

Resilient entrepreneurial poor in urban housing by the homeless people in Chimanimani post-Cyclone Idai disaster in Zimbabwe.

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Abstract

Despite the homelessness escalated by Cyclone Idai in Chimanimani town in Manicaland province, in Zimbabwe, entrepreneurial poor continued with their resilience in accessing affordable housing in urban areas. In spite of these efforts, little has been theorized on the homeless entrepreneurial poor strategies in accessing low cost urban housing in urban areas. Therefore, it is against this backdrop that the paper seeks to explore the resilience theory and how it informs entrepreneurial poor in accessing housing, institutional resilience and household transformation in post disaster situations, the national housing policy and how it accommodated the entrepreneurial poor in Zimbabwe and lastly how assets and transforming structures and processes contributed to the transformation of the entrepreneurial homeless households into a secure, vulnerability free and more secure Chimanimani town.

Key words: entrepreneurial, poverty, homelessness, Cyclone Idai, resilience, institutional sustainability

Introduction

Establishing the extent to which local communities understand climate change and related health hazards, and their responses, is profoundly important for effective disaster management strategies. ‘While the economically stronger sections of the society have more resilience in bouncing back to near normalcy from a disaster as a community, it is the economically weak and vulnerable (elderly people, women, children, and the differently abled) sections that are hit the most during and even many years after a disaster occurs. Care should be taken to see that the weaker sections are able to recover fast from disasters’ (Thattai, Sathyanathan, Dinesh and Kumar, 2017:7). While the stronger and the weakest have been explored with regards to restoration of order after a disaster, no consideration has been made on the entrepreneurial poor and their potential to access urban

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housing in post-disaster situations. People left homeless by natural disasters have fewer resources than any other type of homeless person. There is no park to camp out in, no alley to sleep in, and no bridge to sleep under. Natural disasters and homelessness are two urban pathogens witnessed in most large cities. People's struggles and bottom-up strategies to cope with adverse conditions remain little noticed and studied. This approach opens a discussion on what role those people vulnerable to natural hazards should play in forming disaster policies and discourses. The combined knowledge of a society about the risks it faces and the means to prepare for and respond to the distress often produced in the aftermath of a disaster are fundamental to understanding how resilient a group may be (Paidakaki, 2012). The reconstruction stage is an excellent opportunity to test resilience-building among those affected and to consider the creation of new institutions for disaster risk reduction through socially innovative interventions in the housing domain. There is a broad consensus on the fact that housing is of key significance in one's quality of life. Besides having wide economic, social, cultural and personal importance, housing construction techniques and location can also influence environmental sustainability and natural disaster prevention (Paidakaki, 2012). For homeless people, who constitute the poorest of the poor in an urban environment, not only are their lives in constant threat during a storm or flood, but they are also at risk of losing any possessions they may have accumulated (Korber & Mcnaughton, 2017). After a disaster, they are even less likely to find a place to settle and the numbers of those who are homeless can be expected to increase (National Coalition for the Homeless, 2009). The problem of these top-down approaches is that they emphasise what they can do for the victims, and not what needs to be done by them (Satterthwaite et al., 2010, Paidakaki, 2012). Access to permanent housing is a shield both against natural risks and a vicious circle of poverty. Therefore, housing-led approaches could be considered the starting point for a circle of resilience in which different elements of development support augment each other through improvement in the quality of life of the homeless community (McFarlane, 2012). "Safe shelter is critical for survival. In the high-fatality 1991 Bangladesh cyclone, deaths were negligible among those who reached official shelters. Forty percent of family members were killed in an area without shelter access, in contrast to 3.4 percent in an area with available shelters" (James, Shultz, Russell, and Zelde Espinel, 2005:131). This explain the call for post disaster response on housing for the depressed community, a self-help approach. It is against this backdrop that the paper seeks to assess how resilient are the entrepreneurial poor in urban housing acquisition post cyclone *idai* disaster in Chimanimani.

