

Urban Poverty in Zimbabwe: *The Case of Mutare*

Research Report

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Field Research Report

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About PRFT

Vision

PRFT vision is the attainment of a socially and economically stable and equitable society that addresses the needs of its members in a sustainable manner leading to a Zimbabwe Free from Poverty in which every human being lives a dignified, secure and decent life, and there is sustainable human development.

Mission

Our mission is to conduct poverty related research, advocate for and facilitate national dialogue on sustainable poverty reduction and human development issues.

Goal

Our goal is to influence the formulation of pro-poor policies through carrying out research on poverty related issues, engaging with policy makers, promoting broad-based consultative dialogue and processes, as well as advocating for sustain-able human development in Zimbabwe.

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LIST OF ABBREVIATIONS AND ACRONYMS USED

BEAM	Basic Education Assistance Module
NGOs	Non Governmental Organizations
PRFT	Poverty Reduction Forum Trust
ZESA	Zimbabwe Electrical Supply Authority
ZIMRA	Zimbabwe Revenue Authority
Zimstat	Zimbabwe National Statistics Agency
ZINWA	Zimbabwe National Water Authority

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SECTION 1: EXECUTIVE SUMMARY

This report presents findings of a research study investigating urban poverty in Mutare, the fourth largest city of Zimbabwe. Commissioned by the Poverty Trust Reduction Forum, the study sought to provide empirical evidence to inform lobbying, advocacy and other poverty-alleviation interventions. The study was undertaken to investigate the characteristics and dynamics of poverty in the urban setting of Mutare. Data was primarily collected through face-to-face interviews with 37 purposively selected respondents. The interviews were supplemented by data collected through a stakeholder workshop, as well as interviews with local NGOs working in the area of poverty alleviation and/or reduction.

Urban poverty, the study found, is characterized by a lack of capacity to acquire decent shelter; provide regular and healthy meals for one's family; pay for children's education; and access needed healthcare. Poverty is influenced by a myriad of factors that include low level of education, shrinking job market, absence of or limited support, HIV and AIDS. The multi-currency system currently used in the country was revealed to be making the economic environment significantly more difficult to navigate for those living under poverty. Conditions of poverty increase a person's vulnerability to all forms of exploitation, abuse, harassment and illness. Under such conditions, safety nets are eroded and the psycho-social strain experienced by persons is intensified.

The report concludes with the presentation of a set of recommendations made to policy-makers, government agencies and other actors on how to address the situation of urban poverty in Mutare.

SECTION 2: OVERVIEW OF THE STUDY

This report presents findings from a research study on urban poverty. The study, commissioned by The Poverty Reduction Forum Trust, sought to investigate urban poverty in Zimbabwe using Mutare as a case study. Mutare, the fourth largest city in Zimbabwe and the capital of Manicaland Province, is located in the Eastern Highlands next to the Zimbabwe's boarder with Mozambique. According to national census data of 2002, Mutare has a population of approximately 170,000 inhabitants.

Like the rest of the country, Mutare has experienced the economic upheavals that have characterised Zimbabwe in the last decade. In an effort to stabilize the economy, the government introduced a multi-currency system in 2009 to replace the national currency. As of September 2011, the poverty datum line for a family of five is \$534, and \$107 per capita (Zimstat Office). That means a family of five generating a monthly income below \$534 is considered to be living in poverty. In a country where the monthly salaries of civil servants are well below \$500 and the rate of unemployment is on the rise, it would be logical to conclude that the majority of the country's citizens are living in poverty.

What does it mean to be living in poverty? Addressing this question was the principal purpose for this study. The aim of this study was to investigate the characteristics and dynamics of urban poverty in Mutare. As such, the study sought to reveal conditions of poverty with the aim of generating a profile that describes the nature of urban poverty in this particular context. It should be noted that the study did not seek to measure or assess the extent of poverty in Mutare. In other words, the study did not try to determine how many people are living under poverty in Mutare.

The central research question guiding the study was: *what are the characteristics and dynamics of urban poverty in Mutare?* This central research question was supported by the following secondary questions:

- 1) What are the characteristics of urban poverty in Mutare?
- 2) What is the nature of challenges faced by the poor?
- 3) What are the impacts of these challenges on the quality of life?
- 4) What factors influence conditions of poverty?
- 5) How does the multi-currency system influence the lives of the poor?

