AN INVESTIGATION INTO MONITORING AND EVALUATION SYSTEMS FOR HOUSING SERVICE DELIVERY: A CASE STUDY OF THE MIDLANDS PROVINCE OF ZIMBABWE

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ABSTRACT
Developing and developed countries face challenges in providing affordable and adequate housing to residents. Rural-urban migration has resulted in the demand of urban housing hence a demand in urban accommodation in cities. The paper evaluates the best practices in monitoring and evaluation systems in developed and developing countries focusing on the Midlands Province of Zimbabwe. The paper employs a case study method and mixed method research method. This study recommends that both developed and developing countries should work together in order to address the housing problems in their cities. The researcher discusses international experiences in the monitoring and evaluation of housing service delivery. The paper revealed that monitoring and evaluation for housing service delivery is different in developed countries, namely the United Kingdom (UK), Switzerland and the United States of America (USA) and developing countries, especially Sub-Saharan African countries. The paper will also shed light on the problems faced by countries in the monitoring and evaluation for housing service delivery and achievement of United Nations Sustainable Development Goals. This systematic investigation recommends a new housing model based on the premise that each sphere of government has specific managerial responsibilities to fulfil.

Key Words: Housing Service Delivery, Housing Problem, Local Governance, Monitoring And Evaluation Systems.

1. INTRODUCTION
Zimbabwe has been experiencing poor housing service delivery due to a number of challenges experienced by local authorities. The Midlands province is characterised by a colossal housing backlog and poor quality housing projects. Furthermore, there is poor information dissemination and unavailability of funds. Poor relationships within the three tiers of government, namely Central, Provincial and Local, together with overcrowding, are some of the major challenges facing the country. In addition, the country experiences poor monitoring and evaluation processes. Different legislative frameworks govern the operations of local authorities in the provision of housing services and monitoring and evaluation systems. It is the mandate of the Provincial government to support, monitor and evaluate housing projects in the country.
This study investigated the monitoring and evaluation systems for housing service delivery in the Midlands Province of Zimbabwe and highlighted the challenges experienced in housing delivery in developed and developing countries. Government mandates local authorities to provide housing services and amenities to their stakeholders commonly known as residents. In order to fulfil these mandates, local authorities should be accountable, transparent, exhibit good corporate governance and be responsive to the changing operating environment. This paper proposed a holistic approach to solving housing delivery issues. The investigation is critical for local government performance management and addressed the need for robust monitoring and evaluation strategies for the improvement of housing services.

2. THEORETICAL FRAMEWORK OF THE STUDY

The Systems Performance Model

The Systemic Performance Analysis Model (SPAM), according to Govender (2011:254), assesses inputs, activities, outcomes and impacts of policies, programmes and projects. The Political Monitoring and Evaluation Systems (PMES) could have a council, committee and ward committee Monitoring Evaluation System (MES). The SPAM has an Administrative Monitoring and Evaluation System (AMES) which is a cluster, unit, department or division that has performance indicators and set targets and responsible people for each key performance indicator. In this model, organisational and individual performance information forwarded to the Municipal Performance Management Information System (MPMIS) ensures the generation of performance management reports. This model is applicable to local authorities as housing departments are mandated to have performance indicators and set targets for housing service delivery. The poor performance of local authorities calls for a systemic M & E planning and implementation strategy for effective, efficient and sustainable housing service delivery M & E system. Since all local authorities are unique, they should implement policies to suit their needs.

Housing M & E system

A robust housing service delivery monitoring system is the driving force of local authorities in order for them to improve effectiveness, efficiency and produce results and impacts to stakeholders, especially residents. The following diagram shows the components of the M & E System: The Results Chain
Figure 1-1 The Results Chain

Source: Adapted and modified from GOZ (2015:27)

In Figure 1.1, *outputs* are the direct results from the implementation of *activities*. For instance, residents will be aware of the benefits of the completion of housing projects. People owning houses minimize the housing backlog, a goal that local authorities can achieve if they implement effective, efficient and transparent housing programmes. A robust M & E system will help local authorities to measure short-and medium-term changes and monitor housing activities and results on a continuous basis. In addition, project managers will be in a position to evaluate the actual results against the intended goals periodically. The results chain is relevant to this study because it allows local authorities to understand how short-and medium-term results contribute to longer term impacts of projects. M & E activities form a critical component of local authorities’ performance management systems.

M & E systems are used by housing managers as management toolkits for tracking the progress and getting feedback on the impact of projects. Management toolkits help managers in decision-making pertaining to the success, failure, relevance, efficiency and effectiveness of programmes (Zvoushe and Zhou, 2017 cited in Tshombe and Basheka, 2017:204-232). Zvoushe and Zhou argued further that Monitoring and evaluation systems monitor and evaluate at all levels (macro, meso and micro) of policies, programmes and projects by the nature of their design (ibid). M & E systems are critical in project cycles as they could detect potential and actual problems and help managers to solve problems, thereby promoting greater transparency and accountability in local authorities.
Monitoring and evaluation systems are deeply rooted in results-based management approaches. Results-based monitoring and evaluation (RBME) also tracks and manages the progress of housing programmes and projects. According to Fukuda-Parr and Ponzio (2002:11), results-based management monitoring and evaluation systems capture data on the success and failure of development programmes in achieving desired outcomes, and there is systematic reporting on the progress towards outcomes.

