

Poverty Reduction in Informal Settlements of Bulawayo, Zimbabwe: Role of Personal Conversion Factors

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ABSTRACT

The impact of personal and household characteristics, referred to as personal conversion factors, on poverty in informal settlements in Bulawayo (Zimbabwe) was determined. The achievement of capabilities for poverty reduction and the access to resources were investigated using the explanatory potential of the capability approach, critical realist research methodology and multi-case study design. Interviews and discussions were held with 243 conveniently sampled households, four focus groups comprising informal settlement leaders, and four key informants from government and non-governmental organisation representatives to acquire data. Methods of critical realism analysis, including retrodiction, abduction, and reproduction, were employed for data analysis. The study found that most personal factors were perceived as having no individual effects. However, complex interactions of several personal, social and environmental factors influenced access to resources and achievement of capabilities. This study contends that poverty reduction strategies and policies in poor informal settlements should view conversion factors as contexts and structures.

1. Introduction

Urbanisation is a mega-demographic trend shaping urban areas in developing countries (World Bank 2020). UN-Habitat (2023a) reports that in 2020, approximately 55 % of the global population lived in urban areas, which is expected to rise to 70 % by 2050. Urbanisation has always been associated with economic prosperity linked to industrialisation and technological advancement. However, in developing regions such as Africa, rapid urbanisation is associated with informal settlements (Nitin et al., 2021), also known as slums and squatter settlements. Although there are global commitments to achieve Sustainable Development Goals (SDG) 1 and 11, which aim at poverty eradication and sustainable cities and communities, respectively,

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informal settlements continue to proliferate. According to UN-Habitat (2020), more than 218 million Africans reside in informal areas, which constitute 51.3 % of Africa's urban population. The African urban population living in informal settlements is significantly higher than the global average of 24.8 % (UN-Habitat, 2024). The high proportion of people living in informal settlements in Africa is indicative of poverty and inequality.

Generally, informal settlements have no basic infrastructure, and the inhabitants are poor with no land tenure. Thus, informal settlements are a manifestation of urban poverty. Economic and social challenges in developing countries lead to the unsustainable horizontal expansion of urban populations into the peripheries of urban areas. Urban peripheries are often private land, with little or no service delivery, forcing people to live in poor conditions (Carrilho & Trindade, 2022). Hazards such as floods, wildfires, droughts and diseases are prevalent in these areas (Wilkinson, 2020). Furthermore, the global capitalistic economic system and protracted economic and social inequalities in developing countries perpetuate poverty entrapments and the creation of informal settlements (Bundy, 2020).

Instead of being seen as indicators of poverty and urban inequality, informal settlements are viewed as illegal settlements, problematised and deemed criminals' havens, causing environmental degradation and other social challenges. Furthermore, informal communities are located on the periphery of urban areas, far away from services, intensifying marginalisation and stigma. Roberts and Okhanya (2018) concluded that criminalising informal settlements justifies forced eviction and demolitions. In Zimbabwe, the illegal status of informal settlements also makes it difficult for residents to receive support from governmental and non-governmental organisations.

The conditions in informal settlements manifest poverty and encompass social (Maemoko et al., 2021), economic, and environmental (Kekana et al., 2023; Gil et al., 2021) facets. The complexity and the multidimensionality of poverty in informal settlements require an appropriate conceptual framework to understand how poverty can be reduced. Although informal settlements are diverse and have different levels of deprivation, household and personal characteristics play a significant role in poverty reduction (Soltani et al., 2019; Mberu et al., 2014). Sen (1999), in the Capability Approach, stated that diverse characteristics and circumstances affect an individual's ability to translate access to resources into a capability set. The author called these characteristics "*conversion factors*". These characteristics can be personal, social and environmental (Byskov et al., 2023). Personal and household characteristics such as age, gender, marital status, education level, household size and health status play a crucial role in poverty reduction. For example, one's age may affect job opportunities. If one purchases food, the ability to convert it into being well-nourished depends on one's metabolism, which may be affected by age and health condition. Therefore, this study assessed the perceptions of people in informal settlements regarding the role of personal conversion factors in facilitating access to resources and achieving capabilities for poverty alleviation.

2. Literature Review

The history of informal settlement development is discussed globally and in Bulawayo, Zimbabwe. This was done to align the study with the importance of using conversion factors, which affect access to resources and the achievement of capabilities.

2.1 Background of the History of Informal Settlements, Globally and in Zimbabwe

Informal settlements have become a prominent feature of the urbanisation process in emerging nations (Sekhani et al., 2022). Informal communities are a product of rapid urbanisation and urban poverty. Informal settlements are linked to other phenomena, such as suburbanisation and informal urbanism. Suburbanisation is a global phenomenon where residential areas expand beyond urban boundaries (Nowicki, 2020). Suburbanisation is a natural developmental phenomenon, yet in the Global South, it often transpires informally and is driven by the need for affordable shelter (Andreasen et al., 2017). Informal urbanism is not limited to settlements only but includes informal transportation, street commerce, and other forms of informality, which are integral to the urban landscape in the Global South (Kamalipour & Peimani, 2021).

Although scholars believe that informal settlements existed in ancient Roman civilisation, Finch (2022) noted that the concept of slum appeared in the 1800s in London. Terms such as slums and shanties started to be used in the 19th century to describe poor housing conditions that characterised settlements (Heise, 2021). In the United States of America, pejorative labels such as ghettos were used for similar settlements, which were characterised by poverty (Finch & Woods, 2023). Settlements such as Whitechapel in London and Chicago's informal settlements are among the first in the United Kingdom and the United States of America, respectively (Samper et al., 2020). In South America, informal settlements emerged in the early 20th century (Fischer, 2019). Popularly known as *favelas* (Cavalcanti, 2019). In Spanish-speaking countries, labels such as *villas miseria* in Argentina and *barriadas* in Peru are popularly used to describe informal settlements (Jimenez-Huerta, 2019).

In Africa, informal settlements emerged in the 1800s mainly due to rapid urbanisation (Eyita-Okon, 2022), colonial legacies (Strauss, 2019), and disjointed modernisation processes. After African countries gained independence, the removal of spatial controls and rapid urbanisation significantly increased the prevalence of informal settlements. Soon after independence, the urban infrastructure, such as housing, was unprepared to absorb the increased number of migrants from rural areas. For example, Lloyd et al., (2021), noted that the removal of apartheid spatial controls in South Africa caused an influx into Khayelitsha and other settlements.

In Zimbabwe, the history of informal settlements is complex, rooted in political factors, economic challenges and rapid urbanisation (Matamanda, 2019; Chavunduka & Chaonwa-Gaza, 2021). Political, social and rapid urbanisation push immigrants from rural areas and poor urban populations into illegal urban land invasion and homelessness. Furthermore, corruption and uncoordinated, unplanned large-scale evictions, such as Operation Clean Up in 2005, pushed people into informal settlements (Matamanda, 2019). Although the government of Zimbabwe tried to provide housing, economic challenges forced the suspension of post-independence initiatives like the Transitional Development Plan, which prioritised housing. The suspension of such initiatives led to Harare and Bulawayo experiencing an increase in informal settlements. Matamanda (2019) noted the influence of politics, poor service delivery in cities and poor planning as the cause of informal settlements in Zimbabwe.

