

# **The missing link in Hlalani Kuhle urban poor housing programme in Zimbabwe: Interrogating supply and demand side instruments**

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**THE SOUTHERN AFRICAN HOUSING FOUNDATION**

**INTERNATIONAL CONFERENCE, EXHIBITION**

**& HOUSING AWARDS**

**28 SEPTEMBER – 1 OCTOBER 2014**

**CAPE TOWN, SOUTH AFRICA**

***“AFFORDABLE HOUSING OPPORTUNITIES for SOUTHERN AFRICA”***

## **The missing link in Hlalani Kuhle urban poor housing Programme in Zimbabwe: Interrogating supply and demand side instruments**

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Meeting the demand for adequate housing by the urban poor in cities of the developing world remains a pipe dream. This is particularly so in the Southern African region that has relied on stringent supply side instruments that prescribe stringent statutory housing standards and unaffordable development prescriptions that exclude and discourage the majority of the urban poor to participate in the formal housing market and the housing delivery processes. It has repeatedly been proven that innovations that facilitate access to suitable and properly sited land and housing financial sources and economic opportunities for the urban poor have received minimal attention from governments. This paper evaluates the Zimbabwean government's efforts to promote the provision of housing for the urban poor in the country's cities through Operation Live well/Garikai/Hlalani Kuhle housing programme that was adopted in 2005. The paper acknowledges efforts by the Zimbabwean government to facilitate and substantially improve access to land for housing by allocating thousands of unserviced plots, a critical supply side instrument. It however highlights the missing link in the programme; that is the lack of facilitation for financial sources or access to income generating projects to beneficiaries of the plots, an essential demand side instrument that is vital for onsite infrastructure provision and plot development. (208 words).

*Key words:* Supply and demand side instruments, urban poor, land, finance, Operation Live well/Garikai/Hlalani Kuhle

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## Introduction and background

Housing means more than ordinary enclosing walls and roofs of shelter as it incorporates the wider residential environment that include all the basic services, facilities, utilities that are essential for health, security and social well-being of residents (Thiele 2002). This resonates with the urban poor who normally exploit their housing to improve their incomes and social status. Urban housing, thus acts as an effective vehicle for empowerment and distribution of wealth in most developing countries that have severe social, economic and environmental inequalities. Ironically, the African continent continues to urbanise rapidly as rural poor and marginalised people are increasingly attracted and migrate in droves to urban areas to access better economic opportunities and seek to improve their standards of living. High urban population growth has regrettably given rise to the proliferation of both income and housing poverty (UNCHS, 1996). The unprecedented rise of the urban poor, unemployed and homeless that has been coinciding with the attainment of independence and realisation of democratic rule, particularly in Southern African countries has led to the impoverishment of urban centres (Gumbo 2013). Governments at all spheres; that are national, provincial and local grapple with the ever increasing numbers of urban residents, particularly local authorities as their capacities to provide adequate services and facilities are outstripped. It is housing poverty that clearly manifests itself in slums and informal settlements where millions live in substandard and inhuman conditions (Ibemi & Amole 2010). Most of the Southern African countries lack affordable decent housing against the backdrop of high levels of poverty and low economic growth opportunities.

In Zimbabwe, the rate at which houses have been delivered has not matched demand, virtually in all the urban centres of the country. Despite engaging in various innovations in housing policies and strategies to deal with the housing crisis the Zimbabwean government has failed to provide adequate housing at the right quantities and qualities particularly for the urban poor. Even against the backdrop of massive colonial housing upgrading programmes, the promotion of homeownerships and sites and services schemes since independence, the housing crisis has been bedeviling the country. Soaring demand in the

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country has been evidenced by the burgeoning housing waiting lists, overcrowding particularly in the country's townships and high density residential suburb; illegal extensions of formal houses in formal suburbs and the proliferation of informal land occupations and development. The ineffectiveness of post-independence low income housing programmes was highlighted during the 1980s as scholars admitted that the government was doing a lot create houses albeit with little progress in reducing the housing backlog and reaching the urban poor. This paper therefore argues that for a long time government policies, strategies and programmes largely addressed the supply side, neglecting the demand side instruments of improving the urban poor's income generation opportunities and effectively linking them to affordable and reliable sources of finance. As a result the housing programmes and approaches remained expensive for lower income people, thus missing their intended target.

