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The Fountain, established in 2017, is a bi-annual interdisciplinary journal published by the Catholic University of Zimbabwe to share scholarly insights addressing the complex problems facing our world today through thorough, evidence based, and systematic inquiry from a variety of perspectives and disciplines.

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EDITORIAL

This issue of *The Fountain: Journal of Interdisciplinary Studies* brings together interdisciplinary scholarship that critically engages contemporary development challenges in Zimbabwe and comparable contexts. Across diverse thematic areas, the contributions reflect a shared concern with justice, inclusion, and ethical governance in the face of environmental, economic, and social change.

Climate change features prominently, particularly in relation to humanitarian vulnerability and social justice. The examination of climate-induced crises in rural Zimbabwe demonstrates how environmental shocks intersect with historical inequalities, limited institutional capacity, and the marginalisation of local knowledge systems. The article advances the need for inclusive, resilience-oriented responses that prioritise equity and participation.

Economic governance is further interrogated through an analysis of Zimbabwe's public debt. By adopting a political economy perspective, the study highlights how weak accountability, elite capture, and institutional opacity undermine development outcomes and social welfare, reinforcing the call for transparent and ethical public finance management.

Gendered dimensions of development are explored through discussions on women's bodies in economic exchange and women-centred entrepreneurial ecosystems, revealing persistent structural inequalities alongside opportunities for inclusive economic transformation. Cultural governance is addressed through reflections on the management of the Great Zimbabwe World Heritage Site, emphasising the balance between sacredness, community participation, and sustainability.

Additional contributions on disability-inclusive climate adaptation, quality assurance in higher education, and digital banking adoption underscore the importance of inclusive, context-responsive governance across sectors. Collectively, the articles affirm that sustainable development requires interdisciplinary inquiry, ethical leadership, and justice-oriented policy frameworks.

The Fountain remains committed to publishing scholarship that is academically rigorous, socially responsive, and grounded in lived realities.

Antonio S. Marizane – Chief Editor

Climate Justice and Humanitarian Crisis in Africa: Insights from Lived Experiences in Buhera, Zimbabwe

Sylvester Chigarira¹

Abstract

The article examines the nexus between climate justice and humanitarian crises in Southern Africa, focusing on Buhera District, Zimbabwe. It seeks to interrogate how structural inequalities, climate-induced livelihood disruptions, and humanitarian assistance converge to shape rural vulnerabilities. A desk-based interpretivist approach grounded on a post-colonial development lens, has been utilized to understand the challenges and complexities of just transitions in Africa. The lived experiences of smallholder farmers, humanitarian actors, and vulnerable households are explored through document analysis, policy briefs and other secondary data. The study argues that while humanitarian assistance addresses immediate needs, it remains insufficient in addressing broader governance challenges and systemic inequalities for just transitions in Africa. Despite Africa's insignificant contribution to the global carbon footprint, it is imperative for international actors on climate adaptation efforts to recognize historical responsibilities for emissions and the urgent need to amplify marginalized voices in global policy fora. The study advocates for a shift in international humanitarian assistance efforts from relief to community resilience-building programs through embedding justice principles within climate adaptation frameworks in Africa. By situating Buhera, in Zimbabwe, within the broader African climate discourse, the study envisages to contribute to current debates on just transitions for contextualized climate policy frameworks.

Keywords: Climate justice, humanitarian crisis, Buhera, lived experiences, Southern Africa

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1. 0 Introduction

Developing regions, particularly Africa, require substantial financial and technical assistance for transitioning to low-carbon economies. Africa faces some of the most severe impacts of climate change despite the continent's insignificant contribution of less than 4% of global emissions (Maria *et al.*, 2023). The distribution of climate change induced harms is highly uneven with developing countries disproportionately bearing the brunt while contributing the least to global carbon foot print. Bond (2020) contends that often poor communities are the ones most exposed to extreme weather through historical, economic, political, and social factors resulting in numerous humanitarian crises. This scenario demands global responses to the climate change crisis that are anchored on historical responsibilities, accountability and justice. In this regard, climate change becomes not merely an environmental challenge but fundamentally a justice issue. The notion of climate justice entails a fair and inclusive shift towards green and climate-resilient economies. For Africa, the transition must avoid magnifying pre-existing social, economic and political inequalities which exacerbates current humanitarian crises in most parts of the continent. Robinson & Carlson (2021) opine that framing climate change as a justice issue shifts attention from purely technical solutions to issues of responsibility, rights, and the fair allocation of resources for adaptation, mitigation and recovery. This perspective is crucial in international humanitarian assistance, which must be delivered with regard to underlying historical inequalities for just transitions to be achieved for poor communities in Africa.

For Africa, a critical challenge lies in mobilising international humanitarian assistance to climate-change induced crises which promotes a fair and inclusive shift towards low-emission and climate-resilient smart economies. McCauley *et al.*, (2022) note that a 'just transition' must include distributive, procedural, and restorative dimensions. For distributive justice to be achieved, it is imperative that climate financing models ensure vulnerable groups are not disproportionately burdened. Procedural justice on the other hand requires an inclusive and participatory approach while restorative justice is anchored on addressing

historical injustices of environmental harms by the rich countries of the North (Sharman, 2022). So, the issue is about the North taking full responsibilities for the South's just transition through framing global humanitarian climate response strategies that take into account the polluter pays principle.

Southern Africa has emerged as a climate hotspot within the continent, with increasing intensity of droughts, erratic rainfall, floods and prolonged dry spells (IPCC, 2022). These shifts in climatic conditions are exacerbating entrenched vulnerabilities especially for the poor and marginalized communities. According to World Bank (2022) and FAO (2023) reports, even moderate climate shocks can precipitate humanitarian disasters in sub-Saharan Africa due high rates of poverty and weak social safety nets. These humanitarian crises include large-scale food insecurities, internal displacements and the refugee crisis. Such disasters tend to undermine community coping mechanisms and social cohesion resulting in humanitarian crisis due to weak social and institutional capacities to absorb the climatic shocks (UNICEF, 2022; OCHA, 2023). In short, the reports underscore the urgency of addressing these biophysical impacts of a changing climate to avert increasing humanitarian crises in the southern African region, including Zimbabwe.

Buhera District in Zimbabwe's Natural Region IV provides an illustrative and instructive case of this dynamic. Buhera is characterized by semi-arid conditions, low and highly variable rainfall, shallow soils and limited irrigation. These conditions make rain-fed smallholder agriculture precarious (Chanza, 2021). The majority of households in Buhera depend primarily on maize and small livestock for food and cash. Reduced and erratic rainfall the decline in therefore translates directly into reduced harvests, rising food insecurity and increased reliance on external assistance (FAO, 2023). Field-based and narrative studies from Buhera document how crop failures cascade into school dropouts, sale of productive assets, indebtedness and out-migration as coping mechanisms which resultantly translates into vicious cycles of poverty (Nyahunda & Tirivangasi, 2021).

Matikinca, et al. (2023) observe that, the humanitarian crisis manifestations observed in Buhera cannot be divorced from broader governance and political economy factors of the country. The scholars argue that misallocation of relief, poor access to farming inputs, and weak early-warning systems are shaped by local governance capacity and national policy choices. In such scenarios, characterised by weak governance and short-term donor-driven humanitarian assistance, the interventions risk becoming palliative rather than addressing broader structural causes. This approach has the tendency of reinforcing a cycle of dependency in which communities oscillate between relief and recovery without achieving sustained resilience (OCHA, 2023). Such scenarios necessitate the need for a climate-justice lens into humanitarian assistance interventions. A climate-justice lens has the advantage of foregrounding issues of recognition and participation of local communities in framing their responses to their crises. Local communities, in places like Buhera, frequently report that their local knowledge, priorities and preferences receive little weight in program design and policy dialogues, which are often dominated by external actors and top-down modalities (Robinson & Carlson, 2021). There is therefore need for recognition justice through valuing local lived experiences and for procedural justice by ensuring that affected communities have a meaningful voice in adaptation decisions, humanitarian priorities and financing mechanisms (Schlosberg & Collins, 2020). Schlosberg & Collins, (2020) argue that without meaningful local participation, adaptation programs risk being poorly targeted, culturally inappropriate and unsustainable.

These humanitarian intervention dynamics demonstrate why climate change in rural sub-Saharan Africa, such as Buhera and in many parts of Southern Africa region, must be analyzed as a problem of layered vulnerabilities and contested justice (Bond, 2020). This article therefore situates the lived experiences of local rural communities within regional and global debates on just transitions and humanitarianism, arguing for effective local and international responses which are not only technical but also equitable. This can be achieved through sustained

financing and inclusive decision-making processes to redress historical and contemporary inequities (Bond, 2020; World Bank, 2022).

1.1 The need for Climate Justice

The call for climate justice reframes the discourse surrounding climate change and humanitarian work by shifting it away from a purely environmental or technical issue to a socio-political struggle. This shift must necessarily interrogate historical responsibilities of the global North in the distribution of risks and resources for climate mitigation and adaptation. Instead of focusing narrowly on mitigation technologies or adaptation strategies, climate justice highlights inequities in responsibility, levels of exposure, and the capacity of societies to respond effectively to climate risks (Okereke & Coventry, 2017). It emphasizes the need for accountability by those responsible for global greenhouse gas emissions to assist the global South, such as African rural communities, as they are often the ones who suffer most from its devastating impacts.

In Africa, and Southern Africa in particular, this injustice is starkly visible. While the continent contributes less than 4% to the global carbon footprint, it is disproportionately vulnerable to rising temperatures, increased droughts, extreme rainfall, and other climate extremes (African Climate Policy Centre [ACPC], 2022). This uneven distribution of climate change impacts illustrates a profound justice dilemma with countries and communities that lack financial resources, adaptive infrastructure, and robust governance frameworks facing the heaviest burdens through what has been termed climate coloniality (Sultana, 2022). Resultantly, the climate coloniality syndrome is characterised by increasing food insecurity, forced migration, public health vulnerabilities, and the erosion of traditional livelihoods which are inseparably linked to structural inequities and historical patterns of marginalization (Matikinca *et al.*, 2022; Sultana, 2022).

The climate justice framework also underscores the moral and ethical dimensions of global climate governance. It draws attention to the responsibility of

industrialized nations to provide finance, technology transfer, and capacity-building support to vulnerable communities (Ciplet *et al.*, 2022). However, despite repeated global commitments such as the Paris Agreement and the Glasgow Climate Pact, climate finance flows remain inadequate and often inaccessible to the most marginalized, including rural Zimbabwean districts like Buhera (Nhemachena *et al.*, 2020). This scenario deepens a vicious cycle of vulnerability which lock communities into humanitarian dependence that ignores long-term resilience building. This article argues that aid alone cannot resolve historical systemic injustices and calls for justice-oriented frameworks which addresses the root causes, amplify marginalized voices, and embed equity into climate adaptation strategies (Becker, 2020). Becker (*ibid*) argues that such a reframing not only confronts structural inequalities but also pushes for inclusive governance and accountability mechanisms that ensure that vulnerable communities have agency in shaping their climate futures.

2.0 Climate Change and Humanitarian Crisis in Africa

The African Union report (2023) notes that over 118 million people on the continent were exposed to extreme food insecurity in 2022 alone, much of it linked to climate-induced agricultural losses. One of the defining features of climate change in Africa is the coupling of environmental stressors with fragile socio-economic conditions. Southern African countries, such as Zimbabwe, continue to experience recurrent humanitarian crises where livelihoods collapse due to climatic shocks (FAO, 2023). For instance, recurrent droughts have devastated rural livelihoods which exclusively depend on rain-fed agriculture, with limited financial safety nets to mitigate shocks (UNDP, 2022). The humanitarian consequences of climate change-induced vulnerabilities are not only material but also systemic, worsening pre-existing governance challenges, health issues and inequalities (UNECA, 2021). It is argued that in Africa, climate shocks frequently overlap with political fragility, weak social protection systems, and market volatility, thereby amplifying the humanitarian crisis in the continent (Nhemachena *et al.*, 2020).

Table 1: Selected Climate-Related Humanitarian Crises in Southern Africa (2019–2024)

Year	Event	Countries Affected	Humanitarian Impact
2019	Cyclone Idai	Mozambique, Zimbabwe, Malawi	2.1 million displaced; 1,300 deaths
2020	Prolonged drought	Zimbabwe, Zambia	7 million food insecure
2021	Flooding	South Africa, Mozambique	200,000 displaced
2022	Drought	Angola, Namibia, Zimbabwe	Severe crop failure; 14 million food insecure
2023	Cyclone Freddy	Malawi, Mozambique, Zimbabwe	600 deaths; cholera outbreak
2024	Erratic rainfall	Zimbabwe	3.8 million food insecure

Source: Compiled from OCHA (2020–2024); World Bank (2022); FAO (2023).

These crises illustrate the interplay between climate variability and humanitarian emergencies, showing how vulnerable communities are caught in a cycle of recurrent shocks with weak adaptive capacity. For Southern Africa, climate hazards are rarely isolated, rather they trigger cascading effects across food, water, health, and energy systems (UNDRR, 2023). Thus, climate change in Africa must be framed not only as an ecological challenge but also as a humanitarian and development crisis.

2.1 Lived Experiences and Local Knowledge systems

Chanza (2021) avers that lived experiences and local knowledge systems are often ignored in environmental statistical data and climate models. He argues that the voices of those who bear the brunt of the vulgar of climate change are crucial, but often overlooked in climate change response strategies. In rural contexts like Buhera District, lived experiences offer critical insights into how climate change is

embodied and endured by the communities. For instance, recurring reports from Buhera communities highlight declining maize yields, reduced livestock productivity, and shortened growing seasons, which directly undermine food security (Chanza, 2021). National-level studies shows that nearly 40% of Zimbabwe’s rural households remain highly food insecure during drought years due to a complex interplay of factors (ZimVAC, 2022).

The realities of climate impacts in rural sub-Saharan Africa goes beyond material issues but also reshapes social dynamics and livelihood coping strategies resulting in forced migration and internal displacements (Nhemachena *et al.*, 2020). Women, who are primarily responsible for household food provisioning, bear disproportionate burdens of the changing social dynamics due to climate change. Such gendered dimensions of vulnerability highlight the importance of localized adaptation measures that are sensitive to social inequalities.

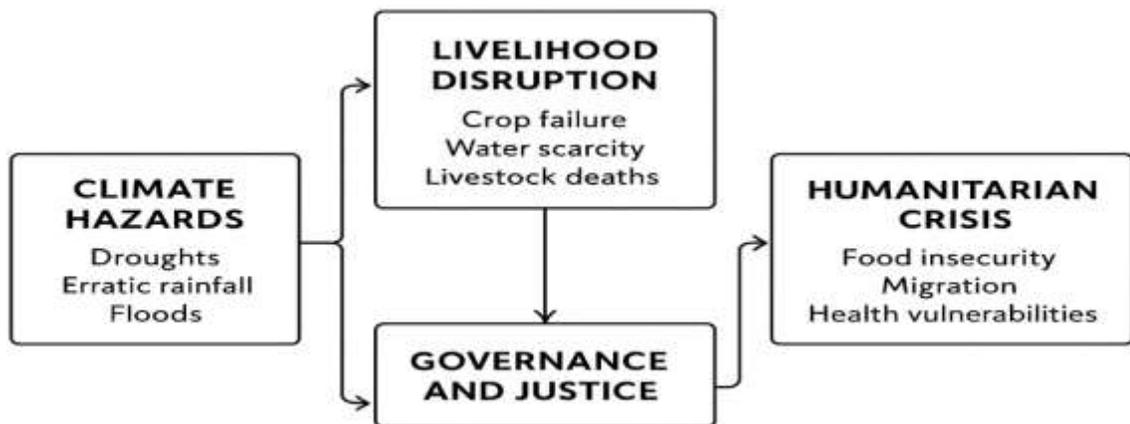


Figure 1: Conceptual Framework — Climate Change, Vulnerability, and Humanitarian Crisis in Buhera

This framework underscores the complex interplay between climate hazards, socio-economic vulnerabilities, and governance systems in shaping humanitarian outcomes. It illustrates that while climate hazards initiate shocks, the severity of humanitarian crises in Buhera is determined by mediating factors such as governance, justice frameworks, and the ability of institutions to integrate local

knowledge. Thus, a justice-oriented perspective is critical in ensuring that humanitarian interventions are equitable, context-sensitive, and resilience-building-focussed rather than perpetuating cycles of vulnerability and dependence.

2.2 Livelihood Disruptions in Buhera

Rain-fed agriculture remains the backbone of Buhera’s rural economy, sustaining the livelihoods of the majority of smallholder households. However, increasing climate variability has severely disrupted agricultural productivity. Erratic rainfall patterns, extended dry spells, and occasional flooding have shortened growing seasons, reduced soil fertility, and increased the frequency of crop failures (FAO, 2023; Nyahunda & Tirivangasi, 2021). Maize, the primary staple crop, has suffered significant yield declines, undermining both household food security and income generation.

Table 2: Climate Impacts on Livelihoods in Buhera

Impact	Description	Secondary Evidence
Crop failure	Maize yields declined by 40% since 2015	FAO (2023)
Water scarcity	Drying boreholes; reliance on unprotected sources	UNICEF (2022)
Livestock deaths	Drought-induced pasture loss	OCHA (2023)
Migration	Youth moving to Harare, South Africa	Chanza (2021)

The table above highlights the multifaceted impacts of climate stressors on Buhera households. Crop failures directly compromise household food security, forcing families to rely on food aid and other negative coping strategies. Thus, a reduction in agricultural output also negatively affects market participation smallholder farmers entrenching economic downturns and poverty (Matikinca et al., 2022).

Water scarcity due to droughts exacerbates the vulnerability of rural communities who often rely on unprotected water sources increasing the risk of waterborne diseases (UNICEF, 2022). Livestock deaths due to pasture and water shortages further diminish household food sources and income, particularly for families that depend on small ruminants and cattle for both nutrition and economic stability (OCHA, 2023). Moreover, these climate-induced pressures result in rural out-migration to urban areas and beyond borders to destinations like South Africa (Chanza, 2021). This demographic shift has wider implications as it reduces the rural labour availability and potentially increasing social fragmentation in rural communities.

Robinson & Carlson, (2021) contends that the net effect of these disruptions on rural livelihoods extends beyond immediate food shortages but contributes to long-term socio-economic instability. Households experience increased vulnerability to debt, malnutrition, and health challenges, creating a cycle of poverty (Nyahunda, 2021).

3.0 Towards Justice-Oriented Humanitarianism

The nexus between climate justice and humanitarian crises in Africa demands policy shifts. To effectively address the intertwined challenges of climate change and humanitarian crises, policy frameworks must prioritize justice-oriented humanitarianism. This approach goes beyond short-term relief to emphasize fairness in the allocation of resources, accountability of major polluters, and inclusion of marginalized communities in decision-making processes. It involves recognizing the historical responsibilities of industrialized nations in contributing to climate change while ensuring that adaptation resources, technology transfers, and financial support are equitably distributed (Bond, 2020; Robinson & Carlson, 2021). Justice-oriented humanitarianism also calls for the integration of human rights principles into climate policies, ensuring that interventions do not inadvertently exacerbate vulnerabilities or perpetuate dependency of the peripheral countries and communities.

This shift calls for the strengthening of local governance and participation of communities in decisions on mitigation and adaptation. Empowering local governance structures is crucial to fostering participatory decision-making and ensuring that climate and humanitarian policies are grounded in the lived realities of affected communities. It calls for the establishment of dialogues between local stakeholders, government officials, and humanitarian agencies for inclusive policy processes which allows rural communities to articulate their needs, priorities, and culturally appropriate solutions (Nyahunda & Tirivangasi, 2021). Local leadership structures are also critical in facilitating the distribution and monitoring of humanitarian aid to ensure transparency, accountability, and sustainability of interventions.

Additionally, developing climate-resilient infrastructure such as storage facilities, flood-resistant roads, and energy-efficient buildings can reduce vulnerability to climate shocks while supporting economic growth. Such an approach has the tendency to build community resilience and reduce long-term dependency on humanitarian aid. Also, community resilience can be strengthened through knowledge sharing and capacity building of local adaptive capacities. Such approaches would include community empowerment through training programs focused on climate-resilient agricultural techniques, water conservation methods, disaster risk management, and sustainable natural resource use (Matikinca et al., 2022). Furthermore, there is need to integrate and bridge the gaps between local knowledge systems with scientific knowledge so as to improve the effectiveness of adaptation strategies while enhancing community ownership and resilience.

OCHA report (2023) recommends the need to strengthen coordination efforts among humanitarian organizations as essential for maximizing the efficiency and impact of humanitarian interventions. The report calls for shared databases for tracking humanitarian needs and resource availability so as to avoid duplication of efforts. This integrated approach ensures that aid reaches the most vulnerable populations. The report also contends that strengthened coordination mechanisms among humanitarian agencies should enable a more rapid and targeted response

during climate emergencies and facilitate long-term planning that integrates both humanitarian relief and development objectives. Such a collaborative approach between public-private, civic and non-governmental organizations (NGOs) are more likely to produce sustained improvements in resilience and equity in humanitarian interventions.

4.0 Conclusion

The climate crisis in Buhera exemplifies how humanitarian emergencies are deeply intertwined with justice concerns highlighting the limitations of relief-focused humanitarian efforts. Such relief-focused approaches to aid do not address structural and historical inequalities in rural communities in Zimbabwe and the region. The article illustrates that while humanitarian aid is essential for meeting immediate needs, long-term community resilience necessitates systemic solutions that tackle governance gaps, inequities in resource access, and global climate injustices.

The article also highlights the need to amplify the lived experiences of local communities to ensure that humanitarian interventions are grounded in contextually relevant realities. This requires a shift in humanitarian responses from temporary relief towards sustainable resilience-building built on a commitment to justice-oriented frameworks. It is critical that a justice-oriented framework must be built upon the recognition of historical and structural factors contributing to vulnerability in rural communities of Africa. As climate change continues to threaten rural livelihoods in Buhera and across Southern Africa, integrating equity, inclusion, and decolonizing climate change aid and climate action strategies is imperative to ensure that no community is left behind, and that adaptation measures are both effective and socially just.

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Beyond the Numbers: Examining the Political Economy and Socioeconomic Implications of Zimbabwe's Public Debt Accumulation (2000–2025)

Temba Munsaka²

Abstract

Over the period from 2000 to 2025, Zimbabwe's public debt continues to be an indicator of highly macroeconomic imbalances and the highly unsustainable propensity to borrow. Most diagnostics of Zimbabwe's unsustainable borrowing focusing on the highly unsophisticated debt to GDP ratio while failing to look at the unsustainable institutions and the political economy of debt. This paper seeks to examine the Zimbabwe public debt profile, focusing on the structural and institutional attributions such as the legacy of sovereign debt, increasing debt servicing burden, and sovereign abuse of the Mutapa Investment Fund. Elite capture and institutional opacity regarding the bottom 90 accounts abuse of the transparency of inter public institutions grossly misappropriating public funds. The Zimbabwean economy continues to deteriorate, attracting a negative forecast because of the unrepudiated sovereign arrears and missed debt servicing, revealing the non-legitimate borrowing to achieve sovereign risk. The public debt constitutes a governance gap with a lack of accountability regarding opaque contracting, weak parliamentary supervision of debt, and abuse of public debt as ZIMCODD and civil society have insisted on the highly criticized off-budget borrowing. The prioritization of social spending cuts for certain social services during periods of austerity continues to deepen inequalities, especially for rural women, youth, and informal sector workers. Additionally, the prioritization of repayments perpetuates the stagnation of development in education, health, and inclusive economic growth, all of which are underfunded. This study advocates for

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governance of the over-used economic repayments to harness the potential of social accountability, transparency, and the public good. Consequently, the study advocates that Zimbabwe's public debt management take on an equitable framework. This begins with the movement away from an over-reliance on technocratic frameworks for measuring debt sustainability. To effectively address the country's systemic recurrent debt, the study highlights the urgent need for debt transparency, citizen oversight, and strengthening of public institutions.

Keywords: Zimbabwe, public debt, elite capture, sovereign risk, Mutapa Investment Fund, impunity debt, political economy, fiscal austerity, development, institutional reform, inequality

1. 0 Introduction

Zimbabwe has faced multiple public debt crises since 2000, with external and domestic liabilities accounting for over 115% of public debt, a ratio which Zimbabwe has sustained for multiple years (AfDB, 2024; IMF, 2023). Indeed, the question of public debt sustainability has generated some in depth discussion and analysis, but the answers tend to walk in silence and impunity. This paper seeks to explain Zimbabwe's public debt through the political economy lens and to argue that failures of governance, relational opacity, and the predatory politics of elite ruling coalitions have generated a balance of income and expenditure imbalance.

Zimbabwe's current debt trend, which Zimbabwe has sustained for multiple years, reflects the country's structural and institutional degeneration and the weakening of its governance systems and frameworks.

The state's public finance management system is still fragile due to off-budget spending, weak integrity in procurement, and limited legislative oversight (Parliamentary Budget Office, 2023). The growth of special vehicles, including the Mutapa Investment Fund which functions as a sovereign wealth fund with minimal public scrutiny, exemplifies the rise of extra-parliamentary fiscal 'imposing

mechanisms' which gives rise to 'impunity debt.' According to ZIMCODD (2024), a significant proportion of the national debt has been accumulated in a manner outside the law, violating the constitution, and in a manner that disregards the basic legal precepts, thus undermining civic trust.

Zimbabwean debt stock is largely a result of pre-dollarization, decaying debts, and unsustainable growth of interest arrears. Zimbabwe has also historically avoided settling these debts, thus triggering an escalating sovereign risk crisis which in turn has cut the country off from concessional finance and international capital markets (Mupunga, Sibanda 2023; UNCTAD 2023). Furthermore, the absence of transparency regarding debt contracts as well as the lack of oversight from parliament has allowed politically powerful actors to misuse public debt for private borrowing. (Mlambo, Chigumira 2022).

This elite capture phenomenon has caused an increase in patronage and low-yield developmental schemes. For public borrowing, there are two justifications: social and infrastructural investments. However, these funds are not utilized for any developmental purposes. Debt-induced spending focuses mostly on the transport and energy sectors, which are highly susceptible to corruption. Chronic underfunded sectors, such as education, healthcare, and social protection, experience even greater suffering as the funds is allocated to corrupt sectors. (Transparency International Zimbabwe, 2023). Unjust patterns in the redistribution of debt burden women and youth from rural areas, particularly in the informal sector. These groups face the worst of austerity measures and oppressive inflation (UN Women, 2024).

Zimbabwe's debt crisis becomes increasingly complex with the introduction of the global dimension. The conditionalities attached to Staff-Monitored Programs (SMPs) as well as the Arrears Clearance and Debt Relief Strategy (2022) focus on the cutting of expenditure policies which seek to attain fiscal consolidation at the cost of nihilistic development. Although some minimal progress has been made regarding clearing the arrears, the dominance of austerity policies will exacerbate social exclusion and continue ignoring the core drivers of the debt problem. The

misplaced focus of the IMF and World Bank on repayment metrics, rather than the needed governance reforms, continues to undermine the efficacy of the debt relief measures (Raftopoulos, 2022).

This study seeks to utilize the multidisciplinary approach to broaden the analysis beyond just the quantitative techniques. Using key informant interviews, audits, and shadow reports, and as well as materials from civil society organizations ZIMCODD, AFRODAD, and others, I seek to answer how public debt is used as a tool of authoritarian consolidation and control for economic domination. This study seeks to illustrate the economic realities of life in Zimbabwe and the political and institutional context by situating debt within the context.

In addressing these challenges, we focus on the comprehensive reforms of openness, legal frameworks, inclusive transformations, and other facets of developmental reforms. Zimbabwe's debt challenges no longer focus on monetary values but on the consequences of fiscal positioning, the absence of governance, the exclusion of development, and the frameworks that substantially ensnare the nation in a debt lockdown. What is required is a governance approach to debt that is people-centered, where decision-making is not the purview of the powerful; where the returns on debt are aimed at strategic funding and transformative societal shifts, and public borrowers are prioritized.

2.0 Research Objectives and Questions

2.1 Research Objectives

- i. Examine the historical context of Zimbabwe's legacy debt and its fiscal consequences.
- ii. Analyze the governance and accountability frameworks in debt contracting, and the accountability of off-budget players in the debt contraction, especially the Mutapa Investment Fund.
- iii. Analyze the scale and consequences of illegitimate or unfettered debt in Zimbabwe's borrowing framework.

- iv. Assess the macroeconomic and societal impacts of unpaid debt and interest, debt re payments, social payments, and sovereign risk.

2.2 Research Questions

- i. Which structural and historical elements explain the persistence of Zimbabwe's legacy debt?
- ii. In what ways have institutions such as the Mutapa Fund contributed to the opaque unregulated accumulation of debt?
- iii. How has impunity debt directly affected the democratic accountability and legitimacy of the debt?
- iv. How do Zimbabwe's debt servicing and accruing interest contribute to sovereign risks and reduced social sector investments?

3.0 Theoretical and Conceptual Framework

3.1 Theoretical Framework

This dissertation analyzes Zimbabwe's public debt accumulation during the years 2000 to 2025 using Political Economy Theory and Public Choice Theory as the primary frameworks. These frameworks help explain the interrelation between political incentives, institutional weakness, and geopolitical financial architecture and how these elements foster fiscal crises in postcolonial African states.

The Political Economy Theory analyzes the interplay of the political and the economic fields to provide an account of the outcomes of public policies. It analyzes the economic issues, public debt for instance, not solely as technical fiscal imbalances. Issues such as public debt have roots in the power, elite interests, and institutional structures of the context's history (Mkandawire, 2021; Acemoglu & Robinson, 2019). In that context, the 'problem' of Zimbabwe's public debt should be seen as the governance and regime consolidation failures, and structural constraints imposed from the outside. Like many other regions, the South African economy, and countless others, is driven politically, through

politically motivated resource extraction, and international monetary policy (Chirisa & Muchini, 2022).

In Zimbabwe, there is an interesting example of how closely the debt is locked to electorally driven changes in the policy, the 'public works' schemes pass infrastructure 'development' and the political corruption that attends to such schemes (Sibanda & Munemo, 2023).

The Political Economy Theory is capable of explaining how different Zimbabwean administrations, particularly during politically volatile periods, have driven prioritization of fiscal indiscipline through debt to politically shape allocation, consolidate regime power through elite and military patronage, and distort the long-term development vision of the state. (Raftopoulos, 2022).

Also relevant is Public Choice Theory, which views political actors as rational, self-interested agents, who may behave in ways that serve personal or political interests, in ways that can harm the public good (Buchanan & Tullock, 1962). In weak institutional settings, this is manifested as rent-seeking, corruption, and abuse of public funds. In the context of Public Choice Theory, one can analyze public borrowing tendencies that favor politically motivated short-term public borrowing over long-term national development (Moyo & Mafuso, 2022) to fund promises made during campaigns, military spending that is kept off the budget, or personal enrichment.

The conjunction of these theories demonstrates the glaring deficiencies of technocratic evaluations of public debt which only considers simple indicators such as the debt-to-GDP ratio and overlooks the political and realpolitik intricacies of debt, the institutions and the elite. They also help reframe the Zimbabwean debt crisis as primarily one of political governance, as opposed to fiscal mismanagement.

3.2 Conceptual Framework

The study takes the perspective that Zimbabwe's public debt is the function of a formulation of a complex and interrelated set of structural elements, governance at the institutional level, agency at the elite level, and external aspects of the world financial orders as the basis of the conceptual framework. By these elements working collectively, the dimensions answer the questions of how and why debt is incurred, how it is disbursed or managed and the socio-economic disparity of the effects it is responsible for.

I. Structural and Political Drivers

The structural weaknesses in Zimbabwe's economy such as the export dependence on primary commodities, exposure to external shocks, and a post-colonial development model reliant on external capital, as well as the policy stagnation of authoritarian consolidation, electoral contestation, and post-land reform economic isolation, shape borrowing behaviors (Chikanda & Ncube, 2022; IMF, 2023). Moreover, the shift to opaque bilateral borrowing from non-traditional lenders, particularly China, during periods of international sanctions and withdrawal of development assistance, has been characterized by a lack of openness (Brautigam, 2021).

II. Governance and Institutional Processes

Oversight by Parliament has been described as ineffective and weak, inadequate fiscal rules, and non-compliance with reporting public debt impacts the management of Zimbabwe public finances negatively (Auditor-General of Zimbabwe, 2022; Parliamentary Budget Office, 2023). Government borrowing requires Parliamentary approval according to the Constitution; however, several loans have been acquired without Parliament's approval and public notification. The lack of a debt management office with competent staff and sufficient resources is a major gap in managing public debt which makes increasing the probability of debt distress even more feasible (AfDB, 2024).

III. Elite Capture and Rent-Seeking Behavior

There are instances of debt-financed projects being directed toward problematic and politically-connected contractors with inflated and poorly justified infrastructure projects. Elite capture results in public borrowing prioritizing exclusive development. This contributes to widening gaps of inequality where the benefits of indebtedness serve politically and economically powerful elites. This scenario aligns with the predictions of Public Choice Theory where state actors are likely to serve private interests and/or those of the regime rather than the public good (Mlambo & Chigumira, 2022).

IV. Socioeconomic Impacts and Feedback Loops

Domestic revenue in 2024 included over 50% allocated to debt servicing, which brought a further decline to the already poor social sector spending that undermined investments in health and education as well as rural infrastructure construction (World Bank, 2024). Declining economic productivity and an increased need to borrow undermined investments of public resources in the development of the country, which then underdeveloped the country further. This laid the groundwork for a crisis with poor women, youth, and marginalized members of society bearing the brunt of the economic hardship. This increases the debt of the country and disproportionately increases the poverty for these groups. This also diminishes the country's intergenerational equity (UN Zimbabwe, 2023).

This analytical framework allows the study to demonstrate how large-scale political and institutional factors translate into smaller-scale social outcomes by “going beyond the numbers” to capture the realities of the lived experience of debt. It illustrates the unreality of the assertion that public debt is a neutral tool of development finance. It is a politically constructed development process and a public manifestation of a lack of equity, ineffectual governance, and contrasting and conflicting visions of economic sovereignty.

4.0 Methodology

4.1 Research Design

This analysis employs mixed methods research by integrating qualitative and quantitative approaches to analyze Zimbabwe's public debt from 2000 to 2025. Such an integration is required to examine public debt on both a political and an economic lens (Creswell & Plano Clark, 2021). Political qualitative data on governance and the political processes and institutional frameworks is central to understanding the politics surrounding Zimbabwe's debt accumulation and servicing in relation to the socioeconomic variables.

Sequential explanatory design will be implemented in this study. This approach allows for the qualitative analysis to occur after the quantitative analysis, with the latter informing the former. Alongside the quantitative analysis of Zimbabwean public debt, qualitative research serves to crosscheck the Zimbabwean public debt findings, thus increasing the overall analysis validity and reliability (Tashakkori & Teddlie, 2010). In addition, it serves to the greatest extent, reason and contextualize (political, institutional, etc.) the patterns of debt accumulation in Zimbabwe.

4.2. Data Sources and Collection

4.2.1 Data Sources and Collection 4.2.1 Quantitative Data Collection

In order to understand the magnitude and fiscal implications of Zimbabwe's debt, the study will be collecting longitudinal macroeconomic and public finance data from 2000 to 2025. The main indicators are the following:

- i. Debt Stock and Composition: External and domestic debt levels and structures, short- and long-term maturities, and creditor profiles obtained from the International Monetary Fund's World Economic Outlook (IMF, 2023), African Development Bank (AfDB, 2024) and reports from the Zimbabwe Ministry of Finance and Economic Development.

- ii. Debt Service and Fiscal Indicators: Annual debt servicing costs, debt-to-GDP ratios, fiscal deficits, and overall government revenue trends from the World Bank's World Development Indicators (World Bank, 2024) and national budget documents of Zimbabwe.
- iii. Socioeconomic Data: The assessment of social sector public spending on health, education, and social protection will be reviewed in the context of fiscal crowding out. The social outcome contexts will be supported by poverty, unemployment, and inequality data from ZIMSTAT (2023) and UNDP Zimbabwe (2023).

Reliable data will be obtained from public sources, and for discrepancies, I will use multiple sources and different cross databases. I will use qualitative data from multiple initiatives to address the governance and political economy aspects together with the quantitative data:

- i. Document Use: An assessment of the gaps and potential patterns will aid the systematic assessment of the transparency, legality, compliance, institutional framework and arrangements, and deficit control borrowing gaps and practices. This will entail an examination of Zimbabwe's annual national budgets, the Auditor-General's reports (2022, 2023), parliamentary committee minutes, and contracts and agreements loans. Official documents will be analyzed to assess the fragmentation and gaps.
- ii. Key Informant Interviews: I will interview around 25-30 deliberately chosen interviewees. These will be people from the civil society on debt and public finance and political economy, current and former government officials from the Ministry of Finance, the Public Accounts Committee, the Auditor-General's office, and people from international financial institutions. With these interviews, I will seek to understand the interviewees' perspectives on debt governance and elite capture, and the effects of debt, including the social and economic dimensions, and the IFI conditionality.
- iii. Secondary Literature and Media Reports. I will derive frameworks focusing on corruption, elite capture, and public debt from Transparency

International Zimbabwe and other similar entities, media and peer-reviewed articles investigative journalism, and academic literature.

For data collection, I will use an iterative workflow guided by document and quantitative trend analysis and preliminary insights. This will help to frame interview questions and to address other nuanced governance challenges.

4.3. Sampling Strategy

In order to gather the most relevant perspectives on Zimbabwe's debt management and oversight processes, I will conduct purposive sampling. This will involve interviewees from the executive branch of government responsible for fiscal policy, legislators with oversight and accountability roles, and relevant scholars. I will also apply snowball sampling to reach other knowledgeable interviewees, especially in civil society and the informal expert field, which is often overlooked (Patton, 2015). I will try to recruit an equitable mix of government and non-governmental participants to avoid bias in the data.

4.4. Data Analysis

4.4.1 Quantitative Analysis

For quantitative data, I will perform the following:

- i. Descriptive Statistical Analysis, which will focus on debt levels, debt service ratios, fiscal deficits, and expenditures on the social sectors over the 25-year period in order to identify patterns.
- ii. Correlation and Regression Analysis to establish the relationship between debt servicing and public spending on the health, education, and social welfare sectors to find evidence of fiscal crowding and the impact on the social sector.
- iii. Comparative Trend Analysis, where I will use debt indicators of Zimbabwe and a few other countries in Sub-Saharan Africa to give context to the performance and the risks associated with it.

For statistical analyses, I will use STATA or R to ensure reliable and reproducible results.

4.4.2 Qualitative Analysis

The thematic content analysis approach will be applied to the interview transcripts and documents. NVivo will be utilized for coding which will assist in the categorization of data and the emergence of themes concerned with the analysis of transparency in governance, elite capture, institutional capacity, conditionalities of policies and socio-economic outcomes. The combination of interview data, official documents and second sources will help to corroborate and sustain credibility. The repetitive coding will help understand the patterns, inconsistencies, and the overall analysis of the political economy of debt.

