



FACULTY OF ARTS

DEPARTMENT OF DEVELOPMENT STUDIES

**THE COPING STRATEGIES EMPLOYED BY RURAL HOUSEHOLDS IN THE FACE
OF THE ECONOMIC CRISIS IN ZIMBABWE, 2008-2009. THE CASE OF
CHIMHANDA WARD 15**

BY

MUNETSI PROSPER AMOS

R111080W

MIDLANDS STATE UNIVERSITY, GWERU

2014

**A research project submitted to the Midlands State University in partial fulfillment of the
requirements of BA Honors Degree in Development Studies**

APPROVAL FORM

The undersigned do certify that they have supervised the student Munetsi Prosper's dissertation entitled: The coping strategies employed by rural households during the economic crisis in Zimbabwe, 2008-2009. The case of Chimhanda Ward 15. This research has been submitted in Partial fulfillments of the requirements of the Bachelor of Arts Honors Degree in Development Studies at Midlands State University

.....

.....

Supervisor

Date

.....

.....

Chairperson

Date

.....

.....

External Examiner

Date

TABLE OF CONTENTS

DEDICATION	iii
DECLARATION	iv
ACKNOWLEDGEMENTS	v
ACRONYMS	vi
ABSTRACT	vii
Background of the Study	1
Problem	4
Objectives of the Study	4
Significance of Study	5
Theoretical Framework	6
Conceptual Framework	8
Literature Review	13
Research Methodology	16
CHAPTER ONE: THE IMPACTS OF THE ECONOMIC CRISIS IN 2008-2009	23
1.0 Introduction	23
1.1 The Impact of the Economic Crisis in 2008-2009 on the Economy of Zimbabwe	23
1.2 The Impacts of the Economic Crisis in 2008-2009 in Chimhanda	25
1.3 Conclusion	34
CHAPTER TWO: THE COPING STRATEGIES EMPLOYED BY RURAL HOUSEHOLDS DURING THE ECONOMIC CRISIS IN 2008-2009	35
2.0 Introduction	35
2.1 Reducing Consumption	35
2.2 Livelihood Diversification	36
2.3 Forest Produce Collection	36
2.4 Hunting and Gathering	37
2.5 Cottage Industry	38
2.6 Use of Indigenous Knowledge Systems	39
2.7 Illegal Activities	40

2.8	Corruption	41
2.9	Fishing	41
2.10	More Time on Productive Work	42
2.11	Distress Driven Barter Trade	42
2.12	Use of Foreign Currency.....	43
2.13	Use of Parallel Market (Black Market).....	44
2.14	Reducing Expenditure.....	45
2.15	Use of Social Capital	45
2.16	Migration.....	45
2.17	Pay In Kind Notion.....	46
2.18	Conclusion	47
CHAPTER THREE: ENHANCING THE RESILIENCE OF CHIMHANDA HOUSEHOLDS IN FUTURE ECONOMIC CRISIS.....		48
3.0	Introduction.....	48
3.1	Eradication of Poverty and Hunger	49
3.2	Rural Community Integration in Formulating Government Intervention Programs	49
3.3	Preservation and Promotion of Traditional Knowledge Systems	50
3.4	Encouragement of Rural Communities to Adequately Grow and Store Food	51
3.5	Rural Infrastructure Development	51
3.6	Foster Rural Industrialization and Commercial Enterprises	52
3.7	Promotion of Entrepreneurship in Rural Communities	53
3.8	Increase Agriculture Productivity	54
CONCLUSION.....		55
BIBLIOGRAPHY		58
	Oral/Primary Sources	58
	Secondary Sources	59
	Websites/Internet Sources	62
APPENDIX ONE.....		63
	Interview Guidelines: Community participants.....	63
APPENDIX TWO		65
	In depth Interview Guidelines: Key Informants.....	65

DEDICATION

This work is dedicated to my family. My parents Amos and Patricia, my brothers Victor and Isheanesu and my sisters Praise and Lisa.

DECLARATION

I, Munetsi Prosper Amos declare that this study: The coping strategies employed by rural household during the economic crisis in Zimbabwe, 2008-2009. The case of Chimhanda Ward 15. It is my own work and all the sources quoted and works from other people has been duly acknowledged.

.....

Signature

.....

Date

ACKNOWLEDGEMENTS

I acknowledge the almighty God who always make things come possible to me when it seems not possible in man's eyes.

My utmost gratitude goes to my parents who financially and advisory assisted me in this academic endeavor. From a dream that came when I was born, Amos and Patricia you made this endeavor come into reality.

I also heart fully thank my lecturer and academic supervisor Mr. Sillah with the overwhelming support and work towards this research project.

Lastly I also appreciate the community of Chimhanda Ward 15 and Rushinga District for making this research a success by availing relevant and necessary information towards this research project.

ACRONYMS

AIDS	Anno Immune Deficiency Syndrome
BACCOSI	Basic Commodity Supply Side
BEAM	Basic Education Assistant
DA	District Administrator
FAO	Food and Agriculture Organization
GDP	Gross Domestic Product
HIV	Human Immune Virus
IFAD	International Fund for Agriculture Development
MAMID	Ministry of Agriculture, Mechanization and Irrigation Department
NGO's	Non-Governmental Organizations
PASS	Poverty Assessment Study Survey
RBZ	Reserve Bank of Zimbabwe
SADC	Southern African Development Cooperation
SDC	School Development Committee
UNDP	United Nations Development Programme
US\$	United State Dollar
USA	United State of America
WFP	World Food Programme
ZIDERA	Zimbabwe Democracy and Economic Recovery Act
ZIM\$	Zimbabwean Dollar

ABSTRACT

The study explores the coping strategies employed by rural households during an economic crisis. The essential part of this research was to explore the impacts of the economic crisis and the strategies which were employed during the economic crisis in Zimbabwe in the period of 2008-2009. Further suggestion measures to enhance the resilience of rural households' in future economic crisis were presented. A qualitative research approach was used by the researcher with unstructured and structured interviews as data collecting tools. The researcher found out that the strategies employed were based on available resources on household level and their access to basic livelihood resources on community level.

Background of the Study

Rural communities have been marginalized in economic development prospects of the country since the colonial period. According to IFAD (2010) about 61% of the population in Zimbabwe inhabit in rural areas. 72% of rural households in the country are poor. Families living in rural areas accounted for much higher rates of poverty than urban households with rural households relying heavily on emergency aid and remittances. Kliesner (2014) attributes that the economic and political crisis in Zimbabwe led to rising levels of poverty and steep social declination.

The British Colonist did all that it takes to consolidate their control over the economic resources whilst enslaving the majority Zimbabweans. This was done by the imposition of colonialist state policies that economically suppressed the economic development potential of the Zimbabweans such as heavy taxes, forced labor, land demarcation and unequal apportionment. More so the majority of the Zimbabweans were forced out of productive land to poor lands with poor climatic conditions.

Furthermore the settlers were said to have consolidated agriculture and had to reduce competition of African agriculture produce through the demarcation of areas between the white settlers and the African blacks. On this fact Africans were then said to have been relocated to poorer lands of the country which had less fertile soils and poor rainfalls. These areas were and even today commonly known as reserves (*ruzeva*) which the research is mainly focused on. The first acknowledged reserves according to history were in the Matebele which were Gwaai and Shangai reserves of 1898-99.

To maximize the potential of new white ran farmers the white government introduced land settlement programs which were largely aimed at segregating the African blacks. In 1930 the authorities of the white settlers introduced the Land Apportionment Act which

institutionalized racial division of all land in the country (Palmer: 1977). According to this act land was divided into the Reserves (land exclusive for African occupation), Alienated Land (land exclusive for whites occupation and blacks could live as employees) and the Native Purchase Areas (land in which Africans yeoman farmers could gain limited ownership of farms).

According to Hampson (1990) Africans were denied rights and discouraged to have permanent residents in towns. He further articulates that reserves were maintained as Africans source of welfare and support in times of illness and retirement to which workers could return. At the same time the settlers were said to have maintained the reserves as their pool of labor upon which they drew.

The growing population of people and livestock with few reserves and no capital and infrastructure for agriculture production resulted in mass poverty in rural areas. In 1931 the colonial government enforced the Maize Control Act and Cattle Levy Act. These acts kept on limiting and depriving the reserve households from developing. Poverty in rural areas was striking heavily with an estimate of real average income falling by about 40% from 1948-1970 (Clarke: 1974). Rural communities were sidelined and largely marginalized. The white settlers further developed urban areas through industrialization whilst leaving out the rural areas.

After attaining independence in 1980 Southern Rhodesia became known as Zimbabwe. Through the Lancaster Conference (1980) Zimbabwe embarked on land resettlement program. In 1985 the newly elected government adopted the Land Acquisition Act on the principle of willing buyer - willing seller. The government gained rights to purchase large scales of farming land for resettlement of indigenous people. The program was unsuccessful as the government had limited finance to acquire the land (Machingaidze). On the same hand

rural households did not benefit from the program as they could not purchase better farming land due to their incapacitation.

In July 2000 the government adopted the Fast Track Land Reform Programme due to political pressures from liberation war veterans. According to the war veterans the Fast Track Land Reform Programme was referred to as a process of the Third Chimurenga (*hondo yeminda*). Land was being acquired from white commercial farmers forcefully and without compensation since the principle of willing buyer willing seller had failed to mark equitable redistribution of land.

The global economic relations of Zimbabwe deteriorated. In 2001 the United States declared a freeze on Zimbabwe's access to credit through the Zimbabwe Democracy and Economic Recovery Act (ZIDERA) under Section 4C: Multilateral Lateral Financial Restriction. As a result the economy collapsed from trade surplus of 2001 with USD 322 Million to trade deficit in 2002 with –USD 18 million which grew rapidly and in subsequent years (FAO: Global Information for Early Warning Systems on Food and Agriculture: 2009)

Munaku, et al. (2010) further asserts that the worsening relations of Zimbabwe with the west coupled with IMF and World Bank's decision to stop granting Zimbabwe balance of payments coupled with the targeted sanctions being imposed on top government officials by the European Union. Munaku, et al further articulated that this all climaxed in the incapacitation of the Zimbabwean economy, which largely had an effect on food accessibility capacity for most people, as each year passed by, so was the worsening of the situation in Zimbabwe.

