AFRODAD

The Impact of Indebtedness on HUMAN RIGHTS IN ZIMBABWE

Zimbabwe Coalition on Debt and Development

ZIMCODD

Table of Contents

Acronyms

AFRODAD	African Forum and Network on Debt and Development
AfDB	African Development Bank
BEAM	Basic Education Assistance Module
CPR	Civil and Political Rights
CPWD	Convention on Persons with Disabilities
CRC	Convention on the Rights of the Child
GDP	Gross Domestic Product
ECOSOC	Economic and Social Rights
ESAP	Economic Structural Adjustment Programme
ESCR	Economic, Social and Cultural Rights
FDI	Foreign Direct Investment
GoZ	Government of Zimbabwe
ICCPR	International Covenant on Civil and Political Rights
ICESCR	International Covenant on Economic, Social and Cultural Rights
IFIs	International Financial Institutions
HDI	Human Development Index
HFI	Human Freedom Index
MDGs	Millennium Development Goals
MoFED	Ministry of Finance and Economic Development
OHCHR	Office of the High Commissioner for Human Rights
RBZ	Reserve Bank of Zimbabwe
SAPs	Structural Adjustment Programs
SDGs	Sustainable Development Goals
SPV	Social Protection Value
TSP	Transitional Stabilisation Program
UDHR	Universal Declaration of Human Rights
UN	United Nations
USA	United States of America
WB	World Bank
ZAADS	Zimbabwe Accelerated Arrears Clearance, Debt and Development Strategy
ZIMCODD	Zimbabwe Coalition on Debt and Development
ZSE	Zimbabwe Stock Exchange

Ackwoledgements

AFRODAD would like to acknowledge frantic efforts by the Acting Executive Director, Theophilus Jong Yungong, for providing leadership in this study, the lead researcher for this paper, Sharon Hofisi, who worked tirelessly to put this publication together. We would also like to acknowledge Tirivangani Mutazu and Reginald Chaoneka for reviewing and editing the document.

Special mention and gratitude go to the key informants and interviewees.

Executive Summary

For more than a decade now, Zimbabwe's total public debt to its Gross Domestic Product (GDP) has been above that of the Southern African Development Community (SADC) regional threshold of 60% and above the 70% limit stated in the Constitution of Zimbabwe, Act 2013.

Zimbabwe just like most developing countries requires a lot of financial resources to meet its developmental needs and the Sustainable Development Goals (SDGs). In 2019, the African Development Bank (AfDB) stated that Zimbabwe requires an estimated US$10.6 billion to build the enabling infrastructure for development. However, investment in this sector has been falling behind by far due to the country's debt crises. For more than a decade now, Zimbabwe's total public debt to its Gross Domestic Product (GDP) has been above that of the Southern African Development Community (SADC) regional threshold of 60% and above the 70% limit stated in the Constitution of Zimbabwe, Act 2013.

Empirical evidence has shown that in many of the poorest countries, debt repayment is often carried out at the expense of basic human rights, such as the rights to food, health, education, adequate housing, and work. Further, debt servicing and harmful conditions linked to loans and debt relief often limit investment in and undermine the provision of accessible public services. It is against this backdrop that the African Forum and Network on Debt and Development (AFRODAD) undertook this research to explore the nexus between Zimbabwe's external and domestic indebtedness and human rights with a focus on economic and social rights as enshrined in the Constitution of Zimbabwe, Act 2013. The odiousness of Zimbabwe's public debt was examined from the perspective of key human rights[1] principles such as individual sovereignty, good governance, dialogic and participatory democracy, the rule of law as well as the involvement and participation of the active citizenry in national development and governance processes. The research highlights that Zimbabwe is saddled by both external and domestic debts. This debt has adversely affected the State's ability to set aside resources required to meet its human rights obligations under regional and international human rights treaties to which it is a State Party to and those encapsulated in its Constitution. The debt burden continues to affect the Government of Zimbabwe's ability to meet the demands and expectations of its citizens as they relate to social and economic rights, public service delivery and social protection, thus further putting a strain on the social contract between the state and its citizens. Instead[2], with a view to restructuring its debt, the country continues to adopt austerity measures such as the 2% tax which has attracted massive disapproval from citizens and private sector alike. The study also provides an overview of how debt affects different sectors of the population differently and how this has contributed to inequality in Zimbabwe.