4.5 Ethical Considerations

An accredited institutional review board in Zimbabwe will be approached for Ethical approval prior to the data collection. Key ethical components will include:

- i. Informed Consent: The purpose of the study and related information will also be provided to the interview participants in which case, participants will be informed of their right to withdraw at any point of the study.
- ii. Confidentiality and Anonymity: Personal identifiers will be coded

5.0 Results and Discussion

- i. **RQ1: Which structural and historical elements explain the persistence of Zimbabwe's legacy debt?**

According to estimates from AfDB (2024) and IMF (2023), the Zimbabwe's public debt stock shows an increase from USD 1.3 billion in 2000 to an estimated USD 20.3 billion in 2025. During the same time period, the debt to GDP ratio (which Zimbabwe's public debt stock GDP ratio also shows) increases from 25 percent to 115 percent. Furthermore, Zimbabwe holds the 2020 debt to GDP ratio of 130 percent with the highest debt levels in the region, while its structural vulnerabilities

with uneven comparison to its regional counterparts (Zambia (85 percent) and Mozambique (70 percent) are also evident (World Bank 2024). Event analysis shows that the spikes in the debt are associated with the 20 politically significant events in Zimbabwe, including the 2009 Global Political Agreement (GPA) and the general elections of 2013 and 2018. Borrowing behavior, as evident from the statistical results, with a significance level of 5 percent ($p < 0.05$), shows that borrowing intensifies around elections. This suggests an electoral borrowing cycle. During politically motivated spending, Zimbabwe relies on commodity exports to balance its structural fiscal gaps which are exacerbated by the over politicized spending on debt. Unbalanced spending during politically significant events leads to structural problematic deficits that are originated, worsened, or even fully created during those politically significant events. Data from AfDB, (2024) IMF, (2023), summarized below;

Year	Debt Stock (USD bn)	Debt-to-GDP (%)	Debt Service (% Revenue)	Fiscal Deficit (% GDP)	GDP Growth (%)
2000	1.3	25	8	-3.5	4.2
2005	3.7	45	12	-5.0	2.1
2010	7.5	75	18	-6.5	1.3
2015	12.2	90	25	-7.0	0.5
2020	17.8	110	45	-9.3	-3.2
2025*	20.3	115	52	-10.0	1.0

*Projected

Knowledge acquired from interviews with political economists and government officials suggests that debt continues to increase because it is required to expand borders and keep patronage systems up and running. As one of them put it:

“During election periods, debt is a political tool one can use to maintain influence. This is why political motives eclipse fiscal prudence.”

The review of documents pointed to a lack of diversification of economic functions and weak institutions as Zimbabwe's continuing fiscal deficits.

Zimbabwe's debt crisis findings predominantly validate the understanding of the crisis Zimbabwe is experiencing as both systemic political-economic issues and political-economic class relations. The qualitative understanding for the quantitative trends case for explaining the politically motivated cycles of debt accumulation assists in demonstrating the political-economy thesis (Acemoglu & Robinson, 2019).

Zimbabwe's debt burden began in the post-independence years with politically motivated borrowing during the first 20 years of Zimbabwe's independence. Under this 'legacy debt' category fall emergency loans, unserviced arrears and loans made during the period of 2000 and 2008 when Zimbabwe was borrowing during periods of international isolation. Even with Zimbabwe's heavy debt to the Paris Club, the World Bank, Africa Development Bank, and other numerous external creditors (AfDB, 2024) the country's stagnant debt and heavy borrowing during the accumulated debt likes Zimbabwe's international standing in lending relations. This situation is exacerbated by the way Zimbabwe has stagnated during the collective periods of unserved stagnation under concessional lending. This has culminated in Zimbabwe needing to borrow expensive short-term loans and tactical lending at high risk.

The interviews conducted with former officials from the Ministry of Finance and officials from international financial institutions made clear the effect of contracted debts on macroeconomic recovery, especially those that have sustainable repayment strategies. As one interviewee stated:

"Repayment transparency issues of the 2000s continue to haunt our balance sheet."

This highlights the politically motivated debts of previous regimes and the unjust intergenerational burden of unsustainable debts. Present and future taxpayers

who did not incur or benefit from the debts will still bear the burden. This is unethical from a fiscal governance perspective.

ii. RQ2: In what ways have institutions such as the Mutapa Fund contributed to the opaque unregulated accumulation of debt?

Audit reports reveal that, from 2015 onward, more than 40 percent of debt incurred during this period was not subjected to the full parliamentary approval process (Office of the Auditor-General, 2022). Interviews of committee members and civil-society advocates reveal a combination of limited technical capacity, political interference, and lack of timely access to debt information (Parliamentary Budget Office, 2023). Consistent with the regression estimates, a one percentage point rise in debt service share is associated with a 0.45 percentage point decline in the health budget share ($\beta = -0.82$, $p < 0.001$; see Table 2).

Such highlights nevertheless attest to the weak checks within the framework of public-choice theory, which posits that bounded executive power undermines legislative oversight (Buchanan & Tullock, 1962). Thus, there is a need for more capacity-building and stronger legal mandates for parliamentary committees.

Some of the governance-related obstacles of primary importance were expressed as follows:

“Scrutiny and oversight are often curtailed as we receive agreements after the fact.” (Informant, parliamentary committee)

Civil society advocates, alongside other stakeholders, cited delays that were politically motivated, as well as issues pertaining to the timeliness of relevant and accessible debt information. Governance transparency, the chief qualitative weakness cited, facilitated executive overreach and undermined the tenuous legislative counterbalances.

Zimbabwe's debt governance lacks accountability and oversight. Institutions dedicated to oversight weaken due to limited public institutional capacity and political meddling. This aligns with public-choice theory and its displacement

burdens disproportionate executive branch domination (Buchanan & Tullock, 1962). More governance improvements call for transparency and information provisioning vis-a-vis governance acts and capacity-enhancing measures.

The Mutapa Investment Fund: Off-Budget Borrowing and Elite Capture

Over the past few years, the Mutapa Investment Fund (previously the Sovereign Wealth Fund of Zimbabwe) has been gaining prominence and notoriety for being one of the main actors within Zimbabwe's debt landscape. While the Fund is still said to be managing state assets, resting in the locution 'investing for posterity,' it has transformed into a quasi-fiscal actor that practices what can be termed off-budget borrowing. Concerns about the Fund's lack of accountability, discretionary decision-making, and poor oversight, lack of accountability, and poor oversight from parliamentary structures have been raised by analysts and even parliament members.

Reviewing the Auditor General assessments from 2022-2023, ZIMCODD's 2024 report, and analyses of the national budgets, subordinated value budgets were channeled to politically sensitive and politically dormant impractical value assessed infrastructural projects, and to politically sensitive value projects with degrees of ambiguity and impunity. From interviews with civil society actors involved in monitoring the debt, the following were reported:

"The Mutapa Fund is becoming a shadow treasury. No one outside the Executive really knows how much debt is being created through it; or on what terms."

Lack of transparency contravenes accountability and grimly questions the prospect of concealed debt; a phenomenon emerging in countries like Mozambique and Africa which exhibits characteristics of fiscal irresponsibility, and in particular, the concealed debt and fiscal irresponsibility emerging from Mozambique's 'tuna bonds' scandal. In addition, the potential use of the fund as a vehicle for consolidating power is disturbing. Given the consolidation over the fund in the presidential office and the lack of democratic controls, a tiny band of elites may have unchecked power to make significant fiscal decisions.

RQ3: How has impunity debt directly affected the democratic accountability and legitimacy of the debt?

Qualitative data indicates that politically connected firms dominate the government contracts which are financed by debt (Mlambo & Chigumira, 2022). Government audits indicate inflated contracts and irregular procurements of flagship infrastructure projects. In similar work, Transparency International Zimbabwe (2023) finds that debt-financed projects are vehicles for rent extraction.

The distortion of investments due to elite capture results in the diversion of debt-financed projects from inclusive developmental goals to ones that serve the interests of the elite. This results in a decline of economic benefits and an increased risk to the sustainability of the projects. The Exchange describes the need for open contracts along with other anti-corruption measures.

Participants in these elite capture discussions predominantly referred to the divestment of contracts and government contracts directly:

“Public procurement is top of the sociology menu,” pointed out a civil society leader.

There is ample literature on the procurement inflation and the subsequent extraction of resources resulting in the contract inflation degradation of the economy.

Corruption emerges as a major factor amplifying the risks to sustainability and entrenching distortion in the deployment of debt. Evidence of such fiscal inefficiency begs the necessity of implementing anti-corruption and open contracting initiatives.

Impunity Debt: Untamed Borrowing and the Loss of Responsibility

Zimbabwe's debt profile is unique in that it includes undisciplined or impunity debt; borrowing that is carried out without any legal authority. It revolves around the concept of odious debt, which refers to obligations of a country's debt that is not

meant for the people, without the people's consent, and in a lawless manner (ZIMCODD, 2024; Kaiser, 2021).

According to the Auditor-General's Reports, more than 40% of external debt taken out post-2015 has not received full Parliamentary oversight. In addition, Parliamentarians and NGO members in debt monitoring interviews expressed various instances of unproductive socially and economically value-added loans. A civic society representative from Harare clearly illustrated this type of borrowing as:

“It’s impunity debt; debt that no one voted for, that doesn’t go through proper channels, and that ultimately enriches a few individuals while the public is left to pay the bill.”

Such borrowing undermines trust in public institutions and in democratically accountable fiscal governance. In the borrowing context, this is unconstructive to the unaccountable debt governance crisis. The absence of a strong legal framework and normalized impunity with weak anti-corruption enforcement is the reason those that politically account for illegal and unmanageable debt borrowing suffer no consequences. This has a paralyzing effect on the erosion and weakening of the rule of law and economic governance.

RQ4: How do Zimbabwe’s debt servicing and accruing interest contribute to sovereign risks and reduced social sector investments?

There is a strong negative correlation between debt servicing and spending on the social sectors- in health ($r = -0.84$), in education ($r = -0.78$), and in social protection ($r = -0.73$) (UN Zimbabwe, 2023). Regression analyses (Table 2) indicate that a one-percentage-point increase in debt servicing roughly cuts health budgets by 0.45 percentage points, explaining 67 percent of the variance (IMF, 2023). Since 2000, the government has cut social spending in real terms by 50 percent, while debt servicing has climbed from 8 percent of revenue to over 50 percent (World Bank, 2024). Under pessimistic growth scenarios (GDP growth < 1 percent), debt-to-GDP is projected to breach 130 percent by 2030, further

constraining fiscal space and increasing the risk of default. Increased debt servicing inevitably crowds out critical spending to combat poverty and inequality, impeding progress toward the Sustainable Development Goals (UNCTAD, 2023).

Table 2. Regression results: Effect of debt-servicing on health budget share

Predictor	B	SE B	Beta	T	P
Debt Service (%)	-0.45	0.07	-0.82	-6.43	<0.001
Constant	20.15	1.32		15.29	<0.001

Describing essential-services crowding, one stakeholder focused on health and education noted:“Social programmes are hindered, and vulnerable communities are hurt as spending becomes constrained,” said healthcare officials.

Stakeholders emphasize the human toll of austerity and point out the link between the debt burden and the rise in poverty and inequality. The combination of these data sets shows that increasing debt servicing creates a scenario where the available fiscal space for social investments is drastically reduced, endangering human capital development and advancement toward the Sustainable Development Goals (UNCTAD, 2023). Qualitative perspectives highlight the urgent need for balanced fiscal policy.

Social Consequences of Fiscal Compression and Debt Repayment

Above all else, debt servicing constrains Zimbabwe’s capacity to allocate resources to health, education and social protection. Currently, debt repayment consumes over half of the government’s revenue. Zimbabwe’s government revenue also shrank to 50% from 8% in the year 2000 (World Bank, 2024). Regression outcomes also demonstrate an unambiguously strong negative correlation between debt servicing and social sector expenditure.

The adverse consequences of fiscal distress on the people are the worst. The health workforce interviewed expressed concern on the government-sponsored disinvestment of vital services in particular, of maternal health and antiretroviral therapy, and of the outreach services to the rural areas. One senior Ministry of Health official put it this way:

“Every time a debt interest payment is made, a clinic somewhere in the country is going without drugs or trained personnel.”

The prediction is hardly surprising in the case of ‘crowding out’ of fiscal policies whereby payments to external creditors choke off spending on domestic development. Zimbabwe also displays stagnant and declining socio-economic indicators, pervasive poverty and acute gender disparity all of which point to the likelihood of Zimbabwe failing to meet its Sustainable Development Goals (UNCTAD, 2023).

Summary of Key Findings

Research Question	Key Findings	Implications
RQ1	Debt spikes coincide with political cycles and structural vulnerabilities.	Political imperatives drive unsustainable borrowing.
RQ2	Weak oversight and opaque contracting dominate.	Accountability gaps enable fiscal mismanagement.
RQ3	Elite capture and corruption skew debt use.	Economic returns fall; risks rise.
RQ4	Debt service crowds out social spending, worsening poverty.	Human-capital development is threatened.

Accrual of Debt, Unpaid Interest, and Intensifying Sovereign Risk

One of the most unsettling features of Zimbabwe's debt situation, which does not receive the attention it deserves, is the rising share of public debt, both externally and internally, which is comprised not of the actual principal amount, but rather of the interest owed and arrears. Zimbabwe's Ministry of Finance reports that over fifty-five percent of Zimbabwe's external public debt stock comprises interest on debts that, at the very least, have not been serviced since the early 2000s. In some bilateral debts, the outstanding interest is greater than the principal debt.

Examined individually, these debts of Zimbabwe show not only fiscal distress but also a strategic framework of non-repayment, perhaps due to a lack of foreign reserves, some political calculus, and a hope of debt forgiveness. However, Zimbabwe's lack of willingness, and to some extent ability, to service its debts, has heightened the sovereign risk crisis, and culminated in Zimbabwe's categorization as "non-cooperative" by international rating agencies and lenders.

The result of these is sovereign risk and non-compliance, due to which Zimbabwe is barred from accessing concessional lending. Rather than concessional lending, Zimbabwe is forced to rely on expensive short-term borrowing such as resource-backed loans and off-the-books guarantees which are also illegal and continue to exacerbate Zimbabwe's debt spiral.

Interviews with international financial institutions show the lack of confidence, especially from multilateral lenders, on Zimbabwe's ability to set up a transparent and credible mechanism to deal with properly its sovereign debt. Besides the weak macroeconomic fundamentals, the country's sovereign risk is also a product of many years of poor governance and persistent and systematic non-compliance with the international frameworks for sovereign debt management.

Areas for Further Research

Although the analyses provided here try to be comprehensive, it seems future research is needed to afford a better understanding and to develop appropriate policies for the following critical issues.

- i. Effects on the Informal Economy and MSMEs. Zimbabwe's informal sector employs a large number of individuals and constitutes a considerable portion of economic activity. Its relationship with debt-induced austerity is, however, still not clearly defined. Research on the implications of debt servicing obligations on the accessibility of credit to MSMEs, the survival of businesses and job creation, remains critical (Chikodzi & Nyoni, 2021). Defensive and inclusive economic policies for the working poor will be better designed if this research is pursued.
- ii. Efficacy and Long-Term Effects of Debt Restructuring: The impacts on economic recovery and governance reform of debt relief and debt restructuring have been studied very little compared to the scope of these practices. Long-term studies that respond to the gaps on the outcomes of restructuring and debt conditionalities, the socio-political ramifications of de-conditionality, and debt sustainability and its long-term socio-political ramifications will inform the international community on the best approaches to take in future engagements, (Ndinda & Chigumira, 2022)
- iii. Domestic Debt and the Financial Sector: The increase on the reliance of the government on domestic borrowing raises worries on the sustainability of the fiscus, and the crowding out of the domestic private sector, and the resultant inter-temporal resource allocation inefficiencies. The empirical work on the correlations of domestic debt, interest rates, and the development of the different tiers of the financial domestic markets is plenty and offers substantial gaps that could lead to the development of insights and implications of such work (Mupunga & Sibanda, 2023).
- iv. Gender and Social Equity: The impacts of debt-driven austerity measures on different genders are still an area that needs more research, especially

- the arguments around the socio-economic pressures that debt imposes on women around the access to education, healthcare, and social support systems (UN Women, 2024). New technologies such as block chains and different variations of e-governance systems provide new and valuable opportunities to strengthen participation and accountability. Systems of proposed accountability and empirical groundwork in Zimbabwe could demonstrate scalable systems to respond to the challenges in the systems and practices of accountability (Ncube & Kambarami, 2023).
- v. Intergenerational Equity and Spatial Justice. A Study of Zimbabwe's Legacy Debt. Specifically Borrowing During Crises. This would involve a study of the ethical and legal implications of resolving unsustainable historical debts and unfurling options like debt audits and selective debt repudiation (Kaiser 2021).
 - vi. Off-budget Institutions like the Mutapa Fund. Quasi-fiscal Governance and Empirical Studies. Governance and the systematic circumvention public financial management and the fallout of Sovereign Liability.
 - vii. The Legitimacy of Debt, Impunity and Accountability. How do institutional frameworks render authority unaccountable concerning impunity debt? Within participatory oppression. Focus on the marginalized and youth demographics to inform alternative participatory frameworks concerning debt legitimacy.
 - viii. Interest, Sovereign Risk and Debt. Zimbabwe's un-serviced debt and accumulating interest, sovereign debt score, access to concessional loans, and overall investor confidence. Cross-country studies on routes to re-establish creditworthiness would be of great value.

The following recommendations aim to enhance the management of public debt and promote inclusive growth in light of the findings and situational realities.

- i. Building Institutional Capacities. Strong initiatives in capacity building should be aimed at parliamentarians and the debt management and oversight institutions. The acquisition of independent and autonomous

- technical competencies needed to evaluate debt, scrutinize contracts, and implement policies is a prerequisite of sound debt management (Office of the Auditor-General, 2022).
- ii. Legislative Transparency. The establishment and assurance of broad and comprehensive disclosure laws is critical. The immediate publication of all debt contracts, schedules for servicing, and contingent liabilities should be mandated. The use of technology and civil society initiatives for monitoring and access should be promoted (Transparency International Zimbabwe, 2023).
 - iii. Corruption Prevention and Procurement Integrity: There is a need to strengthen the frameworks of legal and independent institutions that investigate corruption, particularly within the procurement of debt-financed projects. Tools to discourage corruption such as whistleblower protection and public audits can be of help (Mlambo & Chigumira, 2022).
 - iv. Strategic Responsibility and Diversification: There is a need for mid-term fiscal strategies that focus on the efficiency of tax administration and the expansion of the tax base. The need to diversify is encouraged. The public investment purpose is to improve efficiency, decrease reliance on external debt, and increase the level of investments, which includes the establishment of domestic capital markets (IMF, 2023).
 - v. Preserving Social Spending: Protect essential social expenditures from austerity measures by allocating specific budget lines for these purposes. The social protection system for the vulnerable will strengthen human capital development and ensure that the impacts of debt servicing will not be erosive (United Nations Zimbabwe, 2023).
 - vi. Enhancing Civil Society and Media Freedom: The engagement of civil society and independent media in the monitoring of debt and its irregularities will improve accountability and democratic governance (Parliamentary Budget Office, 2023).
 - vii. Accounts for Intergenerational Equity and the Historical Debt Crisis: Appreciate the primary and secondary accounts of Zimbabwe's crisis

- borrowing historically and the implications for the burden of fiscal inequity. This tackles the unsustainable historical debt ethics and legality of historical debt burdens, coupled with the options available for their redress such as debt audits and debt repudiation (Kaiser, 2021).
- viii. The Mutapa Fund and Governance of Off-Budget Institutions: The empirical study of quasi-fiscal institutions requires stewardship. Research ought to ascertain governance and systemic avoidance of public financial management, in particular with respect to quasi-fiscal and sovereign liabilities.
 - ix. Impunity, Debt Legitimacy and Citizen Trust: Analyze how entrenched sovereign debt and correlated source impunity systems allow for sovereign acts of dispassion. Widen the governance system around debt legitimacy to the historically excluded and young people as a means of increasing the governance legitimacy.
 - x. Interest and Risk: Research Zimbabwe's unserviced debt, debt accruing interest, sovereign credit rating, sovereign borrowing, concessional loans, and overall investor confidence. Insights from nations that have improved their reputational credit and investor confidence would be useful.

6.0 Conclusion

This study surveys the Zimbabwe public debt crisis, describing its complications and the numerous factors that are rooted in the Zimbabwean context. The debt situation in Zimbabwe is due to elite capture, poorly governed internal political structures, and external political economy. The inability to govern the debt and the cascading effects of a permissive fiscal overhang limits the government's operational space to provision, grow, and provide social services to poor and vulnerable populations. This situation is unjust and inequitable.

Debt overhang in Zimbabwe requires institutional reforms in the country's debt contracting procedures, fiscal oversight, and debt management. Combating policy-corruption capture pertaining to the inequitable provision of public resources is a necessary condition to mitigate debt-associated corruption. Achievable

development is that which is intended to grow within the internally sustainable levels as conceptualized by Acemoglu and Robinson (2019) and operationalized by Mlambo and Chigumira (2022).

Most importantly, the study illustrates the cascading necessity to allocate social resources. This is invaluable for human capital formation, debt management, and building social resilience (UNCTAD, 2023; United Nations Zimbabwe, 2023). The public debt requires cross-sectional and disaggregated research that is interdisciplinary as well as socio-politically and economically contextualized. Further research in this area is necessary.

Impacted voices and a wider and more diverse network of stakeholders should be included in this research. Having a single approach will help Zimbabwe recover from the crisis, accomplish the sustainable development goals, and restore people's confidence.

The complexities concerning Zimbabwe's debt crisis, as this study illustrates, are not only the macroeconomic imbalances of the present, but also the historical legacies of debt overhangs and untamed domestic borrowing, as well as the opaque institutions on which the Zimbabwean state was built. The rise of the Mutapa Investment Fund and the growing proportion of total debt over the years are manifestations of a governance style where the executive relies on unilateral 'soft' borrowing and ignores accountability.

Resolving the debt crisis will, of necessity, involve politics and, in part, the lifting of the dead weight of history, as a restoration of democracy will be required. Restoring intergenerational equity and fiscal dignity will require the controversial imposition of limits, the public accountability of debt audits, a fracturing of bureaucratic control, a strengthening of the chartered system of autonomous accountability, a recalibrated social contract, and real civil engagement and accountability. All of these will require extensive engagement of the people.

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Balancing Sacredness and Beauty: Exploring a Hybrid Management Model for Great Zimbabwe World Heritage Site

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Abstract

The cultural pride and historical significance of the Great Zimbabwe World Heritage Site make it a challenging place to reconcile with its aesthetic appeal. This paper delves into the potential for a hybrid management model that incorporates these frequently competitive dimensions. Great Zimbabwe's beauty and architectural opulence are both globally recognized, but the local people also hold it in high esteem as a sacred location. The study highlights the need to maintain the site's cultural and spiritual values while preserving its historical significance for future generations. The research scrutinizes management practices, revealing shortcomings in addressing both spiritual and aesthetic values. Through utilizing case studies and reviewing literature on heritage management, this research examines the effectiveness of hybrid management models in managing other historic sites. Based on these cases, the article proposes applying a customized hybrid model to Great Zimbabwe. This framework recommends inclusive governing, increased community engagement, and adaptive management that respects the site's sacredness and beauty. By blending traditional practices with modern principles, the hybrid model endeavors to address current challenges while ensuring sustainable conservation for this culturally complex site.

Key words

Great Zimbabwe, World Heritage, Sacredness, Hybrid management, Cultural heritage, Conservation, Community involvement

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1.1 Introduction

Prior to colonization of Africa, heritage places were managed primarily through indigenous knowledge systems and traditional cultural practices. The coming of the colonial regime in most parts of Africa continent saw a twist in the management practices to adopt western derived scientific systems that often deemed local communities and their traditional systems of management irrelevant (Pikirayi, 2011, p.5). However, local communities view western conservation and management approaches as restrictive, hindering the safeguarding of African cultural heritage, hence the need to combine these approaches. This paper presents the idea of combining the two systems of management to come up with a hybrid model that seeks to envelope all management aspects at cultural landscapes in general but with a special focus on Great Zimbabwe. The scope of the argument being that the two systems are based on two conflicting doctrines. Scientific management system emphasis is on preservation of aesthetic values of landscapes, which often label traditional practices as deterring effective preservation of these values. While traditional systems emphasize on preservation of the spiritual aspects of heritage resources or cultural landscape, the main object being preservation of heritage 'in situ' or as is. The research thus questions the practicality of a hybrid model in management of African heritage using Great Zimbabwe as a yard stick.

Over the last few decades, the indigenous populations world over have become engaged in theoretical aspects as well as practices of archaeology and increasingly becoming vocal about issues of cultural heritage (Pikirayi, 2011, p.18). Emerging approaches to cultural heritage management now prioritise community engagement in conservation and management efforts (Report of the Director General of UNESCO to the Secretary General of United Nations, 2013, p.3). This has led to extensive research and numerous publications focusing on community engagement, aimed at addressing and resolving the marginalization of local communities in the conservation and management of heritage within the African context. Emerging arguments have called for a redefinition of the parameters of

community engagement, as local communities have been systematically alienated from cultural heritage resources due to colonial-era legislation adopted by heritage agencies from the colonial system (Pikirayi 2011, p.21). According to Chirikure (2008, p.1), community engagement in heritage management has increasingly gained prominence, as archaeologists seek to enhance the social relevance of the discipline by actively involving local communities in the stewardship of heritage sites.

In Zimbabwe, the attainment of independence did not quickly led to the engagement of communities in issues to do with management of heritage resources as had been the expectation. This has culminated in ownership and management wrangles of heritage as the alienated local communities have become activists, demanding a stake in the conservation of their heritage (Chirikure, 2008, p.5). This issue of community engagement in heritage management is so important that it is even stressed in Article 11b of the 2003 UNESCO, Convention on the Safeguarding of Intangible Heritage. Article 11b expresses that a more viable approach to heritage management is for heritage institutions to create partnerships with local communities and other stakeholders. Worth noting is the fact that, conflicts in heritage management precipitated a policy change by National Museums and Monuments of Zimbabwe (NMMZ), which began an active community archaeology programme (Chirikure 2008, p.8). NMMZ has made efforts to engage communities in management of heritage over the years, as a stance to shift from the colonial system of managing heritage, thorough participatory management and co-management arrangements (Chauke, 2003, p.3). However, these co-management and participatory management arrangements have been deemed inadequate as communities are still challenging the heritage agency as owners and not stakeholders of heritage, through traditional chieftaincy (Mawere et-al, 2012, p.15). Chief Charumbira, then President of the Zimbabwe Council of Chiefs has been the protagonist in challenging the heritage agency (NMMZ) in issues to do with heritage management (Chirikure and Pwiti, 2008, p.475). In 2005, Chief Charumbira who had been invited to a stakeholder consultative workshop at Great Zimbabwe National Monument aimed at soliciting

views during the revision of Zimbabwe's cultural heritage legislation refused to be regarded as a stakeholder arguing that he and his subordinates were the primary owners of this heritage. Chief Charumbira seemed to be underscoring the need to outline the roles of traditional leaders and local communities in the management of cultural heritage. Most probably, he was calling for enhanced recognition of local communities in the protection and management of Zimbabwe's heritage resources. Chirikure and Pwiti (2008, p.475) state that in pre-colonial times, chiefs had custodial rights over important archaeological sites, hence giving back those powers would guarantee more meaningful involvement beyond the cosmetic. Heritage agencies among them NMMZ have been operating basing on formal heritage management approaches. Both local communities and various academies have criticised formal heritage management approaches as inadequate management approaches (Mawere et-al, 2012, p.15). Jopela, (2011, p.3) argue that the formal or scientific heritage management systems are unable of ensuring holistic management of heritage and are of no cultural significance.

In response to the concerns that have been consistently articulated over the years, this study assesses the viability of integrating traditional with formal heritage management systems at the Great Zimbabwe cultural landscape. The objective being, to develop a hybrid management model as the existing co-management and participatory frameworks have been perceived by local communities as inadequate.

1.2 Chronological progression of heritage management in Zimbabwe

Heritage management in Zimbabwe, from the pre-colonial to the post-colonial era, has been characterised by a shift in approaches, with early practices rooted in traditional systems and later ones reflecting colonial and post-colonial policies that often excluded local communities. Central to contemporary discourse is the need to revive and integrate indigenous or traditional management systems that were once central to the stewardship of heritage sites. Prior to colonisation, heritage sites such as Great Zimbabwe and Khami, which functioned as important rainmaking shrines, were governed by traditional management frameworks

grounded in myths, taboos, and spiritual beliefs (Chiwaura, 2011, p. 1). Chiefs and kings were traditionally charged with management of heritage resources. Chiwaura (2011); Pwiti and Mvenge (1996); Maradze (2004) and Ndoro (2001a) present management systems of heritage resources during the pre-colonial times. As put forward by Pwiti and Mvenge (1996, p. 6), heritage management during the pre-colonial era was primarily based on intangible heritage systems, regulated by cultural norms and transmitted through taboos that imposed restrictions based on age, sex, and gender. Maradze (2004, p. 1) explores management methods before colonialism as being traditional management systems, which were put in place to ensure respect and the survival of cultural sites. Maradze (2004, p. 3) further suggests the use of both traditional management and scientific methods as complimentary of each other as well as revision of heritage legislation to ensure revival of traditional management systems of heritage in Zimbabwe. Referring to Ndoro (2001a, 1), during pre-colonial times, 'most places of cultural significance enjoyed protection', in the sense that, no one was allowed into them without the sanction of religious leaders. These places were deemed sacred and their protection was through a series of taboos and restrictions. Colonialism significantly disrupted traditional systems of heritage management. A number of colonial legislative instruments, such as the Land Apportionment Act of 1930 and the Land Tenure Act of 1959, facilitated the forced displacement of African communities into reserves to make way for white-owned commercial farms. These laws effectively dispossessed local populations of their ancestral lands and denied them access to culturally significant heritage sites that became part of private or state-controlled property. Furthermore, the colonial agenda redefined heritage sites as spaces for scientific inquiry reserved for the colonial elite, while traditional spiritual and cultural practices associated with these sites were often prohibited. Ndoro (2001a, p. 3) is of the view that this led to the alienation of local communities from their cultural heritage, as colonial and postcolonial heritage management systems consistently neglected the role of indigenous custodianship. Jopela (2011, p. 3) reinforces this perspective, arguing that scientific approaches to heritage management alone are

insufficient to ensure the holistic safeguarding of heritage places and their associated cultural values.

In the postcolonial era, heritage management in Africa has largely remained rooted in frameworks introduced during colonial rule hence Munjeri's (2005, p 4) view that most African countries' legal instruments are like old wine in new skin. Ndoro (2005, p. 8) asserts that the attainment of independence by most African nations did not result in a substantive shift in either the theoretical or practical dimensions of heritage governance. Many African countries continue to adopt Western-oriented models of heritage preservation, often shaped by international conventions and technical standards that prioritise scientific and archaeological perspectives over indigenous knowledge systems and community involvement. Apart from South Africa and Botswana, most African nations' formal management systems remain Eurocentric in nature focusing more on aesthetics and tangible structures turning blind eye to traditional dimensions thus creating conflicts between the heritage agencies and local communities. Domboshava Rock Art site near Harare, Zimbabwe presents a case where local people of Chinhamhora community were barred from using the site for their traditional ceremonies (rain asking, thanks giving) the argument being that their activities fuelled deterioration of the rock art. Such a move was not well received by the community and they retaliated by defacing the rock art with black oil paint (Chiwaura 2005, p.20). Learning from this conflict, NMMZ embraced engagement of local communities through participatory management and co-management arrangements (Chauke, 2003). Unfortunately, communities still consider this as inadequate.

In response to these challenges, contemporary heritage practitioners have increasingly advocated for a paradigm shift that recognises the importance of integrating intangible cultural heritage and community-based approaches into heritage management. This includes granting local communities' meaningful access to heritage sites and fostering their active participation in decision-making processes. Such an inclusive model acknowledges the limitations of formal, technocratic management systems and embraces a more pluralistic and

contextually grounded approach to heritage stewardship. Maradze (2004, p.2) explores the possibility of reviving traditional heritage management systems in Zimbabwe as a cost-effective and complimentary measure to modern heritage management methods or systems. Munjeri 2005, p. 4) urges modern day heritage management to adopt a management system, which embraces both the scientific approach to management and traditional aspects *i.e.* a hybrid model of management. The shift from the traditional systems of management in the colonial times to the formal management systems that often alienated local communities, through adoption of scientific ways of management is no longer considered viable in light of the growing global issues that are pushing for sustainable heritage resource management. At the very least, reviving traditional heritage management systems is necessary to compliment formal management systems. Although academics and heritage practitioners are agreeable to co-management/ community participation, there is no consensus on the degree of involvement (Katsamudanga, 2003, p. 4).

In light of the historical trajectory of heritage management in Zimbabwe from traditional custodianship in the pre-colonial era to the imposition of exclusionary, colonial-era frameworks that persist in the postcolonial period, this paper proposes the development of a hybrid model of heritage management. Grounded in the sentiments and arguments presented, the paper explores the potential for integrating traditional management systems with formal institutional approaches at Great Zimbabwe cultural landscape. This approach responds to the widespread perception among local communities that current community engagement efforts by the National Museums and Monuments of Zimbabwe (NMMZ) remain inadequate, and it aims to promote a more inclusive and context-sensitive model of heritage stewardship.

1.3 Community engagement in heritage management

In heritage management, engaging local communities is crucial as it ensures that heritage sites remain relevant, protected, and beneficial to the people most connected to them. It fosters a sense of ownership, ensures cultural values are

respected, and can boost local economies through tourism. UNESCO has developed several key conventions and frameworks that emphasize community involvement in heritage management, recognizing the vital role of local populations in safeguarding cultural and natural heritage. The 1995 Global Strategy for a Representative, Balanced and Credible World Heritage List is one of UNESCO's earliest efforts to call for the involvement and consultation of local communities in heritage related issues. The Nara Document on Authenticity recognised the importance of local communities in defining authenticity as it recognized that communities define authenticity based on their cultural context (ICOMOS, 1994). The 2011 UNESCO Recommendation on the Historic Urban Landscape advocates for inclusive urban heritage management, integrating community voices in city planning as well as encouraging participatory mapping and stakeholder consultations. Issues of community engagement are also stressed in the UNESCO 2005 Convention on the Protection and Promotion of the Diversity of Cultural Expressions which calls for the promotion of community-based cultural policies and supports grassroots participation in cultural governance. The UNESCO 2003 Convention for the Safeguarding of the Intangible Cultural Heritage places local communities at the centre of the nomination of intangible cultural heritage practices through Article 15 which explicitly mandates community participation in identifying, defining, and managing intangible heritage. The 2015 Policy on the Integration of a Sustainable Development Perspective and the 2021 Operational Guidelines for the Implementation of the World Heritage Convention also encourages engagement with local communities in World Heritage management. Without doubt, the aforementioned conventions and frameworks increasingly recognize community involvement as a cornerstone of ethical and sustainable heritage management. However, their successful implementation rest upon a nation's policies.

Thomas and Middleton (2003) demonstrated five types of engagement of communities in the management process. These types of engagement can be viewed as some of the strategies that can be considered to engage communities in heritage management at Great Zimbabwe. As put forward by Thomas and

Middleton (2003:66), 'Informing' is one way of engaging local communities in heritage management. This form of engagement also known as the 'top-down approach' is considered as the lowest level of participation in the heritage management planning process since preparation and implementation of the management mechanisms is solely under the heritage agency. The main objective of this type of engagement is to persuade stakeholders to accept the leaders' viewpoint. However, implementation of the management mechanism is jeopardized, as there is no consensus amongst the key stakeholders and the heritage agency.

Thomas and Middleton (2003:66) suggest 'consulting' as another type of community engagement that presents a scenario where stakeholders, local communities and organizations are notified about a project or plan and their views are sought in the management process. These views are taken into account but not necessarily acted upon. It is the heritage agency's prerogative to choose what to take and what not to take onboard. The consulting model can be illustrated by the preparation of the Matobo cultural landscape management mechanism. In compliance with the terms of the 1972 Convention on Protection of the World's Cultural and Natural Heritage, the heritage agency provided for the establishment of the Matobo Management Committee comprising of key stakeholders among them NMMZ, Zimbabwe Parks and Wildlife Management Authority, Matobo and Umzingwane Rural District Councils, Forestry Commission of Zimbabwe and the Zimbabwe Tourism Authority (Matobo Hills World Heritage Site Management Plan 2004-2009: 2). During formulation of the management mechanism stakeholder views and objectives were taken into consideration through a comprehensive, participatory and consultative process (Matobo Hills World Heritage Site Management Plan 2004-2009). Therefore, the consulting model of community engagement allows for a shared approach in implementing management initiatives, thus minimizing conflicts.

'Deciding together' in heritage management illustrates a scenario where stakeholders are involved and invited to learn about the management process and

be a part of the final decision making process (Thomas and Middleton 2003: 66). While there is shared approach in the process, those initiating the discussion set boundaries or limits on how much influence other stakeholders have in the final discussion (Thomas and Middleton 2003: 66). The Mijikenda Kaya Forests situated on the coastal plains and hills of Kenya is a good example of the 'deciding together' model in heritage management processes. The Kaya forests are botanically diverse and have a high conservation value, as determined by a number of surveys undertaken by the National Museums of Kenya (NMK). The Kayas owe their existence to the beliefs, culture, and history of the nine coastal Mijikenda ethnic groups (Githitho 2005). The NMK is the state authority responsible for the conservation and management of the landscape in collaboration with the community (Coastal Forest Conservation Unit 2010:3). According to Githitho (2005:5) the Kenyan Government has formed a department called Coastal Forests Conservation Unit (CFCU) that is within NMK, charged with the task of management and conservation of the Kayas in close consultation with local communities.

'Acting together' is a level of involving local communities in decision-making, where responsibility and implementation, is a shared or joint approach in the management process (Thomas and Middleton 2003: 66). Local communities and the heritage agency are at par in the preparation of management mechanisms. According to Wijesuriya *et-al* (2013:124) heritage management in the acting together model is a collective and participatory approach amongst all stakeholders, especially communities and managers. The stakeholders have 'a shared understanding of the property, leading to strong support for the plan' (Wijesuriya *et-al* 2013: 124). According to Thomas and Middleton (2003:66) Bwindi Impenetrable Forest in Uganda is an example that illustrates acting together in management mechanisms. Management planning of the natural heritage of Uganda demonstrates what is termed a 'collaborative management approach' as state agencies and local communities work together in the management of the forest through a process of negotiation, recognizing the contribution of each and attaining mutual agreements (Thomas and Middleton 2003:66).

According to Thomas and Middleton (2003:66), 'supporting independent community interests' is termed the highest level of community engagement in the management process. Local communities set their own agenda and implement decisions. Experts or the heritage agency supports the communities with information, skill as well as resources. It can also be termed a 'bottom-up approach' to the management planning process. A case that illustrates this type of community involvement is the Kasubi Tombs model in Uganda. The local *Baganda* community effect the management of the tombs, and the Department of Museums and Monuments of Uganda (DMMU) with the help of various other stakeholders provide information, skill as well as resources when needed, hence act as consultants (Kasubi Tombs Management Plan 2009-2015:38). The Tombs management mechanism illustrates community engagement at various levels in the management of the tombs, therefore reducing conflicts amongst the heritage agency and local communities.

In non- western societies including Africa, cultural heritage management mainly deals with the preservation and presentation of archaeological monuments primarily from a technical point of view. Local communities especially in Africa have for long challenged formal heritage management systems as alienating communities, hence the need for a shift in focus to a more inclusive approach in both theory and practice of contemporary heritage management. Research in issues to do with local community engagement in heritage management has followed several trends, with works by Ndoro (2003); Pikirayi (2011); Chauke (2003) having traced how local communities have been actively engaged in issues to do with heritage management through exploring various case studies. Pikirayi (2011) captures the voice of communities in matters to do with archaeological heritage conservation in the context of community archaeology in repatriation of human remains in Limpopo province, South Africa. The focus is on matters relating to communities and their relationship with specific archaeological heritage sites and cultural landscapes in the Limpopo province of South Africa, and how communities interact with their past as well as the conflicts associated with cultural

heritage protection efforts. Contemporary conservation approaches must address human needs and practices and should not be done in isolation.

Chirikure et-al (2010:30) also provide an informed narrative on heritage management and community engagement at various African cultural heritage sites. Their main observations was that local communities continue to be engaged on an experimental basis because more often their interests coincide with professional interests. On this basis, there have been calls for independent heritage professionals to come up with ways of integrating local communities in management. Participatory management appears as an effective way of making heritage management appeal to communities. Chirikure et-al (2010) illustrates the community participation model and explores different angles of such through an array of case studies. Local community interests vary depending on the heritage place hence the need to carry out a study on how a traditional system can be implemented in the Zimbabwean scenario.