Zimbabwe's economic crisis was so deep that it only managed to set back the country more than half a century and the purchasing power of the average Zimbabwean in 2005 falling back to the level equivalent to as in 1953 (Clemens and Moss: 2005). As the economy

collapse people in extreme poverty inhabiting in rural areas could mean a translation directly to limited access to basic needs such as health, food, education, shelter and clothing.

Zimbabwe went through a time of economic adversity that had substantial impacts towards socio economic livelihoods of rural households. Rural households experienced acute food shortages, lack of decent incomes, increased vulnerability to climatic changes and limited access to basic human needs provisions.

Problem

Zimbabwe as a country experienced an economic crisis from the year 2000-2009 with inflationary rate and other indicators of economic stability recording negative results. Inflation for example peaked at Zim\$89 Sextillion to US\$1 in November 2008 thereby putting access to basic needs beyond the reach of ordinary citizens (Koech: 2011). Traditionally the rural set-up in Zimbabwe has largely been marginalized following the enclave system instituted by the colonial administration. To this end the rural households of Zimbabwe were intensively affected by the economic crisis in Zimbabwe as the rural areas were already poverty stricken. Given these dynamics there is a need to find out the strategies employed by rural households to hook out a livelihood and gain access to basic human needs in the face of the economic crisis.

Objectives of the Study

The aims of this study was to discover the coping strategies that were adopted by rural households and communities in coping with the economic crisis in 2000-2009. The study has also be in a position to determine the factors that had influenced such strategies to be adopted.

1. To trace the origins and dynamics of the economic crisis in Zimbabwe

2. To discuss the impacts of the economic crisis on the livelihoods of the households of Chimhanda in 2008-2009
3. To establish out the coping strategies which were employed by the households of Chimhanda in the face of the 2000-2009 economic crisis in 2008-2009 period.
4. To present suggestions of measures that can be aimed at enhancing the resilience of the households of Chimhanda in the face of future economic crisis.

Research Questions

1. What were the origins and dynamics of the economic crisis in Zimbabwe
2. What were the impacts of the economic crisis on the livelihoods of rural people in Chimhanda during 2008-2009
3. What were the coping strategies adopted by the rural people of Chimhanda during the period of 2008-2009 when the economic situation had worsened
4. What measures can be aimed at enhancing the resilience of rural people in the face of future economic crisis

Significance of Study

The position of this research has been able to interrogate the problems and identifying the coping strategies adopted by rural communities in the face of economic shocks. The research will enable the researcher to discover the root causes behind the Zimbabwean economic crisis and its effects towards rural households of Chimhanda. This makes it easier to offer appropriate recommendations for the future interventions for the NGOs and the Government. The research in precise words enables the platform for rural development to be discussed objectively.

In this regard the research study has vested policy formulations and implementations by Government and NGOs to be done on well informed views. The research has provided

information on economic trends, production patterns, rural inhabitant's experiences and coping mechanisms which were employed against the economic crisis in 2008-2009. The research is useful as a source of reference for future policies being drafted and employed towards rural development.

The research unearthed the coping strategies which were employed by rural households of Chimhanda in 2008-2009. The research has presented out policies that might be developed and adopted as coping mechanisms by the households of Chimhanda against economic shocks of the future whilst reducing the impacts that will be associated with the economic crisis thereby empowering rural households and communities along the process. Rural economies have been least incorporated into international markets while public budget cuts, cost price increases, and mass dismissals were especially hitting the urban economies. On this end the research has greatly empowered the households of Chimhanda and the other relative rural communities of the country in stepping towards coping with future economic shocks.

Theoretical Framework

The research is theoretically guided by the crisis decision theory. The theory assisted this research in addressing two questions regarding responses to negative events. What is the decision processes that follow when people respond to negative events and the factors that predicts the responsive choices. Sweeny (2008) highlights that crisis decision theory cartels the strengths of coping systems with research on decision making to predict the responses people choose under negative situations.

According to Sweeny (2008) the process of decision making during a crisis will take three forms. First is assessing the severity of the negative event, secondly is to determine the response options and thirdly is to evaluate the response options. During the crisis the Chimhanda households were negatively affected with the impacts of the crisis. Secondly the

households of Chimhanda had to determine the strategic response options. Thirdly the rural households had to evaluate the strategic response options.

Lazarus and Folkman (1987) argues that the severity might influence the response in which people ultimately choose along the later stages of coping with the crises. Evidence from this research has shown that rural households who assessed the crisis as severe were willingly in the position of suffering greater costs and had to risk greater consequences in the hopes of coping during the economic crisis.

Sweeny (2008) contributed that people do not evaluate negative events in a vacuum during the process of coping. Chimhanda households made comparisons with significant accustomed targets that provided information to them through past experiences on their present reality.

Sweeny (2008) highlights that events that will lead to immediate consequences may be assessed differently than events that will lead to consequences only in the distant future. Some consequences have an immediate impact whereas other consequences are delayed. Chimhanda households did not view short- and long-term consequences in the same light and research has shown that immediate shocks were valued differently than distance shocks.

In stage two, after assessing the severity of the crisis, Chimhanda households had to assess how to strategically respond to the crises. This was mainly determined by the available coping mechanisms. Sweeny (2008) significantly contributed that this stage is similar to the aspect of secondary appraisal in traditional coping theories. On this stage Chimhanda households had to develop an action plan.

The stage involves the determination of available resources being based on the factors that might limit their choices. Two factors that limit the response options people consider are the controllability of outcomes and the feasibility of the responses (Sweeny: 2008). People are most likely to generate active coping mechanisms when the outcomes of the crisis are easy to

deal with and generate coping mechanisms that are practicable given the availability of resources.

In stage three the people facing the economic crisis begin to choose the best response through evaluations on the available resources. Sweeny (2008) states that information about feasibility indicates whether a response is possible whereas information about required resources indicates whether a response is desirable.

To give an illustration, patient in Chimhanda in January 2008 was told that a particular treatment option demanded Zim \$100 trillion which the patient did not have, he or she could not further consider the response option as feasible. However even if the patient with Zim \$100 trillion may have decided the treatment as too expensive the patient chooses a different response. On this stage households had to forgo other alternatives which were deemed expensive and had to go for lesser expensive strategic coping alternatives.

Conceptual Framework

Coping strategies are lines of attacks designed to relieve the impact of a risk once it has occurred (Holzmann: 2001). Snel and Staring: 2001 uses the term coping strategies to refer to all the strategically selected acts that individuals and households in a poor socio-economic position use to restrict their expenses or earn some extra income to enable them to be in a position to access basic necessities such as food, clothing, health, education and shelter and also not to fall too far below their society's level of welfare. Coping strategies are thus as a result of a series of strategic acts which are based on mindful assessments of alternative plans of action.

Milan and Burgers (2008) argues that households construct their livelihoods on the basis of rational choices resulting from their various opportunities and limitations which are determined by their available assets, capabilities and needs within the framework of the local

environmental, sociocultural, and political-economic conditions. On this note rural households constructed and adopted strategic adoptive mechanisms to cope with the economic shock. A strategy is defined as the art and science of planning and marshaling the limited resources that one have for their most efficient and effective use.

Usually these choices are articulated through what is known as a “household strategy”, wherein long-term stress conditions and regularly recurring disturbances are anticipated. Coping responses are conceived as *ex post facto* reactions to sudden shocks that could not be foreseen or prevented at the individual or household levels (cf. White, Titus and Boomgaard 2002). This analytical framework might be very helpful in providing the research study with a common research focus, which will enable a comparative approach and subsequent drawing of conclusions at higher levels of analysis.

A crisis is simply a negative event that orders a person’s responsiveness (Sweeny: 2008). An economic crisis is a situation in which the economy of the country experiences a sudden downturn which is brought by a financial crisis. An economy facing a crisis experiences a falling Gross Domestic Product (GDP), drying up of liquidity, wide and high fluctuating prices due to inflation or deflation.

An economic crisis can be in two forms that is recession and depression. Recession is the general economic decline in GDP for 6 months. During recession the economy is marked with high unemployment, decline in total output and incomes, stagnant wages and acute rise in retail prices. A recession is experienced for less than one year (2 consecutive quarters) being milder than a depression. Zimbabwe went through a recession in 2008.

As wages become stagnant whilst having reduced incomes from under employment and unemployment John Maynard Keynes highlights that reduction in money-wages may have some effect on aggregate demand through reducing the purchasing power (Keynes: 1936). As

total output is reduced the economy might suffer accessing basic needs including food and health provisions. This meant that rural poor people were going to suffer heavily during the economic crisis.

Inflation is referred as the sustained rapid increase in prices. The purchasing power of the currency decreased. Since 2000 the local currency value started to fluctuate widely resulting in its devaluation by the end of 2008. Since 2000 demand pull inflation was rising which was characterized by an increase of consumer demand in the economy being financed by easier availability of credit and a monetary inflation (supply expansion of money by the government to cover government deficits existing in the economy against huge expenditures).

The inflation affected differently across both areas in the country having the rural suffering greatly. Let us suppose the economy existed two groups: group A as the urban area and group B as the rural. When group A as the first group receives additional money their incomes would have increased before the prices have increased therefore group A will be having the advantage of buying proportionate goods and services to their incomes. Since money for the second group, group B advances later prices will have already increased thus group B will be obliged to a lower standard of living as their incomes purchases less than group A.

Hyperinflation is the extreme rapid growth supply of paper money in the financial economy. The monetary and fiscal systems regulated huge print outs of paper money in order to pay large streams of government expenditures. The severity prolonged with the economy resulting in the government abandoning the Zim Dollar in March 2009 adopting the multi-currency system of US Dollar, South African Rand and Botswana Pula.

In July 2008 sources shows that the inflation rate tagged on Z\$ 688 billion to USD \$1 with a percentage of 231 million. According to World Bank: 2009 the exchange price doubled every 17.3 days. The highest peak was recorded in November 2008 with Z\$ 89 sextillion to USD

\$1. The monetary policy released paper notes of 100 trillion, 50 trillion, 20 trillion and 10 trillion Zim Dollar notes for public convenience.

