THE IMPACT OF PUBLIC PRIVATE PARTNERSHIP ON URBAN DEVELOPMENT IN ZIMBABWE’S LOCAL AUTHORITIES: A CASE STUDY OF STANDS ALLOCATION AT VICTORIA FALLS MUNICIPALITY

BY

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DECLARATION

The undersigned certify that they have read and recommended to Midlands State University for acceptance of a dissertation entitled:

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ABSTRACT

The endeavour of this study is to probe the impact of Public Private Partnership (PPP) on urban development in Zimbabwe’s Local Authorities using the recent partnership between the Victoria Falls Municipality (VFM) and the Commercial Bank of Zimbabwe (CBZ) on housing development. This study therefore seeks to unravel the effects of Public Private Partnership, whether the land allocation process was line with the Local Government policy, was fairness observed and were the general population availed the opportunity to participate in this ongoing development. Notably the Public Private Partnership play a very crucial role in Zimbabwe in terms of financing large infrastructural development. The government of Zimbabwe cannot rely only on the tax base to fund the large infrastructural development projects that is where the Public Private Partnership comes into play so to ensure equitable service delivery. The study also noted that in Zimbabwe there is lack of legal framework which should be a guideline to these Public Private Partnerships. On this scenario this study suggests that the government of Zimbabwe should craft laws which will serve as a guideline for the effectiveness of Public Private Partnership so that power cannot be abused at any level and ensuring the full protection of its citizenry.
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Not forgetting my sisters Mpilo, Linda and Nonhle Dube, you guys have been a source of inspiration to me and have been exemplary. I appreciate all your help and efforts and am a better person today through the love and support you gave me. Brian Njabulo Maseko for his unwavering support through the time I was writing my dissertation.

Last but not least will extend my gratitude to everyone who made contributions towards this research although whose names may not appear in this document. Above all to God Almighty
DEDICATION

I dedicate this dissertation to my family, my mother Mrs A Dube and my siblings Nonhle, Linda and Mpiolo Dube.
**ACRONYMS**

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<td>BC847</td>
<td>Beneficiary Consortium number 847</td>
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<td>BOO</td>
<td>Build Own Operate</td>
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<td>CBZ</td>
<td>Commercial Bank of Zimbabwe</td>
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<td>Design Build Operate</td>
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<td>DHCS</td>
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<td>EMA</td>
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<td>National Housing Policy</td>
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<td>Urban Council Act</td>
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<td>VFM</td>
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<td>Zimbabwe Building Society</td>
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<td>Zimbabwe Local Government Association</td>
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<td>ZIMASSET</td>
<td>Zimbabwe Agenda for Sustainable Socio-Economic Transformation</td>
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CHAPTER ONE: INTRODUCTION

1.0 Introduction

This chapter mainly focused on the background of the study, statement of the problem, research objectives and research questions, justification of the study, limitations and delimitations of the study.

1.1 Background of the study

Hodge and Greve (2007) defined Public Private Partnership as an institutional and contractual partnership arrangement between government or local authority and a private sector operator to deliver a good or service to the public, notably the contract is legally binding. Pavitt (2005) noted that many governments are short of financial resources, technological and efficient management skills in their infrastructure and other construction project developments. In Zimbabwe since 1980 there is a deficit of infrastructural development as many of the infrastructure has been inherited from the colonial state. Public private partnership as a concept if handled well it can help in infrastructural development as governments have realised that the tax base cannot sustain the infrastructural needs. Notably in Zimbabwe there is absence of specific legislation or legal frameworks which may help in the enforcement of the Public Private Partnerships.

AFDB report (2011) states that in the 1990s Zimbabwe had a number of initiatives of expanding the role of private sector in provision of infrastructural development. At this period of time the private concession was the mainly used type of PPP arrangements or contracts, it was used for provision of rail services between Bulawayo and Beitbridge. In 2004 the government published a policy front about the PPP Policy and guidelines which has not translated into legal and regulatory framework for the PPP arrangements up to date. Therefore it is notable that in Zimbabwe there is absence of laws that serves as a guideline to the enforcement of PPP.

Dimbo (2010) states that Zimbabwe needs about eight to ten billion dollars (8-10 billion) for infrastructural development therefore this is considered as a huge infrastructural development project hence the need to engage with the private sector. At a seminar the spokesperson of the IDBZ encouraged the government to engage with the private sector as it is noted that
Zimbabwe is lagging behind in terms of infrastructural development. Therefore this encouragement is aimed at enhancing the efficiency and effectiveness of service delivery to the general populace as it has been noted earlier that the government cannot sustain huge infrastructural development projects using the tax base. On the same note the private sector actually has these capabilities which include financial resources, technological and efficient management skills in infrastructure and other construction project developments. At the very seminar Mr Chikaura pointed out that PPPs needs the right economic, political, legal and financial framework to be put in place to make it attractive for the private sector to invest in infrastructure development.

National Housing Policy (2012) states that soon after independence Zimbabwe urbanised faster as it is noted that urbanisation was shaped by a combination of rural push and urban pull factors which led to a larger population of people moving to urban areas which resulted to a deficit of proper shelters. Despite the government efforts, the prevailing economic situation has been a huge blow in many Local Authorities in providing equitable and fair land distribution. Zimbabwe is faced with a challenge of high unemployment rate which is estimated to about 80 percent and that has a negative impact especially to the home seekers. Ncube (2015) states that the Victoria Falls Municipality has a housing backlog of about 10 000 to 15 000 applicants.

The Constitution of Zimbabwe supports the provision of shelter to the general populace as it noted that it is a fundamental human right and it is needed for human security. In Chapter 2 section 28, the Constitution of Zimbabwe states that “The State and all institutions and agencies of government at every level must take reasonable legislative and other measures, within the limits of resources available to them, to enable every person to have access to adequate shelter”. Relating to the provisions of the Constitution one can note that the provision of shelter is a fundamental right hence it is indiscriminately in terms of whether or not one is poor or rich. In other words one can actually note that the provision of shelter is therefore vital for human security. A point to note is that the influx of population in cities and towns as well as the economic challenges faced by the country has led to the shortage of low cost housing units and there is a high demand of housing.

The engagement on Public Private Partnership for instance in ZIMASSET especially paying a closer attention to the Social Service Delivery cluster was an intervention of the National Housing Policy (NHP) to reorganise the economy in pursuance of provision of housing to the
general populace. As per the Urban Councils Act Chapter 29: 15 Section 223(1) permits all local authorities to work together with the government, other local authorities, this therefore reveals that local authorities do have a right to come into PPP arrangements with the private businesses or organisations for instance Victoria Falls Municipality and the CBZ bank so as to ease the housing backlog of 10 000 – 15 000 residents. Generally the PPP arrangements are there to enhance proper service delivery to the general populace.

In previous years the Victoria Falls Municipality embarked on several housing schemes which they allocated stands to residents which were not fully serviced, hence there was improper sanitation due to the failure to install the sewer and water systems. Up to date the BD846 scheme and the Aerodrome medium density stands do not have sewage lines and most of the residents have actually installed septic tanks as a way of improvising and others are using the bush. In 2008 the Victoria Falls Municipality vetted and allocated stands to beneficiaries of the BC847 and the buffer zone scheme. The beneficiaries of the BC847 scheme were issued offer letters with their respective stand numbers whilst the beneficiaries of the buffer zone scheme were not given stand numbers since the municipality had to seek authority to develop the Buffer zone from the Ministry of Local Government.

Both BC847 and Buffer zone schemes were meant for low income earners. The Victoria Falls Municipality just like any other local authorities it has been faced with financial challenges hence recently in 2016 it has partnered with the Commercial Bank of Zimbabwe which plays a role of servicing 1 174 stands for low income earners. This partnership is aimed at reducing housing challenges. Makanjera (2017) noted that governments have realised that the tax base cannot sustain or fund huge infrastructural needs hence thus has led to public private partnerships gaining momentum recently.

1.2 Statement of the Problem

Public Private Partnership is an instrument that has been implemented by the government to improve huge scale high budget infrastructure projects on cost effective and workable basis. With a housing backlog of about 10 000 -15 000 residents the Victoria Falls Municipality in 2016 got engaged in a PPP arrangement with Commercial Bank of Zimbabwe. Unfortunately in 2008 it had allocated stands to residents for BC847 and Buffer zone scheme prior authorisation of change of use of the buffer zone area and as well as the partnership. However a million dollar question is will the beneficiaries of both BC847 and Buffer zone scheme
meet up with the bank requirements, and will be the interests of the local people protected as CBZ comes with new terms and conditions.

1.3 Research Objectives

1) To understand whether Public Private Partnership enhances urban development and proper service delivery.
2) To explore the challenges faced by the beneficiaries of the BC847 scheme due to engagement of Public Private Partners by the Victoria Falls Municipality.
3) To make recommendations pertaining the enforcement mechanism that is the supporting legal framework.
4) To suggest favourable solutions for engagement of Public Private Partners so as to ensure effectiveness.
5) To get an overview of the general public’s reaction towards the Public Private Partnership.

1.4 Research Questions

1) Has the Victoria Falls CBZ Housing Project satisfied and met the housing needs of every pre-allocated beneficiary and other residents?
2) What are the main objectives and goals of the housing policy and are these goals achievable and are they being achieved?
3) What is the solution to the challenges of this land allocation process?
4) What has been done to improve the land allocation process in Victoria Falls?
5) What can be done for those who did not meet up the bank requirements

1.5 Justification of the study

This proposed research seeks to assist the local authority to understand the enhancement of active participation of the general populace. This study will also help in the improvement of decision making where there is engagement in public private partnership and land allocation processes in local authorities. Using findings from this research will help the academics, central government, as well as planners to understand problems which are associated with unclear agreements or rather terms of partnerships. Therefore for future references partnerships which involve third parties will be entered into with great caution with clearly stated aims and goals so that in the end no one can be disadvantaged and no one can benefit
at the expense of the other. Again this research will also assist future researchers who will be researching on issues related to it. Last but not least this research also seeks to close gaps of deficiency or absence of policies to facilitate effective involvement of other actors in housing development.

1.6 Limitations

Due to the sensitivity of the research the local authority might not be willing to disclose some of the sensitive information like the terms of the agreement between Victoria Falls Municipality and Commercial Bank of Zimbabwe and the names of the beneficiaries. A significant number of respondents may be unwilling to contribute towards the study especially those might be negatively affected by the partnership between Municipality and the Commercial Bank of Zimbabwe.

1.7 Delimitations

The Victoria Falls Municipality has a waiting list backlog of 10 000 - 15 000 residents and all these residents are potential respondents. The aforementioned number of potential contributors in the study population is quite huge, therefore the research has concentrated much on participants who are beneficiaries of the BC847 Scheme, Buffer Zone Scheme and some of the personnel from the Victoria Falls Local Authority. Notably the targeted participants are well versed with the subject matter and are of great importance in as far as the research is concerned. The reason why this study will mainly focus on beneficiaries and local authorities is so as to avoid over generalised responses and getting irrelevant information which will divert from the subject of the day.

