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RINDAI MADYA

# Editorial: Lighthouse: Symbolism and Philosophy For Law, Economics And Public Policy

The article seeks to explore the definition of a lighthouse, its functions and importance to daily life. This study comes with on background that lighthouses have a long ancient history and were made of timber and used fire as the source of light during the night for them to be visible. The methodology used in compiling useful information includes a desktop review of various government reports, articles and magazines. This article argues that lighthouses play a pivotal role in the present and future because of their function and purpose. Results show that lighthouses have come in different heights, colour and lenses used, depending on their location. They are very important to mark dangerous areas of the coastlines and need to be kept safe and well-maintained, although of late, they have been neglected and little is being done to protect them. The most important thing is to demonstrate how a lighthouse is symbolic of radiating the important light a society needs for its advancement.

Generally, a lighthouse is a tower or building designed to emit light from lamps and lenses and serves as a beacon for navigation, a useful resource for maritime pilots at sea or on inland waterways. Lighthouses mark dangerous coastlines, hazardous shoals, reefs, rocks and safe entries to harbours. They also assist in aerial navigation (Polese *et al.*, 2020). Once extensively used, the range of operational lighthouses has declined due to the cost of preservation and has ended up uneconomical given the coming on of less expensive, greater state-of-the-art and powerful digital navigational systems. In a lighthouse, the "lamp" (whether electric powered or fuelled via oil) and the mild is focused, if so wished, through a "lens" or "optic".

While lighthouse homes fluctuate relying on the location and purpose, they tend to have common components. A light station incorporates the lighthouse tower and all outbuildings, that include the keeper's living quarters, gas residence, boathouse and fog signalling building. The lighthouse itself includes a tower structure and a Lantern Room wherein the light is located (MED-PHARES, 2020). The Lantern Room, the glassed-in housing on top of the lighthouse tower contains the lamp and lens. Its glass storm panes

are supported steel mutins (glazing bars), jogging vertically or diagonally. At the top of the Lantern Room is a storm-proof ventilator designed release the smoke of the lamps and the heat that builds inside the glass enclosure. A lightning fixtures rod and grounding device related to the steel cupola roof presents a safe conduit for any lightning.

Immediately under the Lantern Room is a Watch Room or Service Room where gasoline and other components are stored and where the keeper sets the lanterns for the night and regularly watches from. The clockworks (for rotating the lenses) are also located here. On the lighthouse tower, an open platform, called the gallery, is regularly placed outside the Watch Room (the Main Gallery) or Lantern Room (Lantern Gallery). This was particularly used for cleaning the outdoors of the home windows of the Lantern Room. Lighthouses close to every different that are comparable in shape are often painted in a unique pattern so that they can without difficulty be diagnosed throughout daylight hours, a marking called a daymark. The black and white barber pole spiral pattern of Cape Hatteras Lighthouse is one instance. Race Rocks Light in western Canada is painted in horizontal black and white bands to stand out in opposition to the horizon.

There are two types of lighthouses: those located on land and others offshore. Offshore lighthouses are not close to land. There can be several reasons for these lighthouses to be constructed. There may be a shoal, reef or submerged island several miles from land formed after earthquakes. Regarding some specific typologies of huge and ancient buildings, there are properly stated algorithms evolved by using the medical community. The modern-day Cordouan Lighthouse in France is constructed at 1611,7 kilometres (4.3 mi) from the shore on a small islet. The construction is based on a previous lighthouse that can be traced to the 1880s and is the oldest lighthouse in France. It is connected to the mainland by a causeway. The oldest oceanic offshore lighthouse is Bell Rock Lighthouse in the North Sea, off the coast of Scotland.



Among the exceptional typologies of current masonry structures, towers have a particularly intense seismic vulnerability for numerous reasons. Gravity loads, mixed with slenderness typically induce excessive compressive stress, regularly close to the limit price. The additional flexural hundreds underneath seismic events, over a long time, may induce harm or even worldwide collapse (Da Silva *et al.*, 2006; Domede *et al.*, 2019).

Before the development of described ports, mariners were guided by fires constructed on hilltops (Lieussou, 1857). Since elevating the fireplace would enhance visibility, lighting a fire on a platform led to the development of the lighthouse. In earlier years, in contrast to many present-day lighthouses, the lighthouse functioned more as a front marker to ports than as a caution signal for reefs and promontories.

Maritime signalling by maritime lamps was introduced in the Mediterranean basin by the Greeks in the 6th century AD. The French phrase “phare” comes from the Greek word “pharos”, which refers to the name of the island where the Alexandria Lighthouse, long held to be the primary edifice of its kind, is located. As lighting fixtures visible ins the distance, these lighthouses shine at night over the Mediterranean Sea, to warn sailors as they navigate close to the coasts of Southern Europe, North Africa and the western Middle East. Thus, traders were able to navigate the risky zones towards the ports without difficulty. Today, from the Moroccan to the Tunisian borders, the Algerian coast is illuminated from buildings used for maritime signalling (Lieussou, 1857).

The modern generation of lighthouses started at the turn of the 18th century because the variety of lighthouses being built improved appreciably due to tonnes of higher tiers of transatlantic trade. Advances in structural engineering and new and efficient lighting fixtures systems allowed for the creation of larger and greater powerful lighthouses, such as ones exposed to the ocean. The function of lighthouses changed gradually modified from indicating ports to offering a seen caution towards shipping hazards, such as rocks or reefs. For example, the original Winstanley lighthouse, Eddystone Rock, by Jaaziell Johnston, in 1813 (Léon, 1867).

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# Economy, Law and Policy in the New Dispensation in Zimbabwe: Insights for Sustainability

NOAH MARINGE<sup>1</sup>, EDISON CHAGWEDERA AND MATTHEW<sup>2</sup> MAREMBO<sup>3</sup>

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## Abstract

Economic sustainability is a wide-ranging set of decision-making principles to achieve economic growth for the current generation and those to come. It is about creating a livable future for all economic players. The quest for economic sustainability demands the establishment of operational systems that rest on the most fundamental economic, social and environmental indicators. Since the beginning of the New Dispensation in 2017, Zimbabwe has shifted its attention from politics to economic priorities that help to promote employment creation, economic growth and a conducive environment for investors. The article establishes the relationship between law and policy in Zimbabwe's economy during the New Dispensation, with a focus on lessons for sustainability. For the years 2017 through to 2021, a descriptive study employing secondary data was used. The study concluded that, from both the short- and long-term views, policy and law may still have an impact on a nation's economic success. It follows that how they are set has a big impact on the overall objective of economic growth. To be successful, an economy must maintain its competitiveness, business friendliness, political stability and improvement of the economic status of its population. In this sense, concurrent policy-making, national administration and legislative action are essential as a crucial strategy required to support economic viability and sustainability.

**Keywords:** inflation, economic growth, poverty, statutory instruments, competitiveness, ease of doing business

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## **INTRODUCTION**

Economic development has been defined as the demand of the constitution of a nation aimed at enhancing the social welfare of the nation's citizens (Ginting, Sembiring, Siregar and Abduh, 2018). Thus, economic development can be seen as a special 'order' that must be established or regulated by the concordance of a nation's executive, legislature and judiciary. Though these arms of public governance are differently structured in different economies in various parts of the globe, they still play a pertinent role in bringing economic development to fruition. The result of economic development is that both the economic and social aspects of the nation are sustainably better. Economic sustainability is a wide-ranging set of decision-making principles to achieve economic growth for the current generation and those to come. It is about creating a livable future for all economic players. The quest for economic sustainability demands the establishment of operational systems that rest on the most fundamental economic, social and environmental indicators. Masterclass (2022) advocates that economic sustainability is important for reasons that it contributes to the longevity of the global economy, the general preservation of human life and that it provides a platform for more discoveries, innovation and development. It is through properly constituted infrastructures that economic sustainability becomes a reality. However, the policy frameworks that drive economies are not immune to major changes (International Monetary Fund [IMF], 2022) that may include financial cycles, natural disasters or wars. The 2009-2010 global financial recession and, of late, the COVID-19 pandemic, have prompted economies to adjust policies to make themselves resilient and sustainable (Li, Sun and Chen, 2021). Zimbabwe has had a fair share of changes or activities of change that ushered in some responses from all arms of government.

## **ZIMBABWE'S NEW DISPENSATION**

The "New Dispensation" also known as the "Second Republic" is a term that is widely used to refer to the current government of Zimbabwe. It distinguishes the current government from the previous one of the late President Robert Mugabe. The current government set up an ambitious plan to achieve an upper middle-income status by 2030. It seeks to achieve this through the National Development Strategy One (NDS 1) that succeeded the Transitional Stabilisation Programme (TSP). In his inaugural speech ushering in the new

dispensation, President Emmerson Mnangagwa promised to make key choices that would attract foreign direct investment to tackle high levels of unemployment while transforming the economy towards a higher status (Veritas, 2017). Zimbabwe has seen many fiscal and monetary policies designed to achieve these end targets. Such policies have been given effect by a plethora of legislative interventions that principally take the form of statutory instruments. The meaning and import of these legal instruments are evaluated. Before delving into this process, it is pertinent to give a brief background to the state of the economy just before the advent of the New Dispensation.

### **ECONOMIC OUTLOOK PRECEDING THE NEW DISPENSATION**

Zimbabwe faced a currency crisis that reached its peak in 2008 and resulted in the collapse of the local currency. Inflation was estimated at 500 billion percent in 2008 (MacGrath, 2016). The country had to abandon its domestic currency and adopt a multi-currency system in 2009 through the Finance Act (No. 2 of 2009). A basket of currencies was introduced that included the US dollar, Australian dollar, South African rand, Botswana pula, the euro, British pound, Japanese yen, Chinese yuan and Indian rupee. However, the US dollar was the dominant currency and remains so for all intents and purposes. The process of demonetising the Zimbabwean dollar was legalised through the Reserve Bank of Zimbabwe (Demonetisation of Notes and Coins) Regulations (Statutory Instrument 70 of 2015). It provided that all notes and coins issued before 2008 had been demonetised (s 3). It further provided for compensation of account holders who had Zimbabwean dollar balances in their accounts as of 31 December 2008 (s 6). The rate for such payments was pegged at five United States dollars for every account that was held with a balance of up to 175 quadrillion Zimbabwean dollars. A further rate of one United States dollar to 35 quadrillion Zimbabwean dollars was set for any account over 175 quadrillion dollars (s 6). The 2016 official demonetisation was a mere legal formality as the pre-2008 Zimbabwean dollar was already non-existent. It was an attempt to compensate those who lost their savings, but such compensation was again inadequate. It provided a fertile ground for the loss of public confidence in the financial system that has continued to haunt the nation up to this day.

The introduction of the multi-currency system led to a period of economic recovery and the stabilisation of inflation. However, it was not immune from new challenges. Zimbabwe experienced cash shortages that were due to several factors that included a trade deficit that stood at US\$241,27 million in August 2016, low commodity prices and a strong United States dollar that limited the amount of foreign currency coming into the country from exports (MacGrath, 2016). Given the severe cash shortages, the government introduced a surrogate currency known as bond notes through the Presidential Powers (Temporary Measures) (Amendment of Reserve Bank Act and Issue of Bond Notes) Regulations (Statutory Instrument 133 of 2016). The bond notes were to augment the bond coins that were already in circulation and they were pegged at a rate of 1:1 with the United States dollar (s 3). On the funding of the bond notes, authorities indicated that they were an export incentive scheme backed by an Afrexim Bank US dollar facility although Statutory Instrument 133 of 2016 did not refer to such a facility (Mawere Sibanda Commercial Lawyers, 2016). Matanda *et al.* (2018) concluded from their research that the introduction of bond notes to trade side by side with the United States dollar brought serious shortages of cash on the formal markets and increased the general price level of goods and services. On the other hand, the Reserve Bank of Zimbabwe (RBZ) Governor, John Mangudya maintained that the bond notes had succeeded to serve their purpose and blamed Zimbabwe's currency problems on the introduction of the United States dollar for domestic transactions in 2009 (Vinga and Chibamu, 2022). The subsequent loss of value of the bond notes soon after their introduction may point to the failure of the initiative. It was reported that they depreciated by 50% within one year of their introduction (Zwinoira, 2017).

#### **REAL TIME GROSS SETTLEMENT ELECTRONIC DOLLARS UNDER THE NEW DISPENSATION**

In 2019, the New Dispensation introduced an electronic currency known as the Real Time Gross Settlement (RTGS) dollar through Presidential Powers (Temporary Measures) (Amendment of Reserve Bank of Zimbabwe Act and Issue of Real Time Gross Settlement Electronic Dollars (RTGS Dollars) Regulations (Statutory Instrument 33 of 2019). Except for funds that were held in foreign designated accounts and foreign loans and obligations denominated in foreign currency, all RTGS system balances expressed in the United States

dollar became opening balances in the new RTGS accounts at a rate of 1:1 with the United States dollar (s 4 b). In addition, all assets and liabilities that were expressed in the United States dollar were deemed to be valued in RTGS dollar at a rate of 1:1 with the United States dollar except foreign designated accounts and foreign loans and obligations denominated in foreign currency (s 4 d). Importantly, Statutory Instrument 33 of 2019 provided that any subsequent rates between the United States dollar and the RTGS dollar were going to be determined by market forces (s 4 e). This was an admission that the RTGS dollar could not remain equal to the United States dollar and it was never equal in the first place. The conversion of United States dollar accounts into RTGS accounts meant that the public lost their savings that they might have deposited into their accounts in United States dollars before the change. The same applies to those who were owed money in United States dollars but were later settled in RTGS dollars at a rate of 1:1.

#### **THE RE-INTRODUCTION OF THE ZIMBABWEAN DOLLAR**

In June 2019, the Zimbabwean government re-introduced the Zimbabwean dollar that had collapsed in 2008, followed by its official demonetisation in 2016. It achieved this through the enactment of the Reserve Bank of Zimbabwe (Legal Tender) Regulations (Statutory Instrument 142 of 2019). This law removed the multi-currency system and declared the Zimbabwean dollar as the sole currency in domestic transactions (s 2). The existing bond notes, bond coins and RTGS dollars became part of the new Zimbabwean dollar (s 2). Foreign currency-designated accounts could be opened only to service foreign payments (s 3). Statutory Instrument 142 of 2019 was cemented by the Presidential Powers (Temporary Measures) (Amendment of Exchange Control Act) Regulations (Statutory Instrument 213 of 2019). Statutory Instrument 213 of 2019 empowered the President to make regulations to enforce the exclusive use of the Zimbabwean dollar for domestic transactions (s 2). It further provided for penalties for breach of the laws on the exclusive use of the Zimbabwean dollar (s 4).

Closely related to these developments was the enactment of Exchange Control (Exclusive Use of Zimbabwe Dollar for Domestic Transactions) Regulations (Statutory Instrument 212 of 2019). Statutory Instrument 212 of 2019 further buttressed the use of the Zimbabwean dollar for domestic transactions by providing that it was

unlawful for a party to a domestic transaction to pay or to be paid in any other currency than the Zimbabwean dollar (s 3). This provision was a clear reaction to the continued use of the United States dollar in domestic transactions despite its formal ban.

After the introduction of the Zimbabwean dollar in June 2019, the rate of inflation soared. Figures suggested that inflation, which stood at 98% in May 2019, had risen to 176% by end of June 2019 (BBC News, 2019). Jefferies (2019) of the Institute for Security Studies opined that a stable Zimbabwean dollar required the restoration of macro-economic stability, the ending of government fiscal deficits and quasi-fiscal operations by the RBZ, transparency in the forex exchange market, the ending of compulsory forex surrender requirements for exporters, subsidies for imports and access to foreign exchange at privileged rates. Thus, in the absence of these fundamentals, it was predictable that the introduction of the new Zimbabwean dollar was going to fail.

#### **THE MOVEMENT TOWARDS A NEW MULTI-CURRENCY SYSTEM**

In less than a year after the introduction of the Zimbabwean dollar as the sole legal tender in domestic transactions, the Zimbabwean government introduced the Exchange Control (Exclusive Use of the Zimbabwe Dollar for Domestic Transactions) (Amendment) Regulations (Statutory Instrument 85 of 2020) in 2020. The Statutory Instrument made a provision for any person to “pay for goods and services chargeable in Zimbabwean dollars, in foreign currency using his or her free funds at the ruling rate on the date of payment” (s 2). Free funds are defined in the Exchange Control Regulations (Statutory Instrument 109 of 1996) as:

...money that is lawfully held outside Zimbabwe by a Zimbabwean resident and that was acquired by him otherwise than as the proceeds of any trade, business or other gainful occupation or activity carried on by him in Zimbabwe” (s 2).

The move was intended to make it easier for the public to transact during the COVID-19 crisis (Mangwengwende, 2020). Bhoroma (2022) views the introduction of Statutory Instrument 85 of 2020 as a tacit admission by the Zimbabwean government that it had lost the de-dollarisation war. This is because the public had continued to transact using foreign currency despite its ban.



The de-dollarisation path failed because of the absence of various economic fundamentals that included foreign currency reserves, low levels of inflation, market confidence, a sustainable fiscal budget and independence of the central bank (*ind.*). Thus, the absence of the key fundamentals resulted in the failure of the Zimbabwean dollar that was only worsened by the COVID-19 pandemic.

#### **THE FOREIGN EXCHANGE AUCTION SYSTEM**

The Foreign Exchange Auction System was introduced in June 2020 as a policy measure to stabilise currency rates after dumping the pegged interbank exchange rate that failed to stabilise the Zimbabwean economy. Before the introduction of this system, the RBZ had pegged the exchange rate at Z\$25:US\$1 (Economist Intelligence, 2021). It was supposed to be a price-discovery mechanism for foreign currency but it suffered a still birth because of the manipulation of the auction rate that was set by buyers and the central bank (Matiashe, 2021). At its inception, the Foreign Exchange Auction System managed to stabilise prices and improved the availability of goods on the market (Chikwati and Maphosa, 2020). However, inflation remained high (at 162% in May 2021) for goods bought with the Zimbabwe dollar as compared to goods bought with the United States dollar that created a major discount for using foreign currency (Economic Intelligence, 2021). The provision of discounts for using foreign currency was a clear testimony of the lack of public confidence in the weaker Zimbabwean dollar.

The fortunes of the Zimbabwean dollar have continued to plummet. At the end of July 2022, the auction rate was pegged at Z\$416.30: US\$1 but on the parallel market, the rate was over Z\$820 for electronic money and Z\$600 for cash (Bhoroma, 2022). The multi-tier exchange rates on the parallel market mean each method of payment attracts a different price. This development negatively affects the stabilisation of the Zimbabwe dollar and diminishes market confidence.

