

## Conventional Housing Schemes: A Means of Eradicating Informal Settlements. A Case of Mutare City Council

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### Abstract

*The Zimbabwean urban areas face several social, economic, and environmental problems because of the sprawling urban informal settlements caused by the constant housing shortages. There is a massive mismatch between the demand for decent accommodation and the supply in urban areas. The ‘Operation Garikai or Hlalani Kuhle’ that came after the 2005 Operation Clean up (Murambatsvina) is attributed to having forced more urban dwellers into the informal settlements. The effects of both Operation Clean up (Murambatsvina) and the failure of Operation Garikai or Hlalani Kuhle led to the mushrooming of illegal settlements, unapproved backyard structures, and unauthorized extensions in urban areas. As a solution to the problems, urban local authorities adopted conventional housing schemes for the provision of affordable housing. Therefore, this paper seeks to highlight the challenges faced and recommend strategies to implement conventional housing schemes effectively as a solution to urban sprawling. A qualitative research design was used, with the targeted population being in the City of Mutare. Non-probability sampling techniques classified into purposive and convenience sampling were used to come up with a sample. Document study, interviews and observations were the data collection methods used to obtain information for the research. The findings revealed a number of causes of urban sprawling with one of them being ineffective housing policies. If conventional housing schemes are to be implemented effectively and fully with the support of other stakeholders, the schemes have the potential to address urban housing shortages and eradicate informal settlements.*

**Keywords:** Conventional Housing Scheme, Urban Sprawling, Informal Settlement, Housing

## Introduction

The urban areas of Zimbabwe encounter various problems because of the sprawling urban informal settlements that have come about as a result of a mismatch that occurs because of the high demand for proper accommodation and the insufficient supply of housing in the urban areas. The country has witnessed an increase in the demand for housing in towns because of the increase in population and the rural-urban migration. The rural to urban migrants amongst other settlers are unable to afford the high prices of land, this ultimately makes them find alternative ways of getting a roof on their heads. This has led to the mushrooming of informal settlements in urban areas. The City of Mutare has not been spared from this problem. Amongst other strategies, the proper implementation of conventional housing schemes is very important as they provide affordable shelter, which aims to eradicate the informal settlements.

The study was guided by the following objectives which were firstly to establish the causes for the informal settlements that are mushrooming in the City of Mutare, secondly, to explore how the conventional housing schemes are eradicating informal settlements, thirdly, to identify the measures that have been taken by the local authority to address the housing delivery problem, fourthly, to establish the challenges that have been faced by the local authority in delivering housing services, and finally, to suggest solutions on how the local authority can eradicate informal settlements through the use of conventional housing settlements.

Conventional housing schemes play a significant role in eradicating informal settlements. The growth of the informal settlements in urban areas can be attributed to the ineffective housing policies that have left home-seeker with no other option but to go into informal settlements. The UN-Habitat (2013) notes that poor housing policies have led to informal settlements and that has become a worldwide problem that negatively affects urban socio-economic development. The City of Mutare has experienced massive urbanization as a result of high squatter settlements as the council is failing to supply adequate housing to its inhabitants. The post-independence era in Zimbabwe presented a transformation in settlements pattern and distribution as new policies were realized, such as housing policies from the central government to local government level systems. The local authorities are expected to respond to the population increase, especially in urban local areas by provision of decent accommodation to all urban dwellers.

Of late, they have been struggling due to several reasons, (UN-Habitat; 2013). As a result, the provision of housing has then become a profitable business venture that has seen the coming in of private players. Urban local authorities across Zimbabwe are partnering with private land developers for the provision of decent housing to urban dwellers. However, several local authorities are failing to eradicate informal settlements, against the backdrop of the adoption of conventional housing schemes that include the engagement of private players. Zimbabwe like many African nations is experiencing urban population growth due to rapid urbanisation and immigration (Mutizwa- Mangiza 2009). Housing problems have been witnessed as strategies used by several local authorities seem to be failing to attain desired outcomes of eradicating existing informal settlements in a way that respects the rights to decent shelter enshrined in the Constitution of Zimbabwe. Zimbabwe is no exemption from those African countries that are signatories of the SADC Protocol supporting decent human settlement and the Sustainable Development Goals. These need to be achieved through the efforts of both the local and central government in all programs formulated and implemented at both national and grassroots levels.