For this research, AFRODAD engaged public debt and public management experts and institutions who focus on debt and public finance management to inform the findings. The major findings of the research and recommendations proffered hereto, bear significantly on how the Government of Zimbabwe should adopt public debt management strategies that do not lead to the violation of the fundamental rights of its citizens. It is envisaged that this study will help Zimbabwe continue the discourse around the public debt and human rights in Zimbabwe, debt which has placed the country in a stinging economic crisis that has condemned Zimbabweans to low standards of living, abject poverty and poor enjoyment of economic, social and cultural rights.

"the African Development Bank (AfDB) stated that Zimbabwe requires an estimated US$10.6 billion to build the enabling infrastructure for development."

INTRODUCTION

Constitution and Parliamentary oversight on state revenueSection 300 of the Constitution of Zimbabwe, 2013, ('Constitution'), deals with the legislative provisions on public debt. Section 298 enjoins the state to respect the principles of public financial management while section 299 enjoins Parliament to oversee state revenues and expenditures. From a good governance perspective, section 3 the Constitution makes human rights justiciable as part of founding principles and values for Zimbabwe. The Constitution also makes social and economic rights justiciable in Chapter 4, the Declaration of Rights. Key International instruments on human rightsAt a global level, the United Nations Human Rights Office of the High Commissioner (OHCHR) notes that the imperative to address the effects of foreign debt on human rights arises from the principle of international assistance and cooperation implicitly and explicitly provided for in Article 1 (3) and 56 of the United Nations Charter and other binding instruments (OHCHR, 2020).

The other crucial Articles include Article 28 of the Universal Declaration of Human Rights (UDHR) on an international order that makes human rights realisable (including extreme indebtedness of low-and middle-income countries); Article 2 (1) of the International Covenant on Economic, Social and Cultural Rights (ICESCR) on steps taken by states individually or through assistance to achieve the progressive realisation of these rights; Article 4 (2) of the Convention on the Rights of Persons with Disabilities on international rights and enjoyment of ECOSOC rights amongst other instruments such as the Article 4 of the Convention on the Rights of the Child, Article 3 (3) of the Declaration on the Right to Development, Paragraph 10, 12 and 13 of the Vienna Declaration and Rights to Development and the Millennium Declaration used to establish the Millennium Development Goals (MDGs) (OHCHR, 2020).Should Zimbabwe strive to fit in the HIPC requirement?In undertaking this study, AFRODAD was cognisant of the failure by less developed countries to translate international political commitments on addressing the debt crisis into action as well as the failure by the international community to deliver on equitable and lasting solutions to the debt problem (Lumina, 2013). At a developmental and foreign policy level, more developed countries (as main creditor nations) consider United Nations human rights bodies such as the Independent Expert on the effects of foreign debt and other related international financial obligations of states on the full enjoyment of human rights to be the inappropriate forum to address the nexus between foreign debts and realisation of human rights in less developed countries (OHCHR, 2020). Whether addressed under the UN system or other international bodies, concern has been that forums suggested by more developed countries to deal with questions of foreign debt and debt forgiveness fail to deliver on an equitable and durable solution to the sovereign debt problem (OHCHR, 2020).

As a country not classified under Highly-Indebted Poor Countries (HIPCs), Zimbabwe's debts are classified by the International Monetary Fund (IMF) and the World Bank (WB) as 'sustainable' based on the debt sustainability criteria devised by the Bretton Woods institutions. The criterion leaves non-HIPC countries struggling under the burden of high external debt repayments that significantly reduce the available resources for social investment (OHCHR, 2020). In the result, creditors often classify debts in less-developed countries under poor debt management rather than creditor-driven problems; thus failing to strike a balance between endogenous shocks such as corruption and poor decisions by national governments on one hand and profligate lending on the other; uncertainty in domestic production, volatility in global prices, deteriorating terms of trade and increase in interest rates that contribute to the debt crisis on the other hand (OHCHR, 2020).

