A critique of the urban community life and institutional networks of urban ratepayers in Masvingo, Zimbabwe

Kritik terhadap kehidupan masyarakat perkotaan dan jaringan kelembagaan pembayar tarif perkotaan di Masvingo, Zimbabwe

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Abstract

This article explores the coping strategies employed by urban ratepayers to withstand their prolonged infrastructure problems. The main argument herein is that urban ratepayers make use of different individual and collective coping and resilience strategies to endure infrastructure problems. The article provides a critique of urban community life and institutional networks or urban ratepayers in Masvingo, Zimbabwe, in the wake of fragmenting urban infrastructure during 2015-2019. The study utilised qualitative methods grounded on the interpretivist research paradigm. A total of 17 in-depth interviews and documentary reviews were conducted. The article establishes that constant engagement with key institutions, namely Masvingo Business Advisory Board (MBAB), Masvingo United Residents and Ratepayers Association (MURRA), Community-Based Organisations (CBOs) and civil society initiatives represents a fundamental and ongoing strategy for the urban ratepayers in Masvingo. In explaining the broad range of practices adopted by elite urban ratepayers, the article views coping strategies in urban Masvingo as a pursuit of the autonomous interest of individuals or a class/group (whether business people or residents in a particular area). Although these are autonomous pursuits based on class interest, the article argues that some of the coping strategies adopted at the institutional level do not harm but benefit society at large.

Keywords: civil society; elite urban ratepayers; institutional networks; survival strategies

Abstrak

Artikel ini mengeksplorasi strategi penanggulangan yang digunakan oleh pembayar pajak perkotaan untuk mengatasi permasalahan infrastruktur yang berkepanjangan. Argumen utama dalam hal ini adalah bahwa pembayar tarif perkotaan menggunakan strategi penanggulangan dan ketahanan yang berbeda-beda baik secara individu maupun kolektif untuk mengatasi permasalahan infrastruktur. Artikel ini memberikan kritik terhadap kehidupan masyarakat perkotaan dan jaringan kelembagaan atau pembayar tarif perkotaan di Masvingo, Zimbabwe setelah infrastruktur perkotaan terfragmentasi selama tahun 2015-2019. Penelitian ini menggunakan metode kualitatif yang didasarkan pada paradigma penelitian interpretatif. Sebanyak 17 wawancara mendalam dan review dokumenter telah dilakukan. Artikel ini menetapkan bahwa keterlibatan terus-menerus dengan lembaga-lembaga utama seperti Dewan Penasihat Bisnis Masvingo (MBAB), Asosiasi Penduduk dan Pembayar Tarif Masvingo United (MURRA), Organisasi Berbasis Komunitas (CBO) dan inisiatif masyarakat sipil merupakan strategi mendasar dan berkelanjutan bagi pembayar tarif perkotaan di Masvingo. Dalam menjelaskan berbagai praktik yang diadopsi oleh kelompok elit pembayar tarif perkotaan, artikel ini memandang strategi penanggulangan di perkotaan Masvingo sebagai upaya untuk mencapai kepentingan otonom individu atau kelas/kelompok (baik pebisnis atau penduduk di wilayah tertentu). Meskipun hal ini merupakan upaya otonom berdasarkan kepentingan kelas, penelitian ini menyimpulkan bahwa beberapa strategi penanggulangan yang diterapkan di tingkat institusi tidak merugikan tetapi memberikan manfaat bagi masyarakat luas.

Kata Kunci: masyarakat sipil; pembayar pajak elit perkotaan; jaringan kelembagaan; strategi bertahan hidup

Introduction

This article is located within a broader urban sociology framework and set against the background of a precarious economic and political predicament in Zimbabwe, as a result of which urban infrastructure deteriorated immensely during the post-independence period. The article argues that urban ratepayers in Masvingo have invested in urban institutional networks as key survival strategies employed to circumvent infrastructural challenges bedevilling them. According to Mapetere et al. (2019), the city of Masvingo is characterised by water shortages, electricity load shedding, sewer bursts and poor road infrastructure. Mhandu (2021) adds that the city's dilapidating infrastructures are mainly a result of political instability, poor management and economic quagmire.

Taking a cue from Duri & Marongwe (2021), survival strategies refer to the amalgamation of activities and mechanisms adopted to withstand prevailing extraordinary and traumatic infrastructure conditions. Survival strategies is a general term that needs to be distinguished from two other terms regularly deployed in the literature, namely livelihoods and coping strategies, both of which focus on resource-acquisition strategies adopted by individuals and households, usually in impoverished settings, and with a particular focus on sustainability in the case of the livelihood's literature (Duri & Marongwe 2021). This article has, therefore, opted to use the notion of survival strategies instead, because the study does not explore the resource acquisition strategies of its study population and focuses instead on how participants ensure access to basic services in urban settings. In other words, this study does not focus on the diverse economic strategies that elites use to diversify their income and resource base during times of economic crisis but focuses more specifically on strategies used to ensure basic services. Moreover, the focus here is not on working-class or poor households but on elite households. In Zimbabwe, the majority of youths employ survival strategies such as foreign currency trading, cross border trading and the majority are in informal trading (Kabonga 2020, Mbeve et al. 2020). Commenting on survival strategies, Nyanga et al. (2020) argue that the majority of informal traders in Masvingo are in the business of buying and selling clothes, electrical goods, groceries and foreign currency trading.

