



Growing Old in the City: Challenges of Access to and Control of Urban Houses among Older Women in Low-income Suburbs of Bulawayo, Zimbabwe

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Abstract

This study addresses the struggles for housing among older women, including the meaning attached to ownership and control of urban houses among low-income households. It analyses the extent to which older women in low-income suburbs of Bulawayo, Zimbabwe, can age-in-place. I explain how the ideal of ageing in place for the nineteen women in this research (ages 60 – 90) is dependent on factors such as access to and control of one's housing situation, which are impacted by whether or not they have good sibling and intergenerational family relationships. Family conflicts and unpleasant interactions with siblings, adult children, nephews, nieces, and grandchildren affect their chances of ageing well in their place of choice forcing some of them to begrudgingly retrace their steps back to the rural areas. These older women are poor and do not have reliable sources of income to look after themselves and the children under their care.

Keywords: Family conflicts; Older women; Urban housing; Rural areas; Vulnerability

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Introduction and Background of Study

Except for the occasional sensational media stories of the dispossession of older women from occupying urban housing, few scholars have shined a light on older women's challenges of access to and control of urban housing in Zimbabwe (Ncube and Nhapi 2022; Paradza 2009). Gender researcher Gaynor Paradza (2009) focuses on the struggles for urban housing among older women in Harare, Zimbabwe's capital city. Chiko Ncube and Goodman Nhapi's (2022) review of national policies and documents revealed that there was no clear strategy of incorporating older persons in the urban spaces.

Previous studies on urban housing were preoccupied with the housing policy transition from colonial to postcolonial Zimbabwe in terms of financing, construction of and access to urban housing by black Zimbabweans (see Rakodi 1995; Rakodi and Mutizwa-Mangiza 1990; Drakakis-Smith 1992; Patel 1988; Kamete 1998; Ramsamy 1995). This is understandable considering how, historically, access to and control of urban housing was problematic in a racially segregated nation. During the colonial era, urban areas were designated white spaces by right, whereas blacks who migrated to these urban areas in search of employment lived there as a privilege and not a right. At the end of the employment contract, they were expected to return to their 'roots' in the rural areas. The prevailing colonial mentality was that blacks were permanent residents of rural areas while whites belonged to urban areas. Social historians Tsuneo Yoshikuni (2007) and Terence Ranger (2010) chronicle black people's struggles in accessing urban housing in Harare and Bulawayo respectively, during the colonial era.

Feminist social historians such as Elizabeth Schmidt (1992), Diana Jeater (2000), Lynette Jackson (2002), and Teresa Barnes and Everjoice Win (1992) provide rich histories of women's migration (mostly circulatory) from rural to urban areas and their encounters with the colonial capitalist economy. These scholars concur that while women's presence in the urban areas is as old as the urban areas themselves, much of the energies of the colonial administration were spent controlling the numbers and movements of women who were deemed dependents of men. Therefore, while their presence in urban areas was tolerated, it was not desired and sometimes actively resisted. The colonial administrators and rural patriarchs determined that black women as wives, mothers, sisters and daughters of black migrant men were better off in the rural areas (Hungwe 2006; Mpofo 2010). However, with or without the consent of men and as a result of the changes ushered in by industrialization and urbanization, black women found their way into the urban areas either independently or as wives.

Zimbabwean gerontologists have not paid much attention to older women in urban areas except in reference to the institutionalization of indigent older people mostly perceived to be of foreign origin (Chiweshe and Gusha 2012; Gutsa and Chingarande 2009; Hungwe 2010; Mupedziswa 1990; Ncube

2017). Because the existing literature has not adequately grappled with the challenges black women face in old age within urban areas, an impression has been made that women do not grow old in the city. Such a historical misnomer deserves correction. The neglect of this reality may also reflect ageism within the literature on older persons which place them as residents of rural areas, furthering the impression that the 'right place' for older women to age in place is the rural area (Hungwe, Mugari, and Hungwe 2023; Ncube and Nhapi 2022).

