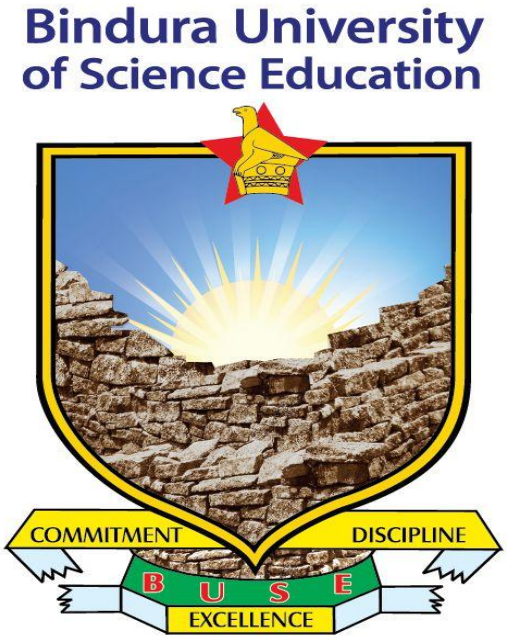
BINDURA UNIVERSITY OF SCIENCE EDUCATION

FACULTY OF SCIENCE



ASSESSING THE IMPACT OF ILLEGAL STRUCTURES AND ACTIVITIES ON URBAN ECONOMIC DEVELOPMENT IN ZIMBABWE. A CASE STUDY OF MBARE MATAPI FLATS.

By

Donnarbeller Maringire (B223786B)

A research project submitted in partial fulfilment of the requirements of the Bachelor of Science (Hons) degree in Development studies

May 2026

APPROVAL FORM

The undersigned confirm that they have read and recommended the project titled: ***ASSESSING THE IMPACT OF ILLEGAL STRUCTURES AND ACTIVITIES ON URBAN ECONOMIC DEVELOPMENT IN ZIMBABWE. A CASE STUDY OF MBARE MATAPI FLATS*.** This is a partial fulfilment of the Bachelor of Science Honours Degree in Development Studies at Bindura University of Science Education. The project was submitted by **DONNERBELLER MARINGIRE**, student number **B222786B**.



D (Supervisor) Signature…….
Date:01/06/2026



Chairman's Signature..... Date:



Student signature Date: 01/06/2026

DECLARATION

"I, Donnarbeller Maringire, hereby declare that this dissertation, titled assessing the impact of illegal structures and activities on urban economic development in Zimbabwe. A case study of Mbare Matapi flats is my own original study. It has not been previously submitted for any other degree or professional qualification. Any literature or data derived from external sources has been properly acknowledged and cited."

Student signature  Date 20 May 2026

To be complied by supervisor

This dissertation is suitable for submission to the faculty and have been checked for conformity with the faculty guidelines.

Supervisor's signature: Date: May 2026

DEDICATION

This dissertation is dedicated to my father. May you always know that your inspiration, love, sacrifices and support made this achievement possible.

ACKNOWLEDGEMENTS

I would like to express my deepest gratitude to my supervisor, for his invaluable guidance, support and mentorship throughout the course of this research. His expertise and encouragement have been instrumental in shaping the direction and quality of this dissertation.

Special thanks to Matapi Hostels District Office, for granting me permission to carry out my research study.

I am also profoundly grateful to my father, whose unwavering belief in me and constant encouragement propelled me to pursue further studies with determination and perseverance. His patience, understanding and unwavering support have been the cornerstone of my academic pursuits.

I extend my heartfelt thanks to all those who have supported me along this journey, including my friends Monalisa and Brutus, whose patience, love and understanding from day one have been a constant source of motivation and strength. Their belief in me has been a driving force behind my academic achievements.

I am also thankful to my colleagues and family members who have provided me with encouragement, support and understanding during the challenges and triumphs of this academic endeavour. Their words of wisdom, kindness and encouragement have been invaluable in shaping this work.

Lastly, I acknowledge the immeasurable support of all the individuals who have contributed in ways seen and unseen to the completion of this dissertation. Your support and belief in me have been a source of inspiration and motivation throughout this journey. Thank you for being a part of this significant milestone in my academic career.

ABSTRACT

The study assesses the impact of illegal structures and activities on urban economic development in Zimbabwe, focusing on Mbare Matapi Flats. The objectives were to identify key challenges posed by illegal structures and activities, determine the effects on local businesses and residents, analyze the role of municipal governance and develop strategies to mitigate negative impacts. A qualitative approach was employed to gather qualitative insights from interviews. The sample consisted of 20 respondents, including residents, business owners and municipal officials in Harare urban. Key findings indicate that illegal structures and activities contribute to urban degradation, strain infrastructure and limit municipal revenue collection. However, they also provide livelihood opportunities for many residents. The study recommends strengthening municipal governance, promoting inclusive urban planning, and implementing community-led initiatives to balance economic development with sustainability.

Keywords: Illegal Structures, Illegal Activities, Informal Economy, Urban Governance, Economic Development.

LIST OF APPENDICES

Appendix A: Interview Guide

LIST OF TABLES

Table 1: Demographic Profiles of Sampled Respondents

LIST OF ACRONYMS

Prevention of Organised Crime Act	POSA
Gross Domestic Product	GDP
Operation Murambatsvina	OPM
Operation Garikai	OGHK
Integrated Development Plans	IDP
Unauthorised Building Works	UBW
Zimbabwe National Statistical Agency	ZimStats

Table of Contents

APPROVAL FORM ii

DECLARATION iii

DEDICATION iv

ACKNOWLEDGEMENTS v

PLAIGERISM REPORT ..... **Error! Bookmark not defined.**

ABSTRACT vi

LIST OF APPENDICES vii

LIST OF TABLES viii

LIST OF ACRONYMS ix

CHAPTER ONE: INTRODUCTION 1

1.0 Introduction 1

1.1 Background of the Study 1

1.2 Statement of the Problem 3

1.3 Aim 3

1.4 Objectives 3

1.5 Significance of the Study 4

1.6 Delimitation 4

1.7 Limitation 5

1.8 Research Questions 5

1.9 Definition of Terms 5

1.10 Organisation of the Study 6

CHAPTER TWO: LITERATURE REVIEW 7

2.0 Introduction 7

2.1 Contextualising Illegal Structures and Activities in Zimbabwe 7

2.1.1 Defining Illegal Structures and Activities 8

2.2 Economic Impact of Illegal Structures and Activities 9

2.3 Social Impact of Illegal Structures and Activities 10

2.4 Urban Governance and Policy Responses 11

2.4.1 Urban Councils Act (Chapter 29:15) 11
2.4.2 Regional, Town and Country Planning Act (Chapter 29:12) 12
2.4.3 National Urban Policy 12
2.5 Theoretical Framework 13
2.5.1 Informal Sector Theory 13
2.6 Chapter Summary 15
CHAPTER THREE: RESEARCH METHODOLOGY 16
3.0 Introduction 16
3.1 Research Design 16
3.2 Population 17
3.3 Sampling 18
3.3.1 Sample Size 18
3.4 Data Collection Instruments 18
3.4.1 Interviews 19
3.5 Data Analysis 19
3.5.1 Data Presentation 19
3.5.2 Thematic Content Analysis 19
3.6 Data Interpretation 20
3.7 Limitations 20
3.8 Ethical Considerations 21
3.9 Chapter Summary 21
CHAPTER FOUR: DATA PRESENTATION AND ANALYSIS 23
4.0 Introduction 23
4.1 Overview of Findings 23
4.1.1 Demographic Profile of Respondents 23
4.2 Types of Illegal Structures and Activities 25
4.3 Causes of Informal Structures and Activities 26
4.4 Economic Impact 27
4.5 Crime and Economic Development 28

4.6 Urban Development 29
4.7 Policy Framework 30
4.8 Implementation and Enforcement 31
4.9 Chapter Summary 31
CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS 33
5.0 Introduction 33
5.1 Summary of Findings 33
5.1.1 Effects of Illegal Structures and Activities on Urban Economic Development 33
5.1.2 Types and Causes of Informal Settlements and Activities 33
5.1.3 Effectiveness of Policies Governing Informal Settlements 34
5.2 Conclusions 34
5.3 Recommendations 34
5.3.1 Policymakers 34
5.3.2 Universities and Research Institutions 35
5.3.3 Government and Local Authorities 35
5.3.4 Residents 35
5.3.5 Private Sector and Civil Society 36
REFERENCES 37
LIST OF APPENDIXES 43
APPENDIX A : LETTER FROM THE INSTITUTION 43
APPENDIX B: INTERVIEW GUIDE 44

CHAPTER ONE: INTRODUCTION

1.0 Introduction

Urban informal settlements and unauthorised economic activities have become defining features of cities across sub-Saharan Africa, with Zimbabwe being no exception. In Mbare's Matapi area, Harare, this phenomenon manifests with particular intensity, where unregulated structures and illicit commercial activities coexist alongside formal residential spaces. While informal arrangements often serve as critical survival mechanisms for low-income populations, their proliferation generates complex consequences for municipal governance, revenue collection, public health, and the broader trajectory of urban economic development. This chapter establishes the contextual and conceptual foundation of the study, articulating the research problem, purpose, objectives, and the significance of investigating illegal structures and activities within this specific urban locale.

1.1 Background of the Study

Urban centres across Africa are confronted with intensifying pressures arising from accelerating population growth. Todaro (1997) observed that African cities were registering population increases at rates that outpaced the capacity of municipal infrastructure and planning frameworks to respond adequately. The proliferation of illegal construction and unlicensed commercial activity is widely understood as a downstream consequence of this demographic momentum, compounded by structural economic vulnerabilities such as rising unemployment, poverty, insufficient affordable housing, governance deficits, and inconsistent law enforcement.