Gilbert & Hutton (2017) note that defining elite urban ratepayers involves providing an understanding of the relationship between power, income distribution and other socioeconomic variables within the urban context. To this effect, Lees (2018) is of the view that urban elites are privileged and influential residents who play an important role in community organisation and adopt leading positions in different social spheres. In most instances and due to their affordability status, urban elites can solve problems more effectively owing to their leadership exposure and socioeconomic status (Gilbert & Hutton 2017). These elites play an important role in financing municipal services and infrastructure through taxation and their influence on resource allocation priorities (Gilbert & Hutton 2017). It is important to understand the behaviours of elite urban ratepayers to comprehend the intersections of economic power, civic engagement and governance in contemporary cities.

Building on the works of Langley & Leyshon (2017), the current article argues that there is a visible hierarchy of influence and power in which decisions made by local authorities depend on the privileged group – urban elites. To this end, urban elites can exercise power, authority and control over other members of the same organisation, ward, community, or any given institution. The article conceptualises urban elites as a relatively small subset of high-status people in urban Masvingo who are relatively independent and powerful due to their individual and institutional capacity to make decisions. Most of the urban elites, as argued in this research, have access to the socioeconomic and political benefits of the city at large, and at the same time pay a regular charge for the use of public services.

The article advocates for a more representative, democratic and caring system of local life in Masvingo where urban ratepayers can form genuine solidarity networks with other stakeholders such as civil organisations, poorer households, businesses, workers, students, the unemployed, street vendors, and others. Also, the article advocates for a more open democratic engagement that allows everyone to have an equal voice and an opportunity to receive equitable welfare from a caring government that is being held accountable by everyone on equal measure.

There is substantive literature on livelihoods, focusing in particular on sustainability and diversified forms of resource acquisition adopted by poor communities and households. Whilst this is not the focus of the study, the findings of recent research are relevant for this study in terms of setting out a broad range of strategies adopted to withstand economic deprivation, particularly as this relates to societies that have been affected by the major economic crisis. According to Chitongo (2019), in Zimbabwe, survival strategies are largely associated with socioeconomic and political quagmire. The people have adopted different survival strategies to navigate the environmental, political turmoil and economic instability. For example, Chigangaidze et al. (2023) established that the majority of people in rural areas rely on a communal support system as a survival strategy.

More accurately, Mawere & Mubaya (2016) opine that the principle of ubuntu is used by many Zimbabweans to promote solidarity and mutual assistance during social and economic hardships. Ubuntu serves as a safety net fostering cohesion for individuals facing social and economic crises. Despite the challenges of erratic rainfall and weather patterns in Zimbabwe, subsistence farming has remained a prevalent means of surviving for the larger portion of the population (Mabaso et al. 2021, Mushore et al. 2021). To this effect, Zvobgo et al. (2023) state that the Zimbabwean subsistence farmers have demonstrated resilience through inventive farming methods and the utilisation of Indigenous Knowledge Systems (IKS). Also, in communal areas, community-based agricultural projects and cooperatives offer a platform for collective action and resource sharing, further enhancing the resilience of farming communities (Mawere & Mubaya 2016, Mushore et al. 2021).

Survival strategies are also employed in the informal sector. For example, the majority of unemployed youth in Zimbabwe have turned to informal trading, entrepreneurship, and artisanal activities (Duri & Marongwe 2021) as key survival strategies. According to Gukurume (2018), youths in urban area are in the informal taxi industry known as *mushikashika* in the city centre. This is a key survival strategy used by young people to navigate the unemployment crisis in Zimbabwe. To this effect, Duri & Marongwe (2021) state that, in Zimbabwe, the informal sector is not only a source of income but also serves as a crucial buffer against economic predicaments. Also, the majority of the Zimbabwean communities have introduced stokvels as a survival strategy (Chitongo 2019). In addition, Mhlanga & Ndhlovu (2021) note that Zimbabwean citizens face a plethora of challenges such as lack of legal recognition, limited access to credit and vulnerability to exploitation. As such, they continue to showcase their adaptive capacity in light of survival and economic resilience in Zimbabwe.

