Chapter 13
Urban Land Markets

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Abstract Urban land markets play an important regulatory and development function in the efficient and effective access, use and sustainable management of land and property markets. Efficient commodification of urban land markets underpins inclusive and progressive urban human settlement functioning. However, inefficient urban land markets perpetrate suboptimal land and property market shifts and changes that encourage speculation, landholding, fragmentation and splintering of urban land markets, whether for commercial, industrial, residential or recreational purposes. This chapter makes use of the complex dynamic systems approach to unpack the narrative of urban land markets and performance in Zimbabwe from 1990 to 2020. The lessons from the review act as a benchmark for infusing new insights on how post-colonial Zimbabwe can utilise both formal and informal urban land markets in transforming and transitioning towards sustainable human settlements. The results indicate how formal and informal urban land markets can be managed towards sustainable human settlements. Furthermore, the chapter illustrates and advances urban land market transitions and an innovative framework that explains how the contemporary urban land market forces of demand and supply interact in Zimbabwe. The way the current land market struggle is unfolding in Zimbabwe is reflected by the emergence of new housing standards, products, technologies, formats and geographical areas.

Keywords Urban land markets · Transformation · Inefficiency · Fragmentation · Splintering

13.1 Introduction

The literature highlights that urban land markets play an important regulatory and development function in the efficient and effective access, use and sustainable management of land and property markets (Devas and Rakodi 1993; Gough and

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Yankson 2000; Lall et al. 2014; Rakodi 1995; Rakodi and Withers 1993). Invariably, urban land markets are characterised by complex formal and informal urban land market transactions, linkages and interdependencies that can be traced to the various waves of urban development in the respective areas. On the one hand, there is tension between state-regulated and mediated urban formal land markets with regard to spatial land and property value systems, and between informal community and advocacy movement customary land tenure systems (Gough and Yankson 2000). Making urban land markets work better through effective commodification of urban land markets underpins the framing of an inclusive and progressive agenda for urban human settlement (Napier 2009). On the other hand, inefficient urban land markets perpetrate suboptimal land and property markets shifts and changes that encourage land speculation, landholding/hoarding, fragmentation, distortion and splintering of urban land markets, whether for commercial, industrial, residential or recreational purposes. Access to urban land markets can be linked to the property rights and social contracts available, as argued by De Soto (2000), but can also be linked to the *'right to the city'* argument by Lefebvre (Butler 2020; Coleman 2020; De Soto 2000).

In addition, urban spaces provide space for interaction, production and recreation that are essential for the promotion of vibrant and inclusive urban economies, such as distributive social justice, improving the efficiency of spatial urban land markets, functioning and upgrading of spatial governance systems and institutions (Charlton 2006; Yang et al. 2017). A common thread in this discourse is the need to use urban land markets as a platform and steering mechanism in addressing the inequalities of spatial and urban land markets, ensuring that the current urban land market propensity to (re)produce and reinforce marginality, exclusion and poverty is reversed. Indeed, urban land markets can be investigated from different theoretical paradigms, including ecological orientation (Bardo and Hartmann 1982; Chapin and Kaiser, 1979), engineering and infrastructure perspectives (Chavunduka 2020; Rauf and Weber 2017; Turok 2016), regional economics (Muzorewa and Nyandoro 2019; Napier 2009; Taruvinga 2019), social and institutional governance dimensions (Chirisa et al. 2016) and political economics (Chiweshe 2017; Matamanda 2020).

This chapter, therefore, seeks to review the transitions and struggles of urban land markets in Zimbabwe through interrogating the outcomes of urban land markets forces of demand and supply interactions in Zimbabwe. The purpose of the chapter is to achieve the following:

- To describe the general portrait of the urban land markets in Zimbabwe (1990–2020).
- To employ the complex dynamic systems approach in exploring the narrative of urban land markets in Zimbabwe making use of case studies of Bulawayo, Gweru and Harare, together with the Ruwa Local Board.
- To advance the urban land market transitions and innovative frameworks to explain the opportunities and challenges of contemporary urban land market forces for optimising the competitiveness and efficiency of urban land markets.

This chapter is organised into seven sections starting with this introduction. The next section presents the research methods and materials, followed by a literature

review in Sect. 3. Section 4 presents the research results and findings of the case study. Section 5 reviews the case studies of Bulawayo, Gweru, Harare and the Ruwa Local Board. Section 6 presents a discussion and policy recommendations, followed by the concluding remarks to the chapter.

13.2 Research Method and Materials

Four case studies of Bulawayo city, Gweru city, Harare city and the Ruwa Local Board are reviewed. The rationale is to provide a detailed exploration of urban land use market dynamics, complexities and realities in postcolonial Zimbabwe. The representational mix of different hierarchies and categories of urban areas assists in the attempt to understand the granulated and nuanced urban land market issues in Zimbabwe. The gathered data is analysed from a thematic perspective making use of a complex dynamic systems approach. Xie et al. (2002) have used a similar approach in analysing complex and dynamic systems as represented by urban land markets (see also Spinney et al. 2011). The urban transitions theory and discourse analysis are used as complementary methods of analysis (refer to works by Staley 1999 and Wei and Ewing 2018). The results of the analysis constituted the packaging of this chapter.

13.3 Literature Review

13.3.1 The Notion and Concept of Urban Land Markets

The notion and concept of urban land markets involve how land demand and supply factors play out concerning buyers and sellers of land and property, including the accompanying property registration processes (Kihato and Royston 2013; Marongwe et al. 2011; Taruvinga 2019; UN-Habitat 2010). In this set-up, urban rental markets constitute an integral sub-sector of urban land markets. Consequently, urban land markets encompass the following functions: land alienation, land subdivision/consolidation regulations, land property transfer/assignment of rights and limitations and user rights and completed developments (Marongwe et al. 2011).

Generally, urban land markets can be classified as formal or informal. Formal urban land markets operate in compliance with land use planning and management rules, regulations and statues obtained in each country (Kihato and Royston 2013; Marongwe et al. 2011; Muchadenyika 2015a; Rakodi and Withers 1993; UN-Habitat 2010). In this set-up, the interaction is consummated in terms of legal registration of property with property owners granted land development rights as expressed in the title deeds and survey diagram to the property. However, land use planning and

management arrangements can also occur outside the legal and formal rules, regulations and statues obtained in each country. It is common for community-based systems to accord ownership rights to land without state or with complete state involvement and the registration of the land rights in terms of a title deed and survey diagram to the property. In such instances, the created urban land market is informal as it has happened outside the purview, knowledge and approval of formal state land development champions and captains of the industry (Kihato and Royston 2013). In the context of Zimbabwe, urban formal land markets afford legally binding and enforceable property rights, while the urban informal land markets grant rights whose enforcement and validation systems are based on customary, traditional and indigenous ascription set-ups (Marongwe et al. 2011).

13.3.2 The History and (R)evolution of Urban Markets in Zimbabwe

Since colonial times, transactions in land and urban land market property forms in Zimbabwe's urban areas were generally undertaken to make use of the medium of formal urban land markets. Most urban areas in Zimbabwe were established during colonial times, based on the Western urban land market concepts and notion as enunciated by Alonso (1960) in the classical bid rent theory (cited by O'Kelly and Bryan 1996). The bid rent theory was an extension of Von Thünen's (1826) model to urban land uses and, by implication, also urban land markets (cited by Chapin and Kaiser 1979). Alonso's model considered the urban land market as a function of land use, rent, the intensity of land use, population and employment about the distance to the central business district of the city (Duranton and Puga 2015). For urban land markets to operate optimally, there is a need for a solution to an economic equilibrium for the market for space to be achieved. Invariably, the bid rent land use model is an agent-based, spatial competition model utilising unique utility urban land market curves that express spatial land use interests in the form of property uses and values that optimally represent parcels of land on space (Duranton and Puga 2015).

Notwithstanding racial reasons, cities and towns were located amid privately owned large-scale farmland. Spatial planning and development were done under the auspices of the Regional Town and Country Planning Act (RTCP Act) and the Urban Councils Act. Cities, towns, growth points and townships were guided by formal town planning, surveying and land registration processes, at least in theory.

Making use of the inherited physical planning legislation, the postcolonial government applied the same town planning and development standards in advancing spatial development. Consequently, the postcolonial government did not permit the development of slums or informal settlements in various parts of towns and cities (Marongwe et al. 2011). With close to zero tolerance for informal or unauthorised developments, informal or squatter settlements were demolished as soon as they appeared. However,

the inherited spatial planning system was bound to reveal cracks as it was originally conceived to meet the needs of a small and elite white population.

With the attainment of independence in 1980, the Zimbabwean population grabbed the opportunity for spatial mobility, choices and development offered by urban areas. The inherited urban spatial systems buckled under the mounting pressure of rapid urbanisation as the system was built to control and restrict urban populations. The systems requirement for compliance with high planning standards and formality imbued by the colonial administrators created land market supply bottlenecks, land markets delivery friction and shortages with the growing urban population residents. In this conundrum, both the government and private sector could not meet the housing needs and space requirements for undertaking economic activities in a rapidly changing and flux urban environment. The absence of a decolonised urban land market model and implementation roadmap meant placing great expectations on the adaptive capacity of the colonial developed spatial planning systems to provide solutions for decolonised spatial planning growth and development requirements. The urban land market supply constraints failed to meet the population growth demand for urban housing, as well as other economic urban markets to create the leverage for job creation and employment densities in the towns and cities. Figure 13.1 presents a simplified graphical illustration of the Zimbabwe urban land market storyline from 1890 to contemporary times, including supply and population growth demand and dynamics implications.