Table 1: Zimbabwe Key Indicators, 2001-2009

	2001	2002	2003	2004	2005	2006	2007	2008 est.	2009 exp.
GDP per head (USD at PPP) ^{1/}	214	204	185	182	174	170	165	145	lower
Agricultural GDP growth rate (%)	-3.9	-22.7	-1.0	-2.9	-10.0	-4.5	-5.0	-17.5	positive ^{2/}
Consumer price inflation; avg (%)	75	135	385	381	267	1 034	12 563	56 mill.	near zero
Total exports (USD mill.)	2 114	1 802	1 670	1 684	1 606	1 533	1 804	1 651	lower ^{3/}
Total imports (USD mill.)	1 791	1 821	1 778	1 989	1 994	2 000	2 113	2 630	lower ^{4/}
Trade deficit (USD mill.)	-323	18	108	305	388	467	310	979	lower
Total external debt (USD bill.)	3.6	3.9	4.5	4.8	4.3	4.7	5.3	6.0	higher

Source: Reserve Bank of Zimbabwe and CFSAM predictions for 2009 accessed from FAO report to the WFP, 2009

During the economic crisis rural households faced liquidity constraints. Cash transactions and transfers in accessing basic needs was negatively heavily affected including access to health, education, food, farming inputs and transport costs. Liquidity in accounting terms is the ability of current assets to meet current liabilities. In investment, liquidity is the ability to quickly convert an investment portfolio into cash with little or no loss in actual value. In finance it is cash to meet immediate and short term obligations or assets that can be quickly and easily converted to meet this.

On the verge of 2007/8 farming season rural households had very limited access to the foreign currency whilst it was still illegally being used. Rural people had limited access to banks which were even far distanced. Therefore access to farming inputs such as seed and fertilizers was limited. As a result rural farm production was diminished resulting in acute

food shortages. Maize area, yields and production (staple food) decreased since 1999 (*see table 2*).

Table 2: Maize area, yields and production; 1999-2009

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Area (000 ha)	1 478	1 374	1 240	1 328	1 352	1 494	1 730	1 712	1 446	1 722	1 426
Yield (t/ha)	1.09	1.18	1.23	0.46	0.78	1.13	0.53	0.87	0.66	0.27	0.80
Production (000 t)	1 607	1 620	1 526	605	1 059	1 686	915	1 485	953	471	1 140

Source: 1999-2007 CSO, 2008 Agritex, 2009 CFSAM

SADC donated seed and fertilizers worth of USD 31 million but the inputs were delivered too late for effective use. A report by FAO in 2009 showed that inputs that came from South Africa were recorded as not suitable for the agro-ecological zones where it was distributed. According to Agritex now Arex in 2009 employed that the Zimbabwean government had provided about 19,000 tonnes of compound D and 12,000 tonnes of top-dressing to communal areas but farmers were reported complaining of poor germination. This resulted in 2008 maize retail prices rising sharply to about USD1 per 1 kilogram of maize in which rural households hardly could not afford.

In 2009 according to the report by Ministry of Agriculture, Mechanization and Irrigation (MAMID) Veterinary Department livestock numbers were decreasing since 2000. In late 2008 many smallholders sold off their livestock including cattle in order to raise money for food, transport, school fees and other expenses following the poor harvest in 2007/08 farming season.

Table 3: Livestock numbers in 2000-2008

Species	2000	2001	2002	2003	2004	2005	2006	2007	2008 ^{1/}
Cattle	6.19	6.42	5.24	5.30	5.23	4.99	5.05	5.01	5.11

Goats	3.80	3.78	3.38	3.28	3.11	3.27	3.12	3.32	3.17
Donkeys	0.42	0.47	0.50	0.44	0.45	0.40	0.52	0.40	0.53
Sheep	0.69	0.63	0.64	0.52	0.48	0.42	0.41	0.39	0.40
Pigs	0.34	0.31	0.18	0.42	0.17	0.17	0.19	0.18	0.20

Source: MAMID Veterinary Department: 2008

Accuracy of these numbers were argued questionable on the respective year

Literature Review

Dil Bahadur Rahut (2005) asserts that risk and uncertainty are the common characteristics of life of indigenous poor Bolivia. Households in rural areas of La Paz, Oruro, Potosi and Chuquisaca had four ways to compensate for income shortfalls. This included work more or increase work days (change jobs and or increase their labor market participation). This category also includes migration in search of work. Secondly using savings and pay with goods, thirdly sell animals and finally getting help from NGO. About 30% had to spend savings and pay with goods in order to protect their consumption and sharp declines in income.

The research which was conducted by Dil Bahadur Rahut (2005) provided with information towards the phenomenon of rural livelihood coping mechanisms. The research was though on the other hand limited to the context of rural people living in African societies. African societies such as Zimbabwe and the South Americas such as Bolivia holds widely differentiated cultural and geological specimens. As a result the research which was conducted in Bolivia by Dil Bahadur Rahut in 2005 shares the same topic but with different contexts of research. This reflects a knowledge gap towards studies centered on rural community development in Africa therefore necessitating the conducting of this research.

According to Snel and Staring (2001) there are four types of coping strategies:

1. The first type entails limiting household expenditures. This can be done in some of ways: by less consumption, cutting down on expenditures perceived as luxuries (holidays, entertainment, transportation, the newspaper).
2. The second kind of coping strategies has to do with more intensive use of internal household resources. A classic example according to Snel and Staring (2001) is the self-supporting household that grows its own vegetables, makes its own clothes, does its own repairs or even builds its own house.
3. The third type of coping strategy pertains to market-oriented activities. Here again, a conglomerate of activities is involved varying from selling home-grown vegetables and other products at the market, as is quite common in Third World countries, to participating in the formal labor market or, if that is not feasible or lucrative, in the informal economy.
4. The fourth and last type of coping strategy entails seeking the support of powerful external actors such as the state, local authorities or NGO. In the context of highly developed Western welfare states, this type of coping strategy is by far the most important. These countries have an extensive social security system that gives people a certain guarantee of income security in times of need and in many cases there are also extra provisions for the most vulnerable groups. Examples of these special provisions include Medicaid and the food stamps in the United States, which are meant to provide the low income groups with medical and health care and food (Snel and Staring: 2001).

The research on the typologies of coping strategies provides with relevant information towards the types of coping strategies that might be adopted against economic shocks. On the same hand the literature which was attributed by Snel and Staring in 2001 of coping strategies typologies seemed to have been mainly adopted by communities that are civilized,

better access to information through modern media, considerable incomes and good climatic ecological zones.

Considering the case of Chimhanda the households have limited access to modern media since the area has no adequate access to electricity. More so the people of Chimhanda have no constant and considerable incomes to which they can reason to adopt against an economic shock. This is as a result of the area not having any industry or commercial activity thus no employment which translates to no income.

On this note Nyamwanza (2010) asserts that coping strategies are also determined by the poverty factor. Poverty under took several forms which Nyamwanza (2010) distinguished into three conditions which are the very poor who are those in extreme poverty, those at the middle level with balanced incomes strengthening their position against risks and the non-poor. The rural households of Chimhanda are classified under very poor as their standard of living falls below largely on the Poverty Datum Line.

From the literature presented on typologies of coping strategies by Snel and Staring (2001) can be noted as favorable and applicable to areas with good ecological climates. Chimhanda is located in an unreliable and inconsistent ecological zone. From this view this research undertook the responsibility to research on the real coping strategies which were adopted by Chimhanda households during the economic crisis.

Munaku E. Zvikomborero and Percyslage Chigora (2010) under took a research to analyze on the coping strategies which were adopted by rural households of Chitse and Kamutsedzera Wards of Mount Darwin District in Mashonaland Central in 2007-2008. Their research arose from food shortages which were experienced by the whole country. The research was further grounded on famines and successive droughts as the main causes of food shortages across the country in 2007 and 2008.

The literature provided by Munaku et.al (2010) on coping strategies by rural households of Chitse and Kamutsedzera Wards were under the period of 2007-2008. Food shortages across the country were attributed to have escalated from the economic crisis of 2000-2009. Therefore the literature provided by Munaku et.al (2010) is limited to food shortages which escalated only from famines and droughts thus sidelining the economic crisis factor. This provided this study with the responsibility to research on the limited access to basic needs such a food by rural households escalating from an economic crisis which impacted heavily in 2008 and 2009.

More so the research which was done by Munaku et.al (2010) under took two wards Chitse and Kamutsedzera. This might have limited the reliability of the data which was provided by respondents during conducting the research. From this research study there is focus on one ward Chimhanda which gives a more reliable access to respondents during conducting the research therefore marking this research with more reliable data and information.

Munaku et.al (2010) research study combined qualitative and quantitative research methods. The use of quantitative methods such as questioners by their study was limited as data collected through questioners that are open ended needed further validation by interviews which comes back to using a qualitative method of researching. Closed ended questions limits respondents to fully give explanatory data therefore the outcome data analysis could not be solely relied on. This research study employed only qualitative research method which gives a more reliable and validated data collection and analysis in the research process.

Research Methodology

This section details the research approach which was used in exploring the coping mechanisms employed by households of Chimhanda in 2008-2009. According to Bell (1993) research methodology is the study of methods used to obtain data from a research project. It

starts by describing the study site and then discusses the research design, how the data was collected and analyzed.

The study area reviews that Chimhanda is in Mashonaland Central Province under Rushinga District as Ward 15. The area falls under climatic agro-ecological region four and five which receives average rainfalls of 450mm-650mm. Its agro-ecological position already poses threats to food security as the area is largely agricultural fed. The topology and poor soils makes the area unsuitable for agriculture.

The area is characterized with dry summer spells and short rainy seasons. Rains usually come late in the second half of the rain season which is usually between late November and late February. Farming is usually semi-extensive, with livestock being kept and drought tolerant crops being cultivated. The soils are sandy, loam, and black clays.

The population stands at about 3,900 people according to the 2003 district census. The community is largely based on communal farming with some households engaging in cotton production at their homesteads where some are provided assistance by various cotton agencies such as Cottco. The ward produce maize, which is the staple crop, and other crops, like groundnuts and round nuts. In terms of education, most households have at least some form of education and generally women's education is lower than the men's (Chengeta, 2009).

Like most of Bantu speaking people, Chimhanda is patrilineal and traditional structures consisting of gerontocracy which has political control at the level of Chieftain (*Nyika*), Village Head (*Musha*) and family (*Mhuri*). Starting at the family level, the father (*baba*) is the undisputed and absolute ruler of his respective family. On the village level (*musha*), power is located to the senior male line though. Traditionally the elderly in the Shona society

were dominant at all levels and could have been a force for political conservatism (Hampson: 1990).