In Zimbabwe, the extent to which the current social and economic crisis is recognised by the state is evidenced by its focus on crisis management programmes. The Zimbabwean government has to some extent introduced several crisis management programmes to cater to the needs of the disadvantaged in society. Also, of importance and adopted at the national level owing to the economic quandary in Zimbabwe is the concept of '*Kukiyakiya*', a survival strategy which refers to "*multiple forms of making things do*", meaning making a plan or hustle (Thebe & Shawa-Mangani 2022). According to Thebe & Shawa-Mangani (2022), the '*Kukiyakiya*' economy is a response to socioeconomic fluctuation in which citizens exploit whatever resources are available with an eye on self-sustenance. The term involves several income-generating activities such as informal trading and street vending to navigate the economic problem in the country. This has witnessed an increasing rate of home industries, production (for example bricks and furniture) at every corner of the street, and backyard tuck shops done to fulfil basic needs (Duri & Marongwe 2021). Notable, the urban elites are also part of those involved in this form of survival strategy. The researcher utilised the '*Kukiyakiya*' concept to probe the livelihood strategies employed by the elites in their endeavour to militate against the infrastructural collapse bedevilling the community.

Zimbabwean women employ several different survival strategies to alleviate poverty and economic challenges they face. To this effect, Jaka & Shava (2018) maintain that these women utilise a plethora of survival strategies to empower themselves but they face challenges such as lack of access to credit

facilities and lack of entrepreneurial education. Mutopo (2020) adds that the urban fuelwood business is a vital survival strategy adopted by poor urban residents to reduce their poverty levels and to cope with load-shedding. The urban poor in the transport business are employed and engaged in fetching firewood from uncultivated areas, and the forests surrounding the city. This survival strategy has been a panacea to the financial problems facing some of the urban poor. Other survival strategies employed by the Masvingo urban poor include forex dealing, the selling of manure, the selling of second-hand clothes and the selling of perishables (Mutopo 2020, Duri & Marongwe 2021).

Resident associations started during the colonial era to accommodate an increasing number of urban residents and address their living conditions. Urban residents are part of the ratepayers association and influence the government services for their neighbourhoods differently. In Africa, urban resident associations have a core mandate to address the living conditions associated with urban dwellings such as establishing good living conditions, overcrowdedness, shortage of safe drinking water and other sanitary conditions. Local authorities were put under pressure from urban resident associations to address these issues. However, due to many obstacles, ranging from low literacy rates to high poverty levels to the despotic nature of local government officials, urban residents' associations have encountered difficulties (Chigara 2017).

Nyama & Mukwada (2023) argue that local authorities in Zimbabwe and other stakeholders rely on top-down approaches which marginalise the needs of the local citizens. As such citizens' participation is compromised. According to Dziva & Chigora (2017), citizens' participation is important in the provision of urban infrastructure. Urban resident associations are a conduit for citizen participation. They are voluntary organisations that are committed to ensuring that citizens participate. At the centre of participation is inclusivity, which remains important for service delivery and infrastructure provision and it addresses urban residents' inequality (Matamanda & Chinozvina 2020, Medayese et al. 2021). Through participatory approaches, marginalised communities can voice their priorities and can to some extent influence the allocation of resources towards infrastructural developments (Mapuva 2020, Nyama & Mukwada 2023). This can lead to more equitable outcomes in terms of access to essential services such as water, sanitation and transportation, ultimately contributing to poverty reduction and sustainable development. In addition, Medayese et al. (2021) maintain that, through citizen participation, most ratepayer associations achieved a democratic transition so far as the representation of people on service delivery issues is concerned.

Commenting on residents' associational life in Zimbabwe, Musekiwa & Chatiza (2015) argue that urban residents have responded to declining service delivery by councils in three different ways. The authors maintain that "first, they confront councils and pressure them to restore delivery capability, second, they produce those services that councils are unable or unwilling to provide. Third, they defend residents against the predatory actions of councils". These three areas are not adequately established in academic literature. In Zimbabwe, urban resident associations have worked together with citizens to keep local authorities in check and to demand accountability (Chigara 2017). Irrespective of the political quagmire and economic quandary in Zimbabwe coupled with a hyperinflationary environment, urban resident associations continue to ensure that the local governments are accountable for infrastructure development and service. As an illustration, the Combined Harare Residents Association (CHRA) has worked with several resident associations in Zimbabwe to ensure they can demand accountability and participatory spaces in promoting good local governance.

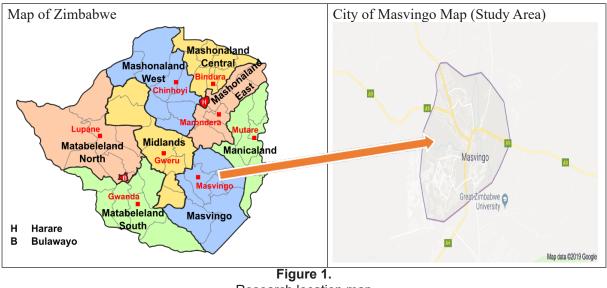
Governments respond differently to urban ratepayers associations. For example, the eThekwini Municipality in Durban, South Africa has responded positively to the concerns of the Westville Ratepayers Association regarding water shortages in some parts of the area. Powell et al. (2010) argue that in some instances where urban ratepayers are not paying electricity bills, local municipalities responded by employing aggressive legal strategies (such as cutting off electricity) to compel payment and engaging the ratepayers' associations to find a solution. During COVID-19, some councils offered extra relief to ratepayers and encouraged those in financial predicaments to go on payment plans (Ombudsman 2021).