SECTION 3: THE HUMAN CAPABILITY APPROACH TO POVERTY

There are various approaches to defining poverty and consequently, there is no one agreed approach to measuring and studying poverty. The manner in which poverty is measured and addressed largely depends on the approach employed to conceptualize the phenomenon of poverty. To illustrate, let us consider the distinction between absolute and relative approaches to poverty. The absolute poverty approach defines poverty as the lack of food and shelter needed to maintain a decent life. This approach to poverty defines poor people as those without adequate food and shelter. With this definition, poverty looks the same in any and all contexts. In contrast, the relative poverty approach defines poverty as a condition where one earns less than that of the half of the country's average income because they would not be able to afford what the average citizen needs to live decently. The approach assumes that the average citizen is able to afford a decent standard of living and therefore those earning significantly less would not be able to meet this standard of living. For example, if the average income of a country is \$1,000, half of that would be \$500. Therefore, the poor would be those earning less than \$500. Defined as such, one may be poor in one context but not in another, depending on the average income of that country. The two approaches are but two of many approaches that may be employed in the study of poverty. Each approach will have particular strengths and weaknesses with some complementing each other while others contradict. Because of this, it is important to select an approach to studying poverty that is appropriate to a given purpose.

The selection of an approach is typically guided by the purpose of the study. The approach used in this study draws on the human capabilities approach to poverty. The human capabilities approach defines poverty as "the absence of basic human capabilities to function at a minimally acceptable level within a society" (Lok-Dessalien, 1999). Poverty is seen not only as a lack of certain material things (such as food and shelter) but also as the lack of the

capability to meet one's needs. Capability, as used in this context, refers to a person's opportunity and ability to generate or produce desired particular outcomes so as to meet one's needs. Thus, this approach would consider a person to be poor when s/he lacks the ability to satisfy his/her needs at a minimal adequate level. The human capability approach therefore looks at the ends (meeting of needs), as well as the means (the ways through which people meet the ends). For example, food is an end while the ability to acquire needed food is a means. The capabilities approach also considers the internal and external factors that influence a person's capabilities. An advantage of this approach is that it allows the definition of poverty to emerge from the context of the study. In addition, the human capability approach facilitates the identification of poverty indicators, influencing factors and impact in a particular context. Using this approach, people in a particular context are able to construct their own meanings of poverty and describe their experiences of it as opposed to them responding to an imposed definition of poverty.

SECTION 4: RESEARCH DESIGN

Data for the study was collected from individuals in Sakubva and Chikanga using a survey instrument consisting of structured and semi-structured questions (see appendix A for the instrument). Interviews were conducted face-to-face using Shona and/or English (depending on respondent's preference). The respondents were purposively selected based on the criteria that they were low-income earners. This sample was chosen based on the assumption that the lower the income earned by an individual, the more likely s/he is to experience conditions of poverty and therefore be able to provide valuable insight into what it means to be living in poverty. For this reason, the researcher specifically targeted persons residing in high-density areas. She also interviewed participants in a 'food-for-work' program that is run by a local non-governmental organization (NGO). Supplementary data was collected at a stake-holders workshop held in Mutare.

Thirty seven (37) individuals were interviewed for the study. Sixty-two (62%) of the interviews were female while 38% were male. The ages of respondents ranged from 16 to 76 with the average age for the study sample being 42. The youngest respondent in the study was a 16 year old girl who heads a household of four orphaned siblings. A 76 year old widow, the primary care-giver of young grandchildren, was the oldest respondent in the study. The age distribution of respondents is depicted in Table 1.

Table 1: Age Distribution of Respondents

Age Group	Number of respondents	Percentage
20 and below	2	5%
21 – 30	7	19%
31 – 40	10	27%
41 – 50	4	11%
51 – 60	9	24%

61 – 70	4	11%
70 and over	1	3%
Total	37	100%

In addition to the 37 low-income individuals, the researcher interviewed three representatives of non-governmental organizations who worked in the area of poverty alleviation in Mutare. In all, 40 interviews were conducted.

SECTION 5: PRESENTATION OF FINDINGS

Study findings are presented in three sections. The first section describes the primary indicators of poverty in Mutare. The factors that contribute to poverty are the focus of the second section. The third and final section of the presentation of findings discusses the impact of poverty.

Indicators of Urban Poverty

Indicators are factors that help us identify the state or level of something, in this case, urban poverty. The study yielded three categories of indicators relevant to identifying and/or assessing urban poverty. The three indicators are: (1) inadequate accommodation; (2) low earnings; and (3) limited ability to meet basic needs. While these indicators would apply to any urban setting, their manifestation will vary by context.