Resilience theory

Resilience is the capability to regain original shape or position after bending, stretching, compression, or other deformation (Korber et al, 2017). Entrepreneurial resilience is augmented by enhanced networks and formation of professional networks of mentors, accepting that change is a part of life, and avoiding seeing crises as insurmountable (Van Breda, 2018). It is the capacity of individuals to navigate their way to the psychological, social, cultural, and physical resources that sustain their well-being and their capacity individually and collectively to negotiate for

resources to be provided and experienced in culturally meaningful ways (Masten, 2012). The extent of entrepreneurial resilience is not only dependent on internal or personal characteristics, but on structural and external factors. It is adaptive resilience which involves a process of continuous transformation and learning in the aftermath of disruptions.

Resilience is a process that leads to an outcome, and the central focus of resilience research is on the mediating processes. Thus, one could say that a person or social system is 'resilient' because it evidences good outcomes in the face of adversity. Resilience should, incorporate all the three components; adversity, mediating processes and positive outcomes as shown in Figure 2. It should be understood as a multilevel process that the systems engage in to obtain better-than-expected outcomes in the face or wake of adversity. 'Multilevel' means that the resilience processes occur across multiple domains or levels of the social ecology or person-in-environment, rather than only in the individual. Patterns of adversity can be roughly divided into two categories: chronic and acute (Van Breda, 2018). These are levels of vulnerability context which can be in form of shocks, stress, trends and seasonality. Hence in this context, the adversity is the cyclone *idai* disaster and mediating processes are the entrepreneurs, assets and transforming structures and processes in redressing housing challenges after disaster. The better outcomes are the housing accessibility for the entrepreneurial poor.



Figure 1: Resilience theory: process and outcomes (Van Breda, 2018)

Entrepreneurial poor and the poverty pyramid

The poor here are categorised as the vulnerable, labouring, self-employed and entrepreneurial poor (Remenyi,1994). However, among these classes, entrepreneurial poor are the centre of attention

in this paper. These are the poor who are dynamic, innovative and resilient. Little has been diagnosed about them in the context of adversity. Thought few as shown by the pyramid in Figure 2, have the power and influence to transform their depressed communities, though little has been theorised about their potential. Their capacity in working with mediating processes which are transforming structures and processes has not been explored. Resilience as an outcome among those poor who are enterprising is understudied.



Figure 2: The Poverty Pyramid

Entrepreneurial poor and institutional resilience

In this case, resilience among entrepreneurial poor is reviewed based on capacity of individual, organization and system levels. The entrepreneurial poor operate at organisational and system level. In relation to urban housing acquisition, zooming into Figure 3 entails that the success of an entrepreneurial poor starts with the individual. His or her competence and level of alignment with their constitution would lead to an organisational strategy, management and culture that are efficient and effective (Oslo, 2000). Institutions as rules of the game are the pillars of the systems of resilience in terms of their linkages, priorities and performance, as well as how they relate to the national and international community. As shown in Figure 3, communication should be two

way. The level of participation by the poor should be high in order for the organisation and systems of housing in post- disaster situations to succeed. If accountability, ownership and responsibility start with the entrepreneurial poor as actors, the organisations and systems succeed. By contrast, ignoring the poor's potential contribution might lead to limited success. This implies that the individual level builds the organisation while its organisational level determines the level of success within its system. Systems level without the individual and the organisational level would be like a foundation-less pyramid. An entrepreneurial poor adversely affected as an individual need to be equipped with organisational strategy, organisational management of his/her resources, financial resources and economic independence, technical resources, performance to meet short-term targets, owning the resource, and participating in decision making. At organisational level, a resourced entrepreneurial poor in the affected area should be affiliated to certain organisations that provide support and assist them in times of need, be it financially, socially or technically. These organisations are institutions that support the system, which is in turn composed of various organisations connected and assisting the entrepreneurial poor's interest in developing resilience. Therefore, resilience of entrepreneurial poor activities is influenced by the levels of the institutional development function. Players within an organization, start with an individual then a team of players would give an organisation arms to facilitate the operation of the affected entrepreneurial poor community and the system level brings in the rules and regulations assisting the operation of the supra-system (Chazovachii,2016). Under zooming out, the system would be placing the organization at strategic position for networking, backward and forward linkages for the success and continuity of the plan of action. In post-disaster scenarios, entrepreneurial resilience should be characterised by networking, formations of professional linkages, mentorship and the avoidance of viewing adversity as something that cannot be resolved. It is the intuiting instinct within the innovative poor that distinguishes them from the labouring and vulnerable poor.