#### **AN OFFICIAL RE-INTRODUCTION OF THE MULTI-CURRENCY SYSTEM**

From the events that took place before the official re-introduction of the multi-currency system, it was inevitable that this was the only

viable route. To give effect to the new arrangement, the Presidential Powers (Temporary Measures) (Amendment of Exchange Control Act) Regulations (Statutory Instrument 118A of 2022) were promulgated. The Act expressly provides for the re-introduction of the multi-currency system until December 2025 (s 2). It also allows for payment or settlement of any obligation using the currency of the initial transaction including foreign currency (s 3). The implication of this legal development is to return Zimbabwe to the period before the introduction of the Zimbabwean dollar in 2019. It is clear from the policies of the State that it has reluctantly implemented a multi-currency system that it had abandoned. This paints a gloomy picture of the future of the Zimbabwe dollar. It is also clear that these policy changes have been influenced largely by the events on the ground at each point, rather than through planning.

#### **MONETARY AND FISCAL POLICY STABILITY**

With ongoing instability, significant currency fluctuations and soaring inflation, Zimbabwe's monetary policy went through volatile years. The government formally adopted the electronic real-time gross settlement (RTGS) dollar, along with bond notes and several foreign currencies, in February 2019 to regain control over its currency. The usage of the US dollar and other foreign currencies was banned for the majority of transactions in June 2019 (a decision that was later reversed) and Zimbabwe dollar notes were reinstated in October 2019. The native currency's value fell immediately after its introduction. The original claim that the RTGS currency was equal to the US dollar could not be upheld. Since banks lacked the necessary US dollar reserves for convertibility, financing the fiscal deficit with the RBZ's overdraft facility and Treasury Bills created liquidity issues. Cash was in short supply and in high demand, making the dollar more valuable on the black market and threatened the stability of the financial and exchange regime. As a result, inflation shot through the roof, the local currency rapidly lost value in comparison to its benchmark, the US dollar and a parallel market developed that benefited those with access to foreign currency. In 2020, year-on-year inflation climbed from 540.2% in February, to a record 837.5% in July, one of the highest inflation rates in the world (RBZ, 2021).

The government implemented a foreign exchange auction system in June 2020, that contributed to some degree of stability in the foreign exchange market. From July till the end of 2020, the exchange rate was set at US\$1: ZWL81. The implementation of the auction system,

along with efforts to control the financial markets' lack of discipline, lowered inflation rates, that decreased to 348% in December. The parallel market exchange rate premium also decreased to 10% from its peak of over 300% at the time the auction was launched. For any years, the RBZ has been fiercely criticised, especially for its part in causing the 2007 hyperinflation by perpetually printing money. Additionally, its quasi-fiscal actions – many of which were motivated by partisan interests – worsened Zimbabwe's debt situation and brought about an unsustainable overdraft. The questionable role played by the RBZ in delivering cheap foreign currency to senior military and political individuals, who profited from an official rate that was significantly lower than the exchange rate on the black market, was also highlighted in a recent study on Zimbabwe's cartels. Zimbabwe is categorised as being "under debt distress" by the IMF. Due to significant fiscal deficits and quasi-fiscal actions by the RBZ that involve the building of parastatal debt, a high public wage bill and minimal access to external financing, domestic debt has increased recently. By the end of 2020, domestic debt – that was insignificant in 2013 – would total ZWL12.5 billion.

This primarily occurred as a result of the Zimbabwe Asset Management Company taking up non-performing loans and debts originating from government agricultural projects, as reported by local watchdogs. However, following the introduction of the Zimbabwe dollar and the redenomination of domestic debt into the new currency in 2019, the value of domestic debt, in actual terms and as a proportion of GDP, had decreased significantly. Domestic debt significantly decreased as a result of the new currency and consequent depreciation, falling from \$8 398 million (37% of GDP) in 2018, to \$535 million (3% of GDP) in 2019. Government initiatives to reduce employee costs, accounting for 78.3% of total revenues (and over 90% when pensions are taken into account), also contributed to fiscal consolidation. The cost of employment decreased to 61% in 2018 and was predicted to continue to decrease to 42% by the end of 2020. Zimbabwe's external debt was \$8.2 billion as of the end of 2020. A sum of \$2.65 billion in multilateral external debt was incurred, of which 90% is in arrears. An estimated \$5.56 billion in bilateral debt is in arrears or 71%. The COVID-19 outbreak caused output and employment losses in some of Zimbabwe's most productive industries. As a result, the government implemented a stimulus plan worth 9% of GDP (ZWL18.02 billion). It is significant to

highlight that this was based on reprioritising the 2020 budget and did not involve any new funding.

In April 2020, President Mnangagwa announced the domestic and international humanitarian appeal for \$1.8 billion, that included \$300 million for COVID-19 support through the national COVID-19 preparedness and response strategy of the government. The G20 agreed to debt relief measures for 73 lower-income nations in the same month to help them combat the effects of COVID-19. Zimbabwe was previously removed from the list as a result of payment defaults to the World Bank.

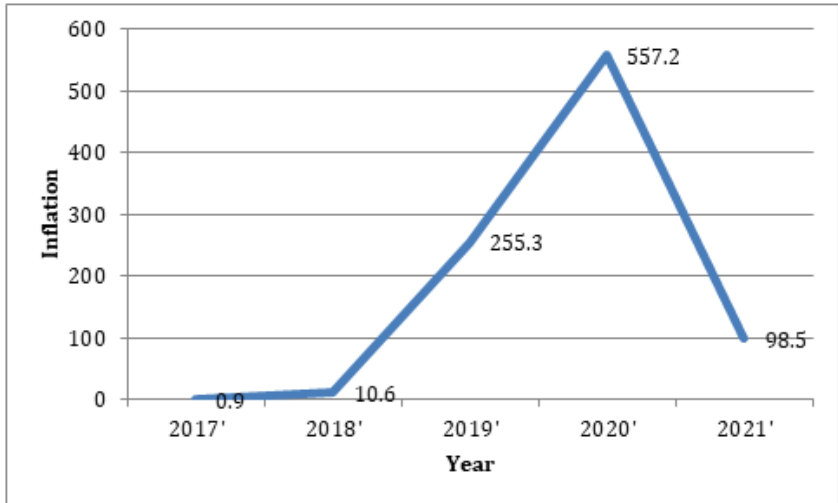
#### **ECONOMIC PERFORMANCE AND SUSTAINABILITY STATUS**

The revival of agriculture and industry, as well as the relative stabilisation of prices and currency rates, all contributed to the economy's recovery in 2021. After declining by 6.2% in 2020, the GDP was projected to have increased by 5.8% in 2021 (Table 1).

**Table 1: GDP Growth. 2017-2021 (World Bank, 2022)**

Year	GDP Growth Rate
2017	4.7
2018	4.8
2019	-6.1
2020	-6.2
2021	5.8

Domestic demand increased as a result of an extraordinarily excellent agricultural season, slower inflation and more remittances. Improved industrial production and exports were aided by loosened pandemic restrictions, high vaccination rates and advantageous trade conditions, with mineral exports growing by more than 51% in a year. Increases in international reserves were aided by an expansion of the current account surplus in 2021 and the Special Drawing Rights allotment. Policies aimed at reducing inflation in 2021 were successful. As of December 2021, inflation was 98.5%, down from 557.2% in 2020 (Stiftung, 2022).



**Figure 1: Zimbabwe Inflation (2017-2021) (Stiftung, 2022)**

By end of 2021 and at the beginning of 2022, monetary policy was tightened even further to reduce inflationary pressures brought on by ongoing foreign exchange market distortions and growing global prices.

Special Drawing Rights, keeping the fiscal policy reasonably tight, covered the majority of the extra spending. A cash deficit of 1.5% of GDP resulted from the fiscal balance. The biggest contributors to the fiscal imbalance were the purchase of vaccines and increased spending on public infrastructure and agriculture. The performance of the corporate income tax, the value-added tax and the money transfer tax all saw an improvement in revenue collection. As a result of the government taking on RBZ's legacy debt, that increased external arrears by over US\$2.5 billion and external debt to US\$14.5 billion, public indebtedness grew worse.

Only in 2021 did the rate of extreme poverty start to decline after gradually rising between 2011 and 2020. According to estimates, the global poverty rate was calculated to increase to 40% in 2022 from 22% in 2011. Although it is still mostly a rural problem, poverty has urbanised itself as a result of the relative speed at which it has grown there. In 2011, Zimbabwe's international poverty rate (PPP

\$1.90/person/day) was half that of sub-Saharan Africa. However, by 2019, it had caught up (42%), matching the rest of the continent. With the Gini-coefficient rising from 44.3 in 2011 to 50.3 in 2019 – among the highest in the world – inequality has also increased over the past 10 years.

Because of the abundant corn crop in the 2021 season, poverty levels declined. Between March and November 2021, there was a noticeable improvement in food security, with the percentage of the population experiencing severe or moderate food insecurity dropping from 61% to 38%. The fact that the rate of extreme poverty in urban areas had not decreased implies that, despite the economy's reopening and the relaxation of mobility restrictions, sporadic closures still had an impact on urban people's jobs, incomes and way of life. Social assistance programmes had a limited impact because of their insufficient reach and narrow focus on addressing poverty.

Despite downside concerns, the medium-term outlook for the economy was one of recovery. The GDP was expected to increase by 3.7% in 2022, but the pace of growth was expected to moderate as the strong base effects faded. The downward revision was based on deteriorating agricultural conditions (production was projected to decline by 1.5% in 2022 from double-digit growth in 2021 as a result of declining rain levels and rising prices of essential inputs) and worldwide price rises amid supply-side disruptions (Stiftung, 2022). The further rise in global prices was anticipated to enhance mining output and exports, while the recovery of the tourist, trade and transportation industries was expected to have beneficial spillover effects on other industries.

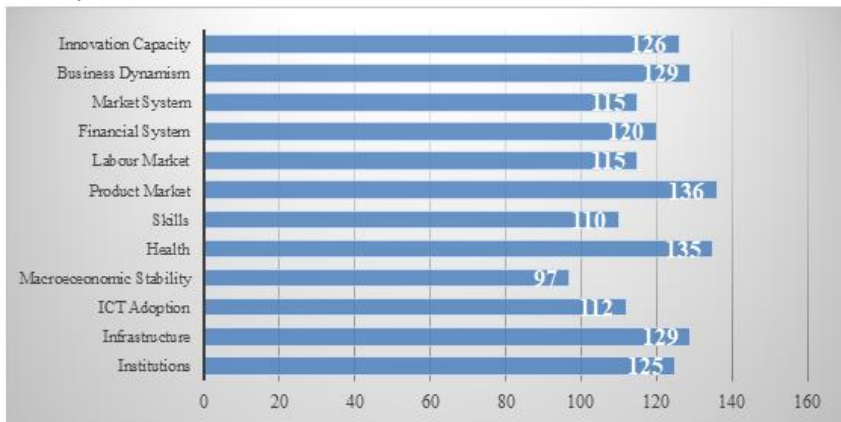
Slowing global growth and ongoing pandemic uncertainty are at severe risk due to increased global threats brought on the forecast. Domestic risks affect growth performance as well as are connected to climate shocks and expansionary fiscal and monetary policies and hence slow down economic recovery. As the prospects for a decent harvest worsen, prices stay high and the social system's ability to target and reach the poor with effective social safety nets is hampered, poverty levels were predicted to continue to drop in 2022, albeit little. If inflation was not properly controlled, earnings will lose some of their purchasing power, increasing the number of people

who are poor or at risk of becoming so and delaying improvements in the supply of essential services.

Zimbabwe's recovery has to be supported by policies that foster productivity development to strengthen attempts to establish macroeconomic stability. The state's involvement in the economy would be reduced, the regulatory load would be lighter, governance and anti-corruption initiatives would be strengthened, trade integration barriers would be lowered and forex retention restrictions would be eliminated. Strong social safety net services are needed to improve service delivery and decrease household vulnerability.

### COMPETITIVENESS

The set of institutions, policies and other elements that affect a nation's level of production can be used to describe this as a sustained increase in productivity that enhances the life of the average person. Figure 2 displays Zimbabwe's overall ranking based on 12 pillars.



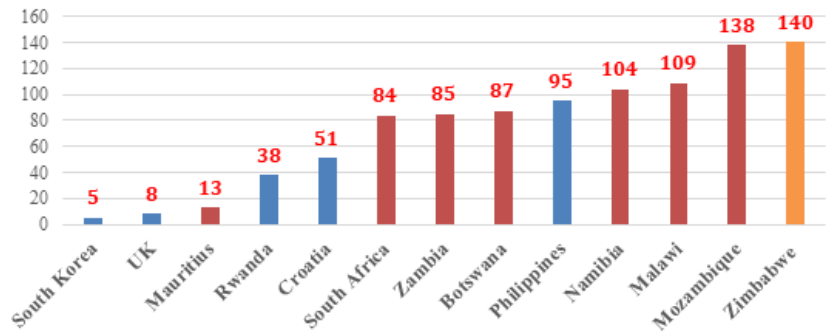
**Figure 2:** Zimbabwe's Global Ranking of the 12 Pillars (*Global Competitiveness Report, 2020*)

Figure 2 demonstrates that to ensure sustainability, a lot needs to be done to raise the nation's level of competitiveness because its current standing has a detrimental effect on how the business sector operates. Investors select investment locations use these rankings. The government established the National Competitiveness Commission (NCC). One of the main duties of this organisation is,

among other things, to analyse all new and current business regulations to determine how they affect the cost of doing business and to recommend changes or repeals as necessary to increase competition.

### EASE OF DOING BUSINESS

The phrase "Ease of Doing Business" refers to the degree to which a country's regulatory framework makes it easier for local businesses to form and run. A World Bank-created index is used to measure it. In Zimbabwe, various reforms are being put into practice and, occasionally, incorporated into national statutes and laws. Higher ranks (a low numerical value) on the Ease of Doing Business index signify better, more straightforward business policies and greater property rights protection. As of now, Zimbabwe is rated at 140 out of 189 nations, that is an increase over its previous position in 2011, when it was ranked at an all-time low of 171.

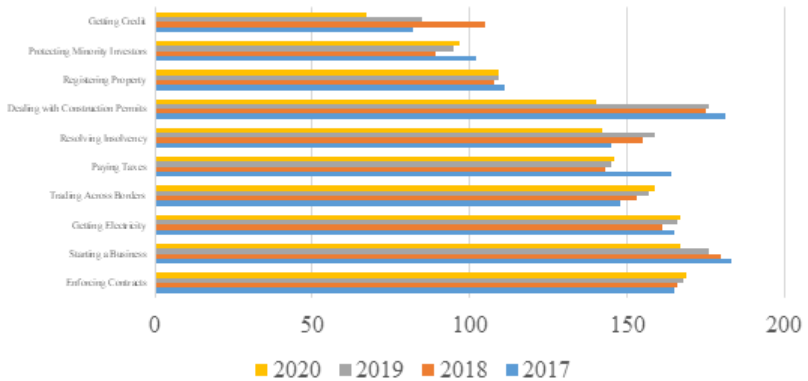


**Figure 3:** Zimbabwe's 2020 Ease of Doing Business Ranks with Comparator Countries (*World Bank, 2020*)

Although the nation's ranks have improved since 2011, Figure 3 demonstrates that more work remains to be done before the rating is reduced to a double- or single-digit figure. This index uses the following pillars to rate nations: Establishing a firm; obtaining building permits; obtaining electricity; registering real estate; obtaining credit; protecting minority investors; paying taxes; conducting international trade; enforcing contracts; resolving insolvency; and labour market regulation. Figure 4 displays



Zimbabwe's performance from 2017 to 2020 utilising the aforementioned pillars.



**Figure 4: World Bank Performance Pillars (World Bank, *ibid.*)**

Several laws have been identified as having onerous requirements and procedures that obstruct the ease of conducting business through revisions aimed at improving business accessibility. There are various legal-related issues that have generated discussion in Zimbabwe since 2017 such as 15 tax heads in the mining sector; export and import documentation; various taxes and levies on fuel that have rendered Zimbabwe fuel the most expensive in the region; export retention (40:60); 22 tax heads in the tourism sector paid to 13 agencies; various statutory instruments issued by our Government since 2018; payment of taxes in foreign currency nexus, the punitive export retention; the 2% tax and its impact on competitiveness - from a value chain perspective; and fiscal and non-fiscal incentives offered in the special economic zones, their impact on firms in the SEZs versus companies outside zones among others. Zimbabwe's place in the world in terms of both competitiveness and business-friendly conditions as highlighted in Figures 2, 3 and 4 is not pleasing.

## CONCLUSION

It is invaluable to note that policy and law may continue to influence the economic performance of a country, both in the short- and long-term perspectives. It follows, therefore, that the way these are set significantly influences the ultimate goal of economic growth.

Sustainable economic endeavouring needs to continue exhibiting competitiveness, ease of doing business, stability of the political environment and enhancement of the socio-economic well-being of respective citizens. In this regard, policy-making, national administration and legislation may need to consider the above as important denouements or corollaries of economic viability and preservation.

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# The Role of Technology in Evidence Gathering for Cases of Fraud: Case of Bulawayo Central Business District, Zimbabwe

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## Abstract

This article discusses the role of technology in evidence gathering for cases of fraud, drawing reference from the Bulawayo Central Business District (CBD) in Zimbabwe. The research was inspired by the continued and endless occurrence of a plethora of scandalous fraud cases in the Bulawayo CBD. A mixed-method approach was adopted with a pragmatic philosophy. The approach gave inductive and deductive reasoning to conclude the relationship between technology and fraud. In this view, an exploratory design was used. The target population was mainly police officers and magistrates in the Bulawayo CBD. A questionnaire was used as an instrument to gather data, whilst Statistical Package for the Social Sciences (SPSS) was used for data analysis. Research results revealed that there is a positive relationship between the use of technology and the detection and prevention of fraud cases in the Bulawayo CBD. It was also established that fraudulent activities in the Bulawayo CBD encompassed both direct and indirect forms and the most prevalent fraud activities emanated from e-banking and were committed mostly by employees. The study recommends that there a need to continually train law enforcement agents, judicial officials and company staff on the use of technological tools and ways of detecting the current *modus operandi* of criminals about fraud-related activities.

**Keywords:** cyber laboratory, cyberspace, Information and Communication Technology

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## INTRODUCTION

The level of police performance across the globe is determined and measured mostly by the kind of satisfactory services accepted by members of the public being policed. On one hand, if the police perform very well, credit is given to the government and on the other hand, poor police performance puts the image of the police force into disrepute. It is irrebuttable that 21<sup>st</sup> century policing is coupled with new challenges emanating from technological advancement. In as much as criminals are taking advantage of technology and cyberspace, police organisations can also do better by technologically outpacing them. Therefore, this article seeks to unearth the role of technology in evidence gathering for cases of fraud drawing reference from the Bulawayo Central Business District in Zimbabwe. In a nutshell, fraud cases in the whole world have become a structural entity with an inherent conflict in the security sector and economic patterns (Albrecht, 1984; Dzomira, 2014; Davis, 2017). The detection, conviction and recovery of property from fraud cases remain worrisome and this calls for the use of technology as an aid to evidence gathering to secure a conviction.