M & E systems in Australia
This study draws on case experiences of M&E systems in Australia, South Africa and Zimbabwe. Case experiences will highlight the factors affecting successes and failures in the setting up and management of M & E systems.

Australia
In 1987 Australia, pioneered in developing monitoring and evaluation systems. The factors that contributed to the success story of Australian M & E systems were budgetary constraints of the government that forced them to come up with strategies of achieving greater value for money. Another contributory factor, according to Moira et al (2009:53), was that the Australian Department of Finance and the Australian National Audit Office are the institutional champions for evaluation. The M & E system was successful because it had support from cabinet members and key ministries who placed importance on using evaluation findings to inform decision-making comprehensively (Zvoushe and Zhou, 2013:70). Although Australia managed to set up M and E systems, they experienced the following challenges:

- Uneven quality of evaluations due to a lack of evaluation training, and
- A natural inclination by civil servants towards avoiding evaluations, which they viewed with grave suspicion (Zvoushe and Zhou 2013:70).

A critique of M&E systems in Australia
Although the case of Australia faced some challenges in setting up M & E systems there are numbers of lessons drawn from the case. For M & E systems to be effective, there is need for resources to be available, strong political will, organizational capacity, structural solidity and strong M & E systems. Since Zimbabwe has not fully installed a comprehensive monitoring and evaluation system, it can learn from the Australian experience. For instance, Zimbabwe can borrow from the Australian experience by implementing strategies that support budgetary systems and M &E systems.

M & E system in Chile
The government of Chile adopted the idea of M & E systems way back in 1990. According to Guzman, Iraarazaval and de los Rios (2014:1), the Chilean Management Control and Evaluation was co-ordinated by the Ministry of Finance’s DIPRES, which is responsible for the administration and management of public finances. The Chilean government developed M & E tools in order to address administrative and managerial challenges within central government. These tools assisted the central government in assessing the performance of public programs and
the effectiveness of government policies, as well as how to monitor the use of public resources (The World Bank 2011).

Chile’s M & E system focused on performance: firstly, on processes, outputs, intermediate and final results and secondly, on efficiency, effectiveness, economy and quality. Guzman et al (2014:8) argue further that other M & E initiatives for improving public management included exercises in strategic management; the introduction of information and communication technologies; the installation of information and complaints offices, new procedures for personnel training; mechanisms for salary-based performance initiatives; the creation of a high-level public management system; and standards on transparency and integrity.

The Chilean M & E system has eight (8) tools, namely:

a. **Monitoring Tools**
   - Strategic definitions;
   - Performance Indicators;
   - Comprehensive Management reports; and
   - Programs for Management Improvement.

b. **Evaluation Tools**
   - Government program evaluations;
   - Impact evaluations;
   - Comprehensive spending evaluations; and

**Lessons from the Chilean Case**

The major lesson the Chilean case demonstrates is that the M &E system was successful mainly because it was anchored on the political will and credibility of the institutions and received a reasonable amount of support from executive authorities and congress (Guzman et al, 2014:14). The Evaluation instrument, the Executive and Legislative branches crafted, led to the success of the M & E system. The Chilean M & E system used government programs evaluations, comprehensive spending evaluations and evaluated new programs. The system also offered training opportunities in tertiary institutions. Additionally, the system used a diversity of instruments and methodological alternatives, thereby responding to different types of demands. The other lesson was that the Ministry of Finance, through DIPRES, played an important role in providing direction and co-ordination. The installation of a culture of evaluation within government was another success story of the Chilean M & E system.

**Critique of the M & E System in Chile**

Local authorities in Zimbabwe can also draw lessons from the government of Chile’s M & E system by introducing the organisation’s mission, strategic objectives and products, clients, users
and beneficiaries. Local authorities will have strategic plans for the whole year, thereby improving housing service delivery. Local authorities will also be in a position to set out process-oriented, product-oriented or results-oriented indicators to measure effectiveness, efficiency, economy or quality of service factors (The World Bank 2011). Comprehensive management reports, as a monitoring tool, help organisations in providing information on the organisational structure, strategic definitions, human resource management, financial management and budgetary resources utilised. Programmes for management improvement (PMIs) are useful because they closely link with salary increases. The Chilean M & E system was the first to develop a “measurement-orientated” culture in all its ministries and agencies.

However, although the Chilean monitoring and evaluation system is regarded internationally as a successful example of how to put an M & E system in place (The World Bank 2011). There are limitations associated with the system. For example, there was a high level of centralization exerted by DIPRES. This resulted in diminished and insufficient motivation for capacity building and integration of instruments (Guzman et al 2014:38). The Chilean government also experienced problems in disseminating information as the system failed to disseminate information to key stakeholders- for example, universities, media houses and public opinion centres- because of a lack of new information systems. These constraints could act as guidelines to local authorities to improve their own M & E systems. The Chilean experience is a good example on which to build the process of an M & E system.

