

Transparency Watch

MARCH, 2025

Epworth's Stolen Futures: Corruption, Evictions, and the Collapse of Trust



Epworth has become a focal point of widespread land allocation irregularities

Inside Stories

- **Securing the Soil: How Land Tenure Security Could Reshape Zimbabwe's Agricultural Future**
- **Concrete vs. Crops: Zimbabwe's Urban Sprawl and the Hunger Time Bomb**
- **Landless No More: Rural Women's Battle Against Patriarchy and Greed**
- **From Uncertainty to Opportunity: Zimbabwe's Hybrid Land Tenure Revolution**

By Witness Runodada

Zimbabwe's land distribution saga has once again come under scrutiny, as corruption, displacement, and unfulfilled promises continue to plague communities across the nation.

Areas such as Epworth have become focal points of widespread land allocation irregularities, with residents calling for justice amid allegations of misconduct by local boards, councilors, and land barons.

Mapping Chaos: How an Attempt to Regulate Land Allocation Displaced Thousands

The story in Epworth began in 2010 when the government attempted to regulate land allocation in the area. However, the process was marred by irregularities, including the use of incorrect mapping, which led to the eviction of countless residents.

The same land, from which these residents were evicted, was later sold to others for significant profits. Despite promises of relocation since 2017, those displaced remain in limbo, living under uncertain and often dire conditions.

Urban land is allocated in accordance with legal procedures on the issuing of title deeds on council land as articulated in the Deeds Registries Act Chapter 20:05 (revised edition 1996) and Urban Council Act, section 152. The process includes the approval of a layout plan; approved survey diagrams; proof of payment/purchase, price of residential stand and certificate of compliance with development conditions on water, sewer, roads to some stage and a superstructure.

Before the issuance of a title deed, the responsible local authority, in this case the Epworth Local Board, through legal sections, initiates conveyance registration of the title deeds. External lawyers are appointed by the local authority to prepare title deeds and register them at the Deeds Office.

The Secretary-General of the Epworth Residents Development Association, Victor Nyapetwa relayed that there was and still is a disaster uncovered.

Continued on page 4

Securing the Soil: How Land Tenure Security Could Reshape Zimbabwe's Agricultural Future

By Rutendo Mazhindu

Land tenure security is a critical determining factor in agricultural investment and productivity. Secure land rights provide farmers confidence to invest in sustainable practices and technologies, as they are assured of a return on investment (ROI) in the long-term.

Zimbabwe has historical land tenure security challenges. The Fast Track Land Reform Programme, initiated in the early 2000s, resulted in massive land redistribution, but it also created instability and uncertainty about land ownership.

Farmers were often threatened with eviction, discouraging them from making long-term investments on their land and agricultural practices. This insecurity resulted in decreased agricultural productivity and a reluctance to adopt sustainable technologies due to fears of losing their investments.

In response to these challenges, the Zimbabwean government has proposed a new hybrid land tenure system aimed at enhancing land ownership rights and improving the bankability of agricultural land. Key objectives of this reform include:

Enhancing Agricultural Land Ownership Rights: By converting existing leases into transferable documents, farmers gain more secure ownership, which is essential for attracting investment.

Encouraging Agricultural Investment: The reforms aim to create a more flexible and economically viable system to attract local and foreign investment to the agricultural sector while maintaining local control over land resources.

In a study titled "Land Tenure Security and Farm Investments Amongst Small Scale Commercial Farmers in Zimbabwe," Maxwell and Wiebe, as well as Roth and Haase, in 1998 highlighted that "land tenure security has long been identified as one of the key elements necessary to bring about higher levels of investment and access to credit, for intensifying agricultural production, facilitate reallocation of production factors to maximize allocation efficiency in resource use, encouraging better natural resource management and sustainable development, and allow economic diversification and growth."

This argument supports the view that poor performance by farmers within the SADC region is attributed to existing land tenure systems, which do not provide secure land ownership rights.



Secure land rights empower farmers to invest in sustainable practices and technologies

Their analysis goes as far as claiming that freehold tenure and adequate land are the most important pre-conditions for agriculture commercialization and development. Increased tenure security in productivity resources leads to enhanced and sustainable agricultural production.

Improving access to financing: Secure land rights make it easier for farmers to access credit and financial services, as lenders are more confident to finance projects on land with clear ownership documentation.

Many development specialists are in favour of statutory, individualized land tenure systems (titling), claiming that tenure security:

1. Increases credit use through greater incentives for investment, improved creditworthiness of projects, and enhanced collateral value of land.
2. increases land transactions, facilitating land transfers from less efficient to more efficient users by increasing the certainty of contracts and lowering enforcement costs.
3. reduces the incidence of land disputes through clearer definition and protection of rights.

Continued on Page 5

Concrete vs. Crops: Zimbabwe's Urban Sprawl and the Hunger Time Bomb

By Oscar Jeke

Urban expansion in Zimbabwe is a complex phenomenon that significantly impacts agricultural land, food security, and rural livelihoods.