This research contains four chapters. Chapter one provides a discussion on the following: the background to the study, statement of the problem, research objectives and questions, justification of the study, methodology as well as ethical considerations. Chapter two of the study focuses on the operating environment and gives an overview of the political, economy, and human rights situation prevailing in

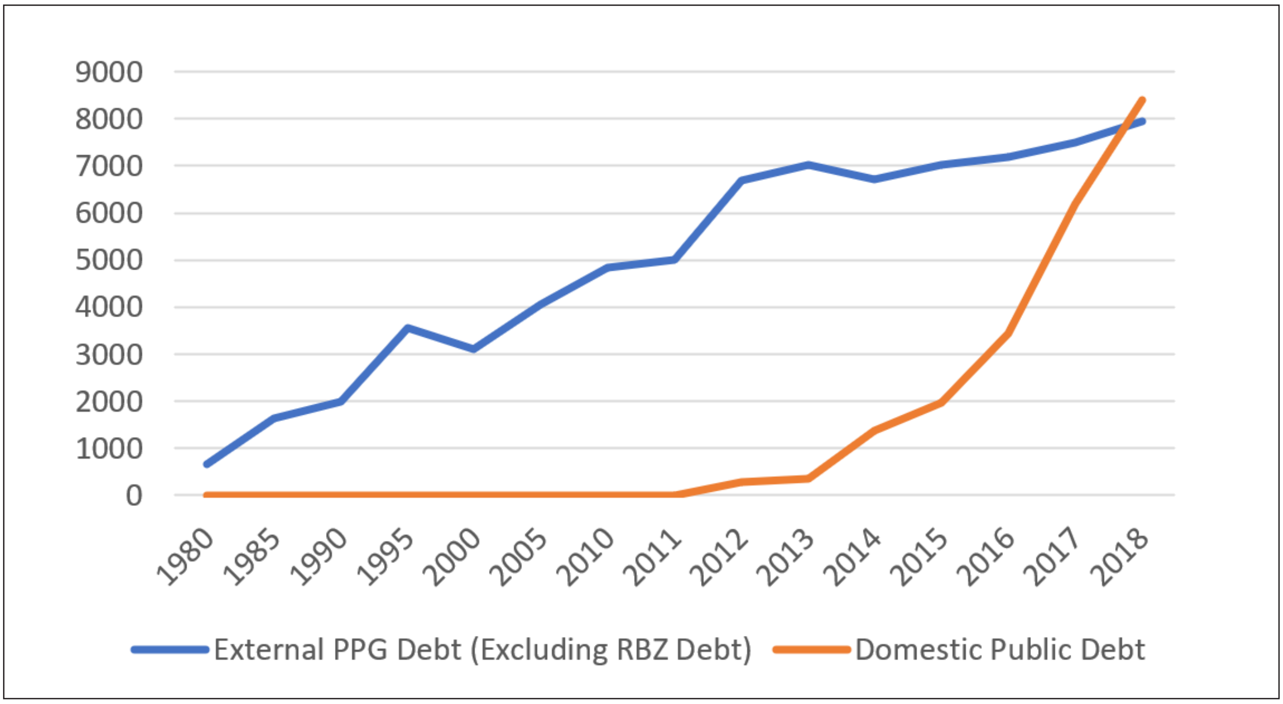
Zimbabwe at the time of this research. It also provides an analysis of Zimbabwe's debt situation. Chapter three deals with the findings from the research and shows how debt affects the social and economic rights, public service delivery and social protection, thus further creating inequalities. It shows that effective public debt management is essential for Zimbabwe to improve social and economic rights such as food, and water and health-care, The chapter further provides an overview of how debt has impacted on the rights of vulnerable groups of the population such as the rights of children, women and the elderly. The last chapter of the research, chapter 4 provides recommendations on how Zimbabwe can migrate towards sustainable and human rights centered debt servicing and debt recovery strategies.

1.1 Background of the study

While Zimbabwe has serviced the IMF debt, it still owes the WB and other International Financial Institutions (IFIs) under the Paris or Beijing Clubs. With the dawn of independence, the IMF reports show that Zimbabwe's public debt has been accumulating exponentially. The government inherited and paid its sovereign debt at independence. The Government of Zimbabwe (GoZ) inherited and paid its sovereign debt at independence. However, it started to borrow externally from international financial institutions such as IMF, African Development Bank (AfDB), and the WB to service the debt which was inherited from the colonial era (potentially odious and illegitimate debt).