2.2 Informal Settlements or Slums?

Informal settlements, slums, squatter camps and ghettos are used interchangeably; however, some scholars argue that they are different (Dovey et al., 2020). For example, slums, ghettos and shanty towns are defined by a lack of essential services and overcrowding, while informal settlements are defined by illegality and self-organisation.

This study recognises that since the turn of the millennium, the term slums has re-emerged in literature, as demonstrated by slogans like '*Cities without Slums*' in the Millennium

Development Goals (Dovey et al., 2020). Notwithstanding the pejorative connotation of the term slums, organisations such as the United Nations-Habitat and World Bank persist in employing the term in their publications despite pejorative stereotypes (Massidda, 2023). This study uses the term "informal settlement," a euphemism for slums and squatter camps. Terms such as slums often cast a stigma on poor communities and are derogatory (Dovey et al., 2017). Moreover, the terminology of slums and squatter camps has frequently facilitated and legitimised evictions and demolitions (Levenson, 2022).

2.3 Conceptual Framework of the Study

This study is based on the Capability Approach developed by the Economist and Philosopher Amartya Sen as a normative framework for assessing human development and well-being (Sen, 2005, 2009). Other researchers, notably Martha Nussbaum, refined and broadened the Capability Approach (Nussbaum, 1992, 2003; Güner, 2019). The Capability Approach presents an alternative to resource-oriented and utilitarian frameworks of well-being and social justice by emphasising freedoms (Robeyns, 2017). It redirects attention from means to ends by highlighting individuals' capabilities to lead a life they deem valuable (Chipango, 2021).

Figure 1 illustrates the components of the Capability Approach, which are fundamentally capabilities and functioning. Functioning encompasses diverse activities or states related to an individual's values, such as health, illness-free status, and happiness (Sen, 1999). Capability constitutes a collection of functioning, reflecting a person's freedom to pursue one lifestyle over another. (Sen, 1999). The approach emphasises individual freedoms and opportunities (capabilities) to attain preferred outcomes (functioning) (Robeyns, 2017).

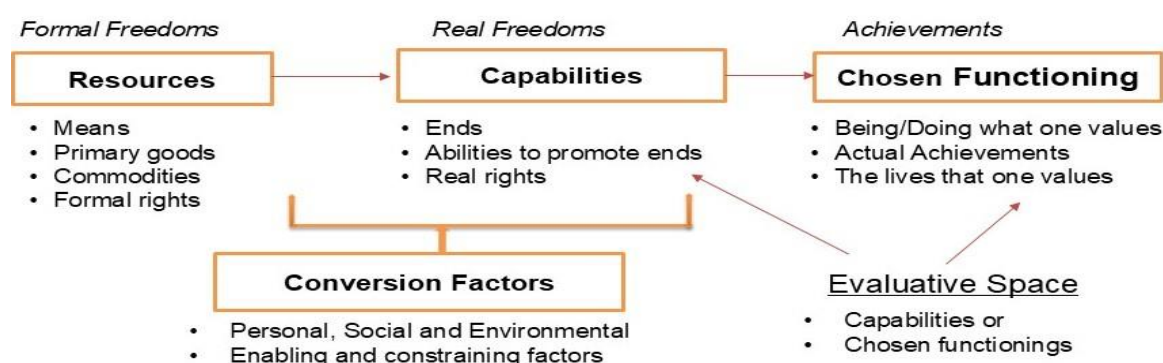


Figure 1: Schematic presentation of the Capability Approach

Source: adapted from Sen (1999)

From a capability standpoint, poverty alleviation and development enhance individuals' freedoms to pursue lives they deem valuable (Robeyns, 2017). While Sen did not present a list of capabilities, Nussbaum proposed ten central human functional capabilities vital for human flourishing (Nussbaum, 2000) (Table 1).

Table 1: Central human functional capabilities (CHFCs)

Capabilities	Nussbaum's CHFCs	Description
Security	1. Life, 2. Bodily Health, 3. Bodily Integrity, 7. Affiliation, 8. Other Species, 9. Play, 10.	Experiencing social protection against significant life risks (including illness, poverty, violence, etc.), avoiding significant uncertainties and severe contingencies or the need for personal risk-taking (such as financial issues), and existing without persistent anxieties about the future.

Capabilities	Nussbaum's CHFCs	Description
	Control over One's Environment. B. Material	
Autonomy:	4. Senses, Imagination, and Thought, 5. Emotions, 6. Practical Reason, 7. Affiliation	Appreciating the opportunity to live autonomously, exercising the liberty to select a life and everyday pursuits one deems valuable, and evading reliance on or intrusion from others.
Influence:	7. Affiliation, 10. Control over One's Environment. A. Political	Rather than succumbing to a sense of powerlessness, engage in discussions and decision-making that shape your own life. Additionally, contribute to public deliberation and decision-making that fosters the common good and regulates social behaviour, acknowledging the interdependence of human actions.

Author, Adapted from Hvinden & Halvorsen (2018)

Regarding capability, resources such as food, water, education, and health care are valuable. They are influenced by elements and structures, which govern the realisation of capabilities (Robeyns, 2017). Conversion factors can be personal, such as age, gender, level of education, and household size; they can also be social, such as gender norms, cultural practices, and power hierarchies; and lastly, they can be environmental, such as location, the built environment and hazards (Grabowska, 2021). Conversion factors can facilitate or inhibit one's capabilities, encompassing possibilities and genuine freedoms (Meerman et al., 2022; Robeyns, 2017). Besides their transformational capacity, conversion factors influence the amount and quality of resource access (Mdluli & Dunga, 2021). For example, in Turkey, men who were married and employed possessed a higher level of education and a favourable health status, which increased their likelihood of alleviating poverty (Soltani et al., 2019).

In patriarchal civilisations, female-headed households are typically poorer than male-headed households (Jaglan & Shergill, 2023). Gender stereotypes hinder women's access to better-paying jobs, hence perpetuating poverty (Alemu et al., 2023). In informal settlements, a lack of gender awareness activities and limited police presence leave women exposed to abuse, as gender stereotypes may be perpetuated. Furthermore, the convergence of gender and poverty amplifies risks and vulnerabilities for women in urban informal settlements, rendering them more susceptible to violence (Maclin et al., 2022).

3. Study Area

Four informal settlements were included in the study, namely Ngozi Mine, Cabatsha, Killarney and Trenance, located in wards 2 and 3 of Bulawayo, Zimbabwe (Figure 2). Bulawayo is the second largest city in Zimbabwe and is formally regarded as Zimbabwe's industrial hub due to its manufacturing sector and proximity to South Africa and Botswana (Chinjova, 2019). As the economic and political capital of the Matabeleland region, Bulawayo saw an increase in population soon after independence and the abolition of colonialism. The increase in population created a housing shortage and pressure on water and electricity infrastructure. The collapse of Zimbabwe's economy in the past two and a half decades resulted in a 70% drop in manufacturing capacity and 85% of the workforce losing their jobs and income sources (Mbira, 2015). Although the democratic government tried to provide houses, the economic collapse stifled progress. Rapid urbanisation and a failing economy created a crisis where the municipality failed to provide adequate water, repair roads, and health facilities (Marumahoko,

2020). Located in agro-ecological region IV, Bulawayo experiences relatively low annual rainfall of 450–650 mm, resulting in perennial water shortages.¹

The four informal settlements are the oldest and most populous informal areas in Bulawayo, with a combined population of 650 households (Beltrame and Dialogue on Shelter, 2020). While Trenance and Killarney are close to medium-density suburbs only, Ngozi is next to the municipality dumpsite and between the high-density suburb of Cowdry Park and the low-density suburb of Richmond. Cabatsha is situated along the polluted Umguza River, which the municipality uses for wastewater discharge.

