charges per square metre for residential stands are beyond their financial capacity. The study also identifies circumstances surrounding affordability as exacerbated by the rapid socio-economic decline, as the participants cited income insecurity propagated by poor access to wage employment.

Generally, accommodation is expensive in Bindura .Is really tough for me, given that I'm not employed, it's a challenge to hustle in the market and get money for rentals ... this is even worse when it comes to buying my own residential stand and develop it.... The landlords want rental for a room, service charges for electricity, running water supply and cleaning the bathroom, yard and toilets, yet I'm like this (disabled), I don't afford and usually it ends in eviction (P9).

Most urban dwellers who own houses take rentals as a form of livelihood, hence they are reluctant to accommodate me with my condition (disability), because they know I don't afford, hence a threat to their source of income... its expensive for me ... This is not perpetuated by landlords only, but even the municipality stands are beyond my financial capacity, even the private land developers sell very expensive houses and stands so it's just expensive for me, imagine US\$5-6 000 for 300 square metres, the waiting lists charges on top of that need to be updated if you want to be considered for municipality developed land.... it's much money. Even the able-bodied struggle, the continuing economic deterioration has made it difficult for almost everyone as income is dwindling, worse for us with disabilities, who are likely to face challenges to secure a decent job (P 20).

The above sentiments reflect a disproportional level of poverty amongst PWDs, premised on the backdrop of socio-economic deterioration in Zimbabwe. The development context has disproportionately affected PWDs in terms of securing decent and gainful employment to afford adequate housing costs. This perhaps reflects structural discrimination in economic participation due to factors indicated in the above thematic issue. Disproportional poverty amongst PWDs, therefore, makes them vulnerable to homelessness.

The issue of affordability also shows lack of genuine inclusive policy framework to support PWDs' access to adequate and affordable accommodation. Whereas the Bindura Municipality Housing Policy on Housing has a 15% quota for PWDs, when distributing residential stands, it seems there is no subsidised accommodation in Bindura for low-income earners, hence making PWDs susceptible to homelessness. In relation to PWDs, the study confirms that there are perhaps personal circumstances which, when interacting with institutional/structural arrangements, lead to lack of safe, affordable, accessible and barrier-free housing which obstruct PWDs from fully enjoying their rights and living in dignity and safety in their communities. Thus, poverty and associated causes such as unemployment amongst most PWDs intermingle with how housing institutions distribute land, worsening circumstances of disadvantaged populace. Thus, high rates of persistent inequality, poverty and unemployment limit the capacity of PWDs to access adequate housing (Chenwi, 2021; UN-Habitat, 2021). Even though the Committee on Economic, Social and Cultural Rights defines seven aspects of the right to affordable housing emphasises legal security of tenure, availability of services, materials, facilities and affordability amongst numerous aspects (UN-Habitat, 2021), these elements are curtailed for the low-income statuses of many PWDs. The study, therefore, confirms that, generally, people with disabilities around the world share similar characteristics. They are considered the poorest of the poor, have low levels of education, high rates of unemployment and underemployment, have fewer savings and a reduced number of assets, including housing (Pinilla-Roncancio, 2015).

DISCRIMINATORY EVICTION ISSUE

All participants indicated that landlords prefer staying with and leasing a room to able-bodied people because they have income security. Key informants indicated that income security indeed is a prerequisite for all to secure adequate housing but, given the declining

economic conditions where even the able-bodied struggle, posed a threat and worse for the disadvantaged, including PWDs. Some participants highlighted that some chores required of a tenant are difficult to force upon PWDs, hence by default, they are discriminated on the basis of failure to undertake them. In some circumstances, PWDs are perceived as a burden given their special needs for caring in case they need support. They also lamented that in worst scenarios, some house-owners say discriminatory and dehumanising words regarding them as untidy and perhaps causing discomfort due to their styles or ways of living. Key informants further confirmed and indicated that besides the issue of failure to afford, some landlords do not want to stay with a disabled person (*vanovasema*) on the basis of their appearance and all associated myths concerning. They also emphasised that discrimination is also viewed from a policy perspective given the high charges for land possibly which the disabled cannot afford. Some key informants indicated that though the housing policy tries to be sensitive, the challenges surrounding adequacy of housing in Bindura revolve around exorbitant land charges which are too expensive for the low-income earners and disadvantaged populace such as the disadvantaged. The housing policy is discriminatory.