For many years, the accounting field has been studying fraud; its genesis, *modus operandi*, consequences and various aspects (Dzomira, 2014). Albrecht (2005), as cited in Kapesa (2014), avers that fraud is rarely seen but its symptoms are usually observed. This, therefore, follows that great caution is needed whenever a fraud case is reported since in a court of law, the offence of fraud is not easy to prove beyond a reasonable doubt. For that reason, the discovery of fraudulent activities has made business entities embrace internal control systems, structured and designed in the best system of fraud management linked to sound corporate governance. At the global level, the embracement of technology to curb fraud led to the enactment of various policy frameworks and legislative measures. For example, the United States of America (USA) enacted the Sarbanes-Oxley Act – a control concept that prevents the repetition of scandals across the world as experienced by Enron. In Canada, the Canadian Institute of Chartered Accountants enacted a policy framework for control of Information Technology (IT) in liaison with the Internal Control Worldwide Models (ICWM), as a way to prevent the spread of fraudulent activities.

In Nigeria, an Identity and Access Management (IAM) system was created to help reduce rampant fraud in the country. The system is commonly known as *Youverify* – aimed at streamlining how banks and other companies verify the identity of their customers, thereby exercising due diligence that tallies with know-your-customer (KYC) regulations (Oghojafor *et al.*, 2010). Along the same line of thinking, South Africa is on record for using digital forensic investigations and accounting knowledge on cyber fraud investigations and detection of fraud-related cases.

At the local level, Mwanza (2014) affirms that the adoption of the multi-currency system in Zimbabwe gave rise to cases of fraud. Musarurwa (2012), in Mwanza (2014), cited a KPMG report that indicated that the value of fraud in Zimbabwe in the six months to December 2011 soared to \$1,2 billion, 32% of the overall value of fraud cases in Africa in the review period at \$3,7 billion. He ranked Zimbabwe second to Nigeria, where fraud caused a loss of money over \$1.6 billion, while South Africa recorded fraud above 35%, from 37% for a period extending from January to June 2011. In that vein, Dube *et al.* (2009) highlight that in Zimbabwe, electronic innovation began with the Standard Chartered Bank and the Central African Building Society (CABS) in the early 1990s when they installed automated teller machines (AT.). This led to volumes of interest in transactions as more people started to launch their monies in cyberspace and this allowed tech-savvy frauds (Dzomira 2014).

Furthermore, Zimbabwe has three different statute laws promulgated to curb the unwanted behaviour practised in cyberspace, namely the Postal and Telecommunications Act [Chapter 12:05], Censorship and Entertainments Controls Act [Chapter 10:04] and Criminal Law (Codification and Reform) Act [Chapter 9:23]. In Section 136 of the Criminal Law Codification and Reform Act, [Chapter 9:23] fraud includes cases committed through technological gadgets and manuals. It is against this background that the demand for accountability and acceptability by the general citizens in Zimbabwe drove the Zimbabwe Republic Police (ZRP) to formulate information system and technology strategies targeting cases of fraud for the value of money. Thus, the advent of the Information Technology and Fraud Management Strategy in the ZRP intends to meet the demands of a computerised society and at the same time streamlining the efficiency and effectiveness of police in dealing with fraud.

Currently, there are two cyber laboratory police stations in Zimbabwe – one situated in Harare Province and the other one in Bulawayo Province. Their main task is to conduct post-mortem forensic investigations using digital gadgets.

According to ZRP Khumalo Crime Register, Bulawayo Central District dealt with 488 fraud cases in 2019, of which 49 cases were cleared. In the year 2020, there was a total of 305 fraud cases. A fair percentage of the detected cases was aided by information supplied by network service providers such as Econet Wireless Zimbabwe and NetOne, among others. Nonetheless, several companies in Zimbabwe and across the globe lost billions of dollars due to fraudulent activities as indicated in Table 1.

**Table 1: Statistics of Fraudulent Cases in Parastatals and Private Companies (Annual Corruption Report, 2013-2021 and World History Fraud Cases, 2020)**

Year	Parastatals	Amount (\$)
2001	Enron (USA)	US\$74 billion
2002	World Communication USA	US\$74 billion
2007	L&G Bedding Company (Japan)	US\$1.4 billion
2012	Olympus Corporation (Japan)	US\$1.5 billion
2013	Zimbabwe Broadcasting Corporation (ZBC)	US\$900 000
2014	ZINARA ZESA Holdings ZBC ZIMRA CMED	US\$2015 650 US\$6 million US\$1.3 million US\$1 million US\$3 million
2015	Air Zimbabwe Central Vehicle Registry	US\$10 million US\$16.5 million
2016	ZPC ZESA	US\$5 million US\$500 million
2020	POSB	US\$158 million
2020	Ministry of Health (Covid 19 graft)	US\$60 million
2021	TM Pick & Pay	US\$22 million

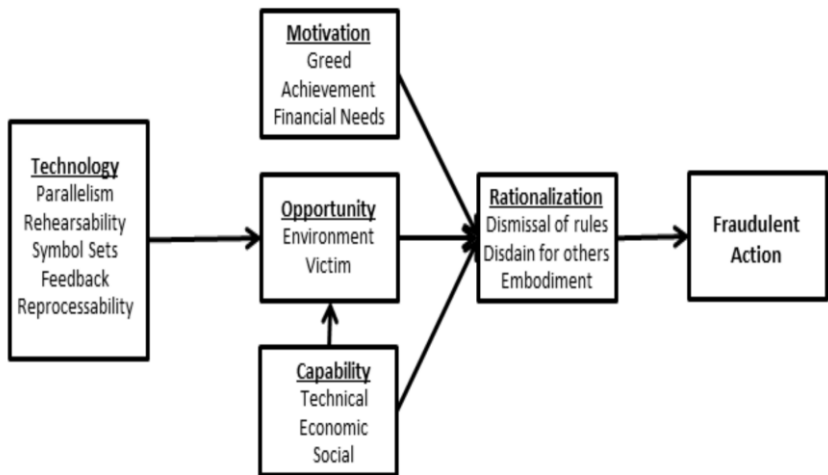
## STATEMENT OF THE PROBLEM

Despite the emergence of technological management in fraud, there is no tangible improvement that curb escalation of fraud cases at in the Bulawayo CBD in Zimbabwe. As such, the detection, conviction and recovery of property from fraud cases by the ZRP remain worrisome, as the Bulawayo CBD has been experiencing a high

number of fraud-related cases. This is exhibited by several reported cases of fraud at police stations in Bulawayo as well as convictions secured in courts. More so, both social media and local newspapers are always swamped with reports of a fraudulent nature. This article seeks to determine the role of technology in evidence gathering in fraud cases, to increase the detection rate of the cases and eventual conviction in courts.

### CONCEPTUAL FRAMEWORK

The conceptual model underlining this research combines a fraud Triangle that describes the behaviour of technology adoption and computer deception. The model intends to explore how deception and trust are exploited as antecedents of fraudulent behaviours (Cohen, 2013). The model describes how technological capabilities influence deception when opportunity, pressure and rationalisation create doors to deceitful exchanges (Albrecht *et al.*, 2012).



**Figure 1:** Conceptual Framework, Harrison (2014)

As depicted on Figure 1, Harrison (2014) avers that opportunity and ability do not directly cause behaviour but motivation (pressure) directly causes behaviour, whereas the relationship between motivation/pressure and rationalisation is moderated by ability and opportunity. The model, therefore, explains how technological tools create an electronic marketplace, the potential perpetrator's



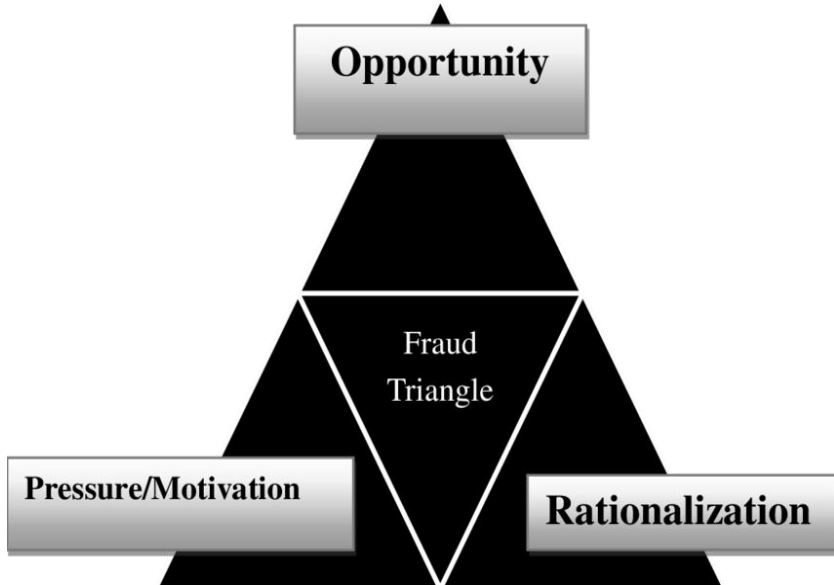
technical, social and economic skills and ability to sense an opportunity to gain an advantage over others (Harrison *et al.*, 2017).

## **THEORETICAL FRAMEWORK**

The theoretical framework of fraud-related activities is hinged on the Fraud Triangle Theory.

### **FRAUD TRIANGLE THEORY**

This theory was propounded by Cressey as early as 1950 and it was originally deduced from Sunderland (1958)'s research on white-collar crimes. Cressey (1950), being a student of Sunderland, pursued the research basing the study on the factors that lead individuals to engage in fraudulent and unethical activities. The theory consisted of three elements: perceived pressure, opportunity and rationalisation.



**Figure 2:** Fraud Triangle Theory (*Adapted from Cressey, 1971*)

Proponents of this theory perceived *pressure* as factors from unethical behaviour connected to McClelland's (1961) three motives that state that every individual's motive is to have power, self-actualisation and economic growth (Fatehi and Choi, 2019). As such, Abdullahi and Mansar (2015) conclude that financial or non-financial pressure cause individuals to commit unethical behaviour. The

theorists also provide that an *opportunity* to commit fraud is spearheaded by an ineffective control system or poor corporate governance system that allows an individual to commit fraud and, as such, individuals take advantage of the weaknesses of the internal control system. Along the same line of thinking, Cressey (1953) echoes that the lower the risk of being caught, the higher the likelihood of fraud taking place. *Opportunity* is considered an inherent condition that leads to an occurrence of fraud when there is an inadequate job division, weak internal control and irregular auditing (SPAM SOAP). Moreover, *rationalisation* is the justification and excuse where an individual's immoral conduct happens to be differentiated from criminal activities since an individual believes that he or she has the authority and right to claim ownership during the fraudulent behaviour.

#### **THE MAIN TYPES OF FRAUD**

Electronic fraud is classified into two broad categories, namely, direct and indirect fraud (Dzomira, 2014).

##### ***DIRECT FRAUD***

Scientifically, direct fraud includes the use of credit or debit cards, embezzlement of money by employees and salami attacks. This is the unlawful usage of a credit or debit card by falsifying and obtaining of money or belongings without the knowledge of the card or debit card owner (Soleh, 2013). It involves impersonation and theft of identity, that is name and social insurance number (SIN) or personal identification number (PIN) (Ikechi and Okay, 2013).

##### ***EXECUTIVE MANAGEMENT'S FRAUD***

Executive management fraud is committed by a trusted employee delegated to positions of authority. Management commits fraud by balance sheet restructuring and window dressing of organisational accounts. Executive fraud is in the form of collusion, own consumption by an employee, lending money to their cronies and non-refundable organisational funds (Hill and Jones, 2013). The unauthorised use of company or organisation assets by the executive is regarded as fraud. Usually, the money or property stolen by the executive is disposed of through money laundering and externalisation. Money laundering is a process of converting illegally obtained cash into untraceable transactions. The stolen cash appears legal after being reinvested into other businesses. In Bulawayo, both

private and public companies are being defrauded by management of the companies.

#### *CREDIT FRAUD OR RISK ASSET MANIPULATION*

Banks and money-lending companies in Bulawayo are financial intermediaries facilitating credits to individuals and the government. Individuals borrow money from intermediaries to start or expand their businesses while the government borrows money to reboot its fiscal policies meant to improve the welfare of its people. Loans are the typical type of credit granted by banks and other financial institutions. Financial managers both in the private and public sectors facilitate fraudulent activities by accepting prescribed forms that do not have full particulars of the credit applicant. Fictitious bank accounts are created with untraceable records and, therefore the funds are never recovered. To curb fraud both in these sectors, the government of Zimbabwe promulgated the Public Procurement and Disposal of Public Assets Act [*Chapter 22:23*].

#### *ADVANCE FEE FRAUD*

Advance fee fraud is a scam where fraudsters approach and misrepresent to an individual, company or bank, very lucrative or favourable business terms. They sometimes offer access to large pools of funds at below-the-market interest rates. These fraudsters will convince the potential victim to pay a certain amount as an advance fee or processing fee. Once the money is paid, the perpetrators stop further communication with the victim and disappear. In Bulawayo, criminals have been hacking EcoCash and WhatsApp accounts using stolen identities of persons trusted by others in a WhatsApp group, offering United States dollars or South African rands at good rates of exchange. After receiving the local currency through Eco-Cash, they vanish. Complainants throughout the country lost around US\$100 million in 2021 through this method. ZRP Police spokesperson, Assistant Commissioner Paul Nyathi once commented that Bulawayo a pensioner lost \$29 000 of his pension payout to con-artists who promised to sell him US dollars once they received his money through Eco-Cash (*The Herald*, 13 April, 2021).

Criminals in Bulawayo were also getting access to banks systems and then they call the victim pretending to be a bank employee requesting him/her to supply his/her details on the pretence that the bank was updating the information in their system. After getting the

victim's details, the criminals then transfer the money from the person's bank account into the criminals' Eco-Cash or bank accounts. They quickly withdraw the money from the bank or cash it out at Eco-Cash pay-out points where they cannot be tracked (*The Herald*, 13 April 2021).

Furthermore, many people in the Bulawayo CBD are duped by criminals who advertise jobs or services in the media or on WhatsApp platforms that they usually join through group links. The unsuspecting victims will be asked to send a registration fee through Eco-Cash to get a tender or a job and soon after the money has been sent, the criminals will no longer be reachable.

Moreover, some employees in the Bulawayo CBD and at their various working places are taking advantage of weak control systems. According to the Nations on Occupational Fraud and Abuse 2014 Report, organisations lose 5% of their revenues to fraud each year. Bernie Brown (2014), CFO of Coppermine Bakery Holdings, posited that there were three major categories of occupational fraud: asset misappropriation only, corruption along with asset misappropriation and financial statement fraud. These three categories of fraud damage business finance and reputation.

#### *COUNTERFEIT SECURITIES FRAUD*

In this case, the fraudster uses counterfeit financial documents. The advent of modern photographic and printing equipment has made it easy for fraudsters to obtain complete counterfeits or entirely forged documents through technology to alter amounts, dates, names and other important document features. This includes the printing of fake money, fake driver's licences, fake birth certificates or fake agreements of sale. This has resulted in serious losses of both corporeal and non-corporeal property in the Bulawayo CBD in Zimbabwe.

#### *ACCOUNT OPENING FRAUD*

The fraudster uses fictitious documents to open a bank or credit account. The fraudster can utilise these accounts to dupe the lender or the creditor. The fraudulent activity is so perfect that the whole process seems to be authentic and escapes any suspicion.

### *INSURANCE FRAUD*

This surmounts false claims or exaggeration of an insurance premium that leads to loss to the insurer as the claim does not suffice the purpose of the insurance.

### *INDIRECT FRAUD*

McGuire and Dowling (2013) describe indirect fraud as phishing, pharming, hacking, virus spam and malware. These elements facilitate fraud by either deleting, formatting or changing the contents of the information with the intention to mislead. Indirect fraud falls into any of the following sub-categories.

### *COMPUTER FRAUD*

Computer fraud is more sophisticated than the manual one as it involves technological gadgets. This kind of fraud is accomplished by tampering with computer programs, data files, operations, equipment or media. Some criminals in Bulawayo hack company databases and defraud the companies and/or their clients. These fraudsters also hack the victim's Eco-Cash and WhatsApp accounts, leaving the victims' phones without network connectivity. The cybercriminals then pose as friends in the WhatsApp groups the victims belong to, offering United States dollars at lucrative rates. Some members of the group may then transfer money by Eco-Cash to their friend's accounts without any suspicion. When the fraudsters, who now control the victims' accounts receive the money, they vanish.

### *ELECTRONIC BANKING FRAUD*

The advent of e-banking has resulted in the development of new financial products and various business transactions in the world. E-commerce has spawned a wide range of fraud activities perpetrated by the internet. The internet, through electronic cards, makes it possible for fraudsters to access the details of account holders and stake their finances without them knowing. Credit cards involves cloning whereby the criminal copies the stolen card information from an electronic device and swindles the cardholder (Singh and Jain, 2020).

## **THE ROLE OF TECHNOLOGY IN EVIDENCE GATHERING ON FRAUD-RELATED CASES**

According to Boyle and Vullierme (2013), technology in cybercrime assists investigators to conduct covert surveillance. For example, the

Police Service of Scotland (2018) designed digital devices on mobile devices and internet-enabled objects that investigate cybercrimes in a manner that guides the admissibility of collected evidence in a court of law, whereas, in India, the Data Security Council of India (2011) had concluded some critical processes to be followed during the investigation of cybercrimes. In Zimbabwe, the Police Criminal Investigations Cyber Laboratory Department has the technological tools monitor cyberspace and gather evidence to secure a conviction. The crime scene not only the physical location of the digital device used in the commission of cybercrime. If the devices are available, the police document the scene before collecting the evidence. The documentation covers how the digital devices have been used in the collection of evidence and their operating state, physical characteristics, make, model, serial number or markings (Steuart, 2015).

Maras (2014) reiterates that logical extraction plays imperative vitally important role in seeking evidence from the location of the digital devices. This evidence is relevant for filing found in computer operating systems to facilitate keeping track of records, names, location of files and storage. Generally, in the accounting system, there are external controls, internal controls and codes of ethics. These three controls attempt to control and prevent fraud and errors by roping in regulations. In a way, technology regulates corporate accountability by promoting auditor independence and the implementation procedure of rotating auditors after five years to prevent them from offering non-audit services (Dattin, 2017). Technology strengthens the independence of audit committees and requires CEOs or CFOs to verify and certify financial statements (*ibid.*).

In terms of law, the Sarbanes-Oxley Act of the USA advocates that technology should state auditing standards, a provision that points out the position of external control where fraud is involved. As such, a business that uses the Enterprise Resource Planning (ERP) system makes it easy for judicial proceedings to assess the rules and guidelines on how the business manages risk in preventive, detective and corrective cases.