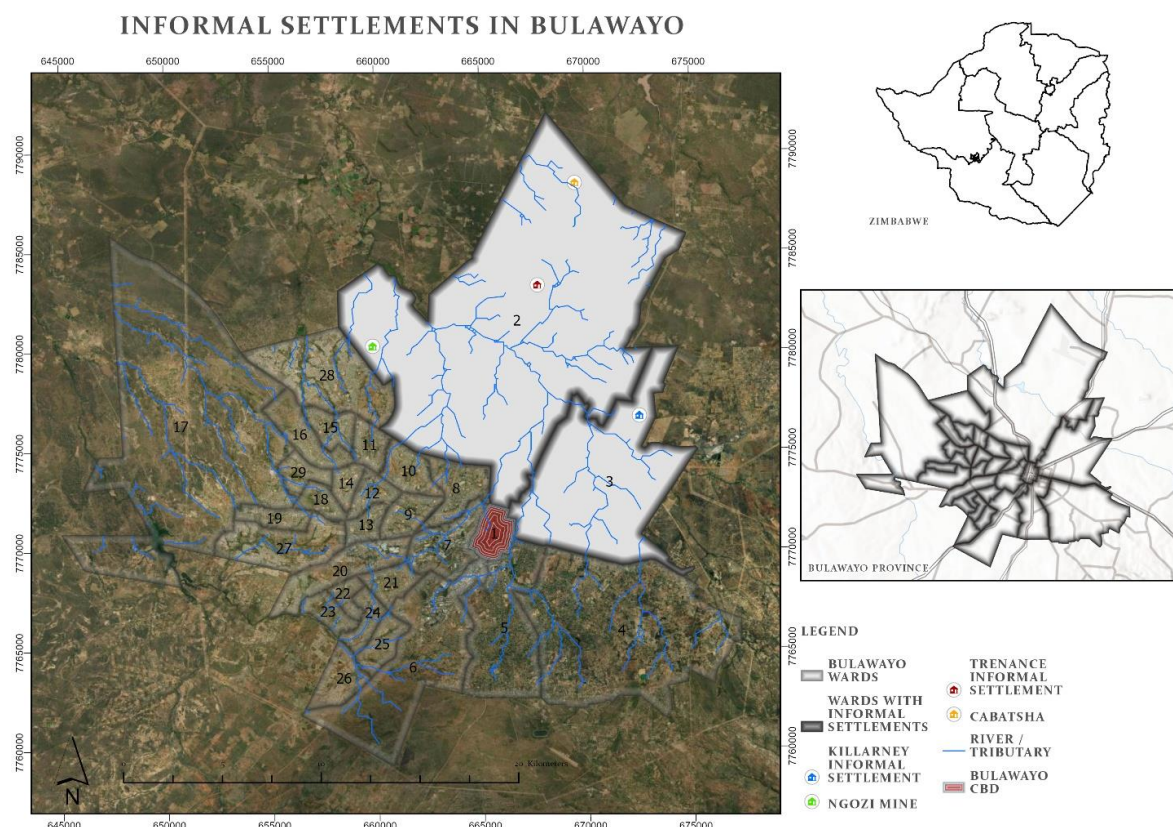


Figure 2: Locations of the four study settlements, Bulawayo City, Zimbabwe

Source (Authors, 2024)

Figure 2 shows the four informal communities: Richmond landfill, Ngozi Mine, Trenance, Killarney, and Cabatsha. The informal communities were chosen because they are the city's oldest and densest informal neighbourhoods. Despite their different histories and experiences, the settlements were chosen for their similarities. All are near low-density suburbs and the city's economic area, making them part of the metropolis. Since informal settlements are dynamic and poorly documented, estimating their population is difficult (Samper et al., 2020). However, the leaders of the four settlements and local non-governmental organisations estimate that there are 650 households: Ngozi mine has 300 dwellings, followed by Killarney with 130, Trenance with 120, and Cabatsha with 100. With an average household size of 3.7, the four settlements' population may be 2,400, which is 0.36 % of Bulawayo's 665,952 residents (ZIMSTATS, 2022).

¹ Agro-ecological regions are also known as natural agricultural regions. Zimbabwe is divided into five agro-ecological zones, with the best agricultural suitability in Region 1 and the least in Region 5 (Sharara et al., 2022)

The Ngozi mine lies near Richmond's landfill, which the city uses as a disposal. Cabatsha, a peri-urban community, borders Trenance and Bulawayo City Farms, while the informal villages of Killarney and Trenance are adjacent to low-density suburbs. The oldest community is Killarney, founded in 1981, followed by Trenance in 1983. Both were created during Gukurahundi, the internal political conflict among the former liberation forces following independence in 1980. Although established primarily by people fleeing political challenges in rural areas, most have found homes and income sources in these two settlements. The Ngozi mine was initially classified as a waste site, and people began living there in 1984 due to poor housing and job opportunities as Zimbabwe's economy deteriorated because of the economic structural adjustment program. De-industrialisation and economic challenges in Bulawayo forced this settlement to expand and attract an even younger population. Cabatsha was formed in the 1990s when white farmers compensated former agricultural labourers with land (Mitlin, 2021). Cabatsha residents lack land tenure, which leads to them being regarded as illegal settlers, but the City Council provides them with water and health services.

In Ngozi, Trenance, and Killarney communities, scrap metal sheets, plastic, and wood are used to build homes, whereas Cabatsha buildings are composed of mud and grass or metal roofs. No sanitary facilities exist except in Cabatsha, where pit latrines are used. In Cabatsha, residents rely on unprotected wells, city water pipe leaks, and a sporadic water bowser supply. Communities without health or education facilities must trek 30–120 minutes for essential services. Cabatsha and Ngozi mine get health care when malaria and cholera campaigns are held. Communities use cell phones, but terrible roads make it hard to get around during the wet seasons.

4. Materials and Methods

Using a multi-case study approach, the study was conducted in four informal settlements of Bulawayo, Zimbabwe: Ngozi Mine, Cabatsha, Killarney and Trenance. This study used the 10 central human functional capabilities (CHFCs) established by Nussbaum (2000), which were essential for human development and well-being. These capabilities included Life, Bodily Health, Bodily Integrity, Senses, Thought, Imagination, Emotions, Practical Reason, Affiliation, Other Species, Play, and Control over One's Environment (Nussbaum, 2000). This study employed a critical realism research methodology to understand the interplay between resource access, personal conversion factors and valued capabilities for poverty reduction. The critical realism methodology was selected based on the assertion that it augmented the explanatory efficacy of the capability approach as employed by stratified ontology, constructivist epistemology, and a pluralist methodology (Ton et al., 2021).