This encompasses the national debt which comprised of internal debt (owing to national creditors) and external debt (owing to foreign creditors such as the IMF and WB) incurred in financing expenditures. **Domestic debt** is a country's debt borrowed from within the confines of the country and **foreign debt** is the money borrowed outside the country and to be paid back in the currency in which it is borrowed.

Figure1: External and Domestic Public Debt in US$ millions



Source: 2018 Annual Public Debt Bulletin:
(http://www.zimtreasury.gov.zw/index.php?option=com_phocadownload&view=category&id=58:debt-bulletin&Itemid=759

Zimbabwe inherited US$ 700 million of debt from the Rhodesian government (Tambo, 2017). The WB however agreed to loans for projects in Zimbabwe of more than US$500 million, at interests that could exceed 10% (Deaden, 2017). Zimbabwe's debts in the 1980s further increased when the GoZ was battling to prevent destabilization from apartheid, South Africa. Zimbabwe called for the cancellation of these 'apartheid debts', but in effect, they are still being recycled and they are yet to be settled (Deaden, 2017).[1] The admission from the IMF and WB that that Structural Adjustment Programs (SAPs) reforms did not work when the WB underestimated GoZ's concerns about the impact of reforms on the distribution of income and assets and the racial divide inherited at independence makes the Bretton woods debts appear to be odious. It is thus argued that international law has to be invoked to determine whether Zimbabwe should pay the debts in all earnest. External debt rose from 21.9% of Gross Domestic Product (GDP) in June 1980 to 40% of GDP in June 1988 (Deaden, 2017).

> Zimbabwe is striving to attain middle-income status by 2030. Effects of FDI, ODA and public debt affect this quest.

The social effects of Zimbabwe's debts in the 1990s were debilitating since the debts increased owing to debt repayments which equalled 25% of exports and 25% of government revenue, thus increasing the levels of poverty (Tambo, 2017). This meant Zimbabwe had to depend on new loans to pay old debts (Tambo, 2017).

The Economic Structural Adjustment Program (ESAP) which was adopted in the 1990s led to the deterioration of the economy and compromised public sector delivery and undermined the state's obligation to fulfil fundamental human rights. Specifically, the right to food, though not justiciable under the Lancaster House Constitution, 1979, was not enjoyed as Zimbabwe also faced a severe drought in 1992. Food prices increased 14-fold from 1990 to 1999 (Tambo, 2017). Further, the foreign exchange crisis also contributed to poverty and poor health service which undermined the realisation and enjoyment of the right to health care and the right to education. There was a nine-fold increase in the price of healthcare between 1990 and 1999 leading deaths of women and children at childbirth (Tambo, 2017). Social unrest and the payment of money to independence war veterans in 1997 further strained Zimbabwe's economy. Tambo (2017) states that the proportion of people living below the poverty datum line had increased from 40% in 1990 to 75% by 1999. Zimbabwe's unexpected involvement in the Democratic Republic of Congo (DRC) war in 1998 also contributed to the country's bankruptcy which forced Zimbabwe to take loans from IMF, WB, and AfDB. Excessive shortages of foreign currency and depreciation of the Zimbabwean dollar in the period 1997-2000 affected the government's capacity to service external debts, which later on saw Zimbabwe being restricted from external borrowing from IFIs and resorting to domestic borrowing. Essentially, economic growth fell from 4.5% in the 1980s to 2.9% from 1991-97 (Tambo, 2017).

During the turn of the 2000s, Zimbabwe defaulted on its debt servicing owing to the bill of the DRC war which amounted to US$360 million a year; unbudgeted pensions of ZW$50 000 to each war veteran (Tambo, 2017). A fallout with western countries led Zimbabwe to borrow from China and the Lima Plan payment (Tambo, 2017). While the multi-currency regime from 2009 to 2013 improved Zimbabwe's access to foreign currency and also improved the social security and economic social rights of citizens, the GoZ still had a huge domestic debt accrued from 2004 onwards, when it borrowed from internal market players, central banks, commercial banks, non-banking sectors in the form of Treasury Bills (TBs) and Reserve Bank of Zimbabwe (RBZ) bank overdrafts. However, most of the domestic debt before 2009 become insignificant due to the hyper-inflation which was experienced around 2007-2008.