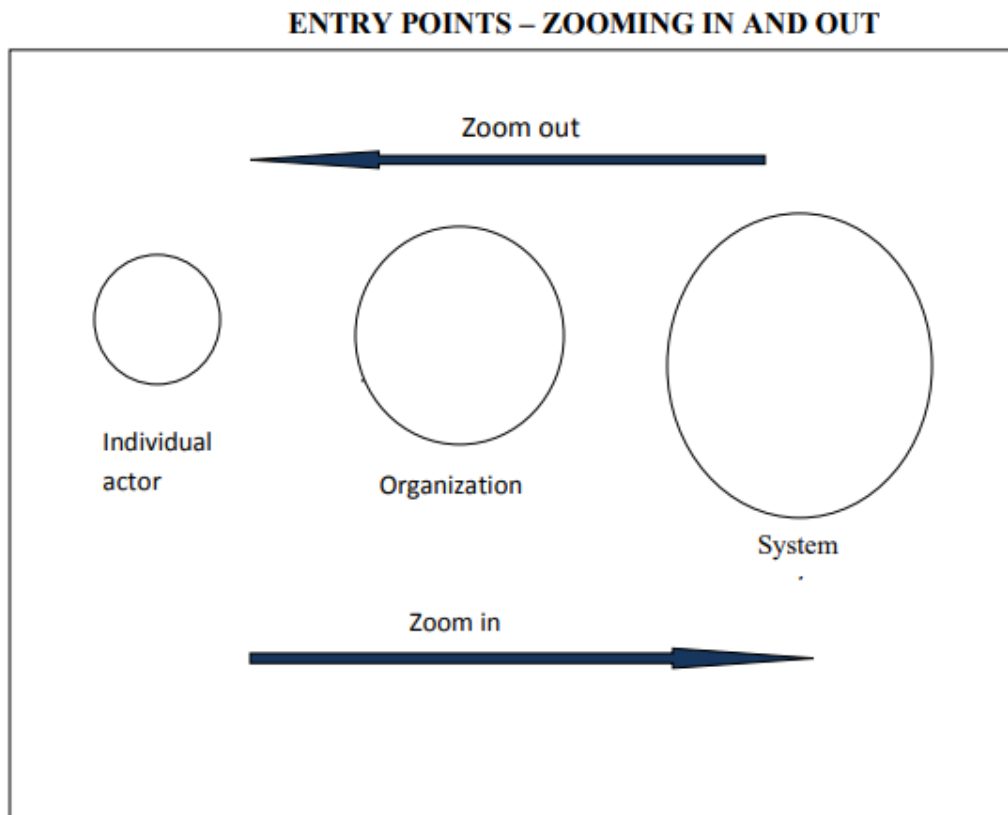


Figure 3: Entrepreneurial Poor (Individual Actor) and Institutional Resilience

Resilience is measured based on whether the entrepreneurial poor are aware of the mission and vision of the institution, i.e. whether the entrepreneurial poor scheme has realistic objectives and or are in line with state obligations, clear to the community and flexible. Regarding organisational management, focus is on the capability of entrepreneurial poor, competent people providing overall direction, ability to face challenges, making feasible decisions. The schemes' planning systems should be operative, a system with an effective administration in place. The body has adequate mechanisms in place to control internal affairs, monitoring and evaluating activities. The internal structures of the organization should conform to administrative principles that have to do with the span of control, well spelt out authority and clear roles and responsibilities and existing structures running new projects. The major thrust of networks, is on alliance and connections, relations to donors and competitors and rivals. Donors assist in growth and development of institutions. The legal and political framework is mandated to look at whether the entrepreneurial poor scheme is legal and free to do what so ever it deems necessary. Entrepreneur schemes should be linked to official policy, political support maintained and stability in local and national stakeholders for resilience to be realised. The thrust of participation and legitimacy is on local ownership and participation, trust and legitimacy in community (Oslo,2000). The legal status of

entrepreneurial poor scheme would be a helpful enhancement in governance, as it would allow it to engage in a full range of financial and market transactions on behalf of their members. Therefore, the capacity of the entrepreneurial poor who are custodians of the housing scheme to follow the constitution, norms and values of the local community would enhance resilience but failure by scheme leaders to follow formal and informal rules and regulations would result in the abandonment of the project.