Integrating the Capabilities Approach with critical realism is becoming more common in explanatory research. Recently, it was used in disaster risk reduction for people with disabilities (Ton et al., 2021), social work (Kjellberg & Jansson, 2022), development (Mazigo & Hattingh, 2020), and education (Sakata, 2021). The critical realism paradigm enhances the explanatory power of the Capabilities Approach. Fleetwood (2013) contends that critical realism encompasses stratified ontology, a constructivist epistemology, and a pluralistic approach making it flexible and relevant for Capability Approach to unravel causal mechanism. Hence, critical realism was relevant to understand how the perspectives of people living in informal settlements on how their personal and household characteristics affect resources and capabilities for poverty reduction. Poverty, being a complex real-world issue, was studied using a multi-case study design for data collection (Yin, 2018; Fearon et al., 2021). Halkias et al. (2022) noted that the multi-case analysis is valuable for qualitative research as it allows participants to provide in-depth information about a phenomenon. The University of Free

State's Ethics Committee assessed and approved the study's ethical clearance number UFS-HSD2024/1303).

4.1 Data Source and Sampling

According to the local authority, NGOs, and settlement leaders, the estimated number of households in the four informal settlements was 650. To enhance the reliability of the data, the study used the proportional sampling approach. The approach ensured that each settlement was proportionally represented based on its population size. The calculation of the sample size in each settlement is shown in Table 2.

Table 2: Calculation of the sample size

Settlements	Approximate number of Households	Sample size as a proportion of the total household	Actual number reached
Ngozi Mine	300	114	123
Killarney	130	50	51
Trenance	120	46	27
Cabatsha	100	38	42
Total	650	248	243

Source (Author, 2024)

Based on a population size of 650 households, with 95% confidence levels and a 5% margin of error, the sample yielded 248 households.

The formula below depicts how the final sample size was obtained.

$$n = N / (1 + N * e^2)$$

Where:

n = Sample Size

N = Population Size

e = Margin of Error

$$n = 650 / (1 + 650 * 0.05^2)$$

$$n = 248$$

Although 248 households were targeted, the study reached 243 households because some participants were busy looking for food and income. Each settlement was clustered, and the fraction of each cluster determined the number of homes questioned. Given the fluctuating informal settlement population, convenient sampling was used to identify respondents (Gevaert et al., 2019). Qualitative data were acquired through four focus group discussions and four crucial informal interviews with local non-governmental organisations and government leaders.

Field data were collected from 23 October to 9 November 2024. Five research assistants were given a computerised Kobo Toolkit household survey. Each household questionnaire took 30–40 minutes. The primary investigator led two-session focus group discussions in each settlement. Eight community leaders participated in each focus group discussion. Focus group discussions lasted 50–60 minutes. Semi-structured and unstructured interviews were conducted with four key informants from the regional government and non-government organisations. Each key informant interview lasted 40–60 minutes. Data triangulation was made easier using

three data-gathering methods to collect information on capabilities, resources, factors, and structure. The household questionnaire was composed of closed-ended questions in Likert-type format, ranging from strongly disagree, disagree, neither agree nor disagree, agree and strongly agree. Each Likert scale format question was followed by an open-ended question, allowing the respondent to provide more details or feedback on their selected response.

4.2 Data Analysis

Deductive and adaptive theme analysis was used to evaluate qualitative data from key informant interviews and focus group discussions (Fletcher, 2017). The SPSS programme version 17 was used to analyse quantitative data. The Likert-type data were analysed through descriptive statistical analysis, such as frequency and cross-tables. Data were classified, and demi-irregularities were found using critical realism (Fletcher, 2017). Data analysis used critical realism's abduction, retrodution, retrodiction, and data triangulation to identify resources, factors, structures, and causal mechanisms (Eastwood et al., 2016).

5. Results and Discussion

5.1 Socio-Demographic Characteristics of the Participants

Table 3 shows that out of 243 participants, 64% were female and 36% were male. ZIMSTATS (2022) indicates that females comprise 54% and males 46% of the Bulawayo population. The underrepresentation of males, as noted in Phiri et al. (2021), reflects men's limited availability due to informal economic activities such as casual labour, gold panning, and waste picking. This observation is significant for urban poverty interventions, as it highlights the need to design flexible engagement strategies such as weekend or evening outreach for working-age men who are typically mobile and economically active outside the home.

Married and cohabiting participants (46%) constituted the majority, followed by those never married (25%), separated (13%), widowed (13%), and divorced (3%). The predominance of marital and cohabiting relationships implies that household-level resource pooling and cooperative labour remain critical for survival.

Table 3. Demographic information of the participants (n=243)

Variables	Categories	Frequency	Percent
Settlement	Cabatsha	42	17.28
	Killarney	51	20.99
	Ngozi Mine	123	50.62
	Trenance	27	11.11
Gender	Male	87	35.80
	Female	156	64.20
Age (years)	18-29	52	21.40
	30-39	64	26.34
	40-49	63	25.93
	50-59	32	13.17
	60 and above	32	13.17

Variables	Categories	Frequency	Percent
Marital status	Married	68	27.98
	Never married	60	24.69
	Living as married/Cohabitation	44	18.11
	Separated	32	13.17
	Widowed	31	12.76
	Divorced	8	3.29
Education level	Never went to school	0	0.00
	Lower primary (Grade 3)	14	5.76
	Upper primary (Grade7)	109	44.86
	Secondary	109	44.86
	Post secondary education	2	0.82
	Other	9	3.70
Identity document	Yes	198	81.48
	No	45	18.52

Source: own survey (2024)

The average household size of 4.6, exceeding the city average of 3.7 (ZIMSTATS, 2022), suggests extended family living arrangements and higher dependency ratios. Practically, this finding underscores the necessity for social protection programs and humanitarian assistance to consider household composition and dependency dynamics when designing food, water, or cash-transfer schemes. From a capability perspective, larger households face stretched resources, limiting individuals' ability to achieve adequate health, nutrition, and education. Poverty reduction policies should therefore include interventions that promote family planning, economic empowerment of women, and child education to counteract intergenerational poverty traps.

5.2 Personal Conversion Factors and Access to Resources for Poverty Reduction

Personal conversion factors such as age, gender, marital status, and education affect how people transform resources into valuable outcomes. Interestingly, this study found that most participants did not view these factors as significant barriers to accessing resources. This challenges conventional assumptions that individual traits are primary determinants of deprivation (Meyer, 2016). Instead, the findings draw attention to structural and systemic inequalities such as stigma, marginalisation, and exclusionary policies that constrain the poor's ability to convert available opportunities into functioning livelihoods.

From a practical standpoint, this indicates that poverty reduction interventions in informal settlements must go beyond individual empowerment alone. Policymakers should address contextual and institutional barriers, such as the lack of recognition of informal settlements, limited social protection coverage, and inadequate service delivery, to enable fair resource conversion.