Research Approach

The study employed qualitative research method. Strauss and Corbin (1990) describes qualitative research as a research which produces findings not arriving from statistical means of procedure or other means of quantification. Qualitative research focuses on research about people's lives, stories, behaviors, social movements and interactional relations. Burns and Groves (1997) asserts that qualitative research is a systematic, interactive and subjective approach used to describe life experiences and give them meaning. The research method had a focus on extracting information of rural households of Chimhanda with concern of their life stories, behaviors, social movements and interactional relations during an economic crisis.

Borg and Gall (1989) further asserts the characteristics of qualitative research which included sighting humans as the primary data gathering instrument. The researcher assessed data having the rural households of Chimhanda acting as the primary source of data. The subjects on the study also played a crucial role in interpreting the research outcome thereby developing a grounded theory through analyzing data inductively.

Research Design

The research project employed a descriptive survey design. Chiromo (2009) attributed that a descriptive survey is a method of research which pronounces what we see. She further articulates that the word survey means to see over and beyond therefore descriptive survey implies describing what you are seeing over and beyond the horizon. In a descriptive survey sampling plays the crucial role. A survey involves a study of limited number of cases with the view of drawing conclusions covering the generality of the whole group under review. Descriptive survey involves drawing up conclusions about a population based on a sample.

Salaria (2012) contributed that descriptive survey method is concerned not only with the characteristics of individuals but with the characteristics of the whole sample thereof and it provides with information useful to the solutions of local issues. The survey research employed applications of social scientific methods by critically analyzing and examining the source materials, by analyzing and interpreting data, and by arriving at generalization and prediction.

Population and Sample

The population of Chimhanda in total is realistically unreachable. This would consume much time and money to reach the whole population. Chiromo (2009) attributed that it is not always possible or practical to study the whole population and so we study some members of the population and use the information gained to infer to the whole population due to the factors of time, accessibility and expense. The researcher chose a representative of the population. The characteristics of the representative of the population have the characteristics equally and truthfully of the population.

A sample population was chosen by the researcher. According to Hall (1998), a sample population is the proportion of the population that represents the entire population. The sample population is being used as the specimen for the whole population in the research. When choosing the sample the researcher identified and defined the target group as households of Chimhanda. The researcher then identified the accessible population. The best sample technique was to go for convenience sampling.

Marshall (1996) attributed that convenience sampling involves the selection of the most accessible subjects. Convenience sampling considers people as a sample simply because they are "convenient" sources of data to the researcher. The sample proved to the researcher to be least costly in terms of time, effort and money. The researcher chose the nearest individual

members of the Ward community to serve as respondents. The researcher interviewed the first individuals encountered.

Data Collection

Data collection is the organization of the research tools which can be used to gather data. Mainly interviews were carried with key informants including chiefs, village heads, household heads and humanitarian workers with the aim of getting information. The researcher facilitated dialogues and exchanged of information using their local language.

Chiromo (2009) contributes that interviewing is unique in that it involves the collection of data through direct verbal interaction between the interviewee and the interviewer and through the respondent's comments, facial and bodily expressions, tone of voice, gestures, reactions, feelings, attitudes, evasiveness and non-cooperation, an interviewer can acquire the information that would not be conveyed in any other way. Therefore it has an advantage over other methods of data collection because of its flexibility.

The interviewer employed unstructured interviews. Respondents would respond on a freewheeling, free-flowing style therefore being more conversational. The interviewer adjusted questions according to how the interviewee responded. In the process of interviewing the interviewee also injected own opinions and ideas in a way to stipulate the interviewees response.

Data Analysis

The data collected in the field was made up of many pages, without linkages, without order and less meaningful. The researcher then analyzed the data to draw up meaning and an orderly presentation of the strategies which were employed by the households of Chimhanda in 2008-2009. Data has been analyzed using the thematic system in describing the hypothesis of the research. The analysis further compared each matter, interpret it and finally reached a

conclusion according to the context of the studied research questions. Incomplete and conflicting data which existed was filled in and clarified with further interviews.

O’leary (2004) highlights that thematic analysis of data in research is the generation of themes or exploration of relevant themes from the data that would have been collected from the field. Boyatzis (1998) further articulates that it is the generation of themes through the process of coding, annotating and searching for interconnections. The researcher developed typologies, and use of metaphors to draw meaning and interconnections between the strategies which were employed by the households of Chimhanda in 2008-2009. A narrative analysis was also used in interpreting the strategies which were employed by Chimhanda households.

Riesmann (1993) asserts that data collection and interpretation is often iterative with focus on story building. The researcher managed to build up a story of the coping strategies in 2008-2009 of Chimhanda households through generating main themes which were presented with their interconnectedness.

Research Ethics

Ethics referees to principles and standards that might govern human conduct customarily referred to as morals. Chiromo (2009) highlighted that research ethics are the principles of right and wrong that guide researchers when conducting their research. These are therefore the ethical principles which the researcher employed when conducting the research on the households of Chimhanda.

Across the diversified cultures of Zimbabwe, Chimhanda highly resembles its own unique modes of morals, values and norms which are quite common to other cultures. In the process of the research, the researcher adopted and applied ethical values of the households of

Chimhanda who were the participants directly. This included passing acknowledgements first to well-respected community leaders and associates during conducting group discussions.

When about to conduct an interview the researcher first informed the participant for consent before taking in the research. On acquiring consent the researcher gave the participant assurance that the subject being researched was completely free and out of political issues as the Ward has been politically sensitive. When conducting interviews the respondents would want their identities to be anonymous which the researcher gave price to. This research has also been confidential as it has been still under research and not yet legally published with any institution.

CHAPTER ONE: THE IMPACTS OF THE ECONOMIC CRISIS IN 2008-2009

1.0 Introduction

The economic crisis had devastating impacts on the economy of Zimbabwe. The economic crisis in 2008-2009 had differentiated impacts towards the rural and urban areas. The literature concerning the impacts of the crisis has much been centered towards urban areas and lesser on rural areas. Rural areas experienced the most devastating impacts from the economic crisis as history explains and evidently shows the marginalization of rural people from the development processes. This has largely led to the rural areas to experience the greater negative impacts of the economic crisis in 2008-2009. This chapter will highlight the major negative impacts that were contributed by the economic collapse in 2008-2009 towards the rural people specifically Chimhanda as a case study for the research. On the same hand major impacts towards the whole economy will be highlighted also.

1.1 The Impact of the Economic Crisis in 2008-2009 on the Economy of Zimbabwe

Since 2000 the country's economy started to deteriorate escalating from several attributed factors which led to economic destabilization. Zimbabwe had a population of about 12.5 million in 2008 with rural population accounting to about 7.7 million of the total population (Deutsche Welle, Rural Poverty Portal). The families living in rural areas accounted for much higher rates of poverty relying heavily on emergency aid and remittances (Klienser: 2014). Most of the incomes and production that rural subsistence farms yield were inadequate and this caused food shortages to steadily rise. The economic crisis in Zimbabwe led to rising levels in poverty of rural households.

The government in 2010 argued that the economic crisis was contributed by sanctions and inadequate rains. Inadequate rains were not able to account to the economic crisis in 2008 to 2009. In 2000 the government enforced the Fast Track Land Reform Programme which has

been heavily debated on the development of the country since 2001. As white commercial farmers were forced out of the land they had occupied during the colonial era, relations with intergovernmental organizations and Zimbabwe were compromised. In return the US imposed blanket sanctions on Zimbabwe under the ZIDERA 2001 which cut off Zimbabwe's access to financial assistance.

The government asserts much blame of the economic crisis on donor pullout and limited access to financial assistance by ZIDERA. One might find out that the economic crisis did cost the government far more in key economic budgets than has the donor pullout. This leaves an economic misrule as the only plausible cause of Zimbabwe's economic regression, the decline in welfare, and unnecessary deaths (Clemens and Moss: 2005).

The economy contracted in real terms by each year since 2000 with rising inflation with the local currency losing almost 99% of its value and almost half of the country faced food shortages and up to one-quarter of the population by July 2005 had fled the country (Clemens and Moss: 2005). Many of the impacts (costs) of the economic collapse since 2000 in humanitarian terms were evident. This includes the relative impact on incomes for the average Zimbabwean citizen, and also an estimate of the additional hidden costs in lost lives from the crisis due to medium-term income effects.

In 1953 the average person who was living in Southern Rhodesia had an average income of US\$ 760 per year (Maddison: 2003). In mid-2005 the average Zimbabwe had fallen back to that same level of 1953 therefore income gains of 52 years were wiped off (Clemens and Moss: 2005).

Income widely affects the quality of life through impacting basic need variables. Pritchett and Summers (1996) highlights that wealthy is healthy. In their research evidence showed that an

economic crisis can directly cause additional deaths that would not occur in higher income environments through starvation, lack of access to previous medicines and economically motivated violence. This can be linked with the positive relation existing between the escalating economic crises from 2000 to maternal and infant mortality rates.

1.2 The Impacts of the Economic Crisis in 2008-2009 in Chimhanda

According to the D.A of Rushinga the ward has been considered as one of the poorest ward in Rushinga District. Statistics have evidently showed that Rushinga District is the poorest district in Zimbabwe. In 2003 poverty levels in the constituency (Rushinga District) were recorded at 82% (PASS report: 2006), making it the most severely poverty stricken constituency in the country (Parliament Research Department: 2011).

Health

According to UNDP (2012) during the decade 2000–2010, state investment in health varied from 4.2% of the state budget in 2001 to 15.3% in 2009. An important commitment would be to keep to the Abuja Recommendation of 15% of the state budget for health. However, this proportion of the national budget falls significantly short of the per capita health cost allowance, which, according to the Ouagadougou Declaration, should be US\$34-US\$40. Currently, Zimbabwe’s annual budgetary allowance only stretches to US\$9 per capita (UNDP: 2012).

The health system of the country suffered severely in the 2008-2009 period which largely led to the deterioration of health service delivery. Inflation rampaged the earnings from patients’ fees such as admission, consultation and medicine fees in government hospitals and clinics. This affected the health system negatively as hospitals and clinics could not offer up to standard health services. Dr. Parirenyatwa (2014) attributed that the deepened economic

crises in 2008-2009 severely affected the government's ability to fund public health delivery and this restricted the access of health care towards poor people.