M & E systems in South Africa
The Government of South Africa, through its Cabinet, introduced strategies for an M & E system. The Government-Wide Monitoring and Evaluation System (GWMES) was implemented in South Africa in order to ensure good governance, promote service delivery improvement and compliance with statutory and other requirements, as well as a learning culture in the different departments, (Govender, 2011:5). The Zimbabwean government can learn from South Africa’s GWMES, which focuses on good governance. The Government-Wide Monitoring and Evaluation System (GWMES) aimed at improving the performance of public sector organisations and governance issues. The figure below illustrates GWMES:
Lessons from the South African Case

From the South African case, other countries could learn that for the M & E system to be successful, the country should appoint a Minister of Performance Monitoring and Evaluation. The implementation of the GWMES was successful for it aligned the three tiers of government development goals by providing reliable data. At provincial level, local authorities implemented the Provincial Wide Monitoring and Evaluation System (PWMES) and Municipalities implemented the Municipal-Wide Monitoring and Evaluation System (MWMES).

However, the GWMES had its problems. South Africa failed to implement the GWMES successfully because the system was not clear on what to monitor and evaluate. Another challenge that the Southern African government faced in the implementation of the system was
the lack of political will and accountability. Furthermore, there was a lack of capacity to implement the GMWES by politicians, public administrators and leadership. There is need for all government departments to have the M & E systems to be in place in order to improve service delivery.

**Critique of the M & E system in South Africa**

The government of Zimbabwe can improve governance by drawing lessons from South Africa, especially the Government-Wide Monitoring and Evaluation System and the Municipal-Wide Monitoring and Evaluation System. Zimbabwe can only achieve this through political will and accountability. All government departments should have functional M & E systems.

From the three international case studies, Zimbabwe will draw lessons from other countries on best practices of monitoring and evaluation of housing programs and projects.

**Housing service delivery**

There are different types of housing delivery policies practised in developed countries and housing markets in the United Kingdom (the UK), the United States of America (the USA) and Switzerland. Furthermore, the researcher will discuss housing experiences in Africa, South of the Sahara, especially South Africa, Nigeria and Zimbabwe.

**Housing policy experiences in developed countries**

The researcher selected three developed countries because they represent two opposite ends of the spectrum with respect to their fiscal and land-use planning policies, different housing policies and institutional settings (Hilber and Schoni, 2016:3). Developed countries face challenges in housing service delivery; namely housing-related demands of an ageing population; changing housing tenure preferences; pervasive economic and social changes; urbanisation; and socio-spatial segregation of urban areas (Lawson and Milligan, 2007:12). This means that housing policy-makers in developed countries will have to design policies geared towards solving the above challenges. The policies will be a guideline for other countries to learn.

**Housing policy experiences in the United Kingdom**

The UK is a highly politically and fiscally centralized country, with a rigid planning system focused on urban containment and oriented towards home-ownership (Hilber and Schoni, 2016:5, Lawson and Milligan, 2007:22). The present UK national government’s major mandate is housing policy reforms. The main thrust in housing policy reform in the UK is to look into the social housing stock provided by council, housing associations and remedying social exclusion. Political systems in the UK are dynamic. There is a unitary state, shifting from centralised to decentralised power through regional assemblies and co-ordinating mechanisms within which local governments have diverse and changing roles (Lawson and Milligan, 2007:12). The present government’s political concern is housing shortages and a lack of affordable housing. The devolution of the housing policy assisted the government to shift from council to not-for-profit social property owners and from loans and grants to capital market financing (Derbyshire and Derbyshire, 1996 and Martznetter, 2001). This relates to the Zimbabwean situation where the
government is in gear towards addressing housing shortages through low-income housing projects.

There are different institutional arrangements for housing service provision in different countries. The key agents in the UK include the National and Regional and Local government, Housing Corporation, Registered Landlords (RSLs), Arm’s Length Management Organisations (ALMOs) and Housing Partnerships Lenders to RSLs and ALMOs. These listed agents helped in addressing the housing shortage and affordability crisis. In Zimbabwe, public-private partnerships complement local authorities in housing service delivery issues. For example, the Ministry of Local Government Public Works and National Housing, banks and other private developers collaborated with council to improve on housing provision in the Midlands Province.

In order to address housing affordability issues, the UK implemented the following housing policies: social housing, rent to buy, help to buy and housing related tax policies. The main drivers of social housing are local authorities. Local authorities by law are required to provide so-called “council housing”/council estates (Wheeler, 2015). Councils provided social housing until 2008 when housing associations come into play and became the main provider of social housing in the UK (Hilber and Schoni, 2016:11). Social housing helped to address housing shortages by targeting low-income earners and vulnerable groups to get adequate housing. However, this policy was not without its problems. The Zimbabwean government introduced policies in 1980 targeting low-income earners. The policy aimed at the provision of adequate, affordable and sustainable housing to people.

The new political dispensation under Margaret Thatcher introduced a new housing policy, “Rent–to-Buy”. Hilber and Schoni (2016:13) argue that the policy allows social tenants to purchase their homes at significantly subsidized prices. This resulted in private ownership of properties. However, although the Rent-to-Buy housing policy increased home ownership attainment, it failed to solve the affordability crisis for the entire population. In Zimbabwe, the rent-to-buy policy began after independence in 1980, in order to address urban housing problems. This policy increased the number of people on the home ownership programme, which resulted in the introduction of the Help-to-Buy policy in 2013 in order to stimulate housing demand (Gov.uk 2015). Hilber and Schoni (2016:13) admit that Help-to-Buy consists of four instruments, namely equity loans, mortgage guarantees, shared ownership and a “new buy” scheme that allows one to purchase a newly-built home with a deposit of only 5% of the purchase price. The policy aimed at addressing supply-demand issues and increasing home-ownership. However, this policy failed to address affordability issues since taxes financed the Help-to-Buy schemes. This inevitably meant over-burdening the taxpayer and steep price increases for housing.