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Taking a cue from the above, the key objectives of the study are summarised as follows: First, to examine the role of institutional networks as survival strategies for urban ratepayers in Masvingo. Second, to explore the urban community life as set against the background of a fragmenting urban infrastructure in Masvingo. Third, to propose a more representative and democratic system that allows ratepayers in Masvingo to form genuine stakeholder solidarity networks which address infrastructure problems.

Research Method

The study was conducted during 2015-2019 in the city of Masvingo, located in the south-east of Zimbabwe. Figure 1 shows the map of Zimbabwe and the City of Masvingo Map (Study Area). The terms city council, municipal council, municipality and local authority will be used interchangeably to refer to the municipal council of Masvingo. The city of Masvingo is the provincial capital of Masvingo province. It is approximately 300km away from Harare, which is the capital city of Zimbabwe. Masvingo was established in 1895 by the colonial settlers, in particular, the Pioneer column of the British South African Company (BSAC). Before independence, Masvingo was formerly known as Fort Victoria. It is the oldest city in Zimbabwe. In 1995, Masvingo was accorded a municipal council and the city structure was established. Figure 1 below shows the structure of the Masvingo municipal council. The study did not cover the whole of Masvingo. It covered two areas, namely Rhoden Low-Density Suburbs and Mucheke High-Density Suburbs.



Research location map Source: Google Maps

This study is based on fieldwork conducted in Masvingo, in particular, Rhoden Low-Density Suburbs (LDSs), the Mucheke High-Density Suburbs (HDSs) and the city centre (Figure 1). The study utilised qualitative methodology grounded on the interpretivist research paradigm. The two techniques, namely in-depth interviews and documentary review, were used to capture the experiences and actions of the study group and the context in which the research took place. An in-depth interview is a process of collecting fieldwork data at the same time, taking care to limit the researchers' presence concerning the actions of the participants (Johnson & Christensen 2023). As many as 17 in-depth interviews were conducted in total. The researcher immersed himself in the research setting without influencing the actions of the urban ratepayers on the survival strategies employed. All the participants opted to be interviewed either at their workplace or residential place. Johnson & Christensen (2023) argue that, to conduct a good interview, there is a need to consider characteristics such as race, sex, age and language. Although the study intended to select participants on a 50-50 sex ratio to have equal representation of the study group, recruiting participants was a very difficult task. The researcher, therefore, managed to interview a total of ten men and seven women.

Also, several documents were reviewed to understand the nature of infrastructures, the role of the municipal council and the context in which the research took place. To this effect, the municipal strategic planning and annual reports (2013-2018), Zimbabwe National Road Administration (ZINARA) annual reports documents (2015/16/17), as well as newspaper articles, were successfully reviewed and analysed.

The study utilised thematic analysis and data were coded manually. Ethical principles were also observed. Following Suri (2020), ethical reviews have globally become mandatory and of fundamental concern for every social science researcher who includes people as subjects in research design. A plethora of ethical procedures, rules and guidelines were developed after the realisation of research participants' abuse by researchers. The study observed research ethics before entry into the research field up until the assemblage of the findings. Pertinent to this study in particular are non-maleficence, justice and autonomy. To ensure that the participants were not harmed by the study, the researcher used pseudonyms to disguise their identity. This implies that all the names that appear in the extract are not the real names of participants.

Results and Discussion

This article examines the role of institutional networks as survival strategies for urban ratepayers in Masvingo. The following sections discuss the findings of the study. The study found that urban ratepayers make use of urban institutional networks to cope with the abovementioned infrastructure problems. These institutions are the Masvingo United Ratepayers Association (MURRA), the Masvingo Business Advisory Board (MBAB) and many community-based organisations (CBOs). The article found that elite urban ratepayers constantly utilise the aforementioned institutions as a practical reaction to the tormenting infrastructure conditions in urban Masvingo.

Masvingo Business Advisory Board (MBAB)

This article argues that present-day Zimbabwe comes across as an incredibly nonviolent and peaceful society relative to other Southern African countries such as South Africa, Mozambique and the Democratic Republic of Congo, etc. If pockets of violence and demonstrations occur, the state makes use of repressive state apparatuses, such as riot police, to maintain order and peace (Dube 2018, Raftopoulos 2019). Other Southern African countries and countries located in parts of Central and West Africa, for instance, Nigeria, the Ivory Coast and Senegal, utilise violence as well as aggressive and belligerent procedures such as burning tyres and other forms of physical force to send their message to responsible authorities (Demarest & Langer 2018, Umar & Masud 2020).