The paper demonstrates the housing benefits that accrued to the urban poor following the adoption of an innovative land provision and plot allocation to the urban poor in 2005; exactly 25 years after the 1980 independence from colonial rule. It acknowledges that although Operation Live Well, Garikai/Hlalani Kuhle was initially launched more as a response to counter criticisms and denouncements, the programme later emerged as a grand and successful millennium innovation in facilitating the access to land and housing provision to the urban poor. Admittedly, the programme had never been planned but more of a response to human rights and international organisations' demands to restore the dignity of evictees that had been left homeless by the earlier destructive programme, Operation Murambatsvina that had left thousands of the urban poor displaced and their plight worsened. Consequently, the programme led to significant adjustments and relaxations of previously stringent and costly standards for the access, servicing, infrastructure development and construction of structures by the urban poor, a supply side instrument of housing provision. Contrary to these evident benefits towards land access and low cost housing provision innovation, the programme lacked essential instruments to facilitate access to financial sources and income generation and job creation opportunities, a demand side instrument. Finance is essential in plot development as well as incremental infrastructure development, services and facilities provision. The therefore argues that the

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social, economic and environmental implications of this innovative programme, that are critical in ensuring the achievement integrated and sustainable human settlements are not well known as they have not been studied and documented. Pursuant to that, the paper recommends the integration of both supply and demand side instruments in housing programmes that seek to accommodate the urban poor. Although in this innovative low-cost housing development programme, the promotion of access to land and targeting of the urban poor were achieved, the integration of the communities with not only city centres but also other existing neighbourhoods was missed. There is therefore need to link the allottees to sources of finance and sources of income generation in order to realise and achieve well integrated and sustainable neighbourhoods that are environmentally healthy, socially just and economically sound.

### **The Zimbabwean housing problem and responses**

Zimbabwe is a signatory to various international declarations, plans of action and conference outcomes such as the 1948 Universal Declaration of Human Rights and the 1966 International Covenant on Economic, Social and Cultural Rights it is the right of every citizen to have access to adequate housing. It is therefore the obligation of the Zimbabwean government to facilitate the access of the urban poor to adequate housing. Although the government is not obliged provide complete and ready-made housing units but should ensure that there is an enabling environment that promotes the creation of adequate of housing for everyone, the poor inclusive. The Zimbabwean government can achieve this through seven enabling instruments; three that inform the supply side of housing; three enabling the demand side of housing access and the last one that enables the management of the housing sector through the development of sound institutional frameworks that co-ordinate the various stakeholders from governments, the private sector, communities and individuals. The supply side instruments include the facilitation of land access and infrastructure development, regulating land and housing development and organising the building industry whilst the demand side instruments include facilitating access and provision of finance for housing development and developing property rights for the smooth operation of the housing market.

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Regrettably, for a very long time; the Zimbabwean democratic government led by the majority black population since the attainment of independence in 1980, prioritised supply side instruments in housing provision side-lining the demand side apparatus. Immediately after independence, the national government converted the majority of rental housing to home-ownership through local authorities. This followed the annulment of racial, segregative and draconian laws that had been used to control and regulate the movement and stay of blacks in urban centres at the same time preventing them from owning houses in cities. However, the revocation of segregative legislations such as the Native Registration Act of 1936; the Native Passes Act of 1937 that strictly controlled the movement of blacks in urban centres; the African Urban Areas Accommodation and Registration Act of 1946 that excluded blacks from urban areas opened the flood gates to rural–urban migration resulting in very rapid urbanisation. This created more pressure on the government to scale up housing provision, a task that proved to be colossal due to shortages of resources. For instance urban population in the country increased from 23% in the early 1980s to 38% in 2010 (UN 2012), giving rise to a bulging waiting list that grew from a few thousands in the 1980s to over one million applicants in the new millennium.