Research by Golden *et al.* (2014) reveal that technology provides detective ways that prove the effective use of anonymous hotlines or

tip lines. Further research by King (2016) shows that employees use other fraud reporting methods like anonymity and confidentiality. In a way, the involvement of tip lines increases management's knowledge and detection of ethical misbehaving, complaints and potential fraud occurrences. Generally, worldwide, it was proven that through technology, police are now using emails, social media platforms like Facebook, WhatsApp, among others, to detect fraud (Sunde, 2017; Rempel, 2019).

Bonnet *et al.* (2019) in their social science research suggest that presiding officers construct a story from the evidence and retain evidence that is consistent with the story. Macue (2016) supports Bonnet (2019) when he says justice is an exhibition of showmanship that provides the jury with information both in form and content and assists them in reaching a rational and fair conclusion. Animation makes the computer generate admissibility with its ability to reconstruct the scene. Animations assist the jury by making a thorough analysis of accuracy, relevance and avoidance of unfair prejudice (Shelton *et al.*, 2016). Animations rebut the defence of rationalisation. The simulation takes on from where animation fails by linking the sequences of events and synthesising information based on inadmissibility. The scientific evidence tests the part played by the simulation to assess the validity of methods involved in evidence gathering. The National Prosecuting Authority (NPA) of Zimbabwe requires simulation to be scrutinised to avoid the admission of unreliable evidence through computer programs to guard against human and programming errors in the underlying software (National Prosecuting Authority, 2018).

### **EMPIRICAL REVIEW**

Lee (2021) conducted research on online fraud victimisation in China in 2021 based on online shopping webs. In the study, the data analyzed were collected and derived from publicly accessible web fora based in China. The web forum, Baidu Tieba, on which information, goods and services are exchanged, was started in 2003. The study used multiple correspondence analysis (MCA) and chi-square tests to understand patterns of online fraud in China's Baidu Tieba. The research used MCA to understand online fraud victimisation and, in particular, explore what types of media, methods and resources were used to commit such crimes as well as identify types of victimisation they intersect with. The study

observed trends in China's online fraud victimisation in the current data. The number of cases grew rapidly and a total of 129 cases, or 49% of the whole dataset, were reported in 2017. Fewer than 10% of the cases were reported from 2008 to 2012. With further penetration of technology and the use of Baidu Tieba as a platform, more than 90% of cases were documented from 2013 to 2017. The research found out that there are two types of online fraud showing particularly interesting results: Refund fraud (an online non-delivery fraud) is one type of crime in which customer payments are made without the delivery of goods and services. Return fraud (an online non-payment fraud), on the other hand, is a type of fraud in which goods and services are delivered without payment being made and then fraudulently requesting money. Only one type of fraud was linked to the online payment system Alipay, that is refund fraud (100.00%), while phones were used to commit four different types of fraud; proportionally speaking, the most common were return fraud (61.54%), followed by fake contact (19.22%), card fraud (9.63%) and phone bill fraud (9.61%). Phones were not used in refund fraud victimisation. To carry out refund frauds, fraudsters typically advertise an item, product, or service on a classified-advertisement website and contact potential targets via e-mail or phone.

Ngalyuka (2013) carried out a study to establish the relationship between ICT utilisation and fraud losses in commercial banks in Kenya. Secondary data was used to collect statistical data from existing records at the Banking Fraud Investigation Unit (BFIU). CBK reports gave data collected from transactions done through ATM, RTGS and EFT. The data on staff costs were extracted from audited financial statements of banks for the period 2008-2012. The collected data were analyzed using the Statistical Package for Social Sciences (SPSS) version 16. Regression analysis was used to quantify the relationship between the dependent variable and the independent variables. The analysis of data was for 43 registered commercial banks. The researcher concluded that commercial banks recorded an increment in ICT utilisation and fraud costs. The minimum and maximum fraud losses were ksh68.49 million and ksh124.17 million, respectively. The mean EFT, RTGS and ATM values were shs4,334 million, shs262,300 million, shs1,501,146 million and shs9,595 million, respectively for the study period. The minimum and maximum ATM values were ksh5276.64 million and ksh15,022 million, respectively. The main conclusions of the study indicated



that ICT utilisation exposes commercial banks in Kenya to more fraudulent activities. The adoption of ICT identifies thefts of money transacted online. The level of staff wages also had a positive correlation with fraud losses. Ngalyuka (2013) recommended more robust fraud mitigation practices and policies to ensure that all elements of fraud are captured in the adoption of ICT. Ngalyuka (*ibid.*) concluded that bank employees have access to all information relating to customer accounts, hence they should be well rewarded and motivated to prevent them from falling into traps of fraud.

Chigada (2020) investigated end-users' perceptions about the feasibility of installing biometric authentication systems as interventions to ameliorate card fraud in the South African payment card industry. The research concluded that banks were not keen to invest in an outright biometric environment because of the huge costs that would be incurred in implementing advanced technologies. The cost entails hiring SAP consultants and IT professionals and acquiring software and hardware (Focus Group, 2019).

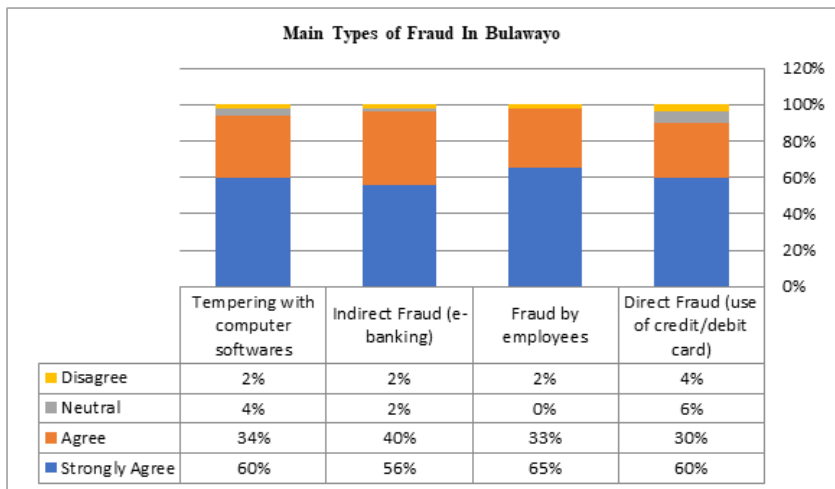
The objective of the study was to determine if the existing banking technology and telecommunications infrastructure could support biometric payment systems to determine the detection and apprehension of a fraudster during bank account management systems. Concerning Chigada's study (2020), it is the objective of every government to provide a code of governance that fosters a good culture of corporate governance in observance and adherence to regional and best practice in international governance to curb fraud activities. Chigada (*ibid.*) concluded that the implementation of biometric systems required highly skilled information technology personnel to oversee and support these technologies. This was identified as a potential hindrance for banks. The study established that existing banking and telecommunications infrastructure was capable and supported biometric systems. The findings also showed that the introduction of zero-floor limits led to high traffic volumes, creating congestion in telecommunications connectivity. Chigada's (*ibid.*) in coherence with King George III's code of corporate governance, has established that banking technology and telecommunications infrastructure were capable of supporting biometric payment systems. He also concurred with the objectives of the corporate governance framework where its mandate is to clarify relationships, reporting structures, transparency and role clarity in

responsibility and accountability and controlling risks. His study revealed that the deployment of biometric systems would mitigate card fraud transactions.

### RESEARCH METHODOLOGY

The researchers adopted a mixed-method approach with a pragmatic philosophy. The approach gave inductive and deductive reasoning to conclude the relationship between technology and fraud. In this view, an exploratory design was used. The target population was mainly police officers and magistrates in the Bulawayo CBD. The sample size was 120 respondents that were arrived at using the Krejcie and Morgan 1970 Determination Scale. Questionnaires were used to gather data.

### RESULTS

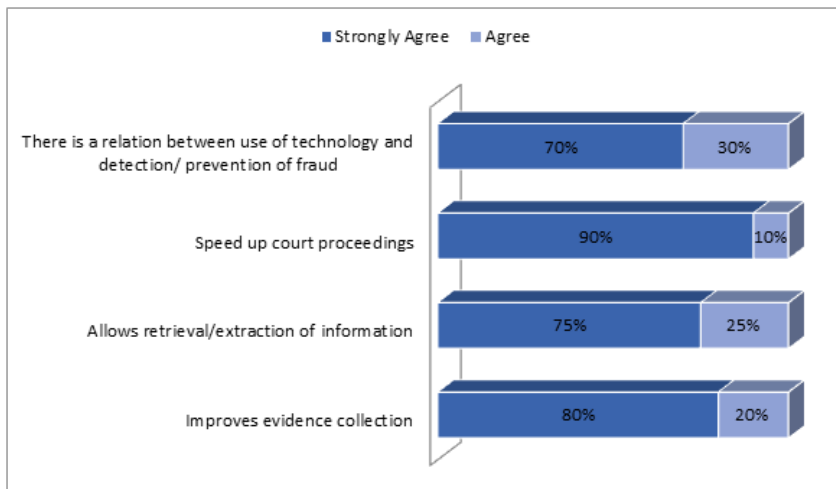


**Figure 3:** The Main Types of Fraud in Bulawayo Central District (Researchers, 2022)

The analysis in Figure 3 indicates that most types of fraud are committed by employees as 65% strongly agreed that most employees are involved in fraud cases. The results are supported theoretically by Cressey (1950) and Wolfe and Hermanson (2004) by alluding that opportunity to commit fraud is considered an inherent condition that leads to an occurrence of fraud by employees when there is an

inadequate job division, weak internal control and irregular auditing. The reason for most employees to be involved in fraud cases is believed to emanate from unethical behaviour that is connected to McClelland theory (Kurt, 2021; Hoffman, 2019). Along the same line of thinking, Sunderland (1939), Cressey (1950) and Wolfe and Hermanson (2004) argue that employees engage in fraudulent activities due to perceived pressure, rationalisation, opportunity and capacity. A total of 56% of respondents strongly agreed that e-banking fraud was also a common form of fraudulent activity being experienced in the Bulawayo CBD since it is where the majority of business transactions involving huge amounts of money takes place. In the same vein, 60% of the respondents strongly agreed that fraud involving the use of credit/debit cards was prevalent in the Bulawayo CBD. Finally, the majority of the respondents (60%) also considered tempering with computer software as another main type of fraudulent activity being experienced in the area under study. Therefore, it can be inferred that most of fraudulent activities occurring in the Bulawayo CBD are technology related and as such one cannot underscore the role of technology in evidence gathering for fraud-related cases.

#### THE ROLE OF TECHNOLOGY IN EVIDENCE GATHERING FOR FRAUD-RELATED CASES IN BULAWAYO CENTRAL BUSINESS DISTRICT IN ZIMBABWE



**Figure 4:** The Role of Technology in Evidence Gathering for Fraud-related Cases (*Researchers, 2022*)

Figure 4 indicates that 70% of the respondents strongly agreed and 30% agreed that there is a relation between the use of technology and the detection and prevention of fraud cases in the Bulawayo CBD. A total of 75% of the respondents strongly agreed that technology allows the retrieval and extraction of information used in the commission and omission of fraud cases in the Bulawayo CBD, whereas 25% unanimously agreed that technology is very essential in evidence gathering as it enables the extraction of information. A majority of respondents (90%) strongly agreed that technology speeds up court proceedings, while only 10% . A total of 80% of the respondents strongly agreed that technology improves methods of evidence collection from the location of the scene where evidence resides. Data collected from respondents concurred with the research conducted by Bonnet (2019), Marcus and Oransky (2017) and Stuart (2015) whose conclusions established that technology assists with documentation of how technology is used in data collection and its involvement in physical and logical extraction within the location of where evidence resides.

## **CONCLUSIONS AND RECOMMENDATIONS**

From the study, it has been discovered that computer apparatus is admissible only if the tools can present a fair and accurate reflection of the oral testimony being offered by a person to the judicial officer. Computers help presiding officers to understand difficult concepts of interactive multimedia by presenting communication where the audience relies on visual information. The movement of information on technological tools leaves prints that can be traced and lead to the chain of evidence in court where the magistrate will use that evidence to convict or acquit accused persons. ICT tools are admissible in court if they can identify, collect, acquire and preserve evidence that is lost through volatility and fragility. Computers capture, store, image, process and retrieve information that attracts admissibility if such components bring credibility and reliability during the process of evidence gathering.

Police organisations should move with the changes in technology and equip all their stations with technological gadgetry to use to detect or prevent fraud cases through conducting post-mortem forensic investigations. There is also a need to continually train law enforcement agents, judicial officials and company staff on the use

of technological tools and ways of detecting the current *modus operandi* of criminals in fraud-related activities.

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# Structure, Function and Performance of the Financial Services Sector in Zimbabwe since 1980

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## Abstract

This article diagnoses and discusses the structure, function and performance of the financial services sector in Zimbabwe since 1980. It adopted a document review approach. An extensive literature scanning from reports, plans, statutes and statutory instruments was done. It made use of thematic analysis to understand and assess the financial service sector in Zimbabwe during the post-colonial era to date. The financial sector in Zimbabwe has gone through various economic policy regimes since independence in April 1980. After it attained independence during this first decade, Zimbabwe's financial sector was still relatively small and dominated by foreign institutions. The country has experienced financial repression and high financing costs have discouraged domestic investment. High real interest rates continue to limit private credit growth, despite low financial intermediation due to lack of effective competition and a high level of non-performing loans. While the effects of mild, periodic financial repression on growth are ambiguous, there is adequate evidence that large negative interest rates cannot be sustained and are eventually leading to reduced growth. Therefore, there is need for an efficient financial system that enhances a country's growth prospects by channelling resources to their most productive uses, thereby fostering a more efficient allocation of resources. It also helps boost aggregate saving and investment rates, thus speeding up the accumulation of physical capital. Finally, growth is enhanced by strengthening competition and stimulating innovative activities, promoting dynamic efficiency.

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**Keywords:** policy, governance, financial management, inflation, future

## **INTRODUCTION**

Zimbabwe's financial sector is well-diversified. It has gone through various economic policy regimes since its independence in April 1980. The sector was characterised by controls on interest rates and prices, foreign exchange and credit allocation. Such controls suppressed inflation and stifled economic growth. Over the period 1990-1999, the financial sector was modified, with entry requirements being relaxed. As a result of this, financial institutions, including indigenous ones emerged. There was the removal of controls on foreign currency allocations, credit allocations, prices and interest rates. Inflationary pressures increased because of price decontrols and bank financing of the growing fiscal deficits. Over the period 2000-2008, the economy experienced a crisis in which economic growth declined by a cumulative 40% and inflation peaked at 231 million percent in August 2008 (Zimstat, 2011). Several financial institutions shut down and others were liquidated. The contribution of the financial sector to economic activity in this period was minimal. In a multi-currency regime, the financial sector experiences various challenges. The major constraints include a lack of affordable long-term credit, weak confidence in the financial sector and the Central Bank and Government (Makochekeka, 2009). These constraints have resulted in the sector's minimal contributions to economic activity.

## **CONCEPTUAL FRAMEWORK**

Finance is defined as the control of money and includes activities like investing, borrowing, lending, budgeting, saving and forecasting (Brooks, 2019). Three main types of finance are personal, corporate and public/government. It involves the art and science of managing money and the provision of money at the time it is required. The procurement of funds and their effective utilisation in business concerns is the major function of finance. The concept of finance includes capital, funds, money and amount. Hence it involves the position of money at the time it is wanted (Hoffmann, 2001). According to Christensen and Hampton (2005), the term 'finance' can be defined as the management of the flow of money through an organisation, be it a corporation, school, bank or government agency.

Finance may also be viewed as that administrative area or set of administrative functions in an organisation that relates to the arrangement of each and credit so that the organisation may have the means to carry out the objectives as satisfactorily as possible.

Financial services can be defined as activities, benefits and satisfactions, connected with the sale of money, that offer to users and customers financial-related value (Meidan, 1996). Financial service means any service of a financial nature. It includes all insurance and insurance-related services and all banking and other financial services (excluding insurance), as well as services incidental or auxiliary to a service of a financial nature. Activities related to financial services include Insurance and insurance-related services and banking and other financial services (excluding insurance). Functions that comprise financial services include Payments, Insurance, Market Provisioning, Deposits and Lending, Investment Management and Capital Raising (Kono *et al.*, 1997). Defining financial services as “any services that have a financial association” would be too wide to be meaningful (Mugwati *et al.*, 2013). The financial services sector comprises banks, insurers, fund managers, Stock Exchange, micro-finance companies and pension funds. The sector is backed by a sound regulatory and legal framework.

#### **STRUCTURE AND FUNCTION OF THE FINANCIAL SERVICES SECTOR: AN OVERVIEW**

The financial structure can be defined using various terms such as the mix, composition, organisation or the relative importance of various financial institutions and the services they offer in each economy at a particular point in time (Merton and Bodie, 2006). However, such a combination is unique for each country at its phase of development. The structure of the financial service sector can comprise four major components that are financial institutions, financial markets, financial instruments/assets/securities and financial services

**Financial** services are the services provided by financial institutions. These services generally include *banking services*, *foreign exchange services*, *investment services*, *insurance services* and a few others (Claessens, 2006). **Banking** services include all the operations provided by banks, from the simple depositing and withdrawal of money to the issue of loans and credit cards. **Foreign Exchange** services include currency exchange, foreign exchange banking or wire

transfer (Berger *et al.*, 1999). **Investment** services generally include asset management, hedge fund management and custody services. **Insurance** services deals with the selling of insurance policies, , insurance underwriting or reinsurance or brokerages.

The role of the financial services sector is to expand the economy. It provides the opportunity to reduce vulnerability of the people through services and it allows managing assets (Sutton and Jenkins, 2007). The sector offers the opportunity to transform risks and re-allocate capital funds by bringing together demander and supplier and mobilising savings and facilitating transactions. Financial services are fundamental to economic growth and development (Kim *et al.*, 2018). Banking, savings and investment, insurance and debt and equity financing, help private citizens save money and guard against uncertainty. They also help and build credit while enabling businesses to start up, expand, increase efficiency and compete on local and international markets. Overall, these services reduce vulnerability and enable people to manage the assets available to them in ways that generate income and options ultimately creating paths out of poverty.

The financial sector should provide the following services that are valuable tools for a community to have:

- **Value exchange:** a way of making payments.
- **Intermediation:** a way of transferring resources between savers and borrowers.
- **Risk transfer:** a means for pricing and allocating certain risks.
- **Liquidity:** a means of converting assets into cash without undue loss of value.

