

Urban Poverty in Zimbabwe

Jeanette Manjengwa and Charity Nyelele

Introduction

In 2007, the proportion of people worldwide living in urban areas passed 50 per cent marking for the first time in history that more people live in urban areas than rural areas (UN-HABITAT, 2007). At twice the global average, the pace of urbanisation is highest in sub-Saharan Africa, and the number of people living in urban areas in southern Africa is rising particularly rapidly (Crush and Frayne, 2010). South Africa and Botswana have urban populations of more than 60 per cent, while in Zimbabwe 40 per cent of the population is urban (Central Statistical Office, 2004). Rapid urbanisation in southern Africa is not associated with increased incomes and better standards of living as it is in some other developing regions (Ravillon *et al.*, 2007).

Poverty is widespread in both Zimbabwe's urban and rural areas with urban areas fast becoming increasingly worse off. Although the Moving Zimbabwe (MZF) survey found a predominance of poverty in rural areas, it also found that almost two thirds of urban households were poor. Indeed, the Poverty Assessment Survey Study (PASS) had revealed that between 1995 and 2003 both general and food poverty in urban areas increased at a faster rate than in rural areas (GoZ, 2006).

Urban life is quite different from life in the rural areas and the urban poor are faced with more challenges in survival than the rural poor. Urban economic contexts are cash-based and the social fabric is not as strong compared to rural contexts (Joint Initiative, 2011). This paper looks at urban poverty which differs from rural poverty, not only in its occurrence and depth, but also in its nature. The urban poor face challenges such as high food prices, accommodation, user fees for water and electricity, and associated debt. The situation is compounded by high unemployment and low economic activity. Within urban areas there are variations and significant inequalities between the better off and the poor. A case study of Bulawayo illustrates this heterogeneity of the situation of households within one urban area. The paper ends with some recommendations for addressing urban poverty.

MZF urban centres

In the MZF survey sample, the urban sector comprised 41.6 per cent, consisting of 1,436 households, in cities, towns, peri-urban areas, district centres and growth points. The following were exclusively urban centres: Harare, Bulawayo, Mutare and Gweru. Within some of the Districts, which are predominantly rural, several urban Enumeration Areas were covered, including Gwanda District centre and Kariba town.

Harare, the capital of Zimbabwe, is Zimbabwe's largest city as well as its administrative, commercial, and communications centre. It has an estimated population of 1,606,000, with 2,800,000 in its metropolitan area. Administratively, Harare is an independent city equivalent to a province. The survey sample included households in Western Triangle, Canaan, New Canaan, Old Highfields and Engineering sections of Highfields high density suburb; Warren Park One and Two, high density suburbs; Mablereign medium density suburb; Mount Pleasant and Greencroft low density suburbs; and Epworth peri-urban settlement, including Makomo and Muguta extensions.

Bulawayo is the second largest city in Zimbabwe, with an estimated metropolitan population of 731,000. Bulawayo is also a stand-alone province located in Matebeleland, 439 km southwest of Harare. Bulawayo is regarded as the industrial and business capital of Zimbabwe and is a hub for the National Railways of Zimbabwe because of its strategic position near Botswana and South Africa. It is the nearest large city to Hwange National Park, Matopo National Park and Victoria Falls, which are important tourist attractions. The survey included households in Burnside, Suburbs and Ascot low density suburbs; Famona medium density suburb; and Old Lobengula, Nkulumane 5, Nkulumane 12, Nketa 6 and Nketa 8 high density suburbs. See the Bulawayo case study later in this paper for more details.

Mutare is the fourth largest city (after Masvingo) in Zimbabwe, with a population of around 170,000. It is the capital of Manicaland province. The survey in Mutare included households in Greenside, low density; Yeovil, medium density; and Dangamvura and Sabkuva, including Chisamba Singles, high density suburbs. Sakubva, which contains nearly half of the city's population despite an area of less than three kilometres, is the poorest of Mutare's suburbs, and its economy is centred around a large outdoor food and flea market.