As the cities and towns grow due to urbanization, the problem of housing also increases at the same time resulting in the growth of informal settlements (Majone 2012). The UN-Habitat Report (2015) defines informal settlements as residential areas where inhabitants have no security of tenure in terms of the land or dwellings they inhabit, with modalities ranging from squatting to informal rental housing. Unplanned settlements are a threat to the lives of residents and areas where varied houses built are not in conformity with planning and building rules, laws and policies of the local authority and the central government (Majone, 2012). There is rural-urban migration as migrants looking for better living conditions ultimately go into these unplanned settlements due to inaccessibility of decent accommodation which is beyond their reach.

In Zimbabwe, urban local authorities have adopted conventional housing schemes as an inclusive model to housing provision. Housing schemes have emerged, playing a significant role in the provision of decent housing and indirectly having the potential to address the growth of informal settlements in urban areas (Sigauke, 2002). The continued growth of these informal settlements has caused problems which include overcrowding, water shortages, poor infrastructure, and pollution. However, the efforts made since the year 2000 have been recorded as fruitless as the number of informal settlers continues to rise causing developmental problems, as the urban poor dwell in over-crowded shelters where they put increasing pressure on dwindling urban infrastructure and social services.

Informal settlements have been identified as an eyesore across major cities in developing countries, as this affects the socio-economic development of the country (Tshikotshi, 2009). Therefore, many buildings which are used for commercial, industrial and residential use are built informally as people live in shanty areas characterised by poor infrastructure accompanied by meagre health conditions. This is an experience that many developing nations are also facing as many migrants to the urban area build informal structures and backyard extensions. They inhabit areas with or without adequate municipal services including basic infrastructure. Zimbabwe is a good example amongst those still facing challenges in eradicating informal or unplanned settlements despite the efforts made in 2005 by Operation Restore Order, a clean-up policy introduced by the government of Zimbabwe, (Mutizwa, 2008). More than eight million people in African countries are living in shanty and inhabitable areas prone to several risks and disasters like cholera, malaria, and typhoid outbreaks. Areas with insufficient or no roads between them, poor drainage where refuse removal is unheard of, (UN-Habitat Report 2012). Tibaijuka (2009:55) noted that unplanned settlements exhibit several features such as lack of land tenure security, poor basic infrastructure, and predominance of physically sub-standard dwellings and invasion of open spaces reserved for other commercial and industrial purposes.

Informal settlements affect the development of several local areas not only in Zimbabwe but in several African countries, (Mapira, 2001). The central government in 2005 instituted Operation Restore Order nicknamed “Murambatsvina” in urban areas to demolish all backyards extensions and other makeshifts accommodation but the intended results were not achieved as informal settlements increased in urban areas (Tibaijuka, 2006). However, local authorities tend to be flexible in finding other strategies of eradicating informal shacks without degrading the rights of humans to the decent shelter by engaging in conventional housing schemes as an approach to exterminate informal settlements. In Zambia (Lusaka) squatter or slum areas have been provided with basic infrastructures such as roads, sewage, toilets, streetlights, and piped water. Whilst in Kenya (Nairobi) most informal housing and settlements characterized by overcrowding

and pollution (land, air and water) are being eradicated through these schemes, Auret (1995) in (Mapira, 2004).

Urban local authorities are mandated to be responsible for local urban planning and settlements development approval process through the Urban Councils Act (Chapter 29.15) and the Regional Town and Country Planning Act (Chapter 29.12). Therefore, local authorities are required to enforce the provisions of these pieces of legislation coupled with local by-laws. Tracing from a national legislative point of view the global conferences held by the United Nations on Human Settlement in the year 2000 set objectives that countries in Europe, Asia, Africa and Latin America should meet. The United Nations second conference states that, all nations should provide legal security of tenure and equal access to land to all people, including women and those living in poverty ensuring transparency, comprehensive and accessible systems in transferring land rights and legal security of tenure, increasing the supply of affordable housing through increasing supply of decent human settlements (UN-Habitat 2006).