The efficient operation of financial intermediaries' banks, insurance and pension fund firms and government agencies, is instrumental in the efficient functioning of the financial system. Herring and Santomero (1991)prove a comprehensive contemporary analysis of the role of the financial sector in economic performance. While the efficiency of the financial markets has been studied and debated at length, much less has been done in understanding the performance of the institutions that operate in these markets (Berger *et al.*, 1993; Merton, 1995). Under intense competitivepressures, financial

institutions are forced to take a careful look at their performance and role they are called upon to play in the economies of the 21st century.

## LITERATURE REVIEW

Financial services are fundamental to economic growth and development (Herring and Santomero, 1995).

In European countries, investors in financial services are bullish on the prospects of the sector's market, despite a variety of political, regulatory and economic uncertainties. Financial services investors ranked financial services as the second-most important driver of growth in the region, after information technology. However, a gap remains between the optimism they express and their level of actual investment. Global financial services investors believe Europe is still the most attractive region in the world in which to invest in financial services (Danthine *et al.*, 2000). However, although financial services investors express more optimism about Europe than global investors in other sectors, the growth of financial services projects did not keep pace with the general growth of foreign direct investment (FDI) across Europe (Haskel *et al.*, 2007). The combination of improving macroeconomic fundamentals and technological advances offers a rare opportunity for financial services executives and policy-makers to create a sustainable robust future for the industry.

A decade after the start of the global, yet quintessentially European, political, social and legal race to find the real culprits of the financial crisis, the current landscape is paradoxically opposed to where the prevailing winds were supposed to be taking European financial infrastructure (Stern, 2019). There is evidence that from north to south, a European banking sector with quote prices that are far below their book value and returns on equity that are unsustainable given the current costs of capital but, surprisingly, with efficiency ratios that differ and where some players, based in southern countries, beat their northern neighbours by far (Bekaert and Hodrick, 2017). This could be attributed to the short-, medium- and

long-term response driven by certain moral and social cohesion factors, rather than by practicality and determination of costs.

The experience of other emerging markets and developing countries offers some useful lessons. In the 1980s and 1990s, a wave of developing countries moved to liberalise their financial sectors (Barajas *et al.*, 2013). Countries in central and eastern Europe privatised large parts of their financial systems in the early 1990s as they moved to restructure their previously centrally planned economies. In Latin America, countries, including Mexico, liberalised their banking sectors following the debt crisis of the 1980s. Most, but not all, financial liberalisations were a success (Coleman, 2016). It is crucial to have independent strong regulatory authorities to oversee the transition. The global experience also suggests it is important to carry out transitions during moments of strength when macroeconomic conditions are balanced and the nation is on a strong economic and fiscal footing.

India has made efforts to shore up the financial system. The Reserve Bank of India has worked hard to monitor asset quality. The government's plan to consolidate public-sector banks is an opportunity to strengthen governance, supervision, efficiency and risk management (Buch *et al.*, 2019). These steps will form the basis of a broader strategy to reduce the role of the public sector in the financial system. A mix of private-capital injections into state banks and full privatisation would boost the sector's ability to support credit, facilitate effective financial intermediation and reduce moral hazard and fiscal exposures.

The financial models of the advanced countries are now in some disrepute and this is considered a factor in the failure of financial services in Africa. For African countries, seeking to develop their financial systems, that means the destination is no longer clear and will not be for some time (Growth Commission, 2010). That anchor can only be removed and replaced by the adoption of a new system that will have to function for long enough to earn confidence.

There is a near consensus that the African financial and economic crisis is the result of regulatory failure. There are two distinct categories of financial regulation according to its motive (Currie, 2006). First is the economic regulation (controls over interest rates and credit allocation) that aims at mitigating market failures in the allocation of resources. Second is prudential regulation that aims at protecting the stability of the financial system (prevent systemic failures or financial crises) and at protecting depositors, especially small depositors. There is evidence of the deterioration of asset portfolios of financial institutions. During the introduction and implementation of structural adjustment programmes, the financial sector suffered losses (Ikhide and Alawode, 2001). Some finance companies also suffered heavy losses after lending for stock market speculation.

In Africa, the role of the formal financial sector, ranging from microfinance institutions, banks, the capital market to central and development banks, is crucial (Kauffman, 2005). Specific policy choices for African countries, including exploiting the ongoing communications and information technology revolution for payments, are important. It is well established, in both theoretical and empirical literature, that financial development is generally good for growth. It entails the wider use of existing financial instruments as well as the creation and adoption of new ones for intermediating funds and managing risk (Chami, Fullenkamp and Sharma, 2010).

For sub-Saharan Africa, with external demand and financing conditions significantly worsening and a much less favourable growth outlook for the region, identifying untapped or underutilised sources of growth and reducing the volatility of that growth, have become even more urgent. While debates have revolved around whether financial development is an engine for growth or just a lubricant, any factor that can significantly ameliorate growth prospects for the region is worth examining in detail. Theoretically, financial development positively affects growth through several channels that are important for sub-Saharan Africa (Akinlo and Egbetunde, 2010). It helps catalyse savings into more usable forms and supports efficient allocation of capital and enhancement of total factor productivity. It also supports diversification and management of risk. Financial

development reduces information asymmetries and transaction and monitoring costs. Fourth, it can reduce the volatility of the economy by providing a variety of instruments and information to help households and firms cope with adverse shocks through consumption and investment smoothing.

## RESULTS AND ANALYSIS

### STRUCTURE AND FUNCTION OF THE FINANCIAL SERVICES SECTOR IN ZIMBABWE SINCE 1980

#### *ACCOUNTANCY COMPANIES*

The accounting profession in Zimbabwe is largely self-regulating through the Chartered Accountants Act: 27.02 of 1918. Over the past decades, the accounting profession went through regulatory reforms that saw the establishment of a regulatory board under the Public Accountants and Auditors Boards (PAAB) in 1993 through an Act of Parliament, the Public Accountants and Auditors Act of 1996 (Chapter 27: 12). The Act was formulated in response to the need to address a scenario where chartered accountants had the dual role of being a regulator and an accountancy body. Following the establishment of PAAB, the World Bank review exercise was meant to identify any developmental gaps over the past years within the profession in Zimbabwe (Ndamba and Matamande, 2016). This exercise identified potential technical and financial support areas to strengthen the accountancy profession in Zimbabwe (World Bank, 2011). The World Bank report (*ibid.*) highlighted a significant case for understanding the regulatory framework for the accountancy profession in Zimbabwe. While the Zimbabwe Report on Observation of Standards and Codes (ROSC) managed to provide documentation of the accounting profession regulation, it struggled to outline the regulatory framework of PAAB.

Accountancy companies perform financial functions related to the collection, accuracy, recording, analysis and presentation of a business, organisation or company's financial operations. In a smaller business, an accountant's role may consist of primarily financial data collection, entry and report generation (Puxty, 1990). Middle to larger-sized companies may utilise an accountant as an adviser and financial interpreter, who may present the company's financial data

to people within and outside of the business. Generally, the accountant can also deal with third parties, such as vendors, customers and financial institutions.

#### *CREDIT CARD COMPANIES*

There is no specific legislation that covers the field of interbank payments and settlements. Participants of the Clearing House have themselves put together a set of rules that regulate the operations of the Clearing House. This set of rules, the Bankers Clearing House Rules, lay down the criteria relating to specific areas that include membership, management, clearing times and processes. The business of the Clearing House is conducted on the premises of the Reserve Bank of Zimbabwe (RBZ) and is managed by a Committee composed of one representative from each member bank (Robb and Vilakazi, 2016). The RBZ chairs the Committee and also supervises the operations of the Clearing House. The central bank does not impose decisions but plays a coordinating role to ensure the efficient functioning of the system (Maziriri *et al.*, 2018). Membership of the Clearing House is currently restricted to the RBZ and the seven commercial banks that currently exist in Zimbabwe. There is a standing requirement for all registered commercial banks to automatically become members of the Clearing House since it is this category that handles payments through the cheque instrument. Transactions for other financial institutions like building societies and merchant banks are indirectly cleared through respective commercial banks where they hold accounts.

#### *INSURANCE COMPANIES*

Insurance is defined as a type of risk management in which the protected exchanges the expense of potential misfortune known as the premium to another entity in return for money-related remuneration (Mukayami, 2016). Insurance offers financial protection from known risks occurring or exposed within a stated period (Mwangi, 2019). It is an exceptional product in that a definitive expense is normally obscure until long after the timeframe. Insurance is thus a risk-sharing arrangement. It is an agreement entered into by both the insurer and the insured that in the event of the latter having suffered a loss, the former will indemnify the insured in return for a price that is premium.



According to the Insurance and Pensions Commission (IPEC) (2012), the Zimbabwean insurance market is well developed with 25 insurance companies transacting short-term business and nine transacting life business. The market is also served by over 20 insurance brokers with some international broking houses such as Aon and Marsh. The long-term and short-term industries are both represented on the Zimbabwe Stock Exchange by players in the sectors. Players in the life assurance industry are Altfin, Evolution, Fidelity, First Mutual Life, IGI, Old Mutual, CBZ Life, ZB Life and Zimnat. Major players in the short-term insurance industry are Nicoz Diamond, Cell, Alliance, RM and Zimnat.

#### *GOVERNMENT-SPONSORED ENTERPRISES*

In Zimbabwe, State Enterprises and Parastatals (SEPs) play a major role in the provision of infrastructure and services like water, electricity, telecommunications, transportation, health and education (Chirasha and Gauya, 2018). In some cases, SEPs are involved in advancing state policy. Ensuring that SEPs are accountable, transparent, efficient, effective and viable is important for the country's efficient allocation of resources, competitiveness, economic development and poverty alleviation (Muzapu *et al.*, 2016). SEPs are assets owned by the state on behalf of the public. In terms of the Constitution of Zimbabwe, state-controlled commercial entities are expected to maintain commercial viability and adopt generally accepted standards of good corporate governance in their operations.

The legal instruments that establish and govern state-owned enterprises (SOEs) are subdivided into two categories. These are individual Acts of Parliament that establish and govern statutory corporations referred to as "Parastatals" and the Companies Act that establishes corporatised entities referred to as "State Enterprises". The country follows a decentralised ownership model for its SOEs. This ownership model is characterised by dispersed ownership of SOEs across line Ministries. The line Ministers have the responsibility to exercise direct control over SOEs under their purview (Ministry of Finance: Medium Term Fiscal Policy Review, 2015).

#### **ROLE OF THE CENTRAL BANK SINCE 1980**

The most important role of the RBZ is to formulate and implement monetary policies (RBZ, 2014). The objective of this is to maintain

the domestic money supply at levels consistent with the increase in overall economic productivity under conditions of low inflation. The RBZ also acts as the sole issuer of banknotes and coins. The level of notes and coins issued by the the central bank in circulation is determined largely by the cash demands of the economy.

The central bank is also the custodian of gold and other foreign assets. Until 1994, the Reserve Bank, as a Government agent, held the bulk of the country's gold and foreign assets with authorised dealers, commercial and merchant banks, retaining small amounts as working balances.

The Reserve Bank is also the banker and advisor to the government. It performs various normal banking services such as handling accounts of government departments and making short-term advances to the government (Dhliwayo and Gardener, 1996). In addition to providing banking facilities for the government, the Bank also accepts deposits from banking institutions. The central bank also acts as a lender of last resort to the banking institutions to ensure that liquidity is readily available for the smooth operation of the banking system.

It is the role of the RBZ to feed into the formulation of fiscal policy and to ensure monetary policies are consistent and supportive of fiscal initiatives of the government. The bank also has the sole responsibility for the management of the national payment system and promoting alternative forms of payment mechanisms and the use of plastic money platforms such as ATMs, Point-of-Sale facilities, as well as electronic, cellphone and internet banking products and services.

## **PERFORMANCE OF THE FINANCIAL SERVICES SECTOR IN ZIMBABWE SINCE 1980**

### ***ACCOUNTING COMPANIES***

Accounting information can be assembled and evaluated in a way that can help the management of small firms to make informed decisions concerning the operations, survival and growth of a firm. An accounting information system is a powerful tool that collects information about different transactions to help management keep a record of what happens or affects the organisation. The accounting information systems can be manual or automated. Nyathi *et al.*

(2018) argue that keeping proper books of accounts enables small firms to have accurate and reliable information which will help in making economic decisions. Lack of accurate and proper accounting records is believed to be one of the causes of the closure of many SMEs and it makes it an important aspect of business success.

### *CREDIT CARD COMPANIES*

Credit transfers are a commonly used payment medium in Zimbabwe. The transfer is usually executed from a standing order or a variable order that is given from time to time. The orders are given mainly in paper form. However, some customers deliver their payment orders to banks on diskettes and magnetic tapes. The main users of credit transfers are big institutions like the government, pension funds and local authorities (Kaseke, 2012). Credit transfers are used mainly for recurrent payments like salaries, dividends and pensions. These are generally issued by banks and allow cardholders to obtain cash advances from their accounts and to pay for purchases at outlets of all participating merchants or service providers. Credit cards like Visa or Mastercard are issued by banks under licence from international organisations (Nzaro and Magidi, 2014). International credit cards can be used both locally and internationally (Nyoni and Bonga, 2017). If they are issued for external use, banks are required to comply with certain Exchange Control requirements that govern the issuance of these cards. Several retail outlets also issue their in-house credit cards that allow their customers to conduct credit purchases within a specified credit limit. Credit card companies have gained much recognition in periods of cash crises. The financial sector, particularly the RBZ, has been largely criticised because it failed to provide cash to the citizens.

### *INSURANCE COMPANIES*

Insurance companies have been affected by the financial crisis in the country, especially during periods of hyperinflation. For many insurers, direct exposure to the epicentre of the crisis, the US mortgage market and related securities, appears to have been limited. Nonetheless, the financial crisis has had an increasingly visible impact on the insurance industry, primarily through their investment portfolios, as the crisis spread and financial market valuations and the outlook for real activity deteriorated significantly. While insurers as a group may have cushioned rather than amplified

the downward pressures during the financial crisis, some have added to downward pressures. Financial instruments that were at the core of difficulties served an insurance function and, thus, it is not surprising that some institutions from that sector have been affected by the crisis on one or the other side of their balance sheets.

During the period 1980-1989, among other sectors, the insurance industry was the ninth largest contributor to the Gross Domestic Product (GDP). The Manufacturing, agriculture and distribution industries were the top three largest contributors, contributing 22.9%, 12.4% and 12.3%, respectively. Over this period, the insurance industry did not receive much attention from policy-makers, as evidenced by its exclusion in the First and Second Five-year Transitional National Development Plans (TNDPs). At this stage, the financial sector was still small, dominated by foreign banks and entry conditions into the sector were still restricted. According to Zimstat (2012), over the period 2000-2008, the contribution of the finance and insurance industry to GDP averaged 6.6%. This was lower than the average of 8.2% from 1990-1999.

#### **GOVERNMENT-SPONSORED ENTERPRISES**

State-owned enterprises and parastatals play a key role in promoting socioeconomic development by providing a wide range of products and services to the nation (Zuva and Zuva, 2018). In the 1990s, state enterprises and parastatals in Zimbabwe accounted for over 40% of the country's GDP (Chirasha and Gauya, 2018). In recent years, however, the sector's contribution to the GDP has been declining gradually due to a myriad of factors such as undeveloped infrastructure and the shortage of key technologies (Ministry of Finance, Mid-Term Fiscal Policy, 2015). Weaknesses in governance structures have also contributed to the declining performance in the sector (Chikobvu, 2017; Muzapu *et al.*, 2016). Notwithstanding the effects of the harsh domestic or external business environment such as the global recession, some SOEs, such as Air Zimbabwe, Civil Aviation Authority of Zimbabwe (CAAZ), National Railways of Zimbabwe (NRZ) and the Zimbabwe Broadcasting Corporation (ZBC), have since become technically insolvent and many a time have failed to meet even their contractual obligations to their employees.

In 2014, Zimbabwe's Auditor-General exposed evidence of corporate management challenges in SOEs and parastatals, especially in terms of corrupt tendencies and financial scandals. SOEs and Parastatals are afflicted with structural and organisational problems, incomplete accounting and financial statements, illegal governance practices and poor management of investment decisions (Ministry of Finance: Auditor General Report, 2015). The interference by politicians in the internal affairs of SOEs and parastatals was also found to have compromised the government's will and resolve to deal decisively with the corrupt practices in the sector (Dlamini *et al.*, 2017). The reality on the ground shows that most SOEs are operating sub-optimally and have been posting perennial losses. For instance, Air Zimbabwe Holdings, NRZ, ZBC, Cold Storage Commission (CSC), Premier Service Medical Aid Society (PSMAS), Grain Marketing Board (GMB), City Councils and CAAZ, are struggling with heavy debts and very limited production capacity. This average-to-poor performance is attributed to the poor state of infrastructure and equipment, lack of critical skills and expertise, non-compliance to good corporate governance practices, inadequate fresh capital injection from the shareholder, lack of access to lines of credit, low capacity utilisation and market penetration, high operating costs especially the wage bills, poor debt recovery strategies, debt legacy and high inter-parastatal debt (Ministry of Finance: 2014 Fiscal Report).

#### **PERFORMANCE OF THE CENTRAL BANK SINCE 1980**

Considering the size of its real economy, Zimbabwe's financial system is comparatively sophisticated and comprises a wide range of banking institutions, insurance companies, development institutions, stock exchange and trust companies (Dhliwayo and Gardener, 1996). The financial institutions provide a wide and expanding array of financial services within the domestic economy. The Reserve Bank of Zimbabwe is at the apex of the financial system and performs the usual central bank functions. The role of the Reserve Bank has increased in importance since Zimbabwe gained its independence in 1980 and subsequently joined organisations like the International Monetary Fund (IMF), the World Bank, the African Development Bank and the Preferential Trade Area (PTA).

Due to unstable economic conditions and failure to control inflation (RBZ, 2007), economists have suggested that the Reserve Bank be

abolished. Some economists have suggested that the Reserve Bank of Zimbabwe be reformed (Coomer and Gstraunthaler, 2011). Legislation in 2008 was debated in the lower house of the Zimbabwean Parliament to limit the so-called quasi-fiscal activities of the Reserve Bank.

Banks have been characterised by insufficient money for withdrawals as there was a shortage of cash. During the then Governor of the RBZ Gideon Gono era, the the central bank implemented various policies such as the introduction of the Basic Commodities Supply Side Intervention (BACOSS) programme and price controls to combat inflation, but it did not succeed to resolve the problems. In 2008, 4 287, people died as a result of the cholera outbreak and it brought the economy to a standstill as it worsened an already bad situation (Mukuhani, 2014).

