

MUTASA DISTRICT



MASTERPLAN EXECUTIVE SUMMARY 2024

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1.0 Introduction

Mutasa Rural District Master Plan is a blue print that consists of a report of study and written statement accompanied by land use proposal maps. The Preparation of this Master Plan has been guided by the dictates of the Regional, Town and Country Act (Chapter 29:12) as read together with Master and Local Plan Regulations (RGN 248 of 1977). Supporting regulations in the preparation of the Master Plan include but not limited to, the Constitution of Zimbabwe (2013), Rural Districts Councils Act (Chapter 29:13), Communal Land Act (Chapter 20:04), Environmental Management Act (Chapter 20:27), Parks and Wildlife Act (Chapter 20:14), Rural District Councils Act, Forest Act (Chapter 19:05), Traditional Leaders Act (Chapter 29:17), Museum and Monuments Act of Zimbabwe Act (Chapter 25:11), Mines and Minerals Act (Chapter 21:05). The provisions of the Master Plan is also in line with Vision 2030 which seeks to position Zimbabwe to an Upper Middle Income by 2030. The master plan takes into account a number of factors, including the changing demographics of the district, economic situation, climate, and the evolving needs of the local communities. The executive summary provides an overview of key issues identified, goals, objectives and proposals for the district.

2.0 Summary of Issues

Based on the findings of the Report of Study, the main issues arose can be clustered into key thematic areas namely; population, environment, wildlife, agriculture, tourism, land administration, governance, and infrastructure as shall be elaborated in forth coming paragraphs.

2.1 Population

The population for Mutasa District in 2012 was 168 747 and in 2022 was 197 808.

2.2 Environmental

Mutasa Rural District is in the highveld hence generally receive adequate mean average rainfalls however the region has been affected by adverse climate change which has resulted in increasingly erratic rainfall patterns leading to reduced production of crops. Soils erosion is also a major environmental concern in the district due to massive deforestation partly due to decline in woodlands and plantations. The District is also characterised by a number of small and large water bodies which serve the local communities in various aspects such as accessible portable water and hydro-electric power.

2.3 Mining

The district experiences artisanal mining activities along rivers such as Mutare River and Nyamukwarara River. These Mining activities results in serious land and river degradation hence the proposal of coming up with strategies and solutions to rehabilitate the key degraded hot spot areas along the river systems for instance; by recanalization of the river systems, slope stabilization and removal of debris so as to give the environment another chance of life for both the flora and fauna. Moreover, artisanal and small scale mining activities have raised concerns about environmental degradation and water contamination due to the use of harmful substances like mercury and cyanide which has led to contamination of water bodies such as Lake Alexander in Penhalonga, a situation that poses health risks to local residents and livestock in that region.

2.4 Wildlife

There is often human-wildlife conflict in the District because of veld fires and deforestation in some parts of the district. Poaching is also a prevalent scenario in some of Mutasa's wildlife sanctuaries.

2.5 Agricultural:

Agriculture dominates the Mutasa district due to abundant land, availability of water, sound and vibrant human resources which have transformed Mutasa area into a self-sustaining society. There is a combination of both commercial and communal farming in some instances. Some of the communal farmers are attempting to break into the elite farming practice by growing cash crops for the commercial market.

2.6 Tourism and Hospitality

Despite having some of the country 's major tourist attractions, the region does not appear to have been positioned as an attractive tourist destination. The area offers historical and scenic attractions. It is noteworthy that some of these attractions are highly ranked the world over, however there is need for massive facelift on most of Mutasa's guests accommodation facilities if it is to meet world standards in terms of hospitality and tourism. Some of the tourist destinations in the district include Mutarazi falls, Osborne Dam and the Eastern Highlands tea plantations. Mutasa could provide opportunities for growing tourism, but there is need for careful consideration and planning to ensure that tourism assets are safeguarded and tourism requirements are adequately incorporated into the planning process.

2.7 Community Facilities/Services

Mutasa district has 46 health facilities and 1 health post: 10 are government owned, 23 Mutasa Rural District Council owned, 8 Missions and 7 Private health facilities and 2 clinics which are under construction. All wards have at least a primary and a secondary school though a considerable number of wards do not have Advanced level classes.