However, in Zimbabwe, violence and demonstrations are rare, if they take place at all. Reasons for the more peaceful ways of conveying messages to authorities adopted by Zimbabweans could be linked to the draconian laws put in place by the political rulers. According to Raftopoulos (2019), the post-independence government implemented laws that many critics perceive as draconian, namely the Access to Information and Protection of Privacy Act (AIPPA) and the Public Order and Security Act (POSA) established in 2002. The two Acts were established to prevent illicit demonstrations and gatherings, whilst simultaneously maintaining the status quo of the ruling elites. Any gathering or demonstration involving more than five people should be approved by the state through the police department. The effectiveness of the aforementioned repressive state laws is accomplished through force by the riot police and national army to suffocate any unauthorised gathering and demonstration.

Interviews with key members of the MBAB suggest that, through the institution, urban ratepayers contribute ideas, knowledge and technocratic expertise to the municipal council. Commenting on improvisations by the business community, Tichaona, one of the LDS elite urban ratepayers, recounts that:

"...contributions in terms of ideas yes, the business advisory board helps to advise the council in terms of business so that when the council is making their decisions, they incorporate such people so that they bring their views... in terms of communication system Masvingo is at a high level we have managed to upgrade the council's website for easy communication. Our level of communication is excellent. Through the business forum, online communication was improved and new technological ways of communication improved. Right now, you can get and check your water bill statement online. If there is any query you want to report you can do so online". (Informant TIC).

Tichaona is amongst the urban ratepayers who have been active participants in the MBAB for the past seven years. Urban ratepayers in Masvingo indicated that they frequently make use of the MBAB to endure and relieve their prolonged infrastructure problems. For example, during the economic downturn, the municipal council had reached a point where it failed to supply basic forms of communication for its residents. When residents were confronted with sewer or water bursts, it took time for the municipal council to respond to the problem as a result of poor communication. Elite ratepayers, through the MBAB, contributed resources and expertise to improve the council's website for easy communication. Thus, TIC's case is a remarkable example of how elite urban ratepayers, primarily those in the MBAB and drawn from both high- and low-density residential areas, persist in creating active urban institutional networks in their everyday struggles in an infrastructure-fragmenting city. Supporting the municipal council in upgrading the communication website accelerated the rate at which their infrastructure problems could be addressed.

In addition to ideas and technological support, individual members within the MBAB reported that they have offered training courses to municipal technocrats, including administrative and casual workers. A group of local urban elite ratepayers from the MBAB recounted that they offer short training courses to the municipality. Currently, they have trained more than 200 municipal workers on public relations matters, environmental health affairs and good sanitation practices and presented certificates of completion. The training is funded by individual members from the MBAB, such as the owner of Miles Truck and Car Hire. These individual members use the Zimbabwe Open University (ZOU) premises to offer person-centred training to all municipal departments, such as the health, housing and fire departments. A facilitator during the training programmes, Jessica noted that the idea started in early 2013 amongst individual members of the MBAB. In her own words, the main aim of the short training courses was "...to make sure all council leaders understand and analyse trends, predicting consequences of their actions, counselling residents or leaders who might come with any problem related to the municipality's action, for example, poor service delivery..." (Informant JES). According to JES's narratives, the training is very effective and has produced plausible results benefiting the Masvingo urban residents in terms of infrastructure support.

This article concurs with the above sentiments based on the researcher's own experience and observations during fieldwork. For example, in terms of service delivery, there has been a significant change in Masvingo (in the LDSs as well as some parts of HDSs) as evidenced by quick responses to sewer blockages ever since the training was launched by the municipal administration. In particular, ever since the training was introduced to the municipal technocrats, they have been able to form an Environmental Management Board which works intimately with the Environmental Management Agency (EMA). The board plays a supervisory role in infrastructure problems such as sewer burst hazards to the inhabitants.

The MBAB attends interactive weekly and quarterly meetings with the municipal council and the Masvingo Mayor. Through the aforementioned interactive meetings, bylaws such as the vehicle exclusion zone were initiated and eventually approved. The law prohibits heavy vehicles of more than four tonnes from entering the CBD to ease traffic congestion and protect roads. The MBAB believes that the maximum acceptable load of trucks and buses is mostly exceeded by these commercial vehicles, which destroys pavement roads. For this reason, this article argues that the only possible option to accomplish their goal and to survive a constraining environment was to create a new collective identity, that is, MBAB.

However, urban ratepayers within the MBAB should not be treated as a homogeneous group. According to this study, a small number of these appear not to be concerned with existing structures (municipal council and environmental concerns) and infrastructure conditions. Even though they are affiliates of the MBAB, this distinctive group acts against socially expected behaviour and actions. For this reason, it is argued that this distinctive group opts for environmental degradation as a coping strategy, aggravating rather than assisting the municipal council in improving the existing infrastructure. For example, the researcher observed that the medium and small-scale companies at Sisk shopping centre in Mucheke HDS have coupled with local vendors to form a dumping space at the back of their shopping centre following the municipality's failure to consistently collect refuse within their locality. Surprisingly, the owners of these medium and small-scale companies at Sisk shopping centre are also members of the MBAB. The opening of an unauthorised dumping site is hazardous not only to inhabitants but also results in the deterioration of soil quality and provides a threat to vegetation. Dumping solid waste endangers human health, especially because the shopping centre is positioned very close to the highdensity residential areas. Nevertheless, these anti-social actions by some MBAB members are smallscale and, therefore, seem to me not to undermine the legitimacy and success of urban institutional networks. Generally, the MBAB as an institution has made significant contributions to bringing about a long-standing peace between elite residents and the municipal council so far as solving infrastructure problems is concerned.