The central bank in Zimbabwe is suffering due to the absence of a domestic currency (Noko, 2011). Without a domestic currency, the RBZ is restricted in its ability to influence the amount of 'hard cash' in the system and has thus for a long time suffered an acute liquidity crisis. For example, the restrictions arising from the 2001 US Zimbabwe Democracy and Economic Recovery Act (ZDERA) and sanctions, discussed later in this article, mean that the RBZ is unable to work with the US Federal Reserve to access dollars (Sai and Zinyemba, 2017). Zimbabwe is dependent on exports, remittances, foreign investment and credit lines to inject hard currency into the economy. The country has effectively become a 'bureau de change for Southern Africa', as the country pays dollars for its imports from its neighbours. Ordinary Zimbabweans rely critically on diaspora remittances, amounting to nearly US \$1 billion in 2015, almost half of foreign financial inflows into the country (RBZ, 2012).

Confidence in the banking system evaporated after 2008, when hyperinflation wiped out savings, meaning that many people bypass formal financial institutions. Government efforts to extract revenue from the informal economy are a further disincentive for depositors and for many Zimbabweans, the reality is, as popularly put, '*Mari yangu, inorara neni*' (I keep my money with me). The cash in the country is, therefore, not making its way into the banking system and without cash, base credit has been further squeezed. Cash is also

being directly taken out of the system through what the government refers to as ‘leakages’ - people taking suitcases of money out of the country (RBZ, 2014). There is a shortage of notes to dispense from ATMs, despite the repeated lowering of the daily withdrawal limit.

To ease the liquidity and cash crises, the RBZ has been implementing innovative quasi-monetary measures, as well as attempting to plug the leakages of cash externalisation. One of the measures undertaken by the RBZ was the introduction, in 2014, of ‘bond coins’ - coins pegged to the US dollar - backed by a US \$50 million bond issued by the central bank.

Government and central banks are limited in the number of goals they can achieve in the short term. For instance, there may be pressure on the government to reduce inflation, reduce unemployment and reduce interest rates, while maintaining currency stability. If all of these are selected as goals for the short term, then the policy is likely to be incoherent, because a normal consequence of reducing inflation and maintaining currency stability is increasing unemployment and increasing interest rates (Sai and Zinyemba, 2017). To achieve policy goals, governments use policy tools that are under the control of the government. Most microfinance institutions (MFIs) are currently operating on a weak capital base and face dwindling funding sources. The global financial crisis has implied reduced funding to MFIs. The Financial Inclusion Fund (FIF) proposed by Government and the RBZ has not yet been set up due to lack of funding.

## **DISCUSSION**

Lack of fiscal restraint plus a very accommodating monetary policy are still the biggest threats to the country’s macroeconomic good health (Furman, 2016). Support for investment and social sectors continues to decline in real terms as recurrent expenditure remains disproportionately high. Monetary financing of the deficit and sustained growth of credit to the private sector fuelled the 12-month money supply growth rate, that rose from 56.9% in January 2001 to around 400% by December 2003. Annual inflation reached an all-time high of 622.8% in January 2004, up from 228% in March 2003. The fiscal deficit in 2003 was estimated at 3.7% of GDP compared to 10.2% in 2002 (African Economic Outlook, 2012).

Zimbabwe's overall economic and social situation has continued to deteriorate. Real GDP fell by 30%. Structural changes have weakened the economic base, in particular, the disorderly implementation of the land reform programme sharply reduced agricultural production and contributed to widespread food shortages (Dhliwayo and Gardener, 1996). Concerns about economic and political governance have discouraged productive investment and promoted capital flight and emigration. Inflation reached 600% in November 2003. Real wages and formal sector employment have fallen sharply and social conditions are dire. The food security situation remains difficult. Poverty levels continue to rise and the HIV/AIDS pandemic remains largely unchecked.

After a period of sustained growth, the macroeconomic situation in Zimbabwe has deteriorated markedly and since 1998 the country has been facing a deep crisis. Following a flat real GDP in 1999, the crisis has exacerbated and GDP declined by 5.1% in 2000 and a further 7.4% in 2001. The excessive recourse to bank finance by the fiscus (treasury) fuelled money supply growth that led to an upsurge in inflation (Furman, 2016). The impact of such an inflationary environment has been a dramatic increase in production costs and reduced export competitiveness.

Weakening public institutions are characterised by fiscal and debt mismanagement, corruption accompanied by infrastructure and public service degeneration. Fiscal affairs in Zimbabwe have been grossly mismanaged over a long period. Fiscal deficits have been deepened by uncontrolled spending on government salaries and benefits. International debt has fallen into arrears resulting in the failure of the country to access external financing and there are low and falling levels of tax collection (Casu *et al.*, 2006). The lack of fiscal prudence has resulted in critical aspects of public goods and services suffering from a lack of funds with a subsequent degeneration in basic infrastructure and health and education services.

The financial sector is vulnerable. Many banks are undercapitalised and the ratio of non-performing loans is dangerously high. There is no lender of last resort. Treasury Bills issued to finance the growing fiscal deficit have pushed US-dollar interest rates up to 28%, that



crippling business. To finance its deficit, the Government has also been raiding bank balances kept at the the central bank, further weakening the banking sector.

The instability in the performance of Zimbabwean financial institutions holds important lessons. In this regard, they are compared against developed countries' banks. The regulator plays a key role in determining the nature of competition, and hence performance, in their jurisdiction. For instance, the Reserve Bank regards financial returns submitted by institutions as “confidential”. This attitude fosters an atmosphere of secrecy that inhibits transparency. On the other hand, the American regulator takes the returns and creates benchmark indicators of performance for the industry and sub-sectors that are freely available to the market and used to whip miscreants into line. Berger and Humphrey (1997) contend that it is important to monitor bank performance to separate the good from the bad performers. Furthermore, monitoring bank performance can inform policy-makers by assessing the effects of deregulation, mergers and market structures on efficiency.

Bank regulators evaluate banks' liquidity, solvency and performance to enable them to determine when to intervene as well as to gauge the likelihood for problems to emerge (Casu *et al.*, 2006). Bank performance measurement is a crucial tool for improving managerial performance through the identification of the best and worst practices that lead to high and low indicators of efficiency. Therefore, banks wishing to improve their performance, compare the performance of their peers and evaluate the trend of their financial performance over time. The central bank's role in this context is to provide such information that facilitates peer comparison.

## **CONCLUSION AND RECOMMENDATIONS**

Financial improvement promotes economic growth by improving the efficiency, stability and accessibility of the financial system. An efficient financial system reduces information and transaction costs. The Zimbabwean financial service sector has shown to have challenges in its performance after independence. This is because it lacks producing ex-ante information about possible investment and allocating capital, monitoring investment and providing corporate governance after providing finance, facilitating trading,

diversification and management of risk mobilising and pooling, saving and easing the exchange of goods and services. The country has experienced financial repression and high financing costs have discouraged domestic investment. High real interest rates continue to limit private credit growth, despite low financial intermediation due to the lack of effective competition and the high level of non-performing loans. While the effects of mild, periodic financial repression on growth are ambiguous, there is adequate evidence that large negative interest rates cannot be sustained and are eventually leading to reduced growth. Therefore, there is need for an efficient financial system that enhances a country's growth prospects by channelling resources to their most productive uses, thereby fostering a more efficient allocation of resources. It also helps boost aggregate savings and investment rates, thus speeding up the accumulation of physical capital. Finally, growth is enhanced by strengthening competition and stimulating innovative activities, promoting dynamic efficiency.

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# Gender, Politics and the Quest for Equality in Zimbabwe: Reflections on the 2018 Harmonised Elections

TAPIWA MUSASA<sup>1</sup>

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## Abstract

This article argues that women can make a difference if given a chance to claim their equal share and representation in the political arena. Zimbabwe, like many other African countries in the world, has more women than men (52% and 48%, respectively). Due to the dominance and discrimination of patriarchal societies in most countries, women are always marginalised in all facets of life, be it social, political or economic, irrespective of the fact that they are the majority. The international community realised the need to bring gender parity into the world because women are not contributing their maximum potential in intellectual and physical capabilities, costing the world a major percentage in sustainable development inputs, initiatives and progress. Despite the existence of legal instruments promising equality between men and women, women remain outnumbered in most decision-making positions, rendering policies and laws ineffective. Gender equality for most women in Zimbabwe and the world at large is just an illusion. The article examines the 2018 harmonised elections' processes, challenges and opportunities that could have been encountered by women countrywide in their political careers.

**Keywords:** discrimination, marginalised, male dominance, level playing field, equity

## INTRODUCTION

The population of Zimbabwe was reported to be 13.5 million in 2012 (Zimstats, 2012). Currently, estimates indicate a total population of 15.26 million, that rose from 14.88 million in 2017 and women constitute 51.32% of that number. (UN Department of Economic and Social Affairs-Population Division, 2018). It is disappointing to note

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that the numbers of women in leadership and decision-making positions in the country remain far below that of their male counterparts, although women are the majority in the country. Zimbabwe is a signatory and has ratified many international treaties and conventions that promote gender equality. Following guidelines from international conventions like the Convention on the Elimination of Discrimination Against Women (CEDAW articles 7 and 8) and the Sustainable Development Goals (SDG number 5 and also MDG 3), the country prioritised the issues of women to the extent of including a section for them in her constitution in 2013.

Special reference is made here to section 17:1(b) that states:

the state must take all measures, including legislative measures to ensure that (ii) women constitute at least half the membership of all commissions and other elective and appointed governmental bodies established by or under this constitution or any act of parliament.

In addition, a national gender policy was created to effectively deal with gender issues in the Ministry of Women Affairs, Gender and Community Development. This inquiry is making special reference to section 5:3 of the National Gender Policy 2013-2017 (Gender, Politics and Decision-Making) whose main objective reads:

To create a supportive environment for gender parity in politics and decision-making positions

(ii) Strategy-develop and strengthen policies, legal provisions and programmes, to ensure attainment of a 50/50 representation of men and women in politics and other key decision-making positions.

When a democratic process like the 2018 harmonised elections in Zimbabwe is taking place, that is when instruments can be measured in terms of pragmatism, usefulness, effectiveness and efficiency. It is the gist of this article to explore to what level women are being involved and participating in this critical decision-making process and also find out how the gender instruments will be used to improve gender parity. Whether the blueprints are a reality or not for women in Zimbabwe will be evaluated using the final results of the elections, relying on the actual numbers of women who will finally get a chance to represent more than half of the population, who-women. The information presented in this study was collected from April to August 2018 when the election period was being held. This period afforded the researcher a chance to investigate the issues before, during and after the 2018 harmonised elections.



## LITERATURE REVIEW

Women's involvement and participation in public spheres has been tackled from different angles by different authors. From a democratic point of view, most authors quote Abraham Lincoln who states, "Democracy is a government of the people by the people." This means representatives are chosen through free and fair periodic elections. According to Onkronkwo-chukwu (2013), democracy is about the fair representation of all interest groups in society. The low representation of women is a violation of the principle of democracy as provided for in the Beijing platform of action which states that the affirmative quota for women should always be at least 30% because women constitute more than half of the population. Singh (2014) concurs and maintains that equitable participation of women in politics is believed to be essential in building democracy. Despite comprising over 50% of the world's population, women remain underrepresented as voters, political leaders and elected officials, thus democracy cannot claim to be delivering for all its citizens when half of the world's population remains underrepresented in politics.

The following statistics, as presented by the Global Fund for Women (2005), shed some light on the status of women worldwide:

In 2003, at least 54 countries had discriminatory laws against women. [Amnesty International, 2003] Some countries still do not have universal suffrage. Among them are Brunei, Kuwait, Oman, Saudi Arabia and the United Arab Emirates. [Women in Politics 2003] Women hold only 6.4% of the seats in Arab states' Parliaments, 14.4% of seats in sub-Saharan Africa, 17.6% of seats in Europe and 18.5% of seats in the Americas. [Women's Learning Partnership, 2002].

According to Kumar (2017), the majority of Members of Parliament worldwide were male in 2017. Of the 39 142 Members of Parliament, 29 924 were male while only 9 268 were female, constituting a mere 23.6%. In the upper house leaders, only 1 581 were female as compared to 5 291,- a female representation of 23%. The author went on to give a detailed analysis of the regional and Southern African countries' female representation in parliaments as shown in Tables 1 and 2. The statistics show that gender parity in politics is still a mirage worldwide.

**Table 1: Representation of women in parliament-(Regional) (Kumar, 2017:78)**

Regional Average	Lower House (%)	Upper House (%)	Both Houses' Combined (%)
Nordic countries	41.7	.....	41.7
Americas	28.3	27.6	28.1
Europe(excluding Nordic)	26.1	26.0	26.1
Sub Saharan Africa	23.9	22.9	23.8
Asia	19.7	16.0	19.3
Pacific	14.6	37.1	17.2
Arab States	18.2	12.6	17.5

**Table 2: Representation of women in parliaments in Southern Africa (Kumar, *ibid.*:82)**

No	Country	Year	Total Seats	Seats by Women	% Women
1	South Africa	2014	449	185	41.2
2	Mozambique	2014	250	99	39.6
3	Angola	2012	220	84	38.8
4	Namibia	2015	146	53	36.3
5	Zimbabwe	2013	350	125	36
6	Lesotho	2017	149	35	23.5
7	Zambia	2016	167	30	18
8	Malawi	2014	192	32	16.7
9	Swaziland	2013	95	14	14.7
10	Botswana	2014	63	6	9.5

UN Women (2017) avers that there is slow progress towards gender equality in politics. It is fact that from local to the global level, women's leadership and political participation are restricted. Very few can be seen leading civil institutions, private organisations or academic institutions despite their good leadership qualities and their strength in them as agents of change and improvement, patience, tolerance and good governance. Women's political empowerment and access to leadership positions at all levels are fundamental to achieving Sustainable Development Goals and a more equal world (Pankhurst, 2002). From a study carried out by the World Bank (2008) in the Middle East and North Africa (MENA), the proportion of seats held by women in parliament increased from 3.9% in 2000 to 8.8% in 2007 and the regional average remained the lowest

in the world. While women remain the majority across the world, constituting more than 50% of the population, figures display a dominance of males over females that may take a long to redress. This gender disparity has negative impacts and was confirmed by Kofi Anani in Tanikodi and Surgirtha (2007:589) who states:

The role of women in decision-making is central to the advancement of women around the world and the progress of humankind as a whole. There is still far to go in ensuring that half of the world's population took up its rightful place in the world's decision-making.

From this quote, it can be deduced that the reason more women should enter politics and participate as voters and candidates is that they take up their role of leading half of the world's population.

Why women remain under-represented in politics, leadership and decision-making positions may vary from country to country but there appears to be common features in the challenges. The political playing field is uneven and not conducive to women's participation. The environments are hostile and unfriendly. Even those who have managed to brave the chilly weather, have suffered media attacks and labelling by family and society (*ibid.*). In concurrence is Singh (2014), who avers that politics is biased against women. When women fail, the failure is boldly highlighted, the overemphasis being on trying to prove to the affected woman and others that politics is not for them. That, though, is never the case when men fail. Samakafu (undated) posits that patriarchy, systems, corruption and sexual exploitation faced by women in politics, lead to other women shunning politics. Mis-definition of democracy by political parties, society and development partners, has also contributed to the low participation and failure of women in their political careers. In India, for example, the customs, patriarchal setups, societal norms and values have always treated women as subordinate to men leading to the unequal distribution of resources, in the process crippling women of the ability to campaign due to a lack of all types of resource. (Chaudhary, 2018).

Gender stereotyping is one of the impeding factors for women to succeed in politics and this affects decision-making from the individual woman who needs to decide to stand for political election to party selection of candidates with great influence on them on

whom they should vote for on the actual election day. They mentioned issues as illiteracy, work and family, lack of political networks, private-public divide, lack of finance, societal norms and cultural factors as challenges that should be looked into, should there be any meaningful increase in the involvement and participation in politics by female candidates. In concurrence is Agbalajobi (2010), who points out that in Nigeria, the nature of gender roles, lack of economic incentives, discriminatory customs and laws and lack of affirmative quota action within parties, have remained the main impediments to the success of women in their political careers.

In addition, women are not respected when they fight for their rights, like land and family issues in courts. They are usually hurt by unnecessary scrutiny of their private lives, for example, publishing scandals in their lives or even attacking their fashion choices. Again, that is generally not the case for men (Kumar, 2017). On the same notion, UN Women (2013), points out that women in India face physical and verbal violence, abduction and threats of murder the moment they publicly show their interest and enthusiasm in standing for political office. Women also face violence in politics. Krook and Restrepo-Salazar (2016) call this political and electoral violence, psychological violence, economic violence, symbolic violence, interrelated violence and sexual and mental harassment. The continued existence and proliferation of such cases show that the implementation of laws is inadequate, including a lack of support from the police, judiciary and power structures. While such unfavourable conditions are not peculiar to India, they are common in Third World countries and across the world, leading to low numbers of women participating in politics. In most cases, women candidates are given very little support by political parties and the voters exercise apathy towards women believing that the women are most unlikely to win the election and parties do not want to risk losing the seats. However, with support from the party, educating the electorate and the women candidates themselves increasing contact with other organisations, coupled with a reduction in the dual burden of domestic tasks and professional obligations, women can win elections just like their male counterparts, if not better (Shvedovo, 2005; Chowdhury, 2009; Pyeat and Yanus, 2018).

It is essential to note at this point that women themselves are not a homogeneous group. When dealing with women's issues one should consider the position of older women/aging, adolescents/young women, refugees/asylum seekers, indigenous women, entrepreneurs/self-employed, migrant women, rural women, disabled women and female household heads. According to Driedger (2013), women will always make a difference in politics because they have different life experiences from those of men, that can broaden and enhance the quality of debate and balance of policy perspectives on a wide range of important issues.

Dahlerup (2005) found two ways that can be used to increase women's numbers in politics: the fast track and the incremental track to gender balance in politics. According to the incremental track discourse, women do not have enough resources, so they have to wait until this discrepancy is addressed and then eventually, equality can prevail. In contrast, the fast-track discourse rejects the idea of gradual improvement in favour of affirmative action and quotas. This is due to the realisation that discrimination and exclusion are so rampant that gender equality will never just happen on its own and the growing impatience by contemporary feminists who cannot wait for 70-80 years before attaining their goals. Thus fast track is the only solution.

Kumar (2017) posits that the challenge in politics, Zimbabwe politics in particular, is that people tend to vote for a party, not the candidate. In that case, parties have to adopt a quota system so that the 50/50 representation from most international guidelines is met. Parties that do not meet the stipulated representation should not be allowed to contest and this can go a long way in ensuring equal participation by both genders in the political arena for most countries in the world.

According to Maphosa *et al* (2015), there are many instruments and articles that promote gender equality. The Universal Declaration of Human Rights (UDHR), for example, its articles 2 and 21 emphasize the fact that everyone has a right to partake in the government of his/her country without discrimination based on sex. In addition, the Convention on the Elimination of Discrimination Against Women (CEDAW articles 7 and 8 emphasizes the inclusion of women in

politics and representation in Government. The Convention provides the basis for realising equality between women and men through ensuring women's equal access to, and equal opportunities in, political and public life - including the right to vote and to stand for election - as well as education, health and employment. States parties agree to take all appropriate measures, including legislation and temporary special measures, so that women can enjoy all their human rights and fundamental freedoms. According to the UN (2015), Agenda 2030, another crucial international document, is not silent on the need to bring equity and equality across genders. Goal numbers 4 and 5 emphasize the need to ensure inclusive equitable education, as well as achieve gender equality and empower women and girls, respectively.