Therefore, conventional housing schemes in Zimbabwe are there to help local authorities to achieve their set goals, objectives, and mission and vision statements that can be affected by increasing informal settlements. Investors are interested in operating in crime-free environments, environments that have quality infrastructure provision (roads, water, sewer reticulation and regular refuse removal). Local authorities should facilitate and support local economic, social and ecological development by eradicating informal settlements that are causing land degradation, disease outbreaks and crime rates increases which deter prospective and potential investors. Developing nations, as noted by (UN-Habitat, 2006) should be in a position to eradicate informal settlements that can affect negatively the livelihoods of the people.

The question now is with the rapid increase of illegal settlements, increasing illegal backyard structures and unauthorized extensions despite the “2005 Operation clean up”. The questions remain as to why conventional housing schemes are failing to eradicate informal settlements in urban areas? Why are completed housing schemes failing to scale down to benefit those in need? Are local authorities enemies of the homeless inhabitants? What are the local vices or maladies that affect the significance of conventional housing schemes? Do the management of these schemes neglect or undermine the need for informal settlements in Zimbabwe? Therefore, in answering all these questions, the researchers will analyze factors retarding the efforts of eradicating informal settlements without undermining the fundamental human rights for decent housing that were declared nationwide and contributions of these schemes using Mutare City Council in Zimbabwe as a case study (UN-Habitat 2006).

## **Material and Methods**

The research adopted a qualitative approach to obtain in-depth information on how conventional housing schemes can be a solution to the problem of informal settlements that the city is experiencing. Purposive and convenience sampling were used, with the targeted population being Mutare City Council officials that is the Director of the Housing and Community Services department, housing officers, the Housing Schemes Management as well as informal settlers. Councillors were included as non-executive officials who are responsible for council affairs and represent the residents in the city council. Out of the 19 councillors, the researchers purposively selected three representing the wards that either had benefited from the conventional housing schemes or had informal settlements. Observations, interviews as well as documentary evidence from published or unpublished sources were utilised to obtain information for the

research. The sources included newspapers, the city of Mutare housing reports, minutes and relevant records relating to housing and the eradication of informal settlements. The following areas were used for the research Gimboki, Hobhouse III, parts of ZIMTA, Dreamhouse Federation, Sakubva and Dangamvura.

## Results

### The Causes of Informal Settlements in Mutare Urban

The study established several reasons behind the sprawling of informal settlements in Mutare. Respondents mentioned that the council was facing several constraints which hindered it from delivering decent housing to eradicate informal settlements. The city council officials noted that the increasing informal settlements were a result of lack of policy coherence regarding rural-urban migration, insufficient ventures by public and private sectors in the housing sector, poor regulations that hinder effective delivery of formal settlements, inadequate institutional capacity at all levels in implementing the monitoring and evaluating of housing projects, high cases of corruption, lack of prioritization and unavailability of housing policies at the council.

Respondents also noted high urbanization resulting in urban housing mismatch with the demand of shelter in Mutare. This explains the mushrooming of informal settlements in Dangamvura (Federation) and backyards makeshifts shelters as well as unauthorized extensions in Sakubva (Maonde, Murahwa, Muchena, Nyausunzi and Chisamba singles). Unaffordability of developed stands was also mentioned as a major cause of high overcrowding in illegal settlements and congestion in poorly built council rented accommodation meant only for single people.

### The Settlement and Housing Situation in Mutare

Respondents from Federation and Sakubva areas highlighted several problems that they were facing amongst them, water and sanitation problems. Furthermore, the COVID-19 pandemic had hindered efforts by the council to rehabilitate roads and address water reticulation. The inhabitants of the areas under research revealed that they rarely received council services such as refuse collection, water and sewer services thereby exposing them to unsafe and unhealthy environments. The respondents indicated that they were not connected to the main water supply system provided by Mutare City Council to other areas like Dangamvura and Nyamauru, therefore, they resorted to unsafe sources like unprotected wells.