When patients paid consultation, admission and medicine fees to health service providers using the local currency (ZIM\$) on that respective day, three days later the same amount of cash rendered for the same services would not be in the position to be able to procure the same quantity of medicines provided to the same consultation and admission three days before. As a result medicines and services provided in government hospitals and clinics became limited and sub-standard.

Salaries and wages were eroded due to inflation. According to Dr. Magigi (2014) of Harare Central Hospital, health staff within government hospitals and clinics became demoralized within their working departments which further demolished the health sector as whole and as a result most staff nurses and doctors in government hospitals migrated to the diaspora countries such as Namibia and United Kingdom with better working standards. The destination countries had pulling factors such as attracting salaries and wages for nurses and doctors within their health sectors. Therefore the country was left with health staff deficits including doctors and nurses. He further asserts that the migration of trained labor has hit this sector more than any other sector.

According to the Matron of Chimhanda Hospital most cleaning services staff at the hospital left their jobs to do cross border trading as their salaries and wages were below standard as well as being eroded due inflation. This left the hospital without adequate cleaning staff which as a result led to poor bedding and sanitary systems within the hospital as the hospital management could not do anything towards the staff actions.

With all these factors completing major negative impacts the hospital and the satellite clinic of Chimhanda experienced shortages of health staffs (nurses and doctors). By mid-2008 the

hospital had been left with only one doctor who migrated to South Africa in January 2009. By 2009 the hospital did not have a resident doctor which had much devastating effects to the community of Chimhanda.

Most patients who required further consultation of a doctor were referred and even bi-passed to Karanda Hospital which is a distance of about 40km from the ward. Most households within the community did not have the cash to cover the costs which led most households to experience pre mature deaths. Furthermore patients with HIV died pre maturely as they could not afford the costs of travelling for reviews and collection of ARV's. According to the Matron of Chimhanda ward the situation worsened to those patients infected with HIV specifically between the ages of 1-2 years due to malnutrition.

Table 2.1: Maternal and Infant Mortality Numbers Recorded in 2005-2009

<i>Year</i>	<i>Maternal Mortality</i>	<i>Infant Mortality</i>
<i>2005</i>	<i>1</i>	<i>24</i>
<i>2006</i>	<i>1</i>	<i>24</i>
<i>2007</i>	<i>1</i>	<i>21</i>
<i>2008</i>	<i>2</i>	<i>33</i>
<i>2009</i>	<i>2</i>	<i>28</i>

Source: Chimhanda Hospital Health Statistics Department 2014

From table 2.1 maternal mortality has been low as shown due to the fact that most births were being delivered in households through traditional midwiferies. Mangoko (2014) highlighted that most traditional maternal deaths in households went unreported and unrecorded. Households could not afford transport costs to the hospital or the clinic before giving birth and maternal deaths for post mortems.

The infant mortality rate was recorded high in 2008-2009 totaling to 61 deaths. Mangoko (2014), the senior statistician at Chimhanda Hospital argued that more than three quarters of the infant mortality rate were children born with HIV who suffered from malnutrition.

According reports since 1990-2010 maternal mortality rate increased by 28% on the national level. In 1994 under 5 mortality ratio was 77 per 1000 births which increased to 96 per 1000 births in 2009 (International Agency Group for Child Mortality Estimation: 2014).

Table 2.2: Nutritional Deficiencies

<i>Year</i>	<i>Kwashiorkor</i>	<i>Marasmus</i>	<i>Pellagra</i>
<i>2005</i>	<i>87</i>	<i>29</i>	<i>18</i>
<i>2006</i>	<i>42</i>	<i>17</i>	<i>2</i>
<i>2007</i>	<i>37</i>	<i>6</i>	<i>4</i>
<i>2008</i>	<i>14</i>	<i>0</i>	<i>1</i>
<i>2009</i>	<i>66</i>	<i>31</i>	<i>1</i>

Source: Chimhanda Hospital Health Statistics Department 2014

From table 2.2 the year 2008 recorded lower rates of under nutrition. In 2009 under nutrition rates acutely rose high signaling having a positive coloration with the unpleasant condition of the economy.

More so the satellite clinic and the hospital in the ward could not be in a position to provide food and bedding for the patients. Patients were not in the position of being able to pay consultation fees, service fees and medicine fees provided by the clinic and hospital. As a result this left the clinic and hospital without adequate medicines, food, bedding and staff in the provision of the patients who were the rural people of Chimhanda.

In turn most patients who were seriously ill and sick were returned home as the hospital and the clinic were not able to offer proper services such as food, medicines, bedding and sanitation. This resulted in many pre mature deaths in the population of Chimhanda. Pritchett and Summers (1996) highlights that wealthy is healthy. As once noted their research evidence showed that an economic crisis can directly cause additional deaths that would not occur in higher income environments through starvation, lack of access to previous medicines and economically motivated violence.

Education

The education malaise was widely blamed on hyperinflation, which made teachers' salaries worthless and funding for school materials and maintenance impossible (IRIN: 2014). Due to the hyperinflation teachers teaching morale diminished. Teachers engaged into industrial demonstrations for an increase in their salaries and wages which were being affected negatively by the hyperinflationary rates. Children would not report at school for lessons as the teacher is on industrial demonstration. Some teachers who experienced the economic shakiness highlighted that they would traveled to Mukaradze a distance about 70km whilst leaving the school children alone in the classroom for other productive informal business.

The levy fees devalued which was paid to the school in Zimbabwean Dollars due to the effects of hyperinflation. At the beginning of the term levy fees would be tagged at ZIM \$100 Billion. In the next month the ZIM \$100 Billion would be equivalent to ZIM \$1 Trillion. This implied that teaching materials (chalk, makers, pens, pencils, arch files) which the school purchased at ZIM \$100 Billion on the month of commencement the school term would have been equivalent to ZIM \$1 Trillion in the next month soon after the month of commencing the school term. In order to curb the challenge schools requested for top up fees by each month (Admin: Chimhanda Primary School: 2014)

Schools were financially negatively affected due to hyperinflation. For instance earnings from BEAM could not be utilized or saved for later use. Most children in the ward were being supported by the BEAM program in paying levy and school fees. The Education policy argued that children benefiting from the program were not eligible to the top up's of fees requested by the school administration. Furthermore the ministry did nothing to cover the hyperinflationary rates which was affecting the schools administration financially.

For instance the BEAM program would deposit ZIM \$100 Billion on the commencement of the term for each beneficiary. By the end of the respective month of the term commencement the same amount would have been devalued. The policy of the ministry further worsened the situation by not allowing any financial top up's from the program. The school administration had to cover the relative costs upon payments from non-beneficiaries of BEAM.

This resulted in burdening the rural people who had been economically disadvantaged already. Parents and guardians with school going children severely suffered with the requested sudden top up of levy and school fees from the schools administrations. This resulted in a percentage drop out of school children. School children dropout rates at primary level was low and higher on the secondary and high levels. Chimhanda Primary School recorded about 5-10% dropout rate. Chimhanda High School recorded about 26% dropout rate.

The dropout rates of about 5-10% in primary schools were largely influenced by the inability to pay the top up fees in time. The parent or guardian would sacrifice the child not to attend school to herd the cattle, attend to household work, field work and to fetch water. Some households highlighted that due to lack of adequate food some children were regarded as household independent members which forced them to quit school to reap in others fields for food (food for work).

Agriculture

The government had cut its budgetary support towards sub-sidising rural communal farmers in Rushinga District (D.A Rushinga District: 2014). Free seeds and fertilizers which came from the Presidential Farmers Support Scheme were received late and the distribution was argued to have been corrupt.

More so agricultural production in Chimhanda decreased due to the climatic conditions of the agro-ecological position of Chimhanda. Rainfall patterns in 2007/08 farming season were very low. This meant that the usual food and cash crops were very limited in the ward and as a result limited the access of the rural households to the staple food. Maize grain shortages demanded rural households of Chimhanda to purchase maize from other maize farmers and this also attracted commercial farmers from Mazoe, Mvurwi and Shamva Districts to travel with their maize grain to Rushinga District in exchange with livestock for economic sustenance.

According to Cargill (2014: Chimhanda) cotton did not perform well to the Chimhanda cotton rural farmers as prices of cotton were fixed aligned to the regulations of the Cotton Marketing Board of Zimbabwe. The prices were tagged as according to Zimbabwean Dollar with inflation was on the rise. This resulted in the erosion of the cash earnings by cotton farmers.

Food

Economists reflected that in 2007-2009 demand was very high for food and other consumer basket commodities such as bread, sugar, soap and cooking oil. The aggregate supply of consumer basket commodities including food did not match with the aggregate demand to meet equilibrium levels. That is demand emerged to be very high whilst the supply was very low due to factors of low production measured by the subsequent falling of the Gross Domestic Product (GDP).

With the effects of liquidation rural people of Chimhanda were in a difficult position to be able to access food and other basic consumer commodities which were being accessed in urban towns. The nearby urban town was Bindura which is about 170Km from Chimhanda. The households did not have enough cash reserves as inflation was eroding their cash

savings. This made it difficult for the rural households of Chimhanda to access basic food and other basic consumer goods.

Estimates by the Red Cross in early 2008 suggested that up to 5.1 million people were without access to food by the end of 2008 across the country and to worsen the situation the economy was struggling with the world's highest inflation rate (over two million per cent as of end July 2008). As most rural communities were dependent on agricultural production this financial strain had a significant effect on food security and livelihoods.

According to FAO/WFP Crop and Food Supply Assessment Mission (June 2008) estimates of food insecure individuals in Mashonaland Central Province had, July-September 154,600 food insecure individuals, October-December 289,800 and 386,400 in January-March 2009.

Livestock

Mashange (2014) contributed the fact that livestock is the bank of wealth for the rural households of Chimhanda. The First Round Crop Assessment Report of The Ministry of Agriculture, Mechanization and Development (Feb 2009) highlighted that severe depletion of livestock numbers was reported in most districts in the Midlands, **Mashonaland Central**, Manicaland, and the Matabeleland provinces. Livestock was traded for grain by the desperate owners under very unfair trading terms which were dictated by the grain sellers mainly from urban areas. In Chimhanda Ward from my own experience in the days of the crisis, a beast was traded for anything between two and four 50kg bags of maize grain per beast. Widespread stock thefts such as cattle herds were reported in Rushinga District and this depleted the number of cattle herds per household (Nyimo: 2014).