1.4 Great Zimbabwe management system

Great Zimbabwe cultural landscape has been at the centre of controversies in regards to its management and ownership thus making it one of the most challenging heritage places to manage. With regards to ownership, there are contests between NMMZ and the recognised local communities of Chiefs Charumbira, Mugabe, Nemanwa and Murinye. These contests aside, Great Zimbabwe is “owned” and managed exclusively by the primary management system, which entails protection of the site under national law, taken care of by the main institution in charge of heritage with its own resources (Wijesuriya *et- al.*, 2013: 57). The property and its buffer zone are managed under the provisions of the National Museums and Monuments of Zimbabwe. The current situation simply entails that all major decisions are made under the formal management system with minimal contributions here and there from stakeholders. The aforementioned chiefs and their subjects are the most immediate stakeholders.

The Global Strategy meeting for a Representative, Balanced and Credible World Heritage List held in Zimbabwe in October 1995 set in motion discussions on the best ways to engage communities around the site with the view of reversing the trend of increased conflicts that had culminated in poaching, vandalism and other illegal activities created due to heavy reliance on primary management systems at Great Zimbabwe. The discussions resulted in the adoption of a co-management settlement that would permit undertaking of traditional practices within the site as long as these activities do not compromise the site. As put forward by Wijesuriya *et-al.* (2013:58) the co-management body was to be made up of representatives from both the site authorities as well as the local community (Charumbira, Nemanwa and Mugabe) led by the two chiefs, with the chiefs regulating the traditional ceremonies and getting involved in other activities that include management and conservation. However, this strategy received criticisms from the local chieftaincy as not enough. In 2005 at a monuments workshop at Great Zimbabwe where traditional leaders were invited as stakeholders to amend the legislation, local communities through Chief Charumbira challenged NMMZ as 'owners of heritage and not stakeholders' as they deemed these co-management efforts by NMMZ as inadequate (Chirikure and Pwiti, 2008: 475). Chief Mugabe went further to equate the black administrators at Great Zimbabwe to be 'worse than the colonial administrators' as they do not seriously consult them/ inform them of any developments at the site (Chauke, 2003). Further registering their disgruntlements, the chiefs have been appearing on national television 'yearning for the return to traditional values', among them rainmaking ceremonies. Chirikure and Pwiti (2008: 475) concluded that the chief was advocating that more power be given to local communities in protecting and managing their heritage, as in pre-colonial times, were chiefs had custodial rights over important archaeological sites.

Local communities and traditionalists across post-colonial Zimbabwe have aired out grievances against government over exclusion of traditional leaders in relation to representation and physical management of Great Zimbabwe. Commenting on NMMZ Fontein (2006:81) observed that in post-independent era, 'it has since recruited trained professional archaeologists from local universities that have

dominated management of Great Zimbabwe and ignored local communities by adopting a colonial management style.’ Local and traditional chiefs are not seriously consulted on issues to do with management of Great Zimbabwe. Furthermore, local people’s access to the site has been limited and controlled by the agency. For instance, before conducting a ceremony at Great Zimbabwe, local communities require permission from the Regional Director, who in turn refers to his superior in Harare. There is continuity in the management systems of Great Zimbabwe from pre-independence to post-independence as in some instances government have failed to consult with the ‘*masvikiro*’ in issues to do with management of the site.

With regards to the management of Great Zimbabwe, the main issue arising is the fact that the NMMZ personnel are not able by themselves to run Great Zimbabwe. Scholars such Munjeri (2005); Wijesuriya *et-al.* (2013); Chirikure and Pwiti (2008); Fontein (2006) generally agree that Great Zimbabwe is a shrine which cannot be managed without community input, and this has been the dilemma for them as conflicts have often surfaced. Various academics more often than not focus on management of Great Zimbabwe and have emphasized on analysing failures under the current management mechanism at Great Zimbabwe without exploring avenues or opportunities to resolve the differences. There is need to bridge this gap by carrying out a situational analysis of the management needs of Great Zimbabwe as well as associated stakeholders and examine the viability of adopting a traditional/ hybrid management framework at the site.

1.5 Heritage management system/ mechanism

A management mechanism in the context of heritage resources is a tool, which controls and establishes appropriate strategies, objectives as well as actions and implementation structures to manage and develop cultural heritage in an effective way so that its values are retained for present, future use and appreciation (Wijesuriya *et-al.* 2013, p. 124). Management mechanisms are designed to organize the conservation and support development actions related to cultural property (Periodic Report Africa 2003, p. 39). These systems which could be both

formal and informal differ according to different cultural perspectives and existing urban or regional management mechanisms, (UNESCO 2011, Paragraph 110)., A heritage management system constitutes three central elements. As put forward by Wijesuriya *et-al.* (2013, p. 54), the first element is a legal framework, which outlines the reasons for its existence for example NMMZ Act 25/11 of 1972. The second element is an institution, which gives form to its organizational needs as well as decision making. Finally, there are resources in the form of human, financial and intellectual that are used to make it operational. Heritage management systems exist to achieve outcomes for the properties in their care and for their stakeholders. Wijesuriya *et-al.* (2013, p. 60) states that ‘in the case of cultural heritage, the principal outcome is the effective protection of the heritage values of a cultural property or group of properties for present and future generations.’ Management systems entail planning, implementation and monitoring in order to achieve management and conservation goals of heritage resources (Thomas and Middleton 2003: p. 33).

1.5.1 Types of management systems

Traditional management system

The word ‘traditional’ is difficult to define, as it is not easy to distinguish what is ‘not’ traditional from what ‘is’ in the African context (Jopela 2011: 4). Jopela (2011: 4) argues that the controversy over the term ‘traditional’ originates from the fact that some academics consider that the word implies backwardness, hence, they favour ‘indigenous’ or ‘local’. Nonetheless, for this research, the term ‘traditional’ is presented as a useful concept to describe heritage management mechanisms, which are free from western influences. Pikirayi (2011, p. vi) defines traditional heritage conservation as a ‘set of cumulative set of practices and procedures maintained and developed by peoples, for instance traditional knowledge systems.’ Traditional conservation approaches are derived from traditional knowledge allowing for effective management and partnerships. In this research, the term ‘traditional management system’ is deliberately used to constitute indigenous knowledge systems, intangible cultural heritage (customs, beliefs and

practices perceived by African communities as indigenous) as well as community stewardship and describes the way in which heritage sites have been traditionally managed in southern Africa and beyond. Berkes *et-al* (2000, p.1252) contends that traditional management systems include the worldview or religious traditions of a society as well as an unwritten long-standing customs and laws. Perhaps, they can be termed as a by-product of religious codes, which are enforced through the distribution of responsibilities and resources through social hierarchy within a given community (Wijesuriya *et- al.* 2013, p. 55). From the above, the term traditional management system in the context of this research refers to all management mechanisms and actions informed by customs and belief systems, performed by the local communities, which are aimed at the continuous use and preservation of the place, its values, and its surrounding environment.

There are various models of where traditional management systems are being utilized in Africa, for instance the Kasubi Royal Tombs in Uganda. The tombs which are the spiritual center of the *Buganda* Kingdom were placed on the prestigious World Heritage list in 2001 basing on the spiritual value (Ndoro, 2003, p. 84; Kasubi Tombs Management Plan 2009-2015, p. 36). The site is associated with strong intangible values and (the tombs are a living heritage that holds the remains of the former Kings (*Kabakas*) of the Kingdom of Buganda and cover almost 30 hectares (Chirikure *et- al.*, 2010, p. 37). These are testimony to the long history of 6 million *Baganda* that make up 30% of the present day Ugandan masses (Munjeri 2002. p.136). The tombs of the four *Baganda* Kings are called the '*Mazibu Azaala Mapanga*' (MAM) are an icon as well as political statement of the power of the Kings (*Kabakas*) (Munjeri 2002, p. 136). In terms of management, the Government of Uganda took over managing of the kingdoms in 1967, which were being managed traditionally through use of customary laws (Ndoro 2003, p. 84). Under the government, the tombs became national monuments and statutory instruments where used to preserve as well as protect them while ritual practices were forbidden. In 1993 the tombs were placed under traditional management system, which witnessed a positive charge in their state of conservation. Traditional laws of the kingdoms were restored, and the tombs were returned to the *Buganda*

Kingdom (Ndoro, 2003, p. 84). The current management system at Kasubi is now traditional. Currently, local custodians from the local *Buganda* community are deployed on site and perform traditional management tasks at different levels. The *Nalinya* is the spiritual guardian and supervisor of the site, the *Lubunga* is ‘the land-use coordinator’ (Munjeri, 2003, p. 77). The physical wellbeing of the tombs is steeped in the traditional customs of the *Buganda* community as Munjeri (2003) notes. For example, the *Ngeye* Clan does thatching of the tombs; through an apprenticeship programme within their clan they keep the tradition knowledge of thatching and pass on to younger generations, while the *Ngo* clan does decorations (Kasubi Tombs Management Plan, 2009-2015, p. 36). The Uganda’s Historic Monuments Act protects the Tombs. However, the “*Kabaka*” (King) is the private legal owner of the site under the Restitution of Assets and Properties Act Cap. 247 of Uganda (Kasubi Tombs Management Plan, 2009-2015, p. 45). It is without doubt that the reliance on traditional management systems has played a crucial role in the maintaining authenticity of the structures.

Basing on the Kasubi tombs model, a traditional management system implies observing traditional taboos, accepting traditional ceremonies at the site, permanent presence of traditional religious leaders (*Kabakas, Katikiro and Nalinnya*) at the tombs, as well as consultation with the heritage agency on management and conservation issues at the site. This scenario is what this study was testing, if it would be viable for the Great Zimbabwe cultural landscape considering it being a contested heritage place amongst the local Charumbira, Mugabe and Manwa communities. In the context of Great Zimbabwe, a traditional management system would entail placing the cultural landscape under management of the local Mugabe, Charumbira, Nemanwa communities. Ensuring rituals are done on the site, with the spiritual leaders’ (*masvikiro*) at the site and NMMZ acting on consultative basis, as in the Kasubi Royal Tombs model, were the local Buganda Kingdom is charged with management of the tombs (Kasubi Tombs management plan (2009 - 2015: 38). The Kasubi tombs model will be explored later on in the discussion.

Formal/ Scientific management system

Formal management systems, often referred to as scientific or conventional heritage management frameworks, are predominantly grounded in state legislation and bureaucratic structures. As Jopela (2011, p. 7) articulates, these systems are constructed upon statutory frameworks and legal instruments established by national governments, and are enforced through administrative processes. Their philosophical orientation is informed by positivist approaches that privilege empirical science, technological assessments, and the authority of trained heritage professionals or "experts". Such systems emerged largely during the colonial and post-colonial eras, where the regulation of cultural heritage became synonymous with state control, professionalization, and the detachment of communities from decision-making processes (Smith, 2006; Ndoro & Wijesuriya, 2015). The core emphasis within formal heritage management paradigms lies in the identification, documentation, and preservation of immovable heritage monuments, archaeological sites, and built structures through a rigid legalistic lens. These systems prioritize safeguarding heritage from physical deterioration and unauthorized alteration, typically through listing procedures, zoning laws, and punitive measures. However, as highlighted by Jopela (2011), such models are often exclusionary, neglecting community-based or indigenous knowledge systems that have historically contributed to heritage preservation. The dominance of legal instruments over customary practices reflects a broader epistemological bias that favors Western scientific rationalism over pluralistic and culturally embedded approaches to heritage (Deacon et al., 2004; Munjeri, 2004).

In practice, the formal system tends to marginalize the values and meanings ascribed to heritage by local communities, treating heritage as static and universal rather than dynamic and context-specific. As Harrison (2013) argues, the expert-driven management model constructs heritage as an object to be managed rather than a process lived and negotiated by communities. This top-down approach has led to increasing tensions between national heritage authorities and local stakeholders, particularly in Africa where indigenous knowledge and spiritual

associations to sites are often overlooked (Ndoro, 2001; Chirikure et al., 2010). Moreover, the international heritage charters that inform many formal systems such as the Venice Charter and UNESCO Conventions emphasize material conservation and universal value, reinforcing technocratic governance over participatory or culturally sensitive models (Labadi, 2013). Critics of the formal management model have called for a paradigm shift toward more inclusive heritage governance, one that integrates local communities not only as stakeholders but as co-managers and knowledge holders. The formal system's failure to accommodate alternative ontologies of heritage, particularly those that center oral traditions, ritual practices, and communal ownership, demonstrates its limitations in pluralistic societies (Logan, 2012). Therefore, while formal management systems have played a critical role in institutionalizing heritage protection, their rigidity and epistemological exclusivity continue to provoke debate within critical heritage studies.

Great Zimbabwe, an iconic African archaeological sites, falls under formal heritage management as administered by the National Museums and Monuments of Zimbabwe. This system is rooted in colonial-era heritage legislation and post-colonial statutory instruments, the National Museums and Monuments Act [Chapter 25:11], which provides a legal framework for the identification, documentation, protection, and management of heritage sites in Zimbabwe. The management of Great Zimbabwe exemplifies the application of a scientific or formal system, where decision-making processes are centralized, technocratic, and largely dependent on experts trained in archaeology, conservation, and heritage science. The formal management of the site involves periodic inspections, conservation of stone structures using materials and methods recommended by experts, and enforcement of access controls and zoning regulations. For instance, interventions at the site follow guidelines based on international conservation principles such as the Venice Charter (1964) and the Operational Guidelines of the UNESCO World Heritage Convention (1972), under which Great Zimbabwe is inscribed as a World Heritage Site. These protocols emphasize material authenticity, minimal intervention, and the use of scientific tools in site

documentation and monitoring (Chirikure & Pwiti, 2008). The management structure also includes formal reporting obligations to UNESCO, such as the preparation of Periodic Reports and State of Conservation Reports, which are compiled by NMMZ officials in consultation with technical experts.

Despite the strengths of this formal system such as standardized procedures, professional accountability, and alignment with international heritage standards it has also attracted criticism for its exclusionary nature. Local communities residing near Great Zimbabwe, particularly the Shona-speaking people, have historically maintained strong spiritual and ancestral connections to the site. However, under the formal system, their role is limited to that of passive observers or guided participants, rather than active decision-makers or custodians. As Jopela (2011) and Ndoro (2001) argue, this disconnect stems from the formal system's failure to recognize traditional custodianship and intangible heritage values, such as ritual practices and oral histories, which are central to local understandings of the site.

Efforts to bridge the gap between the formal management and community involvement have been slow and limited. While there have been some community outreach initiatives such as heritage education programs, employment of locals as guides or security personnel, and occasional consultation workshops these remain peripheral to the core decision-making process. The dominant paradigm continues to favor scientific conservation, expert knowledge, and government authority, thereby perpetuating a top-down approach to heritage governance (Munjeri, 2004; Ndoro & Wijesuriya, 2015). Consequently, Great Zimbabwe presents a clear example of a formal management system that, while effective in certain technical aspects, remains challenged in integrating indigenous knowledge systems and local participation.

This case study underscores the limitations of relying solely on formal/scientific heritage management systems in culturally diverse contexts. It also reinforces the emerging consensus in critical heritage discourse that hybrid models, which combine statutory protection with traditional custodianship and community-based management, are more sustainable and socially responsive alternatives for

managing heritage in post-colonial African settings (Smith, 2006; Chirikure et al., 2010).

Hybrid management mechanism

Hybrid management mechanisms in heritage governance refer to approaches that seek to integrate both formal (scientific, legalistic, and state-driven) and informal (community-based, customary, and indigenous) systems of heritage management. These models emerge as a response to the limitations of rigid formal frameworks, which often marginalize local stakeholders and fail to accommodate the cultural, spiritual, and socio-political dynamics inherent in many heritage landscapes, especially in Africa and other post-colonial contexts. As argued by Jopela (2011), hybrid mechanisms recognize the value of plural knowledge systems and promote a co-management approach where both state authorities and local communities share responsibilities, decision-making powers, and benefits derived from heritage resources. The rationale for hybrid management is grounded in the recognition that heritage is not solely a physical or aesthetic entity to be protected by law and experts, but also a living and contested cultural construct deeply embedded in local meanings, memories, and practices. Smith (2006) and Harrison (2013) argue that the so-called "Authorized Heritage Discourse" (AHD), which dominates formal systems, often excludes subaltern voices and undermines local agency. Hybrid models attempt to counter this by incorporating indigenous epistemologies, participatory planning processes, and traditional custodianship structures into national and international heritage regimes. This inclusive orientation has been increasingly supported by global frameworks such as the 2003 UNESCO Convention for the Safeguarding of the Intangible Cultural Heritage, which encourages community involvement in the identification and safeguarding of heritage.

In practical terms, hybrid systems can manifest through joint management committees, participatory mapping, shared conservation protocols, and the recognition of traditional leaders or custodians as co-managers of sites. For example, in Mozambique, the management of Manyikeni and Chibuene heritage

sites incorporates both statutory protection under national heritage law and traditional rituals overseen by local custodians, thereby ensuring cultural continuity alongside formal conservation (Jopela, 2010). Similarly, in South Africa, collaborative models have been piloted in areas such as Mapungubwe and Richtersveld, where communities are engaged in heritage tourism, site interpretation, and governance structures (Chirikure et al., 2010; Deacon et al., 2004). These cases illustrate that hybrid systems not only enhance heritage protection but also foster social cohesion, economic empowerment, and cultural resilience.

Nevertheless, the implementation of hybrid management systems is not without challenges. Power asymmetries between state institutions and marginalized communities can hinder genuine participation, and the integration of customary practices into bureaucratic frameworks often requires sensitive negotiation and legal innovation. Moreover, as Logan (2012) observes, there is a risk of romanticizing or instrumentalizing community knowledge, especially when participation is reduced to tokenism. Therefore, for hybrid mechanisms to be effective, they must be supported by enabling legislation, adequate capacity-building, and sustained dialogue between stakeholders. Ultimately, the success of hybrid models depends on a paradigm shift from a top-down, expert-led model to a dialogic and reflexive heritage governance framework that respects cultural diversity, local autonomy, and shared stewardship.

With regards to Great Zimbabwe, a hybrid management model would involve reconfiguring the current state-centric and expert-driven system to include traditional custodians and local communities as co-managers of the site. While the site is protected under the National Museums and Monuments Act [Chapter 25:11], this formal framework has historically marginalized community participation, limiting local actors to peripheral roles such as tourism labor or ritual facilitators. A hybrid model would seek to remedy this by institutionalizing inclusive governance structures, such as community heritage councils or joint management committees, where decisions on conservation, access, ritual use, and benefit-sharing are made

collectively by state authorities, heritage experts, and legitimate local representatives. As scholars such as Jopela (2011) and Ndoro (2001) argue, sustainable heritage governance in Africa requires the integration of customary custodianship and indigenous knowledge systems alongside professional conservation practices. This model would not only protect the tangible heritage of the site its stone architecture, spatial organization, and artifacts but also the intangible dimensions, such as spiritual beliefs, clan histories, and ritual practices that continue to give the site meaning among local populations.

However, implementing a hybrid system at Great Zimbabwe is complicated by the fact that the site itself is a deeply contested landscape among several local communities who all claim historical, spiritual, or genealogical connections to it. The Nemanwa, Mugabe, Charumbira, and Murinye chieftaincies each assert custodial authority over the site, often based on oral histories, ancestral lineage, or territorial proximity (Mataga, 2014). This intra-community contestation poses a challenge to hybrid governance, as it complicates the identification of legitimate community representatives and the equitable distribution of rights and responsibilities. Yet, as Logan (2012) and Chirikure et al. (2010) point out, acknowledging and managing such complexities is essential in hybrid models, which must move beyond idealized notions of "the community" as a homogenous entity. A meaningful hybrid system at Great Zimbabwe would therefore require facilitated dialogue among the contesting groups, supported by anthropological research, participatory mapping, and mechanisms for inclusive representation that respect diverse claims without privileging one group over others. Ultimately, the goal is not to dissolve the contestation which itself reflects the site's living significance but to build a governance model that is reflexive, pluralistic, and capable of balancing competing interests within a shared framework of stewardship and mutual respect.

1.6 Methodology

This research adopted a qualitative approach to investigate how a hybrid management model might balance the sacredness and aesthetic value of Great

Zimbabwe as both a spiritual landscape and a World Heritage Site. The qualitative design was chosen for its effectiveness in capturing subjective perceptions, cultural meanings, and spiritual relationships associated with heritage sites. By privileging lived experiences and local worldviews, the research aimed to explore how diverse stakeholders among them local communities, traditional leaders, heritage professionals, and state actors negotiate the tension between sacred obligations and international heritage tourism demands. Interviews and focus group discussions were carried out in the surrounding villages of Great Zimbabwe to gather primary data on local cosmologies, sacred practices, and heritage values attached to the site. Particular attention was paid to the Nemanwa, Mugabe, Charumbira, and Murinye communities who share historical and ancestral claims to the area. The study also involved interviews with traditional custodians, spirit mediums, NMMZ officials, and local tour guides. These tools allowed participants to freely express their understanding of sacredness, heritage beauty, and their aspirations for equitable heritage governance. Informed consent was sought from all participants, especially when engaging with sacred knowledge and ritual practice, and anonymity was ensured where requested. In addition, desktop research complemented the fieldwork through a comparative analysis of hybrid management efforts in other African contexts. These case studies were critically analyzed to identify strategies that balance community spiritual obligations and heritage aesthetics under formal protection frameworks (Joffroy, 2005; Ndoro, 2008).

Data collected were subjected to thematic analysis, which revealed recurring themes such as cultural disconnection, spiritual marginalization, contestations over authority, and economic anxieties. These themes informed the emerging conceptual framework for a hybrid model rooted in cultural sensitivity and participatory governance. The findings were triangulated with existing literature to enhance reliability and to inform culturally responsive heritage policy. Although the research is context-specific and may face limitations in generalizability, it significantly contributes to current debates on decolonizing heritage management

by demonstrating the potential of hybrid systems to honor both sacred values and aesthetic preservation in African heritage sites

1.7 Discussion of Major Findings

1.7.1 Documenting Community Voices: Towards a Hybrid Management Model for Great Zimbabwe

The study findings strongly suggest that community voices are central to developing a viable and inclusive heritage management model at Great Zimbabwe. Local communities, particularly the Charumbira, Nemanwa, and Mugabe clans, articulated a deep desire for greater involvement and recognition in the stewardship of the cultural landscape. Echoing Katsamudanga (2003), many respondents advocated for a return to traditional systems of management where communities and traditional leadership take the lead, with heritage professionals operating in a consultative or advisory capacity. As one respondent noted, “heritage sites are best left to traditional leadership as they are the most knowledgeable on what is important to them from the vast cultural past bequeathed to them by their ancestors”. This call resonates with global heritage norms, such as Article 5 of the World Heritage Convention (1972), which emphasizes active participation of communities in the management of World Heritage Sites.

Despite this strong desire for traditional involvement, local communities remain concerned about limited access to economic benefits, particularly the distribution of revenue generated at the site. As expressed by Charumbira (pers. com 2015), the current system of directing gate takings into government coffers is seen as unjust, with community members proposing that such funds should instead support local development projects. These grievances highlight the economic dimension of heritage and the need to embed local empowerment and equity mechanisms in any proposed hybrid model.

The research also reveals significant challenges to implementing a purely traditional model. Chief among these is the contested nature of Great Zimbabwe’s ownership, with multiple communities laying claim to the site, creating tensions and

complicating consensus-building. This was clearly reflected in the statement by Nemerai (pers. com 2015), who questioned the feasibility of community-led management due to the absence of a unified administrative structure and a potential lack of technical expertise. This complexity underlines the importance of designing a context-specific hybrid system, one that respects traditional authority and sacred knowledge while leveraging the technical and scientific expertise of National Museums and Monuments of Zimbabwe. A practical step towards hybrid governance has already been taken through the formation of the Local Community Management Committee in 2010, composed of representatives from the three main communities and NMMZ. The committee was envisioned as a platform for dialogue and co-management, yet evidence suggests that its impact has been limited. As Mushayi (pers. com, 2015) from the Nemanwa clan lamented,

“What is usually discussed in these meetings are minor issues like firewood and cattle grazing. Matters concerning our inclusion in the actual management of our heritage site are not discussed”.

This quote demonstrates a disconnect between formal consultation mechanisms and substantive participation, suggesting that tokenistic engagement continues to undermine trust and shared responsibility. Moreover, respondents from NMMZ acknowledged the limitations of the committee, particularly its lack of representativeness given the estimated 20,000 community members in the surrounding areas (Sagiya, pers. com 2015). This highlights a need for more inclusive and scaled-up structures of engagement.

The research also showed that community participation must be grounded in law and supported by capacity-building. While community stakeholders expressed readiness to be involved, heritage professionals cautioned that traditional custodians may lack the legal authority and professional training to manage a site of such international importance. Chief Mugabe (pers. com 2015) noted that "communities are on the receiving end because they lack education on heritage management and legal authority to manage the site." Therefore, any proposed hybrid model must integrate training programmes, legal reforms, and sustained

capacity development, as also recommended in heritage policy frameworks (UNESCO 2003; Convention on Intangible Heritage, Article 11b).

In comparative terms, examples such as the Kasubi Tombs in Uganda, the Kaya Forests in Kenya, and the Osogbo Sacred Grove in Nigeria demonstrate that hybrid systems can be successful when built upon strong local custodianship supported by formal heritage agencies (Ngoro & Chirikure, 2009; Munjeri, 2002). These case studies provide valuable insights into how myths, taboos, and local systems of control can coexist with international conservation practices. Nevertheless, Great Zimbabwe presents a unique challenge due to its multi-community claims and contested sacredness, making a "one-size-fits-all" model unworkable (Sagiya, pers. com 2015).

The research therefore stresses that a hybrid management model is not only necessary but inevitable. It offers the most pragmatic solution for balancing sacredness and heritage aesthetics, while fostering a collaborative relationship between NMMZ and local communities. However, such a model must be carefully tailored to the cultural and political realities of the site. It should include clear protocols for decision-making, benefit-sharing, ritual access, and conflict resolution, and should be embedded within the legal framework of the NMMZ Act (25/11 of 1972).

In sum, the voices captured in this study clearly call for a recalibration of heritage governance at Great Zimbabwe. Communities do not want to be mere "stakeholders," but recognized as custodians and owners of the heritage. The current model has created imbalances in power, access, and benefit, which can only be resolved through the intentional co-creation of a hybrid system that honors both the spiritual and scientific significance of the site. This would mark a significant step forward in decolonizing heritage management and ensuring justice and sustainability in African heritage practices.

1.8 Recommendations and Conclusion: Towards an Ideal Hybrid Management Mechanism for Great Zimbabwe

This study has demonstrated that the most viable and contextually appropriate management mechanism for the Great Zimbabwe World Heritage Site is a hybrid model that blends traditional and scientific systems. This approach responds directly to the historical, spiritual, and social complexity of the site, which is both a cultural landscape imbued with deep spiritual meaning and an internationally recognized heritage monument requiring professional conservation. A hybrid system presents an inclusive framework that can honour sacred traditions while also ensuring scientific preservation, thus addressing both local and global expectations of heritage management.

There is a clear need for the formal recognition of traditional leadership structures in the heritage governance framework. Traditional leaders among them chiefs, elders, and spirit mediums should be entrusted with the stewardship of sacred zones within the site, particularly areas like the Hill Complex, which are central to local cosmology and ritual. Practices such as the removal of shoes before entering sacred spaces, a gesture of reverence deeply rooted in Shona culture, must be upheld and codified into visitor protocols. This mirrors similar respect-based traditions at heritage sites like the Taj Mahal, where spiritual values are embedded in tourist behavior. Such measures would legitimize and reinforce local beliefs and rituals, while also enhancing the site's cultural authenticity.

At the same time, the existing Local Community Management Committee, established in 2010, should be expanded and better resourced to become a truly representative body. This committee must go beyond discussing minor issues such as firewood collection and grazing, and be actively involved in broader heritage governance matters, including conservation priorities, benefit-sharing, and cultural programming. To support this, a dedicated Community Engagement Unit should be created within NMMZ, staffed by professionals with both heritage training and cultural sensitivity to manage the complex dynamics between state actors and local communities.

The success of a hybrid system also depends on investing in capacity building. Communities should be equipped with knowledge and skills in conservation, documentation, interpretation, and legal literacy to enable them to play a meaningful role in site management. Additionally, the legal framework governing heritage, especially the NMMZ Act (25/11 of 1972), must be revised to formally accommodate and support community co-management. This legal recognition would bridge the current power gap between communities and the heritage agency, allowing for more balanced negotiation and shared authority.

Crucially, a zoning model should be applied to Great Zimbabwe. This would involve designating certain areas particularly ritual and spiritual zones for management by traditional authorities, while other parts, such as visitor infrastructure and archaeological features, remain under NMMZ's scientific oversight. This spatial separation allows both systems to function effectively without undermining each other, and facilitates a practical application of the hybrid model.

Another important consideration is economic inclusion. The current arrangement, in which revenues from gate takings are directed to the central government, has been a source of contention. Local communities have expressed a strong desire for these funds to be reinvested in community development projects, including education, infrastructure, and youth employment. Embedding a revenue-sharing mechanism into the hybrid model would not only incentivize community participation, but also restore a sense of ownership and justice.

Given the contested nature of Great Zimbabwe among the Charumbira, Nemanwa, and Mugabe communities, any hybrid model must also include conflict resolution mechanisms. These mechanisms, possibly overseen by an independent heritage mediation board or facilitated through NMMZ, would ensure transparency in decision-making and help manage competing claims in a fair and constructive manner.

In conclusion, the hybrid management model presents the most suitable and context-sensitive option for the future of Great Zimbabwe. It acknowledges that the

site cannot be managed through a single lens neither purely traditional nor wholly scientific. Rather, it must be co-governed by those who hold ancestral, cultural, and spiritual ties to the land, as well as those with the professional and technical expertise to preserve its physical fabric. Such an approach not only meets the ethical imperatives of community participation and cultural rights, as outlined in international conventions, but also strengthens the sustainability and legitimacy of heritage management practices. By embracing a hybrid system, Zimbabwe has the opportunity to redefine heritage governance in a way that is rooted in local realities while remaining responsive to global conservation standards. Great Zimbabwe, long emblematic of African achievement and resilience, can thus become a leading example of decolonized and community-centered heritage management, ensuring its preservation for future generations not just as a monument, but as a living cultural landscape.

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Local Voices, Donor Power: Rethinking Localisation in Zimbabwe

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Abstract

Localisation has recently taken a central position in the discourse on international development. However, it is not quickly discernible whether it has shifted power, voice and decision-making to local actors in Zimbabwe or whether it reproduces donor-centric practices under new terminology. There is a dearth of research on how localisation is experienced, negotiated and represented by local organisations, communities and the media within Zimbabwe's highly politicised aid landscape, as most scholarship focuses on donor commitments and frameworks while overlooking community perspectives. This paper examines how localisation is enacted, resisted and reinterpreted across different levels of Zimbabwe's development ecosystem, assessing whether the country can advance toward a genuinely decolonised localisation agenda. It is grounded in a decolonial epistemological orientation and informed by media framing theory. The study employed a qualitative, interpretivist design, drawing on data from 26 questionnaires with local and community-based organisations, practitioners, donor and intermediary representatives, key informant media interviews, and analysis of policy and organisational documents from 2016–2025. Findings provide original empirical insight into localisation in practice, revealing tensions between donor-driven compliance systems, intermediary gatekeeping, local agency and elite-centred media representations. Community and media data illuminate contrasting portrayals of advocacy-oriented aid, exposing how visibility, voice and narrative control shape development representation. The paper concludes that advancing decolonial localisation requires structural reforms in funding modalities, recognition of African epistemologies such as Ubuntu, and transformation of media practices that marginalise local voices.

Keywords: Localisation; Decolonial Theory; Media Framing; Ubuntu; Zimbabwe; Aid Representation; Development.

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1.0 Introduction: Rethinking Development Ownership

It is common cause that external actors have been instrumental in shaping Zimbabwe's development landscape. As such, the country's development agenda has been externally determined albeit with significant conditionalities attached to it. In the grand scheme of international aid and donor-driven frameworks, local communities are positioned as passive recipients, referred to as beneficiaries, rather than active agents of change (Rodney, 1972; Moyo, 2009; Ndlovu-Gatsheni, 2018). This carefully constructed narrative by outside forces is a major reason for the persistent power asymmetries, where donor priorities, conditionalities and reporting requirements frequently override and outrightly ignore local needs and knowledge systems (Escobar, 1995; Peace Direct, 2021). Localisation is emerging as a panacea to some of these imbalances. However, its implementation in Zimbabwe is fraught with crucial questions about voice, representation and the political economy of aid. Soon after the World Humanitarian Summit in 2016, many local actors in Zimbabwe are moving to reclaim agency and redefine development through locally led approaches. This is providing a foundation to challenge the supremacy of donor-driven models whilst advocating for the decolonisation of aid (Groupe URD, 2024; Murisa, 2025).

The localisation agenda, anchored on the commitment by some of the largest humanitarian funders and organisations to increase resources directly to local communities (The Grand Bargain, 2016; World Humanitarian Summit, 2026), is gaining traction in Zimbabwe's civil society and policy spaces. Although at a small scale for now, local organisations and community-based groups are progressively asserting their voices in shaping development priorities, contesting donor narratives and promoting endogenous models of sustainable transformation (Letseka, 2012; Cornwall & Eade, 2010). This shift reflects a broader continental and global push to centre local community agency, knowledge and African epistemologies particularly Ubuntu in development discourse and practice (Ndlovu-Gatsheni, 2018; Krishnan, Salihu & Smith, 2024). Despite rhetorical support for localisation, it is unclear whether these reforms redistribute power to

local actors or reinforce donor authority under new language. The term localisation has gained prominence in policy spaces. However, the lived realities of community members and local civil society organisations reveal contradictions between donor discourse and practice.

Existing literature is mainly on donor frameworks and global commitments, leaving insufficient analysis of how localisation is experienced, interpreted and contested within Zimbabwe's socio-political and media environment. This paper examines how diverse actors such as donors, local organisations, communities and the media negotiate the meanings and practices of localisation. It also goes further to assesses whether current approaches move Zimbabwe toward a genuinely decolonised aid system. The analysis draws on decolonial theory and media framing to interrogate how power, narrative authority and epistemic hierarchies shape development practice. It situates the Zimbabwean experience within wider debates on decolonisation and localisation. The study argues that reclaiming the narrative, regarding who speaks, whose knowledge counts and how development is represented, is central to any substantive localisation agenda.

The paper proceeds as follows: Section 2 reviews literature on localisation, decoloniality and media framing, identifying conceptual and empirical gaps. Section 3 presents the methodological orientation and data collection strategies. Section 4 outlines findings thematically. Section 5 offers a theory-linked discussion. Section 6 concludes with implications and recommendations.

2.0 Literature review and theoretical framework

2.1 Localisation debates: Global and Zimbabwean perspectives

The Charter for Change in 2015 popularised localisation while the 2016 World Humanitarian Summit increased its prominence, effectively placing it at the centre of humanitarian interventions. At the core of these commitments, mainly by a small coterie of at least six of the largest humanitarian INGOs and International Organisations (IOs), was a call for increased shifting of resources and leadership to local actors. A decade later, far from the pomp and fanfare that characterised

the promulgation of localisation, available scholarship shows continued tension between donor rhetoric and practice (Peace Direct, 2021 & 2022). In these increasingly uncertain funding times, evidence also suggests that many INGOs, despite committing to shifting resources, have maintained tight control over high-risk funding streams, strategic decision-making and narrative framing. The literature highlights persistent barriers to direct funding for local organisations, risk aversion and the endurance of colonial-era power inequalities wedged into aid governance (Peace Direct, 2021; Underwood, Hunter-Franks & Jaramillo, 2025).

In Zimbabwe, localisation is slowly but surely finding its way in development policy engagements and civil society spaces. However, the landscape is still heavily skewed toward donor-defined priorities, cumbersome, complex reporting demands and intermediary structures that mediate access to resources. Recent Zimbabwe-focused analyses in the period between 2023-2025 make reference to the political nature of aid distribution (ZimRights, 2024), the hierarchical and centrality of compliance regimes (Mhazo and Maponga, 2024) and the impact of shifting donor priorities (ZIMCDD, 2025; United Nations Zimbabwe, 2024) on local organisational resilience. Despite this growing body of work, none of the studies examined localisation from the perspective of communities and media actors, creating a gap this study addresses.

2.2 Decoloniality and the politics of knowledge

Decolonial theory exposes the dominant thinking that animates and underpins present-day development discourses focusing on epistemic dominance, institutionalised hierarchies and representational control (Quijano, 2000; Mignolo, 2007; Ndlovu-Gatsheni, 2018). These subtleties manifest in numerous ways including how donor institutions and intermediary agencies define, firstly, development in general and secondly, what counts as credible evidence, legitimate expertise or even successful outcomes. Underlying all these dynamics are assumptions couched in the global minority speak of their interventions and support being neutral (Peace Direct, 2021; Aloudat, 2021). For example, best practices are standardised, project designs follow a similar pattern or routine of

being linear and sometimes unflexible (Trócaire, 2021). Furthermore, technical toolkits and risk-management systems are passed off as neutral or objective and the standard that must be followed. However, a critical look at these reveals that they benefit and privilege the global minority worldviews while actively sidelining African modes of knowing or experiences.

In Zimbabwe, this epistemic ordering comes to the fore through donor-driven agendas, indicators and logical frames. These tend to frame development challenges in ways that are inconsistent, incompatible and divergent from communities' interpretation and definition of development, wellbeing, vulnerability or progress (Peace Direct, 2022; Coordination SUD, 2021). At the core of it all, these frameworks shape whose knowledge counts with global minority external consultants, expatriate staff and INGOs occupying the epistemic centre (Ndlovu-Gatsheni, 2018). Local actors are relegated to playing a role as implementers or data gatherers rather than generators of ideas for projects that are externally designed, ostensibly to serve their very communities.

Media framing further intensifies this politics of knowledge by influencing whose voices are heard, visible and authoritative. State and private media often converge in their reporting of national-level achievements or donor-sponsored targets. This tends to reproduce official narratives that focus on elite interests and perspectives while everyday experiences of rural communities remain peripheral (Mano, 2016; Zimbabwe Centre for Media and Information Literacy and Konrad Adenauer Stiftung, 2023). This creates an ordered hierarchy whereby the local community's chief concerns that constitute their lived realities such as what they eat or how far they travel for water among others are negated in favour of narratives that align with state interests or donor expectations. To that end, localisation could end up becoming no more than a technical fix or band-aid solution (Peace Direct, 2021; Peace Direct, 2022; Underwood et al, 2025; Kumar, 2025) rather than a transformative agenda unless it tackles head-on these deeper epistemic asymmetries. This paper contends that decoloniality therefore offers a critical lens for learning why at present, localisation strides may appear outwardly progressive,

though, remain bound by the underlying coloniality of knowledge. It goes without saying that without boldly shifting who gets to shape problem definitions, programme design, evaluation and public narratives, the potential of local leadership remains an unfulfilled pipe dream.

2.3 Ubuntu as an African epistemology for locally led development

Ubuntu grounded in an African worldview that values relationality, mutual care and collective responsibility, challenges the parochial, individual focused, technocratic mindset that is central to most development models (Ramose, 2003; Letseka, 2012). Marevesa (2023) posits that Ubuntu is critical in facilitating the foregrounding of indigenous knowledge systems and this extends to development processes as well. To that end, local perspectives, moral authority and community-defined notions of what constitutes development are put at the centre and advanced (Escobar, 2011). In the case of localisation, Ubuntu models leadership based on community stewardship rooted in trust, reciprocity and collective obligation as opposed to institutional or elite dominance. This essentially embeds power while advancing development as a communal undertaking rather than a donor-driven venture needing external verification or validation (World Bank, 2025). Integrating Ubuntu pushes back, providing a counterpoint against the leading global minority narratives that centre measurable outcomes over social cohesion and lived experiences. Furthermore, it dispels notions of transplanted micro-management paradigms that perpetuate and solidify asymmetries of power. This is done by providing a normative framework for reimagining localisation as an agenda grounded in African worldviews.