Internationally, the problem assumes varied but recognisable forms. In Greater Mumbai, India, the absence of affordable housing alternatives triggered an explosion of unauthorised construction, with estimates suggesting that over 500,000 illegal buildings had emerged in Thane district alone by 2010 (Aguilar, 2008). In Mexico, peri-urban settlements frequently develop in geologically hazardous zones flood plains, steep slopes prompting the government to catalogue and attempt to regulate approximately 709 such high-risk housing clusters by 2002 (Aguilar, 2008). These cases underscore that unauthorised urban development is not an isolated problem but a globally recurring challenge tied to socioeconomic inequality and housing market failures.

On the African continent, South Africa illustrates the scale of economic disruption attributable to the informal and illegal economy. The informal sector is estimated to contribute between eight and fifteen percent of the country's Gross Domestic Product (GDP), while illegal resource extraction particularly artisanal mining by so-called Zama Zamas costs the state billions in lost revenue annually from gold, coal, and platinum smuggling. Legislative responses, including the Prevention of Organised Crime Act (POCA), have sought to prosecute those orchestrating such networks, with mixed results.

In Zimbabwe, the economic significance of informality is even more pronounced. The World Bank has estimated that the informal economy contributes approximately 40 to 45 percent of Zimbabwe's GDP, and that competition from informal operators has the potential to depress the productivity of formal enterprises by roughly 24 percent on average (World Bank, 2020). Youth vulnerability is an additional dimension of this challenge; research by Maraire and Chethiyar (2020) indicates that approximately 60 percent of Zimbabwean youth are exposed to illicit drug use, a trend rooted in limited self-efficacy and inadequate social safety nets. By 2020, over two million Harare residents were reportedly without reliable access to running water, a predicament linked in part to the unregulated nature of construction in high-density areas.

The Government of Zimbabwe has periodically intervened to address these challenges. The most notable of these interventions was Operation Murambatsvina in 2005, which involved the large-scale demolition of informal housing and unlicensed vending stalls. A subsequent initiative, Operation Garikai, launched on 29 June 2009, sought to redress the social consequences of Murambatsvina by constructing formal housing and commercial bays for displaced vendors (Dimitri and Runhare, 2012). More recently, Harare City Council has promoted integrated land use planning and urban renewal programming in Mbare, including the rollout of Water, Sanitation and Hygiene (WASH) initiatives in Matapi and a national clean-up campaign launched by President Emmerson Mnangagwa in December 2018. The 2024 Mbare Renewal Project, championed by Messrs. Chisese and Vellem, has sought to combine physical infrastructure renovation with social rehabilitation, including drug reintegration programmes and digital skills facilities. Despite this history of intervention, the persistence of informal settlements and unlicensed activities in Matapi signals the inadequacy of existing approaches and underscores the need for fresh analytical attention.

1.2 Statement of the Problem

Mbare remains one of Harare's most intensely urbanised and informally occupied districts, confronting municipal authorities with an intractable set of governance challenges. Regional development strategies deployed by the Zimbabwean government during the 1980s and 1990s including rural growth point programmes failed to decelerate rural-to-urban migration, thus perpetuating the conditions for informal settlement expansion (Mpofu, 2012). Inadequate housing supply, insufficient formal employment, and weak planning enforcement have combined to produce an environment in which unauthorised development and unlicensed trade have become structural features of the urban landscape rather than temporary aberrations.

Operation Murambatsvina, while forceful in its demolition of informal structures, is estimated to have directly affected the lives of approximately 1.5 million urban residents (Gukumire, 2012). Subsequent programmes have attempted to rebuild affected communities, yet Mbare's backyard dwellings, informal markets, and unregulated workshops continue to reassert themselves despite successive municipal blitzes. The persistence of these conditions, even following the introduction of the National Drug Control Master Plan (2020–2025) and expanded WASH programming, suggests that policy responses have thus far failed to address the structural drivers of informality. This study is therefore motivated by the need to rigorously examine both the nature and the effects of illegal structures and activities in Matapi, and to identify what more targeted and sustainable interventions might look like.

1.3 Aim

To assess the impact of illegal activities and structures on urban economic development in Matapi area, Mbare, Harare.

1.4 Objectives

1. To examine the effectiveness of policies governing informal settlements and activities in Matapi area.
2. To investigate the types and causes of informal settlements and activities in Matapi area.
3. To evaluate the effects of illegal structures and activities on urban economic development in Matapi area.

1.5 Significance of the Study

This research carries practical and scholarly value for multiple stakeholder groups engaged with urban development in Zimbabwe. For municipal authorities and national policymakers, the study provides granular, community-level evidence that can inform the calibration of regulatory approaches moving beyond punitive demolition campaigns towards participatory, people-centred redevelopment models such as the Mbare Renewal Project. For public health practitioners and urban planners, the findings offer a diagnostic window into the environmental and health consequences of unregulated settlement, particularly regarding water, sanitation, and drug-related harm in Matapi.

At a broader academic and policy level, this research responds to a recognised gap in the literature concerning the lived experience of urban informality in medium-sized African cities. By grounding its analysis in primary fieldwork conducted in Matapi, the study generates locally contextualised knowledge that can serve as a reference point for comparative urban research across sub-Saharan Africa. Crucially, the study frames its inquiry with sensitivity to the socioeconomic precarity of Matapi residents recognising that informal livelihoods represent rational responses to structural exclusion rather than simply violations of urban order.

1.6 Delimitation

The geographic focus of this study is confined to Matapi Flats and its immediate surroundings, encompassing nearby informal marketplaces and backyard dwelling extensions. Thematically, the research traces a range of unauthorised activities, from unlicensed mechanical workshops to illicit drug trade networks, examining their relationship to local economic conditions and community well-being. The temporal scope spans from 2005 the year of Operation Murambatsvina through to 2026, thereby capturing both the long-term consequences of that watershed event and the more recent institutional changes associated with the 2024 Mbare Renewal Project and ongoing municipal infrastructure reforms (Harare City Council, 2025). The study draws on perspectives from community residents as well as key institutional informants, including Harare City Council officials, urban planners, community leaders, and rehabilitation coordinators.

1.7 Limitation

Several methodological and contextual limitations bear acknowledgement. The most significant is the risk of participant response bias: residents engaged in informal trade or dwelling in backyard structures may offer guarded or modified accounts of their activities owing to fear of municipal enforcement, eviction, or criminal prosecution. This challenge is well-documented in research conducted within legally vulnerable high-density communities (Meth, 2013). Investigating illicit drug distribution networks within dense residential tenements similarly poses both personal security considerations and ethical dilemmas for the researcher. Institutionally, bureaucratic delays and restricted access to key informants within Harare City Council and municipal social welfare departments may have affected the comprehensiveness of data gathered from official sources.

1.8 Research Questions

4. What are the types of illegal structures and activities existing in Matapi area?
5. What are the impacts of illegal structures and activities on urban economic development in Matapi?
6. What strategies can be adopted and implemented to regulate illegal structures and activities?

1.9 Definition of Terms

Illegal structures refer to construction work whether new builds, extensions, or alterations carried out without the requisite permits or in contravention of applicable zoning laws, building codes, or land use regulations. You and Chiu (2015) characterise such structures as Unauthorised Building Works (UBWs), defined as construction executed without prior approval or consent from the relevant Building Authority.

Illegal activities encompass any conduct prohibited under national or jurisdictional law and subject to legal sanction. The World Bank (2020) defines such activities broadly as actions that contravene established laws or regulatory frameworks.

Economic development refers to a sustained process through which a region's material conditions and social well-being are improved via deliberate policy interventions that generate wealth, expand

employment, and enhance quality of life. Tirado (2014) conceptualises economic development as a multidimensional transformation encompassing shifts in social structures, cultural attitudes, and institutional arrangements, alongside measurable reductions in poverty and inequality.

Urban development describes the planned coordination of physical infrastructure, social services, economic activity, and institutional governance to facilitate sustainable city growth. UN-Habitat (2015) frames urban development as an integrative process that balances physical, economic, social, and institutional factors to create cities that are both liveable and resilient.

1.10 Organisation of the Study

Chapter One has established the research context, including the background, problem statement, objectives, and key definitions. Chapter Two presents a critical review of relevant literature, examining theoretical perspectives and empirical evidence on informal settlements, illegal activities, and urban governance. Chapter Three outlines the research methodology adopted for the study. Chapter Four presents and analyses the findings drawn from fieldwork. Chapter Five synthesises the conclusions and sets out actionable recommendations for policymakers, practitioners, and future researchers.

CHAPTER TWO: LITERATURE REVIEW

2.0 Introduction

Understanding the dynamics of illegal structures and activities in Zimbabwean urban areas requires engagement with a substantial body of interdisciplinary scholarship spanning urban geography, development economics, governance studies, and public health. Mbare has attracted academic and policy attention as one of Harare's oldest and most densely populated high-density suburbs, and its Matapi precinct offers a particularly instructive case of how unauthorised development intersects with economic marginality and governance failure. This chapter systematically reviews existing knowledge, identifies key conceptual debates, and establishes the theoretical foundation informing this study's analytical approach.

The chapter is organised as follows: it begins by contextualising illegal structures and activities within Zimbabwe's specific historical and economic setting, then moves to examine the economic and social consequences of informality. It subsequently reviews urban governance frameworks and legislative responses before presenting the theoretical lens informal sector theory through which the study's findings are interpreted.