“Generally, accommodation is expensive in Bindura. It’s really tough for me given that I’m not employed, it’s a challenge to hustle in the market and get money for rentals. .. This is even worse when it comes to buying my own residential stand and develop it.... The landlords want rental for a room, service charges for electricity, running water supply and cleaning the bathroom, yard and toilets, yet I’m like this (disabled), I don’t afford and this leads to frequent eviction” (P9).

“Most urban dwellers who own houses take rentals as a form of livelihood hence they are reluctant to accommodate me because of my disability because they know I cannot afford rentals hence a threat to their source of income... its expensive for me ... Also, I can’t sweep, clean around for what they call ‘duty’, some, therefore avoid us when we are seeking a room to rent, at times they can’t live with us for long, hence we are quick to be evicted,

some don't want me because I'm a burden given that I need extra care and support,.... My former landlord was terrible she used to verbally abuse me on the basis of my condition, saying I'm cursed, and dirty, imagine" (P 17).

It's true that landlord sometimes discriminate against PWDS on the basis of their appearance. it's sad that people no longer have compassion. This is even structural and mythological, some hold unfounded statements, myths and superstitions about disability. Some cite 'untidy' appearance as unpleasing. In our policies, it's sad that both public and private housing are not genuinely accommodating the disadvantaged, some entities charge exorbitantly. So, it's across individuals and institutions responsible for housing, the results are failure to accessing adequate housing as evidenced by continued eviction of PWDs in premises they try to rent because they do not have their own places to stay (Key informant 1)..

The sentiments above testify the dearth of humaneness and a situation where landlords tend to be heartless due to the need for financial gain in the form of rentals. The fact that those who own houses strategically avoid PWDs due to fear of impending threats to their income, reflects insensitivity and moral decadence which questions the value of *ubuntu/unhu* (feeling for others). The study also shows severe tenure insecurity due to eviction based on failure to meet the charges for adequate housing. The study confirms the global tenure insecurity crisis, manifesting itself in many forms such as "forced evictions", as evidenced by millions of urban dwellers, especially the marginalised such as PWDs who live under insecure tenure arrangements (UN-Habitat, 2015). It also echoes the virtues of the Social Model of Disability that emphasises that persons with disabilities are prevented from reaching their full potential not because of their impairment, but as a result of legal, attitudinal, architectural, communications and other discriminatory barriers (Retief and Letšosa, 2018). This also shows the level of socio-economic hardships and the consequent income poverty. Perceptions of the public of PWDs as threats to

income and burdensome and utterances of dehumanising sentiments indicates the collapse of social fabric and threats to indigenous knowledge systems (IKS) and adoption of individualism value which devalues compassion and empathy for the disadvantaged population, such as the disabled to quench monetary gains. The issue of discrimination and consequent eviction is also a product of institutions which set the pace of 'heartlessness' when gazetting housing charges. This, therefore, translates to failure by the disabled persons to access affordable housing and subsequent homelessness. Hence, this shows the institutional discrimination which reinforces the disadvantaging of PWDs (Reeve, 2004; Mtetwa, 2012; Lawson and Beckett, 2021). From a Social Work perspective, an intervention gap is noted where policy influence to address discriminatory structures and practices, which disadvantage PWDs with regards to access to adequate housing, is critical. There is still need for social workers to demystify disability and the stereotypes surrounding the condition.