Housing-related tax policies were in order to address affordability issues. Central government grants to local authorities where the funds were needed most. Some would-be local authority politicians used the grants for personal gain, thereby inhibiting development issues. The council tax in the UK, which is a tax based on the value of the property, is not enough to aid development programmes. Stamp duty land tax (SDLT), which was on land and property, did not
solve the affordability problem because there were anomalies and the tax created a dis-incentive to move house (Hilber and Schoni 2016:16).

The UK has very small dwellings, some of which are the oldest in Europe, and the country faces inadequate and expensive infrastructure to facilitate developable land, as well as opposition to urban expansion into rural areas (Lawson and Milligan, 2007:53. This is related to the study, which focuses on rural local authorities in the Midlands Provinces, especially on development projects.

Critique of housing policy experiences in UK
Zimbabwe can learn from the UK, especially on the devolution of powers from central government to local government. This devolution improves housing service delivery. Small dwellings help local authorities to fight housing backlogs, as residents will afford to purchase small pieces of land to construct houses. Home-ownership scheme implemented in Zimbabwe in 1980, helped local authorities to fight the housing backlog in cities.

Housing policy experiences in Switzerland
Switzerland, like the UK, is also experiencing ageing populations and declining household sizes. Scholars as Hilber and Schoni (2016:17) admit that Switzerland has one of the most decentralized governments in the world, reflected in the political autonomy of regional (cantons) and local (municipalities) administrative units. This is advantageous in that it lures new taxpayers, thereby resulting in individual private landlordism and an increase in new home purchasers. The government has a minimal role to play in housing service delivery.

Key agents in housing service delivery
The key agents in housing service delivery in Switzerland are the Federal Office of Housing, Canton owned banks, Pension Funds, Non-profit-builders and Central Issuing Office of Non-profit Builders (EWG). There is no tradition of home ownership in Swiss cities. Hilber and Schoni (2016:20) insist that Switzerland has the lowest home ownership rate amongst all developed countries, due to high house prices and imputed rent taxation (Bourassa et al, 2010).

Two key housing policies have an impact on the Swiss housing market, namely rent control and a ban on second (investment) homes namely the Second Home Initiative (SHI). It is the duty of the government to protect the renters and property owners. The property owners do just increase rent without informing tenants. Rent levels adjustments are based on the rent reference index and the Swiss consumer price index (CPI). Rent control protects tenants from untimely termination of contracts and unnecessary evictions. The Second Home Initiative (SHI) implemented in Switzerland to curb immigration inflows and protect the country’s beautiful landscape as well as the destruction of the countryside by second-home investors, which created ghost towns in mountainous areas and inflated local housing costs (Hilber and Schoni, 2016:24). This initiative introduced to protect property rights of existing home-owners in the local municipalities affected.

A critique of housing policy experiences in Switzerland
Housing policies in Switzerland did not solve all the affordability problems since rent control resulted in rent increases of unregulated units and disturbed optimal allocation mechanisms (Caudill, 1993; Glaeser and Luttmer, 2003). Housing policies resulted in affordability problems that saw the increase of rentals, thereby worsening the situation. This is the same policy introduced in Zimbabwe, leading to land barons parcelling land to their relatives.

Europe experienced a different scenario from USA. In Europe, the government played a very extensive role in the housing sector by building and allocating housing units. This has changed in European countries as the states moved to greater reliance on the market in the provision of housing. Zimbabwe drew from the developed countries some lessons that later helped in addressing informal settlements and allocation of houses to the urban poor. The government of Zimbabwe, after independence, emphasised home-ownership schemes that were a complete departure from colonial housing policies and practices.

**Housing policy experiences in the United States of America**

Green and Malpezzi (2003) examine the current state of housing policy in the United States and its historical background. The federal government plays the dominant role of the provision of low-income housing. The federal government provides three types of federal rental housing assistance, namely public housing, tenant-based assistance privately owned and private housing-housing allowance and housing voucher programmes.

The United States of America’s national housing system, geared towards the promotion of home ownership via government regulated financial intermediaries, insurance agencies and subsidy programmes, extended that tenure to minority groups and lower-income households (Lawson and Milligan, 2007:22). This implies that the national housing policy advocates home ownership. The Tax Reform Act, introduced in 1986, stimulated home ownership. The Housing Assistance Tax Act (HATA) provides a tax credit of 10% of the purchase price of a property for first-time homebuyers (Hilber and Schoni 2016:30).

The national government of the United States of America has fifty (50) states with separate constitutions and it is the duty of the federal (central) government to coordinate and interpret inter-state concerns. The government devolved housing responsibility to states via block grants. The key agents in the provision of housing in the USA are Department of Housing and Urban Development (HUD), Ginnie Mae, Freddie Mac and Fannie Mae, State and Local Governments, Private Developers of affordable housing, Public Housing Agencies, Not-for-profit organisations and Native American housing organisations. The national housing policy promotes access to mortgage credit and funding through government institutions. The state authorities provide minimal public housing. Lawson and Milligan (2007:39) contend that there are rising rates of ownership among the minority groups, leading to persistent racial differences, rising prices and affordability problems. The majority of poor quality houses remain privately owned.