From Fig. 13.1 we can deduce that with independence, population mobility was no longer geographically restricted as the pass laws were repealed. The attraction of urban areas as efficient urban land markets was a key factor in pulling migrants from rural areas to urban areas. Meanwhile, rural areas were viewed as imperfect and

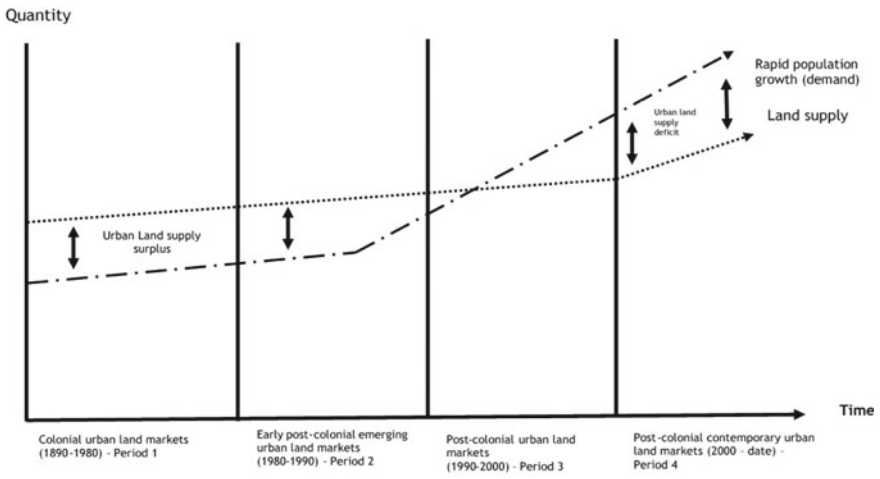

Fig. 13.1 Zimbabwe urban land markets: Supply and population growth demand and dynamics implications (Authors' own conceptualisation, adapted from Marongwe et al. 2011)

inadequate rural land markets to satisfy the various growth and development ambitions that people had. Periods 3 and 4 in Fig. 13.1 reveal how the urban land markets started to fail and inevitably could not meet the urban land market requirements over time.

Even the Government of National Unity that was created post-2008, during a period of hyper-inflationary levels, also engaged in decolonised urban land market paradigm shifts in which the tolerance and formalisation of informal settlements that emerged from the Fast Track Land Reform Programme (FTLRP), were acknowledged. This approach can be condoned within the confines of the inclusive and sustainable cities approach that incorporates informality as a reality of the rapid urbanisation process in developing countries. This chapter, however, does not attempt to cover the full political discourse in respect of the FTLRP but acknowledges that this dimension should not be underestimated in the debate on urban land markets in Zimbabwe. An interesting thread is that informality has weaved and is entangled in the operations of the formal urban land markets. This is because, in Zimbabwe, the state and its regulatory framework have remained both present and visible in Zimbabwe's informal settlements (Marongwe et al. 2011). This called for the need to investigate the prospect of the role of the government in Zimbabwe being reinvented in seeking to create productive and efficient patterns for enhancing formal and informal urban land markets in the country. The scope exists to experiment with various hybrid models as well as transitional models to move informal urban land markets to formal urban land markets.

However, despite the contours of urban land market inefficiencies, the state and nature of urban land markets in Zimbabwe have largely remained formal. However, questions are being raised in terms of the emergence of new and successive generations of urban land markets. This is because the old stock of property on the land use base that carries the urban land use values is ageing and the need for rehabilitation, reconstruction and new infrastructure is becoming critical. The formal functioning of urban land markets is based on clear prescribed policy and legislation. A key question is to evaluate the adequacy and relevance of existing policies and legislation to support old and new urban land markets in Zimbabwe. Within the historical context of Zimbabwe, the urban land markets are a spatial, architectural and economic representation of the type of actors involved, and the type of land and property rights applicable in urban land areas. As has been the case with all other sectors of the economy, the functioning of urban land markets has been affected by the economic decline that started from the late 1990s and intensified in the post-2000 period, peaking with the intensification of the FTLRP.

13.3.3 Drivers and Forces in Urban Land Markets

Rapid urbanisation has been identified as a challenge for urban areas in Zimbabwe that are generally underprepared for such a phenomenon. This partly explains the rise of informal settlements in Zimbabwe's main urban centres (Chigwenya 2019). The

urban population of Zimbabwe rose rapidly from 23% in 1982 to 30% by the early 1990s. In 2019, 32.21% of Zimbabwe's total population lived in urban areas and cities. The rate of urbanisation is estimated at being approximately 2.19% the annual rate of change (2015–2020 estimation). Table 13.1 presents tabulated summaries of Zimbabwe's population growth (1982–2017).

Rapid urbanisation (Table 13.1) by its nature has implications for the performance of the housing land markets in the three categories of high, medium and low density. Failure to respond to especially the low-income housing market demand has witnessed the growth of the parallel informal urban housing market—informal settlements. Epworth, which is located 25 km east of Harare, is Zimbabwe's most famous informal settlement whose roots can be traced to the colonial period.

13.3.4 Urban Land Markets Property Shifts, Spatial Transformation, Mobilities and Geographies—Unmasking the 'Veil'

The inherited urban structures in Zimbabwe from the colonial masters was based on a separatist and racial segregation-based philosophy to spatial planning, land use management and development. The indigenous population was in townships that were spatially located far away from the commercial centre, in comparison with the location of residential areas for the colonial white master's population. Strict and restrictive labour laws made it difficult for the native population to participate in urban land markets. Settlement areas intended for European areas required compliance with high planning standards, such as having measured stand sizes at a minimum of an acre, which are serviced by septic tanks. Most of the operational town planning schemes in Zimbabwe's major urban towns and cities were approved during the colonial period. These inherited town planning framework and associated planning standards have been criticised as creating the urban land use constraints and performance challenges associated with contemporary urban land markets (Chirisa 2010; Marongwe et al. 2011; Zinyama et al. 1993). Table 13.2 presents a tabulated summary of urban land market property shifts, spatial transformation, mobilities and geographies in colonial and postcolonial Zimbabwe.

Over time, former European areas and African townships have evolved into low-density and high-density residential areas, respectively. The contrasting space demands and land market value differentials have continued into postcolonial Zimbabwe. The challenge of the missing middle in respect of the inadequately developed medium-density residential property market is visible from this historical assessment. The segmented nature of land markets is a guideline for urban land market prices as income level bands are matched to the size of residential property stands. Consequently, urban land markets for low-income earners became high-density areas with limited land for small-scale to informal economic activities. The reverse applies for high-income earners, thus painting the urban land market atlas

Table 13.1 Zimbabwe's population growth (1982–2017) (Zimbabwe National Statistics Agency 1992, 2002, 2012 and 2017)

Province	Capital	Area (km2)	Population census (1982–08-18)	Population census (1992–08-18)	Population census (2002–08-18)	Population census (2012–08-17)	Population estimate (E) (2017–08-17)
Bulawayo	Bulawayo	479	413.814	621.742	676.650	653.337	738.600
Harare	Harare	872	828.567	1 485.615	1,896,134	2,123,132	1,973,906
Manicaland	Mutare	36.459	1,103,837	1,537,224	1,568,930	1,752,698	1,861,755
Mashonaland Central	Bindura	28.347	560,847	856,736	995,427	1,152,520	1,441,944
Mashonaland East	Marondera	32,230	667,933	1,034,342	1,127,413	1,344,955	1,366,522
Mashonaland West	Chinhoyi	57,441	854,098	1,112,955	1,224,670	1,501,656	1,567,449
Masvingo	Masvingo	56,566	1,029,504	1,222,581	1,320,438	1,485,090	1,533,145
Matabeleland North	Lupane	75,025	548,250	641,186	704,948	749,017	744,841
Matabeleland South	Gwanda	54,172	515,298	592,398	653,054	683,893	810,074
Midlands	Gweru	49,166	1,086,284	1,307,769	1,463,993	1,614,941	1,514,325
Zimbabwe	Harare	390,757	7,608,432	10,412,548	11,631,657	13,061,239	13,572,560

Table 13.2 Urban land markets property shifts, spatial transformation, mobilities and geographies (Chirisa 2010, 2012, 2013; Chirisa and Chaeruka 2016; Chirisa et al. 2016; Dube and Chirisa 2013; Marongwe et al 2011; Muchadenyika 2015a, 2015b; Muzorewa and Nyandoro 2019; Muzorewa et al. 2018; Nyandoro and Muzorewa 2017)

Indicator	Colonial urban land markets (1890–1979)	Postcolonial urban land markets (1980–1999)	FTLR urban land markets (2000 to date
Policy and legislative framework	• Spatial segregation and division of urban land markets along racial lines	• Spatial transformation and blurring of urban land markets through normative non-racial planning	• Spatial fragmentation, splintering and gentrification through land reform and redistribution mantra
Instructive legislation prescripts	• Native Passes Act (1937) • Land Apportionment Act (1930) • Land Tenure Act (1969)	• Regional Town and Country Planning Act (1976) • Urban Councils Act	• Land Acquisition Act (Chapter 20-10) • Land Acquisition Act (1992)
Mobilities	• Restricted and managed • Exclusive and controlled	• Inclusive and organic • Permissive and expressive	• Ad hoc and fragmented • Movements and coordinated
Land tenure and property rights	• Property rights and title deeds in urban areas • Communal areas: Customary tenure or permission to occupy certificates	• Property rights and title deeds in all areas providing compliance with land development and registration procedures were met • Communal areas: Customary tenure or permission to occupy certificates still persisted	• Property rights and title deeds in all areas providing compliance with land development and registration procedures were met • Social domain tenure model in FTLRP peri-urban areas • Communal areas: Customary tenure or permission to occupy certificates still persisted
Geographies	• Urban areas (whites) • Native (communal) areas (blacks) • High-quality infrastructures and services in urban areas • Inadequate infrastructure and services in other areas	• Repeal of pass laws and universal access to urban areas for all • Pressure on urban land markets due to rapid urbanisation	• Failure by urban land markets to meet the growing demands of people • Inadequate urban land markets to finance new projects in line with market demand • FTLRP movement and discourses

into three main subdivisions, namely high-density (low-income), medium-density (middle-income) and low-density (high-income) residential urban land market areas.

