Endangered Human Security in Cash Strapped Zimbabwe, 2007-2008

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Abstract: This article discusses human security in the context of cash shortages that Zimbabweans experienced between 2007 and 2008, not withstanding the fact that the human security facets were gradually threatened in the country following the introduction of the Economic Structural Adjustment Programme in 1991 and the establishment of the Movement for Democratic Change. It argues that the competition between the opposition political party, the Movement for Democratic Change, and the ruling party, the Zimbabwe African National Union Patriotic Front, deepened the socio-economic woes including shortage of cash and a currency that continued to tumble into a worthless legal tender. The government's efforts to curtail inflation and address cash shortages by, among other things, introducing price controls aggravated both the shortage of goods and the cash crisis, thereby threatening the Zimbabweans' "freedom from want" or their rights to access their money from the banks. The ruling party stuck to the domestic currency, only later to begrudgingly embrace the multi-currency regime because people had adopted it as one of their survival strategies in an effort to lessen the challenges experienced in a biting economic milieu. It concludes that the shortage of money violated Zimbabweans' rights to access their money from the banks and also endangered their security since the shortage of cash destroyed the capacity to access socio-economic needs. Also, poverty, hunger, and unemployment among other insecurities left many people (both employed and unemployed) feeling hopeless and troubled.

Introduction

The political competition between the Movement for Democratic Change (MDC) and the Zimbabwe African National Union Patriotic Front (ZANU-PF) posed severe threats to the human security needs of Zimbabweans in terms of "freedom from fear" and "freedom from want." The chronic cash shortages that were experienced between 2007 and 2008 belong to the "freedom from want" strand of human security, which is the focus of this article. The period was characterized by a rapid decline of the economy, a hyperinflationary environment, excessive pricing, and a shortage of basic commodities. A significant number of banks came to a standstill largely due to undercapitalization. Consequently, the public lost trust in the banking sector as a result of the government's ill-conceived monetary policies that it had initiated with

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the intention to establish a steady cash flow in the country. It is imperative, however, to realize that the economic downturn in Zimbabwe began in 1991 when the country embraced the Economic Structural Adjustment Program (ESAP) and only reached its peak in 2008. Although companies, investors, and the government were affected by cash shortages, the ordinary citizens were the hardest hit. In 2007, the inflation rate stood above 1,400 percent and the Zimbabwean dollar was trading against the United States dollar at nine million to one dollar.[1] According to Hanke and Kwok, the inflation rate was recorded at 79.6 billion percent by mid-November 2008.[2]

While other countries have experienced hyperinflation, Zimbabwe's experience was the first of its kind in the 21st century and the second highest in world history (the first position being that of Hungary). It marked the world's thirtieth hyperinflation, with the first that which France experienced during the French Revolution.[3] There is a precedence to Zimbabwe's hyperinflation experiences that is briefly represented by what took place in Germany (under the Weimar Republic 1920–1923) and Yugoslavia (1992–1994). The German hyperinflation led to the development of a corrupt and criminal black market as people responded to survive the wiping out of their incomes.[4] In response to increasing hyperinflation Germans invested in houses, antiques, jewelry, soap, and hairpins. Petty theft of copper pipes and brass armatures and fuel siphoning from other people's cars also became a common way of coping. Others resorted to barter trade of goods and services.[5] In Yugoslavia people devised different coping mechanisms, which included relying on remittances from relatives who lived in other countries, savings, and in particular the black market that worsened the prevalence of corruption and criminality.[6]

The experience with hyperinflation by many countries worldwide made the subject vital in the burgeoning literature that seeks to explain and reflect on the economic challenges but, however, neglecting the resultant human security challenges per se.[7] According to Claessens and Kose, financial crises come in different sizes, forms, and shapes changing over time into different forms and even spreading across borders. Their implications for economies are enormous. Some of the countries that experienced run-away inflation include Germany (1920s), the United States (1930s), and Greece (2009).[8] The Great Depression, which started in the United States in 1929, is believed to have caused mass unemployment and severe deflation in many countries across the globe at different times and with varying severities. Its most devastating effects, however, were largely felt in the United States and Europe where it lasted longer.[9] Standards of living are believed to have dropped alarmingly, and one-fourth of the industrialized countries' labor force could not find employment during the Great Depression.[10] From the foregoing examples, different types of responses were experienced, and it is thus valuable to establish how Zimbabweans and their government responded to the cash crisis and how this affected human security. Again, the same appears to have occurred in 2007-2008 in the form of a world financial crisis.[11] According to Chen and Imam, econometrically, asset shortages negatively impact on economic growth, asset bubbles, and raise a high probability for a crisis particularly in emergent economies.[12] The financial crisis in Greece led to widespread unemployment, which stood at 27.5 percent by early 2013 and impoverished many households.[13] Consequently, literature analyzing citizen responses to these crises have a lot in common with what was experienced in Zimbabwe in the more extreme forms of an informal economy.[14] Zimbabweans responded in different strategies and as a result the entire

Zimbabwean economy developed into *kukiya-kiya* (meaning an informal method of living, using separate tricks and tactics to stay alive) aimed at individual survival, or to ensure their "freedom from want" in particular.[15]

Against this backdrop, the aim of this article is to: (1) explain the nexus between the concept of human security and cash shortage revealing how individual Zimbabweans responded to the cash crisis; (2) briefly discuss the causes of socio-economic decline in Zimbabwe; and (3) evaluate the various individual citizen responses in the midst of unceasing cash shortages aggravated by hyperinflation. The article engages the human security concept's "freedom from want" strand whilst acknowledging the ongoing discussion and observation that contemporary human security is complex. The study seeks to reveal how people survive in an environment where the currency is increasingly worthless as a result of unprecedented economic chaos. Thus it shares the same view with those calling for diverse approaches to be deployed in a drive to deal comprehensively with the new security arrangements where material and social elements co-exist.[16] Engaging the qualitative research methodology and data collected through analysis of both secondary and primary sources, the article asserts that the shortage of cash and the worthlessness of the printed bearer cheques constituted a threat to the socio-economic wellbeing of individuals in Zimbabwe because the majority could not afford to procure basic commodities needed in order to survive. My categorization of cash shortage in Zimbabwe as constituting a human security threat is relevant and critical in light of the fact that security has been redefined and contested. It is in this light that the shortage of cash experienced in Zimbabwe between 2007 and 2008 constituted a human security issue. This is so because money is a passport to socio-economic needs of individuals, and without money access is denied to any such services or wants. The first section reflects on the human security concept showing how its "freedom from want" strand relates to the insecurity brought by the cash shortages plus the worthlessness of the Zimbabwean dollar between 2007 and 2008. Secondly, the causes of hyperinflation in Zimbabwe are briefly discussed followed by an examination of the strategies engaged by individuals to survive the cash crisis and the ever-declining value of the Zimbabwean dollar. The article concludes that the cash crisis caused by hyperinflation was indeed a human security threat in Zimbabwe between 2007 and 2008 because a huge number of Zimbabweans were unable to access cash from the banks and thus unable to purchase basic survival goods. Moreover, any government effort meant to ameliorate the availability of cash and avert its ever-collapsing value actually aggravated the situation, hence violating the rights of Zimbabweans to get their money from the banks.