Inadequate Accommodation

The majority of respondents interviewed live in rented accommodation. Some are renting flats owned by the Mutare City Council while others are renting rooms in houses designed to accommodate a single family. While the living situations described vary, there is a central theme that weaves through them – there are too many people living in too small a space that is barely affordable.

Consider the case of one of the respondents, an elderly woman, who lives in a make-shift wooden shack in Dangamvura which has no toilet facilities or access to water. Her three grandchildren, for whom she is the primary custodian, are forced to find other places to live because of these living conditions. She told the researcher, ‘if you were to see where I live, you would cry.’ Many families are living in houses where every room (including the kitchen) is rented out to a different family. Rented kitchens in two-roomed houses are homes to a number of families interviewed. The study found that more often than not, there will be more than one household living at a house. For example, there may be one family living in the bedroom, another living in the living room, and yet another family living in the kitchen. This is the case of one family consisting of a mother and her three children who are sharing a two bedroom house with two other families. In all, there are 11 people living at this house. Some described situations where their older children will have to go to find other places to spend the night because there is no space for everyone in the home. Given this set up, all cooking is done outdoors and people are forced to use public toilets. Not surprisingly, privacy is a

luxury that few can afford. In some situations, families are sharing rooms with other families with just a bed sheet dividing the space between them.

The more fortunate among the group interviewed were those living in houses still under construction. They are fortunate in that they typically have more space and the owners of the house do not require them to pay rent - they enjoy rent-free accommodation in exchange for the provision of security for the premises. Equally fortunate are those who have relatives who are able to offer them some space to live for free.

We may surmise that one dimension of urban poverty is living in spaces that are small and crowded. It means not having access to amenities such as electricity, indoor cooking and even indoor plumbing in some instances. It also means not having much individual and family privacy.

Low earnings

Respondents were asked about the activities in which they engaged to generate income to support themselves and their families. Figure 1 is a graphical presentation of categories of activities through which respondents generate income.

Forty-one percent (41%) of respondents engage in what may be categorized as piecemeal work, commonly referred to as 'piece-jobs'. This was the most common income generating activity in which respondents engaged. Piece-meal work refers to chores done in exchange for money or in-kind payment which is usually in the form of food or clothes. Respondents described how they go door to door offering to do people's chores in the house (such as laundry) or gardening in exchange for money, food or clothing. It was estimated that the most income one is likely to generate from this activity is \$30 a month.

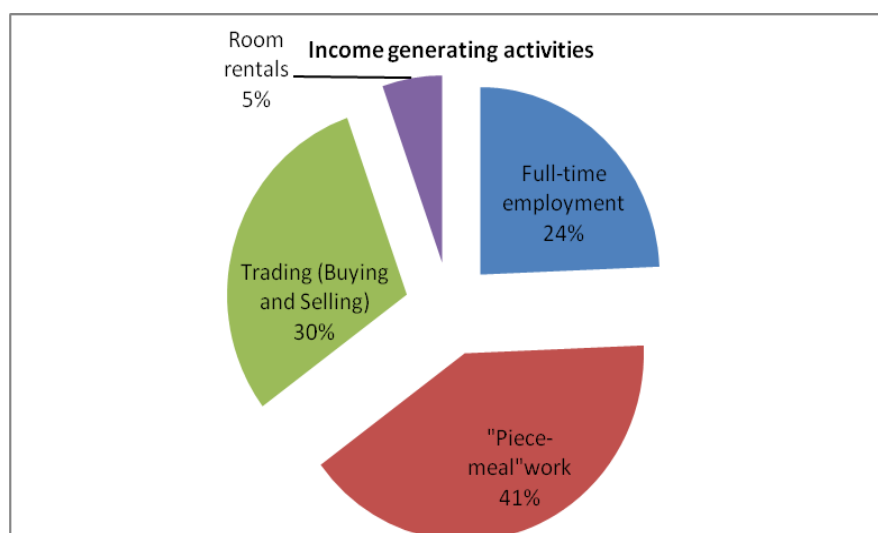


Figure 1: Income generating activities

Trading (buying and selling) was the second frequently cited mode of generating income. Data suggests that market vending is women's domain. The majority of women interviewed stated that they are either currently or did at one time run a market stall where they sold fruits

and vegetables. Monthly income raised from this activity ranges from \$20 to \$90. That means that profit generated from market vending ranges from about \$1 to \$3 per day.