2.1 Contextualising Illegal Structures and Activities in Zimbabwe

Zimbabwe's urban landscape has been shaped by a confluence of colonial legacies, post-independence governance choices, and the severe economic contractions experienced since the late 1990s. Mabogunje (2005) argues that colonial spatial planning created racially segregated urban environments, confining Black Zimbabweans to townships characterised by overcrowding and under-investment conditions that set the stage for informal settlement long before independence. This historical structuring of urban space normalised extralegal occupation as a survival response among populations excluded from formal housing and commercial markets.

The post-colonial period brought its own challenges. Kamete (2013) demonstrates that the deterioration of Zimbabwe's formal economy, compounded by poor urban management and planning failures, accelerated the growth of the informal sector from the 1990s onwards. As formal employment contracted and real wages collapsed, urban residents turned to informal trade and unauthorised construction as coping strategies. Chirisa (2014) observes that Mbare's historical role as a commercial node, combined with its geographical centrality in Harare, made it a natural

concentration point for unauthorised market activity and settlement a fact that has continuously challenged municipal authorities' capacity for enforcement.

Chen (2012) situates these dynamics within a global analytical framework, noting that enterprises and structures operating outside formal legal frameworks expose their operators and occupants to inherently precarious conditions including constant threat of eviction, lack of access to formal credit, and exclusion from social protection systems. In Zimbabwe, this precariousness is amplified by the volatility of the national economy and the weakness of regulatory institutions.

2.1.1 Defining Illegal Structures and Activities

The definitional terrain surrounding illegal structures and activities is contested and context-dependent. Kamete (2013) characterises unauthorised buildings as structures erected without the legally required building permits, zoning approvals, or planning permissions. Chen (2012) extends the concept of unauthorised activity to encompass commercial operations conducted without the licences, permits, or registration required by law. Chirisa (2014) offers an integrative definition, describing illegal structures and activities as any physical development or economic operation conducted without securing the requisite authorisations from competent regulatory bodies a category that therefore encompasses unlicensed vending, informal housing, and unapproved construction alike.

Voskresenskaya (2023) defines unauthorised building broadly as any construction, addition, or alteration carried out without valid building permits, planning permissions, or adherence to approved building codes and plans. Akrofi (2019) identifies the absence of prior approval as the defining characteristic of such structures their illegality residing not necessarily in their physical form but in the procedural failure to obtain regulatory consent. Zeković (2020) applies analogous logic to commercial activity, characterising an unauthorised business as one that operates without the necessary licences or occupies premises not appropriately zoned for its stated commercial purpose. UN-Habitat (2010) underscores the importance of definitional clarity, noting that illegal structures and activities produce significant and interconnected economic, social, and environmental consequences for urban areas, consequences that demand coherent policy responses.

2.2 Economic Impact of Illegal Structures and Activities

The economic consequences of informality are both multidimensional and paradoxical. On one hand, Mitullah (2023) establishes that informal trade and construction provide essential livelihood opportunities for marginalised populations, generating income and contributing to localised economic activity in ways that formal markets often fail to replicate. This pro-poor dimension of informality is frequently overlooked in policy debates dominated by enforcement perspectives.

On the other hand, the fiscal and macroeconomic costs of extensive informality are substantial. According to Zimbabwe National Statistical Agency (ZimStats, 2022), the most direct economic impact is the loss of tax revenue and regulatory fees, as unregistered properties and businesses operate entirely outside formal collection systems. Payne (2017) highlights the infrastructural dimension of this loss, arguing that unauthorised and unplanned construction places severe pressure on existing municipal infrastructure roads, water supply, electricity networks, and sanitation systems generating congestion and necessitating costly remedial investment that strains local authority budgets.

Majone (2012) points to a further economic distortion: informal businesses enjoy a structural competitive advantage over their tax-compliant formal counterparts precisely because they avoid the costs associated with regulatory compliance. This asymmetry undermines fair market competition, inhibits the development of formal enterprises, and may entrench market structures that are difficult to formalise over time. McGranahan and Satterthwaite (2023) draw attention to the investment climate effects of pervasive informality, arguing that the legal uncertainty and elevated risk associated with unregulated economic environments deter both domestic and foreign direct investment, contributing to lower productivity and reduced capital formation across the economy. McConnell (2018) adds that governments and local authorities incur additional fiscal burdens when managing the downstream consequences of illegal development including the demolition of unsafe structures and environmental rehabilitation.

The Government of Zimbabwe (2006) has officially recognised that illegal structures and activities generate revenue shortfalls for local authorities as a result of unpaid rates, levies, and commercial fees. North (2020) observes that these dynamics compound through the displacement they cause to formal businesses, potentially triggering closures and further contracting the formal tax base.

Effective urban governance and policy responses encompassing participatory planning, service provision, and incremental formalisation are therefore essential to navigating the complex trade-offs involved (UN-Habitat, 2020).

2.3 Social Impact of Illegal Structures and Activities

Beyond their economic dimensions, illegal structures and activities generate a range of social consequences that affect community cohesion, public health, personal safety, and the distribution of social opportunities. Chirisa (2014) acknowledges the dual nature of these consequences: while informal settlements and businesses provide critical shelter and livelihoods for marginalised urban dwellers, their unregulated character simultaneously undermines the conditions necessary for social stability and service delivery.

Mitullah (2023) observes that informal economic and residential communities frequently develop strong internal social networks and shared identities, providing psychological and material support systems that partially compensate for formal exclusion. Mapira (2024) counters, however, that the absence of adequate infrastructure and services in informally occupied areas tends to deepen social marginalisation, limiting residents' access to quality health care, education, and economic opportunities. Kironde (2016) adds that unregulated environments tend to create elevated crime and safety risks, particularly where monitoring and enforcement are absent or ineffective. Gibbs (2022) argues that addressing these challenges demands sophisticated, multi-agency governance responses rather than purely repressive interventions.

Structural safety is a particular concern in informal settlements: the absence of building standards exposes residents to risks of physical collapse and environmental hazard. Andoni (2017) connects informal settlement conditions to elevated rates of communicable disease transmission, attributable to overcrowding and inadequate sanitation infrastructure. Msindo, Gutsa, and Choguya (2013) document the occupational hazards confronting informal workers, who typically lack insurance, face unsafe working conditions, and have no access to legal or social security protections. Kamete (2013) notes the pervasive tenure insecurity among informal settlement residents, who live with the permanent threat of forced eviction and property loss.

Broader social cohesion is also affected. Chirisa (2014) observes that vandalism, illegal utility connections, and other extralegal activities associated with informal occupation can disrupt

essential services including electricity and water supply with negative ripple effects across entire communities. Andoni (2017) catalogues a range of environmental harms associated with informal expansion, including uncontrolled waste disposal and resource extraction, which generate land degradation and long-term ecological damage. The concentration of economic gains in informal networks may also exacerbate income inequality, undermining broader developmental aspirations.

2.4 Urban Governance and Policy Responses

Zimbabwe's urban governance architecture has evolved through successive waves of colonial and post-colonial institutional transformation, shaped in each era by the country's particular economic circumstances and political dynamics. The World Bank (2015) notes that Zimbabwean urban areas have been undergoing rapid demographic and physical expansion for several decades, a trajectory that is projected to continue: the country's urban population proportion is expected to rise from approximately 32 percent in 2015 to 50 percent by 2050, placing enormous pressure on municipal governance systems and service delivery networks.

2.4.1 Urban Councils Act (Chapter 29:15)

The Urban Councils Act constitutes the primary legislative framework governing urban development and land use management in Zimbabwe. The Act designates specific categories of construction and commercial activity as illegal and grants urban, municipal, and town councils the legal authority to enforce compliance through a range of instruments, including the issuance of fines, prohibition orders, enforcement notices, and in cases of non-compliance the demolition of non-conforming structures (Government of Zimbabwe, 2014). The Act also provides for the disconnection of utility services to properties in violation of approved development conditions.

According to the Financial Gazette (2024), the Urban Councils Act reinforces mandatory adherence to approved building plans and nationally recognised construction standards, rendering any departure from these standards including structures built over public sewers or encroaching on public roads legally actionable. Kamete (2013) and Chirisa (2014) both affirm this interpretation, noting that structures that infringe on public infrastructure corridors or roadway easements are definitionally illegal under the Act. The Government of Zimbabwe (2024) clarifies that while councils possess the power to demolish non-compliant structures, procedural requirements including advance notice periods typically ranging from 28 to 30 days and

opportunities for administrative appeal must be observed. Failure to obtain proper permits and observe zoning requirements can ultimately result in forced business closure, financial penalties, and structural demolition.

2.4.2 Regional, Town and Country Planning Act (Chapter 29:12)

The Regional, Town and Country Planning Act provides the legislative framework for spatial planning and development regulation at regional, district, and local levels. The Government of Zimbabwe (2024) describes the Act's core mandate as the conservation and improvement of the physical environment, the promotion of public health and safety, and the facilitation of efficient and orderly development. The Financial Gazette (2024) notes that the Act empowers authorities to produce regional plans, master plans, and local plans, and provides mechanisms for controlling land subdivision, regulating land use, and managing the overall appearance and function of the built environment.

The Planning Act is particularly significant for land tenure governance, given its direct regulation of how land may be developed and utilised. Chirisa (2014) emphasises its role in structuring the legal framework within which decisions about informal settlement whether to tolerate, regulate, or demolish are made. Kamete (2013) observes that the Act provides the formal basis for regional planning initiatives, including master plans that theoretically impose order on urban expansion, though enforcement has historically been inconsistent. World Bank (2015) acknowledges that the Act also provides mechanisms for protecting urban and rural amenities and preserving environmentally and historically significant landscapes. Together with the Urban Councils Act, the Planning Act forms the statutory backbone of Zimbabwe's urban regulatory system.