However, in an interview with the director, it was revealed that the council had partnered with a non-governmental organisation to drill a borehole, but it was not able to cater for all the settlements. Some of the settlers also highlighted that because of the failure of the council to provide safe housing to them, they had resorted not to pay anything to council. This unfortunately was exacerbating the problems for the council which required those financial resources in order to provide services to the residents. The officials from the local authority cited amongst other challenges staff shortages as a reason for failure to provide efficient and effective services. The residents further highlighted that some of the council properties that they occupied were now dilapidated due to lack of maintenance, further classifying these into informal settlements. The researchers observed that the council had also failed to adequately maintain even the council rented accommodation such as the Matida flats, and the Maonde and Chinyausunzi accommodation. Roads provision and rehabilitation was just average. This shows that the people residing in various informal settlements including those like Murahwa backyard extensions were facing challenges in terms of services



provided by the council. The findings indicate that there was an inadequate provision of service in these areas as informal settlers were excluded from public basic services just because they had settled themselves illegally. As a solution to this, the introduction of conventional housing programs and the regularization of these illegal settlements would guarantee these areas the provision of basic services.

### **The Extent of Land Allocations and Developments in Illegal Settlements**

In an interview with the council officials, it was highlighted that there had been an increase in illegal land invasions. The researchers observed unauthorized land invasions that were even taking place on wetlands, with some settlements encroaching into the cemetery. Furthermore, the researchers observed unplanned illegal structures in wetlands, built using sunburnt bricks that lacked plastering and were without solid slabs or strong foundations. This was a problem that had caused many houses to collapse in the rainy season. Most of these houses did not have windowpanes instead, they had plastics and sacks covering window frames. In these areas, access to sanitation was a problem, access to safe and affordable water for domestic and personal uses was being undermined.

The informal settlers who were staying in the illegal housing/structures' extensions in Federation and Sakubva areas mentioned that their houses were crowded. There were social problems such as high crime rates, commercial sex work and illicit beer brewing. The respondents also pointed out that they were informally employed, doing menial jobs including vending. Hence life for them was expensive, therefore, they had no choice but to resort to various ways of making a living. Despite these social problems, the residents pointed out that informal settlements were a solution that was affordable to low-income earners who wished to stay in the urban areas. Some respondents pointed out that they had decided to settle in areas like Federation in spite of the social ills bedevilling them, because there were no rentals, no council bills and no complaints about water wastage and electricity usage as many residences were illegally connected to the services.

### **The Contributions of Conventional Housing Schemes in Eradicating Informal Settlements**

The researchers established that the city had experienced an increase in demand for housing due to the increase in population. The failure by the council to meet the demand had created problems for the city. The local authority was failing to meet the high demand for residential stands on the housing waiting list. Appendix I indicates that in 2020 the waiting list for high density accommodation was 53 146, it was marginally reduced to 46 673 but in 2022 it swelled up to 68 401. In the quest to address the housing challenges, conventional housing schemes have to be used as a solution. As they have the potential to solve the problem of informal settlements and meet the ballooning housing demands. The question however raised by the research is that, are these conventional housing schemes effective in providing needed decent housing to Mutare urban inhabitants?

In an interview with a city council official, housing co-operatives were identified as the most effective scheme that the City of Mutare should use as a strategy for housing provision which is cost-effective to reduce the number of squatters or to completely eradicate existing informal settlements in Mutare. The analysis proved that these schemes played and are still playing a significant role in curbing the urban housing crisis as the local authority was failing to provide developed stands. The council in their response noted that land had been given to co-operatives like Destiny, Natview, Dreamhouse, Rugare, Mabvazuva Mushamukadzi and Gimboki.

It was revealed in an interview with the Mutare District Housing Union that there were also private housing schemes that were more effective in the provision of housing, though the stands were more expensive and unaffordable to informal settlers who were self-employed. The interviewed settlers highlighted that housing stands that were being provided by private land developers were beyond their reach. An inquiry with different private land developers in Mutare revealed that the average cost for a residential stand was US\$25 per square meter, with the smallest in size being 250m<sup>2</sup> which is beyond most informal settlements residents who survive on less than US\$1.25 per day.

The employer assisted scheme is also another conventional housing provision model and was identified as the most effective in housing delivery in Mutare. However, other respondents opposed this saying not all the poor urban people benefited from these schemes for instance the ZIMTA housing scheme only catered for teachers and had completed about 1,321 housing units meant for teachers only. The city council officials, however, hinted at having such a scheme and using the same model to cater for the low-income earners and the poor in the city.