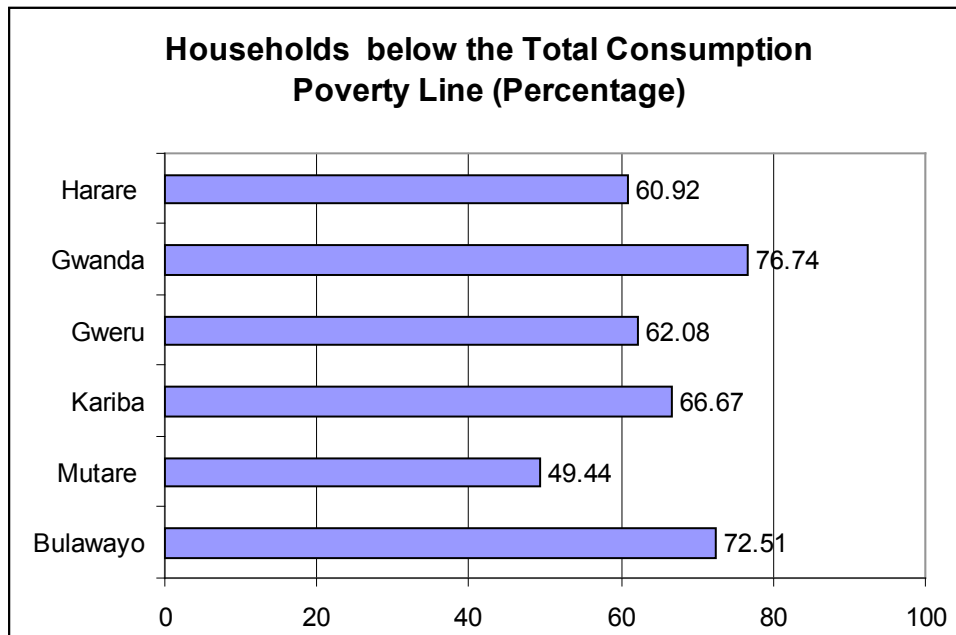
Gweru, an industrial city near the centre of Zimbabwe has a population of about 146,073, making it the fifth largest city in Zimbabwe. Gweru is the capital of Midlands Province. It is a road and rail transport hub. The survey included households in Mkoba and Senga high density suburbs; Lundi Park medium density; and Nashville low density suburbs. Mkoba is the oldest suburb in Gweru and started as a village so it still has village 1, village 2 up to village 20, and is the only suburban area in Zimbabwe to have the village suffix.

Increasing urban poverty

The Moving Zimbabwe Forward survey found that urban poverty was relatively high (although significantly lower than rural poverty), with 62.6 per cent of the urban households classified as poor, and 8.5 per cent very poor; and the depth of poverty for urban poor was 27 per cent, and for the very poor it was 2.3 per cent. Regarding inequality, urban dwellers with a Gini coefficient of 0.5 are slightly more unequal than rural dwellers (at 0.476).

Figure 1 shows the poverty incidence for the urban households covered in the survey. Mutare has the lowest incidence of poverty, whilst Gwanda, a district centre in Matebeleland has the highest.

Figure 1: Poverty Incidence in Urban Centres



According to the Poverty Assessments Surveys of 1995 and 2003, poverty has been increasing in Zimbabwe (GoZ, 2006). The percentage of urban households living below the Total Consumption Poverty Line rose from 31 per cent in 1995 to 53 per cent in 2003, indicating a percentage increase of 65 per cent. The corresponding increase for rural households was 42 per cent.

The proportion of very poor urban households who cannot afford basic food, below the Food Poverty Line increased from 10 per in 1995 to 29 per cent in 2003 representing a 190 per cent increase (GoZ, 2006). The corresponding increase for rural households was 113 per cent.

This shows that proportionally, urban area households were increasingly becoming poorer due to the greater impact of the deteriorating macro-economic environment characterised by hyperinflation, negative real GDP growth, shrinking formal job opportunities, and rampant shortages of basic food and non-food commodities. Thus, poverty is now both a rural and urban problem contrary to the traditional belief and assumption that poverty is largely a rural problem and hence most development resources, projects and programmes are traditionally channelled to rural areas.

The urban-rural link

Historically, links between urban and rural poverty have been very strong with cash and in-kind remittances moving mainly from urban to rural households. Most of these remittances constituted key investments in rural agriculture in terms of securing seed, fertilizer, chemicals, agricultural implements and draught power. Other remittances were also key for social investments particularly in child education. The fact that currently, urban households are the ones experiencing faster impoverishment is an issue of concern. What this implies is that urban to rural remittances are drying up, thus threatening further rural agriculture which is key for food security in Zimbabwe. Instead, urban households could themselves be the ones now receiving some food cushioning from the fragile rural household economy, a situation which is highly unsustainable in the medium to long run (Chipfika, 2007). Table 5 in the Bulawayo case study shows how remittances received vary significantly between suburbs, from USD 18 to USD 95.