Together with an escalation in the demand for residential properties in the post-1980 period, there was also a shortage of office space because of increased demand by diplomats, international agencies and private companies seeking to contribute to the growth and development of Zimbabwe. The construction industry expanded and experienced some form of boom in the 1980s as new properties were constructed for commercial, industrial and residential use purposes.

Consequently, this period witnessed the construction of blocks of flats, townhouses for rental and stand-alone houses on a rent-to-buy basis by institutional investors, government and aid agencies, especially the United States Agency for International Development (Marongwe et al. 2011).

A critical gap during the early 1980s was inadequate urban land housing markets. This saw the emergence of landlords charging high rentals and evicting tenants at will in cases of failure to pay their rent in time. This partly explained why the government enacted the Rent Control Regulations in 1982. While the original intention was noble, the unintended outcome was that this instrument was later viewed as one negative example of state interference in the urban land markets functioning, which drove private sector investment away from the housing sector.

13.3.5 The Governance of Urban Land Markets

Zimbabwe has a set of institutions that operate in the urban land market sector. These include state institutions (central and local government), private sector actors and civil society organisations. State institutions include ministries and government departments, the courts of law, local authorities such as the City of Harare, City of Bulawayo, City of Gweru and the Ruwa.

Local Board and public enterprises. Private sector actors include developers, investors, landlords, formal and microfinanciers, property professionals, private individuals and tenants. Table 13.3 presents a simplified tabular representation of stakeholders (actors and role players) engaged in the land use and management development processes.

Not all actors perform the whole array of functions (refer to Table 13.3). At the same time, the constrained financial sector performance due to economic difficulties since 2000 in Zimbabwe, has resulted in reduced financial institutional participation in urban land markets. Urban land market stakeholders participated at different stages in the land use, development planning and management processes. The governance of urban land markets is based on formal legislation. The main acts and their provisions are summarised in Table 13.4.

In addition to legislative compliance requirements as indicated in Table 13.4, two urban land markets in Zimbabwe are guided by policies and directives that affect the capacity and ability of urban land market stakeholders to deliver various property portfolios required by clients. Furthermore, the land policy (as fully elaborated

Table 13.3 Actors and role players in land use and management development processes

Actors and role players	Land identification and acquisition	Land use planning and demarcation	Land survey and pegging	Land servicing	Land transaction facilitation	Land rights registration	Super-structure designs, approval and construction	On-site infrastructure construction, maintenance and rehabilitation	Off-site infrastructure construction, maintenance and rehabilitation
Central and local government	×	×	×	×	×	×	×	×	×
Private land surveyors			×					×	×
Private land developers	×	×	×	×	×	×	×	×	×
Financiers/investors	×			×			×	×	×
Property and real estate development professionals	×			×	×	×		×	×
Civil society organisations	×	×	×				×	×	
Private individuals							×	×	

Table 13.4 Some of the mainstream legislation impacting the governance of urban land markets in Zimbabwe (Marongwe et al. 2011)

Act	Provisions
Regional Town and Country Planning Act	Spatial planning, land use and management in urban areas with direct implications on the spatial economy, efficiency and resilience of urban land markets in Zimbabwe
Urban Councils Act (for land delivery)	Planning, registration of property rights, the sale of public land and the change of land use reservation. The adherence and compliance to these provisions constitute an indicator of the extent to which urban land market governance is complied with or not
The Land Survey Act	Applies to any survey used for effecting the registration of any land in the Deeds Registry and it is binding on the state in respect of unalienated state land
Derelict Lands Act	Provision for recourse and remedy in instances wherein the former owner of immovable property cannot be located despite a diligent search for the registration and transfer of property
Consumer Contracts Act	In terms of Sect. 1 of this act, all sale of land must be in writing, in the form of a memorandum of agreement of sale
Capital Gains Tax Act	Tax is chargeable on capital gain made on the disposal of immovable property
Deeds Registries Act	The Deeds Registries Act and the Deeds Registries Regulations (Rhodesia Government Notice No. 249 of 1977) regulate the registration of rights in land through a system that requires the services of a registrar as well as a conveyancer in professional practice

on in the FTLRP), the national housing policy that recognised housing backlogs and acknowledged the need for private–public partnerships in tackling the housing supply/demand mismatch, provide further directions in respect of the functioning of urban land markets. The ease of doing business in the urban land markets is facilitated and enabled through obtaining the national development framework. Included, and critical to the performance of urban land markets, is the governance business barometer in Zimbabwe. Table 13.5 presents an overview of the ease of doing business in Zimbabwe.

The World Bank governance indicators for Zimbabwe (refer to Table 13.5), present the impact of lack or absence of a prudent and conducive socio-economic environment in support of growth and development. Sound economic policies are assumed to lead to an improvement in governance indicators, to attract other stakeholders such as the private sector into the urban land markets field. However, governance indicators for Zimbabwe, as measured by the World Bank, have generally been declining

Table 13.5 Governance indicators for Zimbabwe (World Bank Governance Indicators 2020)

Governance indicator	1996	1998	2000	2002	2004	2006	2008	2010	2012	2014	2016	2017	2018
Voice and accountability	−0.61	−0.79	−1.09	−1.36	−1.55	−1.54	−1.55	−1.48	−1.47	−1.26	−1.18	−1.20	−1.13
Political stability	−0.46	−0.74	−1.32	−1.52	−1.21	−0.93	−1.21	−1.10	−0.78	−0.71	−0.62	−0.77	−0.71
Government effectiveness	−0.32	-0.33	−0.80	−0.91	−1.00	−1.23	−1.53	−1.51	−1.34	−1.21	−1.16	−1.19	−1.20
Regulatory quality	−0.77	-0.70	−1.42	−1.93	−2.06	−1.96	−2.14	−2.07	−1.89	−1.90	−1.72	−1.56	−1.58
Rule of law	−0.81	−0.66	−1.34	−1.59	−1.80	−1.74	−1.78	−1.82	−1.63	−1.43	−1.37	−1.38	−1.27
Control of corruption	−0.28	−0.48	−0.98	−1.23	−1.33	−1.36	−1.36	−1.37	−1.37	−1.39	−1.25	−1.27	−1.24

since 1996. This mirrors the decline in the performance of the urban land markets in Zimbabwe.

The deed registration offices are centralised in Harare and Bulawayo with every property registered according to the particular area that it falls under (Marongwe et al. 2011). The urban land markets in Zimbabwe are dominated by big role players such as pension funds, life assurance and unit trusts. These institutional investors are estimated to control approximately 85% of all property investments and portfolios in the country. The pension fund industry is expected to invest in property as a hedging mechanism against inflation. The National Social Security Authority, a state agency, is the most active participant of all pension funds in the property market.

13.4 Results and Findings

13.4.1 Zimbabwe's Political Economy and Urban Land Markets Nexus

In Zimbabwe, the past three decades (1990–2020) are punctuated with acrimonious, difficult conversations and political relationships with Western countries, which have implications on the functional efficiency of urban land markets. At the centre of these dialogues are questions concerning rule of law and human rights abuses. This political stand-off, which had wide-ranging socio-economic implications (i.e. pervading the urban land markets), was mainly triggered by the implementation of the widely criticised FTLRP, which was started in 2001. The FTLRP events saw predominantly white commercial farmers being dispossessed of land and movable property.

Thus, Zimbabwe was under trade sanctions imposed by the European Union as well as the United States of America. Consequently, financial and development cooperation programmes support and credit lines were suspended. Access to the World Bank, the International Monetary Fund and other international funding agencies was inhibited because the country was not in good standing owing to performance inadequacies on facilities previously granted. This lack of borrowing power and creditworthiness has had implications for the growth and development of the urban land markets in Zimbabwe. Land and property developers have had to look at alternative models for financing urban land market demand requirements. The low-income earners have had to adapt to housing cooperatives and movements as well as joining building societies, while the diaspora urban property demand has also offered capital investment in support of the urban land markets. Bottlenecks and constraints in urban land development and management funding, in turn, affected the performance of urban land markets. The prolonged economic difficulties faced by Zimbabwe have opened multiple socio-economic pressures that had an impact on the efficient functioning of urban land markets.

13.4.2 Generic Overview of the Contextual Realities of Contemporary Urban Land Markets in Zimbabwe

The contemporary urban land markets in Zimbabwe assume a binary market experience and perspective. This can be developed based on two contrasting environments, namely the dollarisation period (2009–2013) and the post-dollarisation period (2013 to date). These two periods are explained in the following sections.

