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Zimbabwe: Addressing gender and cultural discrimination and improving access to credit and securing property rights for the poor.

#### **Introduction:**

Zimbabwe is a country that has been through economic turmoil, and economic glory. It has also been through political turmoil and political glory (Zimbabwean independence in 1980) ("Zimbabwe"). Through such stark contrasts in the nation we are able to use the trials and tribulations of Zimbabwe as a blueprint of how a nation's rise to grace (Zimbabwe was once called the breadbasket of Africa), descent from grace, and slow (hopefully) return to grace can influence not only the people, but also the entity as a whole.

"We recognize that poverty eradication, changing unsustainable and promoting sustainable patterns of consumption and production and protecting and managing the natural resource base of economic and social development are the overarching objectives and essential requirements for sustainable development." ("The Future We Want")

These are the hopes that Zimbabweans have for their country. There are many different occurrences in the history of Zimbabwe that one may pinpoint as the reason Zimbabwe has not attained such greatness as it once did during its glory days. Some may say that it was the lack of leadership roles assumed by the government during the Agrarian reform (Rosset). Others may add that the lackluster results from the constitutional gender equality laws have led to the country's rapid decline. One may allege that the poverty stricken homes in Zimbabwe are directly related to the lack of credit for them to flourish in the Agro-economy. To add to the previous argument, rapid climate changes in various aspects including the economy, environment, and social sectors have made a sustainable lifestyle difficult, and productivity levels low. Women in the workforce are hardly given any notice, and their ascension to leadership roles has proven to be slow, monotonous, and rare. Some may claim that the difficulty to access credit or obtain property rights has proven to be the hardest vicissitude of all. To wholly grasp the circumstances that have resulted in such poverty we must review the background, the poverty-stricken households, the various climate changes, the gender and cultural discrimination, the access to credit, and the property rights.

# **Background:**

The British colonized Zimbabwe (then Rhodesia named after Cecil Rhodes) in the 19<sup>th</sup> Century, but it declared independence from Britain in 1966 led by a white farmer Ian Smith. When the white minority banned all political activity by black Rhodesians, the blacks started a guerilla war lasting nearly two decades ending in 1980. After the civil war, Zimbabwe was granted independence and Robert Mugabe was named Prime Minister. He later changed his title to executive President in 1987. ("Zimbabwe History and Politics")

After the nation of Zimbabwe was granted independence in 1980, the government was put into frenzy because many black farmers were hoping that most of the land would be redistributed to them, whereas the white farmers that already owned the land were hoping for fair property rights ("Insights into the Policy and Legislation").

People displaced by the liberation war had set up squatter communities on private properties (the peasants and villagers are among the same who started the campaign for forced occupation of privately owned land which became the "fast track program" of 2000.) The Zimbabwean government had to redistribute the

land concentration from those who were previously in an advantage to those who had nothing in an equitable manner; they also had to improve land access to the majority of the black community, and deracialization and indigenization of large-scale farms.

Pre-colonization, Zimbabwean women always had rights and access to land. Women were highly regarded socially and attributed "a certain place of honor and respect." According to anthropologists, the roles played by pre-colonial Zimbabwean women shifted dramatically after being taken over by the British colonists. After independence, Mugabe promised that women would hold a high place in the law for the country's gratitude over the large role that the women played in the Zimbabwean liberation war. Contrary to his promises, gender equality was not written in the Zimbabwean constitution until 1996 (16 years after Zimbabwe was declared independent).

## "Typical" poor family:

Zimbabwe's population below the poverty line in 2004 was 68% ("Zimbabwe"). That means that the average Zimbabwean family is poor. During the period of 2000 and 2008, the average poor family in Zimbabwe consisted of seven people ("Livelihoods and Economic"). The children have high respect for elders and grandparents are treated like treasure. The quote *musha mukadzi*, (which literally means in the local language, Shona, "the woman is the home") highlights the significance of the role of the woman as central to the family's stability in Africa. Most women in the rural areas produce household food from subsistence farming, purchase food from neighboring small farms or buy from local shops at village growth points. A woman usually walks around the whole village getting different goods often through bartering. In the city, most women catch the bus to the grocery store and supermarkets or walk for many miles into town to go to the store. In Zimbabwe the staple meal is a thick porridge made from white cornmeal called "Sadza." Lacking almost any nutritional value, sadza is dipped into source vegetables and eaten with either chicken, fish, and on special occasions beef. ("Culture of Zimbabwe")