The Human Security Concept

In examining the cash shortages that were experienced in Zimbabwe, it is prudent to declare that a combination of the worthlessness and shortage of money falls under the freedom from want strand of the broader human security concept. This is because money is one of the basic needs required to ensure access to basic survival needs such as food and health care thus contributing to human security.

Traditionally, security threats came from other states, whereas today security challenges develop within states. Prior to 1994, security was viewed from the lens of the state and/or nation. That is to say security only focused on the defense of the state from external attack.

Added to this, states focused on their territorial integrity and other resources they controlled at the expense of the people they represented. More so, states were preoccupied with preserving themselves and ensuring the security of the elites at the expense of the poor many.

In 1994, the human security concept came into the limelight, and it is about shielding individuals and communities from any form of violence or insecurity. The term "human security" according to Jolly and Ray reveals new global security challenges and the substance of dealing with persistent threats to human life.[17] In this dichotomy, security was redefined to include non-state centered security issues including hunger, disease, and repression and hurtful disruptions in normal daily life patterns, be it in homes, jobs, or communities.[18] This is because interstate conflicts declined while intra-state conflicts increased as a result of a number of factors that emerged after the end of the Cold War.[19] Redefining the concept of security became imperative in a drive to deal comprehensively with the hitherto not seriously considered security threats based on human rights violations and individual concerns as opposed to state sovereignty only. However, at present the security of the individual by no means guarantees state security, regional, and even international security.[20]

For the common people, human security as a worldwide concept "means protection from the threat of disease, hunger, unemployment, crime, social conflict, political repression and environmental hazards."[21] In other words, human security is a critical instrument that changes focus in security examination from the state to human beings.[22] Accordingly, "human security and national security should be, and often are, mutually reinforcing."[23] Nevertheless, it is significant to realize that a safe state does not by design make people secure. Protecting people from foreign threats may be an indispensable aspect of their human security but it is not adequate. The seven dimensions of human security outlined by the UNDP include:

> *Economic security*—assuring every individual a minimum requisite income; *Food security*—the guarantee of physical and economic access to basic foodstuffs; *Health security*—the guarantee of minimum protection from disease and unhealthy lifestyles; *Environmental security*—protecting people from the short- and long-term ravages of nature, man-made threats in nature, and deterioration of the natural environment; *Personal security*—protecting people from physical violence; *Community security*—protecting people from loss of traditional relationships and values and from sectarian and ethnic violence; and *Political security*—ensuring that people live in a society that honours their basic human rights.[24]

Human security entails ensuring "freedom from want" and "freedom from fear" for all people and is the most critical way to tackle the challenge of global insecurity today. The "freedom from fear" school limits the concept of human security to protecting citizens from violent conflicts that are linked to poverty, lack of state capacity, and other forms of inequities. It points out that restricting attention to violence is a realistic and workable strategy towards human security. Again, it is concerned with emergency assistance, conflict prevention, and resolution and peace building. All advocates of human security are in agreement that its central aim is the protection of individuals against threats that confront them.[25]

On the other hand, the "freedom from want" school (which I engage in this article) advocates for an all-encompassing strategy in accomplishing human security on the economic and social front. It argues that the human security agenda should be widened to cover hunger, disease, and natural disasters because they are interrelated concepts in tackling the root causes of human insecurity and they take a toll on far more people than war, genocide, and terrorism combined.[26] As opposed to "freedom from fear," it broadens the focus beyond violence with a focus on development and security aims. However, it is essential to note that these two schools of human security are interrelated.[27] In short, human security is people-centered, multi-dimensional, universal, and inter-connected.[28]

It is against this background that this article uses the "freedom from want" school to discuss the strategies that individuals used to deal with cash shortages and the ever-tumbling Zimbabwean dollar between 2007 and 2008. This is because among other things Zimbabweans suffered "freedom from fear" (which is not the subject of this study) threats in the form of political violence and displacements while "freedom from want" challenges dominated their concerns and were prolonged. These include those linked to cash shortages such as poverty, hunger, disease, and natural disasters (drought) culminating in the lack of state capacity to provide freedom from want and protect its citizens from human insecurities including access to their banked money. Apparently, the lack of cash brought hopelessness to many people tipping the country on the verge of collapse because people faced many threats ranging from lack of food and health issues to other socio-economic related challenges.

Put in simple terms, money is a medium for paying for services and empowers one to be able to procure basic commodities without which the right to purchase and access to services is denied, thus threatening human security and in particular the "freedom from want" strand. In this regard, services and basic goods are all wants that people with their cash are free to get in order to lead decent lives. In Zimbabwe they were two challenges regarding cash: that people had money but it was made worthless as a result of government policies and that individuals could not access cash from the banks. Hence their freedom from want was violated and their lives were endangered.

An Overview of the Causes of Socio-Economic Challenges in Zimbabwe

The country's socio-economic systems began to decline as a result of the Economic Structural Adjustment Programme 1991-99, payment of unbudgeted gratuities to war veterans, involvement of the Zimbabwe Defense Forces in the Democratic Republic of the Congo, and the Zimbabwean land reform crisis.[29] With the background to the Zimbabwe crisis extensively analyzed elsewhere an overview only may suffice here.[30] Scholars have identified a number of causes and dimensions of the economic meltdown and by implication human insecurity in Zimbabwe. These consist of economic, political, and social causes. Political causes and dimensions of the crisis have appeared equally important contributing factors to the collapse of the country's economic sector. The political crisis has been repeatedly cited as the original cause of the Zimbabwean crisis that led to the emergence of the economic and social dimensions. These causes include the government's failure to deal with corruption and prioritizing of some political, at times authoritarian, decisions regardless of their harm to the economy. Furthermore, the crisis was exacerbated by the violent Fast Track Reform Programme, the use of violence in order to destroy the opposition, disputes concerning election results, and the absence of the rule of law.[31] Apparently, the populist moves by the government that were not economically sound generated far-reaching negative socio-economic effects. Accordingly, the late 1990s marked the beginning of the printing of paper money without the gold equivalent backing, and this process ultimately fed into the resultant hyperinflation experienced in 2007-2008. It is believed that the printing of paper money began in 1997 when the government paid $Z50,000 in unbudgeted gratuities to war veterans.[32] Thereafter, the Zimbabwean dollar continued to tumble. To this end, Kairiza notes that Zimbabwe's hyperinflation was a result as well as the cause of the fall in production and the depreciation of the exchange rate.[33] According to Gukurume, hyperinflation was largely caused by the involvement of the Reserve Bank of Zimbabwe (RBZ) in the black market foreign exchange transactions to improve its foreign currency reserves, which were falling fast.[34] The RBZ inflated the prices of foreign currency through its agents to such a degree that any common moneychanger would not be able to buy any foreign exchange because of the RBZ had *bhegi raGono,* referring to the money from the then RBZ governor Gideon Gono that bought foreign currency in the black market. Also, cash transfer rates were tremendously high because the money that was being transferred was "artificial" in the sense that the RBZ printed money due to shortages in local currency. Therefore, money burning thrived as a result of a crucial shortage of both the foreign currency and the local currency that was in circulation. Consequently, there was no "real cash" as in the actual, physical money, which merely meant that "plastic money" and by extension real-time gross processing system (RTGS) transfers would have high rates of the more imagined money than it was warranted.[35]