2.4.3 National Urban Policy

Zimbabwe's National Urban Policy framework aims to promote a coherent system of planned, well-managed urban settlements that support sustainable economic growth and equitable service delivery. The UN (2022) notes that the policy seeks to foster balanced urban and regional development while improving residents' standard of living and well-being. Zimbabwe's approach has been progressively refined, with the Urban Stateland Management Policy (2025) emerging as a central instrument aimed at curbing land baronism, addressing urban sprawl, and improving land use governance through innovation, transparency, and process reform.

Complementary to this is the Urban Resilience Roadmap (2020), developed in collaboration with UNDP and UNICEF, which addresses infrastructure gaps and service delivery weaknesses as part of a broader strategy for building adaptive capacity in urban systems (UN-Habitat, 2025). The National Urban Policy also attends to the challenge of managing unplanned settlement growth and the demand pressures associated with rapid urbanisation, including housing shortages and inadequate water and sanitation provision. Zimbabwe's overarching developmental vision articulated through Vision 2030 calls for an integrated, inclusive model of urban development that aligns municipal governance with international frameworks such as the New Urban Agenda.

2.5 Theoretical Framework

This study adopts informal sector theory as its primary analytical framework. This theoretical lens is particularly appropriate for the study's focus on illegal structures and activities, as it situates these phenomena within the broader context of economic marginalisation and the strategic responses of populations excluded from formal market participation. Informal sector theory provides a conceptual framework for understanding why illegal structures and activities persist despite regulatory and enforcement efforts and what this persistence reveals about the structural character of economic exclusion in Zimbabwe's urban centres.

2.5.1 Informal Sector Theory

The concept of the informal sector was introduced into development economics by W. Arthur Lewis in 1955, initially to describe employment and livelihood generation activities that operated outside the formal industrial economy of developing countries (Lewis, 1955). Colin (2015) notes that this framing positioned informality as a parallel economic world one characterised by labour market exclusion, limited capital access, and survival-oriented enterprise. By 2007, the definitional scope of the term had evolved to encompass workers lacking employment security, occupational protection, and access to social security a formulation that captures the precariousness inherent in informal work (Edgar, 2016).

Feige (2016) developed a more analytically precise taxonomy of unobserved economies, identifying the informal economy as one characterised by systemic non-compliance with an established institutional rule set specifically, by circumvention of labour market regulations governing minimum wages, working conditions, social insurance, and unemployment benefits.

This non-compliance confers competitive advantages on informal operators while denying informal workers access to the protections that formal sector employees enjoy. Hart (2023) extends the theoretical framework to encompass informal housing arrangements, noting that the concept is equally applicable to extralegal shelter as it is to extralegal livelihood generation.

Informality has historically been stigmatised as a social ill, but Saskia Sassen (2016) reframed this perspective in the context of advanced capitalism, viewing the informal sector as a site of entrepreneurial dynamism and creative economic activity a characterisation that, while developed primarily with reference to post-industrial cities, has found increasing resonance in developing country contexts. Schneider (2020) notes that the informal economy represents a substantial component of GDP in developing countries, and that its scale and complexity make wholesale suppression both impractical and economically counterproductive. Hart (2023) further observes that the informal sector has provided critical economic opportunities for the poor since at least the 1960s, and that integrating informality into formal regulatory and taxation systems represents one of the defining policy challenges of contemporary urban governance.

Within the informal sector, participation is driven by a range of motivations. The first school of thought holds that informal operators are potentially productive entrepreneurs constrained by excessive entry regulation and the high costs of formality (Hart, 2023). A second perspective characterises some informal businesses as 'parasitic' actors that are productive enough to operate formally but choose informality to capture the cost advantages of tax and regulatory avoidance (Schneider, 2020). A third view frames informality as a survival strategy for low-skill individuals whose productivity does not meet the threshold for formal sector viability (Schneider, 2020). These competing framings are not mutually exclusive within a single informal economy, all three dynamics may operate simultaneously, a complexity that policy responses must acknowledge. In the context of Matapi, the informal sector theory suggests that illegal structures and activities are simultaneously a response to structural economic exclusion, a source of livelihood resilience, and a challenge to the formal governance order a multi-layered reality that demands nuanced analytical attention.

2.6 Chapter Summary

This chapter has critically reviewed the existing literature relevant to the study's focus on illegal structures and activities in Zimbabwe's urban areas, with particular attention to Mbare's Matapi precinct. It has established the historical and economic context within which informality has emerged and persisted, examined the economic and social consequences of unauthorised development and unlicensed commercial activity, and reviewed the key legislative and policy frameworks that govern urban development in Zimbabwe. The theoretical framework of informal sector theory has been identified as the most analytically appropriate lens for interpreting the study's findings. Chapter Three sets out the research methodology adopted to generate the primary evidence base for the study.

CHAPTER THREE: RESEARCH METHODOLOGY

3.0 Introduction

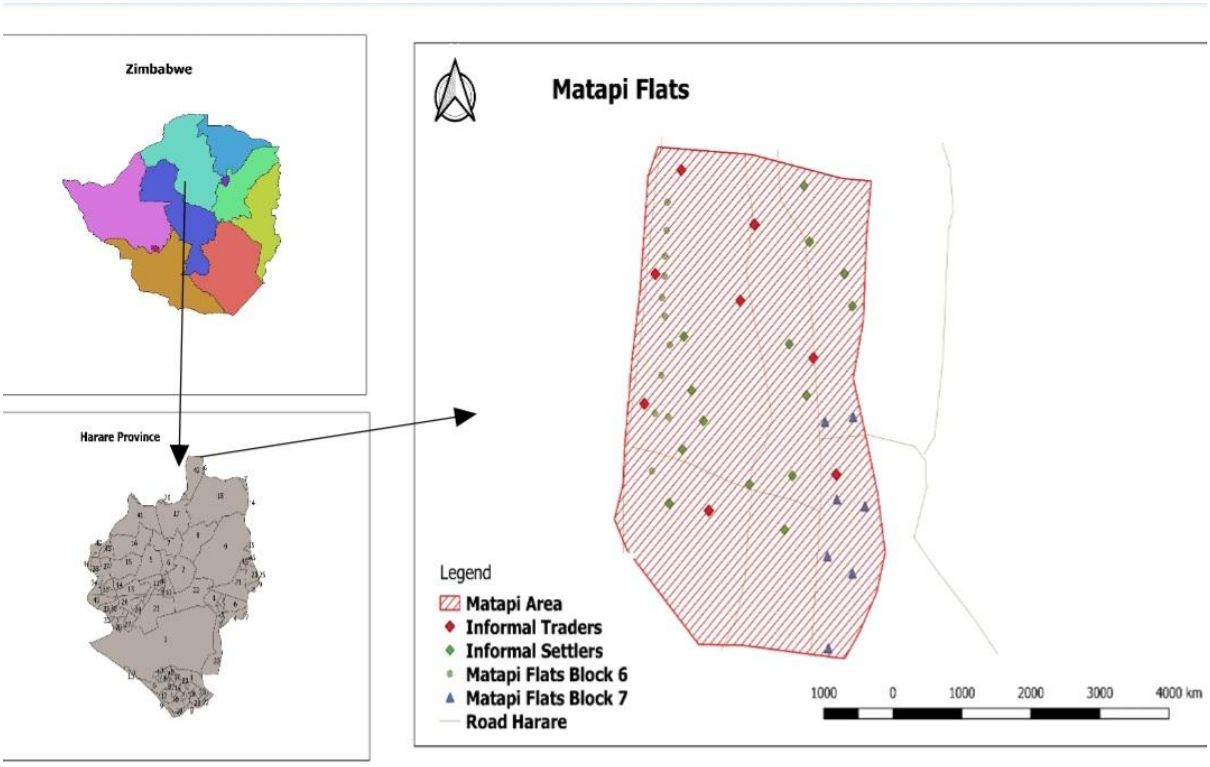
This chapter details the methodological framework that guided the empirical investigation of the impact of illegal structures and activities on urban economic development in the Mbare Matapi Flats area. Research methodology encompasses the systematic procedures by which data are gathered, analysed, and interpreted to address research questions and achieve the stated objectives of a study. The choices documented here concerning research design, sampling, data collection, and analytical technique were made with deliberate attention to the specific nature of the phenomenon under study and the epistemological requirements of producing credible, reliable, and ethically sound findings.

3.1 Research Design

A research design provides the structural blueprint that links a study's questions to its empirical execution. Leedy (1997) defines it as the overall plan that orients the process of data collection in a research study. MacMillan and Schumacher (2001, p. 166) describe it as a framework for selecting subjects, sites, and data collection procedures in a manner calculated to produce credible results. Durrheim (2004, p. 29) extends this conception, framing research design as a strategic architecture that bridges the gap between a study's research questions and the practical implementation of its investigative strategy.

This study adopted a qualitative, non-experimental research design. Qualitative approaches are particularly well-suited to investigations that seek to understand the meanings, experiences, and social processes underlying observable phenomena, rather than to measure or predict outcomes through numerical analysis (Rahma, 2023). Given that the study sought to understand the lived realities, perceptions, and institutional dynamics associated with informal settlement and illegal economic activity in Matapi, qualitative methods were methodologically appropriate. The design enabled a comprehensive, contextually grounded analysis of the relationships between illegal structures, activities, and economic development and provided space for respondents to articulate their experiences, emotions, and interpretations in their own terms.