Food security

Food security exists when all people, at all times, have physical and economic access to sufficient, safe and nutritious food to meet their dietary needs and food preferences for an active, healthy life. Food insecurity is often about the inability to access food rather than the absolute amount of food available (Sen, 1981). Often, the urban poor, do not have enough money to purchase sufficient food. In the MZF survey, food shortage was one of the major shocks faced by the urban poor, after inflation. During group discussions, high prices of food was given as a major problem. The survey found that both rural and urban households were food insecure, 54 per cent of rural and 34 per cent of urban households indicated that they experienced food shortages.

Urban agriculture

Urban agriculture or ‘urban micro-farming’ encompasses home gardening of vegetables and staple food, micro-scale animal keeping and semi-commercial crop and livestock production (ENDA-Zimbabwe, 1996). There is a link between urban agriculture and poverty. In the southern African region approximately 77 per cent of households that engage in urban agriculture are food insecure, and food insecure households are far more likely to practice urban agriculture than are food secure households (Crush and Frayne, 2010).

In Zimbabwe, as rural-urban migration intensifies, high density suburbs become overcrowded and the urban labour supply is well in excess of demand. The cost of living has risen steeply, and urban agriculture provides a way for urban households and the unemployed to meet their food requirements. Consequently, urban agriculture has become a permanent and expanding feature. People are increasingly putting backyards and the cities and towns extensive green belts to productive use by growing food crops and raising livestock for their subsistence and selling surplus to urban consumers. Concomitantly, Zimbabwe’s local authorities’ attitudes towards urban agriculture has shifted away from the unilateral enforcement of zoning regulations and

towards greater tolerance of urban agriculture (ENDA-Zimbabwe, 1996). However, policy development for urban agriculture has to be accelerated because of the increasing threat of environmental degradation, especially to fragile ecosystems such as wetlands.

The survey found that a significant number of the sampled urban households, 22 per cent, had access to land for cultivation, indicating the importance of urban agriculture, as well as the possibility of urban households accessing land in communal or resettlement areas. Over 13 per cent of urban households cultivated crops in the previous year. The Urban ZIMVAC for 2011 found that about 29 per cent of the surveyed households reported practicing urban agriculture, although this was a significant drop compared to the 2006 Urban Assessment results that showed 64 per cent practicing urban agriculture (ZIMVAC, 2011).

Debts

Debt has become a serious problem for many urban households in Zimbabwe. Although the MZF survey questionnaire did not cover debt, problems of debts arose during focus group discussions in the urban centres. For example, in Chismaba-singles area of Sabkubva high density suburb in Mutare, the group complained of many families being in debt including large arrears in electricity payment. Since the introduction of the multi-currency regime, utility bills have been accumulating interest. In fact, electricity had been cut off in most of the households in the area due to unpaid accumulated bills. The Joint Initiative Urban Assessment found that the average debt per household ranged from a low of USD 200 in Bindura town, to a high of USD 2,500 in Nyanga town (Joint Initiative, 2011). The Urban ZIMVAC for 2011 found that 16 per cent of the sampled households had arrears or debts, including rentals, education, loans and utility bills, and were 5 per cent more food insecure than those without debts (ZIMVAC, 2011).

Unemployment

Between 1995 and 2003 the country experienced a process of de-industrialisation which resulted in an increase of urban poverty, vulnerability and food insecurity and an increased dependence on communal and resettlement agriculture. Structural unemployment in Zimbabwe was estimated at 57-63% of the labour force in 2003 (GoZ, 2006). Unemployment is further worsened by the fact that the formal economy only absorbs 20,000 to 30,000 from the 200,000 to 300,000 school-leavers per year who would have finished secondary education. This has implications on rural to urban migration as the youth search for greener pastures. Failure to find decent employment subjects them to urban poverty, vulnerability and food insecurity.