As a method of data collection this proposed research will not use focus group discussions as these pose various disadvantages. Berg (2004) posits that focus group discussions can be defined as a way of gathering people homogenously so as to collect qualitative research information from them, therefore this method of data collection allows discussions amongst the respondents of that particular subject. Alexis (2012) alludes that focus group discussions are not as efficient in housing a thorough gravity of a specific subject. One can note that among the disadvantages posed by focus group discussions is that there is an opportunity or chance that participants may not be able to say out their sentiments and thoughts relating to the subject or the research being conducted.
1.8 Study Area

![Map of Victoria Falls Town](image)

*Figure 1: Victoria Falls Town (Source: Google Maps 2012)*

1.9 Organisation of the study

This research is separated into five chapters and these include introduction and the background of the study, literature review, data collecting methods, data presentation and analysis and as well as recommendations. Basically very chapters elucidates in detail the impact of Public Private Partnerships on urban development in Zimbabwe’s local authorities specifically paying attention to the stands allocation at Victoria Falls Municipality making use of published documents and data collected in the field. Basing on the research outcomes recommendations are the made as a way of curbing the identified challenges.
1.10 Chapter Summary

This chapter focused on the introduction of this research, background of the study, outline of the problem, research objectives, research questions, justification of the study, study area, limitations and delimitations of the study. Notably this chapter has also outlined the arrangement of the research and as well as the projections of chapters to follow. The topics to follow will further show elements or factors of the findings of the research and recommendations.
CHAPTER TWO: CONCEPTUAL AND THEORETICAL FRAMEWORKS

2.0 Introduction

This chapter revealed present existing literature on Public Private Partnership (PPP) in developed and developing countries. Therefore this chapter signified the current literature and also revealed how this research is aimed at closing literature gaps. This chapter encompasses the following and these are definition of concepts, characteristics of PPP, types of PPP contracts, principles and practices of PPP, global practice in both developed and developing countries and as well as the rationale of PPP arrangements.

2.1 Overview of Public Private Partnership

Public Private Partnership is a model which can be seen as responsive instrument to market catastrophes while curbing public sector defects or faults as a service provider. It also helps the government in developmental issues which need huge financial injection which the government cannot fund such projects using the tax base. In other words the Public Private Partnership is a remedy or solution to infrastructural development projects which cannot be funded by the government. According to Mkudu (2014) the Public Private Partnership proffer financial welfares mitigating or lessening the burden on the government’s budget to deliver services and increase development and efficiency achievements through cost effective service delivery.

Grimsey and Lewis (2002) regard PPPs as “agreements where public sector bodies enter into long-term contractual agreements with private sector entities for the construction or management of public sector infrastructure facilities by the private sector entity or the provision of services… by the private sector entities on behalf of a public sector entity”. Clearly PPPs entails the relationship between the government and private sector purported at the provision of services to the people. These projects which are carried out by the PPPs can be huge infrastructural projects which need a lot of cash injection for them to be successful.

Abdel Aziz (2007) noted that PPP implementation can be drawn back to the government’s role and its proficiency to manage development schemes, studies in the arena of new civic administration have examined the presence of an adequate legal or regulatory frameworks at a country level.
Bing et al (2009) noted that PPPs or rather the involvement of private sector or partners can actually bring in project risks. In actual essence in as much as PPPs promote service delivery it has a weakness of project risks if not implemented properly.

Fourie and Burger (2000) defined Public Private Partnership as an institutional and contractual partnership arrangement between government and a private sector operator to deliver a good or service to the public, notably the contract is legally binding. Cited by Mutandwa in his journal of Public Administration and Governance, Omoyefa (2008) views Public Private Partnerships within the public sector management reform as ...total overhauling of government administrative machinery with the aim of injecting real effectiveness, efficiency, hard core competence and financial prudence into the running of the public sector. This rebranding of the public sector is targeted to meet the demand of a rapidly improving and changing global socio-political environment.

PPPIRC (2015) defines Public Private Partnership as a long term contract between a private entity and a local authority or government for providing a public asset or service, in this scenario the private sector takes responsibility of risk and management of the project. On the other hand Rouse (2011) defined Public Private Partnership as a funding model for a public infrastructure project and these include projects such as a building railway lines, new telecommunications system, construction of airports just to mention a few. According to Rouse’s definition the public partner is the government or a local board whilst the private partner could be a privately owned business, consortium of a business with specific proficiency or aptitude. The public partner is represented by the government at a local, state and/or national level.

The Zimbabwe Agenda for Sustainable Socio-Economic Transformation (ZIMASSET) under the Social Service Delivery cluster, states that it is aimed at improving standards of living and relating to housing issues it intends to provide 125 000 housing units before its period of tenure lapses, as a strategy of achieving the set goals it encourages Public Private Partnerships. The engagement of public sector entities into Public Private Partnership for instance in Zimbabwe Agenda for Sustainable Socio-Economic Transformation (ZIMASSET) especially paying a closer attention to the Social Service Delivery cluster was an intervention of the National Housing Policy (NHP) to restructure the economy in pursuit of provision of housing to the general populace.
2.2 PPPs Characteristics / Elements

PPP has several characteristics or elements but according to Bult-Spiering and Dewulf (2008) these characteristics are as follows and these are contractual or legally binding agreement, shared risks and resources, value for money, outcome orientation, acceleration of the infrastructure provision and faster implementation and as well as outright sale of a public service or facility to the private sector is not included in PPP therefore these characteristics are further explained and justified below.

2.2.1 A contractual or legally binding agreement

As one among the characteristics of PPP it has been noted that PPP agreements should be a legally binding agreement between the public or government and the private sector.
Koopmans (2003) alludes that in Westminster system jurisdictions policies are put in place so as to how the government will implement PPP and are binding on government officials. This therefore enables the parties involved to set out parameters of handling a particular project. For instance the agreement between the Victoria Falls Municipality (VFM) and CBZ was that the bank should only vet and allocate stands to people on the Council waiting list as provided by VFM only if they meet up with the bank requirements. Although the PPP should be legally binding what one can actually note is that yes these agreement can be contractual but this does affects the third parties or stakeholders. For instance contractual agreement had negative repercussions on the beneficiaries of the BC847 scheme who were allocated stands in 2008 prior the so called legally binding agreement between CBZ bank and VFM.

2.2.2 Shared risks and resources

In this case the government plays a role of facilitator and enabler by assuming social, environmental and political risks whilst on the other hand the private sector or partner plays a role of financier, builder and operator of the service or facility and it typically assumes construction and commercial risk. In this case VFM was issued a certificate by EMA which proved that the development initiative does not have any harms to the environment. On the other hand the responsibility of financing, building and operating the new development was laid upon the hands of CBZ therefore with this information one is actually assured that PPP arrangements encompasses shared risks and responsibilities. On the other hand one can actually note that this issue of risk sharing actually sounds as an overstatement in the sense that the VFM sold the land which was already allocated to the beneficiaries of the BC847 scheme and as well as the Buffer zone scheme, that on its own contradicts with this characteristic of PPPs.

2.2.3 Value for Money

As one of Bult-Spiering and Dewulf (2008) characteristics or elements of PPP is the value for money which mainly focuses on reduced costs, improved risk allocation, faster implementation, better quality services and potential generation of additional income. In this scenario the government remains accountable for service quality, price certainty and cost effectiveness of the partnership. By value for money it actually means that results of the PPP project can be viewed as net positive gain to society which is greater than that which might be attained through any other procurement method. In this essence it means that the VFM
saw that the CBZ housing project would be more profitable to the general populace that is the provision of housing whereby the local residents have been waiting for a very long period for VFM to deliver such a service. The view that the government remains accountable for price certainty can be argued when paying much attention to the Victoria Falls CBZ bank housing project as Ncube (2016) alluded that the stands are very expensive for the supposedly beneficiaries of the housing project.

2.2.4 Outcome orientation

PPP procedure encompasses a complete scale risk assessment since the private sector take up the risk of non-performance of assets and realizes its returns if the assets perform. So basically outcome orientation entails a process of determining the feasibility of the project and as well as weighing whether the results of a particular project can be constructive and beneficial to the local populace. So the CBZ housing development project was seen as beneficial to the local people hence VFM engaged on PPP with CBZ so as to enhance proper service delivery in terms of infrastructural development. Outcome orientation is one among the characteristics of PPPs and notably the point that the project is weighed whether it is beneficial to the populace can be given credit especially when paying attention to the Victoria Falls CBZ bank housing project where the VFM realised the housing needs of the residents hence resorted to the PPP arrangement.

2.2.5 Infrastructure provision and implementation

PPPs bring efficiency gains and improved impact of the investments thereby leading to faster implementation as well as reduced lifecycle costs and optimal risk allocation. In actual essence PPP project serves to promote effectiveness and efficiency of service delivery for instance the VFM had allocated stands to both BC847 beneficiaries and the buffer zone scheme beneficiaries in year 2008 but it was not able to fully service the land hence the engagement of it with CBZ has actually proved that PPP projects do accelerate provision of infrastructural development. One can actually note that PPP arrangements actually helps in promoting effectiveness and efficiency of service delivery as revealed by the partnering of the VFM and the CBZ bank on the Victoria Falls CBZ housing project. According to the Town Clerk’s speech on the ground breaking ceremony which was held in Victoria Falls in 2016, the VFM had been looking for partners over the years hence the coming up of CBZ bank has been a solution to a long problem which had faced the town. In previous housing
schemes the VFM had failed to service the stands and up to date those areas are not yet service that is they lack proper sanitation for human dwelling.

2.2.6 Outright sale of a public service or facility to the private sector is not included in PPP

This therefore means that the private sector’s role is to perform all or material portions of the project. In most instances the government or local authority may grant rights to land or property to private sector for instance through concession agreement, a concession allows the private sector to operate, maintain and perform an investment through the use of a public utility for a given number of years. Basically relating to the Victoria Falls CBZ bank housing project the bank plays a sole responsibility of fully servicing of the stands and allocation of the stands to those that meet up with its requirements. In this case the CBZ has offered the qualified beneficiaries 15 years loans and mortgages which is the period it will run and operate the housing project. This characteristic of PPP is somehow unclear when relating to the CBZ bank and VFM partnership in the sense that Ncube (2016) states that the VFM sold the land to the bank.

2.3 Types/ Models of PPP

There are various models of PPP which have been brought into book by different scholars and these models seek to address different situations. Another point to note is that these PPP models can be applied in different situations which may be relevant to the problem at hand and again these models helps by showing how PPP can be handled in different infrastructural development projects. According Hodge and Greve (2005) these PPP forms or models include the following:-

2.3.1 Build-Own-Operate-Transfer (BOOT)

For BOOT the private partner or private business finances, designs, builds and operates a facility for a certain fixed term. Therefore the private partner has a right to recover its costs and profits through user charges. Notably during the ownership tenure there is minimal government interference, which implies that decision making lies upon the hands of private sector. After the period of tenure lapses the ownership of the facility is transferred back to the public sector. For instance, in 1998 the Victoria Falls Municipality entered into partnership
with the Zimbabwe Building Society which built houses in Mkhosana Township and for a period of 15 years the beneficiaries were paying ZBS. This model or type of PPP suits well with the current CBZ housing development project. Relating to the former and current housing development projects, the public gets the opportunity to own the land through feasible and flexible payment arrangements. One can actually note that this model has an advantage of risk reduction since there is involvement of multiple participants on the other hand Sharma (2015) criticises this model for time consuming as the monitoring and management of the contract can take longer time to be concluded.

2.3.2 Build Operate Transfer (BOT)

The BOT model encompasses that the private sector or partner constructs and runs the public facility for a significant time period or rather a fixed term. User charges are strictly adhered to as per provisions of the contract. When the fixed period of tenure lapses the ownership of the facility is transferred to the public. Before the facility is transferred to public ownership the private partner has a right to charge fees to the public users this is a way of recovering costs and as well as getting profits. For instance the BOT is commonly used in Italy for road infrastructural development. Sharma (2015) notes that the advantages of BOT include the transfer of all project risks to the private sector, getting technical expertise and the access to finances by the private sector to kick start the project. This PPP model can criticised for in the long run the beneficiaries of the projects are faced with high user charges. Sharma (2015) criticised this model noting that it really requires high level of experts and consultants so in a way it is somehow complicated.