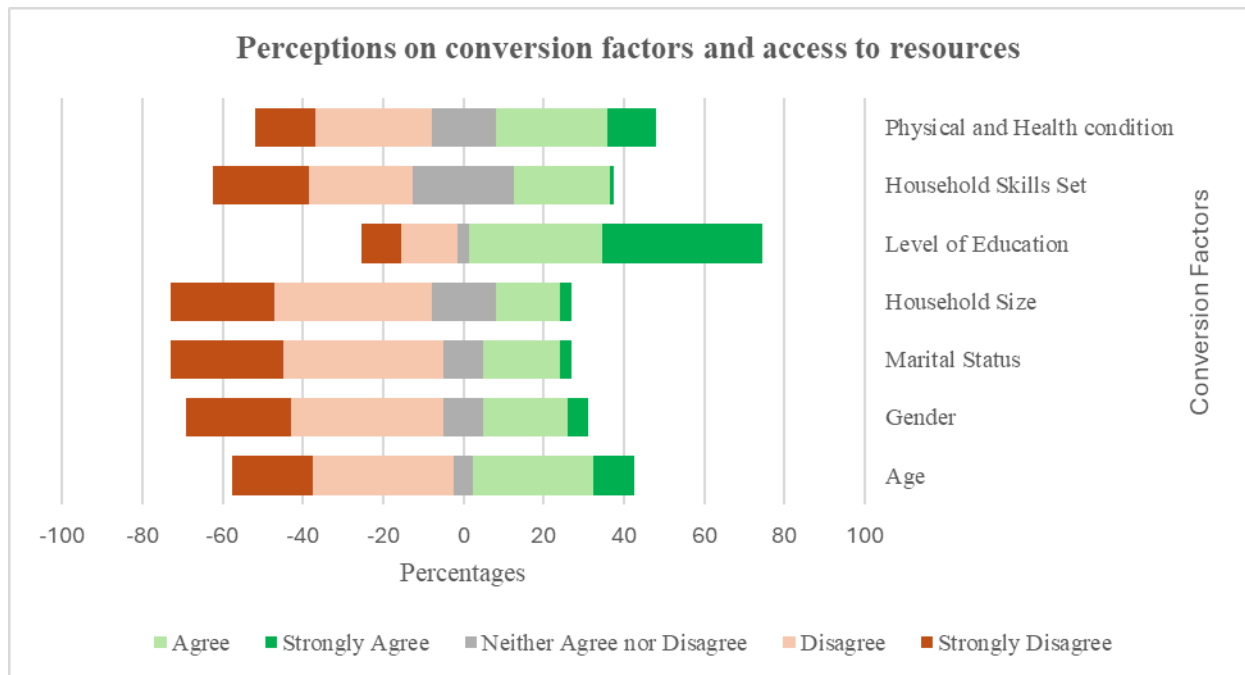


Figure 3: Conversion factors and resource access in informal settlements

5.2.1 Age in Resource Access

Figure 3 illustrates that 55% of the participants (35% disagreed, 20% strongly disagreed) believe that age influenced access to poverty reduction resources in informal settlements. The analysis illustrated in Figure 4 indicates that younger participants, 18-39 years, strongly disagreed with the statement. Half of the older participants (40-49 years) disagreed with the statement. In contrast, the other half agreed that age limits their ability to acquire resources because physical constraints reduce their competitiveness for income opportunities. These findings highlight the need for age-sensitive poverty reduction strategies such as inclusive waste picking cooperatives, accessible public health programs, and age-adapted community roles. For example, elderly residents could be engaged in sorting or quality control in recycling projects rather than heavy lifting.

Distrust of health services among older residents highlights the need for community outreach and mobile healthcare in informal settlements to rebuild trust and improve access. Moreover, the limited reach of social assistance programs for elderly individuals, due to settlement illegality, highlights the importance of policy reforms that separate basic social protection from land tenure status, ensuring inclusivity and justice in social welfare delivery.

.....My eyesight is no longer as sharp as it used to be, so when sorting my materials for recycling, I mix things up..... I have lost several customers because my materials are not clean {Women in Ngozi Mine}

Some of us can't compete with these young people when trucks come to offload items in the dumpsite, so they are at an advantage {Elderly men in Ngozi in FGD}

However, younger people are less affected by age-related impairments and do not find age an issue when accessing food, water, and income in informal settlements.

.....Here is all about your intelligence, relationships that make you get what you want.....other things do not matter {Young men in the Cabatsha FGD}

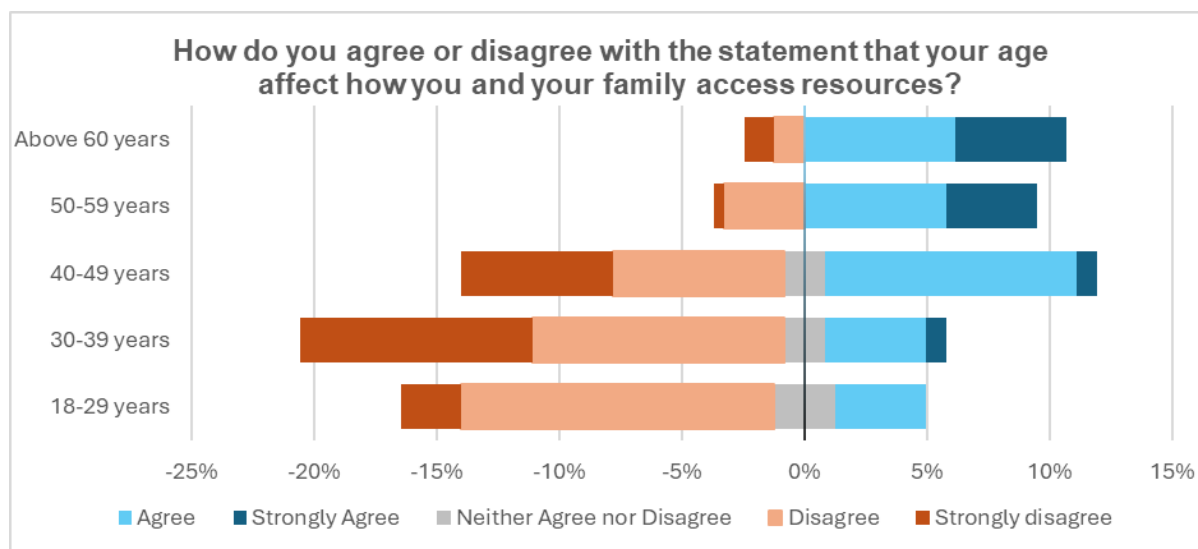


Figure 4: Participants' age and resource access

In terms of accessing public services, older participants concurred that age influenced perceptions of healthcare and educational services.

.....I do not trust the hospitals, especially if they know that I come from Killarney's informal settlements. They may not give me the correct medication they do not care about us. {older woman in Killarney FGD}

Although health personnel are guided by a code of ethics and professional conduct, territorial stigma makes people in informal settlements suspicious. In Cape Town, South Africa, Kelly et al. (2019) observed that the elderly exhibit lower faith in the healthcare system than the younger population.