The MZF survey found that for urban household heads sampled, 37 per cent were in permanent employment, compared with only 10 per cent of the rural household heads. A further 25 per cent of urban household heads were in informal, temporary or casual employment, or were self employed. Just over ten per cent were unemployed. Regarding business enterprises, 30 per cent of urban households operated a business enterprise last year, although the majority of these enterprises are of low value. However, there is variation in value between suburbs, as Figure 6 in Bulawayo case study shows.

Water

For the urban households, the major source of drinking water was from a tap, with 56 per cent having water piped inside the house, and 34 per cent having access to piped water outside the house. Six per cent used a borehole or well, while less than three per cent accessed water from an unprotected well, stream or dam. However, there are serious concerns over the quality and quantity of piped water, with services rapidly deteriorating.

Safety nets

Community safety nets have been used for many years as social safety nets. The traditional extended family system is one such system that is embedded in cultural value systems. With increasing hardships in Zimbabwe, the system is now slowly weakening as people increasingly prioritize nuclear family particularly in urban areas. The survey found that 17 per cent of urban households had at least one orphan, while a further six per cent have at least one double orphan.

In addition, urban, as well as rural households use the environment as the ‘bank of last resort’ under economic hardships. Enterprising urban households sell a wider variety of products from the environment including minerals, fish, fruits and firewood.

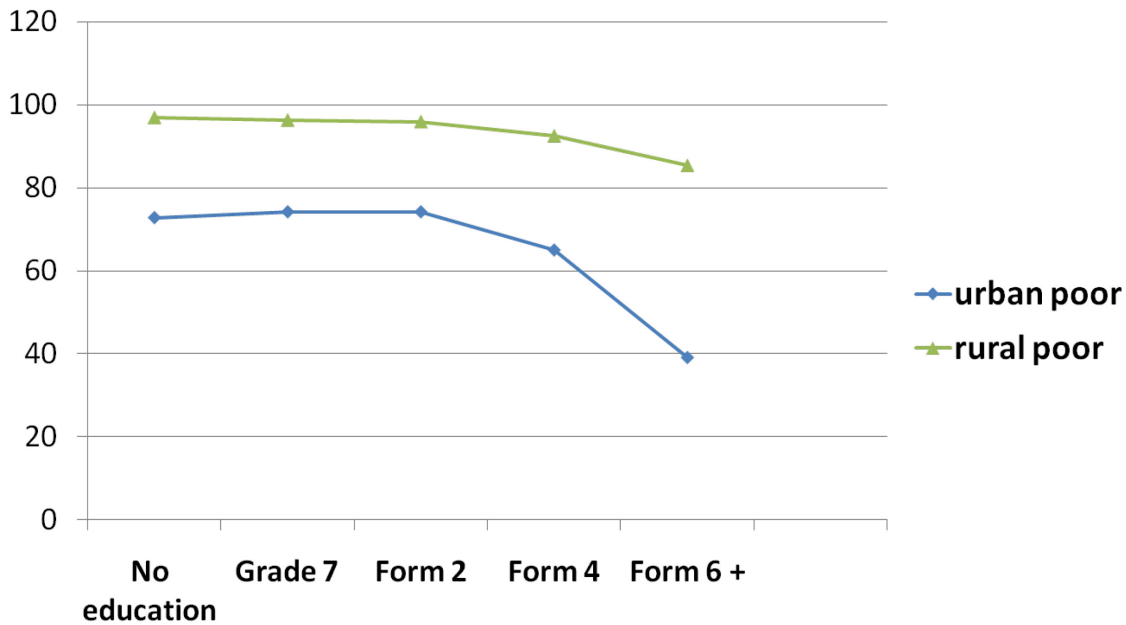
What are the drivers of urban poverty in Zimbabwe?

The regression analysis of the Moving Zimbabwe Forward survey data found that living in an urban area rather than a rural area in Zimbabwe confers considerable advantage, increasing household consumption expenditure by, on average, 46 per cent. The major positive factors that are significant in reducing poverty levels amongst households in urban areas are: permanent employment (27 per cent); having a business enterprise (19 per cent); received rental income in last 12 months (17 per cent); received cash transfers in last 12 months (15 per cent); piped water into house (38 per cent); electricity (28 per cent); and higher levels of education (Form 4 and above) of the household head (see Figure 2). Figure 2 shows that for urban household heads,

having attained Form 6 and above, confers significant advantage regarding consumption expenditure, compared to their rural counterparts.