For the purposes of this article, it is imperative to define the phrase "financial crisis" as experienced in Zimbabwe. In the words of Claessens and Kose, a financial crisis denotes "an amalgam of events, including substantial changes in credit volume and asset prices, severe disruptions in financial intermediation, notably the supply of external financing, large scale balance sheet problems, and the need for large scale government support."[36] This definition applies to the Zimbabwean case because the resultant acute shortage of money in 2007-2008 happened in the context of a political crisis coupled with an economic meltdown exacerbated by the sanctions imposed by the West (United Kingdom, Australia, the European Union, and the United States) on account of the country's bad human rights record and failure to service the debt owed to the International Monetary Fund and World Bank.[37] Combined, the sanctions and lack of foreign currency in the economy left the country with one choice—excessive printing of money that led to hyperinflation. Therefore, the financial crisis Zimbabwe experienced during the period under review is difficult to categorize because it cuts across many of the observed categories of financial crises, namely currency crisis, sudden stop (or capital account or balance of payments) crisis, debt crisis, and banking crisis. A currency crisis is basically seen as involving devaluation or sharp depreciation of a currency forcing authorities to defend it by expending large amounts of foreign currency reserves, imposing capital controls, and sharply raising interest rates. A sudden stop (or a capital account or balance of payments crisis) denotes a large (and usually unpredicted) fall in international capital inflows or a sharp reverse in total capital flows to a country, often occurring in conjunction with a sharp increase in its credit spreads.[38] Additionally, a debt crisis entails a country's failure to service its debt both domestically and internationally. In the case of Zimbabwe both cases apply. Domestically, the

Zimbabwean government still owes many service providers millions that run into billions. The country's external debt in 2015 stood at US$6.703 billion while domestic debt stood at US$1.7 billion.[39] Lastly, a banking crisis entails the failure by banks to honor the convertibility of their liabilities, forcing government intervention to prevent this by providing large scale capital and liquidity assistance. In the case of Zimbabwe, the country was grappling to provide such services to ailing banks even in the post-hyperinflation era.[40] As one of the consequences a huge number of Zimbabweans could not withdraw their money from their banks to purchase socio-economic services, thus denoting human insecurity.

Responses to the Cash Crisis

Illegal Foreign Currency Trading and the Rise of the Black Market of Goods

In response to the skyrocketing inflation, which devalued the Zimbabwean dollar at an alarming rate, people resorted to a number of survival strategies. These include what Jones classified as a "*Kukiya-kiya*" economy, which refers to an individual survival strategy.[41] Or, it was what Chagonda referred to as a "casino" economy, which refers to different ways of coping with challenges and some of these are sometimes illegal.[42] Moyo analyzed livelihood strategies deployed by the urban poor in Bulawayo to alleviate household food gaps amid food insecurity and macro-economic meltdown plus the effectiveness, capability, and sustainability of livelihood strategies including the role and capacity of the state in addressing the food crisis.[43] Tamukamoyo dealt with the nature of informal economic activities among urban traders (who were dealing in clothes and shoes, DVDs, arts and crafts, and second-hand books) in Harare who struggled to survive and stay afloat during the crisis.[44] This article augments this literature by shifting the discussion to the tactics individuals adopted to lessen human security challenges imposed on them by the inability to access money and the worthlessness of any money they were able to access.

At the peak of Zimbabwe's political and economic crisis, a number of Zimbabweans fled the country in search of greener pastures throughout the world, most particularly South Africa, Botswana, and Britain. Some people remained resolute, hence enduring enormous livelihood hardships. To grapple with hyperinflation some people resorted to "money" burning or "*kubhena mari*," and they "developed remarkable resilience to grapple with the economic stagnation and livelihood limitations emerging thereof."[45] During the crisis Zimbabwe experienced "the worst economic situation in its recorded history and the highest inflation rate ever experienced worldwide by any nation at peace" and its "economy had untold negative effects on the education system which led to the mass exodus of teachers."[46] Parents engaged in "economic activities such as cross-border trading" and supported "teachers with money and food."[47] Morreira asserts that during the period of hyperinflation there were "images of economic disarray: empty shelves in supermarkets, queues for bread and piles of Zimbabwe dollars without value."[48]

Some people resorted to the illegal use of foreign currency. In this light *Mai* (mother) George, a woman who owned a *shebeen* in the Harare suburb of Avondale, beginning in the first quarter of 2007 sold beer to her clients in United States dollars and South African rand without the government's endorsement.[49] This dovetails with Hanke and Kwok's observation that foreign currencies obtained on the black market rapidly replaced the Zimbabwean dollar, and by 2008 the US dollar, South African rand, Botswana pula, Zambian kwacha, and Mozambican metical all had become increasingly popular in the country.[50] Moreover, it was alleged that the Montana Beef Company circumvented the economic crisis by banking its foreign currency earnings in South Africa, and this revenue guaranteed its operations.[51]

Foreign currency exchange was so quick and efficient to the extent that it was mistaken for an official well-organized economic system. This led to the emergence of illegal foreign currency exchangers known as *Osiphatheleni* (What have you brought us) in Bulawayo. They sometimes went and waited by the Botswana border at Plumtree to exchange with informal cross border traders returning to Zimbabwe. *Osiphatheleni* offered the Zimbabwean dollar for the Botswana pula. Critically, the black market in Zimbabwe was a result of an amalgamation of various factors including but not limited to high unemployment, high taxes (tax burden), foreign exchange controls, restrictive business environment, hyperinflation, high poverty rates and a high rate of return.[52] Accordingly, black market became a common feature of the Zimbabwean economy and was of significance as the Zimbabwe's hyperinflation peaked at a stupendous 89.7 sextillion percent in October 2008.[53] Against this soaring inflation people could not access their cash from banks, and the few who got their money found its purchase capacity eroded. Hence, human security was endangered.