Resilience is influenced by accountability. Apart from attribution and assumptions, of most importance among the three is accountability. Upward, downwards and multiple accountability is critical for organisational resilience. Failure to account to any of the above-mentioned offices would affect the sustainability of the entrepreneurial poor housing scheme. This would affect future funding by the donor and other support agencies.

The level of social cohesion or dissonance is important in any project environment. Social cohesion is one of the elements influencing resilience of development processes. Social networks, reciprocity, integration amongst groups can influence project success. Cohesiveness is considered to be an important element in processes that determine functioning in small groups. Social cohesion is influenced by organisational institutions. Individuals in a project have the right to make their own choices about whether to pursue Social Utility (SU) or Individual Utility (IU) (Mukwada, 2012). When individuals felt equality is not possible amongst themselves, individuals put their interests before group interests when confronted with crises. Social utility enhances cooperation while individual utility promotes competition. Social utility thrives on social capital and promote cooperative behaviour amongst group members. If people are benefiting from entrepreneurial poor housing schemes as a community, there will be high level of social utility but if benefits are for the few, individualism thrives. However, there is a threshold of willingness among entrepreneurial poor members to cooperate and participate in common pool resources management and this occurs at the stage where social utility is equal to IU. Beyond this threshold, collective capacity becomes insignificant, rendering common pool resources management impossible hence compromising the resilience of the housing scheme. Therefore, SU enhances resilience amongst the entrepreneurial poor housing schemes while IU renders resilience impossible. This implies that in the management of entrepreneurial poor schemes, understanding one another as local custodians of the scheme would contribute to the successful acquisition of housing. The opposite is true when social dissonance prevails. When IU exceeds SU collective effort is diminished, compromising resilience, while the opposite is true where SU exceeds IU. Competition amongst the entrepreneurial poor in schemes and lack of cooperation among them leads to a tragedy, which compromises progress and disrupts linkages between stakeholders, hence affecting the resilience of the project negatively.

Zimbabwe's policy on housing and the entrepreneurial poor

Zimbabwe is a signatory to the Habitat Agenda and subscribes to the principle of improving the standards of human settlement to its populace. Housing is recognised, as a basic human right as enshrined in the Zimbabwe national Constitution. The country is seized with a housing backlog of 1.25 million housing units, which has been worsened by cyclone disaster as more houses were destroyed (GoZ, 2015). Reducing such a backlog requires concerted efforts from all stakeholders in the human settlement development agenda. The Zimbabwe Agenda for Sustainable Socio-Economic Transformation (ZIMASSET) strategy aimed to deliver 313, 368 housing units by December 2018. This was going to be achieved through the active participation of all the critical stakeholders such as local authorities, financial institutions, private land developers, Community Based Organisations, investors (both local and international), civic society organisations employers and more critically, the end beneficiaries. The policy incorporated the entrepreneurial poor who are the Community Based Organisations. Beneficiary involvement in the whole matrix is tailor-made to instil a sense of ownership of the whole delivery system (GoZ, 2015). However, there has been little consideration of the entrepreneurial poor schemes or activists in the co-production of urban entrepreneurialism (McFarlane, 2012). Little has been theorised on the strategies that have been put in place by the homeless entrepreneurial poor in accessing low cost urban housing in the disaster affected communities of Chimanimani.

Diversified resilient strategy utilization among the entrepreneurial poor

The entrepreneurial poor who are categorized as homeless people, established a network of community-based saving schemes constituted by members from urban and peri-urban settlements of Chimanimani. The saving schemes save on a regular basis for housing and other poverty issues. These Rotating Savings and Credit Associated schemes have rituals which they practice for self-reliance and sustainability. They practice community-based savings, community-based exchanges, innovation, community participation and women – led development. Due to shocks and levels of homelessness by the communities affected by cyclone *idai* in Chimanimani, the entrepreneurial poor developed various forms of resilience in the form of; human, social, financial and natural capital. The framework on Figure 3, entails that one should take advantage of the entrepreneurial poor's dynamism and innovativeness to influence policies, laws and civic organisations to establish programmes and projects that would bring household stability and end to the adverse impact of cyclone *idai*.