For households in urban areas, negative factors that correlate with poverty are log of household size (-72 per cent); at least one orphan (-14 per cent); experienced food shortages in the past 12 months (-27 per cent).

Figure 2: Incidence of poverty by education levels of the household head (percentage)



Peri-urban areas – zones of transition

Peri-urban areas with spontaneous, unplanned development can be seen as an interface between urban and rural, or alternatively as spatial zones of the city. The unclear definitions of spatial boundaries have led to an emphasis on linkages, flow of resources and interactions. Contemporary peri-urban areas are zones of transition.

Depending on pertinent issues, the definition of peri-urban could be based on settlement patterns, land use types, land values, population density, infrastructure supply (Mbiba, 2002). This characterisation becomes important especially in the context of Zimbabwe where peri-urban areas seem to be under the jurisdiction of local Boards. In these areas settlement patterns appear haphazard and there is little or no restriction on land use. Infrastructure supply is limited although there are basic amenities in close proximity, for example, schools and clinics. There is however a close interaction with the urban areas with some people commuting to work to an

urban area and getting supplies of some of their day to day needs from such an area. There is therefore an interface between the urban and the peri-urban.

In the peri-urban area of Epworth, the community regarded poor households as those living in small houses roofed by plastics (*Chiimba chitukutuku, chakapfurirwa nemapepa, zvinyeda*). Another dimension in peri-urban areas was the legality of the place where the house is constructed. The poor build houses on illegal spaces and therefore have no proper water and sanitation facilities. Furthermore, as people in the peri-urban areas tend to emulate life in the urban areas, poverty is measured by lack of electric gadgets such television sets, radios and fridges as well as lack of formal employment.

Case Study: Realities of the Urban Poor: Poverty in Bulawayo

This case study of Bulawayo illustrates the heterogeneity of urban areas and the various faces of poverty.

Poverty in Bulawayo

In Bulawayo, there are large disparities between the rich and poor and some poor urban households resemble their rural counterparts in many aspects. 76 per cent of the urban households in Bulawayo sampled in the MZF survey were classified as poor, with 34 per cent very poor.

During the survey data was collected from 280 households in 8 Enumeration Areas (EAs) representing five Wards in Bulawayo (Table 1). Data was analysed as per Enumeration Areas.

Table 1: Survey wards and their descriptions

Ward	Suburb/EA	Number of questionnaires	Description
5	Burnside	20	New Low density
	Famona	40	New Medium density
	Surbubs	40	Low density First suburb in Bulawayo
12	Old Lobengula	20	Old High density
22	Nkulumane 5	40	New High density
23	Nkulumane 12	40	New High density
24	Nketa 6	40	New High density

	Nketa 8	40	New High density
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Figure 3: Typical urban low density housing (top) and high density housing (below)