13.4.2.1 Urban Land Property Markets (2009–2013): The Dollarisation Stabilising Effect

During the 2009–2013 dollarisation period,[1] the vibrant property sector due to the strong international currency backing saw an increase in construction activities, better yields from property, and stability in property values. The value for a core house in the high-density areas was pegged at between US$1,000.00 and US$17,000.00. A serviced plot size of between 200 m^2 and 300 m^2 ranged from US$4,000.00 to US$5,000.00 (Chigwenya 2019).

13.4.2.2 Urban Land Property Markets (2014 to Present): The Uncertain Post-Dollarisation Future

The post-dollarisation period (2014 to present) is marked with property market uncertainty since the introduction of a local currency into the basket of currencies that were used in the country (Chigwenya 2019; Chigwenya and Dube 2019). Generally, the property market coiled in terms of the following issues:

- The continued pegging of property prices in US dollar rather than in the local currency.
- The continued decrease in yields from property investment and increase in void levels were linked to the deepening economic difficulties that the government continued to face.

13.4.3 Complexities and Dynamics of Urban Land Property Markets in Zimbabwe

The property market in Zimbabwe reflects the complexities and dynamics of the political economy. As an example, the urban housing land market in Zimbabwe's urban centres is categorised into three main segments. These urban land markets

[1] During the dollarisation period, the Zimbabwean government adopted a multicurrency system in their economy, where the country was using a basket of currencies that included the US dollar (US$), South African rand, Botswana pula and British pound.

derive their categorisation from stand sizes and, by implication, density. The high-density urban land markets operate on properties whose stands do not exceed 300 m^2. This property market caters for the bottom end of the property market. Houses built and sold in this segment are typically for the low-income earning working class, those employed in the informal sector and generally the urban poor. The medium-density urban land market segment caters for stand sizes that range from 301 m^2 up to 1,000 m^2. This property cohort is for the more financially able, mainly formally employed middle level and supervisory workers and government employees. Houses in the medium-density urban land market are designed for standard occupation by single families. On average, they consist of two to three bedrooms, a lounge, dining room and kitchen. Modest townhouses, sometimes in gated communities, also fall into this medium-density urban land market segment property portfolio. The housing segment of the low-density urban land markets is for properties that measure 1 000 m^2 and above. Some of these properties are serviced by individual septic tanks and soak ways and have independent boreholes for water reticulation. These properties are usually located in sparsely populated low-density areas. The clientele for these urban land markets includes the wealthy and professional people who occupy high-paying formal jobs or are in business. Dwellings range from single-storey family homes to multi-storey structures.

Over the years Zimbabwe has had an active property market in the major urban areas with the central players being estate agents who are mandated by sellers to sell and by buyers to search for existing properties in the high-, medium- and low-density suburbs.[2] Before the October 2018 monetary policy statement by the Reserve Bank of Zimbabwe, the following entry-level prices were obtained:

- Four-roomed houses in the high-density areas were Z$181,250 (US$25,000.00 equivalent).
- Z$580,000 (US$80,000.00 equivalent) for average medium-density properties.
- Z$942,500 (US$130,000.00 equivalent) for cluster homes in gated communities.
- Z$1,812,500 (US$250,000.00 equivalent) for standard properties in low-density suburbs.

According to estate agents, some sellers are people upgrading and moving to superior localities, deceased estates and people emigrating. Buyers in recent sales were local and diaspora-based Zimbabweans with mortgage finance or with own resources, along with nationals of neighbouring countries, Nigerians and Chinese.

[2]Notable recent projects that added to the housing stock in 2018 and 2019 were done by the Central African Building Society (CABS), which undertook a project of 2,797 units in the Budiriro suburb of Harare and a 1,080 unit project in the Pumula/Nkulumane suburb of Bulawayo. The CBZ Bank serviced 1,174 stands in Victoria Falls and the National Building Society developed 600 houses in the Dzivaresekwa suburb of Harare.

13.5 Case Studies in Urban Land Markets

This section reviews the case studies of Bulawayo, Gweru, Harare city and the Ruwa Local Board. The case studies are organised in terms of historical contextual analysis, the dynamics and complexities of urban land markets, and investment opportunities in urban land markets.

13.5.1 Urban Land Markets in Bulawayo: Urban Land Market Distortions and Inefficiencies

13.5.1.1 Historical Contextual Analysis

The different urban land housing market typologies are linked to different development periods in the growth of the city of Bulawayo. In the 1930s, terraced houses were built in Makokoba, Bulawayo's oldest residential settlement. High-rise flats were built in the late 1960s and early 1970s as a response to the need to satisfy housing demand through vertical urban land housing market solutions, rather than through a horizontal spatial sprawling urban land market solution. Consequently, during the 1964/65 financial year, the city of Bulawayo constructed 112 flats in Nguboyenja, 64 flats in Makokoba for council employees and 376 flats in Tshabalala for employees of the national railways of Rhodesia (Magwaro-Ndiweni 2011).

While land costs were not yet a critical factor, however, the construction of high-rise building was a development infrastructure and cost-saving strategy as higher densities have better economies of scale, compared to the cost of fragmented and sprawling housing developments. In the early 1990s, with changing urban land market dynamics, the city of Bulawayo constructed three pairs of double-storey, semi-detached blocks as a pilot project to determine the acceptability of the high-rise housing development in postcolonial urban Bulawayo (Magwaro-Ndiweni 2011). At the same time, in response to critics of urban land markets, the World Bank suggested that housing standards were too generous and would make attempts at matching supply and demand difficult if these were not revised downwards. As an example, the urban stand houses for high-density areas were recommended to be 50 m^2. At the same time, the need to use alternative building materials was suggested as a way of cost-saving and efficiency in increasing housing stock supply from both the public and private sector. However, the Lobengula Township which was developed in compliance to the reduced stand sizes and incorporating alternative building materials was criticised for being 'match-boxes' of poor building materials or construction quality (Kamete 2006, 2016; Magwaro-Ndiweni 2011). The houses were labelled mining style compounds, divided by thin acoustic walls in which neighbours' conversation and private confidentiality rules were not observed in Africa and Bulawayo, in particular, given that urban land was in abundance as compared to Europe (Magwaro-Ndiweni 2011: 43).

13.5.1.2 Urban Land Markets Dynamics and Complexities

Since 1980, the movement of people from rural areas to the city of Bulawayo created pressure for urban infrastructure and services, including the provision of a commensurate urban land market system. Property markets in Bulawayo reveal trends that project the urban land market mirror nationally. Another unique and interesting urban land market dimension in the city of.

From 2018 onwards, void levels in commercial and industrial properties in Bulawayo were realised, especially for properties above 20,000 m^2. The dampening of urban land markets was exacerbated by the fact that Bulawayo city is experiencing massive deindustrialisation (Chigwenya 2019). The urban property market future became uncertain when the government decided to abolish the use of multiple currencies and adopted the real-time gross settlement dollar as the local currency in the middle of 2019 (Chigwenya 2019). Figure 13.2 presents a graphical illustration of the Bulawayo city land use map with implications for urban land markets.

Bulawayo is that rural people from the surrounding Bulawayo rural hinterland, such as from Plumtree, Lupane, Umguza, Mbalabala and Matopos, acquire peri-urban and urban properties as an investment for future generations that may have opportunities in urban livelihoods and educational advancement (Potts 2006). Table 13.6 presents the urban land markets in Bulawayo—the housing market segment typologies. Property urban markets in Bulawayo show higher property

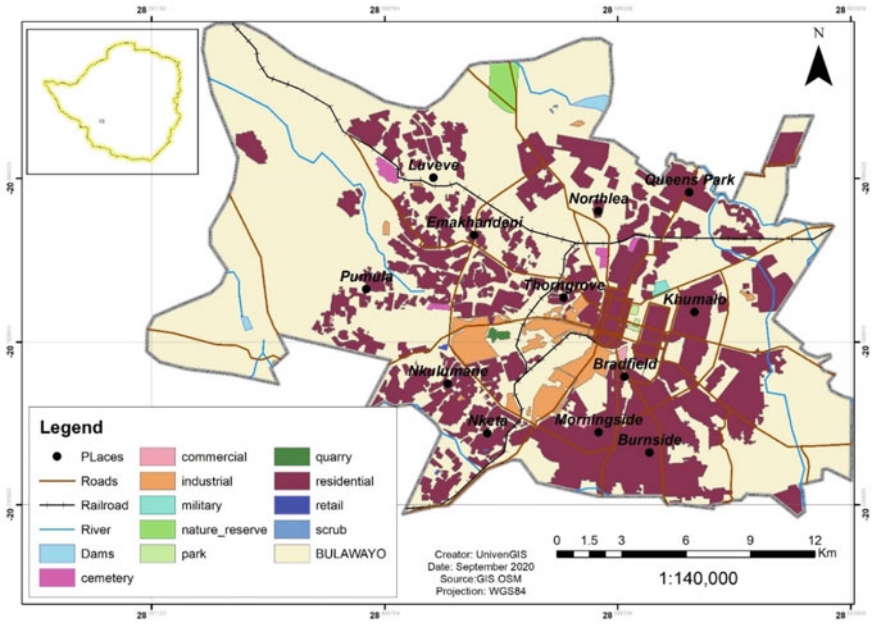

Fig. 13.2 Bulawayo land use map with implications for urban land markets (*Source* Authors own compilation 2020)

Table 13.6 Urban land markets in Bulawayo—The housing market segment typologies (Magwaro-Ndiweni 2011; Magwaro-Ndiweni and Madiro 2016; Taruvinga 2019)

Urban land market housing indicators	High-income urban housing land market	Middle-income urban housing land market	Low-income urban housing land market
Type of housing	Single-family homes and duplexes	Semi-detached duplexes, and row houses in a compact neighbourhood	Detached housing, semi-detached houses, cluster houses, terraced houses
Plot size	800 m^2–4000 m^2	500 m^2–950 m^2	190 m^2–490 m^2
House designs	Three to five bedrooms, two lounges, a dining room, pantry, study room, laundry room, sunroom and playroom	Three bedrooms, lounge, kitchen, a separate toilet and bathroom and a dining room	One-, two-, three- and four-core housing depending on the design
Other features	Fireplace, bar, fitted kitchen and scullery, fitted wardrobes, main en suite and swimming pool	Fitted wardrobes	None

values for commercial properties located in the central business district of Bulawayo (refer to Fig. 13.2). Low-density areas, such as Morningside, Burnside and Northlea, have high property values. Low-income areas, such as Nketa, Luveve, Emkandeni, Makokoba, Luveve, Nketa and Pumula, have the lowest property land values. However, people from these high-density areas travel short distances of less than 10 km to work as the residential areas are located close to industries and city centres, such as Makokoba, Luveve, Nketa, Southwold, Morningside and Hillside. The average rental prices for two-bedroom houses in high-density residential areas range between US$50 to US$200 per month (Magwaro-Ndiweni 2011; Magwaro-Ndiweni and Madiro 2016).