Human capital

Entrepreneurial poor in Chimanimani are aware of the mission and vision of Rotating Savings and Credit Associations (ROSCAS) which is flexible and clear to their community. Capacity and capability of the entrepreneurial poor is providing overall direction and ability to face challenges

and make feasible decisions. The thrust of participation and legitimacy is on local ownership and participation, trust and legitimacy in the community. The level of alignment of the entrepreneurial poor with their housing scheme constitution, norms and values is influencing the resilience of the programme. Manpower for other services is at their disposal as beneficiaries offer their labour to fulfill the required regulations and standards. Among the beneficiaries, are builders, bookkeepers, carpenters, blacksmiths, general labourers, just to mention but a few. They have their own bricks, windows, doors and labour for water and sewer projects. This is human capital which is perceived as ‘the knowledge, skills, competencies and other attributes embodied in entrepreneurs or groups of individuals acquired during their life and used to produce goods, services or ideas in market circumstances’ (Pettinger, 2017). What determines human capital are the skills and qualifications, education level, work experience, social skills – communication, intelligence, emotional intelligence, judgement, personality – hard work, harmony in an office, creativity, habits and personality traits. The ability to innovate new working practices/products and brand images of an individual also determine human capital. Harnessing all this potential has made for reduced vulnerability among the entrepreneurs and enhanced security and household wellbeing in the disaster-prone town of Chimanimani. The dynamism, innovation and propulsive nature of the entrepreneurial poor through partnerships with civic groups (such as Dialogue on Shelter), as a registered institution under local government, has attracted the attention of the Chimanimani local authority to transform their initiatives beneficially.

Social capital

The Chimanimani entrepreneurial poor operate with Zimbabwe Homeless People’s Federation and Dialogue on Shelter. These civil groups are private actors in housing provision in urban areas. They act as mediating structures and facilitate access to affordable residential stands. These structures established relationships on behalf of the entrepreneurial poor which made incremental development accepted by the council, a concession to provide shared toilets as well as deferment of road construction and an agreement that families could move onto site as soon as water connections are done. They facilitated in lowering the ladder for the entrepreneurial poor to have their own housing in urban areas. The resilience among the entrepreneurial poor is on accountability. They have upward, downward and multiple accountability. Their level of transparency has attracted donors’. The entrepreneurial poor had more social cohesion than dissonance. This has influenced networks of reciprocity and integration amongst members in the scheme. The entrepreneurial poor scheme in Chimanimani have pursued social rather than individual utility which have enhanced a cooperative spirit among the groups. The community-based savings, exchanges, innovation and participation have influenced the local authorities in Chimanimani to revisit their policies and laws by lowering the ladder to accommodate the entrepreneurial poor affected by cyclone idai. Lowering the ladder is an approach on urban housing developed outside officially sanctioned processes. With the background that developing nations, such as Zimbabwe in particular had inherited or imported their planning regulations, standards and administrative procedures from outside, need is there to consider the vulnerability backdrop of the

Chimanimani entrepreneurial poor in post-disaster situations (Payne, 2001). The planning regulations, standards and administrative procedures were made to suit the cyclone affected entrepreneur and are established to enhance household stability, security and wellbeing. The councilors are allowing the deprived entrepreneurs to pay rate and services in line with their earnings. Others would pay using conditions which conforms to the taste and preferences of the locals.

The use of Dialogue on Shelter to access stands for the entrepreneurial poor was under the ZIMASSET agenda, as beneficiary involvement in the home ownership matrix would instill a sense of ownership to housing delivery systems. The policy was pro poor as for every stand allocated, a certain percentage of stands would be set aside for the entrepreneurial poor.

Financial capital

Entrepreneur poor in Chimanimani are involved in Rotating Savings and Credit Associations (ROSCAs). These are community-based savings. The entrepreneurial poor communities are into informal trading for self-sustenance. They are into cross border trading, sale of *magogoya*, sugarcane just to mention but a few. They work hand in glove with civil partners complementing them with financial support and mediation processes on services required by urban council. They deposit their monthly savings into a common account which is used for the costs associated with the stand and other services. This has made them financially resilient as they had a starting point when it comes to financial support.