In this article, I address gaps in existing literature on aging in Zimbabwe by exploring the lived experiences of older women in Bulawayo. I ask: Do older women have access to and control of urban housing in Zimbabwe? How does this change over time? What are the housing struggles of older women? Is there a place for older women in the city? And what role does family disputes play in older women's access to and control of houses?

Utilizing the Concept of 'Ageing in Place' in Zimbabwe's Changing Urban Spaces

This research specifically focuses on grandmother-headed households in Bulawayo engaging with and critiquing the applicability of the concept of 'ageing in place' for these women. This concept is used broadly in relation to older adults living independently within familiar environments, communities, and networks (Pani-Harreman et al. 2021; Wiles et al. 2012). This study utilizes the World Health Organization's (2015, 36) definition of ageing in place as "the ability of older people to live in their own home and community safely, independently, and comfortably, regardless of age, income or level of intrinsic capacity." Housing is connected to healthy ageing (Oswald et al. 2007) and yet, internationally, ageing in place is becoming a formidable challenge for older women (Gonyea and Melekis 2017).

While ageing in place remains a policy ideal and a desire of many older adults (Cadmus, Adebusoye, and Owoaje 2023; O'Sullivan et al. 2022; Smellie and Robertson 2019), this concept ignores some factors that may render it difficult, if not impossible, to age in place. Such factors include existing structural inequalities, house ownership, rental tenure, affordability, and existing family relationships (Curryer 2016). In sub-Saharan Africa, scholars note that family relationships have been weakening due to challenges of modernization, industrialization, urbanization, and HIV/AIDS (Nyanguru et al. 1994; Oduaran 2010). In this research, I define 'access' to housing as the ability to occupy and utilize housing space, while 'control' refers to having autonomy over one's living situation. This research on older women in Bulawayo explores how access to and control of housing threatens older women's ability to age in place.

There is a need to focus on ageing in Zimbabwe's urban areas given the continued rural –urban migration, the permanent status of blacks within urban areas and the preference to age in place. This is against a background of inadequate and overcrowded accommodation in Zimbabwe's high-density areas (ZIMSTAT 2023). Almost half of the population in urban areas (42.7%) do not own the dwelling units they occupy and are viewed as tenants or "lodgers," and while 32.8% owned their dwelling units, the remainder had different tenure statuses (ZIMSTAT 2023). The postcolonial home ownership thrust of provision of low-cost housing through methods such as the 'rent to buy' scheme (where the tenant pays taxes and utility bills while repaying the cost of construction through monthly instalments) and serviced plot program (sometimes with or without a core house).¹ However, these strategies have proven to be very expensive for the general populace. At the same time the government has not been able to cope with the demand for housing, creating a huge housing backlog (Rakodi and Mutizwa-Mangiza 1990; Poshai 2022). Legal scholars Julie Stewart, Rosalie Katsande, and Olga Chisango (2014) posit that the post-independence housing situation for those in the 'rent to buy' arrangement has been characterized by confusion on individuals' legal status and form of rights to their homes. There are also

challenges with recognition and transfer of rights for home ownership to female heirs after the death of the male homeowner. This has been largely a result of lack of knowledge by family members and poor record keeping by both families and municipal authorities (Stewart, Katsande, and Chisango 2014, 14). Such circumstances complicate the lives of older women who may be left as widows in these urban areas, creating risks and apprehensions about control and ownership of the houses and where they will spend the rest of their lives.

Methods

This qualitative study focused on nineteen older women in grandmother-headed households. The aim was to understand how control of and access to housing and the nature of their family relationships impacted experiences of ageing. These women were purposively selected according to whether they had lived and worked in the city pre-independence (that is, before 1980 when the country gained political independence). For this research, I wanted to know the lived experiences of these women in both pre- and post-independence contexts.