As urban areas grow due to population booms and economic development, the encroachment on agricultural land raises critical concerns about sustainability and food production.

Zimbabwe has been characterized by a notable increase in the urban population, particularly in major cities like Harare and Bulawayo. Experts suggest that this growth is primarily driven by the search for better economic opportunities and improved living conditions.

According to The World Bank's Urbanization, agricultural development, and land allocation discussion papers, urban areas can provide more jobs and services, which attracts rural populations seeking to improve their quality of life. However, this influx leads to significant pressure on land resources, often resulting in the conversion of fertile agricultural land into residential and commercial developments.

Vanishing Farms: How Cities Are Swallowing Zimbabwe's Breadbasket

One of the most pressing issues arising from urban expansion is the loss of arable land. The State of Food Security and Nutrition in the World 2023, indicates that as cities expand, they often encroach upon prime agricultural zones, reducing the area available for food production.

An example of such areas include Goromonzi, Melfort, Nyatsime and Nyabire/ Mt Hampden, which is poised for the development of the new city, despite it receiving adequate rainfall for farming purposes.

This study by the Food and Agriculture Organization (FAO) further highlight that the urban sprawl can lead to a decrease in local food production capacity, which is particularly concerning for a country like Zimbabwe facing food insecurity challenges.

In Harare, for instance, the area under cultivation has been dramatically reduced as the urban sprawl consumes previously arable land. The Fast-Track Land Reform Program initiated in 2000 further complicated land use by distorting urban planning processes, leading to disparities in land availability and increased informal settlements.

Fragmented Futures: The Hidden Cost of Shrinking Farmlands

Land pressure in peri-urban areas exacerbates conflicts over land use. Farmers are increasingly competing with developers for land, leading to disputes over ownership and usage rights.

The Zimbabwean government recognized these challenges and attempted to implement policies aimed at balancing urban development with agricultural preservation.

However, experts suggest that these policies often lack effective enforcement and comprehensive planning, leading to ongoing conflicts.

The competition for land between urban developers and agricultural practitioners creates conflicts that hinder effective land management. Local authorities often respond to urban agriculture by destroying crops deemed illegal, which can lead to further tensions between urban subsistence farmers and city planners.

Fragmentation of agricultural land is another significant consequence of urban expansion.

As agricultural plots are divided into smaller sections due to urban encroachment, farmers face difficulties in maintaining productivity.



Continued from Page 1

Epworth's Stolen Futures: Corruption, Evictions, and the Collapse of Trust...

The regularization process unearthed corruption and land conflicts propelled by land barons in collusion with councilors who took advantage of the lack of a formal regularization policy and allocated land to new residents for profit while previous owners were displaced.

He notes "A surveyor came and pegged stands at 200 square meters, but the ones that got the stands were new residents, while the original occupants lost to corruption in the system."

He further reiterated that the local board devised a masterplan for the city, which is where all the corruption was unearthed. Through the masterplan, those stranded were handed a lifeline and allocated stands in Goromonzi as compensation.

Land Barons & Broken Promises: The Shadow Economy of Urban Expansion

One affected resident, who chose to remain anonymous, revealed that corruption runs deep within local boards, with councilors and land barons complicit in selling stands initially allocated to evicted residents.

"The local board members, councilors, and land barons are corruptly selling stands belonging to evicted residents," he said, expressing frustration over the lack of accountability despite numerous court appearances.

Residents remain skeptical, demanding transparency and immediate action from the authorities.

The situation in Epworth reflects a broader pattern of corruption and exploitation in land allocation. Official channels for purchasing land have reportedly become inaccessible, with the Harare Council claiming there are no available stands in the area.

Instead, land barons such as one known as Mukoko, or "Magirazi," facilitate stand allocations for substantial profit. These transactions involve cartels that process the necessary documents, leaving ordinary citizens unable to navigate the system without resorting to bribery.

Lucia Nkani, one of the affected residents, shared her heartbreaking experience of eviction and false promises.

We were evicted in 2017 and have not been allocated land since. My father passed away, leaving us his house, but after the eviction, we had to rent.

"The council keeps giving us false hope, promising relocation, but nothing has been fulfilled," she said.

Voices from the Rubble: Stories of Loss and Resistance

Reports indicate that land meant for informal settlers is often sold to wealthy outsiders for prices ranging between \$4,000 and \$6,000, with only a fraction of the proceeds going to the council. President Mnangagwa's 2023 campaign promise to issue title deeds to settlers in Epworth has also failed to materialize, further eroding public trust in the authorities.

Amid these challenges, organizations like the Community Alliance for Human Settlements in Zimbabwe (CAHSZ) have stepped in to provide guidance and support to affected communities. CAHSZ has developed a community land protection guide to help residents safeguard their land rights and seek legal redress in cases of forced eviction. The guide also promotes sustainable land use and prioritizes land rights for women and marginalized groups.