2.3.3 Build Own Operate (BOO)

For all BOO projects it is the government’s role to authorise the private sector to finance, design, build, operate and maintain a project to a private entity. The ownership of the facility is retained by the private sector or partner that is the private entity is not obligated to transfer the facility back to the government. In this regard the private sector is independent meaning that it owns and operates the facility independently. In this case the operator has the right to charge fees so as to recover investments and profits. BOO model helps the local authorities in service delivery but it poses a challenge of loss of source of income by the local authority. Rouse (2009) articulates that even though the government may not finance the project under BOO model, it can offer financial incentives such as tax exemptions.
2.3.4 Design Build-Operate (DBO)

The DBO model sets out that the private partner designs, builds, and operates the public facility. This means the day to day business of the facility is run by the private entity whilst the ownership of that facility remains in the hands of the public sector. The private partner operates the facility according to specified term or period. DBO model creates a long term relationship between public and private sector thereby helping in the day to day expertise and maintenance. For instance, the Victoria Falls International Airport which was constructed by a Chinese company called China Jiangsu. So in relation to the current Victoria Falls CBZ housing project this model fits well in the manner that the CBZ bank runs the operations in terms of vetting, allocation of the stands and as well as the issuing of mortgages to the qualified individuals. So basically when the specified period of mortgage repayment which is a period of 15 years lapses the facility will be handed back to the VFM.

2.4 Types of PPPs contracts

There are various types of PPP contracts which have been brought into book by several writers as a way of explaining how these PPP arrangements function and these will be further elaborated on in this section and are as follows:- Concession, Leasing or affermage contract, Turnkey contracts, Service and Management Contract, Private Finance Initiative and Private ownership

2.4.1 Concessions

In concessions the role of the government is to define and grant specific rights to a private partner to build and operate a facility for a fixed period of time. The government may keep the ultimate ownership of the facility and right to supply the services. In this type of a contract payments can be either made by the concessionaire to government for the concession rights or the government may pay the concessionaire for services which it provides under the agreement to meet certain specific conditions. Normally such payments by the government may be necessary to make projects commercially feasible and or lessen the level of commercial risk taken by the private sector especially in a developing or rather unverified PPP market. According to Sharma (2015) both the BOOT and the BOT models are classified under concessions on the other hand the World Bank (2016) highlighted BOT and DBO as concession projects so one can actually draw a conclusion that all these mentioned PPP
models are closely related but are only separated by a thin margin. In relation to the PPP arrangement between the VFM and the CBZ Bank the concession is the most appropriate type of the PPP contracts.

2.4.2 Leasing/Affermage

According to Macques (2010) the leasing or affermage is a contractual arrangement whereby the leaseholder is responsible for operating and maintaining the infrastructure facility which has been built. This model can be more appropriate in situations where assets have already been built and it is not necessary for the operator to make large investments in infrastructure. A point to note is that this model is applied in combination with other models such as build, rehabilitate, operate, transfer and in such a scenario the period of the contract is basically much longer and the private sector is required to make significant investment. Arrangements in an affermage and a lease are very similar but the difference between them is technical that is for a lease the operator retains revenue collected from users of the facility and makes a specified lease fee payment to the contracting authority. Whilst an affermage the operator and the contracting authority share revenue from users. Generally the affermage or lease contract is not applicable for the PPP arrangement between the VFM and the CBZ bank because it actually deals with already existing infrastructure whereby the private partner pays more attention on rehabilitation of the structure. This type of PPP contract can be generally discredited for the reason that it is only used for already existing infrastructure. As shown below in Figure 3 the government finances the development of the infrastructure whilst on the other hand when the private partner comes into play will mainly focus on the maintenance of the infrastructure.
2.4.3 Turnkey Contracts

This model reflects the traditional public sector procurement model for infrastructure facilities whereby a private contractor is selected through a bidding process. The private contractor therefore designs and builds a facility for a fixed fee which is one of the key criteria in selecting the winning bid and assumes risks involved in the design and construction phases. The range of investment by the private sector is usually low and for a short term. According to Wallace (1984) turnkey is a contract where essential design emanates from or is supplied by the contractor and not the owner so that the legal responsibility for the design, suitability and performance of the work after completion will be made to rest. Looking closely to the partnering of the VFM and the CBZ bank the turnkey contract is also appropriate for this particular as the CBZ bank plays a role of fully servicing the land thereafter has to hand over after the completion of servicing.
2.4.4 Service and Management contracts

World Bank (2000) notes that Management contract involves a contractual planning for the management of a public service or business by the private sector it could be partial or wholly. This contractual arrangement allows private sector to bring forth its skills through service design, delivery of service, operational control, labour management, equipment procurement and are normally not requested to take up commercial risk. In this case it is notable that the public sector holds the ownership of the facility therefore the private sector is paid a fee to manage and operate services. A notable example which suits the Service and Management contract existed during the Victoria Falls International Airport construction, the whole site was supervised, labour managed and designed by the Chinese Jiangsu Company. Basically management contracts are for short term projects and this is not appropriate for the PPP arrangement between the VFM and the CBZ bank for the ongoing Victoria Falls CBZ bank housing project.

2.4.5 Private Finance Initiative (PFI)

In PFI the private sector remains in charge of the design, construction and operation of an infrastructure facility. Varying with cases the public sector may hand over the right of ownership of assets to the private sector. Barlow et al (2010) argue that the public sector purchases infrastructure services from the private sector through a long term agreement therefore PFI projects bear direct financial obligations to the government in any event. The public sector’s main advantages lie in the relief from bearing the costs of design and construction, the transfer of certain risks to the private sector and the promise of better project design, construction and operation. On the other hand Osborne (2014) notes that the PFI is a way of funding public infrastructural development projects using the capital from the private sector. With Osborne’s argument one can actually agree that PFI contract can be aligned to the Victoria Falls CBZ bank Housing project although to a lesser extent. As highlighted earlier in this section the Concession contract is more appropriate PPP arrangement between VFM and the CBZ bank than any other contracts.

2.5 Principles and practices of PPP

Principles can be said to be the fundamental assumption or the guiding belief therefore in relation to PPP and its practices there are various principles which have been propounded by
several scholars like Jeffares et al 2009 who suggested twelve principles. Therefore this document mainly focused on the following principles which include openness and binding commitment, successful negotiation process, limited complexity, clear goals, risk sharing, division of tasks and roles, control, active involvement of public sector and secure public control. These principles are further explained and shown how they enhance the effectiveness and efficiency when conducting PPP projects or in relation to the VFM and CBZ housing project.

2.5.1 Openness and Binding Commitment

As one of the guiding principles of PPP arrangements is openness and binding commitment, as mentioned earlier on this document PPP arrangements are legally binding in nature therefore there is need for the existence of a binding commitment. All relevant information must be disclosed to partners and strict observance to principles of partnership is important. Observance of principles of partnership is made through the formal agreement between the partners involved in this case that is the VFM and CBZ. In other words this means that when VFM and CBZ came together into this PPP they committed to it through the signing of a legal documents which clearly sets out the terms of the partnership. Basically the terms of partnership clearly sets out the roles and functions of the involved partners. The principle of openness is questionable in relation to whether or not was the VFM open enough to the CBZ bank in terms the fact that it had allocated the same piece of land to the beneficiaries of the BC847 scheme in 2008. The general assumption is that this principle desires to be reinforced in future PPP projects for the benefit of the general populace.

2.5.2 Successful Negotiation Process

Craver (2005) notes that the bargaining process involves the discussion of factual, legal, economic and political issues which might influence the outcome of agreement arrangements. For enhancing effective and efficient partnership the process of decision making involves both parties involved and these are the public sector and the private business. On this current CBZ bank housing project both VFM and CBZ bank made decisions through the negotiation process so as to make sure that no parties are disadvantaged or no parties benefit at the expense of the other. By negotiating this actually reduces disadvantages of one partner over the other as each party is awarded an opportunity to say out its views relating the project. This negotiation process also allows for the calculation of risks, planned inputs and as well as
expected profits. Again during this negotiation process the roles of the partners are then assigned for instance the VFM was assigned a role to be involved in preliminary vetting of the beneficiaries of the scheme.

2.5.3 Limited Complexity

Jeffares et al (2009) highlighted that limited complexity is a principle of PPP arrangements as it sets out that the partnership should be kept simple, feasible and free from being problematic and confusing. In other words the information pertaining to the partnership should be straightforward and simple, without any confusing details. For instance in the partnership between VFM and CBZ for infrastructural development the main goal was the development of more than a thousand residential stands whereby CBZ was said to fully service the stands and that is looking into issues of constructing roads, sewage lines and water reticulation. In relation to the PPP arrangement between the VFM and the CBZ bank this principle can be said to not have been followed fully due to reason that there are some unclear issues relating to this partnership as the supposedly beneficiaries of the BC847 scheme were not informed prior the partnership arrangement.

2.5.4 Clear Goals

For the success of a partnership the goals and objectives of a partnership should be clearly stated therefore the involved partners that is the government and the private sector decides on the goals and objectives. In this ongoing infrastructural development project between the VFM and CBZ the main goals is to provide housing facilities to the local residents who have on the Council waiting list for more than 10 years and especially for the beneficiaries of the BC847 and Buffer Zone housing scheme who were issued offer letters in 2008 and were still waiting for VFM to avail their stands. Pertaining to the PPP arrangement between the VFM and the CBZ bank this principle can be said to not have been followed fully due to reason that there are some unclear issues relating to this partnership as the supposedly beneficiaries of the BC847 scheme were not informed prior the partnership arrangement.

2.5.5 Risk Sharing

Risk sharing is both an element or characteristic of PPP as well as a principle of PPP arrangements therefore it is made clear through agreement and has to observed the whole
period of partnership. The public partner assumes a role of facilitator and enabler through social, environmental and political risks whilst the private partner plays a role of financier, builder and operator of the service or facility and it typically assumes construction and commercial risk. VFM was issued a certificate by EMA which proved that the development initiative does not have any harms to the environment. CBZ had a responsibility of financing, building and operating the new development thus shows shared risks.

2.5.6 Division of tasks and roles

Tasks are synonymously known as duties therefore for PPP arrangements to excel there is need for well-defined duties amongst involved partners and this is done according to the actual capabilities and expertise. This division of tasks and roles can be done through the signing of contractual agreement between the involved partners. For instance for the CBZ housing project the VFM had a role to vet beneficiaries of BC847 scheme, Buffer zone scheme and residents who were on the Council waiting list for a very long time and had to submit that very list to the bank for further vetting. The other roles like the management of the whole project laid in the hands of CBZ.

2.5.7 Control

Moving on with principles of PPP arrangements control is also very essential this is the management of the performance of the project as a whole. Control should actually be a continuous process and it should allow monitoring and observation of important lessons to be learnt from the partnership. Again management of performance actually provides an analysis of the overall feedback of the project. For instance this research draws out an analysis of the Victoria Falls CBZ housing project this can actually help in future projects by correcting the shortfalls of this project and improving in other areas as well.

2.5.8 Active involvement of the Public sector

The public sector should be actively involved throughout the project and so as to make sure that project deliverables reach the hands of the residents timeously. For the CBZ housing project the VFM is actively involved in the sense that beneficiaries of BC847, Buffer zone scheme and residents on the Council waiting list who were vetted for this particular scheme are being assisted if they are in need of help in relation to this current project. Some residents
could have been vetted by if their names do not appear on the registers sent to the bank VFM plays a role of communicating with the bank through letters which serves as proof to the matter at hand.

2.5.9 Secure public control

In this scenario the role of the public partner or government is to ensure that whenever or if ever the private partner fails to fulfil its responsibility it maximises the opportunity to resolve the issue so that the services are delivered efficiently and effectively. Again on this issue the government or local authority can even step in by taking control of the situation rather than having chaos. Therefore linking this information with the current CBZ housing project the VFM has a mandate of making sure that if any problems arises in relation to this scheme it should not fold hands and just watch the situation blowing out of proportion in fact it must resolve the issue.

2.6 Global Practice

According to the PPAR (2015) it reveals that in countries like United Kingdom, Australia, Netherlands and Canada are the countries with the most developed PPP policies. All these aforementioned countries are said to have institutional and legal frameworks as a way of ensuring that PPP policies are promoted so as to improve in the smooth running of PPP projects carried out. These entities which are put in place to promote PPP policies are Partnership United Kingdom in United Kingdom, Canadian Council for PPP in Canada, Department of Treasury and Finance in Victoria for Australia and as well as Kenniscentrum in the Netherlands.