ZIMCODD (2019b) states that the huge debt overhang impacted on the country's

[1] N Deaden (n 17). From Deaden's argument, IMF and WB debts can be classified as odious on the basis that their policies for debt relief could hardly have been contained even by a well-meaning government since the results affected every part of society. Further, the IMF and WB recycled Zimbabwe's pre-independence debt by extending loans to the country on the condition that Zimbabwe implemented structural adjustment reforms, led to cutting of government spending, liberalised trade, freezing of wages and removal of financial control.

creditworthiness, further raising the country's risk profile, and resulting in massive disinvestment as well as a potential violation of human rights. The State's ability to fulfil its human rights obligations is dependent upon the availability and allocation of resources to essential investments in human and social development. Thus, odious debt has the potential of undermining the realisation and enjoyment of human rights. From this perspective it is therefore important to demand that the state's constitutional obligations to protect, promote, respect, and fulfil human rights laid out in section 44 of the Constitution be interrogated. The country's unsustainable debt also reflects highly on economic development and the country's commitment to the realisation of the Sustainable Development Goals (SDGs); its Vision 2030 quest to achieve middle-income status, and contribution to the continental Agenda 2063 vision. The GoZ needs to hearken to development-oriented voices so that a culture of human rights is sustained.

1.2 Statement of the Problem

The link between the public debt and human rights is much more complex and has received a lot of attention from an economic, political, and moral perspective, especially in the developing world. It is an undisputable fact that the economic possibilities of a developing country like Zimbabwe are far exceeded by its debt repayment obligations. Zimbabwe's ballooning external and domestic debt stood at US$9.2 billion as at April 2020 (World Bank, 2020).

The Mid-Term Fiscal Policy Review of July 2020 notes that external debt was US$8.094 billion of which about 73% are arrears. Domestic debt as of May 2020 stood at ZWL$12.89 billion. Further, the country continues to face high poverty rates and food insecurity. It is estimated that the population in extreme poverty was 29% in 2018 and rose to 34% in 2019 (World Bank, 2020). The ability of national governments to enter into debt contracts can serve an important role in the sound management of their affairs, and thus also their ability to fulfil the human rights of their populations. However, public debt raises serious human rights concerns when very high levels of debt significantly limit the ability of countries to manage their affairs effectively. High debt levels can limit the capacities of governments to provide the social services necessary to ensure even a minimally adequate standard of living for their people and divert resources and energy from the pursuit of short- and long-term strategies that further their peoples' well-being. The impact of debt on human rights has been amplified during this coronavirus disease (COVID-19) pandemic[2] as the State continues to fail to craft responses that help the vulnerable sections of society to deal with the social and economic effects of the pandemic. While the Constitution entrenches many rights, economic and social rights for women, youth, people with disabilities and other vulnerable groups are the most affected and have been exacerbated during the COVID-19 pandemic.

Unemployment, failure to engage in alternative sources of livelihoods[3] as a result of the indefinite national lockdown imposed by the GoZ in March 2020, and salary cuts related to the pandemic have increased incidents of domestic violence, child neglect, and social insecurity. COVID-19 threatens to increase the poverty headcount at US$ 5.50 per day for about half-billion people who constitute eighty percent of the world's population (World Bank, 2020). This then begs the question whether it is morally justified for the country to set aside resources to pay its debts while a significant proportion of the citizens are in extreme poverty and have even the fulfilment of their basic needs, such as food, shelter and health care, frustrated. If an individual suffers from poverty, his/her socio-economic rights are undermined by definition (Pogge, 2008). Initiatives to service public debt or improve resource mobilization are difficult in the coronavirus and post-coronavirus eras. Resolving debt arrears thus remains central and the country should rethink adopting the rand, anti-austerity measures, re-dollarisation, and other alternatives that can improve its debt repayment strategy. Availability and proper utilization of public finance management systems contemplated by the Constitution and international frameworks are important.

1.3 Research Objectives

The study sought to:

a) Examine the nexus between public indebtedness, economic development, and socio-economic human rights, including public service delivery.

b) Analyse the impacts of public indebtedness on

[2] The Coronavirus disease (COVID-19) is an infectious disease caused by a newly discovered coronavirus. The World Health Organisation declared the COVID-19 outbreak as a pandemic on 11 March 2020. https://www.who.int/emergencies/diseases/novel-coronavirus-2019

[3] It is estimated that 90 percent of Zimbabwe's population is employed in the informal sector. https://theconversation.com/zimbabwes-shattered-economy-poses-a-serious-challenge-to-fighting-covid-19-135066

socio-economic rights, human development, and public service delivery.
c). Suggest possible solutions to solve indebtedness and promote sound public financial management.