Fruits and vegetables are not the only commodities traded in this activity. A grandmother explained that she orders eggs and nuts and then sends out her young grandchildren to go sell the products on the street. This raises about \$20 a month for the family. Trading in phone recharge cards (“juice cards”) generates a profit of about \$65. Selling tyres and chickens generates an income of approximately \$50 a month. The study found that women are more likely to be engaged in market-vending than men. However, trading in phone recharge cards and chickens were activities engaged in by both men and women. Trading in tyres was an activity mentioned only by the male respondents.

The category of employment, which includes self-employed artisans, accounts for 24% of the study respondents. The lower salary scales for the employed were approximately \$60. This salary was earned by people who worked as domestic workers, employed to manage stalls at the flea market and part-time security guards. On the higher end are employees earning salaries in the range of \$120 to \$150 dollars. In this category are people who work in blue-collar jobs at local companies and the city council. Self-employed artisans generate average gross monthly revenues of around \$250 which, after accounting for operating costs, leaves them with a net of approximately \$150.

Table 2: Income Generated by Activity

Activity	% of Respondents	Approximate Income	Monthly
“Piece-jobs” (Piece-meal work)	41%	\$30	
Trading and vending	30%	\$20 – 90	
Employment	24%	\$60 - \$150	
Room rentals	5%	\$35 – 100	

A small subset of the sample makes money from renting out rooms in their houses. The data suggests that range of income raised from rentals ranges from \$35 to \$100 (for those with more than one room to rent).

Struggling to meet basic needs

A recurring theme emerging from the data is that respondents are struggling to meet their basic needs. The money earned is not sufficient to meet family needs adequately. Take for example a market vendor who is making \$1 a day. A grandmother in such predicament explained that she finds herself having to decide whether to use the little money she earns to pay rent or buy food for her grandchildren. When posed the question, ‘how much money do you spend on food for your family?’ many respondents simply said any money left after rent is paid is spent on food. In a situation where many of respondents are struggling to pay rent, this means that there is very little money available to buy food. Some respondents said their families regularly have one meal a day and two meals a day at the most. Some families are

forced to go for days without food because there will be simply no money to buy food. A program officer at a local NGO explained the fact that participants in their ‘food-for- work’ program are willing to work for 16 hours a week for a 10kg bag of mealie-meal is evidence of the extent of dire need. This observation was supported by respondents who admitted that there are times when they are forced to go begging in the streets because they will have gone for days without eating.

Even those who are employed full-time complained about not being able to feed their families. One man explained that he needs \$4 daily to meet the food needs of his family of five. He leaves \$2 with his wife for her to buy bread; he needs \$1 to buy lunch for himself and another dollar to buy relish for the evening meal. This totals up to about \$80 a month for food which is slightly over half of the \$150 net income he makes from his welding business.

Rent paid for accommodation ranges from \$21 to \$50 with the average rent cost being \$35 (see Figure 2). This proved to be unaffordable for many of the respondents. A number of respondents are in a situation where they owe their landlords (which in some cases is the Mutare City Council) months of unpaid rent. For example, one woman said she owes the Council more than \$200 in unpaid rent. She, like others in similar situations, is living in fear of being evicted from their homes. Furthermore, electricity service has been shut off in many of the residences for non-payment. Utility tariffs are unaffordable for many.