2.8 Infrastructure

- Road transport dominates the modes of transport used in Mutasa District. The district does not have rail transport network.
- Air transport infrastructure is limited to an airdrome and airstrip
- Existing coverage of electricity is moderate with need for improvement
- Access to water pipelines is limited to the locals due to unaffordability
- There is lack of adequate police stations
- There is lack of bridges in some wards during rainy seasons

2.9 Urban Development Nodes

Mutasa has 1 Growth point, 90 Business centres and 10 Rural service centres

2.10 Border Posts

Mutasa's Boarder influence on population movement and economic activities has an impact on infrastructure needs and development strategies for the district at large. Proximity to the boarder can present opportunities for trade and commerce, influencing land use planning, transportation networks and economic development initiatives. Boarder security concerns may need to be addressed in the master plan, potentially affecting infrastructure and land use decisions in areas along the border such as Katiyo.

3.0 Mutasa Rural District Master Plan Principal Goals and Objectives

The goals and objectives constitute the framework for addressing issues highlighted in the report of study. The overall goal is to create a development frame work for Mutasa Rural District that is characterized by sustainable livelihoods, polices and strategies that are responsive to the needs of time and space and that align with the government's policies and objectives. The goals and objectives for Mutasa District are explained in forth coming paragraphs;

- **Land allocation:** The Master Plan is premised on the identification and designation of suitable and adequate land, with secure tenure, for different land-use activities in Mutasa Rural District.
- **Sustainable use of natural resources:** Sustainable utilisation of natural resources aids delivery of sustainable livelihoods. Research established ongoing resource degradation through global warming, deforestation, soil erosion, stream bank cultivation, and illegal artisanal mining in Mutasa District.
- **Intensification:** Prevalent agricultural livelihoods largely involve direct use of natural resources for instance, soil, water and grazing resources. Intensifying production could maintain or improve on existing living standards for example irrigated crop production and the pen-fattening of livestock.
- **Market led growth:** Poor market linkages provide critical barriers to realising the full value of crop and livestock production. Development of and improved access to local and external markets in Mutasa District provides an important opportunity for enhancing household incomes.
- **Value addition:** Most agricultural produce in Mutasa District is currently sold 'raw'. Processing may add value of local produce, and at the same time generating local employment and economic activity.
- **Industrialisation:** Industrialisation allows value addition, job creation and stimulates local economic activity. Opportunities to facilitate industrialisation through provision of necessary supporting infrastructure and services exist for processing natural and agricultural produce.
- **Diversification:** Crop and livestock production anchor local economy. They rely on adequate rainfall, and thus vulnerable to climate change, the incidence of which appears to be increasing. Diversification of the local economy, for example through development of the tourism industry, provides an important means to enhance economic activity, jobs and output, and in a manner that is more resilient to climate shocks in that it is not necessarily directly dependent on rainfall
- **Densification:** Linked to intensification, this principle ensures that available urban, institutional and household or farm land is put to best use. Densification aids productivity while easing provision of public services and sometimes involves re-assigning or reallocating land that is fallow (communal) or undeveloped either permanently or temporarily.
- **Multi-nodal growth:** The existing growth centres of Hauna, Watsomba, Penhalonga among others are envisaged as the principal district nodes where strategic socio-economic, knowledge and business services is facilitated. There is need for development of nodes which will encourage growth and expansion in the district. Development of such nodes is based on sound planning, and which can serve as a basis and incentive for attracting investment.

- **Improved infrastructure and services:** Delivery of supporting infrastructure and services is a basic requirement for local economic growth, sustainable livelihoods, and will determine the overall pattern of growth. For this reason, it is necessary for the Plan to address and provide for infrastructure development, such as the road network, provision of water and sanitation services, access to electricity and telecommunications and the delivery of crucial services such as education and health.
- **Sound land governance:** Successful implementation of the land-use plan will require a sound system of land governance. This will entail clarifying the roles of land governance institutions, and processes of land allocation and use, including the development of enforceable processes and rules, and the strengthening of planning and enforcement efforts.
- **Organisational Development:** Sound land governance will in turn require organisational development, particularly within the Mutasa RDC. There will be need for capacity development of Ward and Village structures on the land-use plan, as well as for elected councillors and appointed staff. Coordination efforts will need to be strengthened and effective monitoring and evaluation systems established.