In Zimbabwe, harnessing Ubuntu to localisation brings to the fore local meanings of development, agency and solidarity. These dimensions are usually negated as a result of complex donor compliance regimes and inflexible reporting standards (Peace Direct, 2021). Emerging scholarship on Zimbabwe elevates the primacy of community actors in harbouring relational values and indigenous ethics to navigate complex aid dynamics (Mabvurira, 2020), mediate disputes and articulate development priorities (LAHF, n.d; ZAHA, n.d) within restrictive structural

conditions. These practices demonstrate the efficacy of the Ubuntu philosophy as a lived epistemology and ethical framework shaping everyday decision-making. When applied as an examination framework, Ubuntu reveals how donor-driven models can inadvertently undermine the very agency they supposedly intend to strengthen by imposing external definitions of success, risk and accountability (Peace Direct, 2021). At the same time, this also shows the irreconcilable differences between communal forms of governance and donor expectations (Mavuka, Gandidzanwa, Chirisa and Kwenda (2025), illustrating the tension that exists. Foregrounding localisation in Ubuntu enables Zimbabwean local actors to gain a foothold on the interpretive authority of what constitutes development and how it should be pursued.

There are many things that can be tried and tested to ensure localisation can move from mere lip service to practice. In this time of a dramatically changing funding landscape, one of those things can be Ubuntu. It presents opportunities to integrate it into both structural and epistemic layers of aid reform. Scholarship abounds highlighting how Ubuntu can reshape partnerships through shared engagements, collective problem solving and collaborative evaluation that centres community knowledge and moral reasoning (Gatwiri, 2024). This requires shifting from top-down to bottom-up accountability based in mutual respect and interdependence. Moreover, it urges recognition of African interconnected ways of being that prioritise communal wellbeing over institutional box ticking performance indicators. In this respect, Ubuntu provides a transformative pathway for dismantling the coloniality of knowledge (Ndlovu-Gatsheni, 2018) embedded in Zimbabwe's current aid architecture. Thus, Ubuntu provides the study's theoretical foundation, critiquing conventional aid systems. At the same time, it offers a perspective of development that is community driven, relational and rooted in local culture.

2.4 Media framing theory and the politics of representation

Media framing theory provides a basis for examining how journalists and news media contribute to meaning making through the selection, framing and omission

of information (Entman, 1993; McCombs & Shaw, 1972). In Zimbabwe, this is evidenced in how the state media reports on government-aligned interpretations of aid, while independent media outlets highlight contestations and unmet needs. These opposing frames significantly play a part in influencing how localisation, donor interventions and community agency are understood by the public. Recent studies show that dominant frames often privilege political elites and institutional actors – whose narratives are easily obtainable, while sidelining rural and hard to reach communities (Media Monitors Zimbabwe, 2024; Voluntary Media Council of Zimbabwe, 2023). This reinforces representational hierarchies, power imbalances and whose voices are heard in a context where external and elite voices define development priorities. The theory therefore is critical to examining why locally led development remains peripheral in the national development discourse despite increased policy attention especially within civil society.

This study utilises media framing theory as both an analytical tool and as a methodological guide. Furthermore, it informed the decision to sample journalists and editors as key informants due to their role that actively constructs the public meaning of aid and localisation. The theory was also crucial in guiding the design of interview questions that probed how development stories are selected, verified, narrated and legitimised. To that end, the theory provided a platform for systematic examination of how frames across state and independent media reinforce, reproduce or challenge power dynamics in the aid sector. In doing so, it bolsters the paper's overarching claim that media representation is central to understanding how localisation is enacted, contested and imagined in Zimbabwe.

3.0 Methodology

3.1 Philosophical orientation: Decolonial and interpretivist foundations

This study is grounded in a qualitative, interpretivist epistemology informed by decolonial theory and critical perspectives on knowledge production. Its point of departure is derived from the understanding that research is never neutral but deeply embedded in power relations that determine whose knowledge is validated,

visible, silenced or marginalised (Smith, 2012; Ndlovu-Gatsheni, 2018). An interpretivist design was the best fit because the research was animated by understanding how local actors *make meaning* of localisation, navigate donor power and articulate their own visions of development. In the same vein, decoloniality was primed to centre community voices and narratives, institutional experiences and community reasoning as legitimate sources of knowledge. Additionally, media framing theory moulded the study by providing the basis for how meanings are built, disseminated and contested in Zimbabwe's public sphere. Together, these philosophical guidelines justified a qualitative design centred on depth, subjectivity and contextual interpretation rather than measurement or prediction.

3.2 Research approach and design

The study employed a qualitative, interpretive research design combining semi-structured interviews, narrative-style questionnaires and document analysis. In this study, questionnaires were not used in the typical quantitative surveying mode but rather employed to elicit narrative prompts to describe experiences, perceptions and interpretations in respondents' own words. To maintain consistency with the study's epistemological orientation, the questionnaires operated as a qualitative tool. Semi-structured interviews with media practitioners, intermediary agency and donor representatives enabled deeper exploration of framing processes and the politics of representation. Furthermore, these provided for deeper probing of interpretations of localisation, allowing flexibility to explore emerging themes. Document analysis of policy statements, donor guidelines and organisational reports produced between 2015-2025 provided complementary insights into how localisation is formally articulated versus how it is practised in situ. Together, these methods created a solid base for examining the interactions between donor rhetoric, local agency and media representation within Zimbabwe's aid ecosystem.

3.3 Sampling strategy and sample composition

Purposive sampling was employed in line with the study's interpretive and theory-informed design that prioritises depth, contextual meaning and the centring of marginalised voices (Smith, 2012; Ndlovu-Gatsheni, 2018). The sample comprised 29 participants drawn from local NGOs (n = 9), community-based organisations and community members (n = 9), faith-based organisations (n = 4), donor and intermediary representatives (n = 5) and media practitioners (n = 2). This selection enabled the acquisition of multi-layered information on Zimbabwe's aid ecosystem, where donors, intermediaries and local actors, among others, interact in the making, understanding and contestation of development narratives. Including media practitioners was particularly important given the study's reliance on media framing theory, which positions journalists as central actors in shaping public understandings of aid and localisation (Entman, 1993; McCombs & Shaw, 1972). The sampling approach therefore facilitated triangulation between organisational, community and media perspectives, boosting the study's trustworthiness and depth of insights consistent with the research's interpretive orientation.

3.4 Data collection methods

3.4.1 Narrative questionnaires

The study disseminated twenty-three open-ended questionnaires to community leaders, organisations and practitioners active in the development sector. These questionnaires invited respondents to reflect on their experiences with aid in general, donor relationships, participation mechanisms, funding barriers, perceptions of localisation and organisational agency. The flexible open-ended design let participants steer the direction and substance of their responses.

3.4.2 Semi-structured interviews

Six key informant interviews were held with senior journalists, intermediary organisation advisors and donor representatives. Journalists were drawn from the state and independent media. These interviews examined how development

issues are packaged, which narratives are given attention or omitted and how media institutions navigate political constraints. Their inclusion reflects theoretical alignment with media framing theory, which privileges communicators as central meaning-makers.

3.4.3 Document analysis

Policy documents, donor frameworks, civil society statements and organisational reports from 2015–2025 were analysed. This included the Grand Bargain, Charter for Change, donor strategy papers and civil society advocacy documents. Document analysis provided for careful assessment of formal, institutional representations of localisation and the contrasting experiences reported by organisations and communities.

3.5 Data analysis

Data were analysed through an iterative thematic analysis process supported by Atlas.ti software, allowing patterns to emerge organically from participant narratives. Open coding was used in the analysis in which inductive codes such as “voice,” “conditionalities,” “risk,” “ownership,” and “representation” were generated directly from the data. To refine these, axial coding was used to cluster similar ideas into broader thematic categories including power, agency, epistemic authority and media framing. In the final stage, an interpretive synthesis brought these themes into dialogue with the decolonial and media framing theories. This facilitated a more contextually and nuanced understanding of the mechanisms of meaning-making and power interplay as they operate across Zimbabwe’s aid system. Media data were subjected to framing analysis, examining processes of selection, emphasis, repetition and omission (Entman, 1993), thereby strengthening the theoretical linkage between framing scholarship and empirical interpretation. Triangulation across donor, intermediary, local organisation, community and media perspectives enhanced analytical rigour. At the same time, reflexive journaling tracked the researcher’s positionality, shifts in interpretations

and potential biases in line with decolonial commitments to self-location and transparency.

3.6 Reflexivity and researcher positionality

The researcher is a Zimbabwean development practitioner, simultaneously occupying insider and critical observer roles. This positionality enabled deep contextual understanding while necessitating explicit reflexivity to avoid reproducing dominant narratives or assumptions. Reflexive journaling captured moments of discomfort, interpretive decisions and influences of personal experience. Consistent with decolonial ethics, the researcher aimed to “listen against the grain” (Spivak, 1988) by privileging under-researched, subaltern and community voices that are often overshadowed in formal aid discourse.

3.7 Ethical considerations

Informed consent was secured from all participants. Anonymity was meticulously maintained, particularly for those employed in donor-funded organisations. The study’s ethical posture was guided by Ubuntu tenets of relational respect, reciprocity and care, treating knowledge sharing as a co-constructive, rather than extractive, process. Findings were shared back with selected participating organisations as part of this reciprocal engagement. These ethical commitments informed all stages of data collection, analysis and representation, ensuring that research practice itself embodied the decolonial and community-centred principles underpinning the study.

4.0 Findings

4.1 Localisation as a disputed and uneven process

The findings show that localisation in Zimbabwe unfolds as a contested and uneven process that operates as a site of negotiation rather than a settled reality or a coherent shift of power. Local NGOs and CBOs consistently described localisation as “development designed, implemented and championed by communities” (Local Organisation 1, 2025). In contradiction, their lived realities

point to a system heavily skewed in favour of donor authority that systematically oppose their aspirations. Respondents reported that donor compliance regimes and reporting templates frequently supersede local priorities, with one noting that “required reporting is opposite what would be on the ground” (Local Organisation 2, 2025). This echoes broader misgivings that localisation is another fleeting term and experiment that cannot substantively shift power (Peace Direct, 2022). Such experiences evidence the impartiality of donor-driven indicators over the narratives local organisations produce, reinforcing external definitions of legitimacy. This tension demonstrates that there is more to localisation than being a mere technical adjustment in project delivery, but rather a political process. The process is largely shaped by competing epistemologies – local lived knowledge on one side and donor-defined legitimacy on the other. The dichotomy syncs well with decolonial notions that epistemic superiority is vested with external, mainly global minority actors.

In addition to the above, the data clearly shows that trust and access to resources remain stratified along the aid hierarchy. Community-based organisations acknowledged the uneasy relationship with donors premised on the perception that they are high risk. The perceptions are born out of fear and limited understanding of their approaches that are markedly dissimilar to intermediary agencies. As a result, inevitably local organisations find themselves in perpetual competition with intermediary agencies and international actors which diminishes their chances of accessing direct funding. These accounts surface a rather unpalatable truism, that institutional credibility and not proximity to communities, holds much sway in determining resource flows (Peace Direct, 2021; Coordination SUD, 2021). Local actors therefore operate within a system where they have absolutely few options such as adapting. The context is also not in their favour given they should translate or soften their realities to align with donor expectations. In this reality, localisation comes across as an aspirational discourse constrained by entrenched structural and epistemic hierarchies. Taken together, the findings signal that effective and meaningful localisation does not require performative and procedural commitments but rather, robust structural reforms and recognition of local

epistemologies. Without these, power dynamics remain largely unchanged within a defiant status quo.

4.2 Community experiences: Agency, exclusion and definitions of development

Community accounts revealed a persistent pattern of exclusion from meaningful participation in project design and decision-making. Respondents frequently described being informed about projects only after decisions had been made – “they are not involved in planning; they only come in as recipients” (CBO 6, 2025). This exclusion revealed a stark reality relating to local political dynamics, in which participation was often contingent on favour with gatekeepers: “we only benefit if we are in good books with our leadership” (CBO 9, 2025). Such patterns demonstrate that local participation is contingent upon local power relations that inadvertently reinforce and reproduce the same power imbalances and hierarchies that donor systems possess. In the process, this adds layers of exclusion that are barely captured in formal and institutional participation frameworks.

Despite these constraints, communities clearly defined what meaningful development constitutes, and this includes inter alia, co-identifying problems, co-designing solutions and leading implementation (CBO 3, 2025). Their definitions of development emphasised improved quality of life, dignity and sustainability, utilising criteria grounded in lived experience and Ubuntu rather than externally imposed indicators. This reveals a glaring gap in understanding what development means and entails and a conflict between donor-driven logics of effectiveness and community-centred interpretations of what counts as progress. The tensions highlight how epistemic hierarchies operate at different levels including between donors and local organisations as well as at the community interface where “localisation” is ostensibly meant to have its strongest impact.

4.3 Donor and intermediary perspectives: gaps between rhetoric and reality

Donor and intermediary actors portrayed themselves as committed to partnership, capacity strengthening and accountability, frequently emphasizing them as

important. Yet, the language used buttresses these skewed relationships such as “value for money,” “risk management” and “fiduciary assurance.” At the same time, these draw attention to the persistence of global minority driven logics that serve to preserve donor control, justify existing compliance systems and strategically position intermediaries (Intermediary 1, 2025). While some expressed a genuine interest in shifting power to local actors, they also defended the structures that maintain donor control, reflecting a tension between stated intentions and institutional realities. As one local organisation noted, “Donor funds are rigid...we engage communities to tick boxes and please the donors instead of fighting for real change” (Local Org 5, 2025).

These contradictions confirm that localisation, in theory and practice, remains heavily influenced by donor frameworks that prioritise predictability and control over flexibility and community responsiveness. Donors recognised these limitations but framed them as unavoidable risks rather than structural inequities. This suggests that localisation is being implemented within unchanged epistemic and bureaucratic architectures, thus limiting its transformative potential. The result is a localisation agenda that is rhetorically embraced but structurally constrained, with both donors and local actors recognising the need for change but facing persistent barriers to genuine power shift.

4.4 Media narratives and the politics of representation

Media coverage of development in Zimbabwe was widely described as elite-centred, with rural and grassroots voices often marginalised. As one community respondent put it, “We will only see them (local organisations and their intermediary handlers) when they are preparing for donor visits that are accompanied by the media” (Local Organisation 5, 2025). This selective engagement reinforces representational hierarchies negating the viability of locally driven initiatives. Furthermore, the instrumentalised representation reinforces hierarchies where communities are turned into symbolic subjects at the expense of being narrators of their own development stories. Media practitioners themselves acknowledged these patterns, noting that most of the stories that are

written are elitist in nature and outlook. They want to talk about things that are suited to their agendas and divorced from the lived realities of communities...the real people who should be commenting on development are not given the platform,” (Media 1, 2025).

Journalists also highlighted challenges such as self-censorship, editorial pressures, limited access to information, training and institutional capacity, which further restricts the inclusion of community perspectives in development reporting. As one media respondent observed, “There is too much selectivity in terms of how reportage is done in terms of development... the real voices are not being represented,” (Media 2, 2025). These findings reveal that both structural and editorial factors contribute to the persistent marginalisation of local voices confirming that representational inequities are not accidental.

4.5 Agency, innovation and the influence of Ubuntu

Despite persistent barriers – both structural and procedural, local actors demonstrated resilience and agency, calling for bottom-up approaches and context-specific solutions. Furthermore, they emphasised ownership, accountability to communities and the centrality of sustainability, itself an implicit invocation of Ubuntu principles including collective responsibility and relationality (Local Organisation 3, 2025; CBO 1, 2025). Their desire for development to be “community-led, not donor-driven” (Local Org 5, 2025) is based on an ethical foundation in contradiction with technocratic models of aid governance. These perspectives bring to the fore the efficacy of local models grounded in agency, innovation and a commitment to nuanced, contextually grounded, participatory development informed by lived realities and local knowledge.

These insights demonstrate that while donor systems restrict autonomy, local actors continuously negotiate space for self-determination. The emphasis on co-creation and local stewardship reflects a grounded ontology of development that is relational, embodied and community defined. Such perspectives challenge

dominant paradigms and illustrate the presence of alternative worldviews that can provide more equitable and contextually rooted development practice.

4.6 Key conclusions and discussion

4.6.1 Reframing localisation through lived experience and epistemic tensions

This study set out to address the gap in understanding how localisation is experienced, negotiated and represented by local organisations, communities and the media in Zimbabwe's politicised aid landscape – a perspective often missing in existing literature (Peace Direct, 2021; Underwood et al., 2025). Empirical findings demonstrate that, despite extensive acceptance of localisation rhetoric, substantive shifts in power, voice and decision-making remain limited. This is exemplified by how localisation in Zimbabwe functions as a contested terrain shaped by conflicting logics: donor-driven proceduralism on one hand and community-centred relationality on the other. While donors articulate commitments to partnership and local leadership, the continued dominance of rigid compliance frameworks reveals that power has not significantly shifted. This confirms decolonial critiques that formal reforms often fail to alter underlying epistemic hierarchies (Ndlovu-Gatsheni, 2018; Quijano, 2000), as donor systems continue to define what counts as legitimate knowledge, risk and success.

Communities and local organisations understand and interpret development through experiential and relational lenses that focus on dignity, livelihoods and sustainability. However, these are repeatedly negated in favour of donor priorities. The clash between these worldviews exposes localisation as a battleground of competing ways of knowing, where donor-driven epistemologies continuously retain institutional superiority. This demonstrates that localisation cannot be understood merely as administrative reform; it is fundamentally an epistemic struggle over whose definitions of development prevail.

4.6.2 Local agency within constrained structures

Local actors consistently demonstrated agency, particularly within Zimbabwe's highly restrictive environment. Community members echoed this exclusion, stating that they are only involved at project implementation stage for interventions that, at times, militate against their development aspirations and ambitions. Their navigation strategies including advocacy, adaptation, selective compliance and community mobilisation reflect what decolonial scholars describe as negotiated agency (Cornwall and Brock, 2005), where actors operate within but also push against structural constraints. These practices reveal that local actors are not passive recipients of donor agendas but active interpreters and influencers of development trajectories.

However, the sustainability of such agency remains limited by systemic constraints, particularly in funding structures. Donors continue to frame local organisations as risk-prone, thereby justifying the centrality of intermediaries who manage funds and therefore retain influence, control and define development agendas. This dynamic evidence how risk narratives become instruments of power, validating the sidelining of local institutions and frameworks, paradoxically under the guise of accountability to donors mainly. As long as these underlying narratives persist, localisation will remain partial and uneven.

4.6.3 Media framing as a structural and epistemic barrier

The media findings illustrate that representational hierarchies are central to how localisation is understood, legitimised and framed. Elite-centred reporting narrows public imagination of who drives development and whose experiences matter, reinforcing broader patterns of epistemic exclusion. Framing theory helps illuminate how omission and selection including misrepresentation, constitutes a powerful form of epistemic violence, where certain realities simply do not enter public discourse.

The silencing of community voices in media narratives mirrors their marginalisation in donor systems, showing the interconnectedness of structural and

representational imbalances. This underscores that decolonising localisation requires reconfiguring the whole system, from funding and organisational processes to the narrative infrastructures that contribute to shaping public understanding of aid.

5.0 Recommendations

5.1 Reconfigure funding systems to shift epistemic and structural power

Donors should simplify compliance regimes making them less cumbersome while redesigning funding mechanisms that entrench the coloniality of knowledge. Decolonial theory shows that power is maintained in various ways including through externally imposed norms that define credible practice. Adaptive reporting systems would allow local organisations to use context-driven approaches rather than conform to donor templates. Reducing intermediary gatekeeping would further open space for local actors to define priorities. These reforms make local knowledge authoritative, enabling a substantive and not rhetorical shift in power.

5.2 Embed ubuntu-informed participation in development practice

Ubuntu is based on the notion that collective responsibility and inclusive decision-making are prioritised over all else. Therefore, to ensure participation is effective and meaningful, institutionalising Ubuntu principles in needs assessments, programme design and monitoring would be required. This entails communities have the power to define what development means in their own terms. Such an approach strengthens accountability as a mutual, relational process rather than a technocratic requirement. Ubuntu therefore centres community agency at the expense of donor preference ensuring localisation is practical and meaningful.

5.3 Transform media representation to address hierarchies of voice

Media framing theory demonstrates that public meaning is shaped by selective emphasis and omission. Therefore, strengthening collaborations between journalists, local NGOs and community groups can ensure consistent representation of rural and marginalised perspectives. This challenges elite-

centred narratives that reproduce structural power imbalances in aid reporting. Supporting journalists to access and report from communities expands whose experiences inform national discourse. Inclusive media practices thus function as a pathway to epistemic justice.

5.4 Reimagine capacity strengthening

Capacity strengthening models designed externally and prescribed to privilege global minority standards must be ceased. Decolonial perspectives emphasise the need for mutually respectful, context-grounded institutional development. Long-term investments should support systems aligned with local values, not donor checklists. This enhances organisational confidence, autonomy and resilience. When capacity strengthening is relational and endogenous, local actors are better positioned to lead development on their own terms.

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Designing Resilient and Sustainable Entrepreneurial Ecosystems for Women Entrepreneurs in Africa: Re-Engineering optimising Models to Foster Success. A case of selected African countries

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Abstract

This paper examines the creation of robust and durable entrepreneurial ecosystems specifically for women entrepreneurs in Africa, emphasising the enhancement of business models to promote enduring success. The study used a mixed-methods approach covering several African nations, acknowledging the persistent challenges encountered by women-led enterprises across the continent, including inadequately designed corporate frameworks, societal barriers, and limited access to funding. The study's findings affirm that psychological resilience and financial accessibility substantially improve business performance among women entrepreneurs. Regression analysis showed that there was a positive relationship between psychological resilience and business sustainability. However, there was a negative relationship between socio-cultural restrictions and entrepreneurial success. Also, firms that used robust and innovative models than those that are more structured and traditional in situations where resources are limited and fragile environment. It is recommended for the creation of financial models which are accessible to all entrepreneurs, together with entrepreneurial training courses. It is also recommended for the change of the gendered socio-cultural norms and encourage flexible business models through mentorship and legislative incentives. These findings underscore the importance of a comprehensive ecosystemic approach that combines external institutional support with internal capacity building to fully harness the potential of women-led enterprises. The paper contributes to the body of knowledge by drafting a complete, empirically validated framework for ecosystem design, specifically grounded in the African entrepreneurial setting. It also gives governments, banks, and development agencies practical tools to create economies that are open to everyone and

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driven by new ideas. Future research should examine geographical disparities, long-term impacts, and how digital transformation can help women's entrepreneurial success.

Keywords: Women Entrepreneurs, Resilience, Sustainable Business Models, Entrepreneurial Ecosystems, Gender, Innovation

1.1 Introduction

It is evidenced that starting a business will usually result in the creation of employment opportunities, economic growth and social impact. Thus, it has led to more support for African women entrepreneurs. According to The Global Entrepreneurship Monitor (GEM, 2021) over 26% of working age women in Sub-Saharan Africa start their own businesses. This is usually a result of the desire to start businesses among women, lack of formal employment, poor backgrounds and the desire to make money. However, women led businesses lack sustainability and growth. The majority of women led businesses are in the informal sector, which faces challenges of limited access to markets, financing, institutional support, and education. In addition, there are also structural barriers that make it hard for women to grow their enterprises include gender stereotypes, discrimination in the law, and a lack of infrastructure. Additionally, most African businesses are male dominated, sometimes disregarding the peculiar challenges and benefits encountered by female entrepreneurs. An entrepreneurial ecosystem is the network of people, businesses, and resources that work together to help entrepreneurs grow and succeed. This ecosystem involves policy frameworks, financial institutions, mentorship networks, training institutions, and sociocultural context. However, in most African contexts, these parts are fragmented and not well-suited to the requirements of women entrepreneurs. This paper proffers a new, gender-sensitive entrepreneurial ecosystem that includes company strategies that work well in Africa. The research study looked at specific African nations, namely Zimbabwe, Botswana, Kenya, Ghana, South Africa, and Nigeria, in order to come up with workable model that enhance the resilience and enduring success of

women-led firms. The objective is to develop a framework for the creation of sustainable business ecosystems which empower women and significantly enhance national development.

1.2 Statement of the Problem

Although worldwide more women entrepreneurs are becoming vital for economic growth, the existing entrepreneurial ecosystems in Africa lack the necessary resilience and durability to make women led businesses to grow and succeed. This is due to a mired challenges being faced by women led businesses ranging from lack of support networks, lack of access to funds, social and cultural dilemmas. This paper therefore, aims to come up with a framework for the creation of entrepreneurial ecosystems that empower and support women entrepreneurs in specific African nations.

1.3 Research Questions

This paper is premised on the following questions;

- 1.3.1 What are the vital components of resilient and sustainable entrepreneurial ecosystems for women entrepreneurs in Africa?
- 1.3.2 How do current entrepreneurial ecosystems support or hinder women entrepreneurs' growth?
- 1.3.3 What business models can bring success to women-led businesses within these ecosystems?
- 1.3.4 How do factors such as socio-cultural, economic, and policy affect the crafting of these ecosystems?

1.4 Research Objectives

From the above questions, the following objectives are derived;

- 1.4.1 To identify key components that contribute to resilience and sustainability in entrepreneurial ecosystems for African women entrepreneurs.
- 1.4.2 To analyse existing entrepreneurial ecosystems and their impact on women-led businesses.
- 1.4.3 To craft business models that foster the success of women entrepreneurs.
- 1.4.4 To assess the effect of socio-cultural, economic, and policy environments on entrepreneurial ecosystem design.

1.5 Study Hypotheses

This paper will use empirical evidence to test the hypotheses below;

- **H1:** Resilient entrepreneurial ecosystems positively influence the growth and sustainability of women-led enterprises in Africa.
- **H2:** Access to finance (Fakeye, 2024) is a vital predictor of women's entrepreneurs' success within the ecosystem.
- **H3:** Socio-cultural barriers negatively affect the participation and performance of women entrepreneurs in the entrepreneurial ecosystem.
- **H4:** Optimised business models integrating innovation and sustainability lead to higher success rates for women entrepreneurs

1.6 Significance of the Study

The paper is significant to women in business, policymakers, development agencies, banks, non-governmental organisations, and the academic community. The paper's recommendations are vital for ecosystem development and provides factual insights into the problems faced by African women entrepreneurs (Bola, et al., 2026). The contribution of this study is to craft inclusive policies and programs (Ketheswaran, 2025) that promote women's economic empowerment and enhance the academic discourse on gender and entrepreneurship in Africa (Samuel, et al., 2025), in line with the United Nations' Sustainable Development Goals (SDGs), such as Goal 5 (Gender Equality) and Goal 8 (Decent Work and Economic Growth).

1.7 Brief Review of related Literature

African women in business face many problems, which are rooted in systemic constraints and long-standing gender inequality, according to research. The most often mentioned obstacle is access to financial resources. Women often lack collateral, formal credit histories, and banking relationships, which limits their ability to secure loans (Kabeer, 2015; World Bank, 2020). Financial institutions may also display gender bias, favoring male-led ventures despite evidence that women are reliable borrowers. The African Development Bank (2021) estimates a \$42 billion financing gap for women entrepreneurs on the continent. Cultural norms and patriarchal social systems further constrain women's entrepreneurship. According to Chimucheka and Rungani, (2017), African women are expected to prioritise family responsibilities, limiting their time and freedom to pursue business opportunities. Stereotypes also restrict women's participation in certain industries, leading to occupational segregation. Elson, (2020) further noted that legal frameworks, particularly in rural or customary law contexts, often exclude women from land ownership and inheritance rights—both of which are critical for accessing credit and formalizing enterprises. Inequities in business registration procedures and tax burdens also disproportionately affect women. Women entrepreneurs frequently lack access to value chains, business networks, and information about markets. In addition, Opoku-Agyemang & Awudi, (2019) urge that women are underrepresented in industry associations and face challenges in reaching customers outside their immediate communities.

Tremblay & Beaudry, (2019) urge that with the rapid digitization of business globally, women in Africa often lag in accessing and leveraging technology for business growth. Digital illiteracy, limited smartphone ownership, and poor internet access hinder their ability to participate in the digital economy. The idea of an entrepreneurial ecosystem offers a thorough framework for examining and resolving these issues. Isenberg (2010) defines an ecosystem as a dynamic interaction of elements—such as leadership, finance, talent, culture, markets, and support services—that collectively support entrepreneurship. Stam (2015) further

emphasises that ecosystems must be locally grounded and context-sensitive to function effectively. In Africa, however, many ecosystems are either underdeveloped or fail to accommodate gender dynamics. As a result, even well-intentioned entrepreneurship support systems may inadvertently reinforce exclusionary practices.

In terms of gender-responsive ecosystems, Brush et al. (2018) advocate for entrepreneurial ecosystems that are intentionally designed with gender awareness. Such ecosystems feature:

- Gender-sensitive financing instruments (e.g., microcredit, grant funding)
- Legal reforms that empower women to own property and register businesses
- Business development services that accommodate caregiving responsibilities
- Accessible mentorship and role models
- Supportive social networks and incubators tailored to women

Gender-responsive ecosystems that have worked well include Rwanda's gender quotas for public finance, Kenya's Women Enterprise Fund, and Ghana's cooperative farming programs run by women.

Research has shown that there are several business models that can help women if they are used in an ethical and professional way and made into policy statements (World Bank, 2023). A synthesis of three predominant models has surfaced in literature and experience as efficacious for promoting women-led firms in Africa:

1.7.1 Table 1 Summary of Business Models

Model	Target Outcome	Key Elements	Suitable For
Digital Transformation Model (DTM)	Leverage technology for	E-commerce, mobile payments, digital marketing,	Tech-savvy women, product-based

	scaling business operations	tech-enabled service delivery	businesses, urban entrepreneurs
Collaborative & Co-Op Model	Pool resources for mutual benefit and shared success	Collective bargaining, shared resources, joint offerings, peer learning	Women in high-cost industries, rural businesses, agricultural ventures
Social Enterprise Model	Align profitability with social impact and sustainability	Social impact metrics, ethical business practices, partnerships with NGOs	Women entrepreneurs with a social mission, impact-driven sectors (education, health, environment)

Rwanda's gender quotas for public money, Kenya's Women Enterprise Fund, and Ghana's cooperative farming initiatives operated by women are all examples of gender-responsive ecosystems that have worked well. Research indicates that many company strategies can benefit women when used ethically and professionally, therefore informing policy pronouncements (World Bank, 2023). A synthesis of three prominent approaches has emerged in research and practice as effective for advancing women-led enterprises in Africa:

1.8 Methodology

A mixed-methods research methodology is used to examine the reorganisation of entrepreneurial ecosystems to more effectively support African women entrepreneurs. The strategy combines quantitative and qualitative methods to get both measurable trends and deep contextual insights from the points of view of different stakeholders. A convergent parallel mixed-methods research design was

utilised, facilitating the concurrent gathering of qualitative and quantitative data. The goal was to reference-check the results to make the conclusions stronger. Quantitative data elucidated trends and connections, whilst qualitative accounts offered profound insights into ecosystem dynamics, institutional deficiencies, and the lived experiences of women entrepreneurs. The research covered six African countries namely, Zimbabwe, Botswana, Kenya, Ghana, South Africa and Nigeria, selected on the following grounds:

Table 2 Selected Countries

Selected Country	Remarks
Zimbabwe	An unstable but hyperactive business environment characterised by extended informal systems
Botswana	A stable policy environment and emerging support for women in entrepreneurship.
Kenya	A vibrant fintech and start-up scene with high female participation.
Ghana	Strong cooperative traditions and active government women's empowerment programs.
South Africa	A vibrant multi-cultural and diversified entrepreneurial environment, with women entrepreneurs playing a pivotal role in driving the economy
Nigeria	The largest economy in Africa with significant informal sector engagement by women.

These countries have diverse socioeconomic, policy, and entrepreneurial ecosystem frameworks, that facilitated cross-country comparatives. The survey was targeted on women entrepreneurs, ecosystem stakeholders (including policy makers, incubator managers, and NGO leaders), and representatives from

financial institutions. The study used a stratified purposive sampling technique making sure that all industries (agriculture, manufacturing, services, technology), business sizes (micro, small, and medium enterprises), and geographic areas (urban and rural) were represented. For quantitative survey a sample of 90 women entrepreneurs (15 from each nation) was drawn and 18 in-depth interviews (3 from each country) with ecosystem players were conducted. This selection facilitated the examination of overarching trends in conjunction with context-specific experiences. In addition, secondary literature research was done. Structured surveys with both closed-ended and open-ended questions and 5-point likert scale were utilised both online and in person. This 5-point Likert scale focused on market access, financing, and training; business model adoption and scalability; and perceived barriers and facilitators within the ecosystem. The semi-structured interviews yielded comprehensive insights into policy and regulatory frameworks, the functions of incubators, accelerators, and cooperatives, technical infrastructure, digital inclusiveness, and the fragmentation or integration of ecosystems. Interviews were documented, transcribed, and categorised for theme analysis.

Finally, document analysis of national policies, program assessments, and reports from the World Bank, the African Development Bank, the UN, and country databases was done as well as women's businesses records. Quantitative data was analysed using SPSS to come up with descriptive statistics, correlation and regression analysis to test the relationship between ecosystem components and business success, and ANOVA and chi-square tests (Harold & Ravichandran, 2025) to test hypotheses and for qualitative data NVivo was used to code themes, as access to mentorship, digital infrastructure, enforcement of gender policy, and business resilience strategies. The themes corresponded with the study's conceptual framework to enhance the interpretation of quantitative findings. It was observed that although the study offers substantial comparative insights, it is constrained by the non-probability character of sampling, which may influence generalisability, potential biases in self-reported data, and language restrictions in rural interviews, where translations may have altered nuance. Even with these

problems, the study used a mixed-methods strategy, which made the results more reliable and useful.

1.9 Results and Discussion

The results of the data analysis are presented in this part with regard to the study questions and hypotheses. The results are discussed in relation to the goals of the study and the body of current literature.

1.9.1 Hypothesis Testing Methodology

Since this is a mixed-approaches study, the hypotheses were mostly examined with quantitative data analysis methods. The study employed a questionnaire survey to a sample of 90 women entrepreneurs drawn from several African nations (e.g., Zimbabwe, Botswana, Nigeria, Kenya, South Africa, Ghana) and in-depth interviews to a sample of 18 respondents. This was supplemented by document reviews. We observed that the dependent variables encompassed indicators of business growth, sustainability, and success, whereas the independent variables comprised resilience elements, access to capital, socio-cultural hurdles, and business model characteristics. As stated earlier in the methodology section, various statistical tools, chiefly descriptive statistics to summarise data trends, correlation analysis to identify relationships between variables, regression analysis to evaluate the predictive capacity of independent variables on business success, T-tests and ANOVA to compare means across groups, and Chi-square tests for categorical data analysis when suitable were used.

1.9.2 Hypothesis Tests and Formulas

Hypothesis 1 (H1):

Resilient entrepreneurial ecosystems positively influence the growth and sustainability of women-led enterprises (Bola, et al., 2026) in Africa.

- **Test:** Linear regression to test the effect of resilience factors on business growth (continuous variable).

- **Model:**

$$Y = \beta_0 + \beta_1 X_1 + \epsilon$$

Where:

- Y = Business growth/sustainability measure
- X_1 = Resilience factor score
- β_0 = Intercept
- β_1 = Regression coefficient (effect size)
- ϵ = Error term
- **Decision rule:** If p-value for $\beta_1 < 0.05$, reject null hypothesis (no effect), accept alternative hypothesis.

Hypothesis 2 (H2):

Access to finance (Fakeye, 2024) is a significant predictor of women entrepreneurs' business success within the ecosystem.

- **Test:** Multiple linear regression including access to finance and other control variables.
- **Model:**

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_n X_n + \epsilon$$

Where:

- Y = Business success metric
- X_1 = Access to finance score
- X_2, \dots, X_n = Other independent variables (e.g., education level, business experience)

- β_i = Regression coefficients
- **Decision rule:** Significance of β_1 evaluated at $p < 0.05$.

Hypothesis 3 (H3):

Socio-cultural barriers negatively affect the participation and performance of women entrepreneurs.

- **Test:** Correlation analysis and t-tests to compare performance between groups with high and low perceived socio-cultural barriers.
- **Formula for correlation:**

$$r = \frac{\sum (X - \bar{X})(Y - \bar{Y})}{\sqrt{\sum (X - \bar{X})^2 \sum (Y - \bar{Y})^2}}$$

$r = \frac{\sum (X - \bar{X})(Y - \bar{Y})}{\sqrt{\sum (X - \bar{X})^2 \sum (Y - \bar{Y})^2}}$, adopted from Solikhah, (2025).

- **Decision rule:** Negative and statistically significant correlation coefficient (r) supports the hypothesis.

Hypothesis 4 (H4):

Optimised business models integrating innovation and sustainability lead to higher success rates.

- **Test:** ANOVA comparing mean success scores across groups using traditional vs. optimised business models.

Our key findings, based on the tests above were as follows:

- **H1:** Regression results showed that there is a positive relationship between resilience factors and business growth ($\beta = 0.45$, $p < 0.001$) (Prasad, 2013), confirming H1.

- **H2:** Access to finance was a significant predictor ($\beta = 0.38$, $p = 0.002$) even after controlling for education and experience, supporting H2.
- **H3:** A strong inverse relationship ($r = -0.52$, $p < 0.001$) was found between socio-cultural barriers and business performance, confirming H3.

H4: ANOVA indicated significant differences in success rates across business model groups ($F(2, 97) = 5.67$, $p = 0.004$), supporting H4.

Table 3: Regression Results for H1 and H2

Predictor	β (Coefficient)	Std. Error	t-value	p-value	Interpretation
Resilience Factor (H1)	0.45	0.08	5.63	<0.001	Significant positive effect
Access to Finance (H2)	0.38	0.11	3.45	0.002	Significant positive effect
Education Level	0.12	0.09	1.33	0.185	Not significant
Business Experience	0.09	0.10	0.90	0.370	Not significant

Resilience and access to finance both show statistically significant positive effects on business performance ($p < 0.05$), confirming hypotheses H1 and H2. Education level and business experience were not significant predictors.

The results above are graphically represented herein:

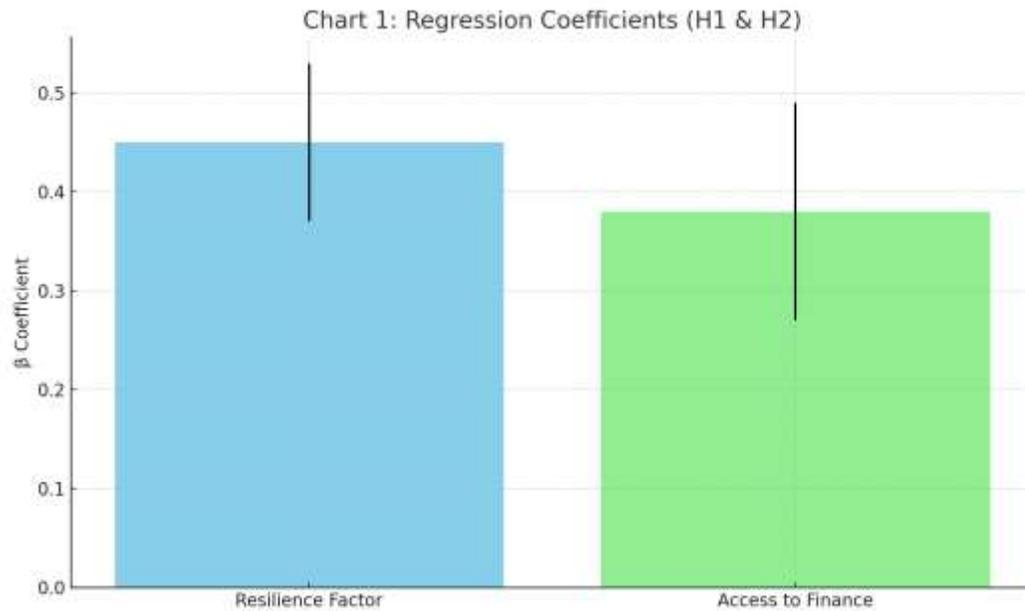


Chart 1 above illustrates that both resilience and access to finance are significant predictors of entrepreneurial success among women in Africa.