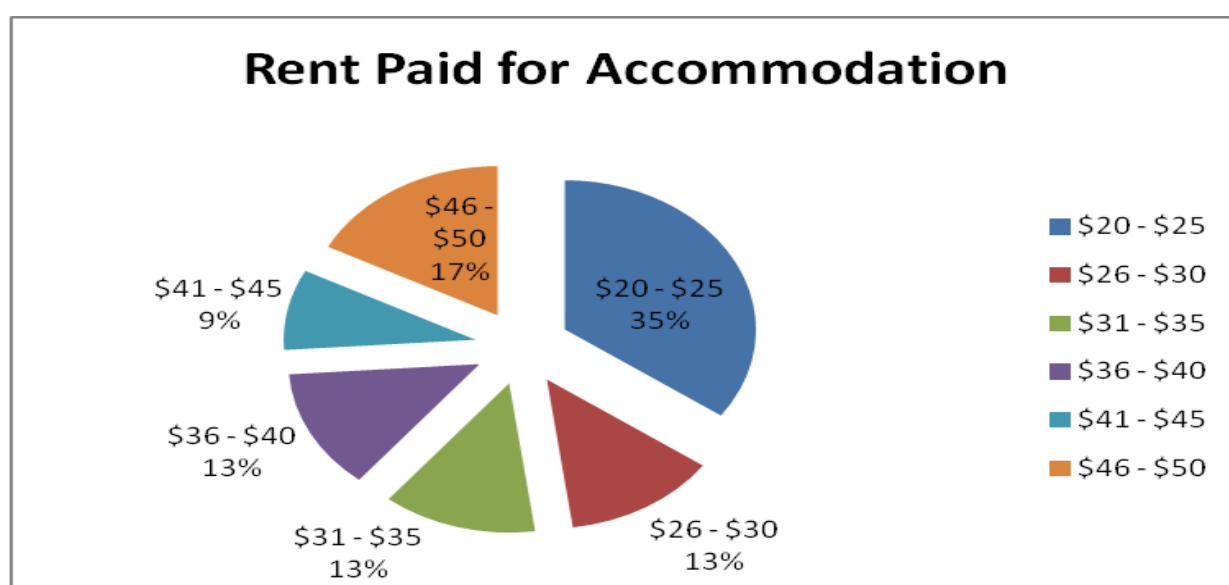


Figure 2: Rent Paid for Accommodation

In addition to rent and food, respondents are also struggling to access medical care. This is especially the case for respondents who are living with HIV and are on anti-retroviral treatment programs for which they need approximately \$2 to pay for the consultation fee at the local public clinic. The fee is paid per visit and can come up to a total of \$8 - \$10 a month. After paying for rent and food, there is simply no money left for medication or any other medical services that maybe needed.

Respondents lamented their inability to afford school fees for the children under their care. More often than not, school fees are paid late or not at all. A lot of children are simply not going to school because of lack of money to pay for their fees. Here is an example to illustrate the situation. A young man in Sakubva passed his Ordinary Level examinations with mostly A's and B's and qualifies for further studies. However, because his mother is unable to afford to pay the outstanding fees of \$120, he has been unable to get his certificate and proceed with his education. His mother worries that her son who shows such promise has nothing to do but sit at home in frustration. In another case, a young mother sent her daughter to live with her sister in their rural home because school fees are cheaper there. Unfortunately, she is still unable to afford the fees even though they are cheaper. Her daughter is still at her sisters but not going to school. From the sample, it is evident that there are many children that are not attending school due to financial constraints. The few that are attending school are doing so with the help of programs such as the *Basic Education Assistance Module* (BEAM). However, these programs do not cater for all children.

Limited ability to meet one's basic needs of decent shelter, food, medical care and education characterizes the condition of living in poverty.

Influencing Factors

Analysis of the data yielded five (5) sets of factors that contribute to conditions of poverty, namely, low level of education; limited employment opportunities, declining support systems; impact of HIV and AIDS; and a restrictive economic environment.

Low Levels of Education

Close to half, 48% of the respondents had a level of education less than high school with some not even having had any schooling at all. It should be noted that while 46% of the respondents had some secondary school education, many had not completed all four years of high school. As shown in Table 2, a small subset of the sample had attained education level beyond secondary school.

Table 3: Level of Education

Level of Education	Number	Percentage
No schooling	2	5%
Primary	16	43%
Secondary	17	46%
Tertiary	2	5%
Total	37	100%

Respondents observed that the chances of finding decent employment in the current environment where job supply is decreasing is slim, and even more so for people without

qualifications. The low level of education therefore partly explains the limited options for income-generating activities available to people living in poverty.

Limited Employment Opportunities

A major challenge cited by respondents is the lack of employment opportunities. Unemployment has risen as local companies have shut down or downsized. A 28 year old man explained that he has resorted to trading in phone recharge cards after not being able to find a job to support his wife and child. Two women working at the flea-market shared that they were forced to seek work after their husbands were laid off. Elderly women in their 60s and beyond are being forced to look for paying jobs because their adult children are barely scraping by because they have been unable to find jobs. Typically, the most disadvantaged in a situation where there are no jobs would be those that are least qualified. Consider the fact that a job advertisement for the position of an office cleaner usually calls for at least five O' Levels, this would mean that most of the respondents in this study would not qualify to apply for this job. It can be concluded that the opportunities for employment are extremely limited for those with low levels of education. Respondents noted that even piecemeal work is increasingly becoming harder at present.