4.0 Summary of Mutasa Master Plan Proposals

The master plan aims to identify and justify strategies, policies and proposals for land use development in the district. It also aims to identify and maximize the economic growth potential of various sectors and areas in the district so as to direct investment and infrastructure development to these areas and /sectors. The proposals and policies in the written statement is meant to address issues raised in the report of study, these include policies and proposals on; infrastructure services, environmental issues, agricultural and communal settlements, governance, gender equality, revenue generation, safety and security amongst other issues.

4.1 Infrastructure Services

Road Transport Services

There is need for the upgrade and improvement of the rural road network so as to promote mobility and accessibility in all the parts of the district. There is also need to surface and or re-surface all the main roads in the communal and resettlement areas, in particular those utilised by public transport, so that they are trafficable throughout the year. Moreover, an integrated bridge upgrade and rehabilitation programme to improve accessibility to key institutions and farming communities of the district also need to be considered.

Water Infrastructure

Though most villages have access to a natural water source, there is need to provide adequate clean and safe water for domestic use in the district hence the proposal to drill and maintain at least 2 functional boreholes in every village at the same time repairing and rehabilitating all the non-functional boreholes in the district.

There is also need for the upgrade and expansion of the water reticulation systems to cover all the areas in the urbanized nodes of the district and to promote sustainable access and utilization of water resources for agricultural purposes in the district in order to climate proof agricultural activities.

Sewer Management infrastructure

The RDC needs to construct, rehabilitate and/or upgrade and maintain the sewer reticulation systems in the urban nodes of the district in line with the anticipated population growth in these centres. Additionally, there is need to ensure that each household in the communal areas has access to a proper Blair toilet for safe handling of human waste.

Communication Infrastructure

The master plan proposes the need to ensure that every Rural Service Centre has an Information Communication Centre and a Public Library. There is also need to modernise, improve and or construct additional telecommunication base stations in the District at the same time aiming to improve digital literacy through provision of training and resources to bridge the digital divide between the rural and urban residents.

4.2 Environment

There is need to encourage commitment to planning that promotes sustainable conservation of the natural environment so as to protect the district's wetland resources, reduce fragmentation as well as degradation mainly due to various human activities such as open grazing, agriculture, sand mining and deforestation. Mutasa District master plan also encourages measures to curb land pollution through proper solid waste management strategies. It advocates for the introduction of sustainable waste management policies that incorporate new strategies such as reduction, reuse, and recycling.

4.3 Gender Equality and Inclusion

For an inclusive environment, Mutasa RDC Master Plan encourages the development of frameworks which incorporate men and women in District Development activities. This can be facilitated through

partnering with private and non-profit organisations in developing facilities to cater for the needs of disadvantaged social groups (e.g. the disabled, destitute, children etc.).

4.4 Agriculture and Communal Settlements

The overall objective is to develop compact and well-coordinated settlements in both communal areas and planned urban centres. Land for fields, homesteads and grazing need to be designated in a participatory manner based on Ward and Village land-use plans. The provisions of the Master Plan will apply and where variations are needed, stipulations of the RTCP Act will guide the procedure (change of reservation or reviewing of the master plan). The Master Plan also proposes that people currently residing, mining and farming in ecologically sensitive areas such as wetlands and river servitudes should be resettled and/or evicted to designated areas within the communal settlements and agriculture zones.

4.5 Urban Development Nodes

The district has several main centres which include Hauna as the growth point and business centres such as Watsomba. There is need to Provide a statutory planning framework for the urbanized centres of the district so as to control development. Preparation of Local Development plans will guide the growth and development of these centres.

4.6 Disaster and Risk Management

Soil erosion and Gullies: The issue of the gullies created by soil erosion in the district requires intervention through creating embankments to reduce the expansion of gullies, gully reclamation where possible, allocating grazing lands to specific areas in communal settled areas and afforestation to reduce surface run off.

Forests and Plantations: Excessive deforestation in the district's forests and timber plantation call for the Master plan to propose frameworks that protect these lands for the economic benefit of the district and also for environmental significance.