Recent research in the city of Bulawayo revealed that property rental values are functionally correlated to the urban infrastructure and services provided. The sharp rental costs suggest that for the urban land rental market, the quality and quantity of infrastructure plays a critical role in determining rental costing. Consequently, in regions of Cowdrey Park that have inadequate infrastructure and services, the average monthly rentals for a two-bedroomed house ranges from US$40.00 to US$78.00. This contrasts with similar-sized properties that command an average monthly rental market price of US$250.00 with well-endowed infrastructure and services, for example Emganwini, Pumula and Nkulumane. Taruvinga (2019) highlighted how average rental prices in well-serviced areas have tripled, while in poorly serviced areas, the property rental prices have remained stable (Taruvinga 2019). However, rental property values in low-density areas are much higher, i.e.

approximately US$400.00 to US$1,000.00 per month. On the other hand, smallholdings are extremely expensive because of the huge houses, large plots suitable for market gardening and animal husbandry. In these areas, property rentals range from US$1,500.00 to US$3,000.00 per month (Magwaro-Ndiweni 2011; Taruvinga 2019). An interesting observation though is that property sales prices in Bulawayo's low-income residential market segment range from $12,000.00 (US$1,655.00 equivalent) to $25,000.00 (US$3,448.00 equivalent), with an average selling price of approximately $18,500.00 (US$2,551.00 equivalent). This is obtaining a market value price of a standard four-room house in the high-density suburbs of the city of Bulawayo, irrespective of environmental services and infrastructure quality provided (Taruvinga 2019). For this reason, the properties included in inadequately serviced areas such as Cowdrey Park command matching prices with properties in better-serviced areas such as Emganwini, Pumula and Nkulumane. Nkulumane is an example of a high-density residential neighbourhood with standard infrastructure, including tarred roads and a well-developed shopping complex that has an array of different commercial services such as banking, furniture and grocery shops. Yet, despite those spatial locational market factors, a typical two-bedroomed house in Cowdrey Park can be sold for as high as $18,500 (US$2,551.00 equivalent), which is similar to obtaining property sales values of a similar two-bedroomed house in Pumula and Emganwini.

13.5.1.3 Investment Opportunities in Urban Land Markets

Within the housing sector, the city of Bulawayo had a housing backlog of 110,000 (Chigwenya 2019). Given that the city projects an annual supply of 3,000 units, deficits persist in the supply of urban housing property. Given the classical economic theory of market forces of demand and supply, it is logical that the inadequate supply of houses is met with fierce competition for the limited houses, thereby increasing the property prices. This mismatch in the urban land markets has led to the growth of informal settlements in the city of Bulawayo, namely in Killarney, Ngozi Mine, Vundu, Iminyela, Richmond dumpsite and the Burombo Hostels (Mudzengerere and Chigwenya 2012).

In the absence of a social housing policy by the city of Bulawayo, it is difficult to envisage when the problem will be (re)solved. A total of 31,000 people is estimated to be living in informal settlements in and around the city of Bulawayo (Chigwenya 2019). The Bulawayo City Council Master Plan 2000–2015 delivered 10% of property stock houses (i.e. 22,000) concerning the projected target (i.e. 200,000). This mismatch in supply and demand, as well as the gap in planning and implementation, are critical issues explaining the performance of the urban land markets in Bulawayo city. Table 13.7 presents the complementary and supplementary role that private sectors play in adding housing property stock on the market. An uneasy urban–rural interdependency relationship exists between Bulawayo city and the Umguza district council (refer to Table 13.7). Peri-urban residents of Umguza have identified an opportunity for earning a living through subdividing their land into plots for sale (Dube and Chirisa 2013). These developments increase the revenue basis for the

Table 13.7 Private developers active in Bulawayo's urban land markets (Taruvinga 2019)

Developer	Area	Number of stands	Year stands allocated
A	Cowdray Park	532	1996
B	Cowdray Park	75	2004
C	Cowdray Park	274	2006
C	Cowdray Park	126	2003
D	Cowdray Park	983	Not available
E	Phumula South Phase 3	253	Not available
F	Phelandaba	185	2008
G	Mbundane	450 (estimate)	Not available
H	Emthunzini Township	3,500 (planned)	Land bought in 2008

Umguza rural district council through the provision of housing stands to the people of Bulawayo, and assists in curbing housing shortages in Bulawayo city (Chigwenya and Dube 2019; Dube and Chirisa 2013; Sithole et al. 2012). Despite the challenge of premature urbanisation and leap-frogged urban housing market expansion, incorporation debates entail a financial turf fight between the two municipalities.

13.5.2 Urban Land Markets in Gweru City—The Struggles and Possibilities

13.5.2.1 Historical Contextual Analysis

Gweru was granted its city status in October 1973. Gweru city is the provincial capital of the Midlands. It covers a total area of 30,000 ha. Approximately 426.4 km of the city's road network is tarred, while 639.6 km is earth and gravel. A total of 6,000 low- and medium-density stands as well as 30 000 high-density units constitute the combined urban residential property market segment in Gweru city. Figure 13.3 presents the land use map for Gweru city with implications for urban land markets.

By 2015, deindustrialisation in Gweru was compelling industrial property owners to dispose of industrial properties due to non-occupation. Gweru city was at its peak in the 1970s to early 2000s and was the hub of mining-related and agroprocessing industries. However, the prolonged impact of the economic difficulties faced by the Zimbabwean economy since the FTLRP has fractured the urban land markets. The city has been witnessing industrial investment closures of large corporations, for example, the Zimbabwe glass industries, Zimbabwe alloys and Zimbabwe castings.

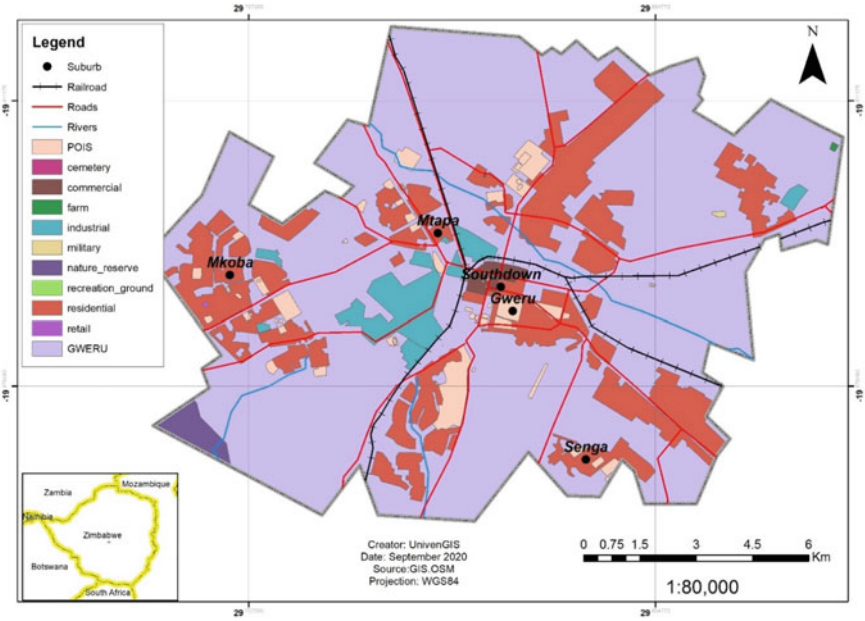

Fig. 13.3 Land use map for Gweru city with implications for urban land markets (*Source* Authors own compilation 2020)

13.5.2.2 Dynamics and Complexities of Urban Land Markets

In Gweru, Zimbabwe, residents in Mkoba have occupied open spaces in the city to conduct urban agricultural activities. This had raised discourses with respect to the efficiency of the urban residential land, high-density market segment of providing urban stands of 150 m^2 (Chaminuka and Dube 2017). Such stands do not offer residents an opportunity to have home gardens to supplement household food security requirements. To address this, residents have targeted so-called open spaces, which are urban land markets in the making or undergoing various land development compliance approval processes for residential, industrial, commercial or recreational purposes. In the absence of a clear urban land market development framework, there are constant clashes, tensions and disruptions between the urban council authorities and those bent on practising urban agriculture.