An evaluation of MURRA, MBAB and CBOs

According to Musekiwa & Chatiza (2015), the Masvingo United Residents and Ratepayers Association (MURRA) is a membership-based association that was formed in 2004. The article cannot establish the number of members in the Masvingo United Residents and Ratepayers Association but, theoretically, this is an organisation linked to property ownership of various residents from the 10 wards. However, the general sense is that active members of the association are between 200-300 members. According to Musekiwa & Chatiza (2015), in 2013, only 43.3% of property holders paid their membership in full, that is, a US\$1 joining fee and an annual subscription fee of US\$1. It is the only residents and ratepayer's association in Masvingo which draws its mandate from the membership. Commenting on the history and structure of MURRA, MAN who has served for more than five years as a member of the MURRA management committee notes that the main aim of the association is to ensure active citizen participation in the municipal council's budget-making processes, budget implementation processes and budget monitoring. Also, MAN adds that the association offers ward-based budget meetings and consultative meetings connecting service providers, such as the municipal council, and other government parastatals like ZESA and ZINWA. Thus, elite urban ratepayers, through an individual and collective agency, exploit their institutional position in MURRA, since they are also part of the structure, in the quest for better governance and improved infrastructure.

There is a distinct group of urban ratepayers who are business owners and, therefore, eligible for participation in the business forum, yet they are not members of the MBAB. Based on observation, the article argues that some of these elite urban ratepayers, predominantly residents from the high-density suburbs, view the MBAB institution as merely serving the hegemonic ideas and the interests of the business community rather than infrastructure problems per se. They (referring to non-MBAB elite residents) are mainly concerned with the system of representation in which certain ideas and thoughts adopted by the municipal council correspond to the MBAB collective economic interest and status quo. To this end, this distinctive group prefers to work closely with a membership-based ratepayers association, the Masvingo United Residents and Ratepayers Association (MURRA) together with other residents from different wards. From the perspective of MURRA, the association can deliver on the mandate from members in the kinds of ways is it delivering. The existence of MURRA has presented a prolific ground for social interaction for the benefit of various citizens. Citizens can secure infrastructure benefits from the municipal council by their membership in MURRA, an association that provides both social and infrastructure support. Sometimes MURRA is successful in solving resident complaints.

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Urban ratepayers in Masvingo see themselves as having intensive institutional-based support (i.e. MURRA-based support) in this regard. Through MURRA, residents have access to and a supplementary advantage in advancing infrastructure support. The main avenue through which such access is granted is through ward-based meetings. If, for example, a resident complains about infrastructure problems, such as a sewer burst, MURRA more often than not acts within the quickest possible time because of social attachment to its members. Also, residents from Ward 1 around Mucheke terminus and *Chikato* area and parts of Ward 2 in the region of *Makuva* Street face infrastructure problems more often than any other residents in urban Masvingo. These residents use community toilets and their houses are owned by the municipality, which is not maintaining the ageing infrastructure. The paint is peeling off and the sewer system is no longer working to its maximum capacity as evidenced by frequent blockages. Yet these residents pay monthly rates to the Masvingo Urban Council. MURRA, however, frequently provides institutional support working as a mouthpiece confronting the municipal council to address the challenges faced by these residents. Thus, the majority of research participants concurred that there is a positive relationship between MURRA and residents.

Although in some cases there is a low turn-out, the fact that residents are invited to budgetary meetings shows the extent to which MURRA is concerned with the Masvingo residents. The institution has created a platform to which residents can bring their suggestions and contributions to be discussed in council meetings, although their bargaining power is limited. During meetings with the Masvingo municipal council, MURRA plays a leading role in fighting for the rights of its members or residents, for example, one of my respondents noted that MURRA often complains about the high user rates set by the municipal council, but normally it does not win the cases. The reason for this state of affairs could point to the fact that the Masvingo municipal council compares itself with other cities in Zimbabwe, such as Harare, Bulawayo, Mutare and Gweru, in terms of development and they gloss over the fact that they do not have serious manufacturing industry in comparison with other cities in Zimbabwe and, therefore, largely rely on rates and taxes from residents. This has resulted in MURRA engaging in demonstrations, although these have not been violent. In June 2015, there was a demonstration organised by MURRA in which residents were protesting against the municipality's violation of the independence agreement to provide better lives to residents. Nevertheless, the demonstration was not successful, since some of the protesters were arrested and charged with the violation of the Access to Information and Protection of Privacy Act (AIPPA) and the Public Order and Security Act (POSA). Arresting of protesters was done to silence 'illicit' demonstrations.