**Lessons from United States of America**

The government of Zimbabwe implemented the following programs in order to enhance credit conditions: the Making Home Affordable (MHA) program resulting in the Home Affordable Modification Program (HAMP) and the Home Affordable Refinance Program (HARP). The two
programs were only there to reduce foreclosure and they ended in 2016. The Obama Administration approved the Hardest-Hit-Fund (HHF) program to assist households in states affected by global financial crisis in 2010 (Hilber and Schoni 2016:31). The problem facing the USA is that of high land costs and constrained housing supply.

From the above analysis of the three developed countries, Hilber and Schoni (2016:33) argue that the US provides a good example of the spatial dependence of supply constraints and of the consequences of neglecting them when making policies.

A critique of housing policy experiences in USA
The federal government plays a significant role in the provision of low-income housing. Housing policy formulation and funding of housing programs is the mandate of the federal government. Zimbabwe can also learn from the USA on the devolution of powers to provinces. Devolution of housing responsibilities improves housing service delivery in local authorities. The Zimbabwean government should implement programs to enhance credit conditions to speed up completion of housing projects.

Housing policy experiences in developing countries
Most scholars agree that housing policy in developing countries is poorly documented hence the reliance on well-documented reports from the World Bank. The earliest evidence on housing policy is the report "Housing: Enabling Markets to Work", published in 1993, which observed that the evolution of the World Bank’s housing policy through two decades can be divided into three stages: sites and services and slum upgrading, housing finance development and housing policy development loans.

Senegal was the first country in 1972 to implement sites-and-services and slum upgrading projects. There was a shift from total public housing provision to public assistance in private housing construction. The main goal of the World Bank’s housing was physical provision of low-cost housing units in line with the first objective. Developing countries still implement slum-upgrading projects. In Zimbabwe since urban housing failed to meet the demands of the local boards, this resulted in mushrooming of informal settlements and outbuildings. This led to the government to undertake major clean-up programs in 1991, 1993 and 2005 (GOZ, 2012:4).

Al-Shareem et al (2014:1-12) explores how governments in developed and developing countries have tried to tackle the problem of housing discrepancy over the last three decades. The article explores the notion of housing problem in most developing countries due to increase in housing demand. The authors concluded the article by exploring the materialization of poverty signified in poor housing and depleted living conditions of the urban poor in developing countries including Yemen.

There was a shift in housing policy, especially in the 1980s. In the 1980’s, they focused on housing finance institutions. The World Bank observed that the informal housing sector has significant contributions to make and that projects have limited impacts and that attention should continue to shift from projects to institutional reform.
Odaro (2012:34-45) argues that the factors affecting service delivery in Sub-Saharan Africa compares public services provision to private sector service delivery and assesses the impact of both on development. The author argues that service delivery remains a pressing issue throughout Sub-Saharan Africa. According to Odaro, governments focused on meeting Millennium Development Goals and this has increased attention on better provision of services. The author further highlights the factors contributing to the current state of services and concludes by making some credible recommendations.

A study carried out by Jones et al (2014:7) questions the vast amount of literature on delivery of health and education in developing countries, but with no strong distinctions between rural and urban areas. The authors note that common governance constraints to service delivery range from policy (in) coherence, bottom-up and top-down performance monitoring and oversight and space for local problem-solving as postulated. The authors provide many useful insights on problems of urban service delivery.

**Housing policy experiences in Nigeria**

Ugochukwu and Chioma (2015:42-49) highlights the phenomenal rise in population, number and size in cities which manifested in the acute shortage of dwelling units and resulted in overcrowding, high rents, poor urban living conditions, low infrastructure services and high crime rates. The study examines the various programs that local authorities have implemented to address housing problems in the city of Nigeria and notes that the problems remain intractable. The authors observe that Nigerians need to survive the wounds of near-homelessness by engaging in good governance, increased access to land, credit, affordable and environmentally sound and serviced human settlements. Furthermore, the authors examine the national housing need and housing provision and the major constrains in delivery of low cost housing in Nigeria. Finally, the authors recommend locally produced building materials and intermediate technology as a solution to low cost housing in Nigeria.

Jiboye (2011:121) examines the challenge faced by the Nigerian Government in making housing adequate and sustainable. According to Jiboye, a rise in population led to acute shortage of decent and affordable dwellings. The author notes that a rise in population resulted in urban problems of overcrowding, homelessness, deplorable environment and living conditions, inadequate infrastructure and homelessness. The study further analyses the need for good governance and application of appropriate developmental strategies as a solution to effective housing delivery. The study concludes by encouraging renewed collaboration and commitment among stakeholders in housing and urban development in Nigeria.

The above case studies show that housing policies differ and that housing problems are varied and multifaceted. The problems differ within cities and rural communities.