Among other reasons, people resorted to the illegal use of foreign currency because of the government-imposed price freeze on basic commodities in 2007 as a desperate attempt to stop hyperinflation. The policy was not effective for it led to the shortage of goods since retailers could not replenish their stocks largely because of a lack of capital and the unacceptability of the local currency (bearer cheques) where the traders bought their wares.[54] Additionally, while the licensing of about one thousand shops to use foreign currency as their trading currency was touted as a good tactic to help struggling businesses import goods and spare parts, it was genuinely the first official recognition of the unofficial dollarization of the economy and was also done for political expediency.[55] This is because on the one hand the government was still paying civil servants in the devalued local currency but expected them to buy basic needs in shops using foreign currency. On the other hand, the licensed shops paid tax to the government in foreign currency, which increased the government's depleted foreign currency reserves. At the same time, the government continued to criminalize the use of foreign currency on the black market where it was unable to collect taxes and hence not benefiting from transactions. It is also important to note that government was involved in illegal foreign currency deals through the RBZ, which employed money dealers to buy United States dollars on the black market.[56] It is worth noting that as a longer-term consequence of the formal economy and local currency having virtually collapsed, the Inclusive Government (2009-2013) resorted to paying its workers in form of vouchers in 2009 and transformed the system into the use of multi-currencies. This helped stabilize the economy up to early 2013. However, following the contested 31 July 2013 elections a rapid decline became the trend for the Zimbabwean economy, thus further slipping the majority of Zimbabweans into an inability to get their money out of banks, thus marking another return to human insecurity. Since early 2016, a repeat of the long queues and withdrawal limits were common amid a biting cash crisis despite using a multi-currency regime and since end of 2016 a pseudo-currency called the bond note.

As Kairiza has observed, "paradoxically, the government's price controls, via the informal economy fuelled prices, further eroding living standards and further alienating the masses."[57] City shops were fined for overcharging during the price control exercise.[58] Such price controls, however, culminated in late 2007 in "empty shelves" and continued throughout the whole of 2008.[59] Furthermore, punitive charges were slapped on commuter omnibus operators for overcharging passengers.[60] In the short term, price controls eased skyrocketing prices but in the long run led to the closure of business and hyperinflation. Consequently, it can be argued that the price control exercise, although launched to monitor shops and other businesses that constantly hiked prices in response to the ever-growing inflation, assisted ordinary people to at least subsist in accordance to what money they had, but it was not helpful to them in the long term. They were left with nothing to buy due to a combination of an inability to access their cash from banks and the worthlessness of the accessed money indicating an increasing state of human insecurity.

In 2008 many people became involved in buying and selling critical basic commodities that were not available in the shops. Some of the commodities in short supply were manufactured locally but were moved into the black market by "unscrupulous" business people as a way of evading government price controls. In response, the government ordered the arrest of business people who diverted goods to the informal market.[61] For example, the magistrate court sentenced a Harare businesswoman, Venencia Madake, to community service for overcharging and failure to display prices.[62] Such a failure to display prices was due to the fact that prices were often spiraling on a monthly basis in 2007 and on daily and even hourly basis in 2008. As a result, overcharging was merely business people's attempt to keep their prices in line with the inflation and remain in business. On the other hand, the government by criminalizing those who overcharged was simply attempting to control the situation by addressing the symptoms instead of the root causes of hyperinflation.

To exacerbate the situation, in August 2006 Gideon Gono, the then RBZ governor, slashed three zeros on all denominations. This did not halt the inflation rate but simply made the bearer cheques portable. The naïve reasoning in removing the zeros from the local currency was a psychological ploy that people were going to be confused into believing that the Zimbabwean currency had ceased to be inflationary and thus rethink their beliefs about inflation.[63] However, like in previous years since 2002, the idea of printing money and introducing new denominations was merely cosmetic because it did not bring an end to inflation, the unavailability of basic commodities, lack of investment, and high unemployment. In 2007 the RBZ ordered banks to reduce bank charges and continuously raised withdrawal cash limits.[64] This was caused by the Zimbabwean dollar's loss of value and partly because banks operated according to the central bank's imposed withdrawal limits. The cash withdrawal limit was not even enough to cover a one-way bus fare ticket for those who stayed in town. One of the consequences was that people were dying despite having money in the bank.[65] The inability to access money and go to work on a daily basis meant the freedom for one to access cash was violated, hence human insecurity. This is because most of the people's basic needs such as food, footing health bills, and paying utility bills could not be accomplished in light of inaccessible cash. This demonstrates that normal life patterns were disrupted both at home and work, which dovetails into what MacGarry observed:

> Every issue of new currency boosted inflation, so that the largest new denomination rapidly became the price of a loaf of bread. Money supply could not keep up with demand for most of the year. Bank withdrawal limits meant that, whatever a workers' pay might be, if it was paid by cheque, s/he would only be able to withdraw a fraction of it on any day – often hardly enough to pay a minibus fare to come to the bank.[66]

The above observation largely explains that printing money with no economic backing (lack of a strong local industrial, commercial, and agricultural base) spells doom for any economy and triggers the attendant human security problems.

Earning Goods as Salary/Wages and Barter Trade

In response to hyperinflation, businesses developed different survival strategies. In 2007 and 2008 the National Oil Company of Zimbabwe among other companies paid their employees in fuel coupons, and the workers in turn sold their fuel to motorists.[67] In a related reaction, on 28 July 2008 Mimosa Mining Company announced its decision to pay its workers 25kgs of maize, 20kgs beans and a five-liter container of cooking oil as salary.[68] Also, the Grain Marketing Board paid its employees a 50kg bag of mealie-meal, a case of beans, and a bag of coarse salt per month. The workers then bartered some of their earnings for cooking oil and soap.[69] A number of companies downsized their workforce due to operational challenges. For instance, Archer and Zimsun retrenched about two thousand and four hundred workers respectively.[70] Linked to this, Gumbe and Kaseke noted that only companies that were able to implement various survival strategies such as "quantity reduction, decentralization of decision making, reducing quality of products, development of syndicates, shorter pay periods and other forms of financial, marketing and purchasing strategies" were able to survive the hyperinflation.[71]

In the provision of education, teachers solicited for incentives, and some schools demanded fees in foreign currency or fuel coupons. Most teachers went on strike, and students wishing to attend classes had to do so through extra lessons where teachers obtained payment in the form of groceries from students before classes could begin.[72] At Africa University located in Mutare, fees were paid in the form of cattle, beans, and maize. Likewise, at Waddilove High School in Marondera, day scholars were allowed to pay fees in cattle.[73] More so, at Hallingbury primary school in Harare parents and guardians paid school fees using foodstuffs such as rice, cooking oil, sugar, and soap that were then distributed to the teachers as their incentives.[74] The above reveals the degree of insecurity created by the worthless and inaccessible Zimbabwean dollar.