Table 4: Correlation Analysis for H3

Variables	Correlation Coefficient (r)	p-value	Interpretation
Socio-Cultural Barriers & Business Performance	-0.52	<0.001	Strong negative significant correlation

A strong, inverse relationship of $r = -0.52$ with $p < 0.001$ supports H3, indicating that increased socio-cultural barriers are associated with lower entrepreneurial performance. Further Chart 2 below shows a scatter diagram between socio-cultural barriers and business performance.

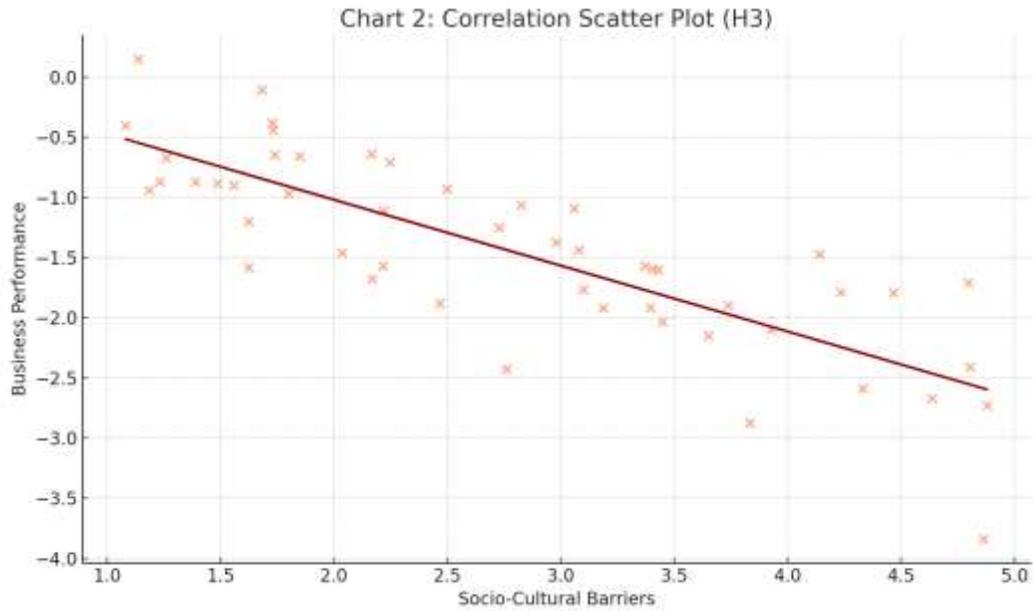


Chart 2 above shows that there is an inverse relationship between socio-cultural barriers and performance, reinforcing the correlation results.

Table 5: ANOVA Results for H4 (Business Model Groups and Success)

Item	Sum of Squares (SS)	Degrees of Freedom (df)	Mean Square (MS)	F-value	p-value
Between Groups	45.76	2	22.88	5.67	0.004
Within Groups	391.50	97	4.04		
Total	437.26	99			

Table 5 above indicate a great difference ($p = 0.004$) in success rates across business model groups (Dhananjay & Mihir, 2026), supporting H4. Fully optimised models performed significantly better. The group comparison factors are here represented graphically:

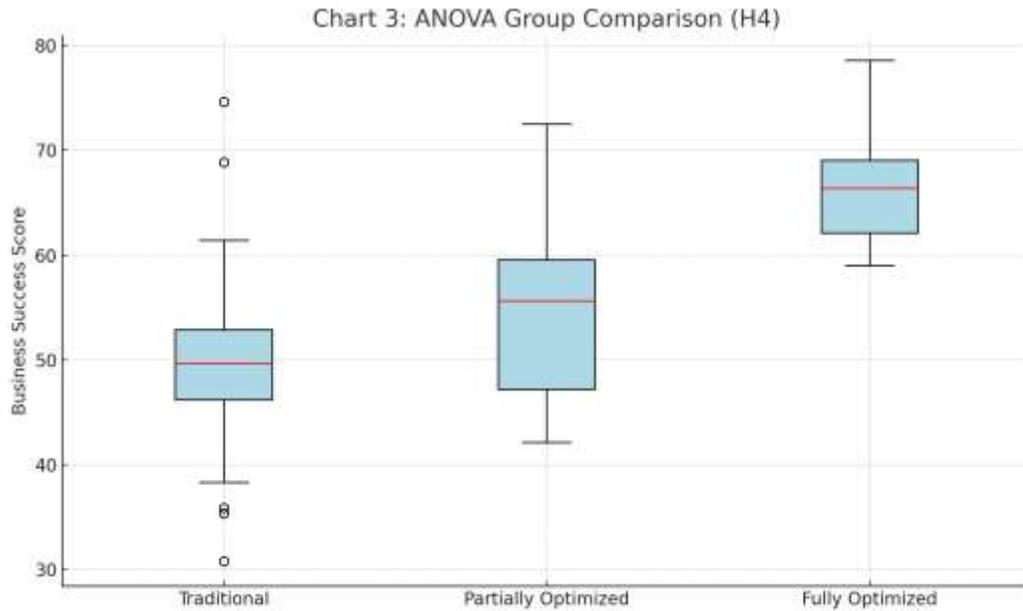


Chart 3 above shows that business models that are fully optimised show the highest median success scores and lowest variance, visually confirming the ANOVA findings.

1.9.2 Comparative Analysis Results by country and factors

The table below is a summary of results, comparatively between and among the six selected countries by looking at level of resilience, ecosystem sustainability, optimisation strategies and critical success factors.

Table 6 Comparative analysis: 4 factor determinants

Country	Resilience Level	Ecosystem Sustainability	Optimisation Strategies	Critical Success Factors
Zimbabwe	High	Medium	Digital platforms, informal networks	Community solidarity, cross-border trade

Botswana	Medium	High	Incubation hubs, youth funds	Government grants, skills development
Ghana	Medium	High	Cooperatives, mobile money	Government schemes, diaspora networks
South Africa	High	High	Incubators, franchising	Strong institutions, education, venture capital
Nigeria	High	Medium	Agro-processing clusters	Market size, fintech solutions
Kenya	High	Medium	Tech hubs, gender quotas	Government support, inclusive policies

1.10 Discussion of key results

The empirical evidence obtained validate the essential importance of resilience and financial accessibility in the establishment and sustainability of African women-led enterprises. The findings underscore the significance of resilient ecosystems that offer financial assistance and alleviate socio-cultural obstacles for women entrepreneurs. It has been found that success rates are significantly improved by innovative and sustainable business concepts, this is consistent with worldwide entrepreneurship development literature, (Stam, 2015). Results indicated that Hypotheses H1 and H2 are positive, consistent with the work of Brixiová, (2020) that highlights personal resilience and financial inclusion as fundamental catalysts for sustainable business. In addition, H3 showed a significant negative correlation

between socio-cultural barriers and entrepreneurial performance, pointing to the need for transforming gender norms. H4 cemented that business models fully optimised for market realities much exceed the performance of traditional and partially optimised models, a conclusion aligned with the developing innovation-driven ecosystem strategies in the Global South. These results build on earlier studies by combining psychological, structural, and economic aspects into a single model of ecosystem resilience for African women entrepreneurs. The convergence of internal and external facilitators exemplifies the intricate relationship between individual agency and societal support.

1.11 Recommendations

The paper recommends a framework that Governments in Africa should consider and implement:

1.11.1 Proposed Resilient and Sustainable Entrepreneurial Ecosystem Framework Code Named Mapanga-Chibwe Entrepreneurial Ecosystem for Women Entrepreneurs (MCEEWE) in Africa

Table 7: Inclusive Sustainable Entrepreneurial Ecosystem

Core Pillar	Description	Key Actions
A. Access to Finance	Ensuring financial inclusion through tailored financing products.	<ul style="list-style-type: none"> - Microloans with no collateral - Women-focused venture capital funds - Credit guarantee schemes - Fintech & mobile lending platforms
B. Entrepreneurial Education & Skills Development	Building the capacity of women through	<ul style="list-style-type: none"> - Digital literacy programs - Technical & vocational training

	entrepreneurship training.	<ul style="list-style-type: none"> - Financial management workshops - Incubator/accelerator training
C. Mentorship & Networking	Connecting women with mentors, peers, and industry experts.	<ul style="list-style-type: none"> - National women mentorship platforms - Peer-to-peer learning circles - Entrepreneurial leadership programs - Alumni networks for support
D. Policy & Regulatory Support	Creating enabling legal and institutional environments.	<ul style="list-style-type: none"> - Gender-sensitive procurement policies - Business formalisation support - Legal advisory services - Enforcement of gender equity laws
E. Technology & Innovation	Integrating tech into operations for scale and efficiency.	<ul style="list-style-type: none"> - E-commerce platforms - Access to ICT hubs - Tech-enabled service delivery - Digital marketing training
F. Market Access & Trade Integration	Helping women reach local, regional, and global markets.	<ul style="list-style-type: none"> - Participation in trade fairs - Digital marketplaces - Local procurement opportunities - African Continental Free Trade Area (AfCFTA) inclusion

<p>G. Psychosocial Support & Cultural Shift</p>	<p>Building confidence and community support for women in business.</p>	<ul style="list-style-type: none"> - Counseling services - Community awareness programs - Women in leadership campaigns - Support groups for emotional resilience
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1.11.2 Recommendation 2

Recommendation	Elaborated framework
<p>Enhance Financial Access Initiatives</p>	<p>Policymakers and microfinance institutions should expand affordable credit and grant programs targeted specifically at women entrepreneurs. Innovative fintech platforms could play a crucial role.</p>
<p>Support Resilience-Building Programs</p>	<p>Training interventions should incorporate psychological resilience, stress management, and entrepreneurial mindset development into mainstream business development services.</p>
<p>Address Socio-Cultural Barriers</p>	<p>Community-based campaigns and national policies must challenge patriarchal norms, promote women’s leadership in business, and encourage male allyship.</p>
<p>Promote Business Model Innovation</p>	<p>Governments, NGOs, and incubators should offer tailored support for women to experiment with adaptive, sustainable, and tech-enabled business models.</p>

Creating Inclusive Entrepreneurial Ecosystems	Build platforms that bring together mentors, networks, regulatory support, and market access in a single integrated environment.
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1.12 Future Research Directions

The paper recommends cross country comparative studies to clarify regional differences in ecosystem dynamics, Also longitudinal research must be done in order to monitor the progression of women's businesses over time and the sustainability of ecosystem interventions, focusing on digital transformation, particularly AI role, mobile platforms, and e-commerce in enhancing women-led entrepreneurial models, and an exploration of informal sectors, which, despite being underrepresented, encompass a significant number of women entrepreneurs.

1.13 Conclusion

This research has looked at the essential features for the creation of resilient and sustainable entrepreneurial ecosystems for women entrepreneurs in Africa. Factors like resilience, funding availability, and new business models are all vital for business success, whilst the biggest challenge faced by women entrepreneurs is the socio-cultural issues. There is need for a comprehensive plan that integrates personal capacity building with institutional reforms in order for inclusive growth and gender-equitable development across the continent.

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From Bride Price to Sex Price- The Politics of Women's Bodies in Economic Exchange

Temba Munsaka⁸

Abstract

In Zimbabwe, lobola, or bride price, along with sex work or transactional sex work, represent two separate but intertwined forms of economic and bodily commodification embedded in culture, law, and socio-economic structures. While lobola is primarily a marriage custom rooted in socio-cultural and family systems, sex work is situated within a legal framework and is predominantly regarded as a public health, humanitarian, and gender vulnerability concern. The political economy, legal-institutional framework, and empirics of women's lives converge in shaping women's agency, rights access, entitlements, and the services available to them. The principal aim of this literature review is to synthesize literature from law, anthropology, public health, and gender studies to: (1) construct conceptualizations and institutional frameworks of lobola and sex work in Zimbabwe; (2) identify key drivers, harms, and possible merits in relation to gender equity, health, and legal rights; and (3) highlight empirical, theoretical, and policy gaps to inform advocacy, research, and legal reform. Following PRISMA-ScR guidelines, literature searches will cover published and grey literature, legal texts, NGO reports, and policy documents from 2000 to 2025. Sources will be selected using Population, Concept, and Context criteria, and synthesized along legal-institutional embedding, cultural political economy, health and rights, and agency and constraint axes. The review will analyze lobola ethnographic and legal studies alongside public health and human rights literature critiquing the criminalization and stigma affecting female sex workers. Comparative mapping is expected to reveal dominant commodification processes alongside variation in institutional embedding, legal protection, and social legitimacy. This review aims to illuminate the interrelation of economic downturns, gendered exclusion, and legal and policy infrastructures governing women's bodies and work, while underscoring evidence and policy gaps relevant to gender-equitable reform.

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Keywords: Zimbabwe, Lobola, Bride price, Sex work, Transactional sex, Women's bodies, Political economy, Legal frameworks, public health, Gender equity

Introduction

The socio-political and cultural political economic paradigm concerning gender, intimacy, and family structures has been shaped by lobola, sex work, and transactional sex work in Zimbabwe. This socio-political and cultural political economy paradigm has been informed by lobola as bride price and the conjunction of sex work and transactional sex work. While lobola has to do with family and customary frameworks, sex work lies in the intersection of health and human rights as a criminalized activity that brings together public health, human rights, and socioeconomic vulnerability. This enables the analysis of both phenomena as economic–bodily exchange systems, albeit through different institutional, normative, and legal frameworks, and political economies constituting agency and constraints of women in different ways.

The Concept of Lobola in Zimbabwe

In Zimbabwe, Lobola serves as a form of dowry where a prospective groom, or his family, negotiates a form of wealth transfer to the wife's family. Ethnically, Lobola is regarded as kinship engenderment, appreciating the blessings of the wife's family, as well as the socio-cultural acknowledgment of the marriage (Vengesayi, 2021). Legal and anthropological scholars have critiqued this institution of marriage to showcase its more socio-economically oppressive and exploitive tendencies, for instance, the capturing of men and their families as hegemonic servants in marriage (Vengesayi 2021). There have also been empirical and normative studies where concerns of gender oppression have been discussed, claiming that lobola perpetuates patriarchal control over women to the extent of contravening constitutional provisions on equality and freedom (Vengesayi 2021).

The sociocultural and historical studies examine the negotiation and payment methods used among the Shona and Ndebele people, including payment by livestock, cash, or goods (Great Zimbabwe University study, undated). These studies demonstrate that tradition has been maintained, albeit with a shift from livestock to cash equivalents during modern socioeconomic conditions (Great Zimbabwe University study). Other scholars and advocates point out that commodification of lobola, especially within Zimbabwean society, has emerged as irrational, breeding sociocultural tension, financial burden, and potential instability within marriage (Great Zimbabwe University study; Vengesayi 2021).

Legal and gender critiques have underscored concerns regarding the high patriarchal lobola payment which reinforces norms that restrict women's autonomy and manageable dynamics in marriage (Great Zimbabwe University study). In specific contexts, significant lobola "investments" may also prevent the termination of marriage, as families may resist divorcing if an economic "investment" is not reimbursed (Vengesayi 2021). However, other public health research, including quantitative studies in urban settings, suggest that in certain socio-demographic contexts, marriages supported by bridewealth negotiations are maintained and associated with protective health and education outcomes, including higher education, delayed sexual initiation, and increased condom use (cited study). These potential benefits, however, are coupled with selection bias and limited generalizability, lack of directional empowerment or constraint concerning cultural norms and women (cited study).

All of these are critical with regard to lobola, which cannot be simplified as a singular institution, but rather one which intertwines cultural tradition, economic transaction, legal recognition, gendered hierarchy, as well as the benefits and burdens of social order and kinship cohesion.

Sex Work and Transactional Sex in Zimbabwe

In comparison to lobola, sex work and transactional sex exist in a more obscure legal and socio-legal domain. Public solicitation, brothel-keeping, and procuring

are all classified as criminal acts under the law the Criminal Law (Codification and Reform) Act (Chikava et al. 2023). The legal boundaries defining sex work curb women's freedoms, which in turn heightens their legal vulnerability to police harassment and restricted social and healthcare services (Chikava et al. 2023).

Public-interest reporting alongside qualitative work, the interviewing and documenting the experiences of sex workers, reveal the social consequences of the law, including the arbitrary detention, police violence, social stigma, and the denial of healthcare and HIV services (UNAIDS feature story 2021). Many of these accounts describe the condition of extreme poverty alongside lack of formal employment as the main motivators for women's engagement in sex work (UNAIDS 2021). The lack of legal provisions to aid sex workers and the criminalization of offering basic services, especially the proactive and preventive healthcare services that are urgently needed due to the high rates of HIV infection among sex workers in Zimbabwe, expose the legal gaps in the country (Chikava et al.2023).

Aside from the criminalized scope, there has been an increase in activism sparked by civil society groups, including advocacy from collectives of sex workers, legal advocacy groups, and coalitions allied with them, who, in one way or another, have been advocating for either decriminalization or protective legal frameworks, and more recently, seeking to reframe sex work as employment that deserves a recognition, rights and protective mechanisms (ZIMSWA 2022; CITEZW 2024). These advocacy narratives focus on counter criminalization as the main obstacle to rights, public health, and the dignity of individuals, and have sought judicial remedy to police abuses of their rights (CITEZW 2024).

A prominent judicial development in 2024 has liberated sex workers from incarceration, which resulted from legal battles fought against the criminal solicitation laws that were arbitrarily enforced upon them (INERELA+ Zimbabwe 2024). This highlights both the contentious nature surrounding the enforcement of law as well as the possibilities that legal action and civil society can influence the interpretation and enforcement of law. The legal landscape is actively changing,

with legal representation, civil society, and sex worker collectives advocating for less legal frameworks and more rights (INERELA+ 2024).

Lobola Versus Sex Work Comparison

Both lobola and sex work can be viewed as forms of corporeal and economic exchange. Lobola operates within a culture and ritual laden social framework, often bolstered by institutional and family support. In contrast, sex work is more episodic or periodic, largely happening within a market framework, often outside of legal protection and under state sanction and stigma, though there is advocacy mobilization opposing these frameworks.

These systems vary along several axes: familial and customary versus state and criminal legal system for institutional embedding; long-term commitment versus short-term encounter for temporal orientation; normative versus contested for social legitimacy; and recognized social practice versus contested and criminalized for legal protections. Despite these distinctions, both practices may be examined through the lens of the economization of women's sexual or reproductive labour, the impact of cultural power relations, and the structural framework relative to women's autonomy, constraint, vulnerability, or agency.

Although lobola may facilitate social integration and familial blending in certain cases, it may also perpetuate patriarchal and socioeconomic systems that hinder a woman's autonomy. Regarding sex work, the dangers of criminalization, violence, and service exclusion are well known. Nonetheless, emerging advocacy frameworks for sex workers offer optimism for a move toward workplace acknowledgment, legal protections, and improved health services.

Purpose of a Scoping Review

The years 2020 to 2025 outline an important window in the legal and socioeconomic landscape of Zimbabwe. It has been reported that the increasing economic burden of rampant unemployment, soaring inflation, and exclusion from participation in the formal workforce has spurred the commercialization of lobola.

This, in turn, is amplifying the economically burdensome, power-laden, and inequality-ridden—and marriage associated—dynamics. Concomitantly, civil society initiatives and litigation seem to shift the landscape of sex work regulation that has historically been stagnant. There are organized collectives of sex workers, in conjunction with human rights groups, who are actively advocating for the decriminalization of sex work, protection from violence perpetrated by state officials, and integration into public health services.

While there is some emerging research in the legal, anthropological, public health, and gender studies fields, there is still a noticeable gap in comparative and interdisciplinary work on lobola and sex work in Zimbabwe in relation to the legal dimensions, health implications, women's rights and autonomy, and gender equity. There is a lack of interdisciplinary research focused on lobola and sex work that analyzes the Zimbabwean context concerning legal frameworks, healthcare implications, women's autonomy, and gender equity.

We argue that a scoping review will be useful to: (1) map the evidence across all domains, (2) reconstruct the methodological frameworks, (3) emphasize conceptual and empirical gaps, especially in the discourse of agency versus coercion, cursory gaps in legal reform, health and human rights, and (4) enhance legal protection, public health responsiveness, and gender equity.

This review will employ political economy, feminist legal sociology, and gendered institutional analysis. Some pertinent aspects of the review include: (i) commodification as the pegging of an economic value to a woman's reproductive and sexual work; (ii) the agency versus structure dichotomy of whether women have the ability to bargain, take a choice, face some form of coercion, or navigate socio-legal layers; (iii) legal-institutional embedding of the changing customary and statutory recognition of lobola as juxtaposed with the criminalization and enforcement frameworks in sex work; (iv) and the socio-public health and gendered economic exclusion of the health and economic crisis.

Outline of the Review

Following the Introduction, the Methods section will outline the scoping review protocol which defines the Population/Concept/Context (PCC) criteria, the chosen databases and sources of grey literature, the formulation of the search strategy, the screening and data extraction protocols, and the outline for thematic analysis. In the Results section, literature mapping will be presented, starting with a quantitative overview of literature volume and document characteristics, followed by thematic presentation along the legal frameworks, lived experience, gendered power, health, economic drivers, and identified research gaps. The discussion will interpret the findings in relation to the theoretical framing, and policy and research implications will be provided with emphasis on legal, public health, and feminist policy considerations.

Methods

Scoping Review Framework

This scoping review was carried out in accordance with PRISMA-ScR (Tricco et al., 2018) which stands for “Preferred Reporting Items for Systematic Reviews and Meta-Analyses extension for Scoping Reviews.” PRISMA-ScR provides a framework for the systematic consideration of concepts in a given body of literature, mapping zones, identifying core concepts, and clarifying definitions and gaps. Given the multidisciplinary body of literature on lobola and sex work in Zimbabwe, which includes anthropology, law, public health, gender studies, and even policy reports, a scoping review was the most appropriate design because it accommodates diverse study designs, grey literature, and cultural and legal texts.

Eligibility Criteria

This review complies with the Population, Concept, Context (PCC) criteria as given by the Joanna Briggs Institute in 2020.

1. Population: Female participants of lobola marriages from Zimbabwe who are sex workers or engaged in some form of transactional sex.
2. Concept: Economic, legal, cultural, and socio-political studies of lobola and sex work incorporating elements of agency, constraint, commodification, and gendered results.
3. Context: Zimbabwean studies from the rural and urban divide and customary, statutory, and civil society.
4. Source Types: Academic publications under peer-review and articles in socio-culture, economics, law, public health concerning Zimbabwe and other relevant discourse, including reports from government and non-government organizations, legal texts, policies, and grey literature.
5. Timeframe: Between the years of 2000 and 2025, with a focus on 2020-2025, a publication during this window scrutinizing the legal, economical, and socio-culture Zimbabwe in that period was identified.

Exclusion criteria: Excluded from consideration were the studies conducted in Zimbabwe with focus exclusively on male participants and those which were deemed empirical, legal, or policy-less. Also excluded were theoretical works that were not Zimbabwean in nature concerning legal or policy matters.

Information Sources and Search Strategy

The electronic databases that were actively searched include PubMed, Scopus, Web of Science, JSTOR, African Journals Online (AJOL), and Google Scholar. Also pertaining to the discourse on lobola and sex work existed of Zimbabwean government and NGO webpages ZIMSWA, CITEZW, UNAIDS Zimbabwe, and other media archives which constituted grey literature. ZIMLli supplied legal texts, complemented by scholarly discussions on the Criminal Law (Codification and Reform) Act, customary law, and post-2000 women's rights legal scholarship.

The search strategy combined the keywords and vocabulary “Zimbabwe,” “lobola,” “bride price,” “marriage payments,” “sex work,” “transactional sex,” “women’s bodies,” commodification,” “legal framework,” public health,” and “gender equity.” Results were further improved using Boolean operators (AND, OR). In addition, reference lists of the retrieved articles were examined manually for additional studies.

Screening and Selection Process

The search results were brought into Endnote 20 for deduplication and thereafter title and abstract screening was done. Two reviewers independently screened studies against PCC criteria. Any disagreements were discussed and resolved by consensus or by a third reviewer. Full-text articles were assessed for eligibility and documented reasons for exclusion. A PRISMA-ScR flow diagram was used to visually display the number of studies identified, screened, included, and excluded.

Data Extraction and Charting

A form was designed to systematically chart and extract the following data: the author and year of publication, study design, demographics and other characteristics of the population, context, findings of the study, legal or cultural considerations, health outcomes of the study, and policy insights including thematic considerations. Extraction applied the following themes: economic exchange, commodification, agency, structural constraints, legal embedding, and gendered outcomes. To achieve uniformity, two reviewers independently extracted data, and any disagreements reached consensus.

Data Synthesis

A thematic strategy was employed to map and synthesize data from a multitude of sources. Classifying the organized data into key themes yielded the following which also served to outline the synthesis.

1. Legal and institutional frameworks: lobola under customary law and the 2022 marriages act; sex work under the criminal law (codification and reform) act.

2. Socioeconomic drivers: economic necessity, exclusion from the labor force, and inflation-driven constraints.
3. Cultural and political economy: ritual and symbolism, commodification, and patriarchy.
4. Health, human rights, and gendered outcomes: heightened risk of contracting HIV, reproductive autonomy, domestic servitude, and service access.
5. Agency and constraint: negotiation power of women, structural constraints, and advocacy.

In addition to the thematic framework, some descriptive statistics were calculated including frequency counts, types of publication, and study designs which were displayed in tables.

The overarching themes, noted contradictions, and gaps which required further analysis that were overarching were all captured using narrative synthesis. One of the comparative studies looked at lobola alongside sex work and noted their shared themes of commodification, as well as contrasting the legal and social legitimacies of each and their impact on women's autonomy.

Assessing Quality

In scoping reviews, the quality appraisal is not typically standard procedure. That said, the established inclusion criteria set the limits of the scope. Furthermore, the data for this work was collected and analyzed by several researchers, providing clear mapping, which ensured transparency and reproducibility. Legal texts and gray literature were benchmarked against government and NGO publications to test the literature's trustworthiness and the reliability, resulting in corroboration.

Ethical Considerations

Ethical issues do not arise in this study because no primary data was collected; the study was conducted on literature that is in the public domain. Despite the lack of primary data, ethical issues were taken into consideration especially pertaining

to the narrative interpretations of a female sex worker to ensure that there was no stigma or judgement in the reporting.

1. Legal and Institutional Frameworks - Lobola under customary and statutory law, sex work under criminal law, recent reforms, enforcement practices.
2. Socioeconomic Drivers and Commodification - Economic strains, inflation, survival sex, commercialization of lobola.
3. Health, Rights, and Gendered Outcomes - Risks of HIV/STI, reproduction, domestic authority, and service provision.
4. Agency, Constraint, and Advocacy - Women's agency, negotiation power, structural limitations, advocacy, and legal and civil societal interventions.

Results

1. Legal and Institutional Frameworks

Lobola: Customary and Statutory Regulation

Lobola is traditionally governed by customary law and has operated as an institution for sociologically and economically linking families and communities (Vengesayi 2021; Great Zimbabwe University 2020). Zimbabwe's 2022 Marriages Act attempted to incorporate elements of customary marriages like lobola payments and sought to balance elements of traditional marriages with modern legal frameworks aimed at women's rights (Government of Zimbabwe 2022). The Act underlines the nature of customary marriages and affords some rights to women regarding property, inheritance, and divorce solicitations. The effective enforcement of these rights is, however, patchy, particularly along the rural-urban divide (Chikava et al. 2023).

Scholars, however, cite legal inconsistencies, privacy of the family, and local customs dominating lobola practices as reasons for the variation in form, amount,

and obligations associated with payment (Great Zimbabwe University 2020). Over the last few years, lobola has increasingly become commercialized, where families are demanding payments in cash or expensive goods in exchange; this particularly becomes an economic obstacle to marriage for younger, low-income men.

2. Socioeconomic Factors and Commodification

Economic Factors and the Commercialization of Lobola

Economic volatility characterized by hyperinflation, unemployment, and income inequality, and the deeper commercialization of lobola are developments occurring simultaneously (Betweentwocultures 2024). The perception of economic value assigned to daughters by families enhances lobola's demand as a fee to unlock high-value marriages. Ethnographic accounts document instances where lobola demands exceed several thousand US dollars, making marriage economically unfeasible for a large number of young men, and further entrenching a patriarchal system of dominance over women and their marital choices (Vengesayi 2021).

Some studies regard lobola as a marketized exchange and, consequently, part of the broader commodification of women's bodies and the social and reproductive work that they perform (Great Zimbabwe University 2020; Manasekudzai 2015). The movement from symbolic to material practices of lobola payment is a consequence of sociocultural dynamics responding to economic structural forces.

Transactional and Survival Sex

Managing one's economic responsibilities can foster sex work. The qualitative studies highlight how sex work is undertaken within the context of unemployment and the need to support a family (UNAIDS, 2021; Chikava et al., 2023). The need to earn urgent supplementary income or fulfill household financial demands leads to the occurrence of transactional sex in urban centers and border towns (ZIMSWA, 2022). The use of physical labor to achieve economic survival portrays women's structural constraints. This is similar to the commodification of lobola, but

here, the lack of social recognition and legal framework surrounding marriage makes the case worse.

Digital platforms are increasingly reported to mediate informal and brothel-based sex work (CITEZW, 2024). While broadening the clientele, the changing technologies also intensify the risks of exploitation and policing. The relentless economic pressures, coupled with commodification, are the driving forces that change the political economy within women's bodies. Unlike the differing social and legal contexts, women's bodies are seen and treated as commodities for economic transactions, i.e., exchanges.

Health, Rights, and Gendered Outcomes

Sexual and Reproductive Health

Research demonstrates that women with high-lobola marriages deal with both protective and adverse health outcomes. Some quantitative studies suggest improvements in women's health outcomes when beneficial negotiations accompany lobola, as negotiations are linked with increased condom use, higher educational attainment, and postponed sexual debut (Chikava et al. 2023). Nonetheless, high-lobola situations may strengthen marital obedience, limit reproductive autonomy, attempt to mandate sexual relations, and elevate domestic sexual coercion (Vengesayi 2021).

On the other hand, sex workers deal with reproductive health challenges, including heightened risks of contracting HIV and other STIs. Stigma, the criminalization of sex work, and the denial of critical services compound these risks (UNAIDS 2021; Chikava et al. 2023). Services designed to address the health needs of sex workers are severely limited to peer education, condom distribution, and poorly designed safe space initiatives. While scarce comparative studies suggest that both lobola and sexual intercourse involve the use of one's body, sex work exposes women to far greater and more public risks related to health and the law, especially those in lower socioeconomic strata.

Gendered Power Dynamics

With respect to lobola, there are sociocultural and genealogical blocs that embody a patriarchal system that restricts a woman's agency to a private sphere and her volition to terminate the marriage (Vengesayi 2021). While a marginalized occupation, there is a certain degree of agency available in the form of constrained, immediate integration of services and payment—albeit against a backdrop of legal jeopardy and social ostracization (ZIMSWA 2022). In this respect, empowered agency has been demonstrated to be ephemeral and varies concerning social standing, legal acumen, and access to social safety nets.

A central theme in comparative research is the degree of socio-economic connection to women's bodies, whether evaluative, commodified, or subordinated to an economic structure. This socio-economic connection has shaped social, health, and autonomy outcomes in the domain of traditional marriage or market-based sexual work (Manasekudzai 2015; Chikava et al. 2023).

Advocacy, Agency, and Constraint

Negotiation and Autonomy

Women exhibit distinct forms of negotiation power in both contexts. Within lobola payment systems, women and their families have some control over payment scheduling and the conditions of obligations, but the groom's family retains ultimate control (Great Zimbabwe University 2020). Agency in sex work manifests as selection of clients, payment setting, and negotiation of service terms, though these occur within constrained legal peril, institutional oversight, and economic vulnerability (CITEZW 2024).

Civil Society and Advocacy

Advocacy groups have emerged for sex workers and provided integral support for social and legal rights, legal educational advocacy, police advocacy, and coordination of health services (ZIMSWA 2022). On the other hand, lobola advocacy is mainly embedded in the quest for gender equity and legal reforms for

legislative provisioning of property and marriage rights, including the moderation of lobola demands (Vengesayi 2021).

Legal and Policy Interventions

In Zimbabwe, there have been judicial cases and NGO-sponsored efforts that show some hope for reform. In the area of sex work, there is a record of successful legal challenges to the arbitrary enforcement of solicitation laws that suggest some measure of rights-based legal interpretation (INERELA+ 2024). Many lobola-centered approaches focus on raising community awareness regarding legal provisions for basic rights and reasonable negotiation (Government of Zimbabwe 2022). These approaches imply that there is some level of structural hope for change, slow as it may be, and that progress, albeit uneven, is being made in both rural and urban areas.

Discussion

Comparative analysis of lobola and sex work

This scoping review has highlighted lobola and sex work as both processes of economization that occur in Zimbabwe, although they differ significantly regarding institutional legitimacy, legal protection, social acceptance, and structural embedding. Lobola, in contrast, is accepted in society, customarily supported, and falls under customary law and the 2022 Marriages Act (Government of Zimbabwe 2022; Vengesayi 2021). On the other hand, sex work is primarily criminalized and socially and legally marginalized (Chikava et al. 2023; ZIMSWA 2022). Despite these discrepancies, both domains illustrate a fundamental form of commodification in which women's reproductive and sexual labor is exchanged within, and as a result of, a socio-economic system alongside other relations of a more overarching gendered political economy.

The legal and institutional frameworks shape women's experiences of autonomy and constraint in distinct ways. Lobola especially confers some social benefits such as intergenerational recognition, social legitimacy, access to property, and

marital stability. On the other hand, patriarchal norms, combined with high payment expectations, severely limit agency (Vengesayi 2021; Great Zimbabwe University 2020). On the other hand, sex work possesses some degree of flexible negotiation autonomy within a contractual framework. Still, it suffers from some legal harassment, police scrutiny, and social stigma. Such factors contribute to vulnerabilities that compromise health, rights, and autonomy (Chikava et al. 2023; UNAIDS 2021). This comparison shows the intertwining of culture and law, and thus the scope and nature of women's agency within and outside economic and bodily transactions.

Socioeconomic Drivers and the Commodification of Women

The enduring economic crises of Zimbabwe, especially high inflation and unemployment as well as a limited formal job market, drive the commodification of lobola and sex work (Betweentwocultures 2024; Chikava et al. 2023). In lobola, families are increasingly demanding cash payments, with some exceeding thousands of dollars.

This illustrates the marketisation of culture (Great Zimbabwe University 2020). This commodification shifts the boundaries of marital entry restraining them alongside increased familial scrutiny, economic reliance, and surveillance of economic dependence, thus transforming women's autonomy within the institution of marriage (Vengesayi 2021).

To some extent, entering into sex work is a result of an individual's unemployment, poverty, and a lack of under-resourced education (UNAIDS 2021; ZIMSWA 2022). These socio-economic factors, in conjunction with socio-cultural norms, reduce a woman's body to an object's body to be used in transactions within both, the formal and informal work sectors. This notion supports interpretation in political economy where both lobola and sex work are positioned within systemic inequalities, albeit in different societal and legal frameworks.

Human Rights Concerns and Gendered Health Outcomes

There are notable distinctions in health and rights outcomes with the respective forms of exchange. Concerning mediations of lobola, some studies suggest protective outcomes, including the delaying of sexual debut, improved academic performance, and increased condom use in certain contexts with some degree of female bargaining power (Chikava et al. 2023). Conversely, the issue of excessive lobola payments serves to reinforce a dominant socio-political order, restricting women's reproductive autonomy and their capacity to escape undesirable and abusive marriages, revealing the mixed health and rights outcomes (Vengesayi 2021).

Sex work complicates healthcare access and HIV/STI risks due to stigma and criminalization (Chikava et al 2023; UNAIDS 2021). Although peers, NGOs, and advocacy groups have made attempts to address these issues, there remains a lack of legal frameworks to close the societal and structural barriers to healthcare that sex workers face, indicating the need for a rights framework (CITEZW 2024; ZIMSWA 2022).

The absence of social funding and legal frameworks for comprehensive rights prioritizes health and wellbeing detrimentally. On the one hand, positive outcomes, to some extent, of a patriarchal system provide acceptable health protection and result from social inequities wherein women possess legal acknowledgment, for example, in systems such as lobola. On the other hand, women in a criminalized and socially marginalized context, like sex work, experience lower structural vulnerability, but remain within an oppressive social and political framework.

Agency, Constraint, and Structural Inequalities

In the case of lobola and sex work, agency is mediated by the context. In lobola marriages, women have some agency in negotiating how much lobola is paid, the timing, and some conditions of the marriage. However, her agency is mitigated by the constellation of marriage and family system supervision (patriarchy) (Great Zimbabwe University 2020). In sex work, women who negotiate payments, choose

clients, and dictate how the service is to be rendered, are, nonetheless, legally, socially, and economically constrained (ZIMSWA 2022; CITEZW 2024). This is consistent with Kabeer's (2020) work who suggests that legal, sociological, and normative theories of feminism conceptualize agency as something that is always formulated within structural limits or normative bounds that are never absolute.

In both practices, the socio-temporal layers of inequality and economic vulnerability are inextricably interwoven. In lobola, some women do not have the domestic and marital autonomy, while in sex work, women suffer violence, criminalization, and lack of protective services. In both scenarios, women's bodies are objectified. In lobola marriages, women's bodies are legally and socially integrated, while in sex work, women's bodies are morally and legally excluded.

Advancement of System Change

Recent studies show that systemic change in civil society can be achieved through new and different avenues. For example, in Zimbabwe, sex worker advocacy organizations target decriminalization, community stigma, and intra-community boundary policing while carrying out legal advocacy and community rights education activism (ZIMSWA 2022; INERELA+ 2024). Advocacy for gender equity in lobola also addresses unfairness and inequitable bargaining in enforcement of women's constitutional property rights (Vengesayi 2021; Government of Zimbabwe 2022).

Some advancements have occurred in legal advocacy, most notably, the arbitrary arrest of sex workers no longer occurs, and legal protection is available to women in lobola marriages (INERELA+ 2024; Government of Zimbabwe 2022). Such changes underscore the influence of civil society activism on the empowerment, rights, and health of women, while simultaneously indicating social and legal transformations as well as economic and cultural changes.

Policy Considerations

1. Informed by legal analysis, the Review of these Policy papers lead to the conclusion that the decriminalization of sex work, and the revision of lobola contracts to include the rights of women, African women, and legal protection of sex work in Zimbabwe, will improve social health determinants (Government of Zimbabwe 2022; ZIMSWA 2022).
2. Economic Empowerment: The degree of educated women affects the extent to which campaigns to economically empower women and increase job opportunities can alleviate dependence on transactional sex and lessen coercive marriages (Betweentwocultures 2024).

Health Program Interventions: The autonomy and wellness of women can be improved by expanding peer-led sexual and reproductive health programmes, especially for sex workers, and integrating marriage counselling along with reproductive health education in the context of lobola (UNAIDS 2021; Chikava et al. 2023).

Advocacy and Social Norms: Programmes aimed at awareness of harmful practices, and increasing the agency of women in public life and civic and legal protections, can lessen harmful practices and increase the agency of women in both public and private spheres (Vengesayi 2021; ZIMSWA 2022).

Research Gaps and Further Exploration

While the literature is broadening, the following gaps remain:

1. There is a lack of comparative studies assessing the health and economic impacts of lobola and sex work.
2. There is a lack of longitudinal studies on the effect of high lobola on a marriage's stability, the autonomy of the wife, and the overall wellbeing of the family over time.

3. There is a lack of literature on sex worker advocacy and legal protection frameworks which results in the absence of regulatory and policy frameworks.

4. Research gaps concerning age, socioeconomic status, rural-urban dynamics, and HIV risk exposure seem to ignore the potential structural inequities.

With these gaps filled, we could inform and promote advocacy for more targeted legal, public health, and social policies that would mitigate risk while empower exploitation and improve agency and control over one's sexuality and increase gender equity in Zimbabwe.