**A critique of housing policy experiences in Nigeria**
Nigeria faced challenges in implementing public housing policies and programs due to human and political factors. The human and political factors resulted in huge waste of resources for housing. Housing problems in Nigeria are almost similar to those experienced in the Midlands Province of Zimbabwe like overcrowding, poor urban living conditions and high rents. There is need for Zimbabwe to come up with robust housing strategies in order to solve the housing problems.

**Housing experiences and challenges in Zimbabwe**

Policies are courses or principles of action adopted or proposed by an organisation or individual in order to achieve set objectives (Torjam, 2005 cited in Mlambo 2020:11-45). The definition of policy in politics refers to the basic principles that guide a government whereas in management it is a set of basic principles and associated guidelines formulated and enforced by a governing body of an organisation to direct and limit its actions in pursuit of long-term goals (ibid). Policies embrace political, management, financial and administrative mechanisms in order to achieve objectives. Policy is a law, regulation, procedure, administrative action, incentive or voluntary practice of governments and other institutions. In basic terms, a policy is a strategy, a declaration of objectives and thoughts.

**Location of study**

The figure below shows the location of the research study, i.e. the Midlands Province.

**Figure** Error! No text of specified style in document.-3 The Midlands Province of Zimbabwe
The Midlands Province of Zimbabwe has a population of 1,614,941 according to the 2012 population census. The capital of the province is Gweru. The Midlands province is centrally located and has Shona, Ndebele, Tswana, Suthu and Chewa people. It is divided into seven (7) districts, namely Chirumhanzu, Gokwe, Gweru, Kwekwe, Mberengwa, Shurugwi and Zvishavane. There is a local authority in every district.

3. RESEARCH METHODOLOGY
The researcher utilised the mixed-methods approach with a case study research design on four urban and nine rural local authorities in the Midlands Province in Zimbabwe. In addition, the researcher interviewed thirteen (13) Directors of Housing and distributed forty-seven (47) Likert-Scale questionnaires to respondents. According to Creswell (2014:43), mixed methods research involves the collection and ‘mixing’ or integration of both quantitative and qualitative data in a study. In this research project, the mixed method approach addressed the research problem and the challenges faced in housing delivery. The case study approach enabled the researcher to employ a wide variety of research methods and to explore a program, an event, an activity, a process or more individuals in-depth (Creswell 2009:13). Yin (2014:282) defines a case study as an empirical inquiry that investigates a contemporary phenomenon in depth and within its real-life context. This study utilised a single case study.

4. RESULTS AND DISCUSSIONS
4.1 Results of demographic characteristics
The purpose of this study was to investigate the effectiveness of monitoring and evaluating systems for housing service delivery in the Midlands Province of Zimbabwe and also draws lessons from developed and developing countries. The objectives of this study focused on best practices of M & E and existing performance monitoring and evaluation indicators for housing service delivery. The key themes of this study emanated from the stated objectives. Therefore, data presentation, analysis and interpretation forge links to the key themes. This paper presents and discusses the study findings revealed by the Likert Scale questionnaire and interviews.

Gender of respondents
Figure 1-4 Gender of respondents
The figure above illustrates the gender of the respondents

Males are the majority (60%), while female respondents comprise 40% of the sample. This indicates a continued dominance of Local Authorities by males. This could reflect that females still lack equal employment opportunities as given to their male counterparts, reflecting how marginalised they are in society. Cultural practices set top management positions to be held by men, whiles females’ role is to take care of children. According to Cook (2014:91-103), the transformation of the public sector is low as females remain under-represented in top leadership positions. Caillier (2014:218-239), contradicts and argues that transformational leadership efforts fail because they lack buy-in from political and administrative leaders, but the author also presents this view. Transformational leadership influences individual work performance.

**Designation**

The figure below highlights the posts of council employees.

**Figure 4.2** Designation of Respondents
The responses indicated that almost half of the respondents (48.3%) are in management positions, 41.4% are supervisors and 10.3% constitute subordinates. The management team provided rich data for the study and other designations were included to substantiate qualitative and quantitative data.

Age profiles of management staff
The figure below illustrates the age profile; of management staff.

Figure 1-6 Age group (Years)
Figure 1.6 showed that the majority (70.7%) are in management positions and are between 41-50 years old (19%), while the rest are thirty-one to forty years (31-40), constituting only 10.3%.

From interviews carried out in the study, it was revealed that those who are between forty-one and fifty (41-50) and fifty-one to sixty (51-60) years old are responsible for housing delivery service in Local Authorities. Most of the people in the 41-50- and 51-60-years age category are war veterans to whom the government gave jobs as compensation for the service they provided in the war of liberation. In addition, Local Authorities are not recruiting new employees because of economic hardships faced by the country. Additionally, opposition parties manage Local Authorities, hence the reluctance by the government to recruit new employees.

Educational level of management staff
The researcher asked a question in terms of the level of education in order to assess the human and institutional capacity of Local Authorities to monitor, evaluate and deliver housing services. The question was important as it indicated management’s intellectual capacity to solve housing service delivery problems.

Findings in terms of management’s level of education from the questionnaire revealed that fifty-nine percent (59%) have degrees, thirty-one percent (31%) are postgraduates and 10% have diplomas. The current national economic blueprint, ZimAsset, advocates for competent human resources in order to turn around the economy (Government of Zimbabwe, 2015:118). The study
established that Local Authorities have highly qualified staff with the institutional capacity to monitor and evaluate housing delivery systems.