Besides high urbanisation, the strict adherence to stringent statutes and regulations such as the Regional, Town and Country Planning Act, the Urban Councils Act, Housing Standards Act and Model Building Bye-laws by local authorities for almost 25 years after independence resulted in very few and expensive housing units being delivered, thus missing the majority of needy and urban poor who could not afford. Such units could mostly be accessed by middle and high income people, since the urban poor could not compete in the market. The stringent regulations and policies that guided land subdivision, servicing, housing construction standards and certification at each stage extending it to the completion stage where a certificate of occupation was needed for one to move in their houses. Consequently, the strict procedures resulted in increased overall costs of housing development thus pricing developed land and housing beyond the affordability of the urban poor. To the situation remained dire such that, even bilateral arrangements with the United States Agency for International Development (USAID) to improve urban poor housing and support from multinational organisations such as the World Bank (WB) in housing

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development did not reach the majority to the majority of the urban poor that deserved the support and assistance. The supply side instruments that included sites and services schemes and core houses development did not significantly reduce housing construction costs and reach the low income people due to their stringent prescriptions on deposit payments and high monthly repayments. Although several thousands of core houses, wet cores and serviced housing plots were allocated to the urban poor in most high density residential suburbs in major urban centres of the country such as Kuwadzana, Warren Park, Dzaivarasekwa in Harare; Seke in Chitungwiza, Mkoba in Gweru and Magwegwe in Bulawayo to mention a few, through the bilateral arrangements the urban poor could not either access them or were forced to pull out due to high repayments costs. The participation of building societies in financing low cost housing in the country as a result of support from USAID and the World Bank, did not reach the majority of those that deserved assistance as most programmes were not deliberately linked to financial sources and income generating projects of the urban poor (Mutizwa-Mangiza and Rakodi 1989). The delivery of few and costly houses that catered for the medium and high income earners against the backdrop of soaring demand by the urban poor leading to a housing crisis.

At the turn of the millennium, the housing problem became precarious due to unprecedented and ravaging inflation that rendered urban poor's low incomes valueless and discouraged them to invest in housing development as they mainly concentrated on immediate needs such as food in order to survive. The situation was worsened by the government's lack of capacity to develop and provide housing units to the urban poor as it faced a very gloomy economic climate, that was also exacerbated by the isolation and lack of support from the international community due to allegations of human rights abuses. The reluctance and bias of the formal housing system towards serving the medium and high income earners that could easily afford the housing units produced by the private sector also worked against the mission to reduce housing demand by the urban poor. On the other hand, housing co-operatives that are ideal and general known for assisting the urban poor to access houses of their choices through the pooling of funds together and incremental or phased development were not popular as a solution to housing problems of the low income people. Co-operatives were either non-existent or dormant particularly during the first two

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decades after independence as a result did not do much to help the urban poor towards accessing both land and financial sources for plot development. Consequently, very few and expensive housing units were being produced resulting in soaring housing waiting lists and the proliferation of illegal housing as the urban poor found their own solutions to their housing problems. Extra-legal housing soared in the country from days of the Economic Structural Adjustment Programme (ESAP) in the 1990s that worsened living standards and conditions forcing the urban poor to engage in informal and illegal housing development to cushion themselves from the debilitating poverty. Informal housing proliferated and became an eyesore at the turn of the current century. Bias towards the supply side instruments in the attempts to solving housing problems leaving out the demand side instruments proved to be very ineffective in housing provision for the majority urban poor.