Tatenda Madziro, a representative from CAHSZ, expressed deep concern over the allegations of corruption.

"The eviction of individuals from their homes leads to severe social and economic consequences. This situation not only displaces families but also disrupts communities and livelihoods. It is crucial for local authorities to operate transparently and uphold the law to protect residents' rights," she said.

Madziro called for policy reforms and accountability measures to address systemic issues in land management and distribution.

This menace is not limited to Epworth but a nationwide pandemic that goes unchecked, with residents in Mabelreign suburb being the recent victims of house demolitions caused by illegal allocation of land by unnamed benefactors.

Policy vs. Reality: Will Government Reforms End the Crisis?

In response to the growing crisis, the government has also introduced new land policies aimed at curbing the influence of land barons and ensuring proper urban development.

Continued on Page 9

Continued from Page 2

...How Land Tenure Security Could Reshape Zimbabwe's Agricultural Future...

4. raises productivity and sustainability through increased agricultural investment

According to Roth and Hasse, fewer land disputes allow farmers to direct resources that might otherwise have been used for litigation towards land investments.

Influence of Secure Land Rights on Investment Decisions

Secure land rights significantly influence farmers' willingness to invest in sustainable practices.

When farmers are confident that their rights are protected, they are more likely to invest in improvements such as irrigation systems, soil conservation techniques, and advanced agricultural technologies.

Tenure security has a marked effect on expectations of a return on an investment of both labour and capital. Many development thinkers have attributed the weakened incentives to invest in smallholder agriculture to the absence of security of tenure to land ownership (Bruce and Migot-Adholla, 1994; Feder and Noronha 1987; Rukuni, 2000). Rukuni (2000) argues that the inability of smallholder farmers to use "their" land as collateral to borrow the much needed short and long term credit for investment in agriculture denies most of them access to technology (hybrid seed, fertilizer, equipment etc.). This can lead to low productivity and unsustainable practices.

Tenure security is also considered an important precondition for increasing land-based economic development and environmentally sustainable natural resource use (Bruce and Migot-Adholla, 1994).

According to Rukuni (2000), tenure security, in as far as exclusive land rights of groups and individuals is concerned, is the very basis of economic, political and social power and status.

Secure land tenure also positively impacts long-term planning.

Such planning includes crop rotation strategies, investment in soil health, and adopting environmentally friendly practices that may not yield immediate returns but are beneficial in the long run.

A number of studies reveal that farmers will be more likely to make medium- to long-term land improvements if their tenure is secure because they will be more likely to benefit from investment.

Assuming that farmers have access to viable technologies, inputs and extension advice, and adequate household labour and financial resources, then enhanced tenure security often leads to higher investment and agricultural production which in turn leads to sustainable agricultural development.

Maxwell and Wieber (1998) also note that there is widespread evidence linking secure property rights to a higher propensity to invest in tree planting, manuring, soil and water conservation and other permanent improvements.



Secure land rights empower farmers to invest in sustainable practices and technologies

Continued on Page 6

Continued from Page 5

...How Land Tenure Security Could Reshape Zimbabwe's Agricultural Future...



Enhanced tenure security often lead to higher investment and higher agricultural production which in turn leads to sustainable agricultural development. Pic: ZIMFACT

This has a net positive impact on environment and climate change management.

Secure land tenure encourages the adoption of innovative technologies. Farmers with stable rights are more inclined to invest in precision agriculture tools, which enhance productivity and sustainability.

For instance, satellite monitoring systems can help optimize resource use, while AI-driven advisory systems can guide farmers in making informed decisions about crop management.

Long-Term Gains: Why Farmers Plan Ahead When Their Land is Safe

The implications of enhanced land tenure security for agricultural productivity are profound:

Increased Output: With improved security, farmers can focus on maximizing their output through better resource management and sustainable practices.

Diversification: Secure tenure allows farmers to experiment with different crops and farming methods, potentially leading to increased resilience against market fluctuations and climate change impacts.

Strengthened Food Security: As productivity increases, so does the potential for improved food security within communities. This is particularly crucial for countries like Zimbabwe, where agriculture plays a vital role in the economy.

In its report on the impact of land tenure systems and sustainable development in Africa, the Economic Commission for Africa notes that “if tenure is secure, the standard of living is relatively high given available household resources and an environment conducive to production.

If tenure becomes insecure, however, the household becomes less productive and the standard of living declines.”

The ECA also notes that since land is central to promoting rural livelihoods. In Africa, access to land and security of tenure are the main means through which sustainable economic development can be realized.

The Hidden Hurdles: Legal Complexities, Administrative Capacity, and Stakeholder Resistance

While the proposed reforms hold promise for enhancing land tenure security and agricultural productivity, several challenges remain:

Administrative Capacity: The successful implementation of the new system will depend on the government's ability to manage changes effectively.