SQUATTING AND JEOPARDISED AMENITIES

The study participants indicated that they live in makeshift and shaky apartments due to incapacity to pay for amenity-furnished accommodation. They indicated that they resorted to crouching and living in large numbers as a family, since better and adequate and humane housing is beyond their financial capacity. They mentioned discriminatory tendencies from those owning better apartments as one of the drivers. In worst circumstances, all parents may be disabled and hence vulnerable and unable to fend for or afford decent housing for the whole family. They specified that they dodge the costs associated with rentals and basic services and hence squalid 'houses' are considered a major recourse. The study also indicates that even if they own a house, it is still a challenge for most PWD-headed households to afford basic prepaid services such as clean and running water, electricity, sewerage connected and well-furnished communication facilities. Participants also cited that due to the need, they resort to

alternatives such as unsafe and unprotected water sources and firewood collection as options for their houses. These pose challenges for women who, due to gendered roles, assume housekeeping, yet they require movement and physical ability which is a challenge for people with physical disability.

“Due to high housing charges in Bindura, I and my family we have resorted to low-income structure. As you can see, it’s better to live in this room with no running water, electricity and good sewerage system. In this small apartment, we divide it with cloth so that we share with my children, that’s what I afford for them., and they don’t want us [disabled] because of our conditions . It’s better to stay this way, because there is no cost as in rented houses” (P 13).

“I have my own place, but I don’t have water, electricity, hence I use firewood, but its challenging because I should buy also. See, I can’t afford to fix this toilet so it’s not running well so it’s hard for me. Mostly I collect water from a distant unprotected well in my neighbourhood, but its challenging, given my condition, worse by being a disabled women. It’s hard for me, given the challenges in mobility here evidenced by continuous homelessness” (P 16).

It’s very true that currently the local authority struggles to provide all the necessary services to meet the standards for proper housing. This is worse for PWDs who struggle to privately furnish their houses. In worst circumstances, they don’t have any... (Key informant 3)

The above verbatim testimonies are a testament of dire homelessness that might be in worse circumstances around Bindura Urban community. The fact that families opt to share a room as a family shows how serious inadequate housing is in urban areas for PWDs. It is worrisome because, culturally, parents are not supposed to sleep in the same with their adolescent children, but some PWDs resort to that. The findings also show high level of discriminatory and affordability issues which are core reasons for poor housing for the disabled. It is from these circumstances that PWDs’ rights are trampled upon. Failure

to afford adequate housing in this case is associated with failure by PWDs to enjoy their social rights. In this case, it may be stated that PWDs do not have access to other key rights such as access to safe water, communication and power. Also, the research indicates the collapse of indigenous care and support systems, lack of genuine concern for the disability- sensitive social development. Social workers should, therefore, act to restore and strengthen relationships and use them as a resource to address concerns of the disadvantaged populace. The study also reflects gendered dimension on the disadvantage of the disabled in relation to housing challenges. Women in this case have a tripartite burden including caring for the family, the problem of disability and the poverty circumstances, translating to inadequate housing. This calls for gender sensitive social development policies from social workers, through policy influence and policymaking. Gender considerations are also important given that women have less security of tenure than men, hence are at a higher risk of being homeless or suffer the consequences of inadequate housing. In this case, therefore, when denied housing, people face greater risk of further basic rights violations, in particular women and disabled persons (UN-Habitat, 2015).

IMPLICATIONS OF FINDINGS TO SOCIAL WORK PRACTICE

Social work is human-rights based, hence the study has several implications for the profession. In practice, the profession addresses social problems, including housing. It also seeks to address poverty reflected and exacerbated by social institutions, relations, policies and practices. This resonates with the value of social justice which seeks to encourage equity in opportunity, challenging injustice in policies and practices and access to resources and full participation and empowerment of all, including PWDs. Housing is a prerequisite for the enjoyment of other rights, hence there are several implications to social work practice.