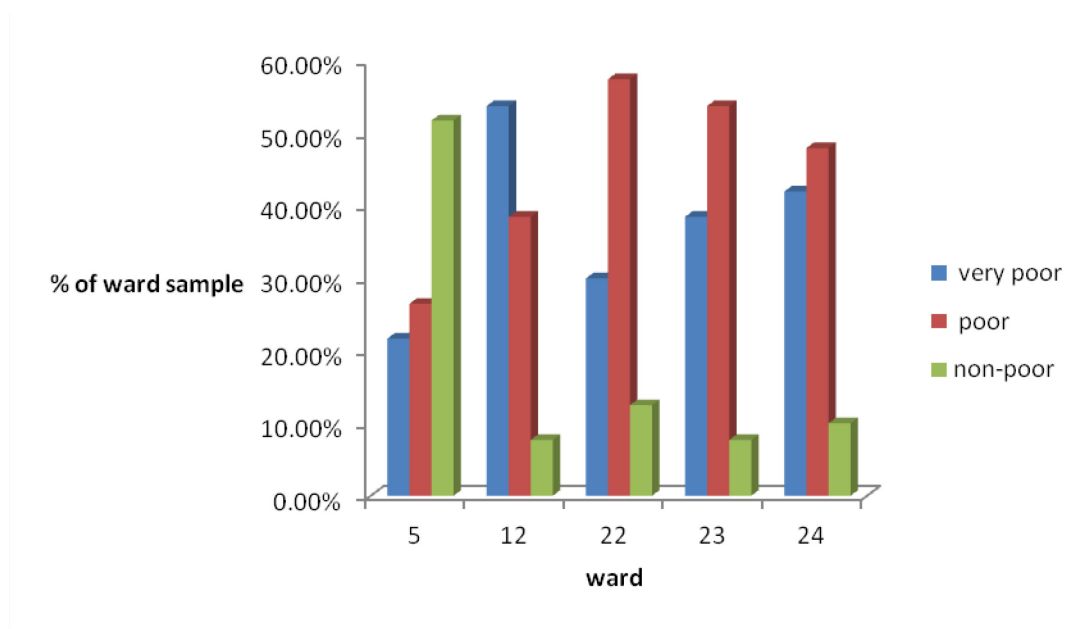


Based on survey results for total consumption/expenditure per household, Ward 5 (consisting of Famona, Suburbs and Burnside low density suburbs) has the lowest percentage of poor households (26 per cent) and (22 per cent) very poor households as well as the highest non poor (52 per cent) households compared to the other wards (Figure 4). The majority of the poor and very poor in this ward consist of domestic workers (maids and gardeners) interviewed as well as tenants in the backyard cottages.

Amongst the high density suburbs there was variation in poverty levels. Households sampled in Ward 12, Old Lobengula, had the highest number of very poor (54 per cent) and poor (38 per cent) households as well as the lowest (8 per cent) non poor households. Old Lobengula is one of

the oldest high density suburbs in Bulawayo, and many of the residents are retired pensioners. Ward 22, Nkulamane 5 had more non-poor and a lower percentage of very poor than the other high density suburbs, but it had the highest percentage of poor households.

Figure 4 : Distribution of the poor and non poor in some Wards of Bulawayo



Characteristics of the poor in Bulawayo.

Accommodation

A distinguishing feature between the rich and the poor is the composition of their households. In the high density suburbs, where most of the poor reside, there is an average household size of five people compared to four in the low density areas where the non poor mainly reside. The size of the dwelling unit compared to number of the occupants also varies, where five household members in the high density suburbs are squashed in a small three-roomed dwelling unit, whilst in the low density suburbs four people share a four bed-roomed house.

Overall 62 per cent of the household heads interviewed own the houses they reside in whilst 30 per cent are tenants with the rest being in tied accommodation. The new high density suburbs of Nketa have the highest percentage of home ownership at over 70 per cent.

Household assets

There are large disparities regarding asset ownership between the suburbs. Households in the low density suburbs in Ward 5 have the highest percentage of ownership of motor vehicles, bicycles and computers and land compared to the rest of the wards. Cellphone ownership is high in all the wards, this can be attributed to the flooding of very affordable handsets on the market, as well as the decrease in sim card prices.

Education

There also exists a large contrast in the levels of education between the better-off and poor urban households. Overall, the majority of household heads sampled had attained Ordinary level (39 per cent) or had gone further than Advanced level (28 per cent). Table 2 shows the levels of education attained by the household heads.

Table 2: Education level attained by household heads in Bulawayo

Ward	Highest level of education of the household head (Percentage)					
	No education	Grade Zero	Grade 7	Form 2	Form 4	Form 6+
5	2.41	2.41	3.61	7.23	28.92	55.42
12	12.82	2.56	12.82	38.46	30.77	2.56
22	5.00	5.00	5.00	10.00	45.00	30.00
23	7.69	5.13	10.26	17.95	46.15	12.82
24	2.00	0	16.00	22.00	50.00	10.00
Total	5.18	2.79	8.76	17.13	38.65	27.49

Household heads in the low density suburbs of Ward 5 have the highest percentage of Form 6 and above (55 per cent), while in Old Lobengula, Ward 12 less than three per cent have attend Form 6. Old Lobengula also had the highest percentage of household heads with no education, at 13 per cent. As mentioned earlier, this is one of the oldest suburbs in the city and most of the older residents did not have the privilege of attending school during the colonial times.

The new high density suburbs have benefited from the rapid expansion of education after Independence. There has been assistance in the form of the Basic Education Assistance Module (BEAM) Programme which many parents in the high density suburbs rely on to keep their children in school. BEAM is one of the various social protections that government is providing to vulnerable groups through the Ministry of Public Service, Labour and Social Welfare in conjunction with the Ministry of Education, Sports and Culture and is implemented through local authorities. Through BEAM the government provides social protection to orphans and vulnerable children by assisting with tuition fees, levies and examination fees. Table 3 shows the number of BEAM applications per ward in households sampled in Bulawayo, as well as how

many applications were successful. On average, less than half of the applications were successful in receiving assistance.