Many people have migrated from rural areas to the city of Gweru. This rapidly increasing urban population has created various challenges, including unemployment, poverty and a rise in urban farming. The slowing down in the industrial urban land market performance as expressed through the scaling down of the Bata Shoe Company, Zimcast and Zimglass, have led to behavioural change with implications for the efficient performance of the urban residential property segment, including the peri-urban land market system. Most people who lost their jobs from the formal

urban industrial market have shifted to urban agriculture as an adaptation and survival coping strategy (Chaminuka and Dube 2017).

The selling price for the housing units in high-density areas such as Nehosho, Mkoba Extensions 20 and 21, ranges from $15,000.00 (US$2,068.00 equivalent) to $23,000.00 (US$3,172.00 equivalent). In low-density areas such as Clydesdale, South Downs and Riverside, stands range from 1,000 m^2 to 2,000 m^2, with an asking price of $13.80 per square metre. Approximately $10,000.00 (US$1,379.00 equivalent) for 1,000 m^2 or $20,000 (US$2,758.00 equivalent) for 2,000 m^2 is required. In the Gweru city medium- to low-density areas, such as Northlea, Nashville, Ivene, Lundi Park, South Downs, South View, Athlone, Riverside, Harben Park, Daylesford and Ridgemont, rentals are pegged, ranging from US$60 to US$250. This has become increasingly unaffordable for most of the working and middle-class earners in Zimbabwe. Thus, the middle class and upper working class have downgraded by opting to rent in Ascot, Mtapa, Mambo, Clifton Park, Woodlands and Mkoba. This movement is not without serious consequences as it is also pushing out the low-income earners. In high-density areas, rentals are charged in US$, ranging from US$20 to US$100. Most low- and middle-income earners are struggling to cope with these rental property markets and instead have settled to relocating to rural areas. Other low-income earners have since moved out of rented houses and instead are renting incomplete houses without running water or electricity, mainly in parts of Woodlands, Hertfordshire and Mutausi Park.

13.5.2.3 Investment Opportunities in Urban Land Markets

Table 13.8 presents the urban land markets investment opportunities in Gweru city that have implications for the future transformation and shifts in urban land markets supply and demand curves.

From Table 13.8 it can be deduced that the potential for reinventing the urban land markets in Gweru exist in the formal markets. However, as suggested by previous sections of the discussion, the need to integrate, incorporate and streamline informal urban land markets in these new developments is a reality that can no longer be ignored.

Making use of a stick-and-carrot urban land market management approach, the city of Gweru has an enabling development framework that emphasises the following:

- For all industrial, commercial and institutional stands a half down payment is required with the balance payable over six months.
- For residential stands, a minimum deposit of $500.00 (US$70.00 equivalent) is required with the balance payable over 48 months.
- For all stands, a development period of six years from the date of signature of sale agreement is granted.

Table 13.8 Urban land markets investment opportunities in Gweru city (Gweru City Council 2020)

Project name	Description	Location and land aspects
Mkoba 21 High-Density Residential Scheme	Developers can purchase stands or partner with Council in servicing the available 6,484 (200–400 m2) high- and medium-density stands	All stands are title surveyed and located 6 km from City Centre Off-site municipal services are available
Proposed Mtapa Country and Intercity Bus Terminal	Developers can partner with Council in developing a modern transit exchange terminal for long-distance and intercity buses Ancillary modern facilities, for example shopping mall, public car parks, commuter ranks, passenger shelters and conveniences, can be included	This 10 ha site is partially serviced and located 6 km from the City centre
Central Business District Extension	A total of 110 (1,200–10,500 m2) commercial stands will be made available	Off-site municipal services are readily available Stands are suitable for the development of shopping malls, office complexes and leisure facilities
Light and Heavy Industrial Stands	Stands measuring from 5,000 m2 to over 10,000 m2 are available in the industrial areas located within 6 km from the city centre	All stands are title surveyed and off-site municipal services, road and railways are available
Infrastructure provision	A roads network of over 1,066 km A public lighting network of over 300 km Water pumping, treatment and distribution. (Two water treatment plants and three booster pump stations.) Sewage pumping, transmission and treatment (two treatment plants and six pumping stations)	Opportunities to partner with Council also exist in the provision, maintenance and rehabilitation of municipal infrastructure

13.5.3 Urban Land Markets in Harare—About Shadow Urban Land Markets, Parallel Urban Land Markets, Power and Politics in Functioning of Urban Land Markets

13.5.3.1 Historical Contextual Analysis

The Harare city municipal status was granted in 1897. Harare city covers a total surface area of 961 km^2. A total of 5 500 km of road network is tarred. A total of 111,824 low-density and 125,423 high-density urban property segments exist in Harare. Table 13.9 presents the urban land use budgeting in Harare city.

Table 13.9 presents the urban land uses that have implications and are expressed in the spatial urban land market atlas of Harare. Figure 13.4 presents the land use map for Harare city with implications for urban land markets.

South Africans, Mozambicans, Nigerians and Zambians are among those who have invested in Harare's northern and western areas. In the recent past, a surge in residential, industrial and commercial investments by Chinese business people due to the government's 'look-east policy' has been realised. In high-density areas, such as Highfield, Budiriro and Kambuzuma, the entry-level price for a small, basic four-room core house is approximately $25,000 (US$3,448.00 equivalent). While in medium-density areas such as Westlea, Waterfalls, Bloomingdale and New Marlborough, the entry level is approximately $80,000.00 (US$11 034.00 equivalent) for a two-bedroom apartment or basic house. However, in low-density areas such as Harare North, the entry value is $130,000.00 (US$17,931.00 equivalent) to acquire a two-bedroom garden flat. Rentals in medium-density areas range between $300 (US$40.00 equivalent) and $700 (US$100.00 equivalent) per month, while rental

Table 13.9 Urban land use market budgeting in Harare city (Chitekwe-Biti 2009; Zimbabwe, Surveyor-General 2002)

Land Use	Area (m2)	% of Total
Commercial formal	20,801,000	2.73
Industrial formal	23,085,000	3.03
Industrial informal	1,935,900	0.25
Residential high-income formal	162,560,000	21.36
Residential middle-income formal	91 620,000	12.04
Residential low-income formal	64 800,00	8.52
Residential very low-income—urban poor	15,390,000	2.02
Institutional use	63,610,100	8.37
Open space and other (i.e. parks and golf courses)	317,126,100	41.68
Total	760,928,000	100.0

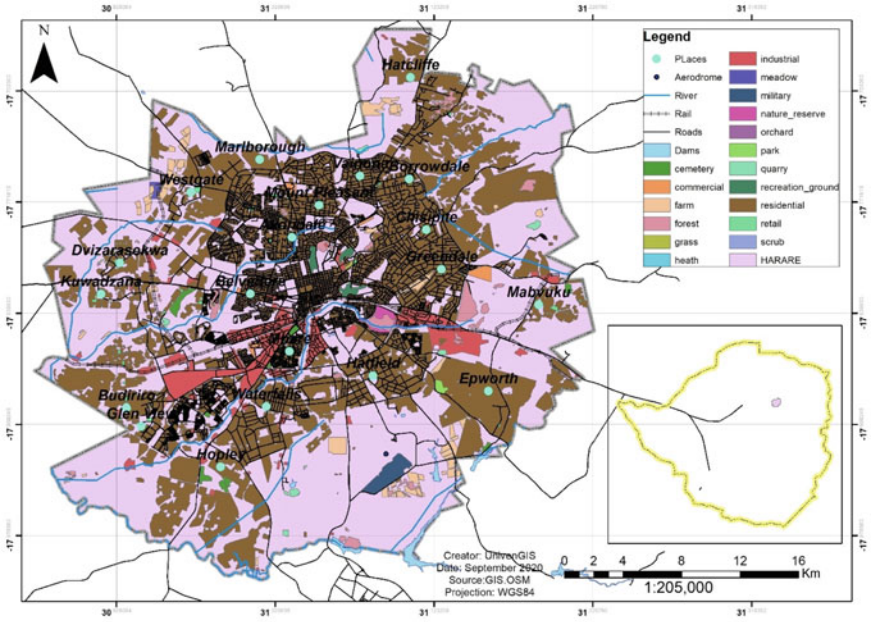

Fig. 13.4 Land use map for Harare city with implications for urban land markets (*Source* Authors own compilation 2020)

prices in low-density areas range between $700 (US$100.00 equivalent) and $2,500 (US$345.00 equivalent) per month.

13.5.3.2 Dynamics and Complexities of Urban Land Markets

A review of the 2016 Corporate services and housing annual report revealed that there was a huge gap between demand and supply for residential stands (Zimbabwe, Office of the Auditor-General 2018). Table 13.10 shows the number of applicants and stands allocated in the most recent years. The situation as expressed in

Table 13.10 Recent trends in demand and supply for residential stands in Harare (Office of the Auditor-General, Zimbabwe 2018)

Year	Total applicants	*Allocated stands	Applicants not allocated stands
	a	b	c = (a-b)
2014	177 703	2 365	175 338
2015	36 215	5 103	31 112
2016	59 563	9 528	50 035

*Allocated stands are the total of stands allocated by the Council and those allocated by housing cooperatives and private developers

Table 13.11 Postcolonial low-income housing market development in Harare (Muchadenyika 2015a, 2015b)

Urban low-income area identity	Year first occupied	Housing market scheme
Warren Park	1981	Core housing scheme; some conventional housing available
Kuwadzana	1984	Mainly site-and-service scheme; funded by the United States Agency for International Development; City Council provided building material on loan
Hatcliffe	1984	Site-and-service scheme for those employed in the northern suburbs; cash loans from City Council
Budiriro	1988	Site-and-service scheme with cash loans from City Council; sponsored by World Bank, local building societies advanced mortgages for low-income housing for the first time

Table 13.10 poses a risk in the increase in illegal settlements due to increased pressure for housing space, thereby distorting the functioning of urban land markets. Options of acquiring more land to provide residential stands, as well as building residential flats or other efficient models of housing to address housing needs were suggested as possible responses.