While barter trade is not a unique feature in Zimbabwe, it became significant and widespread during the crisis in terms of its intensity and the products that were used as a medium of trade. It was practiced as an alternative measure to the scarce and ultimately worthless cash. In rural areas barter trade was considered as an efficient method of exchange in the midst of cash shortages and worthlessness of the Zimbabwean dollar. For instance, one goat was bartered for a 50kg bag of maize in Zaka District.[75] Related to this, individuals such as Maseheka and his workmates went as far as Murehwa in Muchinjike area where they bartered soap and clothes for bags of maize.[76] At the peak of the scarcity of the basic commodities in the country an imported 12.5kg bag of mealie-meal sold for R100 or US$15. These prices were beyond the reach of the poor, as many needed about R300 to R400 per month to feed his family of six.[77] In some rural areas people went to the grinding mills with a 750 ml bottle of cooking oil as payment for getting a bucket of maize processed into mealie-meal. Two kilograms of maize were paid to have a 20kg bag processed into mealie-meal.[78] A considerable number of residents in the Mbare suburb of Harare went to Muzarabani to exchange goods such as flour, sugar, and plates for goats and maize in an effort to overcome the valueless Zimbabwean dollar and survive the cash shortages.[79]

Even far afield in the Buhera District, Chief Nyashanu noted that "people could not die simply because there was no cash. We exchanged livestock like goats and sheep in return for basic goods like mealie-meal, soap, and clothes."[80] Similarly, in the rural areas of Nkayi in Bubi District the people from Mdotshane traded a goat for 10kgs of maize meal, and gold was also used as a medium of exchange.[81] In the barter trade process, Morgan Mahenye, a farmer in Maware farm in Zaka District, got more than ten cattle as he traded 100kgs of maize for a beast.[82] To facilitate the movement of goods barter trade was also introduced. For instance, for transporting bags of food or cement from point A to B some of the goods transported were used as a medium of payment for the service.[83] What is evident from the foregoing is that the individual responses to the worthlessness of the currency and failure to access cash from banks were largely driven by the need to survive and overcome a myriad of insecurities. The resultant effects on the rural people were threats to livelihoods, a poverty cycle, and a threat to their freedom from want. The rights of children were threatened, families lost their draught power after selling or bartering their cattle, and they could no longer manage to produce food for themselves. Also, losing livestock meant the loss of the only status symbol of wealth that many rural people have, and this signified enduring human insecurity.

Bribery and Petty Corruption

Bribe taking and petty corruption became rampant as people paid bribes for services as if it was the normal thing to do. While it will not be correct to say that the cash shortages caused corruption in Zimbabwe, the cash crisis exacerbated corruption (reaching even areas that were hitherto uncorrupted). Before the cash crisis high profile corruption cases had been publicized. Yamamoto argues that "Zimbabwe's decay and collapse of its moral fibre started way back in the 80's and was allowed to slowly eat away the society's fabric over decades."[84] This erosion of the social fabric was apparent in a number of scandals starting in 1982 and continuing right up to the present.[85] It is evident from the long list of financial scandals that corruption permeated Zimbabwe's moral fiber like a cancer and morphed into a patronage form that politicians strongly backed. At the same time, the fact that cash shortages had effects on corruption between 2007 and 2008 need not be overemphasized.

People with relatives who worked for banks had the privilege and likelihood of getting their money. As one informant said, "My mother works in the RBZ, so this assisted her to get enough cash to meet all our requirements and so life was easy."[86] To ensure order, banks had to issue service numbers as a mechanism for controlling the exhaustive long queues. Moreover, some people who awoke early sold their queue tickets to bank clients who arrived late.[87] Added to this, there was a category of clients who chose to sleep at the entrance of banking halls or on the pavements in order to secure a tactical position that would guarantee access to cash the following morning as banks opened for business.[88] Bank clients from outside towns, however, found themselves without access to cash most of the time. The situation was grim by the end of November 2007 as "people desperately waited in long and meandering queues for salaries and bonuses."[89] To widen their chances of accessing cash, bank clients had to buy queue tickets from street kids or negotiated with transporters from outside towns to transport them very early in order to join the queues earlier.[90] Consequently, those without corruption networks suffered the most while those with links managed to survive.

Unorthodox methods such as paying bribes via tips to bank tellers were widely used in 2007 and 2008 to circumvent cash withdrawal limit from banks, which was at one point pegged at Z$5 million dollars. In the process some bank tellers charged a premium of up to 40 percent of what a client needed, and if one wanted Z$200,000 million (approximately US$143), only Z$120 million (approximately $86) was obtained, with the difference remaining with the tellers.[91] More often tellers reserved the signed cash withdrawal slips from friends and relatives who got whatever cash available.[92] Corruption was also widespread amongst the police force, especially at roadblocks, as police officers accepted bribes as a survival strategy. Moreover, police officers wore uniforms off duty and briefly controlled the bank queues just as a means of accessing their own cash and obtaining bribes.[93] Even where police officers were assigned to control bank queues they manipulated this as an opportunity to allow their relatives and friends to bypass the long queues.[94] In a different setting, vendors engaged in running battles with the police, and most of the loot was shared amongst the members of the force involved in the operations.[95]

As a reaction to withdrawal limits continuously introduced by the RBZ (to end the cash crisis which it temporarily managed), people opened multiple bank accounts, which enabled them to access reasonable amounts of cash whenever it was available. For instance, Isaac Munda, a city of Harare worker, opened accounts with the Commercial Bank of Zimbabwe, Barclays Bank, and ZimBank.[96] A huge number of bank employees who had multiple bank accounts withdrew money above the daily cash withdrawal limit and offloaded it on the black market in exchange for foreign currency.[97] Furthermore, in October 2008 illegal foreign currency dealers conspired with bank employees to withdraw large sums of cash beyond the Z$50,000 cash withdrawal limit.[98] Some of these worked for high profile businesspeople in the city of Harare, Members of Parliament, and other government officials who were exempted from the ordinary daily cash limit.[99] Such officials abused their social status to duck cash shortages, and their "loot" was exchanged for foreign currency at Roadport, Eastgate and Sam Levy village in Harare.[100]