I conducted the interviews for this study in October 2019 with women from two low-income suburbs (townships) of Bulawayo: Njube and Lobengula. I am well-acquainted with the area having spent the first twenty years of my life living in Njube. Having moved out because of work, I visit Njube bi-annually to re-connect with family members. In selecting research participants, I was careful not to include those members who were within the network of my relatives. This was to curb bias that could result from stories told by these relatives. I thus targeted those older women who were located far from my relatives' house in Njube. With the assistance of community leaders (volunteers who assist with home-based care for persons with chronic conditions) I selected these nineteen women. The women happily consented to participate in the study as they told me that talking about their issues was therapeutic. After gaining the voluntary consent of the participants, the interviews were conducted in the local Ndebele language and recorded, after which I transcribed them to English.

Njube and Lobengula are among the oldest residential areas in Bulawayo, built in 1954 and 1970 respectively. Most houses in these neighbourhoods are former municipal houses. That is, they were sold to individuals by the municipality under the home ownership scheme after independence. They are also primarily semi-detached houses, which are especially common among lower income groups. A typical semi-detached house has three rooms (a kitchen, sitting room and a bedroom) (Figure 1). House-owners usually build a perimeter wall or put a fence to separate the semi-detached housing units. As is common with such houses, asbestos or metal sheets are used for roofing and the separate lavatories are located about fifteen to twenty metres from each house.

Through life history interviews, research participants were asked to narrate their lives since they migrated to Bulawayo, either from rural areas or other places. Julia Brannen (2013) explains how narratives assist the narrator to explain the past and understand it within the framework of the present. This approach allowed the older women to freely and flexibly reflect on their lives. The data are presented through narrative descriptions. Identities of the participants have been concealed by using pseudonyms.



Figure 1: A typical house in Njube

Findings

Most of the older women studied (thirteen out of nineteen) did not legally own the houses they lived in. The houses were registered in the names of family members such as deceased husbands, parents, siblings or former spouses. Seven out of thirteen women were widows whose husbands' names still appear on the house registers. While some women were renters, others had tenants, and relied on this income, as well as remittances, and donations for survival. However, the income from tenants was not guaranteed owing to disagreements among family members regarding the rightful recipient of this income.

The following five cases were selected based on diversity of tenancy and levels of control among older women. Martha stayed at her deceased brother's house. Thembi had lived in a house owned by her parents who migrated to the rural areas before she was forced to move out and become a tenant. Sibho lived in rented accommodation. Gugu was a widow who lived in a house registered in her late husband's name. And finally, Lizzy legally owned the house she lived in. These cases indicate the nature of intergenerational and reciprocal relations and the critical role of income from tenants, remittances, and donations, justifying why these women need to have both ownership and control of the houses. The cases indicate that the woman who owned and had control of her house fared much better than those without, as she benefited from rentals paid by tenants and also had agency in determining how she aged in place.

Martha

Martha (age 85) survives on income from her tenant (who rents one room) and remittances from some of her children and grandchildren who are based in South Africa. She does not own a house but, rather, stays at her late brother's house. She has been staying there for eighteen years. The house is not

registered in her brother's name, however, but rather registered under the name of a woman who was once a girlfriend of her brother. This girlfriend sold the house to Martha's brother but did not process the change of name and title deeds. Both the girlfriend and Martha's brother passed away about twenty-five years before. Regarding the change of ownership of the house Martha asked,

How do I approach the municipality to request change of ownership? We all know that once I do that and cannot prove that my brother's girlfriend sold it to him that would be the end of story! The Municipality will repossess the house. They will sell it to their friends.

While Martha has managed to keep the true nature of her home's ownership concealed, and thus managed to live there without any trouble from municipal officials, she said she lives in fear that the girlfriend's family may claim ownership of the house. She is also afraid that her own brothers and sisters, including the children of her deceased brother (who are based in neighbouring South Africa) may claim ownership of the house and evict her. Her fears are not unfounded since she was once chased away by her siblings from another house in a different low-income area where she had lived for six years. That house belonged to her late sister. To shield herself from conflicts with family members in her current place (her late brother's house), Martha stayed with her adult granddaughter and great-grandchild and allows her nephew (brother's son) to visit and sleepover whenever he is in Zimbabwe.