2.6.1 Netherlands

Netherlands is just one amongst the countries with developed PPP policies and there has been a remarkable growth of PPP projects since 1980’s to date. Krul (2005) came out with the following points as a measure of the appropriateness of PPP and these include the need for advance assessment of PPP project by relevant authorities on whether it can deliver added value or is it a realistic option. After the assessment has been completed if PPP is found to be a realistic option there are quite a number of conditions that must be followed, a clear reason of working together with the private sector, between the government and the private sector
there must be clear objectives set and shared by both parties involved, there is a need for the existence of political will and there must be administrative commitment both to the project and to the involvement of the private sector in its implementation, the partnership must offer benefits in respect of controlling the risks attendant on the project or the risks must be capable of being shared, the lines of the project must be sufficiently clear before any partnership with the private sector can be entered into but also there should be room for private sector contributions and sufficient clear interest in the project and the proposed PPP in the private sector is greatly needed.

2.6.2 Canada

Swope (2014) notes that Canada has become one of the leading countries in the world in terms of infrastructural development through PPP. He further explains that Canada uses PPP for projects such as water systems, funding hospitals, jails and other infrastructural development projects. The modernised version of PPP in Canada can be traced back to early 1990’s as it is noted that the government had significant cost overruns thereby delaying and causing problems in delivery of infrastructure. Canada now has legislative and institutional framework to ensure that PPP projects are handled in a good manner so that they may serve its goals and purposes.

2.6.3 Australia

Australia is one amongst the countries with highly developed PPP framework, its institutional framework was developed in the Partnership Victoria policy. The government of Victoria has given the Auditor General the authority to review PPP policy as part of the institutional setup. For instance in Australia the government of Victoria requires to realise certain benchmarks reached in PPPs as stated in the document of Department of Treasury and Finance (2000:5) and these standards are outputs clearly specified that is including measurable performance standards, the government making payments only upon delivery of the specified services to the required standards, a relatively long term commitment with the term depending on the nature of the project, one or more private parties being fully accountable to government for delivery of specified services, risk allocation between the parties being clear and enforceable with consequential financial outcomes, clear articulation of the government’s responsibilities with respect to the monitoring of outcomes; and inclusion of mechanisms for delivering on-going value for money throughout the life of the project.
2.6.4 United Kingdom

According to Greeve (2008) United Kingdom has the most developed PPP legislative framework. In UK the government has set up PPP policies through an entity called the Partnership UK this entity therefore foresee infrastructural development as a way of enhancing effectiveness and efficiency of proper service delivery. Corner (2005) states that the National Audit Office is responsible for audits which are related to PPP and the United Kingdom’s regulatory framework is in its hands. As mentioned earlier the purpose of this entity that is Partnership UK is to support and accelerate the delivery of infrastructural development through the use of both public and private sector assets so as to provide high quality service. Pollitt (2005) notes that in December 2004 there were about six hundred and seventy (671) PFI contracts which had an estimated value of one hundred and forty one billion British Pounds (141 billion GBP) over a period of twenty six years.

2.6.5 PPP in developing countries

Engel et al (2009) state in developing countries or economies for infrastructural development to be a success it needs growing population. In developing countries PPP are well accepted so as to address infrastructural development gaps. Pakistan as one amongst the developing countries infrastructural needs exceeds the fiscal resources available to fulfil them. Notably PPP also poses financial risks hence the governments are to introduce legal and institutional frameworks so to promote the smooth running of PPP projects. An example of developing country in line with PPP projects will be drawn from Pakistan as shown below:-

2.6.5.1 Situation in Pakistan

According to the World Bank (2000) states that whilst other countries have sustainable investments flows in PPP Pakistan still spends about 1.3 to 1.4 percent of its GDP on PPP projects. Most of the PPP projects concentrate on telecommunications and power generation. The fiscal challenge in Pakistan poses a serious challenge in the sense that if it has to increase its spending on PPP how that can be possible for it to sustain itself. There is a great need for having policies which support PPP projects at the same time there is need for the country its levels of revenues. Therefore there must be risk sharing in developing PPP so that the private sector can actually finance these PPP projects.
2.6.6 Lessons to be learnt from case studies

PPAR (2015) shows that United Kingdom, Australia, Netherlands and Canada are the countries with the most developed PPP policies as they all have institutional and legal frameworks for PPP arrangements. This has actually made the aforementioned countries’ services to be delivered timeously, efficiently and effectively. For instance in United Kingdom almost every PPP was delivered in time and the budget was followed accordingly. Apparently drawing back to Zimbabwe the country needs to put in place the institutional and legal frameworks which will actually enable the smooth running of PPP projects. Looking at the situation in Pakistan one can actually note that the GDP has an impact it could be negative or positive depending on how much the GDP is. There is need to increase the GDP investment inflows so that the allocations for PPP projects can be reasonable and can enable success of infrastructural development.

Rationale for PPP arrangements

As noted earlier in this document PPP projects are aimed at enhancing on effectiveness and efficiency of service delivery that is improving on infrastructural development projects which the government is not able to fund and sustain. Reuters (2013) notes that there are various advantages and disadvantages of Public Private Partnerships and the advantages are risk transfer, reduce government debt, budget relief, cost saving, technical expertise, better performing assets, avoids underbidding, shorter construction period, minimises waste, better operations and management of projects and revenue generation. However there are several disadvantages associated to engagement of Public Private Partnerships, Reuters (2013) noted these as higher user fees, loss of an ongoing revenue source, high transaction cost and higher financing cost. Among the disadvantages of PPP arrangements higher user fees and loss of an ongoing revenue sources are further explained below whilst higher transaction cost and financing cost will not be explained further as they are all linked to the fees in which the public sector incur as a process of making PPP arrangements.

2.7.1 Risk Transfer

Risk transfer is one among advantages of PPP, on this scenario PPP arrangements enables the transfer of project risk to be shifted from the public sector or government to the private sector or party involved whilst retaining a certain measure of control over that particular project.
Again this can be notable on this ongoing CBZ housing project whereby it is liable for servicing of the stands whatever liabilities it can encounter are no longer a part to VFM or local authority being studied. According to Nyathi (2016) the CBZ entered into a 12 million partnership with the VFM where it will fully service 1,174 low cost housing units for the first time home seekers.

2.7.2 Reduces Government Debt

Instead of the government borrowing money from financial institutions where it will be charged higher interests rates venturing into PPP arrangement can actually reduce the government or public debt. Government debt is being reduced in the sense that by engaging in PPP arrangements the private sector is therefore responsible for financing the project, since the investment capital needed for these infrastructural development projects the government is not able to sustain.

2.7.3 Budget Relief

As mentioned earlier in this document the government is burdened and it cannot afford to sustain huge infrastructural development projects relying on the tax base therefore PPP arrangements can be viewed as a budget reliever. Kachembere and Majaka (2016) note that concerning Zimbabwe’s 2017 budget the challenge has been the declining fiscal revenues this therefore reveals that the country is faced with limited funds. Instead adding more projects to the already constrained budget PPP arrangements can be a solution to easing the budget constraints in the sense that the financing of PPP projects is transferred to private sector or entities.

2.7.4 Cost Saving

Another advantage posed by engaging on PPP arrangements is cost serving, by having that private sector or entity liable for all important parts of the project it saves the government from incurring contracting costs. If the VFM was to solely handle an infrastructural development project it would have been responsible or accountable for contracting costs for contracts which have been hired to construct roads, sewage lines and water reticulation. In this scenario of the VFM and CBZ partnership, CBZ bank was liable servicing of stands and operating the project so in turn this has been actually a cost saving mechanism for the VFM.
2.7.5 Technical Expertise

PPP opens avenues for the government or public entities to use technical and professional expertise of the private sector. For instance, the servicing of stands in Victoria Falls required technical equipment and expertise therefore the partnership between CBZ bank and VFM has actually helped in sourcing the private sector expertise unlike the having to use the local authority personnel which could have taken longer or failed to meet up with the project target and timelines.

2.7.6 Better Performing Assets

The private sector stands at an advantage compared to the public sector in the sense that the private sector are profit making organisations whilst the public service serves the purpose of delivering of the public good without profits. In short the private sector is in a position incur debts are used to finance the project. After the project has been effected successfully the private entity or business in a position to repay debts through the profits which they could have collected from the project. Linking this point the ongoing CBZ housing project the beneficiaries of the scheme will have to pay interests for the mortgages.

2.7.7 Shorter Construction Period

As mentioned earlier in this document the government does not have enough funds to sustain huge infrastructural development projects hence the engagement of PPP actually enhances the efficiency and effectiveness of service delivery in the manner that the public good is made available at a shorter period of time. Prior the VFM and CBZ partnership arrangement the VFM has been struggling to fully service stands and even present day there are some previous housing projects where it has not fully serviced the stands and it is now in the hands of the beneficiaries. Dlamini (2017) noted that the $12 million housing project which is targeted at low income earners has been executed by CBZ Bank in partnership with the VFM. The servicing of the stands have been completed with tarred roads, sewerage lines and water reticulation system. Notably the construction of roads, sewage lines and water reticulation system was done in less than a year.
2.7.8 Minimises Waste

Allegedly government contracts are offered or awarded to political associates for certain political reasons therefore the PPP contracting process is usually more transparent as compared to other types of public contracting. With PPP arrangements wasteful tendencies of resources by political associates is minimised as in other countries the whole contractual process of PPP is conducted according to a set of statutes which lay out the project requirements. Politicians have a tendency of abusing government resources therefore PPP projects do minimise these in such a way that the responsibility lays in within the hands of the private sector.

2.7.9 Better Operations and Management of Projects

PPP arrangements enhances better operations and management of projects in the sense that the private sector has adequate funds to finance infrastructural development projects and also maintain the project in a long term basis. On the other hand the government does not have the adequate funds and the required expertise to sustain an infrastructural development project which in turn may not be able to operate and manage.

2.7.10 Higher User fees

As mentioned under Value for Money which is one of the elements or characteristics of PPP, it entails that the government remains accountable for service quality, price certainty and cost effectiveness of the partnership. In short the analysis of Value for Money takes time and money in the manner that the negotiating and drafting of PPP project documents is essential and it is time consuming. Again on the other hand relating this disadvantage to the CBZ ongoing housing project the beneficiaries of this scheme are charged higher fees and compared to what the VFM initially charges for the same piece of land. CBZ charges higher rates so that it also recovers its costs and also maximise on profit margins.

2.7.11 Loss of an Ongoing Revenue Source

By engaging in a PPP the government relinquishes the right to receive revenue on an ongoing project. For instance the partnership between the VFM and the CBZ bank, VFM no longer has the right to collect funds from the beneficiaries of either BC847 housing scheme or the
Buffer zone scheme in a way it has lost a revenue source. In this case VFM received a lump sum payment when it entered into a contractual agreement with CBZ bank.

2.8 Theoretical Framework

2.8.1 Alternative Service Delivery Model

This proposed research is informed by the Alternative Service Delivery Model which is relatively a new phenomenon. Pradeep (2011) states that the alternative service delivery theory simulates a marriage between the government and private sector (Public Private Partnership) with different contractual arrangements. However, the ultimate ownership is generally vested to the government, and it retains the power to provide public services, whereas the private parties make the actual delivery. On the other hand Ford and Zussman (1997:6) defined Alternative Service Delivery as “… a creative and dynamic process of public sector restructuring that improves the delivery of services to clients by sharing governance functions with individuals, community groups and other government entities.”