Declining Support Systems

Women, in particular, cited the absence of support as a major contributing factor in their struggle to meet their needs. This was especially the case for women who were the sole breadwinners of their families, such as those who were widowed and unmarried. The category of 'unmarried' includes those who have never been married, are separated or divorced, and those who are single mothers. Unmarried women made up 27% of the sample. Twenty-four (24%) of the respondents are widowed women. This means over half of the sample were women who were heading their households as primary breadwinners. Many said their struggle to survive began or intensified after the death of their husbands or the end of their marriages which left them as the primary breadwinners with children and/or grandchildren to support. Some cited the lack of support from adult children as a contributing factor to their struggle to survive. Their adult children were barely able to take care of themselves, let alone support their parents. In some instances, children had died leaving their aging parents with grandchildren to support. Without the support of spouses or off-spring, the struggle only intensifies. The director of a local NGO noted that there has been a reduction of support provided by NGOs to people living in poverty due to funding restrictions by donor agencies.

Restrictive economic environment

Respondents noted that the multi-currency system had helped to stabilize the economy and facilitated the availability of commodities on the market. However, the general feeling was that it was harder to generate income in this environment. The new system has been accompanied by a rising cost of living, shrinking job market, and less business activity in the informal sector. Trading of goods on the informal market has been negatively impacted with the introduction of the multi-currency system. In this way, the multi-currency system is viewed as a contributing factor to poverty. Prior to the introduction of the multi-currency system, people were able to support their families through exchanging money on the black market. In those days, a little foreign currency would go a long way. One respondent aptly

described the situation as follows, “the multi-currency system has been good for the country but if you don’t have the means to make the money, your situation will be even harder.”

It emerged that the cost of commodities and services is increasing while the value of labour is decreasing. There is a general perception that what a dollar will buy today is a lot less than what the same dollar bought last year. To illustrate the point, consider that a bucket of maize has gone up from about \$3 to \$5 in the last year. While the reason for the increase is not clear, what is clear is that there is an increase of approximately 40% in what is a staple food in this context. On the other hand, a person has to do a lot more work to earn a dollar in the current environment. For example, a market vendor may make a profit of \$1 in a full day’s work. It would take her a week’s work to be able to buy a bucket of maize, and only a bucket of maize. Respondents lamented that “you don’t even see where the money goes” which implies that the purchasing power of money has decreased.

“The money is not circulating” is a prevailing sentiment among the respondents. Money circulation (or lack thereof) was the explanation furnished for why sales from trading is low; why consumer purchase of products and services of self-employed are low and why it is getting harder to find piecemeal work.

HIV and AIDS

HIV and AIDS are contributing significantly to poverty. In cases where the breadwinner of a family is unable to work because of HIV-related complications, the family finds itself with less or no income. This was the case of a respondent whose husband had passed away due to illness, and she was unable to continue working because of her poor health. She attributes the illness to her current financial crisis because since the deterioration of health, she has not been able to engage in activities that generate income for her family for which is now the only breadwinner. The pandemic also contributes to the situations of people such as grandparents and other relatives who are left with the responsibility of taking care of children orphaned by the disease. The situation is particularly grave in situations of child-headed households where an older sibling takes charge of meeting the household needs of the younger sibling. A 16 year old girl interviewed in this study worries about how to pay fees for her youngest sibling who will be starting school in the coming year. She herself had to drop out of school before completing high school so that she could take care of her four siblings.

Impact of Poverty

Poor accommodation, low earnings and unmet needs will have an impact on the quality of one’s life. The study revealed some of these impacts. It should be noted that this is not an exhaustive list of impacts.

Increased vulnerability

Conditions of poverty increase one’s vulnerability to exploitation and abuse. People are willing to work long and hard for a little bit of money or food. There are also instances where people, women in particular, stay in abusive situations because they have no means of surviving if they leave. This was the situation of a young woman interviewed who was supported by a struggling grandmother and saw marriage as her way “easing her

grandmother's burden." She is now living with a husband who abuses her but sees no other options for herself because she cannot return to her grandmother's seeing as she is also struggling to survive. Respondents expressed concern about situations where young children are sent to sell snacks and other items in non-child friendly places like pubs and bars thus exposing them to potential dangers. There is a general perception that conditions of poverty are responsible for people, particularly young women, engaging in risky sexual behavior such as commercial sex work and sexual relationships with older men.