**Length of service**
The figure below indicates the length of service of respondents.

**Figure 1-7 Length of service**

![Bar chart showing length of service](chart.png)

Respondents who had six (6) to twelve years (12) work experience constituted 31%, while those with 22 years and above are 29.3%. Those with 12 to 16 years’ length of service constitute 20.7%, while those between 16 and 22 years constitute 19%.

According to Das (2016:59), proper employee retention by organisations motivates employees to expend maximum effort to achieve organizational goals. Kossivi et al. (2016:1) also presented this view, agreeing that a conducive work environment aids employee retention. This indicates that increased tenure in Local Authorities links with employee well-being and employee performance. Local Authorities design Human Resource Management policies and practices in order to retain their staff. However, the circumstances in Local Authorities indicate that the war veterans are reluctant to leave their jobs due to political reasons. Despite the length of service, LA performance has achieved the goals.

**Challenges faced when providing housing services to residents**

**Inadequate funding for housing projects**
Funding is vital for housing projects to succeed. During the interviews, one housing manager noted that, “Inadequate funding leads to abandoned housing projects”. Poor funding would result in serious problems associated with housing projects.

**Bottlenecks in housing service delivery**

Local authorities faced bureaucratic bottlenecks. Interviewees revealed that Local Authorities had five departments namely, Housing and Community Services, Engineering, Health, Chamber Secretary and Finance. One of the interviewees has this to say, “Local authorities face challenges, especially red tape, and this leads to inefficiency and a lack of initiative by council employees”. Another major bottleneck stopping effective housing service delivery is housing finance. Local authorities experience red tape, especially rules, taxes, manuals of procedures and paperwork.

**Land scarcity**

Local Authorities are experiencing land shortage problems since they cannot automatically invade land around urban centres that belongs to the Ministry of Lands and Agriculture. Interviewed managers agree that land scarcity is a major challenge facing local authorities in housing service provision. The respondents agree that land scarcity is a major challenge bedevilling local authorities in the Midlands province. Interviewees revealed that, “urban councils need to make applications to the Ministry of Lands and Agriculture, but the process of releasing land is very cumbersome”. Some people will lose hope in the application for land.

**Politisation of local government structure**

The political situation in Zimbabwe always affects the completion of housing projects in Local Authorities. Unstable political conditions induce a lot of pressure in the housing sector. Interviewee results reveal that, “Politics affects both private and public land developers, leading to abandoned housing projects.” Political decisions override planning regulations. Political pressure and influence sometimes lead local authorities to grant development permits.

**Unavailability of serviced land**

Local authorities are selling raw land to private developers, as indicated by the management staff interviewed. They agreed that serviced land is not available. Interviewees revealed that “Local authorities are selling land in its natural state without first of all developing it”. The selling of un-serviced land is becoming popular in the Midlands province. Un-serviced land is relatively cheaper when compared to serviced land.

**Poor relationships with the 3 tiers of government**

Interviewees agreed that poor relations impede housing service delivery. The Constitution of Zimbabwe (Amendment no.20 of 2013) Section 5 clearly stipulates that the three levels of government are National, Provincial and Local Government. Respondents feel that politics are getting in the way of national, provincial and local authorities. Interviews revealed that “The majority of local authorities have MDC councillors who report to a ZANU PF Minister”. These political differences have affected the administration of local authorities.
Another interviewee noted that “Ad hoc meetings by politicians are held only to address urgent service delivery problems”. In addition, “Politicians should stop meddling with the administrative issues of local authorities”. The Ministry of Local Government needs political will to improve housing service delivery.

Inability to cope with the demands of rural–urban migration

Management staff noted that migration negatively affects the rural economy thereby forcing urban councils to address social service delivery issues. In this modern world, local authorities face problems stemming from the migration of people from rural to urban areas in pursuit of greener pastures. Rural-Urban migration poses problems both in the rural and urban areas. Interviewees noted that rural-urban migration places pressure on limited appropriate housing, leading to squatter settlements. The urban population is growing rapidly and meeting its housing demands calls for more robust housing policies.

Incoherent policy

Interviews with management staff revealed that the current housing policy is incoherent and unfair. The research findings established that the current housing policy has no real impact on housing service provision. One interviewee noted that “The current national housing policy does not tackle housing issues holistically”. Another interviewee noted that “The current housing policy still bears colonial footprints as it failed to solve national issues”.

Lack of dynamic leadership

Good leadership is another factor in housing service delivery. Management staff interviewed agreed that a lack of dynamic leadership affects housing delivery. A good leader ensures that housing projects are well organised and are completed within stipulated times within budget. Interviewees noted that “Lack of dynamic leadership manifests itself in inexperienced leaders and leadership failure”. From the results, it is apparent that dynamic leadership is vital in housing service provision becomes an entailed conclusion. Good leadership help organisations to achieve organisational objectives.

Problems in managing internal development projects

Local authorities face internal organisational problems that affect housing service delivery. This indicates that Local Authorities have control over these internal problems, leading to respondents disagreeing on the fact that it is not a problem. The interviewees revealed that “Managers should value employees, communicate effectively and use an open-door policy to solve these internal problems”. The internal processes and relationships between and within departments automatically lead to improved effectiveness and efficiency.