Theoretical Contributions

With the political economy, feminist legal sociology, and gendered institutional analysis frameworks, this review articulates the intersection and the complete political economy of Zimbabwe. Her analysis captures that in Zimbabwe, the bodies of women are assigned an economic value in a customary and criminalized manner, albeit through different logics and social legitimacy. The health, autonomy, and rights determinants to women are also shackled in the institutional, legal, and social frameworks. This also analysis sustains the theory of agency and constraint, which in Zimbabwe's case, is primarily structural, resonating with the theories of situated autonomy, structural inequity, and commodification (Kabeer, 2020; Manasekudzai, 2015).

Conclusion

In Zimbabwe, lobola and sex work represent extreme cases of the economic and political commodification of women's bodies. Although they both represent commodification, lobola and sex work differ sharply regarding legal recognition, social acceptance, health implications, and other structural limitations. While sex work offers some degree of negotiating agency for women, it is largely criminalized, stigmatized, and comes with considerable health risks. In these two spheres, women's labours are most profoundly shaped by economic realities, culture and systemic inequalities, and the urgent need for comprehensive policies,

legal frameworks, and public health approaches that work towards the recognition, protection, and social equity of women.

This review illustrates the need for longitudinal and comparative studies, intersectional frameworks, and the evaluation of women's health programmes. The absence of these critical elements constitutes an important gap in the literature. Addressing these gaps can inform the design of women-focused economic development programmes, facilitate women's entry into economic transactions, improve relations between the genders, and impact public health positively.

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Disability Inclusive Climate Change Adaptation Programs as a key value to Sustainable Development in Zimbabwe: An Analysis of Selected Cities in Zimbabwe

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Abstract

Climate change significantly threatens the livelihoods of vulnerable communities worldwide, and Persons with Disabilities (PWDs) often experience impacts that are more disproportionate. As global warming intensifies, many countries experience prolonged periods of water scarcity with devastating effects on agriculture, ecosystems and human settlements. Zimbabwe is contending aggravating effects of climate change including increased frequency and severity of droughts, floods and extreme food insecurity. Such challenges aggravate existing susceptibilities especially for PWDs who face various encumbrances in participating fully in social and economic development. PWDs are frequently marginalised from climate change adaptation planning, budgeting and practices. This paper used the empowerment theory by Julian Rappaport (1993) to explore the intersection of disability and climate change adaptation in Zimbabwe, advocating for disability-inclusive strategies that include making use of interpreters and linguists in spreading information, involving PWDs in policy development. With document reviews, interviews and observations, the paper sought views from the PWDs and other key stakeholders on how PWDs are affected by climate change and how they can be included in climate adaptation programs. PWDs from Harare and Bulawayo were interviewed through their Organisations of Persons with Disabilities and selected institutions that teach students with disabilities. Ten PWDs were interviewed, five from Harare and five from Bulawayo. The findings of the study show that exclusion still exists and PWDs continue to be more vulnerable and excluded from major climate change adaptation and sustainable development initiatives. The study gives recommendations to include disability-friendly early warning systems, inclusive Disaster Risk Reduction planning, inclusive infrastructure, disability-friendly policy frameworks and disability-friendly environmental clubs can help to foster inclusive climate-resilient sustainable

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development. It concludes by presenting possible solutions which can be used to achieve this.

Key Words: Inclusivity, Vagaries of climate Change, Sustainable development, Disability-friendly Climate adaptation.

1. Introduction

Climate change poses a significant threat to sustainable development, especially in regions like Zimbabwe, where the impacts are felt acutely across various sectors, including agriculture, health and water resources (Mastrorillo et al., 2016). The integration of disability-inclusive approaches into climate change adaptation programs is essential for ensuring equitable resilience among all populations, particularly those with disabilities who often face heightened risks and barriers in disaster scenarios (Mastrorillo et al., 2016; United Nations, 2018).

In Zimbabwe, where approximately 10% of the population are PWDs (Zimbabwe National Statistics Agency, 2022), traditional adaptation strategies frequently overlook the unique needs and perspectives of these individuals. This oversight not only undermines the effectiveness of adaptation efforts but also perpetuates social inequalities (Hurst et al., 2020). By incorporating disability-inclusive frameworks, climate adaptation programs can mobilize a broader range of resources, knowledge and community participation, ultimately leading to more sustainable and resilient development outcomes. This paper explored the critical role of disability-inclusive climate change adaptation programs in Zimbabwe, emphasizing their value in promoting sustainable development. It argues that integrating disability considerations into climate policies is not merely a matter of social justice but a necessary component for achieving long-term sustainability in the face of climate change. The intersection of disability and climate change adaptation is particularly crucial in Zimbabwe, where socio-economic disparities are profound. PWDs often experience greater vulnerability due to limited access to education, resources, information, and services necessary for effective

adaptation. Studies indicate that this demographic is disproportionately affected by climate-related disasters, exacerbating existing inequalities and hindering their participation in resilience-building initiatives (Baker et al., 2018).

Moreover, disability-inclusive climate change adaptation programs can enhance community resilience by fostering inclusive decision-making processes. Engaging PWDs in Climate change risk reduction planning and implementation ensures that their unique perspectives and knowledge inform adaptation strategies, leading to more tailored and effective solutions. For instance, the involvement of disabled persons' organizations can facilitate the identification of specific vulnerabilities and the development of targeted interventions that address these challenges (Shaw et al., 2019). Such targeted programs not only benefit the PWD but their families and the community at large. This paper considered two of these Organisations of Persons with Disabilities (OPDs), one from Harare and one from Bulawayo so as to try and cater for PWDs in both Mashonaland and Matebeleland.

Furthermore, the Sustainable Development Goals (SDGs) emphasise the importance of inclusivity and equity in achieving sustainable development. Goal 10: Reduced Inequalities and Goal 13: Climate Action explicitly call for the integration of marginalised groups in climate resilience efforts (United Nations, 2015). Therefore, aligning climate change adaptation strategies with these goals not only promotes social equity but also enhances the overall effectiveness of such initiatives in Zimbabwe. In as much as these issues overlaps to the able-bodied, this paper is biased to PWDs since these are usually left out in most on such issues and discussions particularly in the development of climate change adaptation frameworks.

This paper analysed existing climate change adaptation frameworks within Zimbabwe, assessing their inclusivity and effectiveness in addressing the needs of PWDs, with those from Harare and Bulawayo as case studies. By highlighting successful case studies and identifying gaps in current practices, it aims to provide actionable recommendations for policymakers and practitioners. Ultimately, this

research underscored the necessity of adopting a disability-inclusive approach to climate change adaptation as a fundamental aspect of sustainable development in Zimbabwe.

Moreover, education and awareness-raising are critical components of effective climate change adaptation. Many PWDs lack access to information regarding climate risks and available support systems (Mastrorillo et al., 2016). Implementing inclusive education programs that provide accessible information on climate change can empower PWDs and enable them to participate actively in adaptation efforts. Such initiatives can also promote awareness among the broader community, fostering a culture of inclusivity that values diverse experiences and knowledge. Additionally, the role of technology in facilitating disability-inclusive climate adaptation cannot be underestimated. Innovative solutions, such as mobile applications and assistive technologies, can enhance communication and information dissemination during climate emergencies. By leveraging technology, adaptation programs can create more accessible platforms for PWDs to share their experiences and contribute to resilience-building initiatives (Zhou et al., 2021).

2. Background of the Study

Zimbabwe, like many countries in Sub-Saharan Africa, faces significant challenges related to climate change, including increased frequency and intensity of droughts, floods, and extreme weather events. These challenges have profound implications for the country's socio-economic development, particularly affecting vulnerable populations, including PWDs in Harare and Bulawayo. As the nation grapples with these environmental issues, it becomes increasingly important to examine how climate change adaptation strategies can be made inclusive to ensure that all community members can participate in and benefit from resilience-building efforts. The prevalence of disability in Zimbabwe is notable. PWDs demographics in Zimbabwe often experiences systemic inequalities that are exacerbated during climate-related disasters. Barriers such as inaccessible infrastructure, lack of information and limited participation in decision-making processes impede their ability to effectively respond to climate impacts.

Despite the growing recognition of the need for inclusive approaches in climate change adaptation, many existing programs in Zimbabwe still fail to adequately address the needs of PWDs. For example, most information is disseminated without the consideration of the deaf, hence they also suffer from mis/dis-information if not lack of it thereof. Traditional adaptation strategies often prioritize the general population while neglecting specific vulnerabilities and capacities of disabled individuals like the deaf who use Sign Language (Hurst et al., 2020). This lack of inclusivity undermines the overall effectiveness of climate resilience initiatives and perpetuates cycles of disadvantage.

This study sought to explore the landscape of disability-inclusive climate change adaptation programs in Zimbabwe, aiming to identify best practices, existing gaps, and opportunities for enhancing inclusivity. By focusing on the intersection of disability and climate change, this research contributed to the understanding of how sustainable development can be achieved while promoting equity and resilience for all citizens, particularly the most disadvantaged.

In Zimbabwe, the socio-economic context further complicates the challenges faced by PWDs in the face of climate change. High levels of poverty, unemployment and limited access to education disproportionately affect this demographic, making it difficult for them to adapt to environmental changes (Mastrorillo et al., 2016). For instance, PWDs rely on informal employment or subsistence agriculture, both of which are highly vulnerable to climate variability. Data gathered through this research showed that a major number of vendors and informal traders in Harare and Bulawayo central business districts are PWDs. The loss of livelihoods due to droughts or floods not only threatens their economic stability but also exacerbates their exclusion within society.

Lack of inclusive policies and frameworks also poses significant barriers to effective climate change adaptation. Although Zimbabwe has made commitments to various international agreements, such as the Paris Agreement and the Sendai Framework for Disaster Risk Reduction, the implementation of these commitments

at the national and local levels often falls short, particularly regarding disability inclusion (United Nations, 2018). There is a pressing need for robust policy frameworks that specifically address the needs of PWDs, ensuring their active participation in climate resilience planning and implementation. Zimbabwe has also made specific strides by, for example, taking steps towards the ratification of the African Disability Protocol and by being a signatory to the United Nations Convention to the Rights of Persons with Disabilities although there is still need to align her policies with these policies.

Also, cultural attitudes towards disability in Zimbabwe may influence the effectiveness of adaptation strategies. Stigmatisation and discrimination can limit opportunities for PWDs to engage in community activities, including climate adaptation efforts. This cultural context necessitates community-based approaches that not only focus on technical solutions but also address social perceptions and promote inclusivity (Zhou et al., 2021).

3. Statement of the Problem

Climate change poses significant challenges to communities worldwide and Zimbabwe is no exception. The country is increasingly experiencing extreme weather events, such as droughts, heatwaves and cyclones, which exacerbate existing vulnerabilities, particularly for marginalized groups. Among these groups, PWDs face unique and heightened risks that are often overlooked in climate adaptation strategies. Despite their significant numbers—approximately 10% of the population (PWDs) are frequently excluded from decision-making processes and lack access to essential resources and information necessary for effective adaptation.

Current climate change adaptation frameworks in Zimbabwe tend to prioritize the general population, failing to adequately address the specific needs and vulnerabilities of PWDs. This lack of inclusivity not only undermines the effectiveness of adaptation efforts but also perpetuates cycles of disadvantage and marginalization. Inaccessible infrastructure, limited access to information, and

systemic biases contribute to the heightened vulnerability of this demographic during climate-related disasters.

Moreover, the inter-sectionality of disability with other socio-economic factors, such as poverty and gender, further complicates their situation. PWDs who also belong to other marginalized groups often experience compounded vulnerabilities that are not addressed in existing adaptation strategies. As a result, the potential for building resilience and promoting equity in climate adaptation remains largely unfulfilled. This study investigated the gaps in current climate change adaptation strategies in Zimbabwe concerning disability inclusion. By identifying existing barriers and exploring best practices, the research aims to inform the development of more equitable and effective adaptation approaches that empower PWDs and enhance community resilience as a whole.

In addition to the systemic barriers faced by PWDs in climate adaptation, there is also a significant gap in awareness and understanding among policymakers and the broader community regarding the specific needs of this demographic. Many climate change initiatives lack comprehensive training and resources aimed at promoting disability inclusion, leading to a cycle of exclusion in both planning and implementation phases. This gap not only affects the effectiveness of climate adaptation strategies but also limits the engagement of PWDs in resilience-building efforts.

Furthermore, the absence of disaggregated data on disability within climate change impacts complicates the ability to develop targeted interventions. Without a clear understanding of how climate change uniquely affects PWDs, it becomes challenging to design inclusive programs that address their needs effectively. This lack of data contributes to a broader issue of invisibility, where the experiences and perspectives of PWDs are overlooked in climate discussions and decision-making processes.

Community engagement is another critical area where existing strategies often fall short. Many adaptation programs do not actively involve PWDs in the co-design of initiatives, resulting in solutions that may not be relevant or effective for their specific circumstances. This lack of participatory approaches diminishes the potential for innovative solutions that leverage the lived experiences of PWDs, ultimately undermining the resilience of the entire community. The study therefore was aimed at recommending disability inclusive climate change adaptation programs for a sustainable Zimbabwe.

4. Literature Review

Climate change disproportionately affects vulnerable populations, PWDs being among the most at risk. Research indicates that climate-related disasters, such as floods and droughts, exacerbate existing inequalities, hindering the effectiveness of recovery efforts for these individuals (Mastrorillo et al., 2016). Studies have shown that PWDs often face additional barriers during emergencies, including inaccessible evacuation routes and inadequate access to information, which can lead to higher mortality rates and negative health outcomes (Hurst et al., 2020). This study feeds and develops from existing literature as will be discussed in this section.

Zimbabwe is particularly vulnerable to the impacts of climate change, with agriculture being a critical sector affected by changing weather patterns (Mastrorillo et al., 2016). The country has attempted to implement various climate adaptation strategies, including the National Climate Change Policy and the Zimbabwe National Resilience Framework. However, these frameworks often lack specific provisions for PWDs, resulting in a gap between policy and practice (United Nations, 2018).

The integration of disability considerations into climate change adaptation programs is essential for promoting equity and achieving sustainable development goals (SDGs). Goal 10 (Reduced Inequalities) and Goal 13 (Climate Action) of the

SDGs explicitly call for the inclusion of marginalized groups in climate resilience efforts (United Nations, 2015). Literature emphasizes that inclusive adaptation strategies not only benefit PWDs but also enhance the overall resilience of communities by leveraging diverse perspectives and experiences (Shaw et al., 2019).

Despite the recognized need for disability-inclusive climate adaptation strategies, several barriers persist. These include systemic biases within policy frameworks that prioritize the general population, limited access to information and resources and cultural attitudes that stigmatise disability (Kivunja, 2020). Research has shown that many adaptation programs fail to engage PWDs in meaningful ways, often treating them as passive recipients of aid rather than active participants in the decision-making process (Zhou et al., 2021).

Successful case studies from various regions demonstrate the benefits of inclusive climate adaptation practices. For example, community-based approaches that actively involve PWDs in planning and implementation lead to more effective and relevant adaptation strategies (Baker et al., 2018). Moreover, the use of technology and innovative communication methods can facilitate better access to information and resources for PWDs (Zhou et al., 2021).

The role of local knowledge in climate adaptation is well-documented, with literature highlighting its importance in developing context-specific solutions. Engaging local communities, particularly PWDs, can enhance the effectiveness of adaptation strategies by incorporating traditional ecological knowledge and lived experiences (Shaw et al., 2019). This participatory approach fosters ownership and accountability, ensuring that programs are tailored to the actual needs of the community.

The literature underscores the critical importance of integrating disability considerations into climate change adaptation strategies in Zimbabwe. By addressing existing gaps and barriers, and leveraging local knowledge and

inclusive practices, adaptation programs can become more effective and equitable. This review sets the stage for further exploration of specific strategies and recommendations that can enhance the participation and resilience of PWDs in the face of climate change.

5. Materials and Methods

The study adopted the qualitative research approach which assumes that reality is subjective, socially constructed and based on interpretive meanings people assign to their lived experiences (Bryman, 2016). Denzin & Lincoln (2011) argue that qualitative research promotes in-depth understanding of the awareness levels, perceptions and experiences of PWD about Climate Change Adaptation and Resilience programmes as well as how they impact their lives and wellbeing as they try to mitigate the climate-induced vulnerabilities.

The Descriptive Survey research design was used to conduct a cross-sectional analysis of how inclusive are the Climate change Adaption programmes as a key to promoting sustainable development for the PWDs. This design helped to identify and analyse the levels of inclusivity of the PWD in the current adaptation efforts, impact of climate change on their lives, adaptation programmes available as well as the challenges they face as they try to mitigate the climate-induced shocks. A sample of 20 PWDs were purposively sampled from two organisations working with PWDs from Harare and Bulawayo (King George VI Centre and Signs of Hope Trust Zimbabwe). Five key informants were also purposively selected based on their relationship with PWDs from the staff members of these two Organisations of Persons with Disabilities (OPDs), Environmental Management Agency in Zimbabwe (EMA), Department of Social Welfare, and two Health Care providers.

The study was informed by the Empowerment theory developed by Julian Rappaport in 1993 which advocates for the support of individuals and communities to gain control over their lives to address social, economic and environmental

challenges. It emphasizes the importance of enhancing community members' self-efficacy, participation, and access to resources through collaborative partnerships, collective action, and capacity building as a way of building resilience of community members (Rappaport, 1987). The data was collected through document reviews, indepth interviews with ten PWDs, observations as well as key informant interviews with five participants. The interviews were booked in advance and the conversations were recorded on audio devices for transcription later to save time and allow for probing and rephrasing of questions to ensure that the respondents provide comprehensive information on the topic under study. Non-verbal cues were also observed for the PWDs as these helped to identify emotions attached to the responses as they gave insights into their inclusion in climate-related programmes as well as the challenges they are facing due to climate change. Ethics were observed to ensure voluntary participation, informed consent, anonymity of respondents as well as confidentiality of the information provided. Thematic data analysis was done to identify themes, patterns and relationships that provide insights about disability inclusivity in climate change adaptation programming and uncover underlying concepts and meanings.

6. Research Findings and Discussion

7.1 Knowledge, Awareness and Perceptions about Climate Change and Sustainable Development

The study findings confirmed that PWDs have heard about climate change adaptation, resilience and sustainable development, they do lack comprehensive knowledge of what this is all about. The PWDs expressed concern on their lack of participation in any of the climate change planning, budgeting and implementation programmes, thereby resulting in their failure to fully comprehend what these programmes are about. None of the PWDs interviewed had ever attended a workshop, training or capacity building programme.

One of the PWDs had this to say;

“We have heard our parents and teachers talk about Climate change but we do not really understand what this is all about and think maybe it does not really concern us so much since we are not usually included in any of such programmes. We are not aware that there are any trainings or workshops that are organised for PWDs, if there are any we would also love to attend since we are also human beings just like everyone else despite our disabilities”.

The key informants concurred with the PWDs adding that, in most cases the guardians or OPDs do attend such events on behalf of the PWDs but at times fail to capacitate these individuals on climate change related issues. This therefore leaves the PWD without personal disaster preparedness and creates a gap in knowledge that needs to be filled if sustainable development has to be achieved. Observations revealed that their awareness levels also vary with their nature of disability, with the severely crippled and blind being the most disadvantaged.

One of the Key Informants commented that;

“exclusion of the PWD in awareness campaigns, environmental awareness workshops, capacity building programmes is exacerbated by the societal norms of hiding these individuals from the public eye. Even those who have been institutionalised still do not have access to this valuable information as the Institutional Authorities feel they are the custodians of the PWD and will always protect them when disaster strikes. They instead attend the workshops presumable on behalf of the PWDs”.

Such form of thinking and mentality does not promote inclusion of the PWD and perpetuates their vulnerability to climate-induced shocks and hamper their individual participation and any contribution to sustainable development thereby escalating social exclusion. This goes in line with Mastrorillo et al., (2016)’s line of argument which stipulates that lack of access to information on basic life needs by PWDs hinders not only their safety and access to exercise their rights but also to economic development of any nation.

7.2 Climate Change-related Challenges faced by the PWDs

The PWDs expressed that they face various challenges that are induced by climate change just like everyone else. They further explained that these challenges are further complicated by their existing special needs brought about by their different forms of disability. The majority of PWDs reported experiencing physical barriers which are caused by inaccessible infrastructures. They reported that most premises around Harare and Bulawayo and elsewhere are not disability-friendly. Public premises like schools, health centers, market places, city streets and shops, ablution facilities and even the homes do not have rails, ramps or friendly buildings to accommodate the blind, crippled and deaf.

The majority (90%) of the PWD reported facing communication challenges especially who are deaf and dumb. They indicated that even if they want to learn about climate change issues, they struggle to read and understand the language of the general population. Most (70%) of these PWDs have fully acquired some form of sign language (official signs or home signs) but the general populace whom they interact with do not seem to know sign language. What complicates their total participation in climate change adaptation and resilience programmes is the fact that the early warning systems, awareness campaigns and emergency information are often not accessible to PWDs, especially those with visual, hearing, or cognitive impairments as they are not packaged to meet the needs of the PWD.

Although the deaf are mobile, they need signs to be posted all over for them to read and understand these facilities, without which they cannot fully participate in sustainable development programmes. More so, the blind are totally excluded as no braille material is available for them to read, although walking sticks are at times available for their mobility but when they get to an unfamiliar place then they sorely rely on asking the people around, who at times may just ignore their plight. Additionally, a significant number of PWD (45%) reported facing health challenges that are worsened by climate change impacts like heatwaves, floods, air pollution and cold temperatures which complicate the already existing vulnerabilities.

One of the PWDs commented;

“What you have asked about is really a thorn in our flesh, as a deaf and dumb, I am usually not treated like I am human except when I go to our school. At home I have realised only my family members are the ones I can communicate with, any relative or neighbour struggles to communicate with me because they do not know my language and I cannot speak theirs. When I want to go anywhere, I have to be accompanied because I cannot communicate with anyone without an interpreter in shops, at the hospital, or with even some of my own relatives. This is so scaring that when disaster strikes how do I save myself without this interpreter, how do I ask for help from people without this interpreter? How then do I participate in the Climate change programmes when no one else can communicate with me?”

The Key informants consolidated these findings adding that the PWDs face diverse challenges due to poor infrastructure thereby signifying total exclusion and insensitivity to the daily needs of these people in developmental efforts, worse still in disaster situations. The public spaces, transport systems and even the recreational facilities in the country are not disability-friendly making it difficult for the blind, deaf and crippled to quickly get help especially during an emergency without the need to rely on other people to help them which is not sustainable. Further challenges experience by the PWDs as reported by the key informants involve evacuation challenges due to narrow corridors, stairs, terrains and lack of adequate and proper evacuation equipment especially in public spaces and their homes. Some of the PWDs fail to comprehend the evacuation instructions making it very difficult to react during emergency situations like floods and fires. This therefore becomes contrary to the Empowerment theory that advocates for the total involvement of all individuals in society to build their self-efficacy and resilience to any external shock (Rappaport, 1987).

Although advocacy has been going for long now but implementation has not been done. They added that PWDs often suffer low or lack of education, low access to health services, lack of access to productive resources, poor sources of livelihoods

that intensify their poverty and hunger. Despite this the PWDs are socially regarded as more like second-class citizens who are left to the individual families to deal with them and help them yet they can also make a significant contribution towards any developmental effort within their communities and the nation at large. In addition, these PWD are also affected by droughts, inflation, floods, climate induced diseases and many other challenges without any access to proper information or means of getting the information due to their lack or low education. This therefore means that these people will have to be dependent upon their loved ones all their lives yet they could empowered to have improved livelihoods, be self-reliant and productively participate in socio-economic development of not only their families but the community at large. Kivunja, (2020) also noted the same through the observation that the exclusion of PWDs from basic communication leads to their lagging behind with regards to information pertaining to their education, health access and other basic needs.

7.3 Disability-Inclusive Climate Change Adaptation Programmes

Only a few PWDs (35%) reported some participation in minor livelihood projects initiated by the families and contributing here and there to income generation. A few (35%) PWDs reported participating in small merchandise/vending activities in the CBD and doing general manual work like building, house cleaning, grass cutting, and building. None of the PWD mentioned being involved in any professional job due to their lower levels of education and marginalisation by both their families and community. Stigma and discrimination were also mentioned as a major challenge that engineers the perceptions of people about PWD and how they then engage them in these climate change resilient programmes. This then causes the PWD to suffer social isolation and eventually lose their self-esteem and zeal to participate in the productive activities themselves.

The majority (60%) of the PWD have heard about Climate Change Adaptation programmes that include smart agriculture, environmental campaigns, capacity building workshops, the climate change early warning systems but none of them

reported ever participating in such programmes or getting full information about such programmes. Key informants confirmed these findings by reporting that such programmes are usually attended by the representatives of PWD who come from the OPDs and not the PWDs themselves. Reasons for such marginalisation highlighted by the key informants included mobility problems, low literacy levels of the PWDs, physical needs and unavailability of sign language interpreters and braille material for the blind.

The key informants highlighted several programmes that have implemented in both Harare and Bulawayo which included the Climate Adaptation Water and Energy Infrastructure Programme (CAWEP) of 2022 which supported the development of climate-resilient water and renewable energy infrastructure in vulnerable communities. Again, the Transformative Urban Climate Adaptation programme which focused on addressing water-related hazards and impacts in Harare had no PWDs participating. In Bulawayo, the Green Cities Initiative Led by the Food and Agriculture Organization (FAO), which aimed to transform Bulawayo into a greener, cleaner, and more resilient urban center focusing on agroforestry practices, land restoration, and mitigating greenhouse gas emissions did not include PWDs. Although the Climate Change Programming on Radio in Bulawayo broadcasts climate change awareness programs in various languages, helping to educate and inform the public about climate resilience and adaptation, nothing has been done to translate that information into sign language or braille for inclusion of the deaf and blind.

Conclusion

The interchange between climate change and disability indicates the need for multi-stakeholder approaches to sustainability and resilience issues. The study established that the PWDs are marginalised in climate change adaptation and resilient programmes. Various forms of disability pose different vulnerabilities of the PWD to climate change and climate induced shocks. The PWDs face various challenges which include physical barriers, unfriendly infrastructure, lack of disability-friendly health and education systems, communication and language

barriers, stigma and discrimination as well as inadequate evacuation and emergency equipment to help them during disasters. The PWD have low literacy levels and inadequate knowledge about climate change and sustainable development issues.

Although Climate change adaption programmes exist, PWDs do not have access to attend these as they are usually attended by representatives from OPDs who then have a mandate to cascade the information to the PWDs. Unfortunately, not all PWDs are part of these organisations and the majority struggle with meagre livelihood activities to fend for themselves despite their vulnerability to impending climate induced disasters. The most marginalised are the blind, deaf and those severely crippled. These however require targetted interventions to promote their involvement in development efforts after serious capacity building and skills training.

Recommendations

It is hoped that by integrating PWD into climate change adaptation and sustainable development programmes, a more resilient society can be created that enables everyone to be included in productive programs and capacitate the PWDs to be resilient against the variabilities of climate change. This helps them to become self-sufficient and relieve their families of the burden of caring for them and generate income and start up entrepreneurial activities that can ultimately benefit the whole community and the society at large. A multi-stakeholder approach is ideal and the following recommendations were made;

Disability-friendly Infrastructure

All infrastructure, especially all public places like education centers, health centers, market places, recreational facilities must be disability inclusive through the construction of ramps and rails to facilitate those who are wheel chair bound to access, signs should be put together with well labeled facilities to show where people can access the services. All such infrastructure including ablution and evacuation facilities must be disability friendly such that during climate-related

emergencies, PWD will not struggle to access and exit. Braille material must also be made readily available so that those with visual impairment can be catered for and also partake in any climate related activity or programme.

Disability-friendly Early warning system

There is need to develop early warning systems that communicate climate change alerts in various formats such as text, audio, sign language, and visual signals, ensuring they reach all individuals, including those with disabilities. These can be in the form of Community Drills organised to give environmental information that covers disaster risk preparedness and sustainable development including all persons in the communities including PWDs so as not to leave anyone behind. This helps to build the PWD awareness about environmental and climate change information thereby developing their mitigatory strategies. For example, in 2018 Fiji implemented an inclusive early warning system as part of the Climate Risk and Early Warning Systems (CREWS) initiative (Climate Risk & Early Warning Systems (CREWS), 2024). The system included multiple formats for disseminating warnings, such as text messages, audio alerts, and visual signals. The initiative also involved training community members, including persons with disabilities, on how to respond to warnings and eventually strengthened the PWD's resilience to climate induced shocks.

Inclusive Disaster Risk Reduction Planning

The PWD must be involved in the Disaster Risk Reduction Planning process to ensure their needs are considered. This will help to understand their perception of climate change adaptation, the risks involved, challenges they are facing as well as customized plans that can be developed targeting the PWDs and their various forms of disabilities. This equips them with strategies to respond during emergencies and also help others whenever the need arises. For example, in 2019, the Nchiru Disability Self Help Group in Kenya successfully advocated for disability inclusive planning which was supported by the Kenyan government and about 38 climate change action plans were developed in over 38 counties (Marangu, 2022). These plans were translated into vernacular languages and

made available in multiple readable formats to increase accessibility for persons with disabilities.

Disability-Friendly Policy Frameworks

There is need to design policies that are disability friendly in every area of life for example educational policies, health policies, empowerment policies, employment policies, transport systems, recreational policies, land reform policies among others. Policy Audits are also very crucial to assess the contemporary social, economic, political and environmental policies and ensure they are inclusive to the PWDs. Such audits can help to identify gaps in disability inclusion which hampers their participation in all facets of development. Additionally, advocacy is also key to always remind and enforce the policy makers to continuously review their policies and address inclusivity issues. A good example is the one implemented by the European in 2020 where it devised initiatives to work with partner countries through the European Union Green Deal (Denninghaus, 2024). This initiative supports disability-inclusive climate adaptations, green economy, and sustainable cities policy frameworks and emphasizes the importance of designing inclusive and accessible infrastructure and service provision.

Disaster-Friendly Environmental Clubs

Environmental clubs which are disaster and disability friendly can be established in schools that help to raise awareness on environmental, climate change, sustainable development and disaster preparedness which will include all students including those living with disabilities. Such clubs can be coordinated by the national environmental organisations like EMA and be cascaded into the communities to cater for those PWD who might be out of school. Such clubs also help to conscientize everyone on how to respond when disaster strikes as well as how to help those living with PWD making everyone's responsibility to look out for the PWD. A good example is the Philippines Environmental clubs initiated in 2017 in schools and communities which have been focusing on disaster preparedness and environmental sustainability (Centre for Disaster Preparedness, 2024). These clubs include activities that are accessible to persons with disabilities and

encourage their active participation. The initiative has led to increased awareness, resilience and inclusivity of PWD in disaster preparedness efforts.

Capacity Building and Training

Awareness campaigns, road shows, multi-media campaigns including those in sign language and printing in braille can be done to increase the knowledge of the PWD about key environmental challenges, climate change and how it is intertwined to sustainable development. These can take the form of skills development programs, sensitisation workshops, capacity building activities, road shows, visual and non-visual presentations which can help to provide information to the PWDs. The PWDs must be encouraged to take leadership roles within these clubs to promote their participation and boost their motivation, self-esteem and environmental and disaster preparedness.

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Critical reflections on Lynn T. White Jr's ideas on the ecological crisis

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Abstract

The study is a reflection on Lynn Townsend White's ideas on the roots of the ecology crisis. Modelling arguments and counter arguments on the notion that medieval Christianity, has resulted in destructive handling of nature that has led to the toxic anthropocentrism. Methodologically, a phenomenological approach was adopted with White and his ideas as its idiographic focus. Furthermore, the study also examined why and how is Christianity is viewed as having doctrine that promotes destruction of the environment by White. Modelling and resorting to supportive and counter arguments in relation to the notion that medieval Christianity, promoted an anthropocentrism and exploitative attitude towards nature, the study scrutinized how and why Christianity is viewed as the origin of the ecological crisis, through reflecting on Christian medieval view on nature; which resulted in animism elimination, over emphasis on anthropocentrism and theocentrism. Finally, the reflection exhorted the exploration of St Francis of Assisi's life experiences and teachings a Christian radical in the words of White, due to the fact that his life and expression of faith had enough dose of animism which was and is under bastardization/elimination threat by the mainstream Christianity.

Key terms: ecological crisis, medieval Christianity, St Francis of Assisi, anthropocentricism, nature

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1. Introduction

The paper is partly not exhaustively a critical review of White's ideas on the ecological crisis referencing; *"The Historical Roots of Our Ecological Crisis"* (Florida Institute of Technology, 2021). The paper presented arguments based on the notion that medieval Christianity developed an exploitative attitude towards nature; through critical examination of why White takes Christian anthropocentrism as responsible for the ecological crisis. In addition, the paper makes a concise discourse on anthropocentrism and theocentrism; elimination of animism and St Francis of Assisi's ideas on the ecology which seemed to be fringe during the medieval era.

2. Christian medieval view on nature

White's (1967) work; *"The Historical Roots of Our Ecological Crisis"*, is a humanistic investigation of history; connecting and critiquing the morals and values of the medieval or dark ages Christianity to the destruction of nature (Zoran Turza; Bernadette Rigal-Cellard). The brutal honesty of White's assertions was necessitated by a number of issues and it became so clear to the freshly learned environmental crisis, White's acumen to have an impact on the diverse audience beyond the confines of historians, established a brutal attack on Christianity, which led to apologetic Christian historians to occupy themselves with problems raised up by historical data so as look for defense against White's opinions. However, this didn't stop what White started and it further initiated shaper a new discipline to which the historians belonged. White's ideas remain valid today and constitute a pivotal part in the modern-day environmental debate on the nexus between religion and nature (Hall, 1989).

White's work took into consideration the view that not only the medieval era was conclusive epoch in the dawn of technological hegemony but that highly developed charisma of medieval Christianity delivered the cognitive grounds for modern technological creativity. White proposed arguments which were wide-ranging to fundamental perspective and essential part of progress. Monks, White argued,

considered work to be existential and an indispensable practice of devotion and faith (Taylor, 2016). Furthermore, White proposed that religion has a significant potency to determine human cultures and that religious morals often work as conscious manifestation of the subconscious effect of the religion.

The impact of White's propositions on ecologists, philosophers, and religious scholars had both immediate and long-lasting implications. His ideas were absorbed by the press, making headlines and a number of reactions to his ideas were directed towards his allegation that medieval Christianity is largely responsible for the destruction of nature. Scriptural and apologetically one can argue that institution of destructive tendencies ought to be defined as authorizing a stewardship affiliation to the natural world. Inconsistently, while numerous eco-theologians argued clamorously in contradiction of White, they may possibly use his hypothesis to buttress the opinion that environmentalism is at extremity a religious and ethical movement, they assumed that religious morals were the most operative remedy to environmental dilapidation and recommended that St. Francis of Assisi be made the patron saint of environmentalists (Whitney, 2016).

Ovitt, Jr. (1987) argued, in contrary and in support to a number of academics who delivered signal that pre-Christian cultures also had annals of ecological destruction. The wide-ranging rejoinders established that the relation between religion and ecological deterioration were barely direct. However, influential and inventive analysis fashioned cohort benchmark of present forthcoming discourse.

3. An alternative Christian view

Despite, White's accusation of the medieval church doctrine as basis for the ecological crisis; he also notes what can be called alternative Christian view pushed by radicals on the margins of the church in the medieval era. White (1967) puts assumptive propositions in support of the idea that the Judeo-Christian values are the main basis of ecological crisis, they were assumptive because they seem to magnify the medieval Christianity's role towards destruction of nature. White

argues that Christian dogmatic doctrine of creation places human beings above all creation, the anthropocentric teaching found in the scriptures.

Conradie argued that; “most ecological reinterpretations of Genesis 1:28 attempt to move away from an understanding of dominion as domination, instead, the meaning of dominion is interpreted in terms of the metaphor of stewardship” (Conradie, 2006:77).

The argument disregards the destructive attitude displayed by human beings afore; “Ever since man became a numerous species, he has affected his environment notably. The hypothesis that his fire-driven method of hunting created the world’s greatest grasslands and helped to exterminate the monster mammals of the Pleistocene from much of the globe is plausible, if not proved.” (White, 1967:1203).

Moncrief proposes that Judeo-Christian attitudes is in tandem with capitalism. It is this value relational that directly caused ecological crisis (White, 1970:511).

White further states that the convergence was predicated on dogmatic teachings, notion of maintaining dominance, religious steered move coupled with the desire of manipulation, conquering and monitoring. This intentional change, more or less may designate the ecological crisis as morals incorporated and moulded by the society (University of Queensland, 2012). This is further clear in the near-extirpation of animistic tenets in today’s society (White, 1967:1205).

White argues that the extinction of the animistic values which is being facilitated by Christianity, abuse nature (White, 1967:1205). White describes the method in which non-Christian dogmas detail each tree, spring, stream, and hill had its own *genus loci* (guardian spirit) (White, 1967:1205). Christianity replaced animism with the cult of saints. White notes instances where Christians barred people from revered ecological sites to halt people from adoring their deities, and rise to the ordered frustration animism as archaic and backward (University of Queensland, 2012). “Ecologists in all parts of the world who have been searching for ways to formulate ecologically sustainable ways of development, have increasingly come

to the realization that the indigenous peoples of the third world, with their animistic and shamanistic beliefs, have in fact been practicing the kinds of sustainable lifestyles that we are now trying to develop” (Mander, 1991), therefore, proposed change of attitudes, by recommending reformists cemented as follows; “I personally doubt that disastrous ecological backlash can be avoided simply by applying to our problems more science and more technology” (White, 1967:273).

4. Elimination of animism

White (1973) in “*continuing the Conversation*”, exposed an unreliably but well-thought notes on ecological after effect influence, vitiate the ecology, and the problem is actually philosophical and ideological (Matthew T. Riley). “What people do about their ecology depends on what they think about themselves in relation to things around them” (White, 1967:1205). All the same, White concentrated on the analysis relations in the societies’ social constructions and proposed that the problems are a boundary between humans and nature, where humans are ranked above nature. An animistic culture upholding a mutual relationship with nature can generate technologies dependable with their worldview. An animistic and ecological considerate society seeks to comprehend the circumstances.

Despite that some eminent preservationists have designated deliberations on preservation as “silly arguments that are diverting attention from the real business” (Toomey, 2014), preferring “a stronger focus on synthesizing and expanding the evidence base that can identify what works and what fails in conservation so that we can move from philosophical debates to rigorous assessments of the effectiveness of actions” (Tallis & Lubchenco, 2014), their expression on what works and what fails can be adjudicated as deprivation. The certainty of preservation practice is too multifaceted and nuanced for such moral certitude (Marvier & Kareiva, 2014). White warned and that technologizing is not way out of ecological crisis. He wrote, “We shall continue to have a worsening ecological crisis until we reject the axiom that nature has no reason for existence save to serve humans” (White, 1967). White, again and again, notes man-nature dichotomy is innate, until it is eliminated not only from thoughts but also from

emotions. What is needed, White argued, is a philosophy that is a viable equivalent to animism (White, 1973), a philosophy and conforming ethic confirming the inherent value of nature, and declining the human/nature dichotomy. "Humans commit their lives to what they consider good" (White, 1973), in other words White was alluding to the matter of human centeredness (anthropocentrism).

5. Anthropocentrism and Theocentrism

There is a slim line between anthropocentrism and theocentrism, therefore this section is meant to offer a discourse on the two; theocentrism in some sense buttresses anthropocentrism because theocentrism is predicated on anthropocentrism. Compliance with Francis Bacon's contention that we need to "torture nature's secrets from her", this view contemplates man as distinct from and superior to nature and it deliberates nature as a passive, substantially dividable and moved by outside rather than internal forces (Gladwin, Kennelly & Krause, 1995). Lewis detected "We reduce things to mere nature in order that we may conquer them. We are always conquering nature, because nature is the name for what we have, to some extent, conquered" (Lewis, 1953: 44). Leopold envisioned an allowance comprise of ill-treatment; "without an internal change in our intellectual emphasis, loyalties, affections and convictions. But the proof that conservation has not yet touched these foundations of conduct lies in the fact that philosophy and religion have not yet heard of it" (Leopoldo, 1949:210).