The government through the central bank launched the Basic Commodities Supply Side Intervention (BACOSSI) program in 2008 to address the plight of rural people.[101] Under this program for a nominal fee people received food hampers that contained sugar, flour, cooking oil, and salt. The program, however, was unsustainable and marred by corruption because the products were sometimes diverted to the black market, and also it was financed by printing more money. As a result, it only provided relief in the short-term. According to Kairiza, it was these quasi-fiscal activities disguised as expansionary Keynesian economics but in reality being meant to prop up the Mugabe regime that also played a key role in decisively worsening hyperinflation in its penultimate stages.[102] Besides, the quasi-fiscal activities significantly contributed to Zimbabwe's debt.[103] It was the central bank's lack of independence from the whims of the government that pushed up inflation. In addition, investors lost confidence both in the short and long term due to a lack of trust of the central bank. These developments vindicate Asiedu and Freeman's observation that, corruption at both the firm and country level among other factors contributed to undermining firm and country investment growth.[104] Indeed, the case of Zimbabwe is believed to offer nothing new to the case studies of hyperinflation as "it followed the same pattern of government coercion, disrespect for property rights, and reckless use of the monetary printing machines."[105]

As the responses to the crisis largely demonstrate, however, there was indeed innovative thinking on the part of the general populace to continue surviving against all odds brought about by the hyperinflation and the failure to access bank deposits. Overall, it is apparent from the foregoing that people resorted to corrupt strategies and bribes because the banks and the RBZ did not respect their right to withdraw any amount they had in their bank accounts. Above all, businesspeople found an opportunity of making huge profits as the country declined into a law of the jungle.

Morally Decadent Activities as Livelihoods

Although there are challenges in establishing a direct cause and effect relationship between cash shortages and morally decadent behaviors, the increase of these activities was alarming between 2007 and 2008. Forced and early marriages increased as parents exchanged their girls for either food or cash.[106] Thus, the cash crisis in Zimbabwe had multiple layered effects for girls, including but not limited to an increase in early marriages, and drop-out rates in schools more severely affected girls, thus confirming that the economic crisis had negative effects on women's empowerment.[107] There was also an increase in prostitution, robbery, theft, and fraud among the impoverished Zimbabweans as they sought to earn a living amid the biting cash shortages. In other instances commercial sex workers demanded fuel for their services and sold it on the black market.[108] Related to this, five teenage girls stripped and walked for about two kilometres in the streets of Kariba in an effort to get school fees.[109] Fake anti-retroviral drugs were sold as a way of obtaining money amid the critical shortage of the drugs in the clinics and hospitals, both public and private.[110] The repercussions of the rise of prostitution illuminated the dire circumstances the country was facing with about 3,500 people died weekly in 2008 from the combined effects of HIV/AIDS, poverty, and malnutrition.[111]

The case of a mother of five who died after Parirenyatwa Group of Hospitals staff refused to attend her because she had not paid admission fees is illustrative. Her seemingly preventable death was due to her brother having left the bank unable to obtain cash he needed for her fees because of the cash shortages.[112] Responding to the challenge of accessing needed medical care, a significant number of people requested prescriptions from doctors, which in most cases required millions of Zimbabwean dollars to buy medicine for chronic ailments. Armed with the prescriptions they applied for cash from their banks. After obtaining the cash they either exchanged it for foreign currency or bought basic commodities.[113] In addition, doctors produced retirement documents in connivance with their clients on false medical grounds such that their "patients" urgently needed their pension funds. The pensioned individuals gave the doctors part of their loot and often then invested the rest in their own small businesses. Unorthodox means such as the presentation of real or fake burial orders to banks became popular. These empowered the beneficiaries involved to be exempted from queuing and being susceptible to limited withdrawals.[114] The above illustrations of financial desperation and manipulation also relate to what the literature on prostitution says about the link with poverty.[115] Also, the literature on criminality, including organized crime, notes that it thrives under poverty and financial crisis conditions.[116] Again, when in May 2008 the RBZ introduced special agro-cheques to curtail money shortages some people began to print counterfeit notes. In response the central bank advised people to take note of the security features of the bearer and special agro-cheques.[117] Robbery was also rife, and businesses were not spared in this rampage.[118] At the same time, increases in criminality such as shoplifting, fraud, and embezzlement negatively impacted businesses.[119] Consequently, diverse human security challenges were wrought by the failure of people to access their money from banks and the worthlessness of the currency.

From 2006 through to 2008 there was a boom in diamonds in the Manicaland area of Chiadzwa that attracted people from different parts of the world and Zimbabwe for either diamond digging or buying, plus prostitution (which was one of the lucrative businesses in the area).[120] The illegal male miners known as *magweja* took comfort in either the illegal women diamond panners known as *magwejelina* or other women who offered sexual services for cash, both in local and foreign currency.[121] Prostitutes from as far as Beitbridge rented houses in Mutare because they had a big business from illegal diamond miners and traders.[122] Most of them were South Africans, Congolese, or Nigerians (who were known for keeping large sums of foreign currency).[123] Money obtained from prostitution was used to pay rent, bills, and to buy groceries and clothes. It was also common practice that illegal miners paid bribes worth R100 or US$10 to the security personnel to gain entry to the diamond fields.[124] The illegally mined diamonds were sold and the cash thus obtained was used among other things to buy groceries, beer, and the services of prostitutes.[125] Accordingly, the Marange diamond fields in Chiadzwa and gold panning in different areas including Kwekwe helped the impoverished and cash starved Zimbabweans to alleviate their challenges. Indeed, that illegal mining greatly aided as a shock absorber during the crisis cannot be underestimated. It formed part of many people including rural people's sources of livelihood diversification amid a failing agricultural economy and a lack of the traditional sources of livelihoods including money sent by breadwinners from towns. In this dichotomy illegal diamonds panning became a livelihood tactic of alleviating the challenges caused by drought and the worthlessness and inaccessibility of the Zimbabwean dollar.

Survival of the Fittest: Resort to Violence

Demonstrating the adage that a hungry man is an angry man, violence was also used as a strategy to overcome the cash shortage. Some uniformed forces including soldiers embarked on expeditions to harass black market vendors so as to grab scarce basic goods and cash.[126] Soldiers threatened people queuing for money at banks so that they could access money from the banks first. The country was at a tipping point because soldiers between late November and early December 2008 looted and vandalized shops and beating foreign currency dealers, especially in Harare, thus spreading fears that the country's crisis had reached a dangerous point, as a mutiny was highly likely. Additionally, over 80 percent of the country's population lived in poverty.[127] In fact, fears of mutiny were actually high as soldiers at one point clashed for over six days with anti-riot police who were attempting to stop the military from looting shops. Their looting was a demonstration of their inability to access their money from the banks because of the cash withdrawal limit imposed by the RBZ.[128] The soldiers' unrest was only pacified when the Zimbabwe military police intervened by withdrawing and transporting large sums of cash from various banks to the barracks, which they then paid to the restless soldiers.[129]

The short life of the riots should be viewed from the standpoint that the Zimbabwean military's top echelons are largely pro-establishment; hence given the primacy of discipline in the army, a mutiny by lower-ranking personnel without the support of their superiors was difficult to sustain.[130] In fact, the military factor has been influential in deciding the outcome of many revolutions as exemplified by the cases of Tunisia, Egypt and Syria. In these countries, the dearth of independence between the state, party and the military decisively prevented political change but allowed it where the situation was vice versa.[131] Although the soldiers' short-lived riots did not go further and did not turn into a mutiny, however, that Zimbabwe was in the throes of political and socio-economic woes could not be doubted. Critical to note is the fact that the use of violence by the low-ranking military personnel, while primarily aimed at making ends meet for the individuals, also threatened the security of a number of other people. While members of the security sector resorted to violence because they could not get their money from the banks, at the same time their use of violence endangered the civilians' "freedom from fear" that is a right enshrined in the constitution of Zimbabwe.