# **Major barriers for improvement:**

With the understanding that 60% of women in the labor force are unskilled it is apparent that women do not have adequate education ("Zimbabwe- Overview of Women's Work"). Gender and cultural discrimination affects the average family's household income by marginalizing the growth of possible income that could be generated by women. Instead of assuming leadership roles and trying to have a fixated income, women are at home where culturally their families have understood their sole job is to raise children, cook, and do laundry. Generally if the funds are low, Zimbabwean girls are instructed to stay at home while their brothers attend school. Many women do not even have identification (ID) cards, which is a tremendous problem because they are not bankable, and get locked out of the system. Furthermore, this hampers efforts by women trying to acquire economic assets.

#### **Gender Discrimination:**

Whether it's trading at markets, working on small informal farms and staying home to feed families, women have since devoted time and income to sustain their family's livelihood. Unfortunately, gender bias has meant that they often get ignored nationally due to lack of empowering policies by international development stakeholders who have often failed to acknowledge the discrepancies in equality between the two sexes and agricultural service providers who deny them access to necessary farm inputs.

In the court case *Magaya v. Magaya*, the true colors of the government's views on gender equality were shown. Unlike the pre-colonization days, when Shonhiwa Magaya died, and left his estate to his eldest daughter, his son appealed the case stating that according to customary laws a woman could not be appointed heir. Ms. Magaya was then moved out of the estate and put in a shack in the neighbor's backyard (15 Colum. J. Gender & L. 749). Such legal and social norms have led women to be discriminated against inheritance and in the business world, thus depriving them of economic asset base.

The sub-par access to land for women can be directly related to the extreme poverty women face in Zimbabwe. During the execution of the "fast track" land reform program in Zimbabwe (the land resettlement program that was announced July 2000) the rights that needed to be in place for women were pushed aside. This program brought along violence, and did not address the apparent root causes of poverty, including gender inequality and lack of access to land. When anarchy and violence are the order of the day it is women and youth who suffer most and drudgery and food insecurity often becomes reality.

The rural to urban migration that has been taking place since the turn of the century started with women and youth looking for opportunity. Since many poverty and education policies have failed in the recent years they are going to the city to find a better education and economic opportunities.

### Recommendations:

- 1. Human rights and inclusive policies or affirmative action specifically for the benefit of women need to be in place.
- 2. There must be robust land policies to allow for environmental management and sustainability. This will promote food security and improve human rights.

In Zimbabwean parliament, only 15% in the Lower House and 24% in the Upper House are women, although women make up the majority of the population (52%). ("World Classification")

To ensure that women's voices are heard at all times politically and socially the following must happen:

- 1. At least 50% of women should be in both sectors of parliament at all times.
- 2. All girls should have access to education
- 3. Schools should have a policy whereby girls from poor families can go to school for free (the school fees would be paid for with taxes, like the public schools in America).
- 4. Children should learn about equal rights from early forms of learning.
- 5. Women should have access to grocery stores where they can use money generated by sustainable projects using land, animals, and machinery to buy what they need; such that they do not spend too much time doing their chores around the house, which takes time away from work.
- 6. Sustainable innovations like biofuel and solar power are great tools to use that free women for more participation in wealth creation.
- 7. Women should have more committees to gather and support each other.

The saying "It takes two to tango" is applicable in this situation because for women to become empowered, men have to be involved as well. To involve men and women, they must partake in the following:

- 1. Women and men need to work together and come to an understanding of what they want from one another so the home can be happy and harmonious.
- 2. Village meetings should be designed at such a time whereby the women are finished with their household work and the men are done with their daily jobs.

This way, men and women work on understanding each other's needs and get educated on sustainable innovations (such as wind, solar power and bio fuel), money management, and ways to grow their social capital. These steps can help abolish discrimination against women in Zimbabwe.