Regionally, the Southern African Development Community (SADC) guidelines call for a 50% threshold of female representation in decision-making positions. Locally, enshrined in the Zimbabwean Constitution of 2013, section 17:1(b) (i) and (ii), stipulate that the state has a responsibility to ensure that both genders are equally represented in all spheres.

Despite all these instruments and pieces of legislation, women still remain underrepresented in politics due to various factors alluded to by different authors reviewed herein, a clear indication that there is a gap between blueprints and the situation on the ground.

## **RESEARCH METHODOLOGY**

A combination of primary and secondary (desktop) research were used in this inquiry. In the primary research, a mixture of qualitative and quantitative methods were used during the data-gathering process in an attempt to increase the validity and reliability of the findings from the inquiry. Participant observation, face-to-face interviews and focus group discussions were conducted. Senior officials were interviewed in the Zimbabwe Gender Commissions and the Ministry of Women Affairs, Gender and Community Development, particularly the Gender Division, for views and comments on the status of women and female numbers participating in 2018 harmonised elections.

## FINDINGS

The inquiry found the following statistics from the Zimbabwe 2018 harmonised elections:

**Table 3: Highest Office: Presidential Candidates (*Author's Field Work, 2018*)**

Group	Number	Percentage
Men	19	82.6
Women	4	17.4
<b>Total</b>	<b>23</b>	<b>100</b>

**Table 4: House of National Assembly Candidates per province (*ZEC Website, Retrieved August 2018*)**

Entry	Province	Total Candidates	Male	%	Female	%
1	Bulawayo	202	165	81.7	37	18.3
2	Harare	316	235	74.4	81	25.6
3	Manicaland	191	169	88.96	22	11.1
4	Mash Central	98	88	89.9	10	10.1
5	Mash East	121	105	86.8	16	13.4
6	Mash west	159	142	89.3	17	20.7
7	Masvingo	136	125	91.1	11	0.9
8	Mat North	135	122	90.16	13	9.1
9	Mat South	97	81	83.5	16	16.5
10	Midlands	176	159	90.3	17	0.3
	<b>Total</b>	<b>1631</b>	<b>1391</b>	<b>85.3</b>	<b>240</b>	<b>14.7</b>

**Table 5: Local authority candidates per province (*ZEC Website, Retrieved August 2018*)**

Entry	Province	Total Candidates	Female	%	Male	%
1	Bulawayo	335	113	33.73	222	66.26
2	Harare	591	147	24.87	444	75.12
3	Manicaland	848	145	17.09	703	82.9
4	Mash Central	578	60	10.38	518	89.61
5	Mash East	621	86	13.84	535	86.15
6	Mash West	815	133	16.31	682	83.68
7	Masvingo	707	86	12.16	621	87.83
8	Mat North	759	127	16.73	632	83.26
9	Mat South	562	103	18.32	459	81.67
10	Midlands	760	132	17.36	628	82.63
	<b>TOTAL</b>	<b>6576</b>	<b>1132</b>	<b>17.22</b>	<b>5444</b>	<b>82.78</b>

A general summary of statistics, facts and figures from the 2018 harmonised elections in Zimbabwe

- 1) All the 23 candidates contesting the presidential elections were first-time contestants to run for the presidency. A female representation of 4/23 (17%) is the greatest number of women to ever contest for the highest office in the land. The current (2019) leadership in the same post is 100% men. No woman got any post on the presidium.
- 2) Out of the 210 constituencies in the whole country during the elections, only 84 were contested for by women.
- 3) Of the 47 parties that fielded candidates, 20 of them did not field any women.
- 4) There were 10 985 polling stations during the voting process and the presence of women was that of polling agents and voters.
- 5) Out of the 55 political parties running for the elections, 40 fielded candidates for the local authority, 12 of these fielded men only. Women constituted 17% of the 6 796 candidates.
- 6) Of the 5.6 million people registered to vote, 54.5% were women, while 45.5% were men.
- 7) Coontrary to expected results in 6 above, men won an average of 85.03% of the seats in the elections while women won an average of 14.97% of seats in the national assembly, local authority and unopposed wards.
- 8) At least 60% of the registered voters were below the age of 40. Youths between 18 and 34 years of age registered to vote, constituting 43.5%, while those above 60 years constituted 13.6%.

**Table 6: Number of women in unopposed wards (Primary data)**

Province	Male	%	Female	%	Total
Mash Central	18	94.7	1	5.3	19
Mash East	7	77.7	2	22.3	9
Mat North	1	100	0	0	1
Mat South	3	75	1	25	4
Midlands	11	84.6	2	15.4	13
Total	40	87	6	13	46

## DISCUSSION

Zimbabwean women remain under-represented in politics, despite the existence of numerous international, regional and national



instruments advocating for a 50% representation of women in all decision-making positions. The statistics from the 2018 harmonised elections show that men still have a lion's share of the decision-making positions in the land, a situation of serious gender inequality. Concerning this 2018 election, the results show that the population still finds prefers to be led by men in all sectors of the economy. With a 54% representation on the voter's roll, obviously the women could have scooped most of the seats should they have considered voting for each other, but they got a pathetic 14.7% representation through votes, while the men won 85.3% of the seats (Table 3). Even in local authorities elections, men got 82.7%, while women got 17.21 % ( Table 4), showing more or less the same trends in the results. Compared to 2013, when women had a 36% representation (Table 2), 2018 had less women parliamentarians, showing a negative trend. It is, therefore surprising that women cry for gender equality but when it comes to elections, they hardly vote for each other. This shows that there is more to these statistics than meets the eye. What then is the reason women vote for men instead of their own during elections? The question researchers should be asking, therefore, is whether women themselves are even interested in the gender equality issue, or if there is a serious need for attitudinal change in the majority of the population, the women. One common answer found during the data-gathering process was that there are no role models in politics. Those who have made it in the political circles either abort their career or are passive and are not doing anything at all. The few elected women parliamentarians just sit in Parliament without raising any useful issues that affect women, nor do the female MPs demonstrate maximum ability in bringing change and development. This may be because the women do not have access to resources or they lack communication skills and publicity because in politics, one needs to be well-connected, which most women fall short of.

Sometimes, to gain popularity that is missing in most female-led constituencies, one does not have to use own resources but has to connect with the correct resourced people, as well as the media. Responses got during the research show that the media is biased against women. When female parliamentarians contact a journalist to cover their activities in their constituencies, they are given a million questions on the popularity and influence of the person seeking

coverage as well as whether they are male or female. In most cases, journalists give excuses for not coming as opposed to when a well-known male requests the same. This affects the women negatively in their political careers as well as affects the chances of other women winning the elections. Some of the women interviewed during the data-gathering process preferred voting for men because men are strong and are not easily intimidated by economic challenges. Another view from the interviewees was that if you vote for a woman, you have betrayed your political party because women will never win. The best way to make your party win was, therefore, to vote for a man who is very active in politics. This is then a clear indication that people vote for a party, not individuals. This could be the reason independent candidates rarely win because they do not belong to any political party.

Even if an individual is corrupt, lazy or never there for the people during development initiatives and policy implementations, people will still vote for him/her because they just want the party to win. This is a dangerous in Zimbabwean politics because people are not voting for development that should be the main priority to consider when choosing parliamentarians and other political leaders. The country is in a very critical situation in which the leadership is calling for a multi-stakeholder approach and pro-development people are needed to usher the country into a middle economy by 2030 (Vision 2030). Meritocracy is a better approach than being partisan when choosing the right candidates for development. When men were asked why they would not vote for women, some indications were that women behave too docile when they are in Parliament as if they were at a funeral, making no contributions all, thus voting for a woman is a mere waste of time. On the same note, some men also commented that men are very active in Parliament. One wonders then if the activism in Parliament has anything to do with the throwing of chairs, shouting and banging of desks that is very common in parliamentary debates.

However, a marked improvement can be seen in the participation of women in Zimbabwean politics. The fact that four women out of the 23 candidates (17.4%) lined up for presidential candidacy contested for that seat are a marked improvement, one of its kind in the history of gender equality in Zimbabwe (Table 1). It shows that some women

are fully realising the need to claim their rightful share in leadership positions in the country. Instead of waiting quietly at home, some women are taking up initiatives to empower themselves and help reduce the gender gap in the leadership. In as much as some men think women should take up leadership positions, there is no way the men are going to offer that gender parity on a silver platter. A clear indicator is that no woman got any position in the highest office. The vice presidency that was once occupied by a woman, Joyce Mujuru, went back to a man once again, proof that the system remains highly polarised in terms of gender equality. Women themselves, therefore, need to realise that there is need for awareness campaigns, sensitisation workshops, training and the development of support groups for gender equality.

The women who have made it into leadership should continue fighting for their equal share in political leadership in Zimbabwe. Most of the posts should come through winning elections, rather than from the quota system that may still be insignificant considering the number of women in the country. Some of the reasons women may not speak in Parliament may be due to cultural backgrounds in which women are never given a chance to say anything, lower educational qualifications and lack of exposure due to marginalisation which shakes one's confidence in public gatherings. These and many more factors have always been identified by many scholars as hindrances to women's empowerment. There is need to continue advocating for more schools in rural areas and mechanisms that ensure that girls stay in school and progress into vocational training colleges and institutions of higher learning as a prerequisite if the nation is to reach sustainable gender equality levels. It is also critical to discuss why women may prefer not to participate in politics in the first place.

There is no level playing field in the political arena. A history of violence has always been reported and families of those women who choose to participate in politics are targeted. There is worse violence and intimidation in intraparty elections than in interparty elections. This is a clear indication that politicians in Africa do not have development at heart but for hunger for fame, prestige and personal financial gains at the expense of community development, the reason the majority of the people remain in absolute poverty while a few

continue to get richer through corruption and swindling of public funds, thus increasing the inequality gap. Most of those people who win the elections see it as a mission accomplished when, in fact, it should be the beginning of their work as they become servants of the people. In addition, women lack campaign finances due to the dependency syndrome on men due to the already mentioned lack of education and access to resources even at household levels. This means that in a situation where one's husband does not want them to participate in public life, they can always deny the women the opportunity and the financial support, leading them to losing the elections. In addition, because of the patriarchal society that believes a woman should be married to gain significance, recognition and respect, single and widowed women rarely win the elections because they are labelled as "loose or prostitutes", when in fact, women should be treated as autonomous individuals who can think and make decisions independently of a man or a married surname. The plain truth is single women are even better placed to brace the war in the political arena since they have the time and flexibility to schedule their programmes as and when duty calls, as compared to their married counterparts. In some situations, women's private lives, like their love affairs, are published by weak men who think they can use that to derail women, while on the other hand, the same men have nauseating prostitution relationships that no other man has ever dared to publish or talk about.

Women still have a long way to go and unity, coordination and supporting each other is the best way to win the gender equality war. While meritocracy, the current *status quo* precludes women to get leadership positions. It is, therefore, critical to reconfigure strategies so that the quota system includes professional, young, middle-aged and female war veterans since women are not a homogeneous group. Women should have a say in choosing who goes to represent women in the quota system because if it is done by men, they make sure they choose incompetent women who will dance to their tunes, with no meaningful contribution so that other women will turn against them accusing them of incompetency. Where are all the educated, professional, young women and why are they not being given a chance? The patriarchal leaders are taking advantage of the system and it is high time for the women in Zimbabwe to fight for their rightful 50% representation in politics. However, those who get the

chance should not be placeholders but real champions and advocates of equitable, meaningful sustainable development for the benefit of their children and future generations.

## **CONCLUSION AND RECOMMENDATIONS**

Zimbabwe still has a long way to go attain gender equality in political leadership and other crucial decision-making positions. Men still hold the lion's share of crucial roles and responsibilities, making gender equality in this sector a mirage for Zimbabwean women. However, equality is a process, not an event since it has something to do with institutions like socialisation and patriarchy that cannot be changed overnight. Although some remarkable improvements have been noted in the numbers appearing for candidacy and also those representing various groups, much has still to be done to reach recommended levels of gender equality thus the article makes the following recommendations:

- Women should be sensitised through workshops and campaigns on the need to vote for another woman for gender equality and sustainable development.
- The few women in power, those who got the chance to lead, should be trained and sensitised to lead with integrity, honesty, transparency and good advocacy for women's issues like health, food security and special needs for women. This will give other women some role models to follow as well as good reason to vote for a woman when they see women-led constituencies progressing.
- If people are voting for a party, not an individual, then political parties can be forced to field women on an equal basis with men to qualify for registration.
- For sustainable leadership and sustainable gender equality, more girls should continue to be enrolled and encouraged, through various stakeholders, to stay in school to reach institutions of higher learning. This will give them confidence and enable them to be appointed on merit and to perform effectively and efficiently alongside their male counterparts.
- Organisations can be encouraged to learn from others like the Commissions under section 12 of the Constitution of Zimbabwe. Their commissioners comprise at least 55% women representation, a clear indication that it is possible to reach gender equality in leadership. It is also a way to lead

by example especially when you are preaching democracy to others.

- There is need to reconfigure the women's quota so that the women chosen represent all sectors of the female population, that is to consider meritocracy as a priority. The women themselves, represented in their heterogeneity, should participate in the implementation of the quota system.

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# Fencing Harare: Of Complex Dynamics Surrounding the Peri-urbanisation Process in Zimbabwe

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## Abstract

Peri-urbanisation has become a global phenomenon that manifests more in the developing world. It is defined as a process where peri-urban areas found on the outskirts of cities become more urban, be it in economic, physical or social terms. In middle-income countries, peri-urbanisation has been often stimulated by foreign investment, industrial developments and government services, but in poor countries, it has been pushed by the outward expansion of residential areas with inadequate services. The article examines trends and transformations taking place in the peri-urban areas of Harare City. It establishes that the Harare peri-urban interface is undergoing tremendous environmental, social and economic transformations. There are great changes in land-use, land value, settlement density and population growth. Local authorities have developed a tendency of allowing both illegal and legal developments to take place near Harare's fringes. This has led to unregulated peri-urban land development near Harare's boundary as its neighbours are fencing in the capital city of Zimbabwe, causing urban structures to expand horizontally around the city's boundary. The emerging peri-urban development does not respect planning norms and principles that are very crucial in urban land development. These peri-urban developments have configured Harare's peri-urban landscape.

**Keywords:**, land-use, rural-urban fringe, policy, management

## INTRODUCTION

Rapid and unguided urbanisation causes the growth of the peri-urban environment and these environments the world over are undergoing rapid changes in their land-uses with significant development implications (Kimengsi *et al.*, 2017). Peri-urbanisation has become a

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global phenomenon that manifests more in the developing world. Peri-urbanisation is defined as a process where rural areas found on the outskirts of cities become more urban be it in economic, physical or social terms. In middle-income countries, peri-urbanisation has been often stimulated by foreign investment, industrial developments and government services but in poor countries, it has been pushed by the outward expansion of residential areas with inadequate services. This unguided nature and rapid peri-urbanisation of cities in developing countries are increasingly raising concern over the sustainability of these cities (Chirisa *et al.*, 2016; Lupala, 2016; Ingwani, 2019). In the developed world, the peri-urban is an area of social and economic change and spatial restructuring, while in most developing countries, it often represents a zone of chaotic urbanisation, leading to sprawl. Urban fringe dynamics are used to elucidate the changes taking place at urban boundaries and are characterised by a mixture of urban and rural characteristics. In developing countries, they are normally depicted by infrastructure backlogs and rapid environmental degradation. (Kimengsi *et al.*, 2017). Chirisa *et al.* (2016) argue that a peri-urban area is a zone of contestation on the conflicting values and interests of different population groups and institutions that have a stake in the area. Harare has faced rapid peri-urbanisation as a result of its nearby authorities who have allowed urban developments to take place around the City's boundary (*ibid.*). This contribution examines the emerging complex dynamic changes that are taking place in Harare's peri-urban and analyses its key drivers and impacts on the City and its environment.

## CONCEPTUAL FRAMEWORK

Peri-urban is a land-use dynamic, functioning as a divide between city and countryside. Thus it refers to the urban fringes and the geographic edges of cities. Peri-urban is the dynamic, diverse and disordered, space-intensive and non-contiguous transitional zone between rural and urban (Kimengsi *et al.*, 2017). Lupala (2016) defined peri-urbanisation as the process within the phenomenon of urban sprawl that has spatial costs of threatened sustainable use of space. It is the expansion of the urban area into its peri-urban, causing huge changes in landuse patterns on the urban fringes (*ibid.*). Peri-urbanisation is characterised by a systematic shift from agricultural to residential, commercial and other land-uses. So, it

means changing the rural land-use to urban land-use as the rural environment is transformed and adjusted into urban life. Thus, the continued horizontal expansion of cities takes place at the expense of rich agricultural hinterlands and the depletion of natural resources that surround the urban areas. As the urban areas expand outwards, they do so by depleting rural resources. This type of urbanisation ends with a conflict between natural resource conservation initiatives and human activities (Lupala, 2016; Kimengsi *et al.*, 2017).

Peri-urban zones have become conflict regions where urban and rural functions compete for land and other resources. Resources in peri-urban areas are relatively cheaper and have less stringent development conditions as compared to those in inner cities. Peri-urban areas have to attract benefits that pull more people, especially the poor to the urban fringes. In developing countries, peri-urban is a zone of poverty and displacement. Lupala (2016) highlights that urban fringes have livelihood opportunities that allow the settling population to exploit adjacent resources such as forest products, minerals and water. They, therefore, pose a challenge on how to balance planning for urban expansion and resource conservation. This is so because patterns of peri-urban growth rarely follow the laid down land-use regulations and this has led in some cases the development of slums in the urban fringes (Kimengsi *et al.*, 2017). Therefore, peri-urbanisation is a product of rapid and uncontrolled urbanisation where planning standards and land-use guidance systems are virtually non-existent. Dynamism in peri-urban zones is depicted by changing local economic, social and political characteristics that include rising land values, mixed land-uses and population growth (*ibid.*). Pradato *et al.* (2020) hint that the dynamic of urban growth makes a continuous transformation in the peri-urban areas.

## LITERATURE REVIEW

A consequence of rapid and uncontrolled urbanisation is the growth of the peri-urban environment. Peri-urban zones the world over are undergoing rapid changes in their land-use, with significant development implications. The dynamic land-use changes in peri-urban zones in the developed world are often characterised by planned and unplanned developments. The emergence of peri-urban development has become a global phenomenal challenge of spatial planning (Hartmann and Dannenberg, 2018). Urban sprawl has

increasingly become a global common phenomenon. Once associated with the developed countries of North America and Australia, it is now occurring in cities all over the world. This has contributed to rapid peri-urbanisation in most countries worldwide (UN-Habitat, 2020).