From the above findings, it was revealed that there were difficulties in providing affordable housing for the eradication of informal settlements though several housing co-operatives, employer-assisted schemes and private developers were playing a significant role in supplying housing to all the urban poor. The researchers observed that these conventional housing schemes provided quality decent housing with the areas having access to clean water and sanitation, and standard basic infrastructure, amongst other services for they were recognized by the council.

### **Challenges Faced by Conventional Housing Schemes in Eradicating Informal Settlements**

The council management highlighted land shortages as a major problem that they were facing in the provision of decent housing. As a council, they had run out of land, and they were waiting to be granted more land by the government. In addition to that, both the city council and residents highlighted political interference in housing delivery. Residents in the informal settlements noted that council had surrendered their spatial planning responsibilities to certain political individuals. The researchers established that, politicians had been interfering with the technical work of urban planners in the development of towns, and a number of homeless people had been forced to join politically controlled housing co-operatives.

A respondent in an interview noted-

*“had it not been the ruling party which empowered us by giving us stands for building houses, who else could have given us this land”*

It can be noted that politics was playing a part in the planning and management of urban planning of local authorities. Lastly, the researchers established that some private land developers were fleecing home seekers. In an interview with the council officials it was gathered that some developers were neither registered with council, nor had partnership agreements with the local authority. As a result, some home seekers had fallen victim to these bogus land developers who in some instances sold land that was non-existent.

As for the housing cooperatives, respondents noted high levels of corruption and mismanagement of resources. Some of the respondents who were once part of these cooperatives highlighted that in some instances the management would have several residential stands whilst some members of the cooperatives

were being placed on the waiting list but having to contribute monthly subscriptions. In addition, respondents highlighted that most of the projects were left unfinished with several areas lacking water, sewer connection and roads. Such was the case for Hobhouse III, other parts in ZIMTA and Dreamhouse where the council had been left with a major role to provide services effectively for the betterment of their wards using (unfortunately) un-budgeted funds.

The research also established that the poor planning process by several schemes was another challenge leading to the failure of conventional housing schemes to eradicate informal settlements. These schemes and cooperatives lacked implementation skills which are a prerequisite for effective housing provision. The respondents argued that due to lack of knowledge and capacity, most of the members initiating housing schemes ended up violating the Regional, Town and Country Planning Act 29:12 that guided physical planning in Zimbabwe. The respondents argued that several members from these schemes resisted paying the land intrinsic value after they had been allocated stands.

## Conclusion and Recommendations

Though conventional housing schemes are a solution in eradicating informal settlements they are facing several challenges. These schemes are capable of eradicating the sprawling and illegal settlements in urban communities. The City of Mutare is lacking the capacity to provide decent affordable housing to home seekers and informal settlers, and these schemes can be a solution. The local authority does not yet have a housing policy- a framework that is supposed to guide functioning. Information that should be in line with the current national regulatory framework governing the delivery of housing in urban areas is missing. It is unfortunate that the Housing and Community Service department has a shortage of qualified personnel to execute the required housing policies.

The council does not have an up-to-date master register. Instead, separate registers for each co-operative, developer or any housing scheme are being used. This creates loop- holes for duplication and double allocation of stands in Hobhouse III, Dreamhouse and Birkley South by some employees in the department. Land barons are taking advantage of these loopholes and are allocating existing stands with already existing numbers to other beneficiaries who are mostly informal settlers who end up being homeless as the council condemn them as land invaders.

The council has bureaucratic by-laws that affect several land developers who wish to develop stands and offer affordable housing to informal settlers and other homeless people in the City of Mutare. Therefore, this red tape affects the effective eradication of informal settlements. Politicians and land barons have been alleged to be perpetrators of illegal settlements and causing land invasion for example the Federation area.

Stands are allocated without following the waiting list. Whenever the council avails residential stands, council employee's hijack the process and corruptly allocate stands to themselves and close circles. There are several informal settlers, who in most cases have been on the waiting list for over fifteen years. This has created an open market for the selling of illegal stands and the emanation of illegal settlers in the City of Mutare in areas like Federation and Sakubva (backyards makeshift shelters). This challenge has also led to the allocation of stands without council resolution as required for management of urban state land.