Cross-Border Trading, Workplace Vending, and Emigration

Between 2007 and 2008 government workers were among the most impoverished in the country and a good number resorted to selling freezits, sweets, and sugar among other commodities at work, apart from voting with their feet.[132] People went to South Africa to buy basic commodities such as rice, soap, lotion, and cooking oil. Prior to 2007, Zimbabweans were importing goods from other countries, but these excluded basic commodities. Such goods were sold for foreign currency at both workplaces and residential homes.[133] At times a network of people contributed cash for one person's fare to and from either South Africa or another country in the region who would then return with the scarce commodities.[134] This seems a good example of the relevance of task cohesion amid threats where a shared commitment among members of a group is available to achieve a common goal.[135] Women played a very critical role during the crisis, and it would not be an understatement to argue that the individuals who engaged in cross border trade, most of whom were women, saved the country.

Civil servants including teachers went to Mozambique where they bought quantities of clothes packed in big bags popularly known as *mabhero* for reselling in Harare and other towns.[136] Their movement was necessitated by the government's suspension of import duties on all basic commodities.[137] However, the imported goods and other locally produced commodities instead of being readily available in the formal retail shops and markets found their way to the parallel market. RBZ governor Gideon Gono appreciated the role of cross border traders and small and medium enterprises when he said "their products keep the economy going."[138] It was this thinking that resulted in civil servants being allowed to go outside the country in 2008 without visas after an agreement was reached between Zimbabwe and South Africa. It can be argued that probably after having tested the potential benefits from other countries and motivated by a combination of push factors (such as the lack of life opportunities, low living standards, political and socio-economic volatility, and lack of chances to use skills) and pull factors (better wages, employment prospects, better working conditions, freedom from political insecurity, and careful immigration policies that appeal to high skilled workers) many professionals decided to leave the country.[139] As a result, Zimbabwean professionals, including nurses, teachers, and security sector personnel, and unskilled workers emigrated in search for greener pastures. About four million out of the twelve million Zimbabweans were estimated to be living outside the country.[140] Both the positive and negative economic effects of this exodus exposed the extent to which cash shortages and the worthlessness of the local currency violated people's rights to access goods and services.

Regionally, South African businesses benefitted immensely from the business opportunities generated by Zimbabwe's economic meltdown.[141] The Southern African region's education sector,, especially South Africa's and even beyond also benefitted as teachers and academics fled Zimbabwe. This is true notwithstanding the fact that the emigration of unskilled personnel caused xenophobic attacks in Botswana and South Africa. This was caused by increases in unemployment and socially unbecoming means of earning livelihoods including but not limited to robbery and prostitution.[142] The domestic health sector and the education fraternity significantly suffered due to a dearth of human capital signifying human security challenges in the form of health and education insecurity.[143] In a more positive vein, members of this diaspora remitted money to Zimbabwe through different money sending services such as Home Link and Western Union, thus helping both the national economy and individuals.[144] These remittances alleviated the cash challenges that were experienced in the country, but it was mostly those with relatives and friends outside the country who enjoyed the benefits. Overall, the involvement of the Zimbabwean diaspora guaranteed the survival of both those who moved and those who stayed, thus helping the Zimbabwean situation.[145]

Conclusion

Employing the human security concept's "freedom from want" strand, this article discussed individual citizen and to a lesser degree government responses to the insecurity brought about by the cash shortages and the devalued Zimbabwean dollar between 2007 and 2008. The study began by discussing the difference between state security and human security. It asserted that state security was centered on the interests of the state at a time when conflicts between states were acute before 1991. Following the end of the Cold War in 1991 there was a decline in inter-state conflicts and an increase of intra-state conflicts; hence the need to focus on human security that addressed the needs of the individual, which are divided into two continuums of "freedom from fear" and '"freedom from want."

The article further argued that the cash crisis experienced in Zimbabwe between 20007 and 2008 compelled individuals to resort to different strategies in an effort to survive. This was so given the fact that money was difficult to access from the banks. Moreover, even those who accessed the limited permitted withdrawal amount, they could not buy a reasonable amount of basic commodities or pay for the provision of services because the Zimbabwean dollar had become worthless in terms of value. What is imperative to realize is that money as a medium of exchange that ensures access to social needs (for example health and education) and economic needs (such as basic food commodities) wan unavailable. Overall, the inaccessibility of cash from the banks threatened people's livelihoods. Therefore, the cash crisis caused by hyperinflation was indeed a human security threat in Zimbabwe between 2007 and 2008. Put differently, people failed to obtain sufficient money to purchase basic needs that included but were not limited to food, and they had no money for footing their health bills, travel expenses to and from work, and for paying utility bills because they could not access or withdraw their cash from banks and even if they could its value was ever-declining.

The inaccessible cash meant that people were denied access to their socio-economic wants; hence human insecurity was apparent. Normal life patterns were disrupted at home, jobs were lost, and the formal economy came to a standstill due to an acute cash shortage. Zimbabweans responded with numerous strategies in a drive to lessen or cope with the human security challenges caused by their failure to access money from the banks and the worthlessness of the currency. The strategies included but were not limited to: cross border trade and vending, bribe taking and petty corruption, selling goods on the black market, and illegal foreign currency trading and use. This was all in an effort to survive amid an economic crisis.

Furthermore, government efforts meant to mitigate the shortage of cash instead aggravated it. Government efforts such as price controls and further printing of money were short-lived solutions because the cash crisis and hyperinflation were merely symptoms not the root causes of the crisis. In fact, the situation worsened until the adoption of multi-currencies and the temporary thawing of the political haggling between the country's political parties and this eased the economic decline. In light of the foregoing, it is important to argue that citizen responses to the 2007-2008 cash crisis to a great degree represented a more extreme form of informal economy driven by the need to survive after the government failed to redress the socio-economic and political challenges. To this end, the cash shortage that so greatly endangered human security was rooted in contested politics, ill-informed economic policies, and corruption among other ills.