The other worrisome factor that has contributed to homelessness and precarious housing situation of the urban poor has been a strong detest of informal settlements and ardent belief in massive destruction of informal settlements and clean-up programmes by the Zimbabwean government (Chitekwe-Biti 2009). There seems to be a strong reluctance to regularise and upgrade informal settlements to promote healthy and secure housing, although statutes such as the Regional Town and Country Planning Act (RTCPA) that prescribe such actions are in existence. Just like other developing countries that are grappling with the proliferation of informal housing,. In the quest to achieve set standards and show case the neatness of their cities during international events and visits, the Zimbabwean government has been notoriously and occasionally engaging in infamous mass evictions and displacements of informal settlers (Chirisa 2012). Sadly such clean-up campaigns are conducted without any plans in place to resettle, relocate and compensate the evictees, leaving them worse off than before the operations. One of the strongly detested demolition campaigns was the 2005 Operation Murambatsvina (OM) that was implemented by the state purportedly to restore order in the country's urban centres. It was estimated that about 700 000 households lost either their houses or livelihoods and if knock-on impacts are included an estimated 2.4 million people, thus about a 20% of the national population was affected by the OM (Tibaijuka 2005).

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From the preceding discussion, poverty and very low and unstable incomes have largely contributed to low uptake of plot and housing by the urban poor. The intended targets for a long time failed to participate in the formal housing market that is notorious with stringent land and housing development regulations. When designing land and housing programmes, there is therefore need for relevant stakeholders earnestly consider and facilitate income sources of the urban poor. The concept of affordability should take centre stage in housing programmes for the urban poor, where appropriate ratios and rule of thumb of income percentages are seriously taken into perspective if housing programmes are to succeed in achieving their targets of accommodating the urban and retaining in the programmes without fear of down raining by the medium and high income people. There is also need to acknowledging the inability of the urban poor to pay the full cost of housing and the high monthly payments to service the exorbitant loans. Since the active participation of the urban poor in incremental housing development substantially reduces the overall costs (Turner 1976) of housing hence such approaches should be prioritised. When efforts to improve land delivery and plot allocation to the urban poor are adopted, they must be integrated with the timely and active promotion and facilitation of the urban poor's access to housing finance and income generating projects. Such a holistic approach to urban poor housing development and provision yields sustainable and integrated human settlements as both supply and demand side instruments; in this case access to land and sources of finance are simultaneously achieved.

### **Innovations in land provision and housing development for urban poor housing in Zimbabwean urban centres**

The Zimbabwean government launched yet another program in the same year. The programme that was dubbed Operation Live Well, Garikai/Hlalani Kuhle was reactive to the international community and human rights organisations' calls to restore the dignity of the evicted and displaced urban poor by the first operation (OM). It should be noted that the Zimbabweans who had been rendered homeless also resisted displacements and relocation to rural areas as they remained camped in their areas, thus compelling the government to consider an alternative programme. The biggest housing programme in terms of numbers of the number of the urban poor who were allocated housing plots in the history of the African

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continent sought to redress the situation of the homeless and those on local authorities' waiting lists. The programme innovatively provided housing and plots for self-help house development to several thousands of evictees and displaced urban poor residents, through the allocation of planned but unserviced housing plots or stands in almost all urban centres. On launching the operation in 2005, the government aimed at providing complete low cost housing units to restore the dignity of the homeless people who had been displaced by the clean-up exercise that had destroyed approximately 92 460 homes and those who had been on the housing waiting lists of local authorities and all those that belonged in co-operatives. It also aimed at providing business operating premises for the informal economic entrepreneurs who had also lost their vending structures due to the first destructive operation. Overall the constructive operation aimed at transforming the country's urban cities by providing adequate housing and sources of livelihoods, thus creating sustainable and integrated human settlements.