The city council faces a problem of having inadequate refuse collection vehicles, outdated machinery and dysfunctional construction vehicles. This has affected the upgrading of legally allocated stands, roads and



sewer systems to make those areas habitable. Land for stands development is scarce, with this scenario several developers and schemes officials are experiencing difficulties in finding affordable pieces of land for home seekers in the urban area. Land scarcity has led to an increase in demand and ultimately an increase in the price of land per square meter therefore, the cost of residential stands is beyond the reach of the poor. The case in point will be that the numbers of home seekers on the council waiting list will keep increasing.

Financing of the existing housing schemes in Mutare is very low and sometimes not existing in the manner that supports access to decent shelter and housing for all. This challenge has been exacerbated by the national economic decline and poor revenue inflows into council coffers. The blatant corruption in these schemes and in the city council is affecting the progress of the conventional housing schemes. Misappropriation of funds contributed by beneficiaries is prevalent in local authorities and this greatly affects delivery of affordable housing. The misappropriation of assets is a hindrance to efficient and effective decent housing delivery in local authorities since resources which are meant for development are diverted for personal use.

Public participation is also a challenge; thus, beneficiaries are regarded as passive recipients of housing services. Informal settlers are unable to identify the role that they can play in the process of stands development or housing construction. In the midst of several housing schemes the participation of the beneficiaries is a missing link affecting the eradication of informal settlements, as many informal settlers resist the re-location.

- The Ministry of Local Government and Public Works should approach the relevant Ministry for more land in Mutare since there is limited land for decent shelter and housing development is the main problem that affects the eradication of informal settlements.
- As a solution to unauthorized land invasion, the Mutare City Council as the planning authority should fully implement the provisions in the Regional, Town and Country Planning Act and destroy such structures for they pose a danger.
- Strengthening partnerships is also crucial for the provision of affordable housing delivery to informal settlers through different conventional housing schemes. Such include public-private partnership for the purpose of delivering affordable housing to informal settlers in Mutare urban area. More public-private partnerships are crucial in supporting the city council as it faces financial and material resource constraints.
- Engagement of financial institutions that promote mortgage lending is important as other schemes are unable to access loans and grants to finance housing provision. Banks may not always be willing to assist in some of these conventional housing schemes and demand properties for collateral security.
- Involvement of informal settlers in developing legal allocated land and in the delivery of stands is also a panacea to successful equitable delivery of affordable housing to all homeless residents in the city of Mutare. Eradication of informal settlements is a process that takes time and requires the commitment of several stakeholders from programme formulation, implementation to monitoring and evaluation so as to avoid incidences of double allocations, unfair distribution of stands. This will promote effectiveness and efficiency in the eradication informal settlements.
- It is increasingly important to assess the capacity, performance and management systems of these schemes before enacting operational permission to avoid unfinished projects. They should ensure

that all new applicants for land development meet local and national standards and having the capacity to complete projects. This will determine their ability to deliver.

- Mutare City Council should immediately take charge of allocation of stands in Gimboki South Housing Scheme and follow the waiting list procedure to complete the delivery of housing in time.
- The support from politicians is a vital tool for the success of eradicating informal settlements. Involving councillors and other elected officials also promotes their buy-in in all activities in eradicating informal settlements, by so doing the council will obtain both political support and commitment of relevant resources needed for effective provision of affordable housing for all homeless people in the city. By including political leaders of all parties in the process of eradicating informal settlements, the local authority will greatly improve the chances of success and longevity. However, the politicians should not abuse the schemes to their own benefit.
- There is a need for proper monitoring and evaluation of future housing policies for them to achieve their goals. Monitoring and evaluation should be done regularly so as to ensure that the intended beneficiaries are reached. This reduces cases of corruption.
- Local authorities should take back their spatial planning role which they have surrendered. Patronage has had a leading role in the growth of the informal settlement as stands are being allocated illegally and without the local authority's approval.
- The local authorities need to make use of or refer to the provisions on wetland protection and utilization in the Environmental Management Act Chapter (20:27). Wetlands can be utilized on a sustainable basis. Environmental Impact Assessments are required, and the Environmental Management Agency and local authorities need to raise awareness on sustainable utilization of wetlands.

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