Thembi

Thembi (age 64) had lived in her father's house for sixteen years caring for a nephew and niece before she was accused of witchcraft and got evicted by her younger sister (with the consent of her parents) in 2017. Thembi is no longer on speaking terms with her sister who now stays at her parents' house. She also rarely communicates with her parents. Thembi is now a tenant in the same suburb, living alone, having sent the niece and nephew back to their parents in South Africa. Two of Thembi's children are in South Africa while the other two work in different cities in Zimbabwe. She uses the monthly remittances from her children to pay rent. Thembi looks forward to relocating to Kadoma city where one of her daughters live. Her eldest daughter promised to take her in once she completed refurbishing her house.

In the early 1990s when Thembi was still employed, she made an agreement with her ailing brother who had a house in a neighboring suburb. The agreement was to buy the house and finish paying off outstanding debts to the municipality. Unfortunately, the process was never done and her brother passed away in 1998. To make matters worse, the house was not officially registered in his name. Thembi's brother had arranged to register the house in his friend's name because the friend had a housing application form and was on the Municipal housing waiting list (this was a prerequisite for one to buy a house). Thembi argued that when both the friend and Thembi's brother got sick with HIV, they had agreed that they needed to formalize the transfer of the house and family members of both parties were fully aware of this arrangement.

However, things changed when these two friends died in the same year, before any paperwork had been done. The friend's wife claimed ignorance of the agreement to formalize the transfer of ownership and refused to cooperate. Further to that, Thembi's parents were against Thembi's efforts to negotiate for the house, arguing that they were the ones with the right to inherit their son's house. Thembi recounts how her mother angrily charged, "There is no child who inherits another's property while we [the parents] are still alive." The ensuing conflict between the parents and their daughter and the non-

cooperation of the friend's wife led to the municipality seizing the house. Thembi suspects that the friend's wife colluded with municipality officials to sell the house to someone else.

Sibo

Sibo (age 66) worked for about thirty years as a domestic worker for black and white middle-class families in Bulawayo. She was never married but has four children with three men. All her children are based in neighboring South Africa where they have been working in part-time jobs. They visit their mother infrequently and send remittances three or four times a year. Sibbo stays with two grandchildren. Her three daughters have very unstable sexual relationships, moving from one partner to another. As for her son, she says,

That one doesn't care about me, one day I called him on his cellphone. He deliberately changed his voice trying to sound like someone else and responded saying 'your son is not here. He left his phone. I will tell him you called when he comes back.' Is there a mother who can forget the sound of her son's voice?

She has been a tenant all her life. Her children who promised to buy her a house once they got to South Africa have not lived up to their promise, also citing economic challenges. However, they have been sending her money to build a two-roomed rural house, which she intends to relocate to once it is finished. Sibbo says she does not want to go and live in the rural areas because of the challenges of gathering firewood (for fuel), fetching water and, as she described it, the uncomfortable living there. But she has no better option than to accept her fate because, lately, the money remitted from her children for monthly expenses has been used up by the increasing cost of rent (about \$35-40 USD for the two rooms that she occupies). Without any other source of income, she cannot afford to stay in the city because remittances are not enough to pay for rent, food, electricity healthcare, and costs of education for her two grandchildren.

Gugu

Gugu is in her early 80s and lives with an adult granddaughter, who has two children, in a house that is registered in Gugu's late husband's name. To earn an income, she demands that her granddaughter pay rent for the two rooms that she occupies with her children. Sometimes the granddaughter complies; other times she refuses to pay, stating that this is her house too. The granddaughter is unemployed and earns no money, mainly relying on her "many boyfriends" (according to Gugu) to supply her with money. There have been several conflicts between Gugu and her granddaughter, in some cases leading to reports being made to community leaders and even the local police. The granddaughter has unsuccessfully tried to evict Gugu from her house. Gugu bitterly says,

I know that the day I die will be the happiest day in my granddaughter's life. She can't wait to take over everything that I own.

Although they share the house, Gugu and her granddaughter pay for their own food. While other family members are aware of the deteriorating relations between the two, no one has tried to intervene for Gugu. Gugu thinks this is because they are too busy with their lives.