Minerals: Ensure that mining companies practice corporate social responsibility which is investing back to the community. The existence of gold mining companies and gem deposits means that mining plays a big part of development in the district over the lifespan of the master plan. There is therefore need to ensure that:

- Priorities should be given to the locals for the employment opportunities in the mining sector.
- There is reserve land for mining activities and servitudes to be provided.
- There is controlled sustainable mining aimed at avoiding over exploitation and over reliance on the minerals to avoid land degradation and infrastructural dilapidation.
- Infrastructure that support mining activities to be provided such as roads, power supply and communication lines

4.7 Tourism

To guide future growth of tourism, the Master Plan proposes that Mutasa RDC should develop an Integrated Tourism Master Plan for the District, building on work already undertaken by the National Monuments and Museums of Zimbabwe and the Infrastructure Development Bank of Zimbabwe. Mutasa RDC should also promote investment in construction of hotels and conference facilities and lodges so as to meet international standards and increase tourists' traffic in the district.

4.8 Governance

The Master Plan requires that Mutasa RDC's fiscal capacity is deliberately built and stabilised. This is because of the justified increase in capital expenditure that this Plan implies. The relevant Committees of Council should investigate the financing aspects of the Plan proposals with a view to mobilising support for developing an expanded and high performing Council revenue base. This suggests a rigorous analysis of Council's budget framework by revenue and expenditure heads. The analysis should also look into current and future partnership options and their sustainability.

4.9 Safety and Security

Proposals for Land to be allocated for more police stations and judicial institutions in Mutasa District have been put forth in the master plan since some wards have no access to local police stations for example Manica Bridge area.

5.0 Conclusion

To fulfil the goals, objectives and proposals of Mutasa Master Plan, it is imperative that Mutasa RDC facilitates the preparation of supporting plans such as; the preparation of local plans. Additionally, Mutasa RDC should come up with innovative ways of revenue generation such as private public partnerships, property taxation, seeking donor funds from NGOs. Importantly, key sectors such as tourism, mining and Agriculture needs subject plans.

Appendix I: Implementation Matrix

Proposal	Implementing Agency	Time Frame
1. Prepare Local Development Plan for the growing urban nodes in the district, including Hauna Growth point.	LA	Short Term
2. Demarcate, through land survey, the business centers, rural and district service centers in the District.	LA, DSPD	Short Term
3. Prepare concept plans for the business centers, rural and district service centers in the District covering 2km radius for Business centers and 10km radius for rural and district service centers in order to control development	LA, DSPD	Short Term
4. Develop the urban centres consistent with the overall urban strategy and sustainable development	LA, DSPD	Short to Medium Term
5. Direct investment to the urbanised centres of the District.	LA, G	Medium-term
6. Restrict development in the urbanised zones to avoid unnecessary encroachment into country side agricultural holdings.	LA, G	Short to Medium Term
7 Provide for a mix of appropriate social, economic, employment and recreational facilities in the urban centres of the District	LA, G	Short to Medium Term
8. Encourage investment, through incentives, in rural service centres and selected business centres so as to diversify livelihoods in the District	LA, G	Short to Medium Term
9. Support initiatives which add value to agricultural produce from the farms and communal lands	LA, G	Short to Medium Term

10. Safeguard the setting and character of the countryside through preservation of sacred places including heritage sites in the District.	LA, G	Short to Medium Term
11. Ensure that employment, services and facilities are located in easily accessible locations of the District	LA, DSPD	Short to Medium Term
12 Encourage mixed use developments at rural service centres to maximize usage and minimize costs	LA	Short Term to Medium Term
13. Provide land for a police post at each Rural Service Centre as a measure to improve crime surveillance and prevention	LA	Short term
14. Ensure that all layouts for residential development have land use categories that create employment opportunities	LA	Short Term
15. Impose large buffers adjacent to all dams to avoid pollution, siltation, and general degradation	LA, EMA	Short term
16. Carefully plan all areas around and near dams to ensure only sustainable development occurs in those areas.	LA, DSPD, EMA	Short term
17. Identify and construct landfills for proper refuse management in the urban nodes in the planning area.	LA	Short term
18. Introduce sustainable waste management that incorporate new strategies such as reduction, reuse, and recycling.	LA, EMA	Short term
19. Create land uses that protect remaining areas with vegetation, particularly indigenous vegetation.	LA, EMA	Short term
20. Impose buffer zones in areas of outstanding natural beauty.	LA	Short term
21. Identify and rehabilitate (afforestation) areas that have been so as to recover and reclaim lost forests.	LA, EMA, G	Long-term