Map of study Area: Matapi flats, Mbare Harare Zimbabwe



3.2 Population

Creswell (2014) defines a research population as the entire group of individuals, entities, or phenomena from which a researcher seeks to draw understanding. The population for this study comprised residents of the Mbare Matapi Flats area, informal business owners and vendors operating in the vicinity, urban planning professionals, community leaders, policymakers, law enforcement officers, and healthcare practitioners with knowledge of conditions in the area. The study targeted adults aged 25 to 49 years, a cohort selected for its strong social network ties, economic participation, and influence on community norms and behaviours. Community leaders including religious leaders, elected ward representatives, and officials of community-based organisations and NGOs were included for their positional knowledge and relational authority within Matapi.

3.3 Sampling

Kothari (2022) defines sampling as the systematic selection of a representative subset from a larger population, enabling researchers to draw generalisable conclusions without examining the entire population. Sampling strategies are conventionally classified as either probability-based where each population member has a known and equal chance of selection or non-probability-based, where selection follows non-random criteria aligned with the study's objectives. The latter category, which includes purposive and convenience sampling, is particularly common in exploratory and qualitative research.

This study employed purposive sampling, a non-probability approach in which participants are selected on the basis of specific characteristics or knowledge deemed directly relevant to the research questions (De Cause, 2023). Purposive sampling was selected because the study required informants with direct, experiential knowledge of conditions in Matapi including those directly engaged in informal economic activities and those responsible for regulating or responding to them. The targeted selection of vendors, community leaders, urban planners, police officers, and healthcare professionals ensured that the dataset captured a genuinely diverse range of perspectives on the research phenomena.

3.3.1 Sample Size

A sample of 20 research participants was determined to be sufficient for achieving data saturation within the study's qualitative framework the point at which additional interviews cease to generate substantively new themes or analytical insights. The sample was composed of eight informal vendors, four community leaders, three urban planners, two police officers, and three healthcare professionals. This composition was designed to balance the needs of the study: providing adequate representation of those most directly affected by informality, while also capturing the institutional perspectives of those responsible for governance, enforcement, and public health in the area.

3.4 Data Collection Instruments

Semi-structured interviews were the primary data collection instrument employed in this study. This approach was selected for its capacity to combine the consistency of pre-determined thematic questions with the flexibility to probe emerging ideas and allow respondents to elaborate on their

experiences in depth. Interviews enabled the researcher to gather rich, nuanced accounts from participants whose circumstances were unlikely to be fully captured through structured questionnaires or observational methods alone.

3.4.1 Interviews

An in-depth, semi-structured interview guide was developed to facilitate systematic yet flexible engagement with participants. The guide comprised open-ended questions structured around the study's core themes: the types of illegal structures and activities present in Matapi; their causes and consequences for economic development; and participants' perceptions of existing policies and potential interventions. Key informant interviews were conducted with community leaders, police officers, urban planners, and healthcare professionals, with these sessions focusing particularly on governance dimensions, enforcement experiences, and professional assessments of the area's conditions.

3.5 Data Analysis

Demographic characteristics of the study's participants were summarised using frequency tables, providing an overview of the sample's age, gender, educational attainment, occupational status, income level, and length of residence. This profiling contextualised the interpretive analysis that followed and facilitated the identification of patterns in how different sub-groups experienced and understood the phenomena under study.

3.5.1 Data Presentation

Qualitative data from the semi-structured interviews were presented through a combination of thematic narratives and verbatim participant quotations. Direct quotations were retained where they provided particularly vivid or precise articulations of participant experiences, while the overall analytical structure was organised around the study's research objectives. Tabulated demographic data provided a supporting quantitative layer.

3.5.2 Thematic Content Analysis

Thematic analysis was used as the primary analytical method, following the six-step framework developed by Braun and Clarke (2006) a widely applied approach in qualitative research

concerned with identifying, analysing, and reporting patterns within datasets (Brinkmann and Kvale, 2018). The six steps proceeded as follows:

7. Familiarisation: The researcher engaged in extensive reading and re-reading of interview transcripts to develop an immersive familiarity with the data prior to any formal coding.

8. Coding: Relevant features, phrases, and concepts were systematically identified and labelled across all transcripts.

9. Theme Identification: Coded data were clustered to identify overarching patterns and candidate themes.

10. Theme Review: Candidate themes were assessed for coherence, internal consistency, and fidelity to the data.

11. Theme Definition: Confirmed themes were named and defined with precision to ensure analytical clarity.

12. Reporting: Themes and supporting evidence were written up using participant quotations to ground the analysis in the data.

This structured approach facilitated rigorous and transparent analysis, ensuring that the themes and findings presented accurately reflect the experiences articulated by participants.

3.6 Data Interpretation

Findings were interpreted in relation to both the study's specific objectives and the broader body of literature reviewed in Chapter Two. Empirical patterns identified in the data were discussed in relation to existing theoretical frameworks and policy debates, and their implications for urban governance, planning practice, and social policy were explored.

3.7 Limitations

The sample size of 20 participants, while sufficient for qualitative data saturation, was not designed to be statistically representative of the entire population of Matapi residents. The potential for social desirability bias whereby respondents provide answers they perceive as socially acceptable rather than accurate was acknowledged, particularly given the legally sensitive nature of some

activities under examination. The study also could not fully capture the complexity of politically affiliated networks within the area. Measures were taken throughout the research process to mitigate these biases, including assurances of confidentiality and the use of indirect questioning techniques where appropriate.

3.8 Ethical Considerations

The study was conducted in accordance with established ethical principles governing research involving human participants. The following considerations were observed throughout the fieldwork process:

13. Informed Consent: Each participant was provided with a clear explanation of the study's purpose, their role in the research, and the potential benefits and risks of participation before consent was sought.

14. Confidentiality and Anonymity: Participant identities were not disclosed in any research outputs, and steps were taken to ensure that individual responses could not be attributed to specific persons.

15. Cultural Sensitivity: The researcher was attentive to cultural norms and values throughout the fieldwork process, with particular care given to verbal and non-verbal communication conventions.

16. Data Protection: All research data were stored securely and access was restricted to the principal researcher.

17. Age: All participants were adults aged 18 years or above, meeting the minimum age threshold for informed legal consent.

3.9 Chapter Summary

This chapter has detailed the methodological approach underpinning the study, encompassing research design, population, sampling strategy, data collection methods, and analytical procedures. The qualitative, purposive design adopted was appropriate to the exploratory and interpretive goals of the research, and the thematic analysis framework provided a rigorous structure for examining

the complex realities of informal settlement and illegal economic activity in Matapi. Chapter Four presents the findings of the study.

CHAPTER FOUR: DATA PRESENTATION AND ANALYSIS

4.0 Introduction

This chapter presents and analyses the data collected through semi-structured interviews with 20 participants in the Mbare Matapi Flats area. Matapi is a high-density residential precinct in the heart of Harare that combines formal apartment blocks with extensive informal settlement, and its population is substantially engaged in informal economic activity. The findings are organised in accordance with the study's research objectives, with demographic profiling of the sample presented first, followed by thematic analysis of the substantive findings. Participant quotations are used throughout to ground the analysis in the lived experiences of respondents.

4.1 Overview of Findings

4.1.1 Demographic Profile of Respondents

Table 1 below summarises the demographic characteristics of the 20 participants who contributed to the study.

Table 1: Demographic Profiles of Sampled Respondents

Measure	Category	Frequency	Percentage (%)
Age	20–29	6	30%
	30–39	6	30%
	40–49	4	20%
	50–59	2	10%
	60+	2	10%
Gender	Female	12	60%
	Male	8	40%

Occupation	Student	2	10%
	Employed	6	30%
	Self-employed	4	20%
	Unemployed	4	20%
	Retired	2	10%
	Housewife	2	10%
Education Level	University	4	20%
	College	2	10%
	Secondary	4	20%
	Primary	4	20%
	No Formal Education	6	30%
Monthly Income	Below $100	2	10%
	$100–$200	8	40%
	$200–$500	4	20%
	$500–$1,000	2	10%
	Above $1,000	4	20%
Years in Community	0–2 years	4	20%
	3–4 years	6	30%
	5–6 years	4	20%

	7–8 years	4	20%
	9+ years	2	10%

The sample data reveal a predominantly younger adult population, with 60 percent of participants falling within the 20–39 age bracket. Female respondents constituted 60 percent of the sample, reflecting the demographic composition of Matapi's resident and vendor communities. Educationally, the sample was diverse, with 30 percent having no formal qualifications, while 20 percent held university-level credentials a distribution consistent with Matapi's socioeconomically mixed character. A notable 40 percent of participants were either unemployed or self-employed in informal activities, and 40 percent reported monthly incomes between $100 and $200, indicating widespread economic precarity. The length-of-residence data suggest a relatively transient population, with 50 percent having resided in Matapi for four years or fewer consistent with the area's role as an entry point for rural-to-urban migrants.

4.2 Types of Illegal Structures and Activities

The study identified a range of illegal structures and activities operating in the Matapi area. The most prevalent categories documented through the interviews included unlicensed businesses (informal street vending and hawking), unauthorised structural modifications (illegal extensions and alterations to existing buildings), unapproved residential developments (squatter settlements and backyard dwellings), illegal utility connections (water and electricity), and unregulated transportation services (pirate taxis and unlicensed minibuses). One local business owner captured the competitive dynamics created by unlicensed vending:

> *"In Matapi here, you can find many people selling goods or things without licenses. People will setup stands on pavements and sell everything from vegetables to clothes. This becomes unfair to formal business as this brings competition for us who have paid for licenses and follow the rules. Thus, authorities should do something to stop this." (Local Business Owner)*

The structural dimension of informality was equally visible. One resident described the pressure exerted by unauthorised construction on communal resources:

"I have seen a lot of people extending their houses and putting shacks without permission, even on land that is not meant for residential use or for building structures. This is causing a big problem because it is putting pressure on the already limited resources. Residents and business owners have tried reporting it to the council, but nothing seems to happen and we have seen minimum effort from the council." (Local Resident)

These accounts collectively confirm the breadth of informality in Matapi and point to a systemic failure of regulatory enforcement. The prevalence of unlicensed activity not only deprives the local economy of tax revenue but also reflects the limited availability of formal economic pathways for residents seeking to generate livelihoods.