Utilization of transforming structures and processes

The transforming of structures and processes as shown in Figure 3 are in the level of government, private sectors through policies, laws, values and institutions in housing delivery. So, the structures are the Zimbabwe national housing policy of 2012 and the ZIMASSET 2015 which allowed private and civil sectors participation to facilitate expression of entrepreneurial poor's potentials in redressing the cyclone *idai* shocks, trends and homelessness challenges. The existence of the entrepreneurial poor has made the establishment of resilient strategies by transforming structures and processes to bring household stability which entails reduced vulnerability, security and household wellbeing of cyclone affected families. Dialogue on shelter is acting as a technical support organisation at the same time 'putting the last first' by ensuring that the voice the entrepreneurial poor and their identity are at the fore in interactions with Chimanimani council officials. The communal titling of the land is a test of a new mechanism to ensure security of individual families while protecting a communal asset. The forms of capital among the entrepreneurial are acting as building blocks to prevent shock stress and seasonality associated with post disaster scenarios. The transforming structures and processes are institutions that protect and safeguard the homeless entrepreneurial poor. Both the assets and structures and processes enable programmes by innovators to be resilient to support resilience in the post-cyclone *idai* natural disaster.

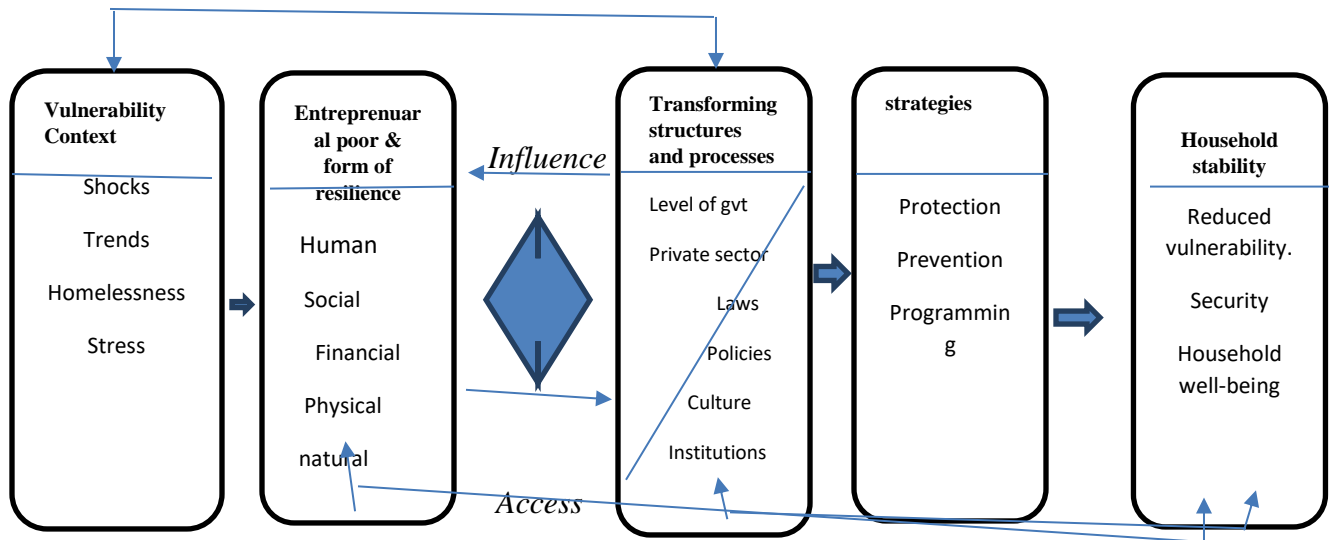


Figure 4: Entrepreneurial poor resilience framework

Conclusions

Forms of capital have managed to reinforce resilience to avert the vulnerability of the survivors of cyclone *idai*. Capital for the entrepreneurial poor has made survivors access the possibility of transforming structures and processes. The transforming of structures and processes has improved for the better, human capital by coming up with programs to protect and prevent vulnerability to achieve a positive outcome for the affected households. However, the success of this framework is determined by, the level of social utility of the vulnerable entrepreneurial household.

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