Firstly, the study conclusively notes that PWDs experience critical affordability issues with regards to adequate housing in Bindura Urban area. This was attributed to the general prevalence of income poverty among PWDs which is exacerbated by inequalities or discrimination in accessing gainful jobs. Also, the physical conditions of PWDs wane their participation potential in self-help economic activities to raise dues for adequate housing. This is also worsened by the discriminatory tendencies of home-owners who have developed a default negative attitude of rejecting and denying PWDs apartments to rent. This is based on the prejudice and, perhaps, experiences that PWDs will default payment of rentals. The individual condition in interaction with the way social and economic institutions distribute or share opportunities work for the detriment of PWDs. This echoes the sentiments of the Social Model of Disability which views society as the sole responsible system which disproportionately disadvantages or 'disables' some people in the community. While the Government of Zimbabwe and NGOs, both local and international, have made efforts to address the income poverty and, amongst PWDs, there seems to be limited progress on the real and frank operationalisation of the disability sensitive policies which seek to improve the income statuses of PWDs. More specifically, the socio-economic conditions of Zimbabwe, with a capitalistic nature, have perhaps eroded disability sensitivity in instituting housing programmes. It is the survival of the fittest with regards to housing, where those affluent individuals afford adequate housing, whilst those in abject poverty, especially the PWDs, live in shacks and dilapidated houses.

Thus, social workers are implored to adopt a holistic approach in addressing the housing circumstances of PWDs. This calls for social workers to lobby private and public housing providers to be disability sensitive and institute low-income earners housing schemes, considerate of the disadvantaged populace. The study exposed a

relation between the socio-economic development context and access to adequate and affordable housing by disadvantaged PWDs. Cognisant of rampant poverty amongst the disabled, developing low-income housing schemes foster equitable distribution of housing. This can, therefore, lead to addressing of housing at policy or macro level. Also, the study advocates for social workers to promote economic participation of PWDs in the economy through sensitising the corporate world on the significance of fostering equal access to employment opportunities which augment income gaining. Social workers also need to demystify disability for the public to address prejudicial tendencies towards PWDs. It should be noted that income strengthening initiatives by social services are key in household economy.

The study also conclusively recognises the discrimination against people with physical disabilities in the context of accessing housing in the urban area. This is chiefly due to uninformed prejudicial facts held by society on income insecurity of PWDs. It can be noted that, of course, PWDs' income is limited but this research is of the view that discrimination against PWDs in access to housing by home-owners is due to of detestation of their physical appearance. This shows how PWDs are despised by the community despite the community holding Christian and African Traditional Religion values which also inform the *ubuntu* philosophy. This is, therefore, a testament of the death of compassion and insensitivity towards the needy.

Moreover, the study conclusively notes that upon eviction and discriminated, homelessness and living in poorly amenity-furnished, housing amongst people with disabilities becomes a reality. In worst circumstances, PWDs live in inaccessible premises which limit their freedom of movement and enjoyment of other social rights. This coincides with their income insecurity which limits their capacity to

afford housing with the required services such as electricity and taped water. This shows how rights of PWDs are crushed by their limited access to housing as a basic human right since housing is a prerequisite for site for the enjoyment of other rights. The issues of poor housing are also intricately lined to the overall socio-economic downfall which has dire complications for the disadvantaged PWDs. Whilst the able-bodied are struggling with making ends meet, the situation is dire for the disabled.

The circumstances surrounding discriminatory evictions and consequent homelessness, therefore, calls for social workers to engage public and societal sensitisation on disability to address misconceptions about disability. The community hold various opinions towards disabilities, which, therefore, lead to shunning and inconsiderateness of the circumstances surrounding disability and their causes. Also, there is need for litigations against discrimination of PWDs in housing. Social workers, therefore, must work as the voice of the voiceless and agents of social change for an egalitarian society. Moreover, at policy level, social workers must advocate on behalf of and with PWDs for genuine inclusion of PWDs issues in housing policies. They must call for subsidised quotas for PWD in the allocation of housing and land for housing construction. Additionally, there is need for enforcement of universal construction to accommodate PWDs, thus calling for inclusive housing structures which address the accessibility of housing premises. Social workers in the housing departments must engage developer partners' affordable housing projects and liaise for their adherence to official disability standards and inclusive design guidelines to meet the demand and specifications for PWDs. This makes the environment more accessible and promotes the participation of PWDs, along with their access to resources and opportunities.

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