4.3 Causes of Informal Structures and Activities

The study found that the drivers of informal settlement and unlicensed activity in Matapi are deeply structural. Poverty and unemployment were identified as the primary causes by 70 percent of respondents. Other significant contributing factors included the shortage of affordable housing, inadequate access to basic municipal services (water, sanitation, and electricity), rapid in-migration to Harare, and the ineffective enforcement of planning and zoning regulations. One community leader articulated the economic compulsion underlying informal settlement:

"Poverty is the main problem affecting the area with many people come to Harare to look for work. On this note they are failing to find jobs or they do not afford the high rentals. Some can not afford rentals or shop licenses so they build their own homes or informal structures for businesses. It is not appropriate, but it is the only way they can survive therefore there is need for more affordable housing options and job opportunities." (Community Leader)

A long-term resident drew attention to the role of service delivery failure in driving informal utility connections:

"I have lived in Matapi for the past 15 years and it has changed a lot. The City Council is not providing enough services, therefore the people take matters into

their own hands. Residents connect water and electricity supplies illegally because they have no other options. We know it is not right, but thus the only way we can survive." (Resident)

These findings resonate with Chirisa (2014), who identifies the unavailability of formal employment and affordable housing as key structural drivers of informal activity and unauthorised settlement. Kamete (2013) similarly attributes the persistence of informal settlement to chronic deficits in basic municipal service provision. The findings confirm that addressing informality in Matapi will require multifaceted intervention that targets economic opportunity creation, housing supply, and service delivery alongside regulatory enforcement.

4.4 Economic Impact

The economic consequences of informal structures and activities in Matapi were found to be both significant and contradictory. On the negative side, 60 percent of respondents reported a measurable decline in business performance as a direct result of competition from unlicensed vendors, while 40 percent reported increased costs associated with infrastructure and service provision. One established business owner described the effects:

"I have runned my business in this area for 12 years, and I have seen a lot of decline in sales due to the increase of informal vendors. Those vendors do not pay taxes or have any licenses and they sell goods at cheaper prices thus affecting us. This is unfair competition for us and it has killed our businesses." (Business Owner)

From the vendor's perspective, however, informal trading represented a necessary livelihood strategy rather than a deliberate competitive threat:

"I started selling my goods informally in this area for the past 5 years, and this had been the only way I can provide for my family. I have not had a formal job since, and this is the only way I am earning a living. We vendors are not hurting anyone, and we are providing a service to the community. Why cannot the authorities just leave us alone to do our business?" (Vendor)

These contrasting perspectives illustrate the central tension in any policy response to informality: informal vendors simultaneously generate economic value for the community (through affordable goods and services and income for vulnerable households) and impose costs on the formal economy (through fiscal leakage and competitive distortion). Gibbs (2022) confirms this duality, noting that while informal trade creates entrepreneurial and income-generating opportunities, it simultaneously undermines the revenue base and investment climate of formal economic spaces.

4.5 Crime and Economic Development

The study found that crime associated with the informal economy represents a significant threat to economic activity in Matapi. Seventy percent of respondents reported that criminal activity primarily theft, extortion, robbery, and vandalism had a direct negative impact on their business operations or quality of life. The economic costs were not limited to direct losses: 60 percent of respondents reported increased security expenditure (including alarm systems, reinforced doors, and private guards), while 40 percent reported declining customer traffic attributable to safety concerns, and 30 percent noted rising insurance premiums. One business owner described the cumulative burden:

> *"Crime is destroying our businesses. I have installed security cameras and hired security guards, which has costed me a lot of money. Despite all these measures, I still get stolen from and it is frustrating me and also affecting my profits. I am considering relocating my business to a more safer area." (Business Owner)*

A resident captured the social dimension of crime's economic impact:

> *"I have lived in Matapi for more than 10 years, and the situation has gotten worse over the years. One cannot walk alone at night without being mugged or robbed. It is not just the money, it is the fear of being hurt. The police do not seem to care, and it is making our community feel hopeless. We need more police presence and better street lighting to make our area safer." (Resident)*

Cotton (2013) confirms that crime increases the operational costs of businesses through heightened security expenditure and insurance costs, while Landman and Lieberman (2019) observe that

residents of informal settlements are disproportionately vulnerable to victimisation. The study's findings indicate that the economic impact of crime extends well beyond direct financial loss, affecting investment attractiveness, community well-being, and the broader social fabric of Matapi.

4.6 Urban Development

Urban development in Matapi was found to be fundamentally constrained by inadequate infrastructure, poor planning execution, and chronic under-investment. Seventy percent of respondents identified infrastructure inadequacy as a critical problem, particularly regarding water, sanitation, and electricity provision. Sixty percent attributed housing, transport, and waste management difficulties to poor planning, while 50 percent linked a general decline in quality of life to the absence of sustained urban investment. One urban planner offered a systemic diagnosis:

> *"Matapi Mbare area is a good example of long unplanned urbanization. The infrastructure in Matapi is overwhelmed by the population growth and the lack of investment in urban development is evident in the area. As a City, there is need to prioritize planning, infrastructure development, and increase investment in urban development so as to address the needs of the growing population." (Urban Planner)*

A resident's testimony illustrated the tangible consequences of infrastructure failure:

> *"I have been here in Matapi for more than 5 years and the situation has gotten worse over the past years. The roads have potholes and are always flooded, and the sanitation system is inadequate causing sewer pipes to burst daily. We advocate for better infrastructure and services to make our Mbare a livable. The government needs to invest in our community and prioritize urban development." (Resident)*

These findings align with Tsenkova's (2008) argument that infrastructure deficiencies in water, transport, and sanitation fundamentally undermine urban development trajectories. The DEAT (2019) adds that sustained under-investment in urban development diminishes the long-term competitiveness and investment attractiveness of urban areas a dynamic directly observable in

Matapi. Poor planning and infrastructure failure generate environmental consequences alongside their economic effects, including increased pollution, overcrowding, and the depletion of green spaces.

4.7 Policy Framework

The study found that the policy frameworks governing urban development in Matapi and in Zimbabwean municipalities more broadly are widely perceived as insufficient, unclear, and poorly aligned with community needs. Seventy percent of respondents described the existing policy environment as confusing and internally contradictory, while 50 percent noted its failure to address community priorities adequately. Forty percent highlighted the absence of meaningful community participation in policy development as a structural weakness. One urban planner articulated the systemic character of the problem:

> *"There is lack of clarity in the current policy framework and it is fragmented. There is the need for a more integrated approach which look into urban development from social, economic, and environmental needs of the community. There is also need for the involvement of the community in the policy-making processes to ensure that policies reflect the needs and priorities of the community." (Urban Planner)*

A community leader reinforced the need for accountability in policy implementation:

> *"The council's policy frameworks are not working for everyone. New policies must be drafted and policies that prioritizes the needs of the community. Policies that advocate for affordable housing, access to basic services, and infrastructure development. There is need for leaders to be held accountable for implementing the policies and ensure that the policies are benefiting the community." (Community Leader)*

Chirisa (2014) identifies restricted access to basic services as a consequence of inadequate policy frameworks, with cascading effects on health outcomes and economic opportunity. The finding that communities are excluded from policy-making processes is consistent with broader critiques of top-down urban governance in Zimbabwe and other African contexts.

4.8 Implementation and Enforcement

Weak implementation and enforcement of urban planning regulations emerged as a cross-cutting theme in the study. Seventy percent of respondents indicated that policies and regulations were not effectively enforced, generating a climate of non-compliance and poor development outcomes. Sixty percent identified transparency and accountability deficits in the implementation process, while 50 percent cited corruption and nepotism as significant obstacles. An urban planner was direct:

> *"Implementation and enforcement of policies and regulations is the main problem we face as the city council. Transparency and accountability are lacking, and corruption is rampant also in the city council. This has led to poor developmental outcomes and undermines the rule of law." (Urban Planner)*

A community leader described how the perception of impunity among developers erodes normative compliance more broadly:

> *"There have been so many cases where developers broke the rules and regulations, but no action is done to them. This creates a sense of no fear of the law and this encourages others to do the same. Therefore, there is need to strengthen the implementation and enforcement of policies and regulations to ensure that everyone is held accountable." (Community Leader)*

McAuslan (2015) identifies accountability and transparency failures as pervasive characteristics of urban governance in African contexts, with systematic implications for regulatory outcomes. The study's findings confirm this pattern in Matapi and add that institutional capacity constraints within local government further limit the practical reach of enforcement efforts.

4.9 Chapter Summary

This chapter has presented and analysed the findings of the study, drawing on data collected from 20 participants in Mbare's Matapi Flats area. The key findings confirm that illegal structures and activities are pervasive, and that their economic, social, and urban development consequences are substantial. The data reveal a governance deficit marked by weak enforcement, inadequate policy

clarity, community exclusion from decision-making processes, and endemic corruption. The following chapter synthesises these findings into conclusions and provides recommendations for policymakers, urban planners, local authorities, and other stakeholders.

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This concluding chapter draws together the findings of the study into a coherent set of conclusions and actionable recommendations. The chapter is structured around the study's three core objectives, providing a summary of key findings under each, before articulating overarching conclusions and targeted recommendations for the range of actors policymakers, universities, government and local authorities, residents, and broader stakeholders whose engagement is necessary to address the challenges identified in Matapi.