It should be highlighted that the Zimbabwean government only managed to construct a total of 3 325 houses in Harare's Whitecliffe, Hatcliffe and Hopley, Bulawayo's Cowdray Park, in Gweru, Masvingo, Gwanda and other provincial capitals, a far cry from the over 90 000 homes that had been destroyed by OM. Faced with limited financial resources and technical capacity to deliver such huge amounts of completed housing units the government abandoned its intended role of being a provider of housing units and started allocating housing plots to the urban poor. The government allocated several thousands of unserviced stands to the evictees of OM, people on the waiting list and those that belonged in co-operatives and could get support with the development of their plots. In Bulawayo alone more than 7 000 unserviced plots were allocated in Cowdray park suburb whilst in the capital city, Harare and other municipalities, small towns and growth points several thousands of housing plots were allocated to the urban poor. The cash-strapped government struggled to conclude the grand housing projects, leaving beneficiaries with the task of taking over, all by themselves. The Zimbabwean government realised the horrendous mistake it had made in phase 1 and went on to take decisive, corrective informed steps to provide accommodation to hundreds of thousands homeless urban poor. Appropriately, the 2005 operation Garikai observed the housing problem at the time as emanating mainly from

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the lack of land delivery for a long time as evidenced by background extensions and illegal land occupation. As a result the government significantly reversed the complex sequence as according to the Town Regional and Country Planning Act (RTCPA) and the urban councils Acts (UCA), and went on to allocate land to all the evictees and those on the waiting lists, before the areas were serviced and individual plots could be developed. The Zimbabwean Government managed to provide sufficient space for the low cost housing programme, by expropriating land that mostly belonged to local authorities, few clients that were owned by the central government and low percentages that were owned by private companies and individuals. Besides it could have led to down raiding considering that even the middle income residents have been struggling to access land for housing in the country. The government gave a green light to urban poor households to occupy and thereafter develop their housing stands and settlements incremental.

### **Omissions of demand side instruments and implications**

Through the innovative programme that was adopted in default rather than design, the government managed to improve the access to land to thousands of the urban poor through the significant adjustment of previously stringent and costly standards for the development of plots and construction of structures by the poor, a supply side instrument of housing provision. However, achieving the targeting of the needy in land provision and plot allocation alone can never be enough in facilitating the development of adequate housing to the homeless urban poor.

If land access is the critical ingredient in urban low income housing provision, then the facilitation for financial access or the promotion of allottees' income generation activities is the essential ingredient. Admittedly, the Hlalani Kuhle/Garikai land and housing provision programme dismally failed to integrate the two imperative ingredients in housing development for the urban poor leading to conspicuous social, economic and environmental challenges within the communities that were created. Although it successfully identified and allocated reasonably secure plots for housing development to the evictees and the needy with minimum bureaucracy and at nominal costs, social, economic and

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environmental considerations were not prioritised and these are discussed in detail within the subsequent sections.

## **Social challenges**

The housing communities still lack access to educational institutions; both primary and secondary schools and school going children walk long distances to attend school in faraway suburb since there has been any integration of the settlements. In some of these settlements dotted in the outskirts of the country's urban centres, school going children are not either going to school or are attending makeshift schools that are not official and registered. Besides the residents depend on clinics from other suburbs as there have not been any local health facilities provided in these settlements. There is therefore urgent need to support the beneficiaries of the programme to be able to provide the critical social facilities and infrastructure to ensure socially integrated and sustainable settlements. Housing should have services, facilities and infrastructure and occupants should have access to opportunities for employment and progression. Other stakeholders should capitalise on high literacy rates, aspirations and priorities of the population since there is in existence a high motivation to own a house of their own, since the 1980s when government popularised homeownership through its policies after independence. Also huge investments in education and health during the first two decades after independence that have helped to conscientise the public about the benefits of housing and health living should be capitalised. Generally, the general Zimbabwean populace attach more social and economic value to immovable property, particularly housing, over movables hence such attitudes should be appraised. The prevailing negative attitude about living in informal settlements and the general lack of experience about staying in slums make the majority urban poor always to want to improve their housing and standards of living, but they cannot be left alone without support from other relevant stakeholders. The other factors that favour the urban poor in Zimbabwe include their small household sizes that are a result of successful family planning programmes and campaigns giving the populace the ability to save, particularly if afforded opportunities to improve their income in their economic activities.