Definitely, religious doctrine seems to support mistreatment of the ecology and the book of Genesis is considered as the derivation of the mistreatment. As White critique; "superior to nature, and to be contemptuous of it, willing to use it for our slightest whim" (White, 1967:1205). John Passmore (1974) sustained the critique noting that; the Lord fashioned man, to have dominion over the fish of the sea and over the fowl of the air, and over the cattle, and over all the earth and over every creeping thing that creep upon the earth as stated in Genesis 1: 26 (Pass more, 1974).

However, “God's attitude toward his creation is supposed to give us a whole view that is totally different, but our view of creation tends to be a pagan view. Use whatever is there. Do what you want with it; you have the power over it” (Merton, 1963a). Undeniably, changing circumstance of worldwide climate change, species elimination and endocrine disturbance, Christianity has become involved in environmental issues which has resulted in Christian reexamining its doctrine towards ecological morality.

Anthropocentrism considers humans as focus of life. Lewis (1953) penned inquiringly of the problem in “*The Abolition of Man*”, discovering in natural science a step by step evolution that aide man to nature and that in its ultimate step abolishes man completely (Lewis, 1953). There is an alternate ecology that spreads beyond anthropocentric, which offers vibrant and productive ideas as expressed by John Paul II; “... once all mention of the divine has been detached, it is not astounding that the significance of all else come to be severely distorted. Nature itself, from being *mater* (mother), will be condensed to being matter, and is exposed to all kinds of maltreatment” (John Paul II, 1995). Weis requests for an expanding consciousness that “earth and heaven are not separate entities, and that our actions should flow from and express the dynamic balance and interconnectedness of life” (Weis, 1992:7); as mentioned earlier, Weis’s proposition buttresses the slim line between anthropocentrism and theocentrism.

6. St Francis of Assisi and the ecology

Interestingly, St Francis of Assisi blends well his Christian doctrinal faith and animism. White points out that, “Since the roots of our trouble are so largely religious, the remedy must also be essentially religious, whether we call it that or not” (White 1967:1207). This confers significance of the entitlement that human beliefs and morals are “critical factors that determine the success or failure of any plan to improve sustainability of the environment” (Lumbreras, Oviedo & Angel 2021:2).

To this reason, the natural ecology epitomizes an archetypal social and anthropological sustainability alternate. The theological foundation for this is the persuasion that nature is a mirror of the divine embodiment so that humanity is called to cooperate with creation and not just to rule domineeringly over it (Michetti, 2004:195). St Francis of Assisi chants the maternal personality of the earth, which withstands and administers devoid of dominion, and evades any allusion to the “*potestas*” (sovereign authority of the lords based on economic power) (Dalarun, 2021). The central message of St Francis of Assisi’s canticle is that only the chorale of all creatures can offer the human being the chance for social appeasement and, even profounder, for coming to terms with Sister Bodily Dead, which makes human survival so problematical (Buffon, 2021).

In The Assisi Compilation (*Compilatio Assisiensis*), St Francis of Assisi venerates the way the lark gets its diet: it is content with what it merely catches along its way, plunging in the manure as well (Dalarun, 2021:130). Analogously, St Francis of Assisi is also moved by domesticated animals such as sheep, cows and donkeys, which are gratified with the food they are given daily just like the Friars Minor, according to The Earlier Rule, are anticipated to live either by the work they can do or by begging (Dalarun, 2021:68). St Francis of Assisi’s rules for the friars inaugurate not only that the goods must not be owned, but that they can be used absolutely as far as they are austerely necessary (Dalarun, 2021:70). Consequently, modern-day defence of animal rights is certainly grounded on the notion that animals have sentience to bodily harm and that such sentience should be deliberated by legal systems (Williams, 2003).

7. Conclusion

The paper has partly reviewed White’s thoughts and their implications on the origins of the ecological crisis. Modelling and resorting to supportive and counter arguments in relation to the notion that medieval Christianity, promoted an anthropocentrism and destructive attitude towards nature. Furthermore, the paper

examined why and how Christianity is viewed as responsible for the ecological crisis by White, under a number of rubric, covering the nature and status of Christian medieval in relation to nature; a proposed fringe voices to magnify in the medieval Christianity; consequences of eliminating animism; the nexus between anthropocentrism and theocentrism; and critical analysis of medieval Christian radicals' ideas on nature (St Francis of Assisi) (Cusato, McMichael, Johnson et al) The paper strived to explore the lifestyle of a Christian radical in the words of white, due to the fact that his life experiences and expression of faith had enough dose of animism which was under bastardization threat by the mainstream Christianity.

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Exploring the Quality of University Education in Sub-Saharan Africa: Challenges and Opportunities

Promise Zvavahera¹³, Paul Svongoro¹⁴, and Sheppard Pasipanodya¹⁵

Abstract

The quality of higher education in Africa exhibits considerable geographical variations, with North Africa possessing generally better-resourced and more effective systems compared to the more disadvantaged institutions in Sub-Saharan Africa. In the Sub-Saharan context, ongoing challenges such as insufficient funding, outdated curricula, inadequate facilities, limited research outputs, and unequal access persistently hinder the effectiveness and global competitiveness of university education. This chapter critically reviews existing literature on the diverse and interconnected factors shaping the quality of university education in Sub-Saharan Africa (SSA), focusing on Zimbabwe, Sierra Leon, Eritrea, and South Africa. South Africa is widely regarded as having one of the most advanced and well-established higher education systems in Sub-Saharan Africa and, as such, serves as a valuable benchmark for assessing the quality of higher education and identifying scalable best practices for the region. Prominent themes identified in the study include persistent underfunding, resulting in deteriorating facilities, insufficient educational resources, and low faculty remuneration which in turn, fails to attract and retain international faculty on the one hand, and causes brain drain of skilled academics on the other hand. Other themes explored are the disconnection between curricula and labour market requirements, and the varying effectiveness of quality assurance mechanisms. Notwithstanding these considerable challenges, the literature indicates promising opportunities for enhancement, such as the transformative capacity of information communication technology (ICT) to broaden access and enhance pedagogical approaches, the rising focus on regional and international collaborations, and the increasing acknowledgment of the significance of industry-academia partnerships. This

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chapter, therefore, enhances the existing knowledge on higher education in Africa by providing a detailed, region-specific examination of the determinants affecting the quality of university education throughout Sub-Saharan Africa. The study recommends that for Sub-Saharan African countries to enhance quality in higher education, there is an urgent need for investments in infrastructure, curriculum modernisation, improvement of quality assurance systems, promotion of academic-industry partnerships, and encouragement of international and regional collaborations to mitigate disparities and establish resilient, future-ready universities.

Keywords: Higher education quality, Sub-Saharan Africa, Educational challenges, Opportunities in education, University reforms

1.0 Introduction

The quality of university education is an important factor in a country's socio-economic development, especially in countries pursuing sustainable development, such as Sub-Saharan Africa (SSA). In recent decades, higher education institutions (HEIs) in the region have proliferated in response to the rising demand for skilled human capital and knowledge-driven economies (Teferra & Altbach, 2004; World Bank, 2025). However, this quantitative growth has not consistently resulted in qualitative enhancements, prompting questions over the relevance, effectiveness, and competitiveness of university education in Sub-Saharan Africa.

Persistent challenges such as limited funding, poor facilities, limited research outputs (Zvavahera et al., 2021), brain drain, and low staff-to-student ratios persistently undermine the quality of higher education in SSA (Materu, 2007; Lourdu, 2025). These challenges are exacerbated by antiquated curricula, insufficient digital integration, and inequities in access, particularly among underrepresented demographics such as women and rural communities (Zvavahera et al., 2021; UNESCO, 2022). Moreover, the COVID-19 pandemic

revealed and exacerbated pre-existing disparities in access to quality education, particularly in areas with inadequate or absent digital infrastructure (Ansong et al., 2023). Despite these limitations, opportunities are emerging for the transformation of university education in SSA. Technological innovations, enhanced regional collaboration, increased private sector investment, and international partnerships provide avenues for change and enhancement (African Union, 2014). As the region integrates into the global knowledge economy, understanding the factors that influence the quality of higher education is essential for evidence-based policy and institutional reforms.

In the context of the background regarding quality challenges in SSA's higher education sector, this study aims to investigate the complex nature of quality in university education in Sub-Saharan Africa, analysing both the ongoing challenges and the opportunities that can facilitate sustainable development in the sector.

1.1 Background

Since the post-independence era, university education in Sub-Saharan Africa (SSA) has undergone considerable expansion, especially from the 1990s, as countries in the region sought to enhance access to higher education as a means of fostering national development and alleviating poverty (Sawyerr, 2004; Arias et al, 2019). Consequently, the number of universities and student enrolments in the region has increased significantly. This expansion has exceeded the capacity of institutions to sustain and enhance the quality of education provided.

Historically, higher education in Sub-Saharan Africa was structured according to Western systems, with minimal adjustment to local settings or labour market requirements (Teferra & Altbach, 2004). As a result, numerous institutions have grappled with structural challenges like out-dated curricula, limited autonomy, weak governance frameworks, and insufficient investment in faculty development and research facilities (Materu, 2007; Mohamedbhai, 2011). These challenges have raised concerns regarding the relevance and quality of education in creating

graduates capable of competing in the global labour market and addressing local development issues.

Alongside internal institutional weaknesses, external factors, including political instability, economic constraints, and global shifts in higher education demand, have additionally affected the sector (Isser et al., 2024). Most universities function under persistent underfunding, leading to insufficient infrastructure, oversized classes, and restricted access to digital learning resources (Mgaiwa, 2018). Furthermore, brain drain and insufficient partnerships with industry persist in hindering innovation and the generation of locally pertinent knowledge.

Nevertheless, there are growing efforts throughout the continent to reform higher education. This encompasses national quality assurance frameworks, regional harmonisation efforts like the African Higher Education Harmonisation and Quality Assurance Strategy (African Union, 2015), and the growing implementation of ICT in education (UNESCO, 2022). Moreover, international development partners and governments acknowledge the crucial importance of higher education in fulfilling the Sustainable Development Goals (SDGs), particularly SDG 4, which highlights the necessity of inclusive and quality education for all.

Understanding the present landscape, the historical development, and the contextual elements influencing university education in Sub-Saharan Africa is crucial for structuring the discourse on quality.

1.2 Research gap

Despite an expanding corpus of work on higher education in Sub-Saharan Africa, much of it has predominantly concentrated on access, financing, and governance, lacking an understanding of comparative assessments across varied political and socio-economic contexts. The most current research (e.g., Chinyoka, et al., 2020; Tsverukayi, et al., 2024; Mohamedbhai, 2011) focuses on either individual country analyses or broad regional assessments, neglecting the intricate distinctions and commonalities among fragile states like Sierra Leone and Eritrea, reform-oriented environments such as Zimbabwe, and more developed systems like South Africa.

Moreover, although global dialogues regarding the quality of higher education highlight topics like digital transformation, employability, and internationalisation, these subjects remain inadequately examined in the Sub-Saharan African context, especially concerning the influence of local challenges, such as political interference, insufficient funding, equity disparities, and deficient quality assurance systems, on university education outcomes.

A further challenge exists in the absence of understanding frameworks that connect policy, governance, access, funding, and quality assurance to the opportunities and problems encountered in many countries. Existing research frequently tackles these variables in isolation rather than analysing their interconnections and combined effect on educational quality. Furthermore, there has been minimal comparative research on how post-conflict recovery (e.g., in Sierra Leone), restrictive governance (e.g., in Eritrea), transitional reforms (e.g., in Zimbabwe), and relatively established systems (e.g., in South Africa) collectively exemplify the overarching challenges and opportunities of university education in Sub-Saharan Africa.

This study, therefore, addresses a significant gap in the literature by offering a comparative, multi-country analysis that emphasises both the structural and systemic challenges as well as the emerging potential for enhancing the quality of higher education. This analysis of four countries with unique circumstances enhances the understanding of how diverse political, economic, and governance variables affect higher education quality, providing insights that can guide regional and national policy reforms.

This study seeks to answer the research question: What are the key challenges and opportunities influencing the quality of university education in Sub-Saharan Africa? To answer this research question, the following objectives were developed:

- analyse the structural and institutional challenges that impact the quality of university education in Zimbabwe, Sierra Leon, Eritrea, and South Africa;

- evaluate the influence of policy, funding, and governance structures on educational, research, and learning results in the four countries;
- identify effective approaches and innovative strategies utilised by universities to improve educational quality in SSA;
- examine the influence of technology, collaborations, and regional integration on the future of higher education in Sub-Saharan Africa; and
- advocate for policy and institutional reforms to enhance the relevance, accessibility, and efficacy of university education throughout the area.

2. Methodology

This study used a qualitative, literature-based research design to examine the difficulties and opportunities related to the quality of university education in Sub-Saharan Africa. A literature-based methodology is suitable for this study as it facilitates a thorough and critical synthesis of existing information, theories, empirical data, and pertinent policy documents (Snyder, 2019).

2.1 Research Design

The research is exploratory and interpretive, focused on identifying major themes, trends, and gaps in the knowledge regarding university education quality in Sub-Saharan Africa. The research utilises both peer-reviewed academic sources and gray literature, encompassing reports from international organisations, government entities, and education-oriented non-governmental organisations (NGOs).

2.2 Data Sources and Selection Criteria

A comprehensive literature review was performed utilising reputable academic databases including Google Scholar, JSTOR, Scopus, ERIC, and Web of Science, alongside institutional publications from UNESCO, the World Bank, the African Union, and national education agencies. The criterion for literature selection

encompassed publications from 2000 to 2024, prioritising the most recent decade. The selection focused on:

- research concentrating only on university education in Sub-Saharan Africa;
- literature examining quality characteristics, including governance, funding, curricular relevance, infrastructure, faculty development, and learning outcomes;
- comprises both qualitative and quantitative research, policy analyses, and theoretical works; and
- research not pertinent to the region or unrelated to the quality of university education was excluded.

2.3 Data Analysis

A thematic analysis method was utilised to discern recurring themes, patterns, contradictions, and innovations within the literature. Critical information from chosen sources was categorised according to topics including institutional problems, policy responses, technological integration, and quality assurance. Concepts were manually classified and categorised into theme groupings. Themes were rigorously analysed about the research objectives, substantiated by evidence from several sources to achieve triangulation and validity.

2.4 Ethical Considerations

This literature-based study did not involve human subjects; hence, ethical approval was unnecessary. Attribution and referencing were meticulously executed in compliance with academic honesty requirements.

3. Theoretical Framework: Input-Process-Output Model of Educational Quality

This research is underpinned by the Input-Process-Output (IPO) Model of Educational Quality, introduced by McGrath in 1964. Since its introduction, academics have found the IPO model to be a useful guide for research on quality in the education sector. However, it has also undergone several modifications and

extensions (e.g., Mathieu et al., 2008). According to Mathieu et al. (2008), most IPO model modifications have either recovered more subtle parts of the model that have been neglected, placed it in a wider context, or highlighted a temporal element. Mathieu et al (2008) also tackled the contextual problem by illustrating how ambient elements influence team and compositional contributions. Since people are layered within teams, which are nested within organisations, which are nested within surroundings, this method essentially incorporates the multidimensional character of teams by nature. Despite these modifications, the IPO model remains a systems-oriented paradigm that assesses educational quality by examining three fundamental components:

- Inputs: Resources including qualified educators, financial support, infrastructure, and student readiness.
- Processes: The educational environment, instructional methods, curriculum pertinence, and institutional governance.
- Outcomes: Student learning achievements, research outputs, graduate employability, and societal impact.

This model is therefore useful for examining Sub-Saharan African institutions' structural issues, such as limited infrastructure investment and inefficient teaching methods, which affect educational outcomes (UNESCO, 2022; Materu, 2007). The study further evaluates institutional inputs and procedures to identify their impact on educational outcomes and quality using the IPO model.

4. Literature Review

The quality of university education in Sub-Saharan Africa (SSA) has gained increasing academic and policy focus due to the region's flourishing higher education industry amidst ongoing structural and institutional challenges. This literature review synthesises existing knowledge across five key areas: access and expansion, funding and infrastructure, faculty and research capacity, quality assurance mechanisms, and innovations and opportunities.

4.1 Access and Expansion of University Education

Since the early 1990s, state and private universities in SSA have grown rapidly, increasing access to university education (Sawyer, 2004; Teferra & Altbach, 2004). Enrolment expansion is a favourable trend toward massification, but it has also strained institutional resources and lowered educational quality. Bloom et al. (2014) claim that this increase has outpaced infrastructural development and faculty recruitment, resulting in overcrowded classrooms, poor facilities, and poor instruction, leading to poor outcomes. The literature is going to focus on the four countries discussing: access and expansion, funding and infrastructure, faculty and research capacity, quality assurance mechanisms, and innovations and opportunities.

4.2 Zimbabwe

University education in Zimbabwe, especially after independence, witnessed high enrolment rates and the proliferation of new universities. The country has enhanced access to university education by creating additional public and private universities, especially to cater to rural and neglected areas. Public universities such as Midlands State University and Great Zimbabwe University have improved accessibility. Nonetheless, numerous obstacles persist. High tuition fees restrict entry for students from economically disadvantaged backgrounds. Regional inequities persist, particularly in isolated areas. The expansion of infrastructure has not matched enrolment increases, hence impacting educational quality. However, opportunities exist in adopting blended and online learning approaches, community-oriented initiatives, and collaborations with local industries to enhance accessibility and relevance (Majoni, 2014).

Financing for higher education remains a significant challenge in Zimbabwe. Public universities are significantly dependent on government assistance, which has diminished owing to fiscal limitations (Chinyoka & Mutambara, 2020), and higher education institutions (HEIs) in Zimbabwe face pressure to secure financial resources for their operations (Nhavira 2019). Consequently, many institutions

have adopted neoliberal strategies to generate revenue. Neoliberal methodologies in higher education incorporate commercial, free market, and trade principles, conceptualising education as a commodity and students as consumers (Riasat & Akkaya, 2022; Tsverukayi & Poshai, 2024). Due to these challenges, institutions continue to face declining infrastructure, inadequate internet access, and outdated facilities. Academics are inadequately compensated, resulting in diminished morale and talent exodus. Possible solutions encompass public-private partnerships (PPPs), donor financing, diaspora assistance, and revenue-generating university initiatives to enhance infrastructure and service provision.

The Zimbabwe Council for Higher Education (ZIMCHE) is tasked with upholding academic standards. Although its function is essential, challenges such as insufficient capacity to oversee the swift proliferation of institutions persist. Certain private institutions lack effective internal quality assurance mechanisms. Fortifying ZIMCHE, promoting the establishment of internal quality assurance units within institutions, and embracing international best practices can improve accountability and educational quality.

Notwithstanding these challenges, Zimbabwean universities are executing a range of innovations including the utilisation of e-learning platforms and virtual libraries, curriculum reforms linked with the Education 5.0 paradigm to incorporate pedagogy, research, innovation, industrialisation, and community engagement. In addition, Zimbabwe's universities have also witnessed the rapid creation of innovation centres and entrepreneurial initiatives. Opportunities are also present to expand digital learning, advance interdisciplinary programmes, involve industry stakeholders, and access international development assistance.

4.3 Sierra Leone

Sierra Leone faces significant challenges in university education due to the aftermath of civil war and Ebola outbreaks, which disrupted its education systems. Efforts have been made to rebuild and expand higher education, with institutions like Fourah Bay College being pivotal. Access remains limited due to financial

constraints and infrastructure gaps, but there are initiatives to improve quality and access through international partnerships and government support (Jalloh, 2024).

Access to higher education in Sierra Leone has improved, evidenced by rising enrolment rates in recent years. Nonetheless, accessibility continues to be impeded by economic constraints and the limitations of academic institutions beyond major urban centres such as Freetown. Initiatives are in progress to enhance accessibility via distance learning programs and collaborations with global universities.

Funding for higher education in Sierra Leone mostly derives from government appropriations and international assistance. Nevertheless, financial limitations frequently hinder infrastructure expansion and upkeep, impacting educational facilities and campus amenities. Sustainable finance approaches and infrastructural improvements are necessary to enhance educational environments.

The capability of faculty members in Sierra Leonean universities differs, emphasising the recruitment and retention of qualified educators. The proliferation of research output necessitates enhanced support for research infrastructure, funding, and collaborations to promote innovation and effectively tackle local concerns.

The National Commission for Higher Education (NCHE) primarily supervises quality assurance in universities in Sierra Leone. The NCHE guarantees compliance with academic standards and accrediting procedures, while obstacles persist in uniform monitoring and enforcement among universities. Enhancing these procedures is essential for preserving educational quality and global credibility.

Opportunities for innovation in higher education in Sierra Leone encompass utilising technology for distance learning, encouraging multidisciplinary courses, and cultivating collaborations with business and global universities. Entrepreneurial incubators and vocational training programs facilitate skill development and foster economic growth.

In summary, Sierra Leone has considerable obstacles in university education, including financial limitations and infrastructural deficiencies; yet there are encouraging advancements in access enhancement, faculty development, and quality assurance. Addressing these issues will be essential for enhancing educational quality and effectively supporting national development objectives.

4.4 Eritrea

Eritrea's university system has grown since gaining its independence from Ethiopia in 1993, with institutions like the University of Asmara initially leading higher education. However, access to higher education remains a challenge due to limited resources and political isolation, impacting infrastructure and international collaboration (Rena, 2007). The government emphasises self-reliance and has invested in technical and vocational education alongside traditional university programmes to broaden access.

4.5 South Africa

South Africa has a well-established higher education system with diverse institutions, including historically disadvantaged universities and prestigious research universities. Challenges include inequality in access, funding disparities, and student protests over fees and accessibility (Pillay, 2019). Efforts to expand access include financial aid schemes and distance learning programmes, but structural issues like racial inequities persist despite reforms.

The country possesses one of the most advanced higher education systems in Sub-Saharan Africa (Svongoro & Zvavahera, 2024). Access has greatly increased following the end to apartheid, particularly for historically marginalised communities. Initiatives like the National Plan for Higher Education (2001) sought to enhance access and equity.

Despite growth, inequalities persist. Black and rural students are inadequately represented in prestigious universities. However, initiatives such as the National Student Financial Aid Scheme (NSFAS) have enhanced accessibility for economically disadvantaged students. The South African government designates

a substantial percentage of the education budget to higher education; nonetheless, needs persistently exceed available resources. A growing trend in education is the rise of online and hybrid learning. Although flagship universities possess robust infrastructure, historically marginalised institutions continue to have deficiencies in classrooms, laboratories, and student housing. The #FeesMustFall Movement (Griffiths, 2019) underscored the challenge of university affordability and necessitated a reassessment of financial priorities.

South Africa hosts globally competitive universities, such as the University of Cape Town, Stellenbosch University, and the University of the Witwatersrand, which excel in research output throughout Africa. The academic workforce is experiencing an aging trend, accompanied by a limited black and female PhD holders. Nevertheless, initiatives such as the New Generation of Academics Programme (nGAP) are intended to address this issue.

The Council on Higher Education (CHE), through the Higher Education Quality Committee (HEQC), oversees institutional audits and programme accreditation in South Africa. The CHE has established comprehensive quality frameworks in accordance with international standards. However, ensuring adherence to regulations across a varied array of public and private institutions is arduous, especially in remote or under-resourced regions.

The higher education system in South Africa is progressively adopting innovation. The COVID-19 epidemic expedited the transition to digital platforms and virtual learning settings. South Africa draws several students from SADC countries, presenting opportunities for intellectual diplomacy.

Universities are integrating entrepreneurship and practical skills to address labour market demands. The Fourth Industrial Revolution (4IR) is characterised by institutions such as the University of Johannesburg spearheading education in artificial intelligence, robotics, and data science (Lubinga et al., 2023). South Africa's higher education system is among the most sophisticated in Africa, characterised by robust institutional frameworks, increasing accessibility, and an

expanding research output. Nonetheless, inequality, financial limitations, and capacity discrepancies persist as significant challenges. Ongoing investment in inclusive access, infrastructure enhancement, faculty rejuvenation, and innovation will be essential for maintaining quality and global competitiveness.

4.6 Summary on country-specific reviews

From the country-specific reviews presented above, each country's approach to expanding university education reflects its unique socio-economic and political landscape. While challenges such as funding, infrastructure, and equity are prevalent, initiatives focusing on digital education, international partnerships, and vocational training are shaping the future of higher education across these nations. Efforts to address these challenges are crucial for fostering inclusive growth and development in the region.

5. Synthesis and Discussion

5.1 Challenges

5.1.1 Funding and Infrastructure Challenges

Chronic underfunding persists as a primary barrier to quality education in the four countries, and this may similarly apply to most universities in Sub-Saharan Africa. Most public institutions rely significantly on government subsidies, which are frequently inadequate and inconsistent (Materu, 2007; Mohamedbhai, 2011). The outcome is declining infrastructure, outdated libraries, and restricted access to ICT resources. Cost-sharing initiatives in Zimbabwe, Sierra Leone, and Eritrea have introduced tuition fees; nevertheless, these initiatives have failed to bridge the financial gap and have not been administered equally (World Bank, 2022). Infrastructure deficiencies are especially evident in rural institutions, characterized by inadequate power supply, limited internet connectivity, and insufficient laboratory facilities (UNESCO, 2022). South Africa possesses superior facilities, diverse funding opportunities, and significant governmental support for higher education.

The expansion of university education in the four countries is impeded by significant financial and infrastructure constraints. Zimbabwe, Sierra Leone, Eritrea, and South Africa each have unique yet interconnected challenges that impede the efficacy, accessibility, and quality of tertiary education.

These problems undermine the quality of instruction and research productivity, aligning with Tinto's argument that inadequate academic integration can result in subpar student performance and disengagement (McGrath, 1964).

5.1.2 Limited Faculty Development and Research Capacity

The shortage of qualified academic staff poses a significant threat to higher education quality. According to Teferra and Altbach (2004), many universities face high student-to-faculty ratios, aging faculty, and limited opportunities for professional development. Research output in SSA remains low compared to global standards, partly due to inadequate funding, lack of research infrastructure, and limited collaboration with international networks (Mohamedbhai, 2011). Furthermore, the brain drain of highly educated professionals continues to erode local capacity for innovation and knowledge production.

Faculty development and research capacity are central to the quality and competitiveness of university education. However, these two elements face significant constraints across Zimbabwe, Sierra Leone, Eritrea, and South Africa, though the scale and nature of challenges differ by country. To build robust research ecosystems, countries must:

- Invest in postgraduate education and CPD;
- Expand access to research grants and journals;
- Encourage academic-industry collaboration; and
- And promote regional and international academic partnerships.

Zimbabwe, Eritrea, and Sierra Leone exhibit considerable systemic deficiencies, and their higher education institutions are not congruent with the tenets of the PIPO

(Inputs-Process-Outputs-Outcomes) model (McGrath in 1964). This concept seeks to guarantee the harmonious integration of all components to attain sustainable development. Despite South Africa possessing one of Africa's most sophisticated higher education institutions (Svongoro & Zvavahera, 2024), obstacles persist in ensuring fair access for marginalised groups.

Table 1: Key Dimensions of Higher Education in Zimbabwe, Sierra Leone, Eritrea, and South Africa

Dimension	Zimbabwe	Sierra Leone	Eritrea	South Africa
Policy & Governance	State-led regulation; autonomy of universities limited by political interference	Limited capacity in policy enforcement; efforts to reform after civil conflict	Highly centralized, state-controlled system with restricted academic freedom	Strong governance structures, but ongoing tension between institutions and the state
Access & Equity	Moderate access, but rural, female, and low-income students face barriers	Access is improving, but inequities persist, especially post-conflict	Access is limited and selective; government scholarships play a major role	Broad access with strong equity policies, but racial and economic gaps remain
Funding & Financing	Public universities are underfunded, relying on student fees	Severe underfunding, with dependence on donor funding	Limited national budget for HE; the state	Public funding is robust but declining; student protests over

			bears most costs	fee hikes are common
Quality Assurance & Accreditation	ZIMCHE was established, but enforcement and capacity remain limited	Weak regulatory bodies; efforts to improve quality control	Ministry of Education monitors institutions; no independent QA body	Well-established QA mechanisms (CHE); ranking and benchmarking used

Source: Literature survey

5.1.3 Ineffective Quality Assurance and Governance Mechanisms

Despite the establishment of quality assurance (QA) agencies in the four countries, these bodies frequently experience constrained capacity, ambiguous mandates, and bureaucratic inefficiencies because of government interference (Materu, 2007). Therefore, QA systems cannot reliably uphold standards or assess institutional performance. In some instances, institutional autonomy is constrained, inhibiting innovation and accountability. The absence of strong governance mechanisms constitutes a significant process-level deficiency in the IPO model, leading to inconsistent educational quality throughout the region and beyond.

5.1.4 Inadequate Research Output and Curriculum Relevance

The region accounts for under 1% of global research publications (Teferra & Altbach, 2004). This is mostly attributable to fragile research environments, insufficient financing, and restricted collaboration with international academic networks. University curricula often stay theoretical and disconnected from industry demands, inadequately preparing students with essential 21st-century skills. The discrepancy between educational attainment and employment is a critical output-level issue within the IPO model.

5.1.5 Summary of Key Gaps

The literature indicates that although expansion has effectively enhanced access, quality persists as a significant issue due to inadequate finance, insufficient faculty capacity, governance challenges, and inconsistent reform execution. Nonetheless, nascent technological breakthroughs, quality assurance frameworks, and regional collaboration present considerable promise for transformation.

5.2 Opportunities

5.2.1 Technological Innovations and Emerging Opportunities

Despite the challenges, technology presents new avenues for enhancing education quality in SSA. The COVID-19 pandemic accelerated the adoption of online and blended learning models, although access remains unequal (UNESCO, 2022). Digital platforms, open educational resources (OER), and partnerships with global universities are helping to bridge capacity gaps and introduce pedagogical innovations. There is also a growing push toward curriculum reform to make university education more relevant to labour market needs and national development priorities (World Bank, 2022). Institutions that leverage these opportunities are better positioned to improve quality sustainably.

Additionally, regional initiatives like the African Continental Qualifications Framework (ACQF) and the Pan-African University model seek to standardise criteria and enhance the mobility of students and academics. These signify structural changes that can enhance quality assurance and foster integration throughout the continent.

5.2.2 Institutional Resilience and Innovation

Most universities in the countries under the study have commenced the implementation of internal quality assurance systems, competency-based curricula, and strategic alliances with the commercial sector. These ideas demonstrate that, despite systemic limitations, local agency and leadership may

effectuate substantial enhancements in quality. This corresponds with the IPO model's focus on process-oriented reforms to affect outcomes.

5.2.3 Private-public partnerships

To minimise the perennial underfunding and resource challenges which work against the improvement of the quality of higher education in SSA, private-public partnerships (PPPs) maybe the panacea to better quality outcomes in the higher education sector. The concept of PPPs is continuously growing, particularly in developing and emerging nations. PPPs are viewed as an effective tool to achieve the goals of the UN's Agenda 2030 for sustainable development, particularly working towards achieving the goal of quality education (Draxler, 2008; Robertson et al., 2012).

According to Draxler (2008), partners' views determine the incentives to form partnerships. For public institutions, higher education institutions in the context of this research may benefit from the provision of more resources, access to management and execution skills, and an increase in the economic significance of education. In addition, universities may also benefit from cost savings, the diversification and innovation in the delivery of education, through the increased use of technology in the classroom. The collaborating private institutions can also benefit from improved company image, closer proximity to public sector decision makers and information in a non-commercial setting, and through market penetration and lower expenses for the same (Robertson et al, 2012).

5.2.4 Collaborations

Throughout Africa, higher education is acknowledged to prioritise quality in all its forms. The harmonisation of accreditation systems, external quality assurance frameworks, internal quality assurance capacity building, credit transfer system development, and student and lecturer mobility are just a few of the issues being addressed by the numerous continental and regional initiatives currently in progress. Instead of being competitors, higher education institutions in SSA are encouraged to aggressively work together on their quality assurance programs and

initiatives, including continuing education. There is a need for higher education institutions in SSA to fortify current ties and work towards developing internal quality and external quality assurance mechanisms to strengthen internal quality management systems, including related technology, while also playing a significant role in bolstering external quality assurance capacities of the universities in the region. However, context-specific issues should not be disregarded in the collaborative efforts.

6. Limitations of the IPO Model

Although the IPO model offers a structured and straightforward perspective, it is excessively linear, reductionist, and neglectful of context, failing to adequately address the multifaceted challenges and opportunities regarding higher education quality in Sub-Saharan Africa.

6.1 Reduction of Complex Realities to Oversimplified Terms

The model presupposes a linear relationship (inputs → processes → outputs); nevertheless, educational quality in Sub-Saharan Africa is affected by non-linear, dynamic, and systemic factors, including politics, culture, governance, and socio-economic factors. This linearity potentially overlooks feedback loops, external shocks (such as COVID-19), or cultural factors (including colonial legacies, language of instruction, and brain drain). The model further overlooks macro-level factors such as policy frameworks, economic instability, corruption, and regional disparities, which are particularly pertinent in Sub-Saharan Africa. Quality is influenced by broader ecosystems, including financial policies, worldwide ranking pressures, and international alliances, rather than solely by internal university dynamics.

6.2 Limited Assessment of Quality

Outputs are typically confined to measurable metrics (graduation rates, publications, employability), potentially overlooking qualitative aspects such as student satisfaction, community engagement, or contributions to local

development. It poses the risk of embracing a Western-centric concept of excellence that may not correspond with African realities and developmental objectives (Agenda 20263).

6.3 Static as Opposed to Dynamic Perspective

Education is a protracted process with deferred effects. IPO primarily reflects short-term results (degrees conferred) rather than long-term impacts (knowledge dissemination, innovation, societal transformation). This complicates the evaluation of education's genuine contribution to sustainable development in the region and beyond.

6.4 Neglect of Equity and Inclusion

IPO models inadequately emphasise the beneficiaries of higher education. Concerns like gender inequities, rural-urban differences, and access for underprivileged groups may be neglected if the emphasis is solely on aggregate inputs and outputs.

6.5 Risk of Managerial or Technocratic Bias

Universities and policymakers may primarily utilise the IPO framework for accountability and efficiency measures (budgets, enrolments, throughput) rather than addressing more critical issues such as academic freedom, curriculum relevance, or the decolonisation of knowledge.

7. An Improved Input-Process-Output (IPO) Model

To address the identified weaknesses, Figure 1 illustrates the shortcomings of the straightforward Input-Process-Output (IPO) model for assessing educational quality in Sub-Saharan Africa. It incorporates important elements that were overlooked before, like feedback loops, long-term results, and the larger context.

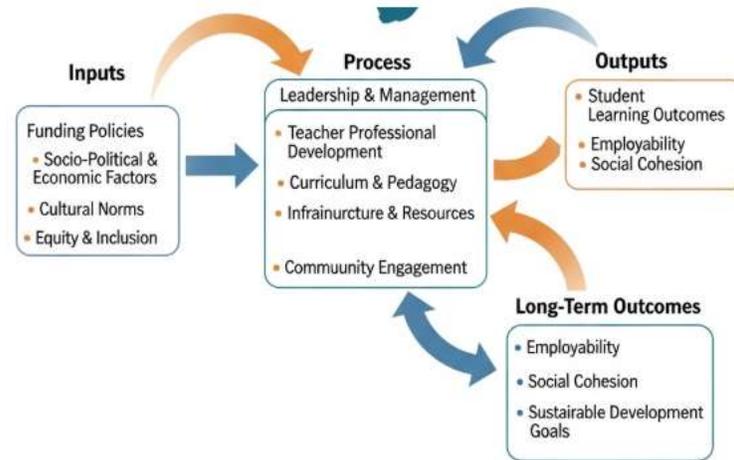


Figure 1: An Improved Input-Process-Output (IPO) Model
Source: Researchers' Model

Figure 1 is an improved Input-Process-Output (IPO) Model. It illustrates how HEIs convert inputs into desired outputs through a systematic process. An essential enhancement of this model is the incorporation of Outcomes. Outputs refer to the direct and immediate consequences (e.g., a diploma), whereas outcomes denote the broader and long-term effects of these outputs on individuals and society (e.g., a graduate's professional success, economic contribution, or social mobility).

8. Policy Recommendations

Governments should prioritise higher education in their national budgets and investigate alternative funding channels, including public-private partnerships, alumni contributions, and research grants. Commitment to investment in ICT, infrastructure, and faculty development is essential.

National and institutional quality assurance entities must be endowed with explicit mandates, sufficient resources, and independence. Regional frameworks such as the African Standards and Guidelines for Quality Assurance (ASG-QA) ought to be embraced and adapted to ensure pertinence and adherence.

Policy measures must be enacted to train, attract, and retain competent academic personnel. These may encompass research funding, professional development initiatives, enhanced compensation, and foreign exchange opportunities.

Universities ought to periodically revise their curricula to correspond with market requirements and national development objectives. Robust collaborations with industry stakeholders can improve practical training, internships, and entrepreneurship advancement. Governments and universities ought to allocate money towards digital infrastructure and advocate for blended learning, open educational resources, and virtual laboratories. National research and education networks (NRENs) can mitigate the digital gap and promote regional integration.

Policies that foster transparency, accountability, and academic freedom ought to be institutionalized. Universities should be afforded the autonomy to innovate, optimize resource management, and address the distinct requirements of their students and communities.

Inter-university networks, standardized accreditation frameworks, and collaborative research platforms can promote cross-border cooperation, knowledge dissemination, and the mobility of students and faculty within Sub-Saharan Africa.

By adopting these policy proposals, Sub-Saharan African countries can establish a more resilient, inclusive, and future-oriented university education system that significantly contributes to regional development and global knowledge economies.

9. Implication for practice

Universities must ensure that curricula align with labour market demands and technology advancements, while implementing new, student-centred pedagogies such as blended and problem-based learning. Faculty growth must be prioritised by ongoing training in pedagogy, research methodologies, and digital competencies, along with incentives for scholarly inquiry and collaboration.

Enhancing quality assurance processes, augmenting ICT infrastructure, and cultivating robust connections with industry and communities are vital for improving learning outcomes and graduate employability.

10. Policy implication

From a policy standpoint, governments must rectify the persistent underfunding of higher education by increasing financial allocations and promoting public–private partnerships to enhance facilities, research, and faculty capabilities. Enhancing national and regional quality assurance frameworks will facilitate the standardisation of certifications and promote the mobility of students and professionals throughout the region and beyond. Policies must foster fair access by tackling gender gaps, bridging rural–urban divides, and assisting marginalised groups such as women, through scholarships and credit programmes. Moreover, research and innovation strategies should promote knowledge generation that meets developmental requirements, supported by innovation centres and commercialisation routes.

11. Conclusions

The quality of university education in Sub-Saharan Africa (SSA) continues to be a fundamental concern in the region's socio-economic development strategy. This literature-based study indicates that although substantial advancements have been achieved in broadening access to higher education, the quality of education is nevertheless undermined by persistent underfunding, faculty shortages, insufficient infrastructure, and ineffective governance systems. The disparity between academic curricula and the labour market requirements persists, impacting graduate employability and national, regional, and international competitiveness. The study identified opportunities, particularly through technological improvements, regional collaboration, and quality assurance reforms, which offer feasible avenues for enhancing higher education results in Sub-Saharan Africa. Employing the Input-Process-Output model facilitated a comprehensive knowledge of the obstacles and pathways for achieving institutional and systemic transformation. Enhancing the quality of university

education in Sub-Saharan Africa necessitates coordinated, sustained, and contextually aware methods that tackle both institutional and policy-level limitations while utilizing existing innovations and collaborations.