5.1 Summary of Findings

5.1.1 Effects of Illegal Structures and Activities on Urban Economic Development

The study found that illegal structures and activities in Matapi generate significant and wide-ranging negative effects on urban economic development. Municipal and national revenue bases are eroded by the non-collection of rates, taxes, and regulatory fees from unregistered properties and businesses. The proliferation of unauthorised development contributes to urban decay and physical degradation, creating environments more conducive to crime and social disorder. Illegal activities foster insecurity and impose social costs on residents through elevated crime rates and associated psychological stress. Informal structures, lacking basic services, create public health risks that compromise residents' well-being and productivity. Unplanned development exerts unsustainable pressure on already strained municipal infrastructure roads, water systems, and sanitation networks. Unregulated commercial activity deters formal investment and impedes the economic growth of the area. Finally, environmental degradation through pollution, green space loss, and resource depletion represents a long-term economic liability for the precinct and the city.

5.1.2 Types and Causes of Informal Settlements and Activities

Multiple categories of informal settlement and unlicensed activity were documented in Matapi: informal housing structures (shacks and backyard extensions), unregulated street trading and hawking, unauthorised building works (driven by population pressure and inadequate formal housing supply), and informal occupation of land without title. The causal analysis identified limited formal economic opportunity, rural-to-urban migration, housing market failure, inadequate

policy and enforcement frameworks, restricted access to basic services, and the facilitative effects of corruption and nepotism as the principal drivers of informality in the area. These findings underscore the complexity of the informality challenge and the inadequacy of single-intervention responses.

5.1.3 Effectiveness of Policies Governing Informal Settlements

The study found that policies governing informal settlements and activities in Matapi are characterised by ambiguity, internal inconsistency, and poor enforceability. Policy instruments are not effectively implemented, and communities are systematically excluded from the processes through which policies are developed, generating regulatory frameworks that are misaligned with residents' actual needs and circumstances. Local authorities lack the institutional capacity to enforce policies consistently, and corruption undermines the integrity of both policy design and implementation. The cumulative effect is a governance environment in which informal activity faces limited regulatory constraint and continues to expand.

5.2 Conclusions

The study concludes that informal structures and activities are entrenched features of Matapi's urban landscape, exerting a demonstrably negative influence on the area's economic development, environmental quality, public health, and social cohesion. The policy frameworks intended to govern these phenomena are inadequate in both design and execution, and the communities most affected are insufficiently involved in the governance processes that shape their urban environment. The informal sector in Matapi operates at the intersection of deep structural economic exclusion and institutional failure a combination that cannot be effectively addressed through enforcement alone. An inclusive, integrated approach to urban development that addresses the root causes of informality, strengthens governance capacity, and incorporates community voices is essential if sustainable improvements in Matapi's conditions are to be achieved.

5.3 Recommendations

5.3.1 Policymakers

Policymakers should undertake a comprehensive review and revision of the regulatory frameworks governing informal settlement and commercial activity, with the aim of addressing existing

ambiguities and inconsistencies. Revised policies should be developed through participatory processes that incorporate community input, and should be designed to balance regulatory requirements with the livelihood needs of residents. Strengthened law enforcement mechanisms and dedicated institutional capacity-building initiatives are necessary to ensure effective and accountable policy implementation.

5.3.2 Universities and Research Institutions

Academic institutions should prioritise research into the dynamics of urban informality in Zimbabwe, generating evidence that can inform more effective policy design. Collaborative research partnerships with government agencies, NGOs, and community organisations can help bridge the gap between academic knowledge and practical application. Universities should also invest in training researchers and students with the skills to conduct rigorous, community-engaged urban development research.

5.3.3 Government and Local Authorities

Government and local authorities should prioritise investment in affordable housing, infrastructure development, and universal service delivery in high-density areas such as Mbare. Providing residents with reliable access to water, sanitation, electricity, and healthcare is both a prerequisite for sustainable urban development and a precondition for reducing the drivers of informal settlement. Community-led initiatives and local development projects should be actively supported and resourced.

5.3.4 Residents

Residents of Matapi should be actively encouraged to participate in community decision-making processes, ward governance structures, and policy consultations, ensuring that their lived experiences and priorities shape planning and development decisions. Residents also have a role to play in reporting illegal activities and structures to relevant authorities and in adopting sustainable environmental practices including proper waste management and resource conservation.

5.3.5 Private Sector and Civil Society

The private sector is encouraged to direct investment towards sustainable urban development projects in underserved areas such as Matapi, recognising the economic potential of well-governed high-density residential markets. NGOs and community-based organisations should continue to support community-led initiatives that address social, economic, and environmental challenges. International development partners and organisations should provide targeted technical and financial assistance to build municipal governance capacity and support infrastructure investment in Zimbabwe's high-density urban areas.

REFERENCES

Aguilar, A. G. (2008). Peri-urbanization, illegal settlements and environmental impact in Mexico City. Cities, 25(3), 133-145.

Ali M.J & Sulaiman M.S (2016), The Causes and Consequences of the Informal Settlements in Zanzibar ,Tanzania, Shaping the Change XXIII FIG Congress Munich, Germany, October 8 – 13, 2016.

Andoni D (2017), The paradigm of legalisation- A paradox of development, Ministry of Public Works, Transport and Communication, Tirana, Albania.

Chen, M. A. (2012). The informal economy: Revisiting the past, present and future. Women in Informal Employment: Globalizing and Organizing (WIEGO).

Chirisa, I. (2014). Urban governance and the informal sector in Zimbabwe. Journal of Urbanism: International Research on Placemaking and Urban Sustainability, 7(2), 147-164.

Colin, C. (2015). A Commodified World?: Mapping the limits of capitalism. London: Zed Books, 73, 74.

Collin, M. E. (2020). Illicit financial flows: Concepts, measurement, and evidence. The World Bank Research Observer, 35(1), 101–142.

Connor, R. (2015). The United Nations world water development report 2015: water for a sustainable world (Vol. 1). UNESCO publishing.

Cotton C (2013) Growing up on the edge: The well-being of children and youth in the slums of sub-Saharan Africa, Institute for the study of international development, Canada.

Creswell, A. (2014) Qualitative Data Analysis: The Ethnograph v5 Manual, Appendix E/http://www.qualisresearch.

Davis, M. (2016). Planet of Slums. London: Verso. pp. 79–82.

DEAT (Department of Environment Affairs and Tourism) (2019), State of the Environment: South Africa, Pretoria.

Dzimiri, P., & Runhare, T. (2012). The human security implications of Operation Restore Order on urban habitation in Zimbabwe. Journal of Human Ecology, 38(3), 191-205.

Elgin, C., Kose, M. A., Ohnsorge, F., & Yu, S. (2020). Understanding informality (Policy Research Working Paper No. 9491). World Bank.

Feige, L. (2016). "Reflections on the Meaning and Measurement of Unobserved Economies: What do we really know about the "Shadow Economy"?". Journal of Tax Administration (30/1).

Gerhard, B. (2021). "Trade Union Transformation and Informal Sector Organising in Uganda: The Prospects and Challenges for Promoting Labour-led Development". Global Labour Journal. 12 (2).

Gibbs, G. R. (2022) Qualitative Data Analysis: Explanations with NVivo: Buckingham: Open University Press.

Government of Zimbabwe. (2006). Urban Councils Act [Chapter 29:15].

Government of Zimbabwe. (2014). National Urban Policy.

Gukumire, R. (2012). Arbitrary home demolitions in Zimbabwe and the right to adequate shelter: Case study of Arlington Estate, Harare. The Law Journal of the Zimbabwe Human Rights NGO Forum, 1(1), 22–38.

Harare City Council. (2025). Harare Master Plan (2025 -2045): Framework for urban spatial planning and socio-economic infrastructure development. Municipal Records.

Hart, K. (2023). Informal income opportunities and urban employment in Ghana. Journal of Modern African Studies, 11(1), 61-89.

Kamete, A. Y. (2013). Governing the informal sector in Zimbabwe: The case of Harare's informal traders. Journal of African Studies, 39(2), 245-263.

Kamete, A. Y., 2017 . Governing the city from the margins: Informal settlements and the politics of containment in Zimbabwe. International Journal of Urban and Regional Research, 41(3), 451-469.

Kironde J.M.L (2006), The regulatory frameworkunplanned development and urban poverty; Findings from Dar es Salaam, Tanzania.

Landman, K & Lieberman, S (2019), Urban redesign for public safety, Pretoria CSIR, Report number BOU/C270.

Lefebvre, H. (1968). Le droit à la ville. Anthropos.

Mabogunje, A. L. (2005). Globalization, local governance and the informal sector in Nigeria. Journal of Urban Affairs, 27(3), 289-305.

Mapira, J (2024) A Historical Perspective of the problem of Housing & Attempted Solution In City of Mutare, Zimbabwe Open University: Mutare.

McConnell B (2018), Microeconomics; Principles, Problems and Policies, 18th edition, McGraw Companies.

McGranahn G & Satterthwaite D (2023), Urban Centres, an assessment of sustainability, Annual Review of Environmental Resources.

Majone, C (2012) Analysis on Factors impacting on demand and supply of affordable Declining economy, Midlands State University: Gweru.

Mitullah, W. V. (2023). Street trade in African cities: A review of the literature. Journal of Urban Health, 80(2), 217-230.

Maraire, T., & Chethiyar, S. D. (2020). Drug and substance abuse problem by the Zimbabwean youth: A psychological perspective. Practitioner Research, 2(20), 41-59.