Legal Complexities: Navigating the legal landscape surrounding land ownership can be complicated, especially with existing disputes.

Stakeholder Resistance: There may be resistance from various groups affected by the changes, necessitating ongoing dialogue and consultation.

The new land tenure security measures in Zimbabwe represent a significant step towards revitalizing the agricultural sector by fostering a more secure environment for investment.

By enhancing farmers' willingness to invest in sustainable practices and technologies, these reforms have the potential to improve agricultural productivity and contribute positively to food security in the region.

However, successful implementation will depend on addressing political stability and administrative challenges while ensuring equitable access to resources for all farmers.

Landless No More: Rural Women's Battle Against Patriarchy and Greed

By Michelle Chifamba

Widows in the Crosshairs: Customary Law vs. Constitutional Rights

Fifty-two-year-old, Josephine Kambiru is a victim of land injustices that discriminate and disenfranchise women from the acquisition and utilization of land in communal areas.

The widowed mother of five children and three grandchildren from Ward 16, Village 9 in Chegutu Rural District, says, she inherited her six-hectare farm when her husband passed on in 2019. She has been facing challenges from traditional leaders and village development committees (VDOs) who have been threatening to take back the farm stating that she is not entitled to own the property.

Carved on her face are visible marks of sorrow as she sits outside her mud hut. Kambiru has been battling to maintain the farm and defend her property rights.

Despite having signed paper work assigning her farm ownership, she believes she is a victim of land injustice by the male-dominated land development committee that has been making efforts to demolish her property and evict her from her home, leaving her vulnerable.

"I am appealing to the government to investigate land allocation presided over by Village Development Committees who come demanding us to be evicted so that they can resettle other people.

In some cases, there is politicization of the process, suspected case of not participating in political party activities will result in one being targeted for evictions without valid reasons," Kambiru says.

Elites vs. the Excluded: How Land Reform Failed Zimbabwe's Women

In the book 'Zimbabwe at 40, Development, Democracy and Transition', Esther Chigumira's chapter, Endowed but cursed? Agrarian and mining accumulation in a changing environment; states that 40 years after independence and going through land reform processes, women are still at the margins despite progressive legislation that ensures their title to land.

The Zimbabwe government carried out the Fast Track Land Reform Program in the early 2000 which sought to redress historical land imbalances that resulted in land ownership being skewed in favour of the white minority with the Black majority languishing in the periphery.

Despite this progressive process which sought to open spaces for women to accumulate and acquire land for economic development, the African Institute for Agrarian Studies observed that in terms of access and ownership of land by women under the land reform program, only 14 percent of women benefited countrywide.



Women are the backbone of Zimbabwe's farming sector, driving productivity and growth. Pic: ZBC NEWS

The report noted that women who fully benefited from the land redistribution program were mostly elites, ex-combatants or those affiliated to the ruling party.

Although the program sought to address some land inequalities in Zimbabwe, challenges in the acquisition of land by women from marginalized communities remained.

Zimbabwe Democracy Institute, Senior Researcher, Bhekezela Gumbo said, "Zimbabwe's patriarchal structure favours men and culture has been used as a vehicle for exclusion and discrimination against women in terms of land access. In addition, gender stereotyping, lack of decision-making and bargaining power are some of the challenges that have affected women in their access and ownership to land."

Despite Zimbabwe being a Constitutional democracy, which upholds the rights to land ownership, the Constitution to some extent leaves room for discrimination against women. Land regulation is navigated through customary law (Article 23 (3).

Continued on Page 8

Continued from Page 7

Landless No More: Rural Women's Battle Against Patriarchy and Greed

A USAID country profile on property rights and resource governance notes that the Constitution of Zimbabwe permits discrimination against women in land matters by deferring to customary law in matters related to adoption, marriage, divorce and inheritance.

Women married under customary law cannot co-own property with their husbands, in the event of death, land is passed to a male in the family.

"During the fast track land reform process the majority of women benefited from the land as spouses. Due to the patriarchal structures which exist in Zimbabwe, in the absence of a male or in the event of death or divorce, women are considered unentitled of the property," Gumbo said.

A Human Rights Watch, 2020 report documents that in rural Zimbabwe, many widows and older women face human rights abuses in relation to land rights, without any land of their own the majority of these women cannot be economically independent.

"Many older women in rural communities are widowed and experience violations of their rights. These women are vulnerable to violations of their property and inheritance rights. Most of the abuse and violations are not documented and the perpetrators remain unpunished," reads part of the HRW report.

In 2024, widowed women in rural Sanyati fell victim to land corruption, facing evictions from their properties without valid reasons.

Fighting Back: Grassroots Movements and Legal Loopholes

Dorothy Tafirei is part of the group of women from Ward 15, Village 8 in Sanyati rural affected by the land rights violations. Despite being allocated two plots by the village development committee in 2020 Dorothy was evicted and her property demolished.