The Zimbabwe Education Transition Fund and Agribank (government owned and set up specifically to give loans to farmers, "About Agribank") are two prime examples of organizations that are successfully supporting women and women farmers in Zimbabwe. Knowing that such organizations exist, it is apparent that the intention of assisting women in Zimbabwe is there, but the resources are not there. To scale up the work done by these organizations, they need to receive international lines of credit (via

World Bank and similar organizations). Financial support from international organizations is best way to assist these organizations.

Zimbabwe also possesses the Women's University in Africa, which strives to eliminate gender disparity through the education of women. One cannot attempt to change the culture of a nation, but to encourage the nation's growth, which is a philosophy that this University has taken to heart by not trying to change these women, but simply to educate them so that they can prosper in the nation. For this University to flourish, it is of the upmost necessity that men in Zimbabwe *encourage* their wives and daughters to attend the university and educate themselves. ("Vision, Mission, and Values")

### **Improving credit access:**

First and foremost there must be property rights and title deeds in place. In 2009 Mugabe abolished all farming land title deeds and introduced the 99-year lease making all land state property. At that time he stated, "The issuance of the 99-year leases is a critical milestone in the implementation and finalization of the land reform programme." ("Mugabe issues new farmers 99-year leases") Many have disagreed. Without property rights and title deeds in place the government can do whatever they want with *their* land because the farmers technically do not own it anymore. This practice needs to be abolished immediately as lack of title deeds equals no access to farming finance and credit mechanisms for inputs. Secondly, a sound rule of law must be in place to peacefully obtain these rights. If there is no concrete rule of law, another "Operation Murambatsvina" that demolished poor peasant dwellings could happen again (ZimOnline appropriately stated in reference to the government, "It is these people who have been making the country ungovernable by their criminal activities actually.") If farmers and landowners have title deeds, then they can have collateral that could potentially be used against a loan from the bank.

#### Recommendations:

- 1. Since Zimbabwe is an agro-economy, banks should give loans specifically for agricultural purposes.
- 2. There also should be special banks in place for accessible assistance in building a business.
- 3. Since gender bias makes it harder for women to obtain loans from the bank than men, Zimbabwe may consider offering loans similar to the Grameen bank in India whereby a loan is only awarded for housing or starting up a business if it is in the name of a woman.
- 4. Banks like Agribank Zimbabwe who are attempting to model the Grameen need to receive International funding to expand its efforts.

### **Food Security:**

The economic, environmental, and social climate changes are areas that need to be addressed when discussing access to credit for the poor in Zimbabwe. For instance, Zimbabwe has gone through many droughts and erratic rainfalls in the past years that have made it harder for farmers to decipher what to grow. The average farmer plants maize, peanuts, and beans as their annual crops whereas the commercial farmer usually plants tobacco, paprika, and cotton. To sustainably keep their crops flourishing, farmers should plant crops that do well in adverse weather conditions, and local banks should have special loans that encourage farmers to plant certain orphan crops (millet and sorghum) and black eyed peas. Farm heads may want to start a rural meeting once a week to discuss problems that each of them are facing on their farms and find solutions together ("Rural women's access").

Banks should start giving out agriculture loans for those that are using eco-friendly tools to farm with, like organic manure. Organizations funded by the government or banks should educate farmers on how to properly use new sustainable tools. Productivity enhancing technologies to help farm more efficiently will be directly related to farmer's crop yields. The economic climate change stemmed greatly from the high inflation in 2008, and monetary funds not responding well to the droughts that the farmers were experiencing. This is directly related to the social sector because the poor became poorer. The slums in

Zimbabwe had become increasingly worse and low wages brought people to their lowest height and unclean water sources brought along the unexpected harsh disease cholera.