The City of Harare has since intensified efforts to acquire more land for residential stands.[3] This is in the form of the acquisition of Eyestone Farm, which is expected on full development to create a residential property supply of ± 7,000 stands, and Mabvuku extension with ± 4,100 stands. A total of 13,165 residential stands are earmarked for development from these initiatives. While the city of Harare acknowledges that building residential flats is one urban land market maximisation approach to supply land that can be used, the constraint is the need for the huge capital investment required, which the financially constrained city currently does not have. However, various private–public partnership models can be explored in pursuit of the target. Currently, the City of Harare is engaging land and housing development partners to enter private–public partnerships to rehabilitate and upgrade Mbare Hostels first before building new flats. Table 13.11 presents the urban land use budget for Harare city.

In Harare city, the presence of urban housing cooperatives has led to a cocktail of urban land markets, especially within the low-income property segment. Instances have been recorded of homeowners being duped, the creation and emergence of the

[3]This is despite the existence of several private–public partnerships in residential, commercial and industrial property market developments facilitated by the Harare City Council, with government and property stakeholders in Zimbabwe.

Table 13.12 Urban land markets investment opportunities in Harare city (Harare City Council 2020)

Project name	Description	Location and land aspects
Mixed commercial use development	Quarry	Harare Quarry
	Housing (development of cluster homes, apartments, low-cost housing, on- and off-site infrastructure)	Eyestone Farm, low-density suburbs, Golf Estates
	Road rehabilitation and expansion	Existing road network and new suburbs
	Water and sewerage rehabilitation	Distribution network, Firle and Crowborough wastewater treatment plants
	Public lighting	New suburbs and roads
	Harare resorts	Mabvazuva, Harava Dam
	Mass transport system	Copacabana, market square, Charge office, Fourth Street
	Farms	None
	Waste to energy at wastewater plants and Pomona dumpsite	Firle, Crowborough and Pomona
	Development of modern sports facility	Rufaro Stadium, Gwanzura, Dzivaresekwa, City Sports

formal–informal urban land market tensions, the land baron syndrome, wetlands[4] being subdivided and allocated to land-hungry members, as well political cleavage[5] to seek immunity from eviction by local authorities (Chirisa 2013; Chirisa et al. 2016; Chirisa, Matamanda and Mukarwi 2019; Makunde 2016). These problems are accentuated in peri-urban land markets as contestation emerge, hinging on financial matters between Harare city and the surrounding rural district council. In seeking to address these emergent urban land market challenges, mandate and responsibility of urban authorities have been questioned and challenged concerning inclusiveness and responsiveness to the informal urban land market requirements.

13.5.3.3 Investment Opportunities in Urban Land Markets

Table 13.12 presents the urban land markets investment opportunities in Harare city that have implications for the future transformation and shifts in urban land market supply and demand curves.

[4] In Harare City, Monvale wetland was converted to a residential area, the Belvedere wetland near the national sports stadium witnessed the construction of a multipurpose centre (hotel and wholesale), while a school was built on the Ashdown Park wetlands.

[5] Politically linked names for cooperatives were adopted, such as Madzibaba Border Gezi, Sally Mugabe cooperative and the Josiah Tongogara cooperative.

From Table 13.12 one can deduce that opportunities do exist for participating and contributing to the urban land market in Harare. The policy and strategy are adept to providing space and scope for private–public partnerships in further developing the urban land markets in Harare. However, the general valuation roll[6] of the Harare City Council was last updated in 2008 and the statutory updating once every 10 years was pencilled for 2018. However, to date, the absence of a comprehensive, credible and authentic general valuation roll continues to be cited as the reason for failure to recoup and charge appropriately for services discharged to ratepayers by the Harare City Council.

13.5.4 Urban Land Markets in Ruwa: The Case of the Invisible and Powerful Private Sector Arm in Property Development and Management

13.5.4.1 Historical Contextual Analysis

Ruwa, which falls under the auspices of the Harare Metropolitan Province, was established 25 years ago and is located 25 km from the capital of Harare. Ruwa was established as a growth point in 1986 in terms of the Income Tax Act, Chapter [23: 06], and the Sales Tax Act, Chapter [23: 08]. Ruwa was granted local board status through a warrant in 1990. It occupies a total surface area of 3,188 ha. The urban residential land market segments are divided as follows: 3,117 (low density), 3,871 (medium density) and 16,155 (high density). Figure 13.5 presents a land use map for the Ruwa Local Board with implications for urban land markets.

Ruwa is a postcolonial established town in Zimbabwe. This town was established on a previously white-owned commercial farming area, which was under the jurisdiction of the then Bromley Ruwa Rural Council, now the Goromonzi district council of the Mashonaland East Province. Ruwa was established in 1890 as a farming area and its first local administrative authority, the Bromley Ruwa Rural Council, was set up in 1950 (Nyandoro and Muzorewa 2017).

In 1980, when Zimbabwe became independent, the Bromley Ruwa Rural Council changed its name to the Goromonzi Rural District Council, and the area assumed growth point status in 1986 (Muzorewa 2020: 15). Operating as a growth point from 1986 to 1990, Ruwa became an urban area under the administration of the Ruwa Local Board set-up in September 1990 (Ruwa Town Council 2011: 6). It was subsequently granted town status and effectively weaned from metropolitan Harare in 2008, with the Ruwa Town Council given the role to administer the town. Ruwa took two decades to develop from a rural growth point to a town.

Between 2002 and 2012, despite the economic difficulties experienced in Zimbabwe, Ruwa was the fastest growing town in the country (Muzorewa 2020).

[6]A general valuation roll is a legal document that consists of property information of all rateable properties.

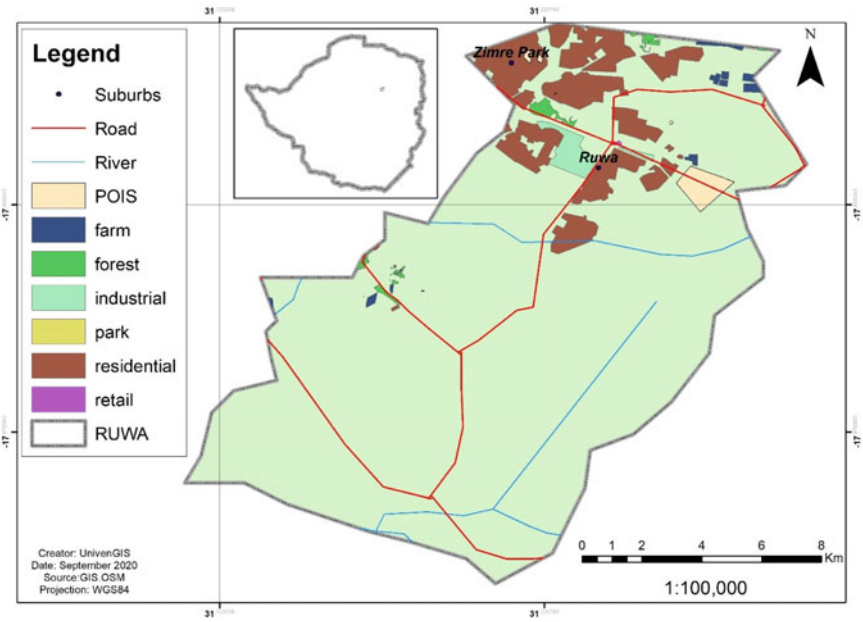

Fig. 13.5 Land use map for Ruwa Local Board with implications for urban land markets (*Source* Authors own compilation 2020)

However, the full development of urban land markets in Ruwa offers an exciting and different dimension on how to develop, manage and sustain urban land markets with private–public partnerships complementing the central and local government development facilitation role.

13.5.4.2 Dynamics and Complexities of Urban Land Markets

The Ruwa urban land market success story hinges on the private–public partnership model and steering mechanism adopted by the Ruwa Board in actualising the spatial transformation and development of the growth point. Before the activation of the private–public partnership model of urban land market development, Ruwa lacked an urban infrastructure base and services to attract property investments to the urban land markets. This is because Ruwa was situated in a commercial farming area, in which the property land market was skewed towards the agricultural market land ventures much more than being an urban land market system. Early urban land market initiatives and efforts in Ruwa were ad hoc, with disjointed microlayout plans and fragmented interventions. The planning capacity to manage these developments was also thin within the Ruwa Local Board.

The Ruwa Local Council Board adopted a land development strategy in which each private land development company was allocated a specific area to develop. This

proved to be a wise land use and urban development strategy as the urban land market was developed from a strategic perspective position. Invariably, after private land development companies were granted land development permits by the Ruwa Local Council Board, per the RTCP Act (Chapter 29: 15), the private land development companies commenced with development projects. This led to the development of both industrial and residential property markets in Ruwa town in response to rapid urbanisation, as well as offering some respite to urbanisation challenges spillover problems for Harare city.