Diminished Access to Financing Services

The rural people of Chimhanda were limited to access micro finance assistance within the ward. Kofi Annan (Dec 2003) highlighted that the stark reality is that most poor people in the world still lack access to sustainable financial services, whether its savings, credit or insurances. In 2008 the counties monetary policy recorded zero micro finance institutions across the country therefore negating the objective of financial inclusion. In 2008 dependent household members in Chimhanda suffered as their access to fund transfers (remittances) was limited from independent household members who had migrated from the area to look for employment and other productive related projects in the urban areas and abroad.

Financial services which were used by the households of Chimhanda on household based levels which included sending money to family at home and away, transport costs and for social emergencies such as burials, food security and health. Due to high liquidation and hyperinflation experienced by the economic sector micro finances failed to offer their

services to rural poor people such as households of Chimhanda thereby affecting the economic development of the ward through financial exclusionary.

1.3 Conclusion

The shocks experienced by the rural households of Chimhanda as evidently highlighted included limited access to basic needs such as education, health and food. Furthermore the economic crisis affected negatively the economic sustenance by diminishing agriculture production which is one of the major economic activity of the ward and the depletion of livestock which was the bank of wealth for the rural people of Chimhanda. The crisis also resulted in the diminished provision of financial services towards rural people of Chimhanda.

CHAPTER TWO: THE COPING STRATEGIES EMPLOYED BY RURAL HOUSEHOLDS DURING THE ECONOMIC CRISIS IN 2008-2009

2.0 Introduction

During the economic crisis Chimhanda households employed several strategies to cope with the economic crisis. Under the period of study the survival mechanisms were largely influenced by the household's access to resources and the available resources in the household. The strategies employed during the period included livelihood diversification, more hours of work, forest produce collection, hunting and gathering, home industries, use of indigenous knowledge systems, illegal activities, corruption, fishing, market-oriented activities, barter trade, use of foreign currency, social capitalization, pay in kind notion, migration, reducing household consumption and expenditure and distress sales. These coping strategies managed to offer survival means for the households of Chimhanda in the face on the negating economic crisis.

2.1 Reducing Consumption

During the period of 2008-2009 Chimhanda households reduced their consumption to adjust to the limited resources they had on household level. More so their access to basic needs such as food and other consumer goods was diminished due to their unavailability on the local market. As a result Chimhanda households employed a strategy of reducing consumption on the limited resources they had such as food in order to sustain their household members during the deepened economic crisis. One of the interviewee (*name unknown*) attributed that

“We had only two major meals per day. We would have the first at around 11am and the second at around 5 or 6pm. In the morning we would rely on *bozo* and bulgur wheat in the evening. On some days we would substitute bulgur with maize meal. During the day of starvation there was nothing to do expect to adjust to the situation which was prevailing across the whole community. Sometimes my wife and children

would go into the wild in search of *usika* which was becoming scarce as most members of the community were considering harvesting it as a major source of food. If we become lucky on that day to get much, it's the food we would be relying on during the day.”

2.2 Livelihood Diversification

Ellis (1999) refers to rural diversification as a process by which households constructs a diverse portfolio of activities and social support capabilities for survival and in order to improve their standard of living. Geran adds that rural households can combine a number of livelihood activities including agriculture crop production, wage work, animal husbandry, cottage industry and forest produce collection. She further assets that the mix of activities will depend on the household's ability to access different livelihood opportunities.

During the economic crisis in the period of 2008-2009 households in Chimhanda managed to diversify their portfolios into several livelihood activities such as wage work, forest produce collection, cottage industry and hunting and gathering. These activities were largely shaped and influenced by the household's human capital such as skills and labor in accessing resources, their availability and their utilization. The economy had collapsed to the extent that rural households were left with limited access to resources such as stable incomes and basic livelihood needs such as healthcare and education.

2.3 Forest Produce Collection

Forest produce collection refers to the material derived from a forest for direct or indirect usage whether for consumption or for commercial use. Forest products include wood and grass. Other products might include wild animals since they inhabit in the forest. Forest products can be processed and utilized to produce end products which are useful on household level such as hides, wood furniture, timber, tools and food. Some other products

collected included wild honey and wild fruits which they used as sources of food against the shortage of food on the local market.

From the research evidence Chimhanda households collected wood which they would use for energy, for making coffins, furniture and tools. For instance during the period Chimhanda households had limited access to fuel as the economy was experiencing fuel shortages. Chimhanda households used paraffin for cooking and lighting. Other households on the business center had access to electricity but their access was diminished due to the erratic electricity supplies which the whole country was experiencing. Chimhanda households became dependent on firewood as their main source of energy.

2.4 Hunting and Gathering

Chimhanda households relied on wild fruits and vegetables for food. Access to food in retail shops and agriculture produces was very limited and scarce and this led them to rely largely on forest produce such as wild fruits and vegetables. Wild fruits included *mauyu* (baobab fruit) and *usika*. The baobab fruit *mauyu* was consumed in different ways. The most common consumption way is eating the grains inside the fruit. The other way which was developed and used was to grind the grains to become powder and then use the powder to prepare thin porridge called *bozo*.

During the rainy season that was between the late November 2008 and early March 2009 the baobab tree leaves were used as a vegetable. *Usika* was grilled and consumed as thick porridge which was usually the lunch of the day.

Baobab leaves, *derere* (okra) and *tsongora* were used as vegetables with maize meals. Man would go into the wild to hunt wild animals. The hunting spree would take some days up to 5. Animals hunted included hare (*tsuro*), Thompson's gazelle (*mhembwe*), porcupines (*nungu*), monkeys (*tsoko*), baboons (*gudo*) and skunks (*gokoko*). Baboons were caught when they

came in villages surrounding Chimhanda such as Godzi, Chaparadza and Runwa to catch goats. An interviewee (Shushai: 2014) who was a hunter during the period attributed that,

“It is very unimaginable today that I managed to hunt and eat a monkey and a baboon with my family. In the wild I would catch a skunk (*chidembo*) in a very fashionable manner. It would not produce a bad scent that it usually uses to defend itself against predators. It’s a known fact that it cannot bite and produce a bad scent at the same time so I would use that to my advantage by making it bite something and then catch it whilst its biting the stick thereby being an effective catch.”

2.5 Cottage Industry

According to Encarta dictionary cottage industry refers to small home-based business. During the period under study Chimhanda households engaged into several home based industries which managed to supply some products the communities could not access on the formal market. For instance man would engage in wood curving and crafting to produce coffins, household furniture (stools, chairs, tables, beds) and tools (axes, hoes).

Chimhanda households had limited cash savings and liquidity impacted by inflation and this limited their access to resources made of wood on the formal market. As a result cottage industry became a source of several necessary products which were vital for their day to day living. An interviewee with Mr Maganyu attributed that,

‘In 2008 November when my sister died, we had to buy a box like coffin for her burial which we purchased in exchange with goats since we did not have any finance to be able to meet the expenses of purchasing a coffin for her.’

Chimhanda households also used cottage industries as their source of household furniture such as stools, chairs, tables and beds. On the same hand schools also placed orders for tables and stools for the classroom infrastructure due to their lack of cash savings to be able to

purchase furniture on the formal market. Cottage industry was also used in making shoes commonly known as *hwashu* which were made of rubber from worn out tires.

2.6 Use of Indigenous Knowledge Systems

The rural community of Chimhanda devoted to use traditional health systems than in using public health consultations provided by specialist doctors and nurses in the medical health centers in the ward which they could not access with effective services. The traditional systems which were being used included use of herbals and traditional midwives.

Most pregnancies were being reported to be delivered in homes as attributed by Chimhanda Hospital Matron (Chimhanda Hospital Matron: 2014). She further argued that there were and still no statistics gathered and presented to us but most pregnant woman in the community rather opted to stay and deliver within their homes during the 2008-2009 period.

From the interviews that were conducted much stories related to the health provision towards pregnant woman showed that woman who were about to give birth during the period were giving birth in their homes due to the poor standards and conditions provisioned by health centers within the ward. More so the shortage of nurses and a resident doctor had worsened the situation.

When about to give birth by a pregnant woman there were well known elderly woman which were known and called in to assist as maternal attendance nurses (*mbuya nyamukuta*) as midwives. The traditional midwives assisted in the birth process and offered psychological and emotional support during the birth experience.

This strategy was adopted due to the lack of admission fees which culminated from the financial crises heightened by hyperinflation and liquidity constraints prevailing within the economy. More so the sanitary conditions of the hospital and the maternal clinic were very

poor as most of the cleaning services personnel had left their jobs for other productive informal activities in order to sustain their families.

The community of Chimhanda managed to use a strategy of using herbals as the health centers were having inadequate medicine to provide with to the community. Illnesses such as stomach pains and headaches devoted to use herbals. Popular herbs that were being used included the eucalyptus tree. The barks were boiled in hot water and then one would drink the water when having a stomach or headache.

2.7 Illegal Activities

During the period Chimhanda households engaged into illegal activities which they used as strategies to cope with the economic collapse. These strategies were used as sources of income due to their lack of formal employment and sustainable income from formal businesses. Such activities include gold panning and corruption.

Gold was being panned in the Mazoe River which is about 30km from Chimhanda. Gold panning activities went on from late April 2008 up to the early rains in October 2008 when there were no activities in agriculture fields. In August 2009 most of the households of Chimhanda travelled to Mukaradze River a distance of about 70km on foot for the panning activities due to the reports of its viability in gold producing. An interviewee (Munetsi: 2014) contributed that,

“After an average of 2-3 weeks I would have managed to extract about 40 points of gold which is convertible to 4 grams of gold along the Mazoe River. Each Friday I would then travel to Nyanzou (a place in Uzumba in the Mashonaland East Province a distance of about 70km from Chimhanda). I would trade my gold with household goods that the household would be in need of such as sugar, salt, cooking oil, maize meal and clothes. I would also get a little amount of cash to use it in covering transport costs back to Chimhanda since we would

have travelled their on foot.”