Lizzy

Lizzy is in her late 70s and is in a traditional marriage² with a man who is nearly thirty years younger than her. They have been together for eighteen years. She says,

People think that my husband does not genuinely love me but wants to cheat me out of my house and then marry a younger woman. Some say he is only staying with me out of convenience, waiting for me to die so that he takes over the house... They don't know that I have already taken my husband to the municipal offices to change the registration of the house into his name. I don't want him to suffer after I am gone.

This house became hers in the 1980s after her first husband (whose name was originally on the house registration book) abandoned her and never came back. When she finished paying all the instalments under the government 'rent to buy' scheme she registered the house in her name. Fortunately, nobody contested the matter. Lizzy added four rooms to the house allowing her to increase her income by having four tenants. She also sells small food items to augment the income for her big family of grandchildren and great grandchildren. Lizzy is a tough landlady who is well known for her ability to throw out troublesome tenants, including her eldest daughter and her children when this daughter wanted access to money paid by tenants and expressed disapproval of her mother's younger husband. Lizzy is no longer on speaking terms with her eldest daughter who now rents a room in a nearby suburb.

To summarize, the cases presented in this study indicate that compared to other older women, Lizzy enjoyed both ownership and control of her house and could decide when and how to use her income from her tenants. As a result, she felt she was guaranteed to live peacefully in her house with her husband until she died. However, this was at the expense of her emotional tie to her daughter and some of her grandchildren whom she had chased away. To remain in control of her affairs when dealing with both her family and tenants, she had to maintain the demeanor and reputation of being a tough woman and landlady

Discussion: Family Relationships and Poverty as Challenges to Housing

This study has shown how family disputes are among the strongest influences over older women's access to urban housing and their ability to age in place. All the cases presented indicates the proliferation of negative interactions and family disputes and these present challenges of control and access to urban houses. The study provides support to the claim that older adults prefer to age in place (Cadmus, Adebusoye, and Owoaje 2023; Mackenzie, Curryer, and Byles 2015; O'Sullivan et al. 2022). While settings may differ, globally older adults face increasing risks related to housing affordability and possible homelessness, leaving them with little choice about where to age and possibly die (Curryer 2016). The policy ideal of ageing in place may not be an option for low-income poor tenants and those experiencing tensions with family members over access to and control over houses.

My findings lend support to the assertion by Stewart, Katsande, and Chisango (2014) on the correlation of insecure housing situations and rights to houses. The case studies I have presented also reveal how the older women take advantage of the lack of clarity about house ownership to extend their stay in these houses as much as possible. However, there are disadvantages with such houses as one can be evicted by any contesting family members such as siblings, nieces and nephews or anyone claiming to be a relative of the dead owner. The older women's continued use of their houses also depends on the management of cordial relations with these family members.

Older women reported that they had frequent conflicts with family members such as their siblings, children and grandchildren, who wanted to "take over" the running of the households, claiming rights over the house. All the older women studied tended to have unpleasant relations with some family members, such as their siblings, parents, children, grandchildren, or nieces and nephews. Karen Roberto (2016) highlights that elder abuse is mostly perpetrated by people well known to the older adult – these

could be trusted family members or caregivers. Paradza's (2009) study noted similar issues in Harare, stating that mere ownership without control of the house is not useful to older women. Perceptions of favoritism, jealousy and sibling rivalry affect relationships (Sutor, Gilligan, and Pillemer 2016) as diverse claims to the houses also signal a decrease in reciprocal relations and weak intergenerational solidarity. This is clear in the case of Thembi, whose parents consented to her eviction by her younger sister because they did not receive any income from Thembi in exchange for staying at the house.

For such older women, chances of ageing in place depend on the negotiations and interactions between themselves and their family members. They also depend on their access to economic resources, through tenants, remittances, donations, or other sources to continue surviving and meeting the costs of living in the city.

Stories of losing houses to municipal authorities as narrated by Thembi appear to be common and well known among community members. This could explain Martha's hesitancy to also approach municipal authorities for fear of losing the house. That is why she reasoned that it was better to live in a house that was identified as belonging to someone to whom she was not related to, than to try and correct the situation and lose the house altogether. That way, she felt she could live at the house and age in place, as long as she had money and good relations with her relatives.