Table 3: BEAM applications and assistance per Ward in Bulawayo

Ward	Number of households that applied for BEAM	Number of households that received BEAM assistance
5	6	3
12	15	7
22	10	6
23	14	7
24	21	5
Total	66	28

In the low density suburbs the parents can afford to take their children to elite schools paying an average of USD 598 a term for fees. BEAM enables some of the not so privileged children to attend council schools located mainly in the high density suburbs where fees range between USD 24 and USD 95.

After finishing Ordinary level many children in the high density suburbs opt to migrate to nearby South Africa and Botswana to do menial jobs, sending groceries and money home. However, the amounts of cash sent by most of these migrants are very low as they do not have the qualifications to get decent, well paying jobs. Most are employed as waiters, waitresses, garden/office hands and construction workers.

Cash transfers

In the last 12 months 80 out of the 280 sampled households in Bulawayo received a cash transfers and remittances from a variety of sources (Table 4). The majority of these were from children and other relatives.

Table 4: Source of cash transfer

Ward	Number of households					Total
	Relative	Spouse	Children	Government	Other	
5	23	2	5	0	0	30
12	5	1	3	0	1	10
22	3	2	5	0	1	11
23	5	3	2	1	0	11
24	10	1	7	0	0	18
Total	46	9	22	1	2	80

The values of the last amount of cash received by households prior to the survey are shown in Table 5, with Ward 24, Nketa, a new high density suburb having the highest cash amount.

Table 5: Value of last cash amount and in-kind received (in USD)

WARD	Cash (USD)	In kind
5	38	31
12	72	1000
22	48	25
23	18	212
24	95	206

Employment status and income distribution

Levels of education determine the employability and employment status of a person and this in turn has a bearing on income distribution. The survey found for the sample in Bulawayo, an average of 0.4 to 1.3 people are employed (both permanent and temporary) per household. The few that find formal employment do so in not so well paying jobs in the Public Service as civil servants (teachers, nurses, soldiers and policemen/women etc). Table 6 shows the number of permanent and temporary employees per household in various wards.

Table 6: Households with employees by some Wards of Bulawayo

Ward	At least one permanent employee		At least one temporary employee	
	Number	Per cent	Number	Per cent
5	41	49.40	30	36.14
12	12	30.77	3	7.69
22	16	40.00	8	20.00
23	13	33.33	8	20.51
24	18	36.00	9	18.00
Total	100	39.84	58	23.11

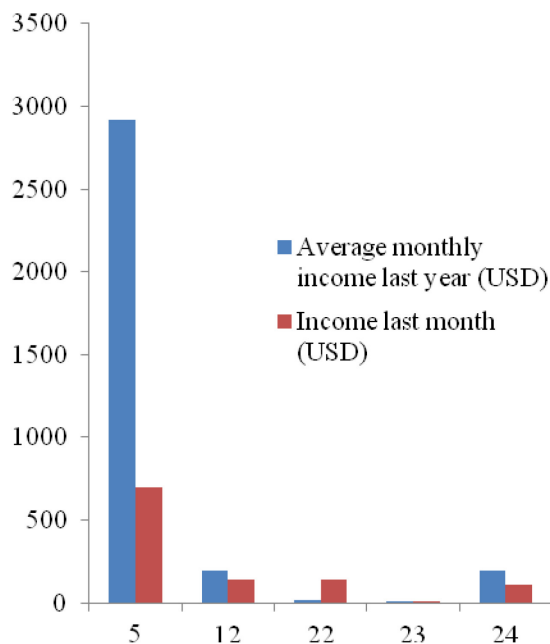
Table 7 shows that about one quarter of the households sampled operated some type of business enterprise. However, Figure 5 shows that income generated from the businesses operated by the households in the low density suburbs is much higher than that generated by households in high density suburbs. Figure 5 shows average monthly income for the year 2010 as well as income generated the month prior to the survey (in this case March 2011). Most of these enterprises are

informal such as buying and selling usually at a small scale and operated within the confines of the dwelling unit or the nearby street corner. Most of the businesses are buying and selling, be it vegetables or clothes bought from neighbouring countries.