Katz and Smith (2003) are of the view that Public Private Partnership arrangements aim to bring the private sector’s funding and administrative expertise into delivery of amenities and services traditionally provided by the public sector. In this case the private sector plays pivotal role through financing projects and this quickens the time taken to deliver services to the populace thereby enhancing efficiency. The provision of finances or funding by private sector can either be total of partial depending on the contractual arrangement between parties involved that is the government and the private sector. In this regard the PPPs are intended to improve efficiency and effectiveness of service delivery.

2.8.2 Justification of the Alternative Service Delivery Model

The Alternative Service Delivery model serves the purpose of easing the budget strains as it entails on engaging on a private sector for the delivery of a public good. The physical infrastructural development projects can be said to be putting so much strain on the national purse hence the alternative service delivery model eases such budget strains whilst availing the much needed services the populace. As mentioned earlier that the government lacks financial resources for huge infrastructural development therefore this explains why the Alternative Service delivery model comes into play. Notably the VFM had allocated stands to
BC847 scheme beneficiaries in 2008 but had failed to fully service the stands. The services needed for the stands to be availed to the beneficiaries included water services, roads and as well as sewer reticulation of which for more than ten years the VFM failed to avail such services even on previous schemes hence it relied on a PPP. The partnering of the VFM and the CBZ was so as to provide the much needed services which the VFM could not afford to its residents due to lack of financial resources. With this example of VFM one can note that the importance of the alternative service delivery model is to enhance effectiveness and efficiency of service delivery. The government is expected to improve on the efficiency of delivery of public services hence this justifies the use of an alternative service delivery model.

2.9 Chapter Summary

This chapter has shown existing literature on Public Private Partnership (PPP) in both developed and developing countries. Again it has also shown how this study is aimed at closing the literature gaps. The issues discussed in detail in this chapter include the following subtopics and these are the definition of concepts, characteristics of PPP, types of PPP contracts, principles and practices of PPP, global practice in both developed and developing countries and as well as the advantages and disadvantages of PPP.
CHAPTER THREE: METHODOLOGY

3.0 Introduction

This chapter contains a summation of the methods that were used in the study of the impact of Public Private Partnership on urban development closely looking at stands allocation process. It therefore comprises of the research design, sampling framework, sampling procedures, data collection instruments and data analysis and presentation plan. The researcher used methods such as the questionnaires and interviews.

3.1 Research Methodology

Goddard and Melville (2004) noted that researchers need some instruments to measure their subject of research. In this case the research design which was employed and is appropriate for exploring the impact of PPP on urban development in Zimbabwe’s local authorities is both Qualitative and Quantitative research methods. The researcher conducted surveys on selected population samples through the use of questionnaires, qualitative interviews and observations so as to obtain in-depth information on the impact of PPP projects on urban development. This research topic is theoretically informed by several related literatures that form a compelling interdisciplinary intersection.

In this scenario data was collected through observations, interviews and questionnaires and the Victoria Falls Municipality Officials, CBZ, Housing cooperative chairpersons and beneficiaries participated through availing the needed information relating to the research. Another source which has been useful for this research were newspaper articles and online journals with information pertaining to PPP around the globe. This also helped in identifying theories that relate to the PPP and as well as the evolution and development of PPP.

3.1.1 Case Study Approach

Crowe (2011) notes that the case study approach allows attainment of in depth and multifaceted explorations of complex issues and is a method used to narrow down a very broad field of research into one easily researchable topic. According to Yin (1999) case studies are useful in explaining, describing or exploring events of a phenomena in the everyday contexts in which they occur. These can actually help in the understanding of new
policy initiatives or service development. The case study approach helps in getting insights of how, what and why an intervention is implemented. The Victoria Falls Municipality over the years has been struggling to provide fully serviced stands to the residents hence in 2016 it resorted to engaging in a Public Private Partnership with the Commercial Bank of Zimbabwe. Through case study methods, a researcher was able to go beyond the quantitative statistical results and understand the behavioural conditions through the actor’s perspective. Tellis (1997) notes that a case study helps explain both the process and outcome of a phenomenon through complete observation, reconstruction and analysis of the cases under investigation.

The case study approach has the following disadvantages and these include the limited representation that is due to trying to narrow the focus the case study has limited representation and generalisation is sometimes difficult. This approach also poses a possibility of errors in the sense that the approach may have the errors of judgement and as well as memory. Some scholars state that the case study approach is more of a subjective method rather than an objective method and again it can be biased in the manner that bias can occur in selected sample which is to be used as respondents. It has also other weaknesses which include lack of classification due to studying a small population sample, it can be costly and time consuming compared to other data collection methods and last but not least is that it does not have limits it can depend on situations.

3.2 Sampling and Sample size

The study was carried out in Victoria Falls, the Municipality of Victoria Falls being the case study. As a way of narrowing down the research or as a sample the researcher mainly focused on attaining information from fifteen (15) people and has employed the purposive sampling technique to select respondents. An online dictionary defines a sample as a small part or quantity intended to show what the whole is like. Crossman (2017) defines purposive sampling as a non-probability sample which is chosen upon certain features of the selected study population and as well as objectives. Therefore purposive sampling can be used in instances whereby the researcher intends to attain or meet the selected sample speedily. On the same note one can agree to the view that purposive sampling is discriminatory, overcritical and intuitive in nature. Palys (2008) notes that purposive sampling is synonymous with qualitative research.
The data was collected from the personnel of the housing department at Victoria Falls Municipality and Victoria Falls residents or rather beneficiaries of BC847 and Buffer Zone Scheme. The other informants were the Victoria Falls Municipality, Commercial Bank of Zimbabwe Victoria Falls Branch, chairpersons of various housing cooperatives whose members were issued offer letters in 2008, Victoria Falls residents association and as well as other beneficiaries who are not members of any cooperatives. Therefore this research mainly focused on a few selected individuals.

3.2.1 Target Population

The target population means a group of people which the researcher has selected as key informants of the research being carried out. Due to large numbers of people or population the researcher could not investigate every resident of Victoria Falls as this can be said to be very costly and it needs more time. As mentioned earlier in sample selection the study population included a few selected individuals and these are officials from Victoria Falls Municipality, Commercial Bank of Zimbabwe Victoria Falls Branch, chairpersons of various housing cooperatives whose members were issued offer letters in 2008, Victoria Falls residents association, beneficiaries of both BC847 and Buffer zone schemes. The researcher chose to employ such sampling technique as a way of narrowing down the research.

Table 1: Respondents

<table>
<thead>
<tr>
<th>Respondents</th>
<th>Number</th>
<th>Post held</th>
</tr>
</thead>
<tbody>
<tr>
<td>VFM</td>
<td>1</td>
<td>DHCS / HAO</td>
</tr>
<tr>
<td>CBZ</td>
<td>1</td>
<td>Bank Manager</td>
</tr>
<tr>
<td>Consortium</td>
<td>1</td>
<td>Chairperson</td>
</tr>
<tr>
<td>Residents Association</td>
<td>1</td>
<td>Chairperson</td>
</tr>
<tr>
<td>Bambazonke Housing Cooperative</td>
<td>1</td>
<td>Chairperson</td>
</tr>
<tr>
<td>Beneficiaries of BC 847 and Buffer zone scheme</td>
<td>15</td>
<td>Residents</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>20</strong></td>
<td></td>
</tr>
</tbody>
</table>
3.3 Conducting the study

Before the actual study was carried out the researcher visited key informants to make appointments and to explain why the research was carried out. Key informant respondents included the official personnel from the Victoria Falls Municipality, CBZ, chairpersons of housing cooperatives, consortiums and residents association. The researcher conducted interviews using an interview checklist which mainly focused on key informants as mentioned earlier. The appointments for these interviews was made in June 2017. The actual survey was then carried out August 2017.

3.4 Data collection methods

3.4.1 Questionnaire

Mellenbergh (2008) poses that a questionnaire is a research tool containing sequential enquiries on a particular subject matter questions, causes and the driving factors for collecting data from particular respondents or participants. One can note that questionnaires have several advantages as compared to other methods of collecting data and these advantages include the fact that they are inexpensive, the sequential questions are easy to be put together and the researcher does not need to struggle with talking for long period of time. Inasmuch as questionnaires may pose good advantages however on the other hand questionnaires can actually irritate respondents or participants of a research. Another limitation or disadvantage of questionnaires is that they are only restricted to what may be asked by the research hence respondents are obliged to answering the questions asked only and nothing outside that scope.

Ackroyd and Hughes (1981) argue that questionnaires have the following advantages the first being that are real and actual that is there are practical. Another advantage of questionnaires is that they are timeously meaning that huge quantities of data can be gathered from huge numbers of respondents or participants in a short space of time. Notably questionnaires unlike other tools of gathering data have an advantage of being inexpensive that is there can be conducted on cost effective minimum budget. One can note that information collected through questionnaires can be easily scrutinised and enumerated therefore the researcher is able to bring out themes by analysing the information gathered.
3.4.2 In-depth Interviews

Mays (2000) noted that in-depth interviews can be defined in-depth interviews as the communication among the researcher and the respondent or participant whereby the researcher has the guidelines and the strategy of the interview. Basically the researcher must be in possession of the investigation questions in a certain sequence on the other hand the role of the respondent or participant is to respond accordingly to the questions of the investigation. According to Gubrium and Holstein (2001) for in-depth interviews the respondents or participants are offered the opportunity to further explain their responses relating to the subject being researched giving their sentiments. Therefore in such a scenario the researcher has to be attentive to the responses being given by the participants so that at the end of the interview the researcher can be in a position to analyse the gathered information.

Conducting in-depth interviews allows face to face interaction between the interviewer and the interviewee in this case the person being interviewed is considered as knowledgeable in that particular discipline being researched on. The researcher therefore should pose questions in an impartial way so that the respondents’ responses will not be led to prejudiced ideas. Another point to note is that in-depth interviews do no serve a purpose of intimidating the interviewee therefore an interviewer must make sure that the interview must not feel intimidated. Intimidation can actually cause the respondent not to give truthful responses in line with the research being carried out.

In-depth interviews can be discredited for the following reason and that is not all qualitative interviews constitute a good research. A researcher can gather information through qualitative interviews to demonstrate a certain point or aspects which could not be the aim of that particular research. Another drawback of qualitative interviews is that it relies on the respondents’ aptitude to be precise and truthful on the facts or details being asked about. Esterberg (2002) notes that if one desires to be aware or understand for instance how certain individuals to things of live, it is advantageous or better to use observations rather than interviews.

3.4.3 Source of Data

There are other various sources which have made the research to run smoothly and these include newspaper articles and as well as online material such as books, journals and
documents. This actually helped in identifying the theories relating to the PPP, evolution and as well as the development of PPP. Again newspaper articles also helped in gathering of the much needed information especially the burning issues about the BC847 schemes.

3.5 Ethical Considerations

In regard to this research, the researcher sought permission from the local authority and other relevant authorities to carry out this particular research. The researcher made sure that parties involved will be sensitised before data was collected. Another important point to note on ethical considerations is that the researcher asked for consent from the respondents or interviewees before interviewing them. Privacy and confidentiality was also be highly observed by the researcher as some of the sensitive information such as the identities of respondents will not be disclosed.

3.6 Chapter Summary

In this chapter the research design, study area, ethical considerations, pilot study and problems encountered have been discussed. Therefore the researcher has shown how the research was conducted from narrowing the research by using the case study approach to sampling techniques, data collecting methods and as well as the respondents who participated by availing the so much needed information pertaining to the impact of PPP arrangements on urban development.
CHAPTER FOUR: DATA PRESENTATION AND ANALYSIS

4.0 Introduction

This chapter focused on presentation and analysis of data which has been gathered by the researcher. The major purpose of the research was providing an analysis of the impact of PPP on urban development in Zimbabwe’s local authorities and VFM was used as a case study. In this chapter the researcher has shown the public views concerning development and service delivery, residents’ views of housing satisfaction/dissatisfaction in PPP arrangements, challenges and problems posed by PPP arrangements in relation to the Victoria Falls CBZ Housing Project.