1.4 Research Questions

This study focused on the implications of indebtedness on human rights. As such it sought to answer the following questions.

a) Is there a nexus between public indebtedness, human rights, development, and public service delivery?

b) What are the impacts of indebtedness on human rights, human development, and public service delivery?

c) What recommendations can be proffered to solve Zimbabwe's indebtedness or promote commitment to public finance management which fosters human rights?

1.5 Justification and Literature Review

The research examined the implications of indebtedness on human rights, human development, and public service delivery in Zimbabwe. Zimbabwe is a low-income country that has been ravaged by lack of good governance and just like the rest of the world is grappling with the unprecedented coronavirus. Most research on indebtedness focus on its implications on economic growth, service delivery, state succession, and national development without specifically mentioning human rights. Thus, this study contributes to the knowledge base on the link between public debt and socio-economic and civil rights. The justiciability of socio-economic and other categories of constitutional rights in Zimbabwe means that the state's obligations to protect, promote, respect, and fulfil human rights must be studied from the perspective of its capacity to service its external and domestic debts. In this regard, this research examined such connectedness and Zimbabwe's commitment to fulfilling social and economic rights as encapsulated in its Constitution.

A scan of literature review on the impact of foreign capital (FDI, Official Development Assistance and Debt) on human rights in developing countries, brings to the fore two competing views: the liberal neoclassical school and the dependency school. The liberal neoclassical school predict a positive relationship between foreign capital and human rights while the dependency school postulates a negative relationship. Empirical studies have shown mixed evidence on the effect of foreign capital on[4] certain human rights such as physical integrity rights, political rights and civil liberties. Foreign capital penetration affects quality of life of citizens in the recipient country. Human rights conditions are largely influenced by human rights policies made by political elites (government leaders). The liberal neoclassical school of thought posits that foreign capital leads to economic growth which widens the choice and voice of citizens. The dependency theory advances the argument that policy choices made by political elites are constrained and guided by their connections to the developed world with policies favouring foreign interest at the expense of citizens and domestic economy.

Political analysts have for long highlighted the importance of the middleclass to the functioning of stable democracy (Lipset, 1959). The growth of the middle class enhances citizens' participation in politics which challenges policies made by political elites (Learner, 1958). The financial muscle within middle-class is used to demand socio-economic and political reforms that benefit all citizens. The argument by the liberal neoclassical school is that foreign capital promote expansion of the middle-class through economic growth which then trickles down to respect of human rights. Governments of developing countries are desperately in need of foreign capital to finance development projects within their jurisdictions.

To attract foreign money the lending governments/institutions often require reshaping of traditional policies that favour the elites, upholding rule of law and development of social services and infrastructure (Chhibber, 1997).

Loan conditionality from international financial institutions include liberalisation and opening up of economies which then led to the creation of jobs, expansion of consumer choice and help kickstart

[4] Physical integrity right comprises of freedom from extrajudicial killings, torture, political imprisonment, and disappearance.

programs for better housing, health, and education for citizens (Spero and Hart, 1997). Thailand is one country that managed to attract foreign capital in the 1980s which then boosted economic growth resulting in citizens demanding for democracy and respect of human rights (Girling,1996).

The dependency theory critiques the neoclassical argument on development (Becker, 1995). It posits that foreign capital is usually centred around exploitation of developing countries by industrialised countries. Foreign capital enters developing countries, co-opts political elites, exploit natural resources, and leaves the economy disadvantaged (Prebisch, 1963).

Poverty then emerges out of the uneven production of wealth. Foreign loans often promote participation of Multinational Corporations (MNCs) in local economy which often extract more money from the economy than they invest, displace local capital, erode the tax base (through tax breaks) and hinder redistribution of social benefits. The Bretton Woods institutions requirement of free markets and austerity measures as conditionality for loans results in cutting of government expenditure particularly to social sectors which worsens the status of human rights in developing countries (Franklin, 1997). Bhattacharya *et al.*(1997) posit that when political elites are then co-opted, they stand to personally benefit from such unequal development, thus inclining them to bow to foreign interests. Such circumstances may require the political elites controlling the general citizens through use of repression thus infringing their civil and political rights (Meyer, 1996).