## **Economic challenges**

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Although the government had planned to build and provide business premises to the majority people who had lost their livelihoods through the OM, very few to none at all were constructed and allocated in the country's urban centres. It appears the capital city, Harare benefitted much better than all the other urban centres in terms of vending bays and home industries development through the reconstruction programme. Besides, since the hoisting settlements were located several kilometres from the city centres, most of the plot beneficiaries struggle to access their small and micro business that they used to operate before the destructive operation, this unnecessarily increases the costs of running their business resulting in reduced profits. Also lack of access to heating and lighting fuels, particularly the absence of electricity makes the running their businesses very difficult and costly as they are forced to use wood, generators that consume a lot of fuel that is either scarce or very expensive in the country. There is therefore need to develop business operating premises within the settlements and this only will make them complete and habitable.

There is therefore need for an active, deliberate, concerted effort and explicit encouragement and support of informal economic businesses that are owned and run by beneficiaries of the housing programme as well as involving them in central and local government projects as contract employees to raise finance for their housing projects and facilitating their employment in local authority housing delivery projects. Besides, strategies should go beyond elimination of harassments of informal traders by relaxing restrictive by-laws and instituting occasional deregulations but call for positive action such as active support and development of informal and small businesses for the urban poor. There is great need to improve the economic character of households, particularly the employment opportunities of the urban poor, which help in determining their ability to pay for housing. Social character of the households determines willingness to pay – already its very positive and needs to be tapped for over half a century, the housing provision strategies and approaches adopted by the Zimbabwean government to make housing affordable low income groups mainly focused on external factors with supply side instruments such as the promotion of land access and housing standards reduction.

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## **Environmental Challenges**

By allocating unserviced housing plots, the government largely adopted supply side instruments in housing development. The government instituted massive relaxations of rigid sequential land and housing development processes that are stipulated in the country's statutes such as the Town Regional and Country Planning Act (RTCPA) and the urban councils Acts (UCA) as well as local authorities bye-laws, in the process substantially improving targeting of the needy and homeless urban poor who deserved to receive plots for housing development.

Although the massive developments for housing structures have taken place and the formerly homeless people have now walls and roofs protecting them from weather elements, the created communities are characterised by serious lack of service delivery systems, no proper water and sanitation facilities, infrastructure and facilities. Houses were occupied without running water and sewer reticulation systems. Lack of water and sanitation facilities exposes beneficiaries and their families to water borne diseases such as diarrhoea, typhoid and cholera. They are largely depending on communal taps for water or open wells. Some have constructed Blair toilets whilst some still use the bush to relieve themselves.

There is therefore need to support the beneficiaries in their efforts to improve their infrastructure within their settlements to make them habitable and environmentally healthy.

## **Conclusion**

It has clearly been demonstrated that, the other main constituent part of the housing problem in Zimbabwe is the lack of income facilitation, a demand side instrument. Whilst the provision of unserviced but properly laid out housing plots have largely solved the critical problem of targeting and to some greater extent affordability, there is urgent need to back these supply side housing cost reduction strategies through the facilitation of infrastructure provision and boosting income generation strategies and opportunities of the urban poor, thus deliberately targeting allottees and linking them to relevant and critical

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stakeholders that support them. For instance, income generation opportunities should be made integral parts of housing production strategies for low-income people in the developing world.

Instead of leaving the victims of OM to find their own solutions to their financial problems and lack of income generating projects, the government is supposed to facilitate access to such bearing in mind that virgin housing plots that needed to be serviced and provided with infrastructure through the participation and contribution by the poor themselves. Even those who had benefitted from the first phase of the programme had received either small or incomplete houses that needed further work to either extend them or complete them respectively. In a country that has very high unemployment level and a depressed economy, with the majority living on less than \$2 a day, the government needed to actively support the allottees to improve their housing and income situations.

There is also need for adopting a holistic and pluralist approach to the provision of land and housing to the urban poor. All relevant stakeholders should be consulted and encouraged to participate. This involves the land identification and subdivision process that should also include the traditional players that are the local authorities, and the funding process that should also involve the financial institutions both private and public firms.

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