4.1 Data Analysis and Presentation

Kothari (2004) defines data analysis as a process of assessing data using investigative and sensible cognitive to scrutinise every element of the information availed. In other words data analysis encompasses scrutinizing, transforming, and displaying information with the goal of determining beneficial data. Analysing of data is vital and should be accomplished when carrying out a research investigation. Information from numerous sources is collected, studied, and then analysed to form some sort of judgement and also supporting decision making. More so there are several detailed methods of data analysis and these are data visuals, text analysis and information mining.

Data analysis was done through open coding, Strauss and Corbin (1990) define coding as processes by which information is separated, theorised and organised in new ways. Hence in this regard the researcher has identified themes in the data and conceptualised categories. Dirwai and Gwimbi (2003) hold that data analysis makes sense out of large amounts of raw data. Through data analysis the researcher has easily summarized gathered data.

Therefore researcher has employed selective coding. This shall be an interpretive process whereby the concepts or data found shall be translated into more theoretical concepts. Hence responses obtained from the questionnaires shall make it possible to compare results that yield connections or recurring patterns to provide theory. Quantitative data comprised of statistical data such as the number of beneficiaries for the BC847 scheme, age of beneficiaries, costs of the stands, interests charged on the property, number of years of
mortgage or loan repayment and payable monthly instalments. Quantitative methods such as pie charts, tables and graphs have been employed to compare variables. On the other hand qualitative data consisted of bank requirements for qualification, situations and conditions.

4.2 Response Rate

Holbrook et al (2007) pose that the response rate can be best known as conclusion rate of the number of people who responded or participated in a research through availing the much needed research information. Notably the response rate can be shown in a percentage form to therefore reveal the number of people who responded to the research interviews. Therefore the purpose of the response rate is to indicate the quality and accuracy of the research. Babbie (1990) states that a low response rate can give rise to sampling bias that is compromising the validity of the findings of the research questions.

![Pie Chart showing the response rate]

*Figure 1: Pie Chart showing the response rate*
4.3 Research Findings

4.3.1 Development/ Service Delivery

The Urban Councils Act Chapter 29: 15 Section 223(1) permits all local authorities to work together with the government, other local authorities and private businesses towards the provision of a public good or service hence PPP arrangements are there to enhance proper service delivery to the general populace. Therefore the research has revealed that the public was dissatisfied with the partnering of VFM and CBZ on the current housing project in Victoria Falls. The VFM had allocated land to BC847 beneficiaries in 2008 however in 2016 it then entered into a twelve million partnership with the CBZ bank. The public views PPP arrangements only beneficial to the private sector as respondents pointed out that VFM commercialised the housing project by selling the land to CBZ bank. Ndubiwa (2001) alludes that the growth of urban population in Africa is inequivalent to infrastructural growth and progress of service delivery thereby showing that there is still need for infrastructural development. Paulus (2009) alludes that liquidity crisis has compromised service delivery in most Zimbabwe’s local authorities. Figure 1 below shows the public views on whether PPP arrangements enhances urban development and proper service delivery, according to the peoples’ views it is evident that they do not encourage PPP for delivery of services this emanated from the way the BC847 scheme was handled by the VFM. One can note that PPP arrangements do enhance service delivery but in the case of the partnership between VFM and CBZ bank residents are dissatisfied with this notion due to the fact that the targeted individual did not benefit from the scheme.
4.3.2 Housing needs satisfaction / dissatisfaction in PPP arrangements

Gross dissatisfaction by the residents about the Victoria Falls CBZ housing project has been noted. The findings of the research shows that the housing needs were not satisfied by the CBZ housing project due to reasons that the public or rather residents felt that the targeted beneficiaries who were supposedly to benefit from the scheme did not meet up with the bank vetting requirements. Notably it has been allegedly said that the VFM is processing the reversal of its partnership with the CBZ bank for the beneficiaries of the BC847 scheme as negotiations are still under way on how the beneficiaries can pay the bank for these other services which have been provided by the bank. Figure 2 below shows the public views concerning residential satisfaction/dissatisfaction in relation with PPP arrangements.

*Figure 2: Pie Chart, showing the public views whether or not PPP arrangements enhance development and proper service delivery.*
Figure 3: Graph shows whether or not were the housing needs satisfied

4.3.3 PPP and beneficiaries of the BC847 Scheme

4.3.3.1 Double dipping

The Merriam Webster online dictionary defines double dipping as the usually unlawful practice of accepting income from two mutually exclusive sources. In relation to the partnering of VFM and CBZ bank double dipping is one among other challenges posed by PPP arrangements as highlighted by many respondents. One of the respondents stated that “there was a breach of contract by the VFM since it had pledged to allocate stands to the consortium after having spent lots of monies servicing the land which later on the local authority later on sold to CBZ”. In the eyes of the local people this partnership arrangement was viewed as broad daylight robbery as VFM swindled poor souls of large sums of money to service stands. Beneficiaries of the BC847 scheme financed part of the service and currently were expected to be vetted by the CBZ bank which has its own terms and conditions and the locals were unsatisfied with that. An example of this gross unsatisfaction
has been noted by Ncube (2017) as he pointed out that beneficiaries of the BC847 scheme failed to agree with VFM and resorted to invading the land.

4.3.3.2 Non consultative

Fung (2006) explains local democracy as the liberty of the citizens through participation in decision which relate to their community in other words this means that VFM does not operate as an isolated entity it uses the consultative approach for major projects therefore it engages various stakeholders within the resort town for decision making. Therefore local democracy encompasses the participation of the local people so as to promote development of their community. The Councillor’s induction handbook prepared by ZILGA (2009:19) states that publics are stakeholders and a stakeholder “is a person or organization, that has or vested interest in the operations of a council and they need to be treated with care”. The process of VFM engaging CBZ bank was non consultative, the beneficiaries of both the BC847 scheme and the Buffer zone scheme were not consulted prior this PPP arrangement.

In addition to the above information Ncube (2017) stated that the consortium chairperson Mr D Chimunda allegedly said that VFM sold their stands without consulting them and when they were informed about this new development they had secured an investor to complete the service which VFM refused since it had a contract with CBZ bank. One can actually draw a conclusion that this new development contravenes with the initial agreement between the VFM and the beneficiaries of BC847 scheme. As per meeting which was conducted in May 2017 the Consortium co-chairperson highlighted that VFM admitted to having made a mistake by selling to the bank the BC847 land to CBZ bank. Due to soured relations between VFM and the Consortium of seventeen housing cooperatives, up to date discussions are still ongoing since an agreement has not been researched to solve this dilemma. One of the respondents said “VFM did not consider our efforts of surveying and servicing the land”
4.3.3 Unrealistic vetting requirements

The residents of Victoria Falls are of the view that the vetting requirements by the CBZ bank were so unrealistic in the manner that the ongoing housing projects was targeted to the low income earners. As per information availed by the respondents vetting requirements included the following documents audited financial reports for those who declared informal sources of income, three months bank statements and company documents which proves ownership of business just to mention a few. These vetting requirements are said to be unrealistic due to the fact that most of the beneficiaries for this particular scheme are not formally employed hence they rely on small scale businesses. Most of the local people rely on informal sources of income and these consists of cross boarder traders, vendors, curio market vendors and as well as taxi drivers. The listed vetting requirements will be further explained below showing the reasons why they are said to be unrealistic.

4.3.3.1 Audited financial report

The formally employed beneficiaries produced their payslips and on the other hands residents with informal sources of income were to produce audited financial reports and projected cash flows (two years) of their businesses. Looking closely at the nature of their businesses and
explained in the above paragraph it has been noted that these beneficiaries were not able to furnish CBZ bank with such needed documentation for the processing of their applications which was a part of the vetting process by CBZ bank. As highlighted by one of the respondents they actually do not possess any financial statements for their businesses due to the fact they do not make much from these businesses but these are just said to be survival skills. With the nature of business of these informal traders it is notable that they cannot afford to hire professional auditors to audit their financial records. Another point that was pointed out is that their business is seasonal so there is no consistency in terms of income generation hence this explains why the need for audited financial reports is said to be unrealistic.

4.3.3.3.2 Three months bank statement

Most of the targeted residents who were supposedly to benefit from this scheme are not account holders, meaning to say that they actually do not have bank accounts. With reference to one of the requirements which is provision of a three months bank statement this becomes unrealistic considering the recent liquidity crisis in Zimbabwe that has hit the country. According to Aljazeera news (2016) Zimbabwe is facing its worst financial crisis in seven years and this is therefore characterised by the shortage of cash in banks. In analysis of this situation one can note that considering the current economic challenges faced by the country these people are not in a position to bank their funds. With the nature of cross boarder trading these individuals are not in a position to deposit their income into bank accounts due to the fact that they are in need of foreign currency to replenish their stock.

4.3.3.3 Company documents

Beneficiaries of both the BC847 scheme and the Buffer zone scheme who had declared that they were not formally employed were required to submit company documents such as certificate of incorporation, memorandum and articles of association and CR 14 which proves ownership of business. According to Ncube (2016) most of the BC847 scheme beneficiaries are vendors, with the nature of these small informal businesses how can one ask for a company document, can one have a document that proves that he or she sells tomatoes. One can actually agree to the view that the CBZ bank was being unrealistic especially when paying attention to the kind of people it dealt with. It was a bit easier for employed beneficiaries because for them CBZ bank required their Payslips and letters of employment
which serves a proof that indeed they are employed in that particular organisation where they declared that they work for it.

4.3.3.4 Low income earners disadvantaged

Ncube (2017) noted that the VFM entered into a twelve million partnership with CBZ bank to service the housing stands targeting low income earners. The home seekers claim that they had contributed $ 600 000.00 towards servicing of the stands and the outstanding services were sewer reticulation and road construction. The bringing in of CBZ bank by VFM dissatisfied the beneficiaries as they feared that they were being disadvantaged as they possessed offer letters issued VFM and were to be vetted by the CBZ bank to see if they do qualify. Notably the targeted beneficiaries are informal traders hence failed to afford the charges by the bank. As shown on the graph it can be safely said that most of the beneficiaries are low income earners as they did not qualify for the mortgage loans from CBZ bank. According to ZimStats (2015) the poverty datum lines in Zimbabwe vary according to provinces, for instance in December 2015 in Matabeleland North Province it ranged from $565.00 whilst in Manicaland it was $441.00 therefore can actually note that most of the beneficiaries income is below the poverty datum line hence this pose as a challenge to beneficiaries of the BC847 scheme. Figure 4 below shows a graph of monthly income by respondents and it shows that most of the people are not earning much hence one can safely say that they did not afford the charges by CBZ bank.
4.3.3.5 High costs and interest rates

As mentioned earlier in this document under the disadvantages of the PPP arrangements high user charges is one of the challenges associated with PPP arrangements. According to Akitonye et al (2001) allude that there are several problems that can be associated to the PPP, high costs is among them therefore the research has actually revealed that the stands are expensive for the intended beneficiaries. One of the respondents quoted saying “my monthly instalment is $150.00 which was or is to be paid over a period of 15 years” therefore this shows that this scheme is actually expensive and it does not match with low income earners. Another point to note is that the cost of land direct from VFM is $6.00 per square metre which is reasonable to people considering that with whatever income they get on monthly basis they do have monthly expenses like rentals, water bills, electricity, transport, fees and food. Informal traders are concerned as their businesses are seasonal and are afraid of not being able to raise the needed monthly instalment as there is no consistency in terms of

![Figure 5: Monthly income bracket declared by respondents](image-url)
income generation. Stands charges are now beyond the reach of the poor people who are the majority in Victoria Falls as shown in example 1 below:-

Example 1

Cost of land per square metre is $45.00 VAT inclusive

Therefore cost of land for a 300m\(^2\) stand will be $45.00 \times 300m^2 = $13500.00

Interest rate at 10% per annum is $1350.00 \times 15\text{ year of mortgage period} = $20250.00

**Total Cost of land inclusive of interest** = $33750.00

Annul instalment will be $33750.00/15\text{ years} = $2250.00

Therefore the monthly instalment will be $2250.00/12 = $187.50

4.3.3.6 Elderly left out

Research findings revealed that the elderly people were affected by this PPP arrangement between VFM and CBZ bank, and as noted by many respondents CBZ bank is a commercial institute hence its sole purpose is to make profits and not social services. Most of the elderly did not qualify for mortgage loans as their ages disadvantaged them and were said to redeem themselves through paying cash which most of the people could not afford to do so. As emphasized by respondents most of the elderly are widows or widowers who are taking care of orphans hence these exorbitant charges by CBZ bank are unaffordable to them. Table 1 below shows the list of names of the people who did not qualify for the stands due to age factor as per preliminary vetting which was conducted by the CBZ bank in 2016.