However, to some extent, disgruntled members of MURRA noted that there is an unconstructive relationship between MURRA and elite urban ratepayers. The distinctive group maintains that MURRA's actions can be described as 'wolves in sheep's skin' since it is enjoying the status quo of the municipality's open-door policies. Commenting on the relationship between MURRA and residents, HAM, an elite urban ratepayer from the LDSs recalls that, "...in some instances, MURRA does private meetings with the council ignoring residents. Their communication is poor; there is no regular communication between MURRA and residents. MURRA only communicate when they are organizing a meeting..." (Informant CHA). Building on HAM's sentiments, MURRA is accused by some respondents of having frequent private meetings with the municipal council at the expense of public consultation and open forums. To this end, some of the residents feel MURRA is failing to offer the best quality of communication to its residents. As noted by HAM, evidence can be drawn from irregular communication between MURRA and residents which distorts the functionality of the association as a watchdog and mediator of residents' infrastructure problems. In some instances, only residents who are affected and conversant with contemporary issues know about MURRA. The rest are not familiar with the existence and the role played by MURRA in contemporary Masvingo. As such, the association, which seems to represent all ratepayers, might represent the interest of a distinct and elite group of residents rather than the broader base of ratepayers.

The fact that the association involves residents in the budgetary, monitoring and implementation process demonstrates the notion that urban ratepayers rely extensively on the association to ensure economic

and infrastructure stability. The unique ways in which MURRA meetings are managed and the extent to which residents participate in these are contentious. Owing to economic predicaments, MURRA sometimes takes its time to respond to ratepayers' infrastructure problems but it tries its best to address the problems. Its existence has provided an avenue through which urban ratepayers can express concerns and capitalise on their visibility to withstand their protracted infrastructural adversities.

There is a perspective that some MURRA members feel the association is not being taken seriously by the council. According to this study, the Masvingo municipal council seems to prefer the MBAB's ideas over that of MURRA. In this regard, the article criticises the municipal council for deliberately excluding other forms of knowledge production such as views from non-MBAB residents, thereby treating MBAB knowledge and strategies as the panacea to infrastructure problems bedevilling the city. For instance, in terms of road infrastructure development, the MBAB elite affiliates prioritised the construction of a recently completed traffic circle at Rujeko-Target Kopje junction along Beitbridge highway, adjacent to the Masvingo Polytechnic and the development of the industrial road network. Most of the MBAB affiliates control the few means of production in Masvingo, hence the preference for the development of industrial road networks which would promote their economic interest by facilitating the easy flow of goods and services.

In contrast to the aforementioned development project set by the municipal technocrats, the fieldwork data found that non-MBAB elite urban ratepayers, particularly residents from Mucheke HDS, preferred the construction of a high-level *Chimusana* bridge, instead of a traffic circle, to alleviate traffic congestion between the CBD and HDSs during peak hours. However, the municipal council gave preference to the traffic cycle and the industrial road network merely because it (referring to the municipal council) favours the MBAB, due to their economic and ideological support. This has created tensions resulting in MURRA being more aggressive than the MBAB in terms of conveying their message as a result of their perception that their interests are not prioritised. Although there are quite opposing views about the role played by MBAB, the business community feels their infrastructural interests are not served by the municipal council and for this reason endeavour to fill the gap through active participation at the MBAB institutional level.

Various residential matters underpinned by infrastructure problems necessitated the formation of CBOs in urban Masvingo. CBOs are formed for several reasons, which include developmental concerns, recreational interests and religious concerns. CBOs in urban Masvingo, particularly the SHINE club, which is also called *'vanautsanana'* (clean people), were formed by urban ratepayers to meet the most challenging infrastructure problems faced by residents. In this regard, protestant churches have worked strongly with the CBOs and residents have responded positively.

The fact that urban ratepayers have no access to constant supplies of potable water, that the garbage collection system is non-functioning due to corruption, and that there are frequent sewer bursts and system blockages require them to rely on different informal and self-management service systems. The extent to which urban ratepayers withstand their prolonged infrastructure problems depends on the existing social resources, material resources and multifaceted activities associated with CBOs. Accordingly, JOY, one of the urban ratepayers from the LDSs who formed the SHINE club (a local CBO), which provides infrastructure resilience services as well as cleaning, education and health campaigns describes her project as follows:

"The 'SHINE CLUB' has become the main survival mechanism for residents considering our current infrastructural conditions. We don't always have to wait for the council to solve our infrastructure problems but visit door to door, inspecting individual households and if for example, the sewer is not working we help other members of the club to fix the problem. We inspect everything including the water they drink. If that water is not safe to drink then we advise the household to boil water before drinking. We are mainly concerned with the health precautions of individuals and working on areas that are not addressed by the council. In this club, we believe that cleanliness is next to Godliness, and that's why we work towards a healthier and cleaner environment..." (Informant JOY). JOY's sentiments are in resonance with the thoughtful ideas of other urban ratepayers interviewed. Following the researcher's observation, the article concurs with JOY's arguments that the SHINE club makes significant contributions to the maintenance of infrastructure service and provides community-based support strategies and area-based involvement to develop environmental excellence and indispensable social services. The SHINE club was formed to serve different class interests and political identities. In this regard, the aforementioned CBO is apolitical but invests in collective health and sanitation strategies.