22. Subject all developments to environmental impact assessments in line with sustainability principles and the environmental authorities.	LA, EMA	Short
23. Impose buffers on all wetlands to avoid degradation	LA, EMA	Short
24. Prepare detailed concept plans that show how the local authority will manage land use around ecologically sensitive areas.	LA, EMA	Short

25. Enforce sustainable farming measures to protect valuable agricultural land.		
26. Reduce large land holdings in the commercial sector to manageable sizes to ensure full utilization of all available land.	LA	Short to Medium Term
27. Diversify land usage in accordance with market dictates and national priorities.	LA	Short to Medium Term
28. Support the resettlement areas to be more productive through the introduction of mechanization and capitalization of agricultural operations.	G, LA	Short to Medium Term
29. Provide appropriate extension and marketing services to support increased production	G	Short to Medium Term
30. Plan communal lands and increase extension and marketing services in order to improve agricultural production and land use.	LA, G	Medium to Long Term
31. Ensure that all vacant urban land is developed before new land is brought under development.	LA	Short term
32. Land within the planning area should be carefully examined to determine its suitability in particular for housing development	LA	Short term
33. Infrastructure planning and development is done well in advance of occupation.	LA	Short term
34. Support sustainable agricultural practices, such as organic farming, and soil conservation techniques.	G	Short term
35. Promote irrigation schemes in the planning area	G, LA	Short term
36. Invest in climate smart agriculture practices that will enhance sustainable agricultural production, conserving soil, water at the same combating climate change.	G, LA	Short to Medium Term

37. Create strategic seed-banks in farming areas which will help to keep and preserve Gemplasma of indigenous / traditional crops and varieties which are becoming extinct.	G, LA	Medium to Long Term
38. Provide adequate agricultural extension services to farmers.	G	Short term
39. Establish agricultural cooperatives to enhance economies of scale and improved access to market	G, Private Sector	Short term
40. Promote agricultural produce value addition in the district.	G, LA	Short to Medium Term
41. Develop centralised markets for agricultural produce to improve profitability	LA	Short to Medium Term
42. Ensure that relevant education training for the various groups of farmers is available and easily accessible to all farmers in the district	LA, G	Short term
43. Carry out capacity studies for each rural service centre and thereafter set out an overall development programme which reflects a vision developed in consultation with local communities.	LA	Short term
44. Encourage investments in job creating entities.	LA, G	Short term
45. Utilise opportunities for agro-industrial growth that may ensue from activities in the agricultural hinterland of each centre	LA, G	Short Term
46. Optimize the use of and services of the Devolution & Road Funds to open up new areas and upgrade existing roads.	LA	Short term
47. Upgrade most roads, in particular those utilised by public transport to all weather standards so that they are usable throughout the year.	LA, G	Short term

48. Upgrade and site road support infrastructure such as service station, bus termini and bus stops, especially in areas along major transport nodes and business centres	LA, G	Short term
49. Upgrade roads that cater for freight traffic related to agricultural produce and inputs and	LA, G	Short term
designate specific sites for loading and unloading of produce e.g. bananas, sugar can and timber.		
50. Develop an integrated bridge upgrade and rehabilitation investment programme to improve accessibility to key institutions and farming communities of the district.	LA	Medium to Long Term
51. Introduce techniques which improve water efficiency and minimize adverse impacts of both domestic and irrigation water use throughout the district.	G	Medium to Long term
52. Make and update inventory of all potential water resources such as underground water, dam water and river water including studies of riverine ecology so as to plan for the most efficient and beneficial use of water.	G	Medium to Long term
53. Identify, design and construct water infrastructure such as dams, boreholes and irrigation schemes so that they are easily accessible to the people.	LA, G	Short to Medium Term
54. Establish recreation facilities at dam sites with potential for conference centres, tourism and leisure activities.	LA	Short Term
55. Provide sites for solar farms to augment electricity supplies and promoting clean energy in the district	LA	Short Term