<table>
<thead>
<tr>
<th>Applicant</th>
<th>Year (Birth)</th>
<th>Age</th>
<th>Reg Date</th>
<th>Income</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Caleb Musungwa</td>
<td>1953</td>
<td>63</td>
<td>1997</td>
<td>859.00</td>
<td>Does not qualify due to age factor</td>
</tr>
<tr>
<td>Felix Dube</td>
<td>1951</td>
<td>65</td>
<td>1998</td>
<td>$300.00</td>
<td>Does not qualify due to age factor</td>
</tr>
<tr>
<td>Elijah Nyathi</td>
<td>1947</td>
<td>69</td>
<td>1998</td>
<td>$238.00</td>
<td>Does not qualify due to age factor</td>
</tr>
<tr>
<td>Sefiwe Ndhlouvu</td>
<td>1950</td>
<td>66</td>
<td>1999</td>
<td>$0.00</td>
<td>Does not qualify due to age factor</td>
</tr>
<tr>
<td>Simon Tengende</td>
<td>1949</td>
<td>67</td>
<td>1999</td>
<td>$500.00</td>
<td>Does not qualify due to age factor</td>
</tr>
<tr>
<td>Abel Chipadza</td>
<td>1952</td>
<td>64</td>
<td>1999</td>
<td>$500.00</td>
<td>Does not qualify due to age factor</td>
</tr>
<tr>
<td>France Mugaduyi</td>
<td>1940</td>
<td>76</td>
<td>2000</td>
<td>$800.00</td>
<td>Does not qualify due to age factor</td>
</tr>
<tr>
<td></td>
<td>Name</td>
<td>Birth Year</td>
<td>Age</td>
<td>Year</td>
<td>Eligibility Status</td>
</tr>
<tr>
<td>---</td>
<td>--------------------</td>
<td>------------</td>
<td>-----</td>
<td>------</td>
<td>------------------------------------------</td>
</tr>
<tr>
<td>8</td>
<td>Dolphin Mkhwananzi</td>
<td>1950</td>
<td>66</td>
<td>2001</td>
<td>Does not qualify due to age factor</td>
</tr>
<tr>
<td>9</td>
<td>Alice Ncube</td>
<td>1949</td>
<td>67</td>
<td>2002</td>
<td>Does not qualify due to age factor</td>
</tr>
<tr>
<td>10</td>
<td>Margaret Ngwenya</td>
<td>1941</td>
<td>75</td>
<td>2003</td>
<td>Does not qualify due to age factor</td>
</tr>
<tr>
<td>11</td>
<td>Nhlanganiso Moyo</td>
<td>1947</td>
<td>69</td>
<td>2004</td>
<td>Does not qualify due to age factor</td>
</tr>
<tr>
<td>12</td>
<td>Elsie Magadu</td>
<td>1945</td>
<td>71</td>
<td>2004</td>
<td>Does not qualify due to age factor</td>
</tr>
<tr>
<td>13</td>
<td>Juda Moyo</td>
<td>1950</td>
<td>66</td>
<td>2005</td>
<td>Does not qualify due to age factor</td>
</tr>
<tr>
<td>14</td>
<td>Robson Dube</td>
<td>1942</td>
<td>74</td>
<td>2005</td>
<td>Does not qualify due to age factor</td>
</tr>
<tr>
<td>15</td>
<td>Elliot Mogo</td>
<td>1945</td>
<td>71</td>
<td>2006</td>
<td>Does not qualify due to age factor</td>
</tr>
</tbody>
</table>

Table 1: Source email From: Munaiwa Nomsa [mailto:nmunaiwa@cbz.co.zw] Sent: Friday, September 16, 2016 11:41 AMTo: lmumpande@vfm.co.zw Cc: Chibanga Casper; Chiketsani Chenai; Nyathi Mncedisi; ‘Brian T. Nyamande’; Charity. A. Ndlovu; kmangena@vfm.co.zw Subject: Victoria Falls waiting list- preliminary eligibility assessment

4.3.3.7 Delays on getting access to the land

OECD (2008) efficiency of PPP projects can be measures in terms of financial costs which there enable the project to be kick started so that the beneficiaries may be able to get access to project deliverables. Due to unresolved issues between the VFM and the beneficiaries of the BC847 housing scheme, that has actually led to the delays in accessing of land. Ncube (2017) states that the beneficiaries of the BC847 housing scheme have contested for the reversal of the contract between VFM and CBZ bank which they have suggested that the consortium is willing to pay back the services rendered by the bank which includes sewer reticulation and road construction. Negotiations between VFM and various cooperatives is an ongoing process the consensus has not been reached yet. The research has revealed that engagement of PPP in relation to the Victoria Falls CBZ housing project has led to delays of accessing land by beneficiaries as negotiations are still ongoing.
Figure 5: Unveiling of the billboard at Ground breaking Ceremony

Source: The Chronicle 30 July 2016

Figure 6: Cutting of the ribbon at Ground Breaking Ceremony

Source: The Chronicle 30 July 2016
Figure 7: Motion form on the Appointment of a special committee to inquire CBZ bank / VFM Partnership in Housing Delivery
4.3.4 PPP and Service Delivery in Zimbabwe’s Local Authorities

There were several problems associated with the engaging on PPP arrangements particularly paying special attention to the Victoria Falls CBZ housing project and these are as follows corruption, private partner benefiting at the expense of the needy, lack of transparency, financial constraints faced by the country, charges and diversion from the objective of provision of housing to low income earners. The aforementioned problems which were discovered by this research will be further explained below.

4.3.4.1 Corruption

Senior (2006) defined corruption as a way of fraudulent, unprincipled or unethical behaviour by an individual entrusted with a position of authority or office therefore corruption is evident when that particular individual acts in a way to obtain selfish advantage or gains. In other words corruption can viewed as a fraudulent behaviour by those in power it can be duplicity, double dealing and delinquency. In conjunction with PPP arrangement between VFM and CBZ bank the local residents are of the view that there was so much corruption which took place in the local authority as they allegedly said that some top officials could have received bribe from the CBZ bank. With the evidence of double dipping which happened residents are certain that there was so much corruption as they felt that the government did not do much to rescue them from such behaviours.

4.3.4.2 Private partner benefiting at the expense of the needy

Private companies’ main aim is to make profits hence the common man cannot afford the land and will always remain homeless. In regard to the CBZ housing project most residents were not satisfied with the PPP arrangement as they were of the opinion that such arrangements do benefit the private companies at the expense of the needy. According to Ncube (2016) noted that the bank considered people’s financial capability whilst the majority of home seekers are vendors with no consistent income source. In the this regard it has been evident that the hopes of first time home seekers of owning houses have been destroyed due to the fact that the vetting process of the CBZ bank considered one’s financial capability and on the other hand it set very stern conditions which most of the beneficiaries failed to meet up with.
4.3.4.3 Lack of transparency
Schnackenberg and Tomlinson (2014) defined transparency as openness, communication, and accountability that monitors a government’s resolutions and policies on the disclosure of information to its personnel and the community. Residents pointed out their dissatisfaction with the PPP arrangement between VFM and the CZB bank as they felt that it lacked transparency. According to the definition of transparency openness is of great importance hence relating to the CBZ housing project in Victoria Falls the VFM did not open up to its residents in terms of the engagement of CBZ bank in the housing project. According to Ncube (2017) as per meeting which was conducted in May 2017 the Consortium co-chairperson stressed that VFM officials admitted to having made a mistake by selling the land to CBZ bank which was allocated to beneficiaries of the BC847 scheme in 2008.

4.3.4.4 Charges and terms of payment
The other area of concern which has been revealed by this study is that PPP arrangement pose a negative impact on charges and terms of payments. The CBZ bank is a private commercial business hence it aims at maximising profits and cost recovering in relation to this Victoria Falls housing project. The residents emphasised on their dissatisfaction about the cost of stands as one of the respondents pointed out that the local authority charges land for $6.00 per square metre whilst on the other hand the CBZ bank charges $45.00 for the same piece of land, this therefore show a huge margin between the two charges. In analysis of this information it has been a norm in Victoria Falls that residents will pay their bills in their own time and will make payment plans if they are faced with financial challenges, so in relation to the terms which were set by the bank the residents felt that there are inflexible and did not accommodate the poor.

4.3.4.5 Financial constraints faced by the country
Other respondents suggested that the economic constraints faced by the country also contributed to the failures of PPP arrangements Aljazeera news (2016) postulated that Zimbabwe is facing its worst financial crisis in seven years and this is therefore characterised by the shortage of cash in banks. Marawanyika (2016) alluded that the introduction of bond notes in Zimbabwe was a way of trying to ease the shortage of currency however this bore a negative impact to the informal traders. As evidential by the research findings that most of
the BC847 scheme beneficiaries are informal traders this then affected the smooth running of their businesses. Notably the cross boarder traders use foreign currency to replenish their stock and with the current withdrawals limits at the bank they are therefore their businesses are compromised. In other words the cash crisis that has hit the country affects development directly or indirectly.

4.3.4.6 Diversion from the objective of provision of housing to low income earners

The commercialisation of the housing deal led to diverting from the objective of provision of housing to low income earners and first time home seekers. Ncube (2016) noted that CBZ bank pledged that people on the Council waiting list were to be treated as the first priority for the stands allocation process however if they did not qualify the stands were to be sold on open market. In other words this therefore meant that the targeted beneficiaries were on the verge of losing stands as mentioned earlier that the CBZ bank considers financial capabilities of individual since they are into a commercial business which seeks to make profits and cannot afford leniency to the residents of Victoria Falls. With this information on can actually note that this PPP arrangement posed a problems of benefiting the richer at the expense of the poor.

4.4 Chapter Summary

The chapter has shown the public views concerning development and service delivery, residents’ views of housing satisfaction/dissatisfaction in relation to PPP arrangements, the affordability analysis of the stands, challenges and problems posed by PPP arrangements in relation to the Victoria Falls CBZ Housing Project. It has shown all the challenges and problems associated with PPP arrangement which VFM did not consider before engaging the CBZ bank on the Victoria Falls housing project. This therefore has actually stressed out the impact of PPP on urban development in Zimbabwe’s local authorities.
CHAPTER 5: CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

The chapter provided the summary of the study, conclusion and recommendations drawn from the study, which are the recommendations on the implementation of PPP arrangements so as to promote effectiveness and efficiency of proper service delivery to the populace. Therefore with these views this can actually give direction to forthcoming policy initiatives on PPP arrangements implementation and running of PPP projects.

5.1 Summary of the study

The study evaluated the impact of PPP on urban development in Zimbabwe’s local authorities and Victoria Falls being the case studied. With VFM having a housing backlog of 10 000-15 000 it saw the need of engagement to a PPP as it is supported by the ZimAsset policy document. The study was compelled by the fact that there was a general community complaint on unclear land allocation process to the pre-allocated beneficiaries of both the BC847 scheme and the Buffer zone scheme vis-à-vis the partnership between VFM and CBZ bank. As a way of enhancing proper service delivery the VFM engaged on a PPP arrangement with the CBZ bank as it lacked financial resources. The study is significant for Zimbabwe in the manner that there are several issues which Zimbabwe has to look into for the betterment of PPP arrangements and these include institutional framework and as well as legislative framework.