Lack of policy clarity

Interviewees had the following to say on the issue of policy clarity on housing service delivery: “Local authorities experience challenges because of lack of clarity in policy documents”. Local Authorities have housing policies in place to secure affordable housing through the planning system. From the interviews, participants noted that changes in housing policy might adversely
affect their capacity to meet affordable housing objectives. This shows that different LAs have different policies when dealing with housing programs.

**Corrupt council officials**

Corruption in local authorities is a major issue that affects housing service delivery. Bribery and corruption are the two vices, which affect decision-making in local authorities. From the interviewees, responses because of strict building controls and restrictions, residents prefer to offer bribes to building inspectors so that they approve their plans quickly and they proceed with house construction sooner rather than later.

**M & E in relation to the provisions of the sustainable development goals (SGDs)**

Developed and developing countries have devoted themselves entirely to implement sustainable development goals by 2030. Goal 11: is about making cities and human settlements inclusive, safe, resilient and sustainable and the target is to ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums. In order to achieve the SDGs many countries, put clear institutional frameworks which consisted of a monitoring and evaluation policy including prioritised SDGs targets and indicators and thematic clusters for mainstreaming and localising the SDGs (Mlambo 2020:11-45).

In Zimbabwe, rapid growth of cities due to rural – urban migration rising populations has resulted in population increase and growth of slums. Goal 11 of making cities sustainable means providing affordable housing. People lack suitable homes and there is overcrowding in cities. Local authorities are mandated to provide affordable housing to residents who are low income earners and those who live in slums. UN-Habitat (2017) calls for inclusive housing service delivery and that for Zimbabwe to achieve SDGs, the New Urban Agenda should place housing policies at the centre of urban policies by ensuring shelter for all. There is need for commitment from the global community in order to achieve “The 2030 Agenda”.

However, although countries are geared towards achieving SDGs, there are challenges will regard to the implementation process. For instance, the economic meltdown in Zimbabwe has impacted negatively on the implementation of SGDs. Local authorities are indebted due to fiscal revenues going towards funding recurrent expenditures.

The other challenge faced in implementing SGDs in Zimbabwe is failure to bring the right stakeholders at the right time and place. To achieve sustainable development goals stakeholders should operate at local, provincial, national levels and globally. There is a challenge especially to bring the private sector, national governments, non-governmental organisations and communities together.

The other challenge is that there are gaps in terms of policy implementation and coherence. Zimbabwe has prioritised only ten SDGs 8,7,2,9,6,13,17,3,4,5. The new dispensation focused more on “Command Agriculture” than housing issues. The government of Zimbabwe should implement all the seventeen SDGs as these are all important to the country.
Furthermore, the coronavirus pandemic brought about a lot of challenges on the achievement of the Sustainable Development Goals. It is mandatory that both developed and developing countries should work collaboratively to achieve the UN Sustainable Development Goals.

**Housing Service Delivery Framework**

The results from the above discussion revealed that local authorities want to access funds to spearhead housing projects but they face a lot of challenges when monitoring and evaluating housing projects. The proposed framework for housing service delivery originates from the interviews and questionnaires.

Local authorities are responsible for implementing housing programmes hence monitoring and evaluation is a critical component for sustainable housing. The housing model calls for good intergovernmental relations within all the three tiers of government, a robust legal framework and housing delivery mechanisms in order to achieve efficiency, effectiveness and excellence.

**Housing Service Delivery Framework**
As shown in the framework in Figure 1.8, local authorities makes known their housing needs to the provincial government. Working together, the local government and provincial government define the housing needs of residents and communicate to central government. The central
government then approves housing projects and gives local authorities the mandate to provide housing services to residents.

**Significance of the study**
Monitoring and evaluation (M&E) remains a critical component in establishing the effectiveness and efficiency of government, not only in the implementation of public policies, but also in the delivery of goods and services, generally in gauging government functionality. The delivery of housing continues to present a conundrum for government especially in developing regions. In India, the issue of government functionality and its impact on the delivery of houses has been well documented. Similarly, the impact of government functionality on the delivery of houses in Brazil is also documented. Closer to the case under investigation, the situation of corruption in the delivery of houses within South Africa has been investigated. While there are also a number of studies that examine housing service delivery in countries in southern Africa, the current study adds a new dimension by looking at M&E systems in the delivery of houses within the context of Zimbabwe. While much research has been done into M&E, the study offered opportunity to examine the systems being used within Zimbabwe. In this regard, the study is relevant, and contributes to the body of knowledge around E-Systems in the delivery of houses.

5. CONCLUSION AND POLICY IMPLICATIONS
Monitoring and evaluation systems used in developed countries differ from those used in developing countries. Countries like Australia, Chile, and South Africa have managed to set up M &E systems although they are facing challenges. Housing in the United Kingdom, Switzerland, and United States of America face housing problems to do with ageing population, changing housing tenure preferences, pervasive economic and social changes, urbanisation and socio-spatial segregation of urban areas. The proposed housing service delivery framework underscored that the three tiers of government should work collaboratively in order to solve housing service delivery problems. The coronavirus pandemic has impacted negatively on the Sustainable Development Goals. In order for countries to achieve Sustainable Development by 2020 they should work together.

REFERENCES