The article's focus in the analysis of CBOs is its innovative approach to building infrastructure resilience strategies, such as the SHINE cleaning, education, and health-related campaigns. Participatory approaches equip the urban ratepayers with flexible responses to forceful infrastructure predicaments. According to my study findings, CBOs, the SHINE club, in particular, play a fundamental role in providing practical approaches to sustainable coping strategies. Concerning frequent sewer bursts, for example, not only does the club repair sewer systems, but it also provides health-related education and possible health precautionary measures. Interestingly, most of my interviewees appear to respond positively to health precaution measures encouraged by the SHINE club. At whatever time sewer bursts are detectable in their densities, the aforementioned residents advise their children not to play anywhere near open sewers. Also, the residents have introduced the bucket system whereby a bucket and water are available at each household, mostly at the gate, for visitors to wash their hands on entry. Furthermore, the SHINE club makes frequent visits to households adopting these health and sanitation strategies, thereby simultaneously reinforcing those aspects. Building on the above, the current article argues that CBOs offer a wide range of coping strategies and enlighten residents on basic municipal policies that impinge on their coping techniques. In my view, offering resilience approaches and resilience training is evidence of elite urban ratepayers' attempts at transforming and improving the infrastructure environment.

Different community stakeholders like churches encourage flexible responses to infrastructure problems. One of the respondents, a Pastor of a local Pentecostal church, highlighted the existence of an organised group called 'vashandi' (Workers) consisting of young energetic youth who frequently participate in community-based support strategies under his patronage. This group plays a similar community role as their SHINE club counterparts, helping to create an appealing environment. The Vashandi primarily consists of members from the Apostolic Faith Mission (AFM) and voluntary members of the local community who admire the role played by CBOs but go further to issues dealing with housing cooperatives to prevent the emergence of slums and informal settlements. Specifically, departments within churches play a significant role in the maintenance of urban infrastructure and not the church at large. The Vashandi and social responsibility department of the 'mainline' churches plays a significant complementary role in the infrastructure developmental concerns of local CBOs. For example, the Methodist Church in Zimbabwe (MCZ) and the 'mainline' minister's fraternity fellowship through its social responsibility department with CBOs. These religious groups follow up on the CBOs' actions concerning infrastructure problems, reminding the community through religious actions and campaigns on how to overcome the most challenging infrastructure problems.

The main argument herein is that elite urban residents in Masvingo reacted confidently to the role played by CBOs in union with religious groups and civil society. In addition to the aforementioned contributions by CBOs, elite urban residents can further access and attract the services of external donors and NGOs such as the Red Cross and CARE International, to be equipped with short courses to withstand the environmental health hazards. Evidence can be drawn from stimulating courses presented by the Zimbabwe Applied Health Education and Development (AHEAD) during the period 2010-2012 during which families were provided with extensive training on family health, good sanitation and safe use of water, a training which elite residents organised. After the training course was completed, they went door to door educating residents on family health and how to recycle household solid waste. During this period, several campaigns were done on environmental health and refuse collection up to the extent when the municipal council bought a white truck for refuse collection.

However, efforts of urban ratepayers to respond to CBOs have been undermined by the Zimbabwe mainstream development ideology in which development is directly linked to political representation. This article views such kind of development as an extension of national sovereignty, nationalism and liberation ideologies. Before the 2011 elections, external donors and NGOs were forced to shut down by the ruling government due to political reasons. This came as a threat to CBOs' endurance since they rely profoundly on external donors and NGO support. Thus, the localisation of resilience strategies and grassroots participation, specifically reliance on local CBOs in Masvingo, is threatened by a government that treats development and politics as analogous.

Conclusion

This article has provided an analysis of urban community life and the role of institutional networks as survival strategies for urban ratepayers in Masvingo, Zimbabwe. As agencies of transformation, urban ratepayers constantly engage with institutions like MURRA, MBAB and CBOs which provide them with on-going coping strategies. They constantly utilise the aforementioned institutions as a practical reaction to the tormenting infrastructure conditions in urban Masvingo. Elite urban ratepayers, through the MBAB, contributed resources, ideas, technological support and expertise. Also, individual members within the MBAB reported that they have offered training courses to municipal technocrats, including administrative and casual workers.

This article also established that urban ratepayers see themselves as having intensive institutional-based support (i.e. MURRA-based support). However, there is a distinct group of urban ratepayers who are business owners and, therefore, eligible for participation in the business forum yet they are not members of the MBAB. This article argues that some of these elite urban ratepayers, predominantly residents from the high-density suburbs, view the MBAB institution as merely serving the hegemonic ideas and the interests of the business community rather than infrastructure problems per se. CBOs play a fundamental role in providing practical approaches to sustainable coping strategies. The article's focus in the analysis of CBOs is their innovative approach to building infrastructure resilience strategies.

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