56. Promote alternative sources of energy in the communal areas to reduce the use of wood fuel so as to reduce dependency on vegetation as a source of energy	LA, G	Medium to Long term
57. Ensure that every Rural Service Centre has an Information Communication Centre and a Public Library.	LA	Medium to Long Term
58. Modernisation, improvement and construction of additional telecommunication base stations in the District.	Private	Short to Medium Term
59. Improve digital literacy through provision of training and resources to bridge the digital divide between the rural and urban residents	G, LA, Private	Short to Medium Term
60. Develop local content and digital resource which will allow exposure of the local history and cultural heritage through digital media .	G	Short to Medium Term
61. Encourage different typologies of houses ranging from flats, detached, semi-detached houses in urban nodes of the District.	LA, G	Short to Medium Term
62. The Local Authority in partnership with the private sector should set up building materials resource centre to enable easy access by local builders.	LA, Private	Medium to Long Term
63. Set up a Rural Housing Local Revolving Fund which those who want to build houses should borrow funds	G	Long Term
64. Ensure all housing developments should be served with water and sewer reticulation and surfaced road before occupation	LA, G	Short to Medium Term

65. Establish a pre-school in each village in compliance with the Zimbabwe Early Learning Policy.	LA, G	Short to Medium Term
66. Provide more primary education facilities in accordance with the standards set by the Ministry of Education and Culture	LA, G	Long Term
67. Provide land for Vocational Training Centres in every ward of the District.	LA	Short Term
68. Provide land for a University in an easily accessible location of the District, preferably in the established urban nodes like Hauna	LA	Short Term
69. Construct a Special Education Centres in the district to cater for people with special needs i.e. people living with disabilities	LA, G	Short Term
70. Electrify all rural schools and equip them with Information, Communication and Technology (ICT).	LA, G	Short Term
71. Upgrade the clinics into rural service hospital and provide a wider range of health services.	LA, G	Short Term
72. Provide land for another hospital so as to reduce the long distances that are currently travelled by the people.	LA, G	Medium to Long Term
73. Increase the number of beds in all existing hospitals in the district.	LA, G	Medium to Long Term
74. Expand the current AIDS campaign and also include campaign for malaria, Dietary and Respiratory diseases.	LA, G	Short Term
75. Give priority to environmental health care such as the protection of drinking water sources i.e. boreholes and shallow wells.	LA	Short Term
76. Ensure that land is set aside for multi-purpose community halls at all rural service centres and selected villages.	LA	Short Term

77. Set aside land for sporting disciplines such as soccer, netball, athletics and other sports at all rural service centres to serve local communities.	LA	Short Term
78. Provide activity centres for people living disabilities at selected and convenient centres throughout the district.	LA	Short Term
79. Provide public libraries at accessible centres in the district.	LA	Short Term
80. Establish youth centres and women's club centres at selected rural service centres	LA	Short Term
81. Provide land for cemeteries in every village	LA, Traditional Leaders	Short Term
82. Allow existing sports facilities at schools to be shared with the adjacent communities to promote sports in the district	LA, G	Short Term
83. Identify suitable land and site an export processing zone	LA	Medium to Long Term
84. Provide land for distribution warehouses, wholesale outlets in urban nodes	LA, G	Short to Medium Term
85. Provide sites for informal sector activities in residential, commercial and industrial areas of the urbanized nodes of the District to foster economic activity at those centres.	LA, G	Short to Medium Term
86. Encourage relevant government departments and ministries to source funds and implement infrastructural projects such as roads, water supplies, electricity and telecommunication during the planning period.	LA	Short to Medium Term
87. Establish a data bank in addition to this master plan to be available for potential investors.	LA, G	Short to Medium Term
88. Provide land for wholesale outlets in rural areas to improve access to goods and	LA	Long Term

agricultural inputs in particular		
89. Locate sites, in consultation with the beneficiaries, for informal sector activities in urban and rural areas as to generate income and employment in the district	LA, Private	Short to Medium Term
90. Provide land for informal sector in semi manufacturing of products close to their source of raw materials or markets.	LA, Private	Short Term
91. Encourage informal sector operators to form associations so that they may articulate their needs collectively	LA, G	Short Term
92. Assist and facilitate the training of formal sector operators in business skills by donors and or interested parties such as SEDCO and other institutions.	LA, G	Short to Medium Term
93. Encourage successful informal sector operators to graduate into formal industrial producers progressively.	LA	Short to Medium Term

Key to the Table

- LA-Local Authority, G - Government, EMA - Environmental Management Agency, ZINWA-Zimbabwe National Water Authority, DSPD – Department of Spatial Planning and Development
- Short Term – up to 5 years
- Medium Term – up to 7 years
- Long Term – up to 15 years