Very few gold panners would travel to urban areas such as Bindura and Harare due to lack of cash to cover the transport expenses to be enquired and the risk of getting caught with the police. On that point gold buyers would travel to Mount Darwin with goods for basic consumption on household levels as an advantage of the scarcity of commodities which was prevailing on the market within retail shops. An interviewee contributed that in mid-August 2009 gold was traded at 2kg's of sugar for 3 points of gold. A 750ml cooking oil was tagged at 2 points of gold. She further contributed that panning was very difficult along the Mukaradze River because of the scarcity of water.

2.8 Corruption

Since gold panning was an illegal activity it later coupled with corruption in the form of bribery. The police would carry out raids targeting gold panners along the river banks of Mazoe. When caught the gold panners would bribe the police officers so as not to be brought into jail. More so they bribed the police officers so as not to be travelled with to the District Central Offices which would result the gold panner in losing everything and time. A source which requested to remain unanimous attributed that

“I was caught at some time in September 2008. I had to bribe the police officer so as not to face charges and lose everything. I was caught possessing 20 points of gold and I bribed Him with 5points. During the day others were also caught and did the same and this became a mechanism to use when we were raided by the police.”

2.9 Fishing

Fishing activities were being done in the Mazoe River on a small scale level by a few people from Chimhanda. According to one of the interviewees who was once a fisher man from

Chimhanda in 2009 contributed that the fishing activities were mainly done during the nights for an effective catch. He further attributed that the activities also took days of about 5-7 days. Upon return from the fishing grounds woman would take over to sale the fish. He further contributed that one average sized fish would be traded with cash ranging between Zim \$ 50 – 100 trillion in August 2009.

2.10 More Time on Productive Work

The households of Chimhanda took more time when carrying out productive activities. For instance gold panning had to take for up to about 2-3 weeks whilst staying on the river banks to reduce the travelling incur back to the village. Fishing also took about 5-7 days of fishing without having to come home. This was mainly done for the efficiency and effectiveness of the activities by reducing travelling costs thereby reducing expenditure.

2.11 Distress Driven Barter Trade

Barter trade is a form of trade which involves exchange of goods and services with other goods and services. This form of trade became a coping strategy toward the economic crisis in 2008-2009. Barter trade was mainly used in trading assets to other required goods and services within the household. Assets which were used for the trade by Chimhanda households included livestock, fish, gold and food handouts. In the process the trade would give with them goods such as maize, sugar beans and clothes. Services rendered for included transport, health and education.

According to D.A of Rushinga attributed that the terms of trade were very unfavorable to the households of Chimhanda. He further attributed that most of the households were desperate for food thereby this led them to trade their assets mainly livestock for grain. Grain sellers went on to dictate the trading terms taking advantage of the desperate owners of livestock.

An interviewee (Tapera: 2014) who was a transporter attributed that the terms of the trade were very unfair to the livestock owners. A beast was traded for 2-4 50kg bags of maize grain compared to what it used to be some years before when a beast was traded for a tonne of maize grain.

Another community interviewee (Makuni: 2014) further articulated that the terms of the trade for a beast was very unfavorable but there was nothing to do except to let it go than to keep the cattle herds.

“The desperation that we were having made us actually consider the terms of the trade and went on not to be much of a problem to us losing the livestock when it was a way in assisting our households in coping with the economic crises that left us with diminished livestock.”

An interviewee who was one of the suppliers of maize grain from Mazoe was interviewed through a call. When she once visited Chimhanda on a funeral she realized a potential market for maize in exchange for livestock which she would sell to Koala abattoir. Through the call interview the researcher realized that this was not for profit for them (Chimhanda households) but for survival means. Goats were also traded for a bucket or 5-6 mugs of maize grain. Chickens were also traded in exchange for second hand clothes.

2.12 Use of Foreign Currency

Chimhanda community adopted in using foreign money lately in 2008 around September such as the South African Rand, Botswana Pula and the US Dollar in their informal cash trading's when the economy had its highest increasing levels of hyperinflation (D.A Rushinga: 2014). The local currency was inflating and devaluing and this meant a challenge towards cash trading and saving to Chimhanda households who were also unbanked as the

ward had no operating bank. As result the community of Chimhanda began to illegally use foreign money to promote trade and savings.

The hyperinflation made it difficult to save in Zim Dollars for the rural people of Chimhanda. Savings were used for security against sudden shocks such as emergencies including sudden illness and sudden death of household members. The coming in of foreign monies attracted the rural households of Chimhanda to use them and to abandon the local currency which was devaluing. By early 2009 the whole community was trading using foreign currencies (D.A Rushinga).

2.13 Use of Parallel Market (Black Market)

According to the D.A of Rushinga (2014) most of the trading in the District by the end of 2008 was on the parallel market. According to Encarta Dictionary parallel market also known as black market is the system of buying and selling officially controlled goods illegally. The parallel market was used to trade foreign monies. The D.A further articulated that most of Chimhanda shop owners engaged in illegal foreign exchange activities since the community of Chimhanda was now attracted to use foreign currency for their cash trading and savings abandoning the local currency.

According to one of the shop owners at Chimhanda Rural Shopping Center who requested to remain unknown attributed that in 2008 December towards Christmas most shops had adopt in using foreign currency as a medium of exchange to sustain their businesses.

She further articulated that since we had access to banks and the capital we engaged into foreign exchange activities. She more over asserted that she can't remember the actual exchange rates of the Zim\$ with the US\$ and the Rand since the economy was facing a hyperinflation.

2.14 Reducing Expenditure

During the economic collapse in 2008-2009 households in Chimhanda reduced their household expenditure. During the period under study households reduced their usual family visits in urban areas and the number of ceremony attendances outside the village. More so they reverted to have walking their way to the village to and from of their day to day activities. This was done to reduce the cost of travelling as they lacked the finances to meet the associated costs of travelling. More so most of the households attributed that they lived without any cash in hand and this led them to live on less than an average of a dollar per day as measured by the poverty datum.

2.15 Use of Social Capital

Putnam (1993) as quoted by Geran refers social capital as the features of social organization, such as networks, norms and trust that facilitates coordination and cooperation for mutual benefit. Social capital was used as individual's assets through building up from social relations. Geran further articulates that social capital is one type of an asset identified in the sustainable livelihood approach that households may draw upon to accumulate wealth or to cope with a crisis.

Chimhanda households used social capital in different ways which were largely shaped by their interaction with others in the community and networks of those outside the ward. The activities which were brought about through social capital includes migration. Geran states that social capital are the sum of social resources available to individual households in the form of networks of social relations that may be used to access other productive resources and livelihood strategies.

2.16 Migration

Encarta Dictionaries (2009) refers migration as the group moving of people between places. Household members of Chimhanda migrated to the urban areas and to South Africa to look for productive activities whether formal or informal. The migration was mainly shaped and contributed by the social networks that were there between household members and relatives or friends in the migrating areas.

From the research, though no actual statistics were able to be obtained most of the interviewed households that had family members who had migrated were mostly men between the ages of 15-30 with relatives or family friends in the destined areas. Most migrated household members managed to get employed in the informal sector with relatives owning informal businesses in the urban areas. Migrants to South Africa were employed as laborers in the mining sectors mainly and other intensive labor demanding sectors such as engineering and construction.

Those migrant household members had to send remittances to the remaining household members for survival. Remittances were in form of grocery packages such as cooking oil, soap and sugar and these were commodities unavailable on the local market.

2.17 Pay In Kind Notion

The pay in kind notion became one of the most used strategy to cope with financial imbalances such as hyperinflation and liquidation. This system was mainly used in paying for basic needs such as education, health, transport expenses and food. According to the headmaster of one of the schools in the ward, He attributed that this system further developed to be used to assist teaching staff for the primary and the secondary school of Chimhanda. Teachers were threatening to leave the schools in Chimhanda by migrating to the urban areas for better working conditions in private colleges where they were being paid in foreign currency. Most of the teachers also left their jobs for other viable economic activities in order

to survive during the economic crisis of 2008-2009. This resulted in most of the children not coming to school as the teacher will not be present.

He further notes that through the school development committees (SDC) in around November 2008 the pay in kind was adopted in the ward towards boosting teaching staff morale. The pay in kind included paying with service work and assets such as livestock. The teacher was provided with other basic goods such as salt, sugar, cooking oil and soap. As a result the community managed to cope against the financial imbalances that was existing within the economy such as hyperinflation and liquidation. These financial imbalances were discouraging cash payments and cash trading. This managed to empower the households of Chimhanda to be able to transact using available resources in accessing basic needs such as health, education, food and transport.

2.18 Conclusion

In conclusion households of Chimhanda employed strategic mechanisms to cope with the economic crisis. The activities included livelihood diversification, forest produce collection, cottage industry, hunting and gathering, illegal activities, use of indigenous knowledge systems, barter trading, distress sales, use of foreign currency, pay in kind notion, reducing household expenditure, limiting consumption and migration. These strategies managed to offer the households of Chimhanda survival mechanisms against the deepening economic crisis in 2008-2009 period.

CHAPTER THREE: ENHANCING THE RESILIENCE OF CHIMHANDA HOUSEHOLDS IN FUTURE ECONOMIC CRISIS

3.0 Introduction

Mumbengegwi asserts that the resilience of the people of Zimbabwe during the economic crisis remains to be a legendary story. There is need to learn from the experience of the economic crisis which deepened in 2008. The coping strategies which were adopted during the crisis can be used so as to be able to formulate public policies, implementation of public programs and effective and efficient projects that are mainly focused on empowering rural households against future economic crisis whilst integrating rural communities into sustainable economic growth and development. History has largely and clearly shown rural marginalization in the process of economic development as evidently presented with the alarming higher poverty rates.

There is need to eradicate the rate of extreme poverty and hunger in Chimhanda since the district is the most poverty stricken district across all the district in Zimbabwe. Rural development stakeholders need to integrate rural communities into economic development and growth through community appraisal if economic sustainability is to be achieved. Formulation of economic development prospect on national level by the government might need to be clearly divisible focusing on rural areas as rural areas have different economic cultures than in urban areas so as to reduce rural marginalization in the process of economic growth and development. There is a dire need for the government to address the process of decision making appraisals towards rural communities during an economic crisis.

These factors can be able to enhance the resilience of Chimhanda in future economic crisis. One might note the marginalization and poverty levels of the households of Chimhanda in the process of economic development and growth and this limited Chimhanda households to be

able to survive during the economic crisis as the community lost its livelihood and access to basic needs.