Despite rising inflation post-2000, the low-income housing property segment has been generally perceived as a brisk business market by investors. Six thousand plots of 450 m^2 each in Fairview, as an example, were sold without difficulties for US$8,500.00 in 2009 (Nyandoro and Muzorewa 2017). However, the downside of massive development of the high–medium-density urban residential market segment was that industrial and commercial urban land market segments were neglected. In addition to participation in the urban and public infrastructure urban market segments, private land development companies were instrumental in the development of commercial areas and shopping areas in Ruwa. Club Construction, a subsidiary of Mashonaland Holdings Company, built the Maha Shopping Centre, which housed restaurants, beer outlets, banks and shops. The Ruwa community benefitted from the business centre, which offered shopping facilities and tertiary services such as health surgeries and banking halls (Muzorewa and Nyandoro 2019).

13.5.4.3 Investment Opportunities for Urban Land Markets

Table 13.13 presents the current Ruwa town opportunities for investment in urban land markets which has implications in transforming the urban land markets supply and demand curves in Ruwa, peri-urban, rural as well as the greater Harare region, including Chitungwiza, Goromonzi and Harare.

13.6 Discussion and Policy Recommendations

In respect to the development and management of urban land markets, the following policy recommendations are suggested:

- The status quo of urban land markets in Zimbabwean cities reflects a prolonged and protracted economically difficult journey which date back to the 2000s. The need for reinvention, disruptive innovation and implementation of urban land markets is critical as a fighting mechanism coupled with incentives to stimulate efficiency, integration and complementarity of formal and informal urban land markets. Various pilots and demonstration projects concerning different modes of urban land market formats under the prevailing conditions require further perfection and development. Both scholars and practitioners need to find each other in

Table 13.13 Urban land markets investment opportunities in Ruwa town (Ruwa Local Board 2020)

Project name	Description	Location and land aspects
Water supply and sanitation	Construction of 10 mg water reservoir	Ward 9 land is available
Solid waste management	Construction of a refuse dumpsite for refuse removal and recycling	5 km from the town centre
Factory shells and home industries	Construction of factory shells	Ward 7 land is available
Shopping mall	Construction of a shopping mall	Ward 7 Lot A of Oaks land is available
Flea markets	Construction of flea market stalls	Ward 3 land is available
Industrial stands	Over 1,000 stands available	Tarisa Industrial Park
Market stalls	Construction of a wholesale market along Mutare road	Ward 1 land is available
Town centre	Lot A of Oaks	100 ha land available
Cultural village	Construction of a cultural village	3.5 ha land available in Timire Park

seeking to improve the policy and planning environment for urban land markets in Zimbabwe.

- Timely and regular updating of the general valuation roll: Urban councils should update general valuation rolls so that revenue necessary to support and promote the city's urban land markets is not lost but is available for supporting projects for the implantation and service management of various urban land markets. The use of modern technologies to assist with financial mapping and tracing of debtors to improve revenue collection and optimise service delivery, is exciting ground for further work.
- An improved stakeholder engagement model and framework for urban land markets should be implemented and continuously improved. This urban land market stakeholder mechanism should have the capacity and capability to bring together central government, local government, resident associations, real estate companies and housing cooperatives in seeking to improve the efficiency, productivity, resilience and competitiveness of urban land markets.
- Generating the disruption and reinvention platforms of informal urban land markets is also important. This platform and system will facilitate the incorporation of informal urban settlements into the mainstream urban planning set-up. This can be approached from an inclusive and one governance approach in which urban land markets, especially for low-income earners, are an outcome of co-engagement, co-development and co-management by intended beneficiaries of urban land markets.
- Urban land authorities need to consider the implementation of tactical urbanism, smart urbanism, compact development and resilient cities development so that in

developing the various urban land markets, negative environmental and ecosystem consequences are avoided.

- Conducting further research and development work covering various urban land markets such as industrial urban land markets, commercial urban land markets, recreational urban land markets and informal urban land markets, are an important dimension in the quest for seeking to improve the efficiency and performance of urban land markets in serving the needs of the people.
- A streaming opportunity for an urban land market governance system exists in respect of reorganising the government ministries for better leadership and oversight in maximising the planning, management and sustainability value chain of urban land markets, for example from land administration, surveying and mapping, to physical planning, title registration and urban land markets property development under one ministry. Perhaps exploring the potential of establishing an urban land markets agency could be a way to overcome the current challenges.

From this chapter's review, the study recommends the use of an urban scenarios transition and innovation framework to improve the efficiency of urban land markets. Figure 13.6 presents a graphical illustration of the recommended decolonised urban land market urban scenarios transition and innovation framework.

From Fig. 13.6 we can deduce that transitional and dynamic urban land market scenarios such as the Mubvumbi *Drizzle* and Mhute *Fog* need to be addressed, integrated and migrated to the Chiedza *Sunshine* urban land markets. There is need for urban land markets policy and planning to move Zimbabwe urban land markets into

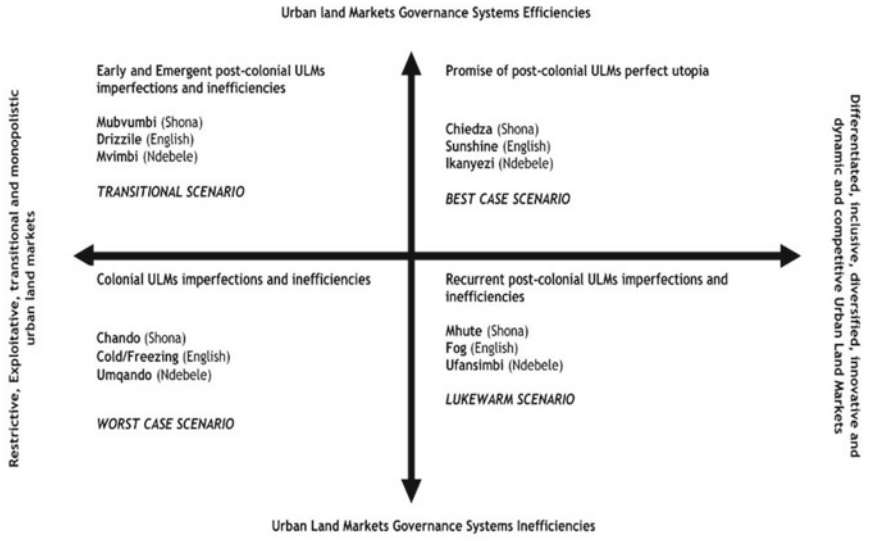

Fig. 13.6 Scenarios for urban land markets transitions and innovative framework in Zimbabwe (Authors own conceptualisation 2020)

desirable scenarios of Chiedza *Sunshine* and policy choices that are needed to avoid falling into a worst-case scenario such as Chando *Cold.*

13.7 Conclusions

This chapter has highlighted the role and contribution of urban land markets in urban economies. The chapter set out to outline the regulatory and development function of urban land markets in facilitating the efficient and effective distribution and allocation of land resources in an urban setting. The extent to which the current urban land markets are distorted and an inefficient reflection of access, use and sustainable management of land and property markets, was unravelled. While, generally, the efficient commodification of urban land markets underpins inclusive and progressive urban human settlement development, the case studies have highlighted how a prolonged period of economic difficulties has tampered with the expected land market outcomes in the urban areas of Zimbabwe. The findings corroborate international findings that highlight that inefficient urban land markets perpetrate suboptimal land and the shifts and changes in the property markets that encourage speculation, land holding, fragmentation and splintering of urban land markets, especially in the peri-urban areas, whether for commercial, industrial, residential or recreational purposes.

Postcolonial Zimbabwe can utilise both formal and informal urban land markets in transforming and transitioning towards sustainable human settlements. Lack of astute urban land markets has the impact of creating parallel and inefficient urban land markets that are vulnerable to manipulation by development speculators, politicians and the public. In this vicious urban land market, vulnerability crisis and risk, the ability and capacity of the government to meet the 2030 Sustainable Development Goals, such as the 17 Sustainable Development Goals, regarding goals that have implications on water, education, health and sustainable cities and communities are compromised.

The chapter has advanced a transitions and innovative framework for urban land markets that explains how contemporary urban land markets forces of demand and supply interact in Zimbabwe. Moreover, the way existing land market struggles in Zimbabwe play out as reflected by the appearance of new housing standards, products, technologies, formats, new spatial identities, pathologies and geographic mobilities, connections and interdependencies were highlighted as key to the future urban land markets research agenda. The policy and planning implications of urban land markets present both positive and negative consequences in the urban and immediate peri-urban areas. The dynamics and failures of urban land markets entail that urban spatial organisation, development and transformation of towns/cities is compromised. However, efficient appropriation of urban land markets presents socio-economic dividends upon which spatial and socio-economic engineering and transformation can be built on.

The implications of urban boundary or line containment, 'i.e. urban envelopes and growth boundaries' in respect of urban growth and smart urbanism from the chapter, were reviewed to the necessity for financial sustainability of urban areas (Allam and Newman 2018; Millward 2006). To stimulate urban land markets, in terms of cost–benefit, does it pay better for policy restrictions in the form of urban containment or not? Do policies that encourage densification and full bulk factor utilisation of urban land lead to more efficient urban land markets in meeting the requirements of the residents in urban areas? Invariably, does compact development assists in the move towards sustainable cities which are based on efficient urban land markets in which the property valuation is regularly and timeously updated so that municipalities do not lose revenue? How can urban and rural municipalities generate a co-funding, co-development and co-innovation framework partnership model for better managing peri-urban areas for the joint synergetic advantage of the two areas? These are some areas that further research can provide more scope, and policy and planning collaboration on these aspects is critical.

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