1.6 Methodology

In this study, qualitative methods were employed to collect data. Qualitative methods were preferred as their reliability can still be promoted. According to Taylor (2005) qualitative research methods study things in their natural setting, attempting to make sense of or to interpret phenomena in terms of meanings. In all this, the reliability of qualitative methods was based on the argument from Neuman (2014) that reliability means consistency or dependability. Therefore, in order to achieve consistency or dependability the researcher focused on key informants and documentary searches to record observations consistently.

The COVID-19 pandemic meant face to face interviews or movement was restricted. Hence, the research conducted WhatsApp-based interviews and video-conferencing with respondents. A key informant interviewee who is a public debt expert and an economist with information on debt servicing, policy implementation, and GDP calculation were interviewed using the face to face method.

The research was also largely based on desk research, therefore documentary sources from development institutions, state institutions, civil society and academia were widely used. In this regard, the research utilised documentary evidence from institutions such as AFRODAD, Zimbabwe Coalition on Debt and Development (ZIMCODD), Zimbabwe Human Rights Commission (ZHRC), Ministry of Finance and Economic Development (MoFED), Reserve Bank of Zimbabwe, private creditors, and providers of public services such as water, health, and education. Legislative documents such as the Constitution, international laws, and institutional reports also provided useful insights on the odiousness of Zimbabwe's public debt. The report also utilised useful links, media reports, and public statements to analyse Zimbabwe's responses to its huge public debt.

The IMF guidelines on public debt management were also used since they prioritise sovereign debt management as the process of establishing and executing a strategy for managing the government debt to raise the required amount of funding, achieve its risk and cost objectives, and to meet any other

> "Foreign loans often promote participation of Multinational Corporations (MNCs) in local economy which often extract more money from the economy than they invest....."

sovereign debt management goals the government may have set (www.imf.org).

Convenient-snowball sampling was used to get information from the key informants from the ZIMCODD, ZHRC in a snowball manner as one informant connected the researcher to another informant. This sampling technique was suitable in the context of the COVID-19 pandemic where various restrictions prohibited the researchers from reaching out to several respondents. Furthermore, the snowball sampling was suitable for this study because the area of indebtedness and how it affects human rights is a sensitive issue, especially in an era where the state can use the unprecedented COVID-19 crisis to shirk civic space and violate human rights obligations pertaining to economic development, public service delivery, and human rights. Purposive sampling was suitable for this desk research as it enabled the researcher to focus on particular issues such as ECOSOC rights, public service delivery; economic development; external lenders; domestic creditors; financial stability mechanism; constitutionalisation of public debt management and other benchmarks.

The data was analysed thematically by identifying, analysing, and reporting patterns and themes. The themes and patterns prioritised relate to generations of human rights, specifically ECOSOC rights, public service delivery, and economic development with a bias towards social security, social spending, poverty and inequality, and social protection. The research adhered to research ethics on confidentiality and anonymity where human respondents were interviewed. No consent forms were requested virtually or physically by the respondents. Key informants or respondents were willing to participate and those whose voices were recorded encouraged the researcher to transcribe the voice properly using English as the medium of communication.

2 Scanning and understanding the operating context

Agenda 2063, ACHPR and the Maputo Protocol are key instruments which Zimbabwe, debt experts and human rights activists should use in ensuring that Zimbabwe's domestic and external debts are odiously managed.

2.1 Introduction

The operating context links together critical issues under this research. To proffer a detailed analysis of the expected outcomes on the relationship between human rights and public indebtedness, critical measures such as the human development index (HDI); poverty datum line; real GDP and social protection were examined. It has been noted that while human rights instruments do not specifically contain provisions on poverty, several of the human rights guaranteed in these instruments are relevant to addressing poverty (Durojaye and Mirugi-Mukundi, 2020). In this regard, the Special Rapporteur on extreme poverty and human rights noted the importance of a rights-based approach to poverty through participation, respect for dignity, equality and non-discrimination, accountability and transparency as contained in instruments such as the African Charter on Human and Peoples' Rights and the Maputo Protocol (Durojaye and Mirugi-Mukundi, 2020). Zimbabwe's debt burden affects its contribution to the realisation of the African region's Agenda 2063 which aims at eradicating poverty, building shared prosperity through social and economic transformation to ensure that its people live a dignified life free from hunger and poverty (Durojaye and Mirugi-Mukundi, 2020).[5] Therefore, its debt strategies should thus be aimed at improving the living standards of the generality of Zimbabweans so that they get a dignified life.