3.1 Eradication of Poverty and Hunger

The foremost enhancement mechanism to enhance the rural community of Chimhanda to be able to cope with future economic shocks is to eradicate poverty and hunger. In 2003 the District of Rushinga recorded about 82% of its population living in extreme poverty. As a result this limited the strategic coping of the community during the economic crisis due to their limited access to economic resources. The more the limited access to economic resources translates to limited effective survival mechanisms during an economic crisis. The economic impacts severely affected the social and economic livelihoods of the community of Chimhanda during the deepened economic crisis in 2008.

This can be achieved by greater participation of the households of Chimhanda in the pro-poor programs focusing on economic development. In the process there is creation and enhancement of employment thereby increase in income.

3.2 Rural Community Integration in Formulating Government Intervention Programs

Government intervention programs during an economic crisis might need to be appraised by the participation of the affected rural people in the decision making process and implementation. During the economic collapse governments intervention programs focused mainly on increasing the access of rural people to basic needs. Nevertheless underestimating the efforts of the government the programs deemed to be ineffective in enhancing the households of Chimhanda to cope strategically with the economic crisis.

Interviewees who contributed about the BACCOSI argued that the program did not effectively address the access to food, nutrition and other consumer basket goods such as

cooking oil which were unavailable on the market. One of the interviewee attributed that the handouts which there were being provisioned were not able to sustain their households and meet nutritional balances.

3.3 Preservation and Promotion of Traditional Knowledge Systems

There is need to preserve and promote the traditional knowledge systems of Chimhanda which they used as strategies to cope in surviving during the 2008-2009 economic collapse. The current constitution of Zimbabwe has managed to create a legal framework for this mechanism under Chapter 2 Article 33 which states that there is need to preserve, protect and promote indigenous knowledge systems specifically medicinal. During the crisis inadequate medicine provision in health centers was substituted with local traditional medicines. More so the shortage of medical staff on the local maternal clinic and hospital led to pregnant woman to use the traditional midwifery which was a practice of the uncivilized times.

Furthermore these traditional knowledge systems might need the government to collaborate with relevant stakeholders such as NGO's, health facilitators and food and nutrition specialist in creating a leverage of enhancing promotion of the traditional knowledge systems which the rural community of Chimhanda has. For instance the government can lobby for the training of traditional midwives (*mbuya nyamukuta*) in Chimhanda so as to enhance the strategic coping of pregnant woman during an economic crisis due to poor provision of maternal facilities and lack of admission fees by pregnant woman.

Local traditional foods and herbs may also be utilized by provisioning research programs aimed at developing and realizing new and better end products from local vegetation and animal life. For instance the baobab fruit can be further developed to other quality food end products as it has been done by the National University of Science and Technology

department of Food and Nutrition in 2014 as exhibited during an exhibition centered on Science and Technology Innovations at University of Zimbabwe in September 2014.

3.4 Encouragement of Rural Communities to Adequately Grow and Store Food

There is need to encourage the rural households to adequately grow and store food. The current constitution of Zimbabwe has also given a limelight legal framework on the encouragement of people to grow and store adequate food whilst establishing adequate food reserves as enshrined on Chapter 2 Article 15. The researcher realized that the rural community of Chimhanda had limited food reserves during the economic crisis. More so food growing was largely limited due to the poor climatic agro ecology of the Ward.

The government and other stakeholders in rural development might have to promote adequate and proper nutrition through education and information dissemination targeting the whole community of Chimhanda. For instance NGO's operating in provisioning of food and nutrition might have to encourage the community of Chimhanda to grow draught resistant crops such as sorghum and millet and further more provide them with skills and techniques in the crop growing of the crops as well as extension programs. This might enhance the growing of food in the Ward and increase food reserves. In future the rural households of Chimhanda might be able to cope with an economic crisis experiencing food shortages and nutritional deficiencies as they will be having enough food in their reserves.

3.5 Rural Infrastructure Development

The households of Chimhanda might need intensive infrastructure development. The community still lacks efficient Information and Communication Technology. Currently the Ward has not even one internet café. The schools in the Ward have no access to internet due

to the unavailability of internet and computers. ICT will be a leverage tool in increasing the rural inhabitants' access to information. Vital information might include current social, political and economic news. During the economic crisis prices of basic commodities in 2008 were rapidly rising. According to World Bank (2009) the exchange price doubled every 17.3 days. As a result the rural community of Chimhanda lacking relevant information cash savings later became devalued due to the hyperinflation.

During the period of 2008-2009 when the crisis had deepened the Ward had no access to fast, reliable and effective communication means. There was limited communication service provision which was being provided by TELECEL and NETONE. More so most of the households in 2008-2009 did not have mobile cell phones. During the time having a mobile cell phone was of the richer classes. Purchasing a cell phone was expensive and unaffordable to rural people of Chimhanda. This limited effective, fast and reliable communication of rural households of Chimhanda in events of emergency such as pregnancy delivery and sudden serious illnesses. Therefore rural infrastructure development such as in ICT might enhance the strategic coping mechanisms in future economic crisis.

3.6 Foster Rural Industrialization and Commercial Enterprises

There is need to foster and enhance industries and commercial enterprises in rural communities. The rural community of Chimhanda largely lacks industrialization and commercial enterprises. This has economically unfolded the Ward to be mainly a community relying of remittances and informal cash savings due to lack of banks and micro finance institutions and industries. The Ward currently has no banks and industries. This has limited the rural households of Chimhanda to able to access formal financial services and employment. During the economic crisis this increased the severity of the impacts of the economic crisis on the rural households of Chimhanda.

Rural households of Chimhanda grow cotton. The government might lobby or enforce COTTCO to open a cotton processing industry in the Ward considering the vast abundance of capital reserves for the operations of the industry such as land, labor and cotton. The current constitution further gives a legal framework in promoting rural industrialization and commercial enterprises under Chapter 2 Article 13 of the constitution under the National Objectives of the country.

This will create formal employment for the households of Chimhanda than transporting the cotton to urban areas such as Harare where the processor is situated. This will also reduce rural to urban migration to look for employment opportunities in industries.

In 2008-2009 Chimhanda did not have a micro finance provider or a formal bank. Most of the rural inhabitants of Chimhanda were unbanked in 2008-2009. This limited their access to micro financial services such as emergency loans to be able to cope with emergencies on household level and other services such as financial advice and cash transfers from household members in urban areas and abroad.

3.7 Promotion of Entrepreneurship in Rural Communities

Entrepreneurship can be defined as someone initiating and financing new commercial enterprises. The rural community of Chimhanda has a potential for business activities such as livestock trading due to the abundance supply of livestock such as goats and cattle. During the economic crisis in 2008-2009 the community lost large livestock to exploitative trade by commercial traders who exchanged with grain and sell the cattle and goats in urban areas on high profitable prices. In this regard there is need to foster and promote entrepreneurship in Chimhanda by provisioning regulated market centers through the District Council.

More so other relevant stakeholders such as NGO's may promote animal husbandry projects such as cattle ranching and goat breeding which can meet international standards and can be sold to international markets. International Rescue Committee (IRC) managed to implement such as project in Manicaland Province in Mutasa District were the rural community commercially grow chili paper which is exported and sold in United States markets.

3.8 Increase Agriculture Productivity

There is need to increase agriculture production in Chimhanda through fostering irrigation programs and construction of water reservoirs such as dams. During the economic crisis rural households of Chimhanda had limited agriculture production output as they lacked sufficient agriculture extension programs, subsidies and mechanization. The provision of such assistance programs might have assisted the rural households of Chimhanda to optimize an effective agriculture output thereby reducing the negative impacts of the economic crisis experiencing food shortages and basic commodities.

CONCLUSION

Rural areas in Zimbabwe have been marginalized since the 19th century with the colonization of the country. The colonialist government further enslaved the rural people and this diminished the socio-economic and political life of rural households across all parts of the country. With the coming the settler British to colonize the country most of the Zimbabwe's population was driven out from fertile and productive lands into unfertile and unproductive lands called reserves (*ruzeva*). These reserves are commonly known at present day as the rural areas. From today's evidence rural areas are largely located and situated in poor arable lands where there is unproductive and unfertile soils.

During the colonial period the economy of the country was vastly developing and growing in urban areas where settlers established as centers for commercial and industrial economic activities. After the country attained its independence in 1980 there have been efforts by the government to develop and promote economic growth in rural areas but this has not been achieved as there has been remarkable slow economic development and growth within rural areas.

According to IFAD (2010) about 61% of the population of Zimbabwe are in rural areas. 72% of the total population in rural areas is being poor. Rushinga District has been the most poverty stricken district in the country recorded at about 82% poor people in 2003. Kliesner (2014) argues that families living in rural areas account for the higher rates of poverty than urban households heavily relying on emergency aid and remittances. Rural areas across the country lacks economic growth and development thereby translates to lack of formal employment and limited access to basic needs.

The country faced a severe economic crisis which escalated from a deep financial crisis since 2000 and worsened in 2008. Inflation was acutely increasing since 2001 and further

developed into a hyperinflation in 2007-2008. The impacts of the economic crisis were severe towards rural households with the situation further worsening the rural inhabitant's access to basic needs whilst their poverty levels and rates increased.

The economic crisis deepened in 2008-2009. Mumbengegwi attributes that the survival of Zimbabweans during the economic crisis remains to be a legendary story. Rural communities managed to survive and cope with the economic crisis with employment of strategic survival mechanisms which were influenced by their available limited resources on household level and their access to available resources on community level.

Clemens and Moss (2005) mirrors that economic growth is not sufficient for development but necessary. In most areas where average incomes are low and high poverty rates Clemens and Moss (2005) supports the argument that income growth is needed to boost consumption and to reduce poverty which is a key feature of sustainable development. The economy of Zimbabwe has been growing but at the same time large sections of the economy has left the marginalized majority population of the country in high rates of poverty.

In understanding that economic growth and development is needed in the rural parts of the country there will be acceleration of improvements in access to health, quality and affordable education and largely the quality of life. An expanding economy basically might be in a position of providing resources, opportunities and incentives for improving the basic livelihoods of rural communities to be able to strategically survive efficiently and effectively during an economic collapse which has negatively impacted the general livelihoods of rural households and access to basic needs and welfare resources.

From the experience of coping with the economic crisis by rural households of Chimhanda it has provided a vital link existing between poverty and development. If a community is poverty stricken it implies their level of coping with an economic crisis is very limited due to