People are also vulnerable to other forms of abuses, such as police brutality and extortion. There are numerous cases of police beating up women found selling their wares illegally. The women are beaten up and the wares are taken from them. As one respondent observed, the women may have broken the law but beating them up is not the legal procedure for addressing the crime. The victims of such brutality are unable to defend themselves from such brutality.

In addition to the above, the combination of inadequate living conditions, insufficient food and lack of access to health care makes for a situation where people are vulnerable to illnesses.

Erosion of Safety Nets

The study revealed that conditions of poverty experienced by an individual are likely to impact members of the individual's informal network of care. A network of care, as used in this context, refers to a group of people who depend on each other for their well-being which may include relatives, neighbours, and friends. People living in poverty are unable to assist or support aging parents or orphaned kin who may depend on them for their well-being. Thus, when poverty affects an individual, the impact is felt by everyone in that person's network of care. Simply put, "I cannot care of another if I am unable to take care of myself." One young man said he has not visited his parents in the rural areas for a long time because he is ashamed to go there with nothing to give them and knowing they depend on him for support. Another respondent explained that her family in the rural areas is looking to her to be sending groceries regularly yet she is barely managing to feed herself and her two children. The safety net or network of care consisting of close friends and family who assist each other in difficult times is eroded. "When an emergency arises these days," explained one respondent, "there is no one to turn to because everyone you know is also struggling."

Psychosocial impact of poverty

Conditions of poverty also have an impact on the physical, social and psychological well-being of individuals. One of the people interviewed in this study is a 65 year old grandmother with custody of four orphaned grandchildren. She is the head of the family and sole breadwinner. She walked with a limp due to pain in her legs and has to carefully sit and get up from her chair because of back problems. Added to that, her eyesight is beginning to fail her. Nevertheless, she has to work in order to sustain her family. She told the researcher that the work she is currently doing is digging holes for tree planting. This is back-breaking work for a young person, let alone an elderly woman. The job earns her about \$20 at the end of the month which is primarily spent on rent and food. She is under a lot of stress and confessed that she sometimes wishes she were dead. Sadly, other respondents in this study shared a similar sentiment. They are overwhelmed by the demands of the situation and feel

they have no way to turn, no way to resolve it. Furthermore, conditions of poverty negatively affect relationships between people by inciting discord and conflict in families and communities.

Constraints on Capabilities

The study revealed various types of constraints that make it difficult for people living in poverty to change their situation. A recurring concern expressed by respondents is that they lack capital to seed new business ventures or grow existing ones. As noted earlier, many of the respondents depend on trading as a means to make a living. Their situation is such that much of the profit generated from transactions has to be spent on living expenses and is not reinvested in the business venture. Some have seen their trading ventures folding up because they were unable to restock their products. Lack of capital is a constraint to the capability of people living in poverty to improve their situation.

According to the respondents, there was a time when they would engage in farming to grow crops to feed their families, and sometimes generate some extra money. The current financial constraints and rising prices have made farming supplies and implements unaffordable to many. Moreover, reported tensions and conflicts in outlying rural areas are deterring urban folk from going to spend time farming in the rural areas.

Another type of constraint to capabilities revealed in the study is that of increasing debt. Because people earn less than they need to meet their needs, they have to borrow money from others to survive. This means they are incurring debt without any idea of how it will be paid off. Thus, some of any income that is generated has to go to paying off existing debts. The larger the amount owed, the longer it will take to recover. In addition to the debts that people are incurring to survive, some are also struggling with the burden of debt owed to utility companies which was incurred during the local currency era and converted to US dollars.

Environmental Degradation

Poverty not only impacts the well-being of human beings but it also impacts the natural environment. Mutare is known for mountains with lush vegetation. However, the lush vegetation is decreasing at a fast rate as people are forced to seek for firewood for personal use and trading. Most of the respondents interviewed use firewood to cook because electricity was shut off due to non-payment, and that wood all comes from the mountains. This suggests that conditions of poverty have a great impact on the natural environment.

SECTION 6: KEY CONCLUSIONS

Main conclusions drawn from the study are:

- Conditions of poverty are especially hard for the very young and the very old (child-headed and elderly-head of households); people living with HIV; and people living with disabilities when there are no support systems to attend to their needs.