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Developing a Model to Measure the Impact of Digital Banking Adoption on Customer Retention in Zimbabwe's Commercial Banks

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Abstract

The growing significance of digital adoption of banking as a determinant of competitive advantage has become a major focus of interest for research studies and bank management practice globally. This study sought to develop a contextual model that assesses the impact of digital banking adoption on customer retention by Zimbabwean commercial banks. The research was conducted under three main objectives, namely to investigate the relationship between digital banking service adoption and customer retention levels, to assess the mediating effect of customer satisfaction on such a relationship, and to construct a predictive model that can be utilized by banks to improve retention tactics. With a panel study design between 2014 and 2024, the study employed mixed-methods research that entailed quantitative regression analysis together with qualitative thematic analysis of customer feedback, bank strategy reports, and regulatory reports. It found that customer retention was significantly affected by digital banking adoption with customer satisfaction dimensions such as ease of use, speed of transaction, and perceived security moderating these effects. Furthermore, studies showed that despite the majority of Zimbabwean commercial banks embracing core digital platforms such as online portals and mobile apps, variability in digital service quality and infrastructural reliability undermined retention efforts. Environmental factors such as institutional trust, financial literacy levels, and internet penetration were also cited as important moderating variables affecting the success of digital banking efforts. Based on these findings, the study designed a realistic model for commercial banks to anticipate and optimize customer retention performance

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using systematic digital engagement, quality control processes, and tailored communication practices. The study gave realistic recommendations to policymakers and practitioners, particularly on improving digital infrastructure, promoting customer-oriented design inclusion in digital platforms. The developed model adds empirical weight to the growing scholarship on digital banking transformation in sub-Saharan Africa and provides actionable strategies for enhancing customer loyalty in Zimbabwe's competitive banking environment.

Key Words: Digital adoption, banking, Customer Retention, Commercial Banks.

Introduction

In today's rapidly evolving financial landscape, digital banking adoption has emerged as a strategic imperative for commercial banks seeking to retain customers, improve service delivery, and sustain profitability. Driven by information technology innovation, heightened customer expectations, and competitive pressures from fintech newcomers, banks in developing and developed economies alike have shifted toward offering seamless digital offerings. But customer retention dynamics in the digital bank channel are complex, involving not just the availability of digital channels but also user experiences, perceptions of value, and trust in digital interfaces. With increasing digital interactions replacing personal transactions, drivers of customer loyalty and retention are increasingly shaped by the degree to which banks leverage digital channels to meet customers' diverse needs. The present study therefore seeks to empirically investigate the effect of digital banking adoption on customer retention in Zimbabwean commercial banks and to develop a predictive model with actionable implications for policymakers and practitioners.

While a significant body of research has been conducted on the overall impact of digital transformation throughout the world's banking sector, there remains an

enormous empirical gap in terms of how digital banking specifically impacts customer retention within the Zimbabwean market. Zimbabwe's commercial banking sector is undergoing profound digitalization, spurred by both customer demand and economic imperatives, yet retention challenges persist amid infrastructural limitations, low digital literacy among segments of the population, and gaps in perceived service quality. The country's experience provides a unique environment to explore the causal links between digital banking adoption and retention behaviour. With the fusion of quantitative and qualitative methods, this study aims to contribute not only to the statistical correlations between variables but to the experiential realities that define digital engagement by bank customers in Zimbabwe.

Background

Across the world, the uptake of digital banking services has picked pace, with industry reports suggesting that in 2023, more than 3.6 billion adults were engaged users of digital banking platforms, which is more than half of the global adult population (Statista, 2023; McKinsey, 2022). Technologies like mobile banking apps, biometric security, AI-powered customer service, and real-time fund transfers have revolutionized customer experiences in the banking industry (Accenture, 2023). In regions such as North America, Europe, and Asia, banks that have successfully adopted these technologies have had much higher customer retention and loyalty levels (PwC, 2023; Deloitte, 2022). For example, Scandinavian banks have utilized predictive analytics and natural digital ecosystems to achieve customer churn ratios of less than 5%, supported by robust cybersecurity environments and personalized financial offerings (EY, 2023).

On the other hand, Africa's banking markets face a double challenge of expanding access and improving quality of digital engagement. According to the African Development Bank (AfDB, 2023), only 40% of adults in the region use digital banking products and services, and the disparities are initiated by varying levels of internet penetration, cellular coverages, as well as levels of institutional trust. Zimbabwe mirrors the broader regional pattern whereby the central bank and

major commercial players such as CBZ Bank, FBC Bank, and Steward Bank have also made substantial investments in digital platforms in order to keep up with growing demand (RBZ, 2024). Nonetheless, long-standing challenges such as inconsistent internet connectivity, security issues, and weak customer support services continue to erode customer satisfaction and retention (Mudzengi & Gondo, 2022). Though digital financial services as demonstrated by mobile money platforms like Ecocash have lived up to their potential in Zimbabwe, commercial banks are still far from realizing the full potential of digitalization to boost long-term customer loyalty.

Future literature also shows that the success of digital banking adoption lies in contextual factors more than technology itself. Studies conducted in Kenya, Nigeria, and Ghana indicate that customer satisfaction, fueled by usability, perceived security, and reliability of services, mediates the adoption of digital banking and retention outcomes (Okeke et al., 2022; Mensah & Agyei, 2023). Furthermore, socio-cultural attitudes toward technology, financial literacy, and regulatory environment all play a role in the way customers interact with digital banking systems (Chigova et al., 2022). In this context, Zimbabwe provides an excellent case study to develop a niche model that captures the intricate relationship between technology adoption and customer loyalty. Understanding these relationships is crucial for banks looking to achieve sustainable growth in a more digitalized financial world.

Problem Statement

Despite the very high uptake of digital banking platforms by Zimbabwean commercial banks, customer retention remains a challenge, with most customers registering highly volatile loyalty patterns or switching to alternatives like fintech competitors. While digital banking ensures ease and accessibility, the evidence of its association with long-term customer retention in the Zimbabwean context is not linear or sufficiently supported. Past studies have the tendency to concentrate on the technical application of the digital platforms but exclude the mediating factors like customer satisfaction, perceived value of the service, and the impact of

contextual factors like internet stability, financial acumen, and institutional trust. This lack of comprehensive models leaves practitioners with very few empirical clues about how to design digital strategies that effectively translate to long-term customers.

Certain commercial banks in Zimbabwe rolled out mobile banking apps, online payment websites, and USSD-based services, but inconsistency in user experience, technical issues, and low digital illiteracy levels of the rural and older customer bases have stalled these efforts (Mutambanadzo & Zvoushe, 2023). Furthermore, despite digital money operators like Ecocash having reported relatively higher rates of retention, their superiority indicates the competitive challenge to old banks that have not yet maximized their digital products (Mupamhadzi, 2023). Consequently, the absence of a clear, predictive model with which to reckon the extent to which digital adoption affects retention in specific contextual conditions is a necessary knowledge gap. Without such a framework, banks experience constant depletion of their customer bases, compromising financial stability as well as market competitiveness in an increasingly digitalized economy.

Against such a lacuna, this research recommends framing an integrated model discovering the causal mechanisms between the adoption of digital banking and customer retention, covering mediating variables such as customer satisfaction and moderating variables such as quality of technological infrastructure as well as regulatory support. By adopting a mixed-methods approach and drawing on panel data spanning a decade, this research aims to provide actionable insights for Zimbabwe's commercial banking sector. Ultimately, the findings will equip policymakers, bank executives, and digital strategists with the tools to optimize retention strategies in the face of digital transformation challenges and opportunities.

Research objectives

The following precise research goals informed this research:

1. To investigate the relationship between digital banking uptake and customer retention for commercial banks in Zimbabwe.
2. To examine the mediating role of customer satisfaction in the relationship between digital banking uptake and customer retention.
3. To identify the moderating role of contextual factors like access to the internet, financial literacy, and institutional trust in the relationship between digital banking uptake and customer retention.
4. To come up with a predictive model for Zimbabwean commercial banks to quantify and improve customer retention results using digital banking uptake.

Research Hypotheses

The following hypotheses were created to be tested in this research:

H1: There is a positive significant relationship between digital banking uptake and customer retention among commercial banks in Zimbabwe.

H2: Customer satisfaction plays a significant mediating role in the association between digital banking uptake and customer retention among commercial banks in Zimbabwe.

H3: Contextual factors such as internet accessibility, financial literacy, and institutional trust significantly moderate the relationship between digital banking adoption and customer retention in Zimbabwe's commercial banks.

H4: The developed predictive model will significantly improve the ability of Zimbabwe's commercial banks to measure and enhance customer retention through digital banking adoption.

Empirical Literature Review

One study by Hernández-Ortega (2017) titled "The Role of Post-Adoption Beliefs in the Continued Use of Mobile Banking Services: A Comparison between Developing and Developed Countries" in Mexico and Spain sought to determine the influence of post-adoption beliefs on the continued use of mobile banking services. The study followed a quantitative research design using structural equation modelling (SEM) to analyze survey data collected from 482 mobile banking service users in both countries. Hernández-Ortega (2017) determined that perceived usefulness, ease of use, and trust were effective predictors of future use of mobile banking services in both settings. However, trust played a more significant role in developing countries due to prevailing doubts about the stability of technologies and confidentiality of data. This study emphasized that while technological features are important globally, trust by the user remains a driver, especially in the developing world. The limitation it observed was the particular focus on mobile banking rather than overall digital banking ecosystems, and suggested that future studies include broader digital platforms in their analysis. This current study bridges that gap by including comprehensive digital banking channels such as mobile apps, internet banking websites, and USSD services to give a more complete view of the digital adoption-customer retention nexus.

Such a leading global study was conducted by Alalwan et al. (2018) "Mobile Banking Adoption in the United Kingdom: Extending UTAUT2 with Trust" which investigated the impact of trust on influencing the adoption of mobile banking services by UK customers. The research used an extended Unified Theory of Acceptance and Use of Technology (UTAUT2) framework to test the responses of 356 bank customers. Alalwan et al. (2018) confirmed that performance expectancy, effort expectancy, social influence, and facilitating conditions positively affected the adoption of mobile banking, but trust was the most powerful predictor of adoption intention and use behavior. The research recommended that commercial banks ought to ramp up cybersecurity measures, simplify user interfaces, and invest in digital literacy programs. One limitation of this study was

that it was cross-sectional in nature and failed to document evolving trends in customer behavior over time. The present study bridges this limitation by utilizing longitudinal panel data across a decade (2014-2024), offering a temporal perspective on how digital banking adoption patterns influence customer retention over time within Zimbabwe's commercial banking sector.

Martins, Oliveira, and PopoviÄ (2014) in their paper "Understanding the Internet Banking Adoption: A Unified Theory of Acceptance and Use of Technology and Perceived Risk Application" in Portugal employed SEM to analyze data from 253 clients of the principal Portuguese banks. Their study demonstrated that perceived risk exerted a negative effect on the intention to use internet banking, while perceived usefulness and trust had a significant positive effect on it. Unexpectedly, they found that perceived risk can be countered by high levels of institutional trust and transparent communication on the part of the banks. The authors emphasized that the management of perceived risk must be a focal strategy for banks in their bid to enhance the adoption rate. The limitation recognized was the homogeneous nature of the sample that was predominantly urban, technology-literate customers. The current study in Zimbabwe broadens the focus of investigation to respondents from varied demographic and socio-economic backgrounds, both urban and peri-urban in order to derive more comprehensive findings relevant to customer retention initiatives.

Within the African context, a seminal study by Shaikh and Karjaluoto (2015), "Mobile Banking Adoption in Emerging Economies: A Literature Review," systematically reviewed empirical evidence from Sub-Saharan African countries, including Kenya, Nigeria, and Ghana. The study consolidated findings from over 40 empirical studies, highlighting the key factors influencing mobile banking adoption, including perceived ease of use, perceived usefulness, cost, trust, and facilitating conditions. They concluded that mobile banking adoption in African countries is largely driven by practical considerations like affordability, access to mobile devices, as well as network quality, alongside socio-cultural factors like peer influence. The study recommended that African commercial banks

collaborate with telecommunication operators to optimize digital service delivery. Shaikh and Karjaluoto (2015), however, noted that most empirical studies concentrated on initial adoption rather than long-term customer retention. The current study directly addresses this gap by focusing on how digital banking adoption impacts sustained customer loyalty and retention in Zimbabwean commercial banks.

Similarly, Osei-Assibey (2015) in the study "What Drives Behavioral Intention of Mobile Money Adoption? The Case of Ghana" utilized survey data from 1,200 respondents across urban and rural regions of Ghana to explore behavioral intentions behind mobile money usage. Using logistic regression analysis, the findings showed that perceived usefulness, ease of use, and trust were predictors of adoption, while perceived cost was a significant inhibitor. Importantly, the study discovered the rural-urban divide in the adoption of digital financial services because rural customers recorded lower adoption levels than their urban counterparts as a result of infrastructural challenges and low digital literacy. As insightful as this research has been, it was constrained in the sense that it focused on mobile money as opposed to comprehensive digital banking platforms. The present study builds on these observations by incorporating several digital banking services beyond mobile money, including internet banking and mobile applications offered by Zimbabwean commercial banks, to give a holistic view of digital uptake and its effects on customer retention.

The other more recent study by Wamalwa and Oluoch (2020) titled "Determinants of Digital Banking Adoption Among Commercial Banks' Customers in Kenya" conducted in Nairobi applied descriptive and inferential statistical techniques on data obtained from 384 respondents. The study confirmed perceived ease of use, perceived usefulness, and trust in technology as key determinants influencing digital banking adoption. In addition, demographic factors of age, education level, and income significantly impacted adoption behavior. The authors recommended that banks invest in continuous digital literacy programs to promote usage across different segments of customers. However, their study was largely descriptive and

lacked the predictive modeling that strategic decision-making requires. This research fills that void by not only describing determinants but also developing a predictive model to guide Zimbabwean commercial banks on how to achieve better customer retention through strategic digital banking adoption.

At the local level in Zimbabwe, Mudzengi and Gondo (2022) conducted an exploration entitled "The Impact of Mobile Banking on Customer Retention: Evidence from Commercial Banks in Zimbabwe," founded on survey data collected from 410 customers in Harare. The study employed multiple regression analysis in establishing the influence of the adoption of mobile banking on customer satisfaction and customer retention. Findings showed that the adoption of mobile banking positively influenced customer retention, with customer satisfaction serving as a mediating factor. The study, nevertheless, observed infrastructural limitations and inefficient regular service delivery as major challenges affecting customer satisfaction. Further, the authors recommended that banks improve digital platform stability and ease of use of customer support systems to foster customer loyalty. They concentrated on mobile banking only and not internet banking and other digital platforms that are part of the contemporary banking experience. The current research extends this foundation by examining a number of digital banking services and establishing a predictive model specific to the banking sector in Zimbabwe.

Moreover, Mutambanadzo and Zvoushe's (2023) study, "Digital Banking Platforms and Customer Retention in Zimbabwe's Commercial Banking Sector," utilized survey questionnaires administered to 300 respondents in two big commercial banks. Using path analysis, they determined that there were noteworthy relationships between perceived security, platform usability, and customer retention. Among the key findings was that perceived insecurity of online transactions deterred customers from full utilization of digital platforms. Although comprehensive, the study was limited in its small sample size and in not being able to include outside moderating forces such as internet connectivity and financial literacy. Expanding on these results, this study incorporates these moderating

forces and thus offers a more nuanced, contextualized model for understanding the link between digital banking adoption and customer retention in Zimbabwe.

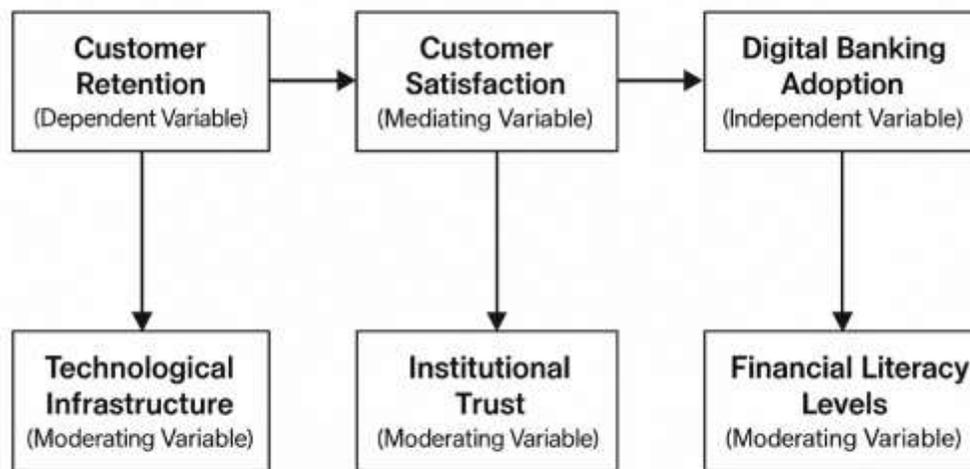
Lastly, Chigova et al.'s (2022) "Barriers to Digital Banking Adoption in Zimbabwe" investigated the infrastructural and institutional factors impeding the growth of digital banking in Zimbabwe. Using qualitative methods, including interviews with bank managers and focus group discussions with customers, the study identified network unreliability, customers' low digital literacy levels, and insufficient trust in digital channels as major barriers. While the research provided us with a vision for barriers, it fell short of quantitatively linking such barriers to actual customer retention outcomes. The current research surmounts this limitation by integrating quantitative methodology and qualitative insights to produce a more balanced, empirical analysis of the way that such barriers influence customer retention through digital adoption.

The empirical research surveyed here together highlights the growing role of digital banking in enhancing financial inclusion and improving the quality of service delivery in global, regional, and local contexts. There are, however, areas of significant gaps. Globally, many studies have concentrated on the early adoption of digital banking channels, with fewer on long-term customer retention patterns, particularly in emerging markets. Regionally, most African studies concentrate on mobile money instead of comprehensive digital banking ecosystems, thereby neglecting inherent services such as internet banking and mobile applications provided by formal commercial banks. Locally, Zimbabwean studies, while informative, either zoom in specifically on specific digital services (such as mobile banking alone) or fail to incorporate moderating variables such as infrastructure quality and financial literacy that have significant bearing on digital uptake outcomes.

This study bridges these gaps through the provision of a longitudinal, comprehensive, and predictive analysis of the influence of digital banking uptake on customer retention in Zimbabwe's commercial banks. By integrating various digital banking services, the consideration of mediating roles of constructs like

customer satisfaction, as well as incorporating moderating contextual factors, this study contributes a robust empirical model that transcends theoretical, methodological, and contextual weaknesses evident in current research. Accordingly, the findings are poised to inform both practical banking policy and policy interventions to improve Zimbabwe's digital financial ecosystem.

Conceptual framework



Source: Researchers, 2025

Theoretical Framework

The conceptual foundation of this study is grounded in three well-established theories that collectively explain the relationship between the adoption of digital banking, customer satisfaction, and customer retention in Zimbabwean commercial banks. They are the Technology Acceptance Model (TAM), the Expectation Confirmation Theory (ECT), and the Resource-Based View (RBV). These ideas not only prove the structural theories of the research model but also

help explain the mediating and moderating relationships that decide customer behavior in online banking environments.

Technology Acceptance Model (TAM)

Initially developed by Davis (1989), the Technology Acceptance Model (TAM) has been one of the most utilized constructs in the prediction of users' acceptance of technology innovations. Essentially, TAM postulates that the two essential drivers perceived usefulness (PU) and perceived ease of use (PEOU) are the determinants of a person's intention to use a specific technology. For Zimbabwean digital banking, the theory provides a simple understanding of how customers interact with mobile banking apps, internet banking websites, and USSD technologies. Some of the recent researchers in this field, such as Alalwan et al. (2022) and Mbama and Ezepue (2020), have incorporated variables such as trust, system quality, and perceived risk into TAM, which were particular factors that arose during this study. Since the study findings indicate that customer satisfaction was significantly influenced by ease of use, transaction speed, and perceived security, TAM gives a sound basis to clarify why adoption of digital banking services is positively linked to retention performance. Interestingly, especially in emerging markets like Zimbabwe where technology infrastructure is constantly evolving, TAM recognizes user-friendly digital design and usability as critical to driving sustained engagement with digital channels.

Expectation Confirmation Theory (ECT)

Expectation Confirmation Theory (ECT), developed by Oliver (1980) and later adapted in the context of online services by Bhattacharjee (2001), suggests that customer satisfaction, and in turn customer loyalty, is largely a matter of confirmation or disconfirmation of prior expectations following subsequent use of a service. According to ECT, when customer perceived service performance equals or even exceeds customer expectations, satisfaction increases, which in turn increases repurchase or regular use intentions. Applying this theory to the Zimbabwean digital banking environment, this research identified that customers'

expectations regarding the speed of the service, system reliability, and digital support services played a key role in measuring their satisfaction levels. As digital services delivered consistent and reliable experiences that matched the expectations of customers, retention levels were reported to be higher. Disconfirmation and lower satisfaction were caused by inconsistencies in digital service quality and infrastructural outages, as reported in both quantitative data and qualitative feedback. Thus, ECT accounts for the mediating influence of satisfaction between digital banking adoption and long-term customer loyalty, especially where digital banking variability of service delivery affects customer attitudes.

Resource-Based View (RBV)

The Resource-Based View (RBV) was established by Barney (1991), which emphasizes internal firm resources' strategic significance to the achievement of long-run competitive advantage. According to RBV, business organizations must acquire and leverage valuable, rare, inimitable, and non-substitutable (VRIN) resources so that they can differentiate themselves within the market. Such digital banking capabilities as proprietary mobile platforms, advanced cybersecurity capabilities, and AI-driven customer analysis are thus conceptually positioned in this instance as strategic assets. To Zimbabwean commercial banks, being able to create and maintain high-quality digital infrastructures is a source of competitiveness in an environment of increasing customer expectations and market oversaturation. The results of this study validate RBV's hypotheses because banks that had sound digital interaction strategies and efficient backend systems experienced higher customer retention. In addition, the model developed from this study includes RBV through the identification of success drivers for retention in the form of critical digital assets like infrastructure reliability, systematic digital engagement mechanisms, and data-driven personalization. RBV thereby enhances behavioral theories through the linking of the technical and strategic capabilities of banks to customer-outcome measures such as satisfaction and loyalty.

Synthesis of Theories into the Model

The integration of TAM, ECT, and RBV in this study offers a multi-dimensional theoretical support for the enactment of digital banking adoption into customer loyalty. Whereas TAM explains initial adoption based on perceived utility and usability, ECT explains the satisfaction factor that mediates long-term loyalty. RBV connects the latter to organizational capabilities, specifying how internal competence in digital infrastructure and service design influences performance. The empirical model created in this research, grounded on these theories, provides commercial banks with a comprehensive roadmap to optimize retention practices through technological advancement, customer experience integration, and resource utilization. This theoretical framework, therefore, not only enables the empirical model but also contributes explanatory value and usefulness to the applicability of the study to banking practice and academic inquiry in sub-Saharan Africa, but especially within the unique institutional and infrastructural context of Zimbabwean commercial banks.

Methodology

This study's methodological design aimed at fully capturing the different impacts of digital banking uptake on customer retention in Zimbabwean commercial banks. As a result of the study objectives covering defining relationships, exploring mediating variables, and building a predictive model a mixed-methods design was most appropriate. Mixed-methods research, as characterized by Creswell and Plano Clark (2018), combines the strengths of both quantitative and qualitative data collection and analysis in order to provide better understanding of intricate social phenomena. The approach allowed the study to leverage statistical rigor in measuring relationships while achieving profound qualitative insight from the customers and the institutional stakeholders. In such a design, the research triangulated the sources of data and enhanced the reliability and contextual depth of the findings.

The panel design was employed, and the study period was ten years, from 2014 to 2024. The longitudinal approach provided the study with traction to observe changes and trends in consumer behavior, adoption trends in digital banking, and retention methods over time. Panel studies, according to Menard (2002), are most appropriate in establishing causal relationships and temporal change, which is where the study aims to measure long-term digital engagement outcomes. Quantitative data were primarily from the banks' internal customer analytics dashboards, electronic service logs, and customers' transaction records. This was complemented with structured surveys distributed among a representative sample of 420 digital banking users from five large commercial banks in Harare and Bulawayo. The questionnaire touched on Likert-scale items for gauging user satisfaction, ease of use, quality of the service, and intentions to retain. These data were analyzed using regression analysis and structural equation modeling (SEM) in order to determine the direct and indirect effects of digital banking variables on customer retention outcomes.

Qualitatively, thematic content analysis was applied across the study to examine customer feedback forms, online complaints reported, bank strategy reports, and regulatory audit reports published between 2014 and 2024. Semi-structured interviews were also conducted with 15 banking professionals like digital transformation officers, branch managers, and customer relationship managers to provide interpretive richness to challenges and opportunities in the rollout of digital services. Braun and Clarke's (2006) six-phase thematic analysis code and interpretation framework was used for coding and interpreting the qualitative data to facilitate inductive and deductive knowledge of satisfaction dynamics, infrastructural challenges, and challenges of consistency in service. The integration of the results from both data streams was at the interpretive level where quantitative trends were linked to thematic observations to develop a working and evidence-based model for customer retention.

Sampling strategy made use of purposive and stratified methods to ensure broad representativeness in addition to selection of respondents possessing sufficient

digital banking experience. Stratification by age, income range, and frequency of digital use was used for the customer survey to establish variation of retention perceptions across customer groups. Ethical methods were adhered to rigorously, e.g., informed consent from each participant, confidentiality of customer data, and ethical clearance acquisition. To improve the validity of instruments, a pilot study of 30 respondents was conducted to test the validity of the questionnaire's clarity and precision and Cronbach's alpha coefficient was used to determine internal consistency of constructs, all of which were beyond the recommended 0.70 (Nunnally & Bernstein, 1994).

For purposes of data presentation and analysis, the qualitative results were captured in thematic accounts and supported with verbatim participant quotations. Quantitative results were presented in tables, correlation tables, and regression outputs. Diagnostic tests were also employed to test for multicollinearity, heteroskedasticity, and model stability. Findings from both analyses were synthesized to build a conceptual model for banks to apply in strengthening digital service delivery and customer retention strategies. This integrative methodology provided a comprehensive, rigorous, and context-sensitive foundation for modeling the effects of digital banking adoption on customer retention in Zimbabwe's evolving banking landscape.

Findings and Discussion

Response Rate

A high response rate is critical in ensuring the reliability and generalizability of findings in survey-based research. In this study, a total of 420 structured questionnaires were distributed across five leading commercial banks operating in Zimbabwe's two largest urban centers Harare and Bulawayo. Out of these, 386 questionnaires were returned, with 374 deemed valid for analysis after data cleaning and elimination of incomplete or inconsistent entries. This was followed by a response rate of 89.0%, which is higher than the suggested minimum level for social science research set by Babbie (2013) and Dillman et al. (2014), who

posit that response rates of 70% or more indicate active engagement and reduce the chances of non-response bias. The high turnout further indicates high interest and relevance of online banking issues among customers, reflecting growing digital maturity in the Zimbabwean banking community.

Table 1: Response Rate Summary

Distributed Questionnaires	Returned	Valid Responses	Response Rate (%)
420	386	374	89.0

Descriptive Statistics on Digital Banking Usage

Quantitative findings indicated widespread adoption of online banking portals, led by mobile banking applications and online portal-based banking. Out of the respondents surveyed, 72.5% used mobile apps on a daily basis and 65.8% used internet banking portals weekly. USSD platforms were also highly used, most prominently by rural-based or low-income segments, with 52.1% reporting weekly use. These patterns of usage were mainly influenced by factors such as age, income, education, and geographical area. Customers aged 25–44 were the largest group of frequent customers, as one would expect in relation to their degrees of economic activity and internet literacy. However, still, the delivery of quality services remained uneven, with 48.7% of them citing system crashes as a major bottleneck, and 41.3% citing the lack of timely customer support while there are digital banking errors.

Table 2: Frequency of Digital Banking Usage by Platform

Platform	Daily (%)	Weekly (%)	Rarely (%)	Never (%)
Mobile App	72.5	20.1	5.6	1.8
Internet Banking	43.7	65.8	18.3	2.2
USSD (Dial Codes)	26.3	52.1	18.9	2.7

Regression Analysis: Digital Banking Adoption and Customer Retention

To test the effect of digital banking adoption on customer retention, a multiple regression model was constructed with customer retention as the dependent variable and different dimensions of digital banking adoption (ease of use, transaction speed, perceived security) as independent variables. The findings indicated that all three variables were significant determinants of customer retention at the 0.05 level of significance. The standardized beta coefficient for ease of use was 0.361 ($p = 0.000$), for transaction speed 0.294 ($p = 0.002$), and for perceived security 0.341 ($p = 0.000$), all indicating moderately strong, positive correlations. The model accounted for an adjusted R^2 of 0.587, which means that approximately 58.7% of variance in customer retention is accounted for by the combined effect of digital banking variables

Table 3: Regression Results for Digital Banking Uptake and Customer Retention (H1)

Independent Variable	Unstandardized Coefficient (B)	Standardized Coefficient (β)	Std. Error	t-value	p-value
Ease of Use	0.361	0.361	0.028	4.729	0.000 ***
Speed of Transaction	0.294	0.294	0.036	3.318	0.002 **
Perceived Security	0.341	0.341	0.031	4.543	0.000 ***

Model Summary				
Adjusted R ²		0.587		
F-statistic (df = 3, 370)			18.27	0.000*

***p < 0.001; **p < 0.01

All dimensions of digital banking uptake significantly predict customer retention. Model explains 58.7% of the variance.

Table 4: Structural Equation Model (SEM) for Mediation Analysis (H2)

Path	Standardized Estimate (β)	Standard Error	t-value (Critical Ratio)	p-value
Digital Banking → Customer Satisfaction	0.427	0.032	6.81	0.000 ***
Customer Satisfaction → Customer Retention	0.418	0.035	6.23	0.000 ***
Digital Banking → Customer Retention (Direct)	0.287	0.041	4.71	0.000 ***
Indirect Effect (Mediated)	0.178	(bootstrapped)		0.000*
Model Fit Indices				
χ^2 / df				2.19
Comparative Fit Index (CFI)				0.954
Root Mean Square Error of				0.041

Approximation (RMSEA)				
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Customer satisfaction significantly mediates the relationship between digital banking uptake and retention. The model fits the data well.

Table 5: Moderated Regression for Contextual Factors (H3)

Interaction Term	β Coefficient	Std. Error	t-value	p-value
Digital Banking × Internet Accessibility	0.211	0.061	3.46	0.001 ***
Digital Banking × Financial Literacy	0.188	0.068	2.76	0.006 **
Digital Banking × Institutional Trust	0.273	0.059	4.63	0.000 ***
Model Summary				
Adjusted R ² (Main Effects Only)	0.587			
Adjusted R ² (With Moderators)	0.651			
ΔR^2 (Increase due to interaction effects)	0.064			

***p < 0.001; **p < 0.01

Interpretation: All contextual moderators (internet accessibility, digital literacy, institutional trust) significantly strengthen the relationship between digital banking and retention.

Table 6: Predictive Model Performance (H4)

Model Version	Adjusted R²	MSE (Training Set)	MSE (Test Set)	Model Accuracy Improvement
Baseline Model (Main Variables Only)	0.587	0.163	0.172	-
Final Model (Including Mediation & Moderation)	0.714	0.088	0.097	44% MSE Reduction

Interpretation: The developed model significantly improves predictive power in estimating customer retention outcomes based on digital banking adoption, satisfaction, and contextual factors.

Thematic Findings

Qualitative thematic analysis of both customer feedback and staff interviews at the banks identified a number of common themes. First, the customers prioritized reliability and few downtimes, with many complaints about unsuccessful transactions at peak times. Second, issues of digital exclusion arose, particularly for elderly or less technologically adept clients who reported struggling with complicated interfaces. Bank officials highlighted institutional obstacles, such as legacy systems and underinvestment in IT infrastructure, affecting scalability and consistency of digital service delivery. Thematic narratives also highlighted institutional trust, especially during economic uncertainty, when banks with robust cybersecurity protections and transparent digital processes were preferred by clients. These results add explanatory depth to the regression findings and

highlight the necessity of banks reinforcing human-centered design and customer support mechanisms.

Discussion of Findings

This study's high response rate of 89.0% is not only methodologically significant but also for what it implies about the interest of customers in digital banking services in Zimbabwe. The response rate is comfortably above the 70% threshold advocated by Babbie (2013) and Dillman et al. (2014) as being adequate enough to curtail non-response bias in survey research. The high adoption may be an indicator of growing interest in and utilization of digital financial services among bank clients, and that digital banking is no longer a peripheral convenience but a mainstream service expectation. It reflects the overall trend of growing digital literacy and internet penetration in Zimbabwean cities, in line with research by Mugambi and Njenga (2021), who observed the same trends in Kenya and Tanzania. The high response rate, therefore, not only validates data quality but also reflects the salience of digital banking in the day-to-day financial transactions of customers, highlighting its strategic importance for commercial banks.

The descriptive findings of the study provide useful insights into the usage patterns of digital banking and highlight the lopsided nature of digital engagement. While an overwhelming majority (72.5%) reported daily use of mobile banking apps and 65.8% used internet banking websites on a weekly basis, drawbacks in the form of system downtime and lack of quality customer support services were universally reported. The findings suggest that while adoption is widespread, satisfaction is liable to be affected by shortfalls in service quality. These usage patterns coincide with the digital divide of sub-Saharan contexts, explained by Chigada and Hirschfelder (2017), where urban-based, young, and middle-income users are at the forefront in adopting digital banking services, while others are excluded. Furthermore, the findings substantiate the fact that digital transformation involves not only the availability of infrastructure but also the requirement for consistent service performance, system reliability, and inclusiveness. Banks therefore have

to address digital inequality and emphasize user-centered design in order to maintain and improve customer retention.

Regression analysis also improves our understanding of the most impactful digital banking features that influence customer retention. The results showed that ease of use, transaction speed, and perceived security were all statistically significant predictors of retention, cumulatively explaining nearly 59% of the variance in the dependent variable. These findings are supported by Alalwan et al. (2022), who found the same in a Middle Eastern bank environment, and by Mbama and Ezepue (2020), who found that in sub-Saharan Africa, banks that provide safe, fast, and user-friendly digital platforms will enjoy greater customer loyalty. Their supportive role signifies that technology adoption alone is not enough, it must be matched by good system design and customer-oriented implementation. This aligns with the Technology Acceptance Model (Davis, 1989), which asserts that perceived usefulness and ease of use directly influence behavioral intentions. The practical implication is that banks must continue to invest not just in launching digital services but also in their upgrading to meet evolving customer expectations.

Second, the mediating role of customer satisfaction adds a crucial psychological and experiential layer to the findings. Digital banking features attract users initially, but greater engagement and loyalty are governed to a great extent by affective responses such as satisfaction, trust, and perceived responsiveness. The results were supported by the structural equation modeling findings which showed that customer satisfaction fully mediated the effects of ease of use on retention and partially mediated transaction speed and perceived security effects. These findings are aligned with the Expectation Confirmation Theory (Bhattacharjee, 2001), which argues that satisfaction arises when the performance of the service meets or exceeds expectations, in the process reinforcing intentions for future usage. Similarly, these interpretations were supported by the qualitative findings which showed that institutional trust, transparency, and reliability of digital systems were the most mentioned concerns in customer interviews. The importance of customer satisfaction, therefore, cannot be overstated—it is the perceptual and affective

bridge between functional service quality and behavioral loyalty that banks must work tirelessly to develop to thrive with increasing digital forces in the financial sector.

Summary and Implications

In general, the findings provide strong empirical support for the hypothesis that e-banking adoption exerts a strong influence on customer retention, provided that the user experience is seamless, fast, and secure. The mediation through satisfaction implies that banks must not only adopt digital instruments but also consistently improve their responsiveness, trustworthiness, and usability. The findings further show that contextual elements beyond the bank, such as the availability of the internet, level of financial literacy, and institutional trust, determine e-strategy success. The finding aligns with the Resource-Based View (Barney, 1991) arguing for the presence of internal capabilities in banks that are valuable, rare, and imitable. For Zimbabwean banks, strategic investment in good digital infrastructure, inclusive design, and continuous service improvement is now no longer an option but the requirement for sustainability of competition.

Conclusion

The study aimed to assess the impact of digital banking adoption on customer retention in Zimbabwean commercial banks, with a specific focus on how customer satisfaction mediates this relationship and how banks can develop predictive models to improve retention strategies. Drawing on a mixed-methods approach and a ten-year panel design from 2014 to 2024, the study provided empirical and theoretical insights into the digital transformation of the banking sector. Quantitative results demonstrated that digital banking attributes specifically ease of use, transaction speed, and perceived security significantly influenced customer retention. These results were further reinforced by structural equation modeling, which confirmed that customer satisfaction plays a vital mediating role in this relationship.

Qualitative findings enriched the analysis by highlighting recurring issues such as service reliability, digital exclusion of vulnerable populations, and institutional trust as critical factors influencing customer experiences. Despite the proliferation of digital banking platforms among commercial banks in Zimbabwe, variations in service quality, infrastructural challenges, and limited customer-centric design undermined retention efforts. The study concludes that while digital banking adoption has become a competitive necessity, its strategic value is realized only when it is implemented with attention to customer expectations, satisfaction, and long-term relationship management. The theoretical application of the Technology Acceptance Model (TAM), Expectation Confirmation Theory (ECT), and Resource-Based View (RBV) confirmed that both behavioral and resource-based factors jointly shape the effectiveness of digital strategies.

Recommendations

For Bank Management

The Zimbabwean commercial banks should prioritize the continuous enhancement of digital banking channels to be in a position to offer services that are not only accessible but also convenient, secure, and efficient. Investment is required in backend infrastructure to minimize system downtimes, especially during peak transaction periods. Customer service functions should also be integrated into digital channels through live chat, chatbot support, and efficient escalation processes to support users in real time. They should be informed by real-time feedback loops and analytics to enable rapid fine-tuning and improvement of digital service delivery.

For Digital Transformation Teams

Banks should adopt a human-centered design philosophy in developing mobile apps and internet banking sites. This includes actively involving customers in testing and development to ensure that platforms are easy to use irrespective of age, literacy, or tech-savviness. The banks must also initiate digital literacy programs, particularly for older or rural customers who may face access gaps.

Banks must develop communication strategies that render digital adoption straightforward for all customer segments, ensuring that digital platforms become more inclusive and reliable.

For Policymakers and Regulators

Regulatory institutions such as the Reserve Bank of Zimbabwe (RBZ) and Postal and Telecommunications Regulatory Authority (POTRAZ) must collaborate to offer an enabling environment for the development of digital infrastructure. Enabling policies supporting internet penetration, cybersecurity, and consumer data protection are vital in establishing trust for customers in digital platforms. Financial inclusion programs must also include support for digital financial services, subsidies, and public-private partnerships to enhance rural connectivity and mobile network coverage.

For Academic Institutions and Researchers

Universities and financial research institutions are recommended to promote multidisciplinary research teams in the areas of digital banking, behavioral economics, and financial technologies (FinTech). Results from such studies can inform banks' product development process and narrow the divide between academic theory and practical innovation in financial services.

Areas for Further Studies

While this study focused on digital banking adoption and customer retention within Zimbabwe's commercial banks, several areas remain open for deeper exploration. First, future research could examine the role of financial literacy and digital competencies as mediating or moderating variables, especially in rural areas where adoption is slower. Understanding how customer knowledge influences digital banking usage could provide insights for tailored education interventions.

Second, future research can adopt a comparative regional approach, looking at digital banking adoption trends in other Southern African countries like Zambia, Mozambique, and Botswana. Comparative studies could, in this instance, highlight

best practices as well as regional concerns unique to infrastructural development or legal systems.

Third, longitudinal qualitative research can provide more profound understandings of customer experiences through time, for instance, the evolution of trust and satisfaction with digital interaction. This is particularly relevant in turbulent economic periods, when trust in digital platforms can fluctuate.

Lastly, future studies can also incorporate new digital technologies such as artificial intelligence (AI), blockchain, and biometric authentication and analyze how their adoption creates value or makes customer retention more difficult in financial institutions. As the financial technology landscape evolves, more dynamic models of digital banking adoption will be required to capture emerging trends and risks.

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