Tafirei and other affected victims have been battling to regain their lost land, although their efforts have been in vain due to a myriad of challenges including lack of access to legal representation.

"The traditional village development is male dominated, and in most cases we do not have a voice to speak against the leaders of the community.

"If the government could intervene and provide us with compensation and security of tenure so that the village leaders do not evict us when they please. We have lost money and properties in the process," Tafirei said.

Mutsa Murombedzi, Mashonaland West Proportional Representative Legislator admits that women in rural Zimbabwe remain vulnerable to land injustice which is deeply rooted in the customary and traditional practices that disempower women.

"Zimbabwe's rural economy is dominated by agriculture and women are the primary producers.

A viable land ownership structure will capacitate women with access to land and other natural resources critical for livelihood security. There is therefore need for a multifaceted approach to address inequalities that affect women in land access.

Women should be included in decision-making committees on legal, constitutional and policy awareness campaigns so that they can participate fully in the development process," said Murombedzi.

As women in rural Zimbabwe continue to face land injustice and discrimination, the skewed gender land ownership patterns have been attributed to other factors such as lack of information by women and the growing concern of corruption in land allocation.

A Transparency International report on the Intersection of Women, Land and Corruption in Zimbabwe highlighted the manifestation of political and bureaucratic corruption predominately in the land sector at the advent of the Fast Track Land Reform Program in 2000, whereby there were reports of multiple farm occupations by the elite and politically connected.



Zimbabwe's rural economy is dominated by agriculture and women are the primary producers. In the picture - Ms Pylaia Chembe watering her garden (Picture: UNDP Zimbabwe)

Continued on Page 9

Did you know that you can now report corruption online on the Global Leaks platform?

Use this link: <https://report.tizim.org/#/>

Continued from Page 8

Landless No More: Rural Women's Battle Against Patriarchy and Greed

"To date, Zimbabwe has experienced various forms of land corruption including the dispossession of communities by political elites to pave way for mining concessions, multiple farm ownership under the land reform program, the emergence of land barons and illegal housing cooperatives, and the abuse of office by local land authorities in parceling out residential stands," reads part of the TIZ report.

According to a women's rights organization, Zimbabwe Women Lawyers Association, corruption and lack of transparency and accountability in land governance has disadvantaged women in land and property ownership.

A Path Forward: Policy Reforms to Empower Women Farmers

Despite progressive laws and land reforms aimed at promoting equality, women like Josephine Kambiru and Dorothy Tafirei remain vulnerable to discrimination, eviction, and landlessness due to the patriarchal structures that dominate land allocation processes.

Customary law, political influence, and corruption further exacerbate the marginalization of women in rural communities, preventing them from securing their rights to land and property. To address these issues, a more inclusive and transparent approach is essential—one that actively involves women in decision-making processes, strengthens legal protections, and combats corruption.

Only through such comprehensive reforms can women in rural Zimbabwe achieve true economic independence and contribute more effectively to the country's development.

Continued from Page 4

...Epworth's Stolen Futures: Corruption, Evictions, and the Collapse of Trust



House demolitions have become the order of the day in most of Harare Suburbs.

The policies emphasize compliance with relevant laws and protocols and aim to establish high-quality housing developments aligned with the government's vision of an upper-middle-income society by 2030. Cabinet has also prioritized urban renewal, transformation, and regularization to address unplanned settlements that lack basic services such as water, electricity, and sanitation.

For now, the affected communities continue to wait, hoping for a resolution to a crisis that has disrupted countless lives and livelihoods.

Cabinet has also prioritized urban renewal, transformation, and regularization to address unplanned settlements that lack basic services such as water, electricity, and sanitation.

Despite these measures, the road to justice for displaced residents remains long and uncertain. Efforts to seek clarification from Epworth Member of Parliament Zivai Mhetu were unsuccessful, as he declined to comment on the matter.

For now, the affected communities continue to wait, hoping for a resolution to a crisis that has disrupted countless lives and livelihoods.

Continued from Page 3

...Concrete vs. Crops: Zimbabwe's Urban Sprawl and the Hunger Time Bomb...

Evictions Without Answers: Families Uprooted, Food Supplies at Risk

Unplanned horizontal urban expansion frequently leads to the eviction of farming households from their lands. This displacement not only disrupts their livelihoods but also diminishes the overall agricultural output necessary for local food security.

Additionally, the lack of clear compensation frameworks exacerbates these issues, leaving displaced families without recourse or support.

Environmental Degradation is another pressing effect. Urban expansion often leads to environmental degradation, which can negatively affect agricultural productivity. The loss of soil diversity and quality due to urban development reduces the capacity of remaining agricultural lands to produce food effectively.

The implications for food security are profound. With diminishing agricultural land, local food production is likely to decline, increasing reliance on imports and driving up food prices.