Table 7: Households in Bulawayo that operated business last 12 months

Ward	Households that operated business	
	Number	Percentage
5	17	20.48
12	10	25.64
22	14	35.00
23	5	12.82
24	16	32.00
Total/average	62	24.70

Figure 5: Income generated from business enterprises



In the case of the high density suburbs (e.g. Ward 12) they do not have records of their income and had to guess. The amounts at times are insignificant because as soon as they are generated they are diverted to meet the daily needs of the household.

Conclusion and recommendations

The colonial dualistic model of development saw the majority blacks settled in low potential rural areas with little or no State support while the minority white farmers constituted the high potential commercial agricultural sector with extensive state support. The separation of families (dualism of the home) was also a key strategy in this socio-economic re-engineering project (Chipika, 2007). Men were taken to serve in urban industry and mines as cheap labour while women remained in rural areas eking a livelihood from sub-subsistence agriculture.

These early characteristics of Zimbabwe's urban settlers laid the foundation for low productive asset accumulation among the majority blacks. Thus, poverty was systematically generated and sustained in the colonial development template in which men earned little in urban areas and women farmed below subsistence in rural areas. The relics of this system continue to the present day despite attempts by government to redress the situation since independence in 1980. While the minimum wage, black affirmative action, indigenisation, income re-distribution policies etc in urban areas brought some improvements in the welfare of urban households, the original poverty template remained generally intact.

Since the onset of economic structural adjustment in the early 1990s, there has been an increase in urban poverty in Zimbabwe. However, since the upturn in the economy in 2009 with some economic stabilization, several indicators in the urban sector have improved (ZIMVAC, 2011). For example between 2009 and 2011 there were improvements in: the supply of goods (food and non-food) and services; capacity utilizations in most sectors of the economy; provision of social services (water and sanitation, health, education); and social infrastructure repairs and maintenance (ZIMVAC, 2011). This optimism is reflected in the result of the wellbeing ladder questions in the MZF survey, where urban households on average perceived that they would be about three steps higher on the ladder in five years time.

Another encouraging aspect is that the depth of urban poverty at 2.3 per cent, is much less than for rural poverty (33.6 per cent), and it would take relatively few resources to bring up the urban population above the poverty line. There is need to revive industry with capital injections. This would result in more quality employment. Loans to communities for income generating activities would boost urban incomes. Emphasis is needed on youth engagement, including vocational training and entrepreneurial skills. A number of recommendations are elaborated below.

Recommendations

- Sustained economic growth and development is a prerequisite to the creation of a vibrant micro and small and medium enterprise (SME) sector. There is need to recognize the role played by the informal sector in providing employment especially to the poor as it

accommodates a third of those employed. In so doing it is important to intensify support for the graduation the informal enterprises into registered viable SMEs that generate employment and contribute to economic growth. Basic infrastructure would be required. The residual informal sector should be continuously supported to enhance their operating environment, particularly in terms of infrastructure and capital.

- Urban food security is not an issue about how much food is produced. Although increased agricultural production is essential for national food security, the problem that many urban households are facing is that they simply cannot afford to buy the food they need. Therefore, staple foods need to be subsidized so that the urban poor can afford them. Furthermore, increased employment and income generating activities would result in improved food security for urban households. Urban agriculture provides another avenue for urban households to obtain food security. However, there are a number of limitations such as lack of available land, and a prohibitive legal framework. Urban agriculture activities need to be formalised through amending current by-laws that have seen some crops slashed, and by incorporating sound environmental management.
- Household debt is increasingly become a burden for many urban households. Debts involving utilities could be addressed through negotiating with the council for payment instalments, mechanisms such as cash for work, and reduction of tariffs to affordable amounts, as well as the possibility of cancelling current debts.
- There are small pockets of deep poverty in most urban areas. These households consist predominantly of households of orphans, child or elderly-headed, chronically ill, with labour constraints and high dependency, which will always require assistance in the form of social protection. Alongside inflation and food security, family sickness was an important shock suffered by urban households. There is an urgent need to adjust allocations towards social safety nets programmes so that they meet the objectives of assisting the poorest and provide the strategies necessary to strengthen the capacity of the poor to cope with transitory and permanent shocks. The government's Harmonised Cash Transfer Scheme is a comprehensive programme of cash, health and educational assistance, that is helping to address these issues.

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