5.2 Conclusion

The research was aimed to reveal the impact of PPP on urban development in Zimbabwe’s local authorities paying much attention on housing stands allocation, therefore the research has revealed that inasmuch as the PPP arrangements are aimed at promoting effectiveness and efficiency of service delivery they bear negative impacts on the general populace who are supposedly to benefit from these PPP projects. In other words the research has shown that the implementation of PPP arrangements has to be clearly defined to all parties involved in the project and these include the stakeholders and beneficiaries. Notably this research has shown that the economic factors can either negatively or positively impact on the PPP
arrangements. The lack of legislative and institutional frameworks in Zimbabwe has somehow affected the implementation of PPP arrangements.

5.3 Recommendations

5.3.1 Legislation and policy frameworks
The government of Zimbabwe should play a pivotal role by instituting proper legislation and policy frameworks to govern the inception and running of PPP projects. The research has revealed that there is need for institutional framework and as well as legislative framework to govern the PPP arrangements. United Kingdom is one of the countries with the most developed legislative framework of PPP, Broadbent et al (2003) pose that the UK government installed institutional framework which is an entity which ensures and support the delivery of proper services that is efficiently and effectively. So coming back to Zimbabwe, the country does not have institutional frameworks or rather institutions whose sole purpose is looking into how PPP projects are handled. Paying much closer attention to developed countries like UK and Australia these PPP institutions play a role of the regulator that is they ensure the smooth running PPP projects so as to achieve the aimed goals which is provision of infrastructural development services to the populace.

Drawing closer to home World Bank (2007) states that the South African government installed a PPP entity which works under the Ministry of Finance and Economic Planning so basically the PPP unit is controlled in terms of the Treasury Regulation 16 issued in 2004 to the Public Finance Management Act 1999. Basically PPP are supposedly to help in huge infrastructural development projects where the government is unable to fund such hence with the existence of institutional framework PPP can actually excel in a greater manner for the betterment of the community.

5.3.2 Government to be actively involved in PPP
Jeffares et al (2009) highlighted on the principles of the PPP arrangements and one of them is the active involvement of the public sector however pertaining to the VFM and CBZ bank partnership this was not highly observed. For the success of PPP arrangements there is need
for the government to be fully involved in the process of engagement of partners and as well as informing the public prior finalising the deal. The government should let the public speak out and adopt their strategies and opinions. One can recommend that the government should be actively involved in PPP projects meaning that the government has to make sure that the interests of the public and as well as those of the private partner are protected. In this case the government should be involved in every step that is from choosing the private partners through bidding and also ensuring that everything is done according to book. This recommendation is again in line with the one which explains the need of legislative framework and institutional framework. The government should also seek aid and run the projects.

5.3.3 Involvement of all stakeholders

Involvement of all stakeholders at preliminary stages of PPP arrangements is just another recommendation revealed by this research which is participation of the citizens. Fung (2006) explains local democracy as the liberty of the citizens through participation in decision which relate to their community in other words this means that VFM does not operate as an isolated entity it uses the consultative approach for major projects therefore it engages various stakeholders within the resort town for decision making. Therefore local democracy encompasses the participation of the local people so as to promote development of their community. Looking into the VFM and CBZ bank partnership, the stakeholders were not consulted prior the partnership arrangements hence it led to dissatisfaction to the pre-allocated beneficiaries of both the BC847 scheme and the Buffer zone scheme.

Local democracy encourages the participation of the citizens in decision making but when the VFM engaged on a PPP with the CBZ bank all stakeholders were not consulted instead they were informed when VFM had actually sold the land to the CBZ bank. Engagement of the CBZ bank is not a bad idea in terms of provision of services but the challenge that came in was that VFM sold the land to the CBZ bank which was allocated to individuals in 2008. As a way of moving forward there is a great need of involving all stakeholders for future PPP project so that they can contribute to how best these PPP arrangements can be handled and on the other hand it eliminates the challenges posed by how the partnership was handled. Again involvement of all stakeholders helps in the manner that individuals will be in a position of making informed decisions.
5.3.4 Government to Gazette profit percentages

The government to control the rates charges by the private partners, according to the research findings it was highlighted that most of the pre-allocated beneficiaries did not afford the fees charged by the CBZ bank for the stands. As way of curbing high profit margins and high rates charged by private partners the government should chip in by regulating the fees charged. High fees in way can be said to have hindered the targeted beneficiaries from benefiting from the Victoria Falls CBZ housing project. In this manner there is need for government intervention in terms of the charges which the private sector charges the residents.

5.3.5 Establishment of proper feedback channels

The government to schedule meetings with residents in order to know their problems now and as well as their opinions relating to a particular project. Therefore the government should come down to the community level to understand the community needs first. Establishment of proper feedback channels can actually help in enhancing service delivery through the use of PPP. Whenever there is a private party involved in the delivery of a public good, the public should be informed through the use of proper channels so that they can make informed decisions. For instance for the CBZ bank housing project the pre-allocated beneficiaries of the BC847 scheme and the Buffer zone scheme were not informed about the development instead the light was shed when the PPP contract between VFM and the CBZ bank was concluded. Proper feedback channels can actually help individuals to make informed decisions as they will be aware of terms and conditions of the partnership.

5.3.6 Government to regulate or monitor PPP

The terms and conditions of the PPP arrangement should be conducive to all the parties involved that is all parties involved should benefit fairly rather than having a situation whereby one party benefits at the expense of others. Drawing closer to the Victoria Falls CBZ bank housing project the bank benefited more than the residents who were supposedly to benefit from that scheme. The Victoria Falls CBZ bank housing project it actually benefited the rich at the expense of the poor. The poor failed to raise the much needed deposits and as well as the monthly instalments required by the CBZ bank hence the need for the government to outline the terms and conditions that would actually benefit both parties these are the
private sector and as well as the public. Corner (2005) notes that the National Audit Office is responsible for auditing of PPP in UK and it is being used as a regulatory framework.

5.3.7 Government to play a supervisory role

Again this recommendation is in line with the one of PPP policies to be put in place, the government should play supervisory role that is ensuring that local authorities adhere to the stipulations set in the Urban Councils Act (29:15) and any other policies which are in line with PPP arrangements. The government should play a supervisory role to ensure that Urban Councils Act is followed religiously in this case section 152 has been flowed in relation to how the PPP arrangement between the VFM and the CBZ bank has been handled. Section 152 of the Urban Councils Act subsection (2) and (3) states that the land owned by Council if by any chance is to be sold, a notice should be given publicly that is in the newspaper and on the notice board of Council offices. Again it is important that the explanation of the intention to sell the land is given and setting out the terms and conditions of sale by so doing this gives opportunity to the residents to either approve or disapprove.

Relating to the Victoria Falls CBZ bank Housing project one can note that the VFM did not adhere to the stipulations set by the Urban Councils Acts which is publicising the sale of land before the actual process is being done. As highlighted in the Urban Councils Act section 152 the citizens or residents do have a right to object the intention of sale of land by Council at any given time if they are not satisfied with the terms and conditions of sale. Notably residents were not given notice prior the PPP arrangement between VFM and the CBZ bank, if it were so people were going to contest again that particular move there moving on forward there is need for the government to play a supervisory role for the success and appreciation of PPP projects by the residents.

5.3.8 Resuscitation of the economy

Paulus (2009) alludes that liquidity crisis has compromised service delivery in most Zimbabwe’s local authorities and Makuruva (2012) agrees that the economic downturn in the last ten years has led to the consequent decline of service delivery this therefore means that the economic situation can either bear negative or positive repercussions on service delivery. Therefore the research proved that the economic downturn bears negative impact on the PPP arrangements hence the recommendation that there is great need of resuscitating the economy
so that in future PPP arrangements’ desired goals can be achievable. According to Dube and Chigumira (2011) Zimbabwe has been viewed as country with constant deterioration of the public infrastructure due to economic downturn. In actual sense PPP arrangements are there to promote proper service delivery and in relation to the study carried out it is notable that if PPP arrangements are not handled diligently they may cease or fail to attain the aimed goals. For instance the Victoria Falls CBZ housing project failed to provide land to the aimed beneficiaries as most of the pre-allocated beneficiaries did not meet up with the CBZ bank requirements. Another point to note is that the BC847 scheme deal is being reversed, the beneficiaries refused to deal with the bank as they failed to meet up with the CBZ bank requirements. On the other hand the pre-allocated beneficiaries of the Buffer zone scheme did not benefit as they did not have the bargaining power like the beneficiaries of the BC847 scheme. The Buffer zone beneficiaries were just treated as just an ordinary person who is on the waiting list yet they possessed 2008 offer letters from VFM. With the current Zimbabwe’s economic situation one can actually recommend that there is need to resuscitate the economy in order for the betterment of PPP arrangements.

5.3.9 Reversing the deal

Relating to the current or ongoing PPP arrangement between the VFM and the CBZ bank I would recommend that the VFM should reverse the deal and find alternative land to give to the CBZ bank. Since the beneficiaries of the BC847 scheme had already paid their dues so it is unfair to them to then pay for the same piece of land which they had purchased in 2008. So the VFM has to look for an alternative piece of land which they can compensate the CBZ bank with.
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**APPENDIXES**

**QUESTIONNAIRE**

**THE IMPACT OF PUBLIC PRIVATE PARTNERSHIP ON URBAN DEVELOPMENT IN ZIMBABWE’S LOCAL AUTHORITIES: A CASE STUDY OF HOUSING STANDS ALLOCATION AT VICTORIA FALLS MUNICIPALITY**

**SECTION A: PERSONAL DETAILS**

<table>
<thead>
<tr>
<th>1. Age</th>
<th>Below 35 years</th>
<th>36 - 45 years</th>
<th>46 - 55 years</th>
<th>Above 55 years</th>
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<th>2. Sex</th>
<th>Male</th>
<th>Female</th>
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<th>3. Marital Status</th>
<th>Married</th>
<th>Single</th>
<th>Widower / Widow</th>
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<th>4. Source of Income</th>
<th>Formal</th>
<th>Informal</th>
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4 b) If your source of income is informal, please specify?

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<tr>
<th>5. Monthly Income</th>
<th>Below $249</th>
<th>$250 - $449</th>
<th>$450 - $649</th>
<th>Above $650</th>
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<th>6. Are you a member of any housing cooperative</th>
<th>Yes</th>
<th>No</th>
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<th>7. Are you in possession of an offer letter</th>
<th>Yes</th>
<th>No</th>
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7 b) If yes kindly provide the date of issue

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SECTION B:

1. Has the Victoria Falls CBZ Housing Project satisfied and met the housing needs of every pre-allocated beneficiary and other residents?

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
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2. In your experience do Public Private Partnership enhance urban development and proper service delivery?

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<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
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3. To what extent do you think that the objectives and goals of the national housing policy are being achievable in line with the current CBZ housing scheme?

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
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4. In your view did the partnering of the Victoria Falls Municipality and CBZ pose challenges to the beneficiaries of the BC847 scheme?

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
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b) Please specify the reasons for your view by highlighting or listing the challenges faced?

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5. In your opinion what do you think can be the solutions of the challenges of this land allocation process?

6. In your own view what are the problems of engaging on Public Private Partnership in relation to the Victoria Falls CBZ housing scheme?

7. To what extent what can be done to those beneficiaries who did not meet up with the bank requirements?

8. Suggest what can be been done to improve the land allocation process in Victoria Falls?

9. What do you suggest can be done in terms of engagement of Public Private Partnership so as ensure efficiency and effectiveness of service delivery?

10. In your own view suggest ways which can be adopted by the government in relation to Public Private Partnership