Meth, P., (2013). Metonymic urbanism: Violence, informality, and the everyday state in high-density settlements. Urban studies, 50(7), 1319-1335.

North, D. C. (2020). Institutions, institutional change and economic performance. Cambridge University Press.

Springer Professional.(2024). The New Urban Agenda in Zimbabwe: Overcoming colonial legacies and managing post-independence informality. Springer Nature.

Schneider, D. (2020). "Shadow economies: Size, causes and consequences". Journal of Economic Literature. 38 (38/1). pp. 77–114: 77–114.

Tsenkova, C. (2008), In Search for Sustainable Solutions for Informal Settlements in the ECE Region: Challenges and Policy Responses, Sixty-ninth session Geneva, 22–23 September 2008 Informal notice 1.

Todaro, M. P. (1977). Economic Development in the Third World: An introduction to problems and policies in a global perspective. Pearson education.

Todaro, M. P., & Smith, S. C. (2014). Economic development (12th ed.). Pearson.

UN-Habitat. (2010). The right to the city: Bridging the urban divide. United Nations Human structures Programme.

United Nations Human Settlements Programme (UN-Habitat). (2015). UN-Habitat global activities report 2015: Increasing synergy for greater national ownership. United Nations Human Settlements Programme.

United Nations Human Settlements Programme.(2023). Urbanization in Zimbabwe: Building Inclusive and sustainable cities country report. UN-Habitat.

Wekwete, K. H. (1988). Development of urban planning in Zimbabwe: an overview. Cities, 5(1), 57-71.

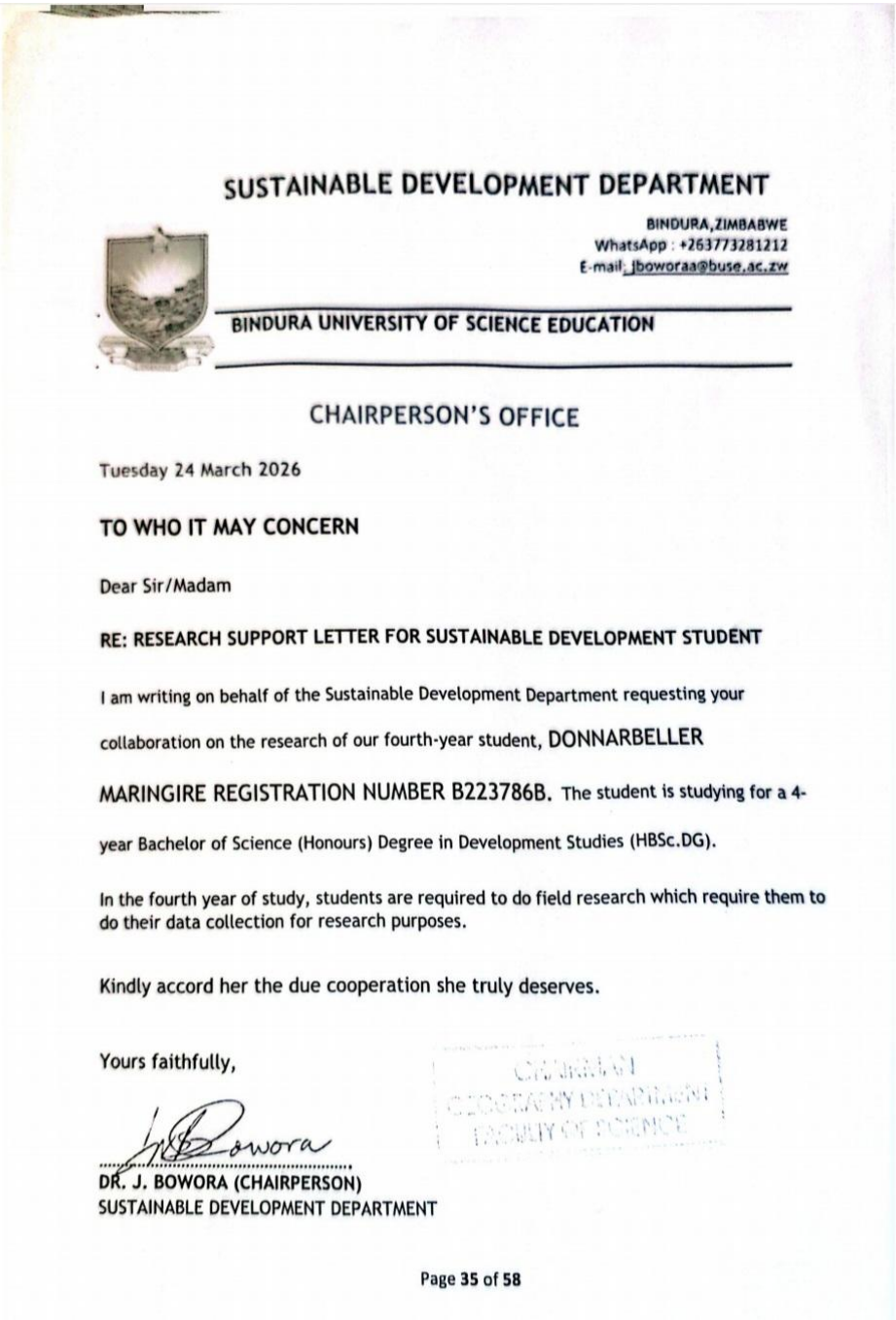
World Bank. (2015). Zimbabwe Urban Development and Poverty Reduction Project.

Yau, Y., & Chiu, S. M. (2015). Institutional arrangement and unauthorised building works in Hong Kong. Habitat International, 47, 223–231.

Zimbabwe National Statistical Agency (ZimStats) (2022). 2012 Census Report. Government Printers. Harare.

LIST OF APPENDIXES

APPENDIX A : LETTER FROM THE INSTITUTION



SUSTAINABLE DEVELOPMENT DEPARTMENT

BINDURA,ZIMBABWE
WhatsApp : +263773281212
E-mail: jboworaa@buse.ac.zw

BINDURA UNIVERSITY OF SCIENCE EDUCATION

CHAIRPERSON'S OFFICE

Tuesday 24 March 2026

TO WHO IT MAY CONCERN

Dear Sir/Madam

RE: RESEARCH SUPPORT LETTER FOR SUSTAINABLE DEVELOPMENT STUDENT

I am writing on behalf of the Sustainable Development Department requesting your collaboration on the research of our fourth-year student, DONNARBELLER MARINGIRE REGISTRATION NUMBER B223786B. The student is studying for a 4-year Bachelor of Science (Honours) Degree in Development Studies (HBSc.DG).

In the fourth year of study, students are required to do field research which require them to do their data collection for research purposes.

Kindly accord her the due cooperation she truly deserves.

Yours faithfully,

DR. J. BOWORA (CHAIRPERSON)
SUSTAINABLE DEVELOPMENT DEPARTMENT

Page 35 of 58

APPENDIX B: INTERVIEW GUIDE

I am Donnarbeller Maringire, a Bachelor's Honors Degree in Development Studies student at Bindura University of Science Education. As part of my degree, I'm conducting a research project titled: "**ASSESSING THE IMPACT OF ILLEGAL STRUCTURES AND ACTIVITIES ON URBAN ECONOMIC DEVELOPMENT IN ZIMBABWE. A CASE STUDY OF MBARE MATAPI FLATS AREA.**" I am gathering data through this interview guide and would greatly value your voluntary participation. Please be assured that all information collected will remain confidential and anonymous - no names are required. You are free to withdraw from the study if you feel uncomfortable and unwilling to continue. Your insights are crucial for this study. Would you be willing to answer a few questions?

SECTION A: DEMOGRAPHIC PROFILE

Measure	Item	Frequency
Age	20-29	
	30-39	
	40-49	
	50-59	
	60+	
Gender	Female	
	Male	
	Student	
	Employed	

Occupation	Self-employed	
	Unemployed	
	Retired	
	Housewife	
Level of Education	University	
	College	
	Secondary	
	Primary	
	No education	
Income Level	Less than $100	
	$100-$200	
	$200-$500	
	$500-$1000	
	$1000 and above	
Number of Years Living in the Community	0-2	
	3-4	
	5-6	
	7-8	
	9+	

SECTION B: INTERVIEW QUESTIONS

Objective 1: Evaluate the effects of illegal structures and activities on economic and urban development in Matapi area.

1. Can you describe the types of illegal structures and activities you have observed in Matapi area?

2. How do you think these activities affect the local economy and businesses?

3. What impact do you think these activities have on urban development, including infrastructure and service delivery?

4. Have you noticed any changes in property values or investment in the area due to these activities?

5. How do you think these activities affect the overall quality of life for residents?

Objective 2: Investigate the types and causes of informal settlements and activities in Matapi area.

1. Can you describe the types of informal settlements and activities that exist in Matapi area?

2. What do you think are the main drivers of informal settlements and activities in the area?

3. How do you think poverty, unemployment, and lack of access to basic services contribute to these activities?

4. Have you noticed any differences in the types of informal activities between different areas of Matapi?

5. Can you describe any instances where informal settlements or activities have been formalized or regularized?

Objective 3: Examine the effectiveness of policies governing informal settlements and activities in Matapi area.

1. Are you aware of any policies or regulations that govern informal settlements and activities in Matapi?

2. How effective do you think these policies are in addressing the challenges posed by informal settlements and activities?

3. What do you think are the strengths and weaknesses of the current policy framework?

4. Have you noticed any instances where policies or regulations have been enforced or implemented in Matapi?

5. What recommendations do you have for policymakers to improve the effectiveness of policies governing informal settlements and activities?