Social protection ensures that the vulnerable, such as those in informal settlements, get shelter, food, clothes and other services. However, in Zimbabwe despite the provisions of the Older Persons Act 17:11 (Government of Zimbabwe, 2012) and the Social Welfare Assistance Act 17:05 (Government of Zimbabwe, 1988), for supporting individuals over 65 years, assistance fails to reach informal settlements, as residents are deemed illegal (Benhura & Naidu, 2019), Support from non-governmental organisations are limited, particularly in Ngozi mine, Killarney, and Trenance, as it contributes to the continuation of unlawful informal settlements (Chirisa & Mabhodyera, 2024).

5.2.2 Gender and Resource Access in Informal Settlements

Gender influences resource access in informal settlements (Gaisie et al., 2021). This study, however, showed that participants disagreed with the assertion that gender influenced access to resources in informal settlements. The results depicted in Figure 3 indicate that 38% of participants disagreed, while 26% strongly disagreed with the statement. Only 22% of participants agreed, with 5% indicating strong agreement and 9% remaining neutral. Most female and male participants disagreed with the assertion that gender influenced the acquisition of resources, as illustrated in Figure 5. Discussions with participants indicated that established gender roles and norms, which have been historically practised and transmitted, lead both women and men to perceive that gender does not influence access to resources as long as men bring more resources than women. The study revealed some forms of internalised sexism and self-alienation in women in informal settlements. Furthermore, participants strongly felt that

access to resources was not solely determined by gender only, but by how gender interacts with other factors such as level of education, age, and marital status.

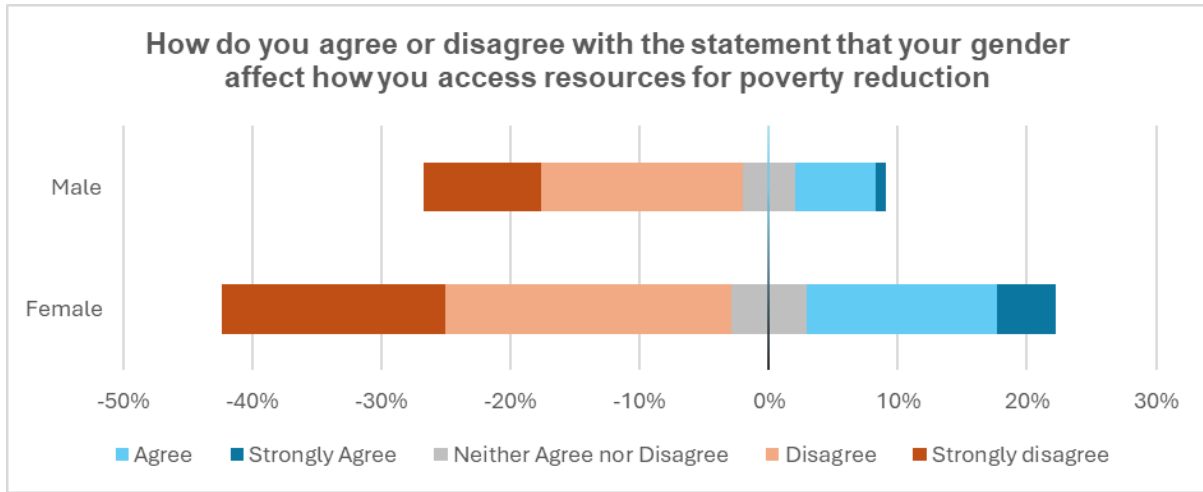


Figure 5: Gender and access to resources

While the majority of participants believed that gender did not influence resource accessibility, some noted that men’s physical strength enables them to be effective waste pickers, casual workers and with a lower perceived risk of being assaulted (Winter et al., 2021). High-paying activities such as brickmaking and gold panning were perceived as male-dominated roles. Several women in the focus group discussion indicated that some men were averse to women earning higher salaries than themselves, resulting in women frequently being relegated to domestic responsibilities. The practical implication is that gender-sensitive programming should not only promote women’s participation but also address underlying cultural perceptions and self-limiting beliefs. Policy interventions should focus on skill-building and safety assurance for women, particularly in higher-paying yet male-dominated activities. Additionally, programs that engage men in gender-awareness and shared household responsibilities can foster more equitable access to resources and enhance women’s agency.

5.2.3 Marital Status and Resource Access in informal Settlements

The study indicated that 40% disagreed and 28% strongly disagreed with the assertion that marital status influenced their capacity to obtain resources essential for poverty alleviation (Figure 3). Nonetheless, 19% concurred, and 3% strongly concurred, while 11% remained neutral regarding the assertion that marital status influenced their capacity to obtain essential resources. Figure 6 demonstrates that most participants generally did not agree with the assertion. Primarily, individuals who were single or never married, as well as those who were married and cohabiting, expressed disagreement with the assertion that marital status influenced access to resources. Only a majority of the divorced individuals concurred with the statement, aligning with earlier studies that indicated unmarried individuals experience lower income and encounter difficulties in resource accessibility compared to their married counterparts (Mdluli & Dunga, 2021; Dunga, 2017).

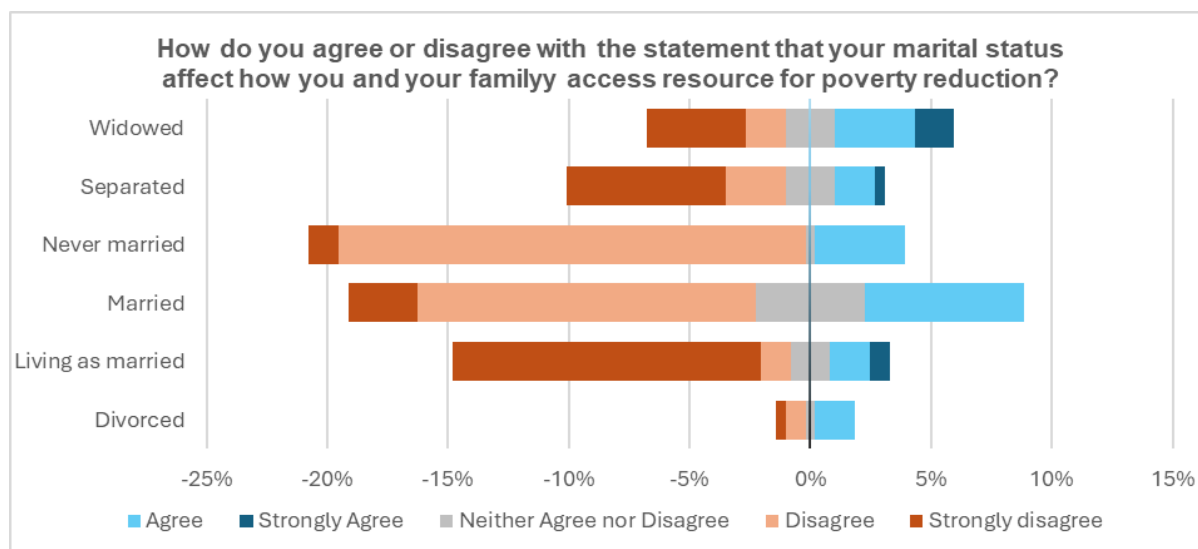


Figure 6: Participants' marital status and resource access

Participants' views that marital status had little effect on resource access, suggesting that survival in informal settlements depends more on individual initiative and social networks than on marital arrangements. However, divorced participants faced greater difficulty, indicating a need for targeted support for single-headed households, particularly women. For practical poverty alleviation, interventions should incorporate community savings groups and support networks for widowed, divorced, or single individuals who may lack access to pooled household income. Policies should also strengthen the resilience of single-headed households through microcredit access, social safety nets, and childcare support services.