The high levels of poverty in Zimbabwe mean that older women have no source of income and social protection to afford continuing paying utility bills, taxes and rentals for urban houses. Zimbabwe has no universal, non-contributory social protection program targeting older people. Although older women are among the poorest of the poor (they are even poorer than older men), their woes are increased by the burden of looking after young children (another group affected by poverty). These children are young and mainly of school-going age (Aboderin 2010; Kimuna 2005; WHO 2007). Therefore, both grandmothers and the children they care for have no clear source of social security as they mainly rely on informal networks. The situation is dire in a society dealing with the effects of HIV/AIDS (WHO 2002; UNAIDS 2021) and with high numbers of outmigration. This has created 'skipped generation' households (Jecker 2022) where a high number of orphaned children and those who do not live with either of their parents are cared for by grandparents. These make up about 24% of children in Zimbabwe (ZIMSTAT and UNICEF 2019).

Policy Recommendations

Based on the findings of the study, the following policy recommendations are directed to the government of Zimbabwe and housing and municipal authorities in Bulawayo.

1. There is need for the Bulawayo municipality to facilitate processes of change of house registration upon the death of the original owner. The UN-HABIT (2009, 35) came to the same conclusion arguing that information on home ownership should be well documented and distributed. These processes of change of ownership need to be transparent and easy to handle for older adults, and the municipality must freely and timeously provide information on house ownership.
2. Older women could also benefit from assistance with verification of registration and ownership of their houses. There should be free registration and formalization of ownership of houses belonging to older adults in order to avert challenges such as family disputes which were experienced by the women under study.

3. Another area for improvement is the criteria for qualification to house ownership, which are currently exclusionary. It is noted that prescribed standard housing qualification criteria in Zimbabwe exclude older adults who, by virtue of age, are no longer in formal employment, and for the majority, were never part of the formal labor market. The criteria for accessing housing even for private housing schemes still consider the house owner as one who is formally employed and can afford to pay monthly instalments for mortgages. This excludes the vulnerable sections of society such as the older adults who risk homelessness (Fry 2010; Mpfu 2010).

4. Government and local authorities should exempt older adults from paying taxes and other bills related to housing. Older women's lives can be improved through exemptions from payment of municipality taxes.

Conclusion

A complete story of African women in urban areas is one which also considers the experiences of older women. In this paper, I have explained the challenges of access to and control of urban houses among older women in two low-income areas of Bulawayo. These challenges affect the extent to which these older women can age in place. Most of the women in the study cohort are widowed, divorced or never married. Because of the insecurity regarding the control and ownership of the houses they occupy, some women live in fear of family members, others have severed relationships. There are those that are compelled to consider relocation to rural areas, even against their wishes.

Migration to rural areas not only perpetuates the colonial mentality of urban areas being temporary spaces for Africans, but some older women cannot securely migrate because they do not have rural homes or do not have the resources to build rural homes. The majority of older women would also not want a sudden change in lifestyle resulting from relocation to rural areas. Rural areas are not only strange environments for women who have spent most of their lives in Bulawayo but are also uncomfortable. It is a fact that rural areas lack access to most basic social services including healthcare, and older adults are the ones who need these services the most as they are most affected by comorbidities and require constant monitoring. It is necessary to find ways of ensuring that these older women remain comfortable in Bulawayo rather than be forced to migrate to the rural areas where they are likely to be socially isolated. Further, the children that are looked after by some of the older women have better chances of education in Bulawayo than in the rural areas.

While families can and should assist older women, the current harsh economic situation in Zimbabwe makes it difficult for adult children and other relatives to assist older adults, weakening family relationships. However, it remains the responsibility of government as stated in the Constitution of Zimbabwe (section 82) to provide for older adults, including in terms of housing.

Notes

1. A core house is a formally built house that is incomplete at the initial occupation and expected to be completed through residents' self-build improvement activities (Tanaka et al. 2003, 123).
2. An unregistered customary law union where all customary marriage rites [including the payment of bride price] have been performed but there is no marriage certificate.

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