A report by the Zimbabwe National Statistics Agency (ZIMSTAT) published on March 27, 2023, indicates that rising food prices disproportionately affect low-income households, exacerbating poverty and malnutrition rates among vulnerable populations.

Urban Farming: A Lifeline or a Band-Aid for Food Insecurity?

As urban areas expand into agricultural zones, the reduction in available farmland directly impacts food production capabilities. Urban agriculture, while a critical survival strategy for many households, cannot fully compensate for the loss of larger-scale farming operations that are essential for meeting the food needs of the national population.

Increased dependency on food imports directly arises from the decline in local food production due to urban encroachment forcing communities to rely more heavily on food imports.

This dependency leads to increased vulnerability to external market fluctuations and food price volatility, further jeopardizing food security in urban areas. This dependency on external food supplies increases vulnerability to market supply shocks, as seen with the Russo-Ukrainian conflict.

The war disrupted global agricultural exports, particularly wheat, sunflower oil, and fertilizers, causing food price volatility worldwide.

Countries reliant on these imports faced soaring costs, which disproportionately affected urban populations with limited access to locally produced food.

The resulting inflation and supply chain disruptions further jeopardized food security, especially in regions with pre-existing economic instability.

Despite these challenges, there are opportunities for sustainable development amid urban expansion. Urban agriculture has emerged as a viable solution to enhance local food production within city limits.

With strategic planning and investment in sustainable practices, experts reiterate that there are opportunities to mitigate these impacts while supporting both urban growth and agricultural viability.

Addressing these issues will require coordinated efforts from policymakers, communities, and stakeholders across sectors to ensure that both urban areas and agriculture can thrive together.



Hopley Farm Settlement was established in 2005 as a temporary shelter for people displaced by the regularisation and enforcement of building bylaws in urban areas

From Uncertainty to Opportunity: Zimbabwe's Hybrid Land Tenure Revolution

By Oscar J Jeke

Land tenure security is a critical determining factor in agricultural investment and productivity. Secure land rights provide farmers confidence to invest in sustainable practices and technologies, as they are assured of a return on investment (ROI) in the long-term.

Zimbabwe has historical land tenure security challenges. The Fast Track Land Reform Programme, initiated in the early 2000s, resulted in massive land redistribution, but it also created instability and uncertainty about land ownership. Farmers were often threatened with eviction, discouraging them from making long-term investments on their land and agricultural practices. This insecurity resulted in decreased agricultural productivity and a reluctance to adopt sustainable technologies due to fears of losing their investments.



Bankable Titles: A Game-Changer for Farmers and Financiers

The introduction of bankable documents is designed to address several critical issues that have plagued Zimbabwe's agricultural sector. Historically, many farmers have faced difficulties in accessing financing due to the lack of clear ownership documents. By creating documents that can be recognized by financial institutions as collateral for loans, the government hopes to encourage investment in agriculture and improve productivity.

The potential benefits of bankable documents are significant. They could enhance the value of agricultural land by providing farmers with a means to secure loans for improvements and expansions. This could lead to increased agricultural output, which is vital for Zimbabwe's economy. The ability to use land as collateral may also attract more investors into the sector, contributing to economic growth and job creation.

However, there are notable challenges associated with this new system. One primary concern is whether financial institutions will accept these bankable documents as adequate security for loans. Experts warn that banks typically require not only documentation but also clear foreclosure rights—meaning they need assurance that they can reclaim the land if a borrower defaults on a loan.

As noted by legal analysts, "A financial institution will not accept a mortgage over a farmer's land as security for a loan unless the institution is able to foreclose the mortgage in the event that the farmer fails to repay".

If the government does not provide a framework that allows banks to confidently foreclose on properties when necessary, it may limit access to credit despite having bankable documents.

Continued on Page 12

Continued from Page 11

...From Uncertainty to Opportunity: Zimbabwe's Hybrid Land Tenure Revolution...

Additionally, the requirement for government approval for land transfers introduces bureaucratic hurdles that could slow down transactions and reduce market efficiency.

Critics argue that this could create an environment where corruption and inefficiency thrive, potentially undermining the intended benefits of the new system.

The need for government consent for financial institutions to foreclose on land used as collateral further complicates matters, as it may deter banks from lending altogether if they perceive excessive risk or bureaucratic delays.

Moreover, while the focus on indigenous ownership aims to rectify historical injustices related to land distribution, it raises questions about equity and inclusivity within Zimbabwe's population.

The prohibition on transferring agricultural land to non-Zimbabweans may limit foreign investment opportunities that could otherwise benefit local agriculture. This aspect of the policy has drawn criticism from some experts who argue that it could stifle potential economic growth.

Veritas argues that, the “bankable, registrable and transferable” documents of tenure have been mooted for a long time but have yet to see the light of day.

If and when they are issued they will remedy at least one of the problems besetting the land reform programme: uncertainty about who holds the land. If properly drafted, they should provide evidence of the identity of the holders of the land and the boundaries of the land they hold.