5.2.4 Household Size and Resource Access

While most participants disagreed that household size affected access to resources (39% disagreed, 26% strongly disagreed, 16% agreed, and 2% strongly agreed), they noted high dependency ratios, characterised by a significant number of children or old individuals, limited women's participation due to household responsibilities such as caregiving and preparing meals. In practice, this finding underscores the importance of household-level poverty diagnostics in social policy design, rather than assuming uniform needs across all families. Programs promoting women's economic participation and youth employment can offset the dependency burden. Moreover, local NGOs and municipal authorities can implement targeted resource distribution and income-generation training for large households to reduce vulnerability.

5.2.5 Level of Education in Resource Access in Informal Settlements

Figure 3 indicated that 40% of participants strongly concurred and 33% concurred that educational attainment influenced their ability to acquire resources essential for enhancing capabilities aimed at poverty alleviation in informal settlements. Fewer participants (14%) disagreed, and 10% strongly disagreed with the assertion that the level of education influenced their resource acquisition. Figure 7 indicates that all participants, regardless of whether they attained primary or secondary education or did not attend school, either strongly agreed or agreed that education influenced their ability to gain resources for poverty alleviation. This outcome aligns with studies demonstrating a significant inverse correlation between educational attainment and poverty rates (Paraschiv, 2017; Abaidoo, 2021). A study examining

the relationship between poverty and household characteristics in South Africa revealed a positive correlation between poverty and educational attainment; as education levels increase, the likelihood of poverty decreases (Mdluli & Mncayi, 2019). Research conducted in India, Nigeria, and Ghana demonstrated that education alleviated poverty and enhanced socioeconomic indices (Bolarinwa, 2023; Beni et al., 2018). While most participants agreed with the statement, others disagreed, arguing that education was inconsequential due to the country's prevailing unemployment and economic conditions.

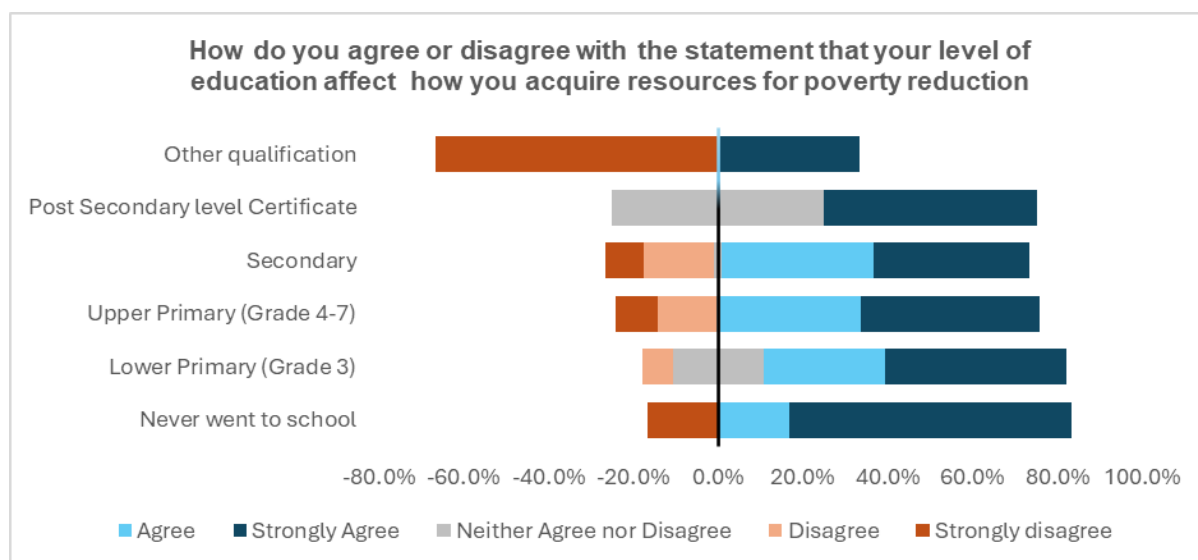


Figure 7: Level of education and acquisition of resources

Education significantly alleviates poverty (Beni et al., 2018). The study revealed that most participants achieved a secondary education level (44.86%), encompassing Grades 1 to 3. The remaining 44.86% attained upper primary education, encompassing Grades 4 to 7. The study indicated that 5.8% of participants attained their most significant level of education at lower elementary school (Grades 1–3), 2.5% had no formal education, 1.2% possessed qualifications outside of formal education, and 0.8% achieved post-secondary education. The inadequate educational attainment of most participants indicated that individuals in informal settlements were marginalised from official employment opportunities in Zimbabwe and post-secondary vocational training in fields such as healthcare, teaching, and policing. The minimum formal job entry requirement in Zimbabwe is five Ordinary level subject passes at Form Four secondary. Many individuals who completed secondary school did not attain form 4 level or sit for ordinary level examinations.

Practically, this calls for functional literacy and vocational training initiatives within informal settlements. Short courses in recycling entrepreneurship, handicrafts, plumbing, and mobile repair could enable residents to convert limited resources into sustainable livelihoods. Partnerships between municipalities, NGOs, and local colleges could provide modular certification programs, enhancing employability and agency.

5.2.6 Livelihood Skills and Resource Access

The study revealed that 26% of participants disagreed, and 24% strongly disagreed with the assertion that skill possession influenced their resource acquisition. Meanwhile, 24% and 1% strongly concurred, and 25% remained neutral (Figure 3). Most respondents felt they lacked relevant skills and did not see the importance of these skills in acquiring resources. They felt that those with skills do not have better access to resources as they regard skills as useless in

most of their income-generation activities, which include casual labour and waste picking. However, a few with handcrafts and upcycling skills felt skills helped them access resources.

To enhance practical applicability, development programs should introduce skills-to-market linkages, aligning training with viable income opportunities such as sustainable waste recycling, urban agriculture, and crafts. Skills mapping within informal settlements could help identify existing competencies and design tailored interventions that convert latent skills into productive capabilities.

5.2.7 Physical and Health Status in Resource Acquisition

Most participants (29%) disagreed (15% strongly disagreed) that physical and health status affected how they acquired resources, while 28% agreed, 12% strongly agreed, and 15% were neutral. However, exposure to dumpsite hazards, injuries, poor sanitation and psychological stress often significantly limit access to resources and productivity (Wakeel et al., 2023; Winter et al., 2020). Although many participants underestimated the impact of health on resource access, the findings underscore that poor health conditions directly reduce productivity. Practically, integrating health and livelihood interventions, such as providing protective gear, health education, and first-aid kits in recycling or waste-picking activities, can safeguard workers' well-being and improve economic outcomes.

5.3 Personal Factors as Conversion Factors for Poverty Reduction Capabilities

According to Sen (1999), personal characteristics affect how the resources are converted to capabilities. Participants' perceptions of how age, gender, marital status, and level of education affect the actualisation of functional capabilities for poverty reduction are discussed.