Notes

1 *Parliamentary Debates* 2007.
2 Hanke and Kwok 2009, p. 354.
3 Ibid.
4 Tapiwa Chagonda 2016, p. 138.
5 Ibid.
6 Ibid.
7 See, for instance, Crafts and Fearon 2010; Chen and Imam 2012; Claessens and Kose 2013; Romer 2003.
8 Claessens and Kose 2013, p. 3.
9 Romer 2003.
10 Ibid.
11 Crafts and Fearon 2010, p. 1.
12 Chen and Imam 2012.
13 Matsaganis 2013, pp. 6-7.

14 See, for example, Jover et al. 2014; Cinalli and Giugni 2016.
15 Jones 2010.
16 Schouten 2014, p. 25.
17 Jolly and Ray 2006.
18 UNDP 1994, p. 23.
19 Goucha 2008, p. xix.
20 Jolly and Ray 2006, p. 5.
21 Hove et al. 2013, p. 3.
22 Jolly and Ray 2006.
23 Hove et al. 2013, p. 3.
24 UNDP 1994, pp. 24–33.
25 Ibid.
26 Ibid.
27 Goucha 2008, p. xxii.
28 Jolly and Ray 2006, p. 6.
29 Hove and Gwiza 2012.
30 See, for instance, Timba 1997; Bond and Manyanya 2002; Dansereau and Zamponi 2005; Chimhowu 2009.
31 Murisa 2010, p. 3.
32 Hove and Mutanda 2014, pp. 116, 118.
33 Kairiza n.d.
34 Gukurume 2015, pp. 220-221.
35 Ibid.
36 Claessens and Kose 2013, p. 3.
37 Hove 2012, pp. 76-77.
38 Claessens and Kose 2013, pp. 11- 12.
39 Mhlanga 2015.
40 Despite a multi-currency regime, since 2013 bank clients also faced intermittent challenges to access their money from banks and the problem became acute since early 2016 and no sign of ending is in sight by mid-2017.
41 Jones 2010.
42 Chagonda 2012.
43 Moyo 2009.
44 Tamukamoyo 2010.
45 Gukurume 2015, p. 220.
46 Sadomba et al. 2015. p. 235.
47 Ibid.
48 Morreira 2015, p. 273.
49 *Mai* George interview 2011.
50 Hanke and Kwok 2009, p. 358.
51 Chepasi interview 2011.
52 Makochekanwa 2012, pp. 33-35.

53 Hanke 2008.
54 *The Herald* 2008c.
55 Kairiza n.d., p. 13.
56 Chagonda 2016.
57 Kairiza n.d., p. 5.
58 *The Herald* 2008c.
59 *New African* 2007, p. 78.
60 *The Herald* 2007.
61 *The Herald* 2008a, p. 2.
62 Ibid.
63 Kairiza n.d., p. 12.
64 *The Sunday Mail* 2007.
65 Nyathi 2008.
66 MacGarry n.d., p. 4.
67 Chepasi interview 2011.
68 Nyoni interview 2011.
69 Zeda interview 2013.
70 *The Chronicle* 2007, p.1.
71 Gumbe and Kaseke n.d., p. 1.
72 *The Herald* 2008b.
73 Mupayiwa interview 2013.
74 Moyo interview 2011.
75 Muza 2009.
76 Maseheka interview 2011
77 Munda interview 2011.
78 Zeda interview 2013.
79 Moyo interview 2011.
80 Nyashanu interview 2013.
81 Tembo interview 2011.
82 Ibid.
83 Mupayiwa interview 2013.
84 Yamamoto 2016.
85 Among the most notable early instances were: the 1982 Paweni grain scandal, 1986 National Railways Housing, 1987 Air Zimbabwe Fokker plane worth $100 million, and 1987 Zisco Steel blast furnace scandals (for these see Ibid). Moreover, there were: the 1988 Willowgate car (see Pindula 2016); 1989 Zimbabwe Republic Police Santana, 1994 War Victims Compensation (See Moyo 2014, p. 25); 1995 Grain Marketing Board, 1996 VIP Housing, 1998 Boka Banking, 1998 ZESA YTL Soltran and 1998 Harare City Council Refuse Tender scandals. In 1999 the: Housing Loan, Noczim, DRC timber and diamond United Nations reported, Grain Marketing Board and Ministry of water and Rural Development Chinese tender scandals were recorded. These was followed by: the 2001 Harare Airport, 2005-8 pillaging and milking of Zisco Steel, 2006-present pillaging of diamonds in Chiadzwa, 2008-2014 the

Airport Road, the perpetual milking of Zimbabwe, and the pillaging of the central bank under Gideon Gono scandals which are among a "few" publicized corruption intrigues during Robert Mugabe's regime (for the foregoing see *The Insid*er 2016). The most shocking scandal was the disappearance of US $15 billion in diamond revenue in mid-2016, which arguably triggered critical cash shortages. It was three times more than Zimbabwe's annual national budget (Ndlovu 2016).
86 Zimbiti interview 2012.
87 Zeda interview 2013.
88 From various interviews.
89 *The Herald* 2007.
90 Maseheka interview 2011.
91 *IRIN* 2007.
92 Moyo interview 2011
93 Ibid.
94 Soza interview 2011.
95 Ibid.
96 Munda interview 2011.
97 *The Herald* 2008c.
98 Miyo interview 2011.
99 Soza interview 2011.
100 *The Herald* 2008c.
101 *The Herald* 2008b.
102 Kairiza n.d., p. 10.
103 Bracking and Sachikonye 2009, p. 2.
104 Asiedu and Freeman 2008.
105 Coomer and Gstraunthaler 2011, pp. 340-41
106 Sibanda 2011.
107 Floro et al. 2009.
108 *Outpost* 2006.
109 *The Herald* 2007.
110 *Chronicle* 2007.
111 Coltart 2008, p. 1.
112 *Financial Gazette* 2008.
113 *The Herald* 2008d.
114 Muza 2009.
115 Scambler et al. 1990, p. 262.
116 Leijonmarck et al. 2009.
117 *The Herald* 2008a, p. 2.
118 Ibid., p. 1.
119 Bressler n.d
120 Hove et al. 2014, pp. 68-70.
121 Munda interview 2011.

122 Soza interview 2011.
123 Zimbiti interview 2011.
124 Muza 2009.
125 Ibid.
126 Ibid.
127 Zimbabwe Situation 2008.
128 Nyathi 2008.
129 Guma 2008.
130 Hove and Ndawana 2016, p. 77.
131 Battera 2014.
132 Muza 2009.
133 Munda interview 2011.
134 Moyo interview 2011.
135 Harrell and Miller 1997, pp. 53-54
136 Mupayiwa interview 2013.
137 *The Herald* 2008b.
138 *New African* 2007, p. 108.
139 Rugwiji 2014, pp. 1011-1016.
140 Dube 2010, p. 250.
141 Soko and Balchin 2009, p. 33.
142 Mafukata 2015.
143 Chikanda 2005.
144 Hove et al. 2012, pp. 7-8.
145 Crush and Tevera 2010.