Urbanisation patterns in Europe since the 1950s have resulted in a swath of low-density discontinuous development, commonly called peri-urban areas. These zones are characterised by a mixed rural-urban character, are highly dynamic and are expected to continue growing rapidly in the next decades. In Europe, peri-urbanisation is one of the greatest pervasive processes of land-use change, with strong impacts on both the environment and quality of life (Nilsson *et al.*, 2013; Shaw *et al.*, 2020). Peri-urban areas are growing rapidly across Europe and are expanding due to a combination of population growth and the outward spread of urban activities. The regions with the largest share of peri-urban land-use and generally the highest rates of peri-urban growth include London, Munich, Paris and Hamburg. The expansion of peri-urban areas in Europe is a manifestation of a multifaceted web of social, economic and technological changes. Peri-urbanisation in European countries reflects the drive towards lower density, lower costs locations and the search for a quality environment (Piorr *et al.*, 2010).

European peri-urban zones are generally characterised by the rapid economic change that results from relocation of firms and related jobs from urban centres. Most importantly, peri-urban regions are becoming loci for metropolitan functions including knowledge-intensive industrial and advanced service sector activities. In Europe, the peri-urban is seen as a place to make higher returns at lower risk than urban areas by many actors such as landowners, developers, investors and entrepreneurs (Piorr *et al.*, 2010). Peri-urban zones in many Eastern European cities have seen massive in-migration of people and functions. The peri-urban areas have become a major destination for most young and well-to-do residents as well as a target for investments in housing and infrastructure. The development of these suburbs is dominated by private stakeholders that have led to uneven and unregulated development resulting in societal inequalities. (Brade and Smigiel, 2012)

Asian capitals have been expanding rapidly, thereby introducing urban features on city boundaries. This has led to important changes in the socio-economic and socio-spatial characteristics in the metropolitan fringes. In India and the developing world, the situation is rather different from the peri-urban developments in the developed world. Far from housing the elite, the peri-urban zones in developing countries often function as a fragmented zone of poverty, dumping grounds for displaced slum-dwellers or affordable ports of entry for poor rural migrants. The dynamic periphery of Delhi shows that rich and poor settlers are spatially separated and this has led to a pattern of segregation in India's major metropolitan cities as the poor are pushed to the fringes. Unfortunately, India's urban poor have been dumped on the periphery, without any provision of basic urban amenities. The urban poor who migrated to the fringes of Delhi, did not get basic sanitary and environmental provisions. However, in other peri-urban zones, infrastructure is available, though sometimes privatised (Dupont, 2005).

India faces rapid peri-urbanisation and great challenges to manage these sprawling, spatially fragmented and socially uneven developments on urban boundaries. In India, natural population increase, economic growth and rural-to-urban migration result in rapid urbanisation and a dynamic change of peri-urban zones. Its peri-urban zones consist of formal and informal, planned and unplanned and legal and illegal developments. The planned development is reserved mostly for a minority, while most of India's new urban and peri-urban residents depend on informal developments that are regularly sub-standard settlements. The City of Faridabad in India has faced rapid peri-urban growth and has experienced scattered urban development and rapid agricultural land loss. Peri-urban areas in Faridabad are characterised by a huge change in land-uses from rural to urban (Wolff, 2021).

Peri-urban zones in developing countries have been conceptualised as highly dynamic sites branded by a mixture of socioeconomic structures, land-uses and functions. In many African cities, the peri-urban area is on demand for residential purposes, as well as for informal trade activities. Considering this, the achievement of sustainable development in these areas remains complex due to overwhelming urbanisation and city sprawl (Nuhu, 2019).

Urbanisation in Africa has generally been more rapid and chaotic than in Europe with challenges of regulation, land administration and infrastructural development. Urban growth that spreads into peri-urban areas is a crucial driver of unsustainable development and in Sub-Saharan Africa, local governments face difficulties in monitoring and addressing urban expansion. Highly dynamic peri-urban areas, particularly in the Global South, face many problems that include land degradation and lack of infrastructure and ownership conflicts (Mandere *et al.*, 2010; Wolff *et al.*, 2021). Peri-urban areas in Africa are spurned as places of possible disaster outbreaks in terms of disease epidemics and other social hazards due to the general lack of planning and institutional integration which commonly translates into illegal development, land fragmentation and social exclusion (Chirisa *et al.*, 2016).

The process of peri-urbanisation in Africa, is informal and driven by the efforts of the poor to secure cheap land in peri-urban land. Peri-urban developments on the continent are spreading out at an alarming pace and have proved difficult to manage. It has led to the emergence of informal settlements which current planning and regulatory frameworks are failing to address effectively. These peri-urban settlements are often disconnected from the main urban fabric and lack transport infrastructure. The failure to effectively plan and manage the expansion of urban areas has led to grave resilience challenges that include inadequate amenities, housing affordability, traffic congestion and environmental degradation (UN-Habitat, 2020).

In Tanzania, peri-urbanisation in large urban centres, including Dar es Salaam, is contributing significantly to the disappearance of nearby forests, resulting in the diminishing of the ecosystem. Peri-urban land governance in Tanzania is shaped by different actors originating from their authority, power and interest that create a complex relationship that affects the land governance process. Weak urban land governance has negative impacts on cities' growth as it leads to encroachment on public spaces, insecure land tenure and violation of local community land rights (Lupala, 2016; Nunu, 2019). In many African cities, weak urban land governance drives the urban poor and less privileged to live under the constant threat of eviction. Inhabitants in these peri-urban zones experience gender inequality

and have a poor economic status that hinders both women and the poor from accessing urban land (Lupala, 2016).

Peri-urban areas in Ethiopia are characterised by unauthorised land transactions dominated by conflicts related to access and control of the land. Both informal and formal developments are found in Ethiopian peri-urban areas. Most peri-urban informal settlements around Addis Ababa, Hawassa, Bahir Dar and Assosa were built without urban utilities and there are conflicts between urban administrators and illegal settlers. Both the elite and the poor actively took part in the informal land transactions, albeit for different reasons. The elite are after large peri-urban plots, while the poor need only affordable shelter in the peri-urban areas. Most importantly, the poor occupy the largest portion of the Ethiopian peri-urban zone and they built substandard houses with insufficient social services and infrastructure. The ever increasing demand for peri-urban land in the country has made the value of land increase and this has attracted multifaceted actors on the peri-urban land market. Unfortunately, these different and many actors have intensified land-use disputes between different institutions and actors (Tesfaunegn, 2017).

## RESULTS

Harare, the capital city of Zimbabwe, has faced rapid peri-urbanisation, resulting in massive informal and formal developments around the city's boundary. Harare is experiencing immense uncontrolled peri-urbanisation and the trend characterises what is taking place in many other African cities. Peri-urbanisation is an unavoidable reality in Africa (Chirisa, 2013). The rapid sprawl of Harare in recent decades has led to the "metropolitanisation" of the capital city, a development that is threatening the socio-economic and environmental sustainability of the region. The metropolitan area of Harare is expanding into nearby provinces such as Mashonaland Central, Mashonaland East and Mashonaland West. This has led Greater Harare to sprawl into adjoining commercial farms and outlying communal land areas (Chirisa *et al.*, 2016).

Harare has been sprawling on its own although local authorities have contributed to the rapid peri-urban disaster by allowing both formal and informal developments close to the Harare boundary. For

instance, Mugumbate and Nyoni (2016) observed that Zvimba rural has urban suburbs cutting edges with Harare's boundary and these include developments in Mt Hampden, Sandton, Whitecliff and Rydale Ridge. Harare is surrounded by both formal and informal peri-urban settlements and these include Ruwa, Epworth, Goromonzi and Zvimba. Chirisa (2013) highlights that Ruwa and Epworth are located some 23 and nine kilometres, respectively, from the city centre of Harare. Ruwa is an 'elitist' settlement established as a growth point and its development has been controlled by town planning standards while Epworth evolved organically, hence an informal settlement (*ibid.*).

Most peri-urban areas around Harare's boundary are neglected settlement spaces where inhabitants improvise to access urban services. The elite allocate undeveloped land to the unsuspecting poor homeless citizens under their political banner. Unfortunately, these politicians are good only at parcelling out undeveloped land and leave the peri-urban residents in a state of desperation where they are promised services that are never delivered. These marginalised peri-urban settlers are left without basic amenities, leading to socio-spatial and economic segregation, contrary to the vision of the Sustainable Development Goals and New Urban Agenda (Matamanda, 2020).

Domboshava is a peri-urban landscape situated 20 kilometres northeast of Harare in the Goromonzi Rural District, Mashonaland East Province, Zimbabwe. Domboshava is rapidly expanding horizontally towards Harare's boundary and is accruing more urban populations as a result of incessant land transactions between residents of local tribal descent and migrants. This has led to the alteration of settlement patterns and settlement density due to an increased number of migrants settling in this communal area. Domboshava's peri-urban landscape has faced both formal and informal, legal and illegal developments. Unfortunately, the Domboshava peri-urban is characterised by illegal parceling out of land, creating an informal settlement on Harare's fringes. The land-use in Domboshava has changed from that of a typical rural settlement (where homesteads are scattered) to more closely settled homesteads (that are overcrowded and messy). The settlement is now far from being rural as it comprises both modern and traditional

houses. There is a lot of land degradation owing to the extraction of sand and quarry for construction purposes. Wetlands, grazing areas, forests, arable land and watersheds have been turned into residential spaces (Ingwani, 2019).

The Zvimba Rural District Council (RDC) boundary starts on the western fringes of Harare and the council now has urban suburbs cutting edges with Harare's boundary. The RDC is offering residential stands in its Sandton Park suburb near Nyabira, as well as plots in the Rainham area. There is a great deal of urban development on Harare's fringes, including the new parliament building that is located in Mt Hampden. Chirisa *et al.* (2014) highlights that Whitecliffe is one of the peri-urban development that is located on the boundary of Harare and Zvimba. Whitecliffe is an informal settlement that exhibits apparent housing developmental chaos and it houses Operation Garikayi/Hhalani Kuhle houses. The Operation Garikai/Hlalani houses were built by the government without water, sewer and related utilities in place (*ibid.*). The reality of the peri-urban area is a quagmire of risks as the houses were built without basic amenities and the land has not been formally acquired. This has made the Whitecliff residents build temporary structures as they fear eviction and demolition. There is no security of tenure and the residents live in fear (*ibid.*).

In Zimbabwe, residential development in the peri-urban zones creates shifts in livelihood strategies for local families that depend on peasant farming. The established livelihood in peri-urban areas is under siege and no longer holds. This held water in Harare's peri-urban where a vast amount of arable land has been lost to urban development. Inhabitants of the peri-urban landscape have developed survival strategies for basic existence (Ingwani, 2019). Land transactions and informal activities are some of the vital livelihood strategies that are very common in Harare peri-urban areas. The proximity of peri-urban areas to the City of Harare means that peri-urban inhabitants can easily tap into urban services offered by the city (Chirisa *et al.*, 2016). This is placing a lot of pressure on service providers. Loss of land for agriculture promotes street vending and most of these Harare peri-urban residents flood the Harare Central Business Districts (CBD) with illegal for vending. Illegal vendors come as far as Domboshava and Zvimba to sell their wares in



Harare where demand is high. Although they are not under the administration of the City of Harare, they want the city fathers to provide them with urban services. Harare is under pressure of supporting many dependants due to negligence by their respective local authorities. Most importantly, the issue of nearby local authorities who are allowing development near Harare's boundary, is a calculative move to tap benefits from Harare.

The Harare peri-urban landscape is surviving without proper basic amenities such as water and sewer. Chirisa *et al.* (2016) postulate that to cope, some peri-urban residents have to sink boreholes, while others dig wells on their homesteads to draw water for domestic use. Some have raised water tanks to allow water to flow into their houses using gravity, while others have windmills for pumping groundwater. Most residents use Blair toilets and, unfortunately, these toilets are positioned too close to their wells. There is a lack of adequate social services as argued by Chirisa *et al.* (2014; 2016) who lamented that the lack of inadequate education and health facilities in peri-urban areas poses a problem for the residents. Whitecliffe has one government primary school and a secondary school to service the settlement. This has promoted the sprouting of unregistered schools that lack vital ancillary services such as children's playgrounds. The only shops in Whitecliffe are found at Whitehouse and residents travel to Harare for goods they cannot get at Whitehouse (*ibid.*). Access to agricultural land is now limited as Harare's peri-urban areas have been lost to urban development and this has led to vast environmental challenges. Large-scale agriculture has vanished and substituted by small-scale cultivation. Subsistence agriculture has replaced commercial agriculture, causing food insecurity in these peri-urban zones (Ingwani, 2019). Wolff *et al.* (2021) has emphasized that the limited availability of agricultural space in peri-urban zones is critical considering its function as a food production area.

## DISCUSSION

Many low-income and poor households are failing to afford the more expensive life in the City of Harare, hence are forced to relocate to peri-urban areas where housing provision is either free or relatively cheap. Chirisa (2013) has lamented that some of the migrants who come to stay in Epworth are from Harare. Therefore, the expensive life in Harare and the lack of affordable housing are pushing people

from Harare to search for ‘greener pastures’ in Harare’s peri-urban landscape. Most peri-urban zones lack sufficient urban amenities except for cheap land. These inhabitants will always come to Harare to enjoy other urban services. Hence, as long as peri-urbanisation on Harare’s fringes continues to rise, the Harare City Council will always be under pressure from peri-urban inhabitants (*ibid.*).

Peri-urban areas of Zimbabwe are experiencing rapid population growth as a result of circular migration, from the urban areas as well as within the peri-urban zone. Three types of households are common in these peri-urban areas and these are the indigenes, migrants and migrant lodgers. Livelihoods in these peri-urban zones are also shifting away from pure agriculture to other survival strategies such as informal trading. Many Harare peri-urban residents work and trade in Harare, while they live in nearby peri-urban areas. Harare is playing a significant role in the rural-urban linkages in terms of provision of markets for agricultural products such as tomatoes and vegetables, and other produce. There is a lot of movement of peri-urban residents to Harare as they straddle the rural-urban divide to access other services such as health, banking and retail that are normally absent in their communities (Ingwani, 2019).

There is no enforcement of zoning and building standards on most parts of Harare’s city edge resulting in the contest of informal urbanisation in these peri-urban areas. Study results show that rapid peri-urbanisation on Harare’s boundary is driving urban expansion with unregulated development, leading to challenges in regulation, control and monitoring of developments (Chirisa, 2010). Chirisa *et al.* (2014; 2016) lamented that the Magada slum, a peri-urban settlement in Epworth, is an assemblage with poor urban amenities and the urban designs in the area do not respect any planning standards and regulations. Access to roads and public transport is limited, not only by availability but also by quality (*ibid.*). Most Harare’s peri-urban settlements are precarious in the sphere of environmental health as they are built without essential infrastructure, specifically water and sanitation (Chirisa *et al.*, 2016). A major worry of squatters in the Harare peri-urban area is tenure insecurity which makes them reluctant to invest in the improvement of their dwellings (Chavhunduka, 2018) as they fear eviction.

The location of the new parliament building by the Government of Zimbabwe in Zvimba RDC is at the edge of the Harare boundary (Matabvu, 2016). The central government has contributed to the fencing in Harare and the parliament is speculated to attract more urban developments around Harare's boundary. Like any other peri-urban zone, the land close to the new parliament building has increased in its value. This is in line with existing literature as noted by Ingwani (2019) who observed that the land market located in the immediate surroundings of the Harare boundary has become more lucrative for investors, land barons and developers as a hub of development.

The urban poor who settle in Harare's urban fringe are encroaching illegally on wasteland and nearby farms where policing is minimal and local authorities are less vigilant. However, most residents occupying land in Harare's peri-urban zones, have weak tenure status and thus are not secure in their tenure as they depend on political patronage and bribery to relevant officials. Unfortunately, their land ownership often remains unclear and most residents have become illegal settlers. The peri-urban landscape near the Harare boundary is characterised by conflicts and a high level of corruption as land can be sold more than once to multiple owners leading to double allocations and resulting in shifting property boundaries and conflicts of ownership. The scale and magnitude of land corruption are high in Harare peri-urban as organised criminal syndicates have created and promoted a plethora of challenges in peri-urban land governance. There are many illegal acquisition, change of land-use and allocation of peri-urban land without following procedures as laid down in the governing Zimbabwean legislation (Matamanda, 2020; Ingwani, 2019; Chavhunduka, 2018).

Zimbabweans desire to own property rather than rent, leading to the demand for urban land rising. Lodging and renting in Zimbabwe is portrayed as a picture that one is lacking in innovativeness to remove oneself from being homeless and poor. There is a societal status that comes from being a homeowner in urban Zimbabwe, hence everyone strives to own a house at all costs. However not all people can afford to buy land in Harare, the poor cannot afford the prevailing market prices, hence are forced to look for alternative land in the peri-urban zones (Chirisa and Mutsindikwa, 2012). This has unfortunately led to

the sprouting of informal peri-urban housing developments on Harare's boundaries. This is in line with existing literature as argued by Wolff *et al.* (2021) who laments that the main reason for rapid peri-urbanisation is that urban dwellers move to more remote peri-urban areas because of cheaper land prices and desire to own property instead of renting.

Aesthetic value has been disregarded. Instead, the peri-urban zone is now consists of a mixture of modern and old traditional rural houses. There is no uniformity of design as residents can do whatever they afford. Peri-urban migrants who buy large residential spaces, construct up-market houses while dwelling units for tribal members have a traditional outlook and are often dilapidated. This, unfortunately, demarcates the rich and the poor inhabitants, thereby widening the gap between the elite and the poor. To cope with these inequalities, some tribal inhabitants invest in building modern houses as a way of improving their social conditions thereby disrupting distortions and class distinctions that emanate from mixed settlements (Ingwani, 2019).

## **CONCLUSION AND FUTURE DIRECTION**

Harare's peri-urban area is largely growing unmonitored and without adequate urban planning. The situation has been worsened by neighbouring local authorities who are allowing urban development to take place very close to Harare's boundary. The Harare peri-urban zone requires attention and Harare City fathers are under enormous pressure. Both planned and unplanned urban developments have depleted agricultural land and replaced it with massive residential developments. The peri-urban land is under exploitation by land barons, private developers, politicians and the elites. These actors are driven by self-interest and political expediency at the expense of peri-urban dwellers. The study recommends sustainable development of the Harare peri-urban area to limit transformation of open spaces. There is need for innovative integrated planning to address multi-functionality in the peri-urban zone and to make Harare peri-urban inclusive, safe resilient and sustainable. It is, therefore, imperative for policy-makers to promote environmental sustainability in all peri-urban developments and ensure adequate amenities in these environments.

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