On the other hand, by emphasizing documents of tenure the statement puts the cart before the horse, as it remains silent on the nature of the tenure under which farmers will hold their land.

Will it be ownership? Will it be a lease and if so, for how long will the leases last and under what circumstances can they be cancelled?

These are the factors that will render farmers' tenure secure or precarious. Documents of tenure or title will provide evidence of who holds rights over the land, but the holders' security of tenure will depend on the nature and extent of those rights.

“Bankable” documents? When the Statement refers to “bankable” documents of tenure, it presumably means documents that will be accepted by banks as security for loans. This is shorthand for saying that farmers will be able to mortgage their land as collateral for loans they take out with financial institutions. Several points arise here:

*Continued on Page 13*

Continued from Page 12

...From Uncertainty to Opportunity: Zimbabwe's Hybrid Land Tenure Revolution...

When deciding to grant a farmer a loan, a financial institution makes a commercial decision based on the likelihood of the farmer repaying the borrowed money. The financial institution takes many factors into account: the farmer's competence, for example, and what the money will be used for.

The security for the loan is only one of those factors.

A financial institution will not accept a mortgage over a farmer's land as security unless the institution is able to foreclose the mortgage in the event that the farmer fails to repay the loan.

Such a proposition is only viable if the institution can have the farmer evicted from the land and the land resold to someone else at a price which allows the institution to recover the money borrowed.

The Government cannot simply order financial institutions to accept tenure documents as security for loans. Unless the above conditions are met, financial institutions will not lend money to farmers.

Government Approval and Collateral Dreams: Will Banks Buy into the New System?

Government approval will be required for the sale or transfer of agricultural land, and agricultural land can only be transferred to indigenous Zimbabweans.

The requirement for government approval is a key feature of the new system, designed to maintain oversight of land transactions and prevent foreign ownership.

Under this framework, any transfer of agricultural land—including sales and transfers due to loan defaults must receive authorization from the government. This measure is intended to predominantly ring-fence land ownership for Zimbabweans, thereby protecting the interests of local farmers and preventing potential exploitation by foreign entities.

The rationale behind this approach is multifaceted. First, it seeks to enhance the bankability of agricultural land by converting existing 99-year leases, offer letters, and permits into bankable, registrable, and transferable documents.

By doing so, the government aims to increase the value of these holdings as collateral for loans, thereby encouraging investment in agriculture.



Minister of Justice, Legal and Parliamentary Affairs Ziyambi Ziyambi

Minister of Justice, Legal and Parliamentary Affairs Ziyambi Ziyambi emphasized that allowing foreigners to purchase agricultural land would undermine local control over the sector and reiterated that "the amendments will ring-fence the Land Reform Programme and prevent its reversal".

However, this requirement for government approval raises several concerns. Critics argue that it may create bureaucratic hurdles that could stifle investment and slow down transactions.

The necessity for government consent could lead to delays in sales or transfers, which might discourage potential investors who seek quick access to land for agricultural development.

Additionally, there are fears that this system could be susceptible to corruption or favouritism, as decisions regarding approvals may be influenced by political considerations.

Moreover, while the government aims to protect local ownership, there are implications for existing landholders who may wish to sell their properties.

The requirement for approval could limit their ability to freely transact with potential buyers, potentially impacting market dynamics and property values negatively.

This concern is particularly pertinent given that many farmers are still recovering from previous economic hardships and may need liquidity from land sales.

The government's commitment to maintaining strict controls over land ownership is also reflected in its prohibition on transferring agricultural land to non-Zimbabweans.

Continued on Page 14

Continued from Page 13

...From Uncertainty to Opportunity: Zimbabwe's Hybrid Land Tenure Revolution...

Red Flags: Bureaucracy, Corruption, and the Risks of Government Control

The system addresses the use of company ownership structures to bypass transfer restrictions. The proposed framework requires government approval for the sale or transfer of agricultural land, which includes land held by companies.

This means that any transaction involving agricultural land, whether it be a sale or a transfer due to loan defaults, must receive prior authorization from the government.

This regulation is designed to maintain oversight and ensure that land remains under indigenous control, thus preventing foreign entities from acquiring agricultural land.

One of the key features of the new tenure system is the conversion of existing 99-year leases, offer letters, and permits into bankable, registrable, and transferable titles. This change is expected to enhance the value of agricultural land as collateral for loans, thereby improving access to financing for farmers.

However, it also raises questions about how companies will navigate these new requirements. Companies that own agricultural land will need to comply with the government's approval process for any transactions, potentially complicating their operations and investment strategies.

The restrictions on foreign ownership are particularly significant. Under the new system, foreign nationals will be prohibited from acquiring agricultural land through sales or transfers.

This policy aims to safeguard local control over vital resources and prevent external entities from exploiting Zimbabwe's agrarian ecosystem. However, it could also deter foreign investment in the sector, which may be necessary for modernizing agriculture and increasing productivity.