- While all people living in poverty are vulnerable to exploitation and abuse, women are more vulnerable than men as they carry more of the burden of sheltering, feeding and clothing dependents.
- Poverty not only affects individuals and their immediate families, but also the extended family members who may depend on support from that family.
- The very systems of support that are meant to cushion the blow of poverty are being eroded by conditions of poverty thus intensifying the impact of poverty on the lives of individuals.
- Poverty is jeopardizing the future for the many children living under poverty who are denied education and consequently have less of a chance for breaking the cycle of poverty.
- The multi-currency system benefits those in the formal economic system thus making conditions harsher for the poor whose livelihood is mostly in the informal sector. This results in widening the gap between the rich and the poor.
- Urban poverty has a negative impact on the natural environment

SECTION 7: RECOMMENDATIONS

The recommendations that follow were generated by participants who attended a stakeholder workshop held in Mutare. The participants included residents of Mutare, representatives from the NGO community and government agencies. Following a presentation of the key findings from the study, participants were asked to make recommendations for addressing the highlighted challenges.

Recommendations to Policy-makers (local and national)

Economy:

- Review the multi-currency system and consider measures for making it beneficial for people living in poverty who mainly work in the informal sector.
- Revitalize industry to create employment opportunities
- Implement policies to support the informal sector, such as availing seed money for income-generating projects

Education:

- Introduce skill-based education curriculum
- Set up adult education programs that focus on more than just adult literacy
- Increase investment in local universities to improve education and create more employment. In this vein, presidential scholarships should be awarded for education at local universities instead of regional universities.
- Make primary education free for all
- Increase national budget allocation for education ministries

Welfare:

- Introduce social welfare grants for the elderly and custodians of children who are unable to work
- Increase social security pension for the elderly
- Increase national budget allocations to social service ministries
- Establish programs to support female household heads because they face the brunt of poverty
- Consider exemptions in health and transport services for the most vulnerable (e.g. the elderly, people living with disabilities)

Housing:

- Formulate and implement housing policies that provide for affordable mortgages

Other:

- Make national healing a priority to improve relations and enable free movement between rural and urban communities
- Through the Reserve Bank, convert bank savings that were in local currency to multi-currencies and compensate citizens for any loss incurred
- Ensure that indigenization policies benefit all citizens and not select groups of people
- Ensure that natural resources benefit local communities
- Make health services more affordable

Recommendations to the Local Council

- Ensure that reasonable rates are charged for all council services
- Revise housing policy in order to accommodate more people
- Build more flats to accommodate Mutare's growing population and decrease over-crowding
- Make stands affordable to low-income people
- Increase services to accommodate for increased population
- Implement new policies for supporting informal sector

Recommendations to Zimbabwe Electrical Supply Authority (ZESA)

- Write off debts incurred prior to introduction of multi-currency systems
- Make tariffs more reasonable and affordable
- Provide a schedule for load-shedding to ensure that power is available more consistently
- Introduce pre-payment options for consumers

Recommendations to Zimbabwe National Water Authority (ZINWA)

- Charge rates that are reasonable and affordable
- Eliminate charges for boreholes

Recommendations to the Zimbabwe Revenue Authority (ZIMRA)

- Lower taxes charged on salaries and commodities
- Remove duty on basic commodities to make them more affordable

Recommendations to the Non-Governmental Organizations (NGOs) and Local Community Groups

- Prioritize activities that provide individuals with ‘life-saving’ skills
- Advocate against practices that promote environmental degradation
- Advocate for and assist in the provision of decent and affordable shelter for all

Recommendations to Individuals Living in Poverty

- Join community organizations who are advocating on behalf of the poor
- Learn about the responsibilities of elected and appointed leaders, make use of them, and remove them when they are not delivering
- Participate in council activities, e.g. meetings, budget consultations, etc
- Be able to scrutinize and understand utility bills
- Strive to be self-reliant and decrease dependency on donors
- Develop a sense of ownership for resources and use them responsibly
- Limit the number of children you have to what you are able to support
- Live within your means

SECTION 8: CONCLUSION

This study has highlighted that the impact of poverty is far reaching. Poverty impacts individuals and everyone dependent on them. It also affects the physical and social environment in which people live. Poverty not only compromises the well-being of people today, but also the well-being of future generations. Any efforts to address the situation of poverty should therefore strive to not only alleviate poverty but eradicate poverty. This is the only way that it will be possible to break the cycle of poverty where poverty begets more poverty. It is our hope that the findings and recommendations presented in this report will make a contribution to this cause.

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