5.3.1 Age as a Conversion Factor

Age is a significant personal conversion factor that affects individuals' capacity to transform resources into valued capabilities and functioning. As individuals get older, physical and mental health may decline, influencing their choices and performance in activities they value (Rydberg et al., 2022). The circumstances are more dire in informal settlements where individuals depend on daily activities for their livelihoods. The physical and health problems of inhabitants in older informal communities influenced their choices and the efficiency of operations, such as waste collection. The family's ability to maintain bodily integrity through security provisions was undermined since elderly individuals could not build more robust shelters or defend their property and families. Therefore, urban development programs should integrate intergenerational livelihood strategies, such as youth-elderly collaboration in community recycling cooperatives, to sustain productivity while preserving social cohesion.

5.3.2 Gender as a Conversion Factor

Gender roles influence an individual's capabilities and identity. Gender norms can either constrain or facilitate the attainment of capabilities (Hobson, 2016). This study indicated that gender norms, including women's responsibilities in cooking and childcare, hindered the attainment of physical health, body integrity, and emotional well-being. In informal settlements, women are often confined to the home and not allowed to participate in certain activities (Alemu et al., 2022), which could enhance their agency and help them realise their full potential. Gender dynamics affect how resources are prioritised and used at the household

level (Tavener et al., 2018); women often have less decision-making power because men are the ones who perform hard labour, such as casual work or waste picking.

This lack of agency weakens the capacity of women to prepare and recover from disasters (Gaisie et al., 2021). Gendered household roles limit women's agency and health outcomes. Practically, enhancing women's decision-making power through community leadership programs and joint asset ownership models can strengthen their ability to achieve valued capabilities like bodily health, security, and affiliation.

5.3.3 Marital Status as a Conversion Factor

Marital status influences women's attainment of essential capabilities for alleviating poverty (Dunga, 2017). Hence, marital status may significantly influence individuals' capabilities and functioning. This study indicated that women perceive social stigma associated with being unmarried or not cohabiting with a male partner, hindering their capability to attain capabilities such as affiliation, which encompassed non-discrimination and non-humiliation. The stigma faced by unmarried women undermines their social inclusion and participation. Interventions promoting gender equity education and community dialogue on social norms can mitigate discrimination and support women's autonomy. Legal reforms to strengthen women's property and inheritance rights in informal contexts can further support capability development.

5.3.4 Level of Education and Skills as a Conversion Factor

The level of education of the head of the household and other members is crucial in achieving valued capabilities and functioning (Walker, 2019). However, individuals in informal settlements face difficulty accessing quality education (Malenya, 2020). This study showed that low levels of education affected the achievement of capabilities such as affiliation, resulting in politicians abusing people. Practical reason capability, which involves knowing what is evil and what is good, was often compromised, leading to them being abused or cheated by employers and recycling companies.

..... If I could read and write, I would be one of the community volunteers employed by the NGOs and getting better allowances {Young Lady in Trenance}

The level of education is tied to the type of job (Wicht et al., 2019) and the ability to communicate and negotiate (Abed, 2024) among the marginalised communities. The ability to read and write affects access to information on job opportunities and health services (Edward, 2021), which often lead to improvements in capabilities such as physical health, life, and empathy for other species.

Education remains central to converting resources into valuable capabilities. Practically, increasing access to adult literacy, community-based education, and technical skills programs will enhance residents' ability to negotiate fair wages, understand rights, and access health and employment information. Strengthening informal settlement education pathways is crucial to breaking cycles of marginalisation and building human capital for sustainable poverty reduction.

6. Conclusion and Recommendations

6.1 Conclusion

This study examined the perceptions of individuals residing in informal settlements regarding the influence of personal characteristics, known as *personal conversion factors* within the capability approach, on access to resources and the achievement of capabilities for poverty reduction. The findings reveal that while personal and household characteristics such as age, gender, marital status, education, and health are significant, they do not independently determine access to resources. Instead, these factors operate within a complex network of interactions involving social and environmental conversion factors that either enhance or constrain individuals' ability to transform resources into valued outcomes.

The study challenges the traditional assumption that personal characteristics alone shape access to opportunities. For example, although older participants often perceived age as a limiting factor due to declining health and physical strength, younger participants emphasised that initiative, relationships, and social networks were more critical in securing resources. Similarly, marital status influenced access to resources differently across groups; divorced and widowed participants reported greater vulnerability than married or cohabiting individuals.

Education emerged as a particularly transformative personal conversion factor. Participants widely acknowledged that higher educational attainment not only improves employment prospects but also enhances agency, confidence, and the capacity to engage with external opportunities. Therefore, the study concludes that poverty in informal settlements is not merely a product of individual limitations but rather a consequence of the dynamic interaction between personal, social, and environmental barriers that restrict people's ability to achieve valued capabilities.

6.2 Recommendations

Given that personal conversion factors interact with broader social and environmental determinants, this study recommends adopting a comprehensive capability-based framework to understand and address poverty in urban informal settlements. Such a framework should inform the design of inclusive urban policies, social protection systems, and livelihood programs.

6.2.1 Education and Skills Development

Policymakers should prioritise universal access to affordable and quality education, complemented by lifelong learning programmes such as adult literacy. Adult literacy programs must be expanded and adequately resourced, with deliberate efforts to reduce the stigma associated with adult learning. Encouraging participation by women and elderly residents can bridge intergenerational skill gaps. Furthermore, digital literacy initiatives should target youth who missed formal education, equipping them with the competencies required in contemporary urban economies.

Vocational training tailored to local livelihood opportunities such as recycling, crafts, small-scale agriculture, or construction should be prioritised. Such programs can enhance employability, improve income stability, and increase the capacity of residents to transform resources into sustainable capabilities.

6.2.2 Health and Well-Being

Recognising the link between age, health, and resource access, development programs should integrate community health initiatives within settlement upgrading schemes. These may include mobile clinics, preventive health education, and mental health support services. Expanding access to affordable and responsive healthcare can strengthen individuals' bodily health capabilities and facilitate sustained participation in productive activities.

6.2.3 Gender and Marital Status Inclusion

Poverty reduction strategies should be gender-sensitive and inclusive of different marital arrangements. Policies must ensure that both men and women have equitable opportunities to access resources and participate in decision-making processes. Urban planning and social protection systems should incorporate gender-responsive measures that enhance safety, mobility, and economic participation. Support for single-headed, divorced, and widowed households should be strengthened through targeted social protection schemes, microfinance access, and community savings cooperatives. Such interventions can enhance resilience among households that lack dual-income or resource-pooling capacities.

6.2.4 Integrated and Multi-Sectoral Approach

Given the interconnection between education, health, gender equity, and livelihood opportunities, poverty reduction in informal settlements requires an integrated, multi-sectoral approach. Development initiatives should not address these challenges in isolation. Instead, they should coordinate interventions across sectors linking education, health, housing, and employment policies to maximise their cumulative impact on the residents' overall well-being and agency.

Implementing this integrated framework would help transform short-term relief initiatives into long-term capability expansion strategies, enabling informal settlement residents to navigate structural barriers and achieve sustainable development outcomes.

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