## **Securing Property Rights for Poor:**

Unfortunately, the government let all of the pressure get to their head, and decided to use violence to get the land from unwilling white farmers ("Insights into the Policy and Legislation"). This method that the government used was especially lethal, because it put large-scale farms in the hands of those who were not properly educated or skilled to obtain such a huge responsibility. In my opinion, this is the number one reason why the Zimbabwean economy fell. This country once fed nearly the whole continent of Africa, but shortly after all of the land redistribution processes were done it could barely feed itself. Much of the land given out by the government was also given *to* the government, which meant that women and the poor were still marginalized.

#### Recommendations:

Although these recommendations are based on the variable that the government of Zimbabwe is susceptible to change, this may not be the case. One has to realize that governments come and go, but educating the people correctly for when the time comes for a new change in government is of dire necessity for the country of Zimbabwe and is the number one role that Zimbabweans should play in the process of reforming their government. To secure the land for the poor, the position of the Zimbabwean government still needs to change whereby they can properly assess their policies of land redistribution and equitably fix them. The opposition in Zimbabwe is also calling for a land audit, so that they can see how much land was given to whom. To help the government of Zimbabwe complete the land audit, the government needs to be supported by outside organizations in the *principle* of the audit by showing them how to successfully complete one. A subject that has been previously stressed is the need to educate those who are farm owners on how to run their farms correctly. If those who are in charge of the economy and the well being of the nation do not know what they are doing it is impossible for the nation to move forward in its future endeavors.

### **Relation to Millennium Development Goals (MDG):**

The first MDG is to eradicate extreme poverty and hunger. As depicted throughout this paper, Zimbabwe still has a lot of work cut out for them. Again, the land reform policies have proven to be an issue that is holding the country back from prosperity. The economic turmoil that the country faced in the past few years has skyrocketed the unemployment level, and has resulted in a critical lack of basic goods, services, and infrastructure the country needs to survive.

MDG three is to promote gender equality and empower women. The first target of the Zimbabwean government was to eliminate gender disparity in primary and secondary education by 2015. The percentage of female students in primary school in 2009 was 49% and the percentage of females in upper secondary school in 2009 was 35%. These numbers need to go up to at least 90%. This is a necessity for women to achieve their goals because without education, we all have nothing. For women to be considered "equals" among men, they have to be trained like men including have the same education. Confidence building initiatives must be scaled up to inspire other women to run for government roles and parliamentary positions. If the government does not properly represent women their voices will not properly be heard.

Lastly, in MDG seven, Targets 7A (Integrating sustainable development principles into the country policies and programs and reversing the loss of environmental resources), 7C, (by 2015 to have halved the proportion of people without access to safe drinking water and basic sanitation) and 7D (to have achieved a significant improvement in the lives of at least 100 million slum-dwellers by 2020) must be addressed.

To ensure that these goals are reached, I recommend the following:

- 1. More robust approaches at leveraging both international and domestic environmental financing.
- 2. Rehabilitation programs whereby the main objective is restoring the existing water and sanitation infrastructure in rural and urban areas must be a priority.
- 3. The sanitation and hygiene sector needs to be heavily assessed followed up by an investment plan to put Zimbabwe on track to achieve this MDG.

For Zimbabwe to achieve success in reaching its MDGs, it is of the upmost necessity that these recommendations are followed. ("2010 Millennium Development Goals Status Report Zimbabwe")

### **Conclusion:**

In conclusion, to fully appreciate the circumstances that have resulted from the immense poverty and suffering the world is seeing in Zimbabwe, we must inspect the country's background, poor families, erratic climate changes, cultural and gender discrimination, its access to credit, and property rights. With women being the central beings of households in Zimbabwe they are particularly necessary to keeping the family together. More should be done to empower them economically and to improve their coping strategies under adverse climate. Famously spoken at the Rio+20 conference, "What is good for women is good for the planet." I believe this quotation to be especially true regarding Zimbabwean matters. There is a lot to be said of the women of Zimbabwe that keep pushing harder and harder to develop their goals, while still not getting the same rights that their male colleagues may receive. Such perseverance is what carries the nation through its various past trials and, certainly, its various trials in the future. The scope of this paper was not to attenuate or mitigate the strong roles that men have played in the development of Zimbabwe, but instead to credit the work that women have done as well and to find a way to harmoniously cohabitate in the nation.

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