Experts have expressed mixed views on these developments. Supporters argue that the reforms will create a more secure and transparent land tenure system that encourages local investment and protects indigenous ownership rights.

They believe that by enhancing bankability and facilitating access to financing, the new system will lead to increased agricultural productivity and economic growth.

Conversely, critics caution that the introduction of bureaucratic hurdles could reduce market efficiency and deter potential investors.

The requirement for government approval for all transfers may slow down transactions and create opportunities for corruption or mismanagement within the approval process.

Additionally, there are concerns about how effectively the government will enforce these regulations and whether they will lead to unintended consequences, such as limiting access to land for those who need it most.

The government's commitment to addressing multiple farm ownership and idle land is another critical component of this reform.

By identifying underutilized properties and ensuring equitable allocation among beneficiaries waiting for land, the new system aims to promote more efficient use of agricultural resources. This initiative could potentially benefit over 250,000 individuals on the government's waiting list for land.

The LTIC: Can a Technical Committee Fix Decades of Land Reform Chaos?

A technical team, the Land Tenure Implementation Committee, will oversee the implementation of the reforms.

The Land Tenure Implementation Committee (LTIC) is a pivotal component of Zimbabwe's new land tenure security system, established to oversee the transition from the previous land management framework to a more robust and equitable model.

Launched in December 2024 under the leadership of Kudakwashe Tagwirei, the LTIC's primary mandate is to facilitate the implementation of reforms aimed at enhancing land ownership rights, improving the bankability of agricultural land, and encouraging investment while maintaining local control over land resources.

The LTIC is tasked with several key functions. It is responsible for overseeing the conversion of existing 99-year leases, offer letters, and permits into bankable, registrable, and transferable documents.

Continued on Page 15

Continued from Page 15

...From Uncertainty to Opportunity: Zimbabwe's Hybrid Land Tenure Revolution...

This change is expected to enhance the value and utility of agricultural land holdings. Additionally, the committee will ensure that all sales or transfers of agricultural land receive government authorization, maintaining oversight over land transactions to prevent misuse or illegal transfers.

The LTIC will also address potential loopholes in company ownership structures that could allow non-indigenous individuals or entities to circumvent restrictions on land ownership.

Engagement with various stakeholders is another critical function of the LTIC. The committee will consult with farmers, agricultural associations, traditional leaders, financial institutions, and legal experts to incorporate diverse perspectives into the policy development process.

Furthermore, it will monitor the implementation of reforms to ensure compliance with established guidelines and evaluate the effectiveness of the new system in achieving its objectives.

Despite its comprehensive mandate, the LTIC faces several challenges. There are fears that it may operate as a parallel structure to existing government organs, potentially duplicating roles and responsibilities. Tagwirei has publicly dismissed these concerns, asserting that the LTIC complements rather than competes with existing governmental frameworks.

Additionally, Zimbabwe's history of bureaucratic inefficiency raises questions about the capacity of the LTIC to effectively implement reforms.

Previous attempts at land reform have been hampered by political pressures and corruption within government institutions.



Zimbabwe President, Emmerson Mnangagwa with The Land Tenure Implementation Committee (LTIC) leader, Kudakwashe Tagwirei

The constitution and other legislative provisions that deal with the administration of agricultural land have mechanisms and safeguards to protect the legacy and benefits of the land reform and ensure that it is irreversible.

A noticeable new paradigm among Zimbabwean farmers, especially beneficiaries of the land reform, is to regard farming as a business; as a source of livelihood and a means to increase personal economic value.

Young people have positively embraced the land reform programme and now account for a significant proportion of the country's commercial farmers. Since 2008, the Government has implemented various programs to assist farmers in being productive on the land.

This support includes Basic Commodities Supply Side Intervention (BACCOSI) Inputs and Mechanization Equipment, Maguta, and The Special Grains Import Substitution Programme among others.

The country has also witnessed infrastructure development including road construction and rehabilitation, dam construction, irrigation, and housing development.

However, challenges persist. Farmers face difficulties accessing affordable finance for sustainable commercial agriculture. In the absence of security of tenure, they are not sufficiently motivated to invest adequately or develop robust infrastructure on their farms. Issues arise around succession for farmers' land holdings after their death, leading to disputes among surviving relatives.

Additionally, many farmers feel no obligation to repay loans advanced by the government, leaving it saddled with debt from unpaid agricultural loans.

Overall, while the new system presents opportunities for economic growth and improved security for farmers, its success hinges on addressing these critical issues effectively.

JANUARY, 2025



**TRANSPARENCY
INTERNATIONAL
ZIMBABWE**

the coalition against corruption

www.tizim.org

accountability

96 Central Avenue

P O Box CY 434, Causeway Harare, Zimbabwe

Tel: +263 242 793 246/7, +263 78 209 1460

VOIP Calls: 08677004072

@TIZIM_info

www.tizim.org