In its general sense, the standard of living is a measure of the material aspects of a national or regional economy which counts the amount of goods and services produced and available for purchase by a person, family, group, or nation (Amadeo, 2020). Amedo (2020) further argues that it is different from other measures of the quality of life such as relationships, freedom, and satisfaction. The Human Development Index (HDI) offers a global perspective on the question of how well people are living (Amedo, 2020). It is basically a tool that measures three different indicators: life expectancy at birth; education as measured by a combination of school enrolment and adult literacy; and standard of living as measured by a variation on GDP per capita that adjusts for price differences between countries (purchasing power parity in US Dollars) (Amedo, 2020). From a human rights perspective, it has been noted that official data on GDP usually understates the growth of real national income per capita due to shadow economy and the value of unpaid work by volunteers and people caring for the family. Therefore, for Zimbabwe's highly informal economy, there is also need to consider aspects which GDP per capita does not consider such as unpaid work (housework, in-home childcare, volunteer work, and community service), distribution of wealth (along gender, racial and ethnic lines), changes in the quality of life (clean air, clean water, more leisure time, and increased life expectancy), and changes in the quality of goods. The shadow economy includes illegal activities such as drug production and distribution, prostitution, theft, fraud, and concealed legal activities such as tax evasion, unreported self-employment income, tax avoidance and so forth (Enste and Schneider, 2002). In the context of Zimbabwe, the shadow economy can be attributed to its highly informalised economy and various economic malfeasances such as speed money (*fufuro*), hustle-bonanza (*zhets, kujingirisa*), petty money deals (*Mikoto*) and so forth.

It can also be argued that that official GDP data is inaccurate for most sub-Saharan countries, including Zimbabwe as they do not update their reporting often enough thus their GDP numbers may miss large and fast-growing sectors. Proper reassessment of GDP figures for instance helped Nigeria to be become the largest economy in Africa in 2014 (Sy, 2015). Further sub-Saharan countries have often been accused of using GDP figures as targets for political manipulation.

[5] Referring to Article 13 of the Maputo Protocol which speaks to the economic well-being of women and elimination of poverty.

In all these instances, GDP may distort the true picture of standards of living in a country and emphasis should be on how: national data should not hide regional variations of output, employment, and income per head of population; inequalities in income and wealth should be shown; and imbalances between consumption and investment should be shown (Durojaye and Mirugi-Mukundi, 2020). However, in relation to this study, the concepts of living standards, GDP and HDI are important because the right to an adequate standard of living requires at a minimum, that everyone shall enjoy the necessary subsistence rights: adequate food and nutrition, clothing, housing, and necessary conditions of care when required.[6]

Against the context highlighted above, concern has been raised on how less developed countries (LDCs) fail to collect enough revenues to finance their budgets (Akram, 2016). As a result, they rely on public external and domestic debt to finance their developmental projects, worsening the standards of living for the poor and vulnerable (Akram, 2016). Akram further asserts that unsustainable external debt is considered a causal factor of major setbacks in development activities and the perpetuation of poverty traps in LDCs because, from the neoclassical model, LDCs have limited capital stocks and investment opportunities. Further, a high-level of accumulated debt has adverse implications for investment and economic growth. From a human rights perspective, this study considers literature from Klasen (2007) on non-income dimensions of poverty such as health, mortality and gender equity as equivalent to income measurement of poverty through indicators such as HDI, Human Poverty Index (HPI) and Physical Quality of Life Index (PQLI) (ibid). HDI is however emphasized as it is directly linked to the right to adequate standards of living.

2.2 Political and Economic Context

Politically, Zimbabwe was largely considered a pariah state during former and late President Mugabe's reign due to shrinking democratic space, massive human rights violations, unlawful abductions, and perpetual physical, social, and economic torture of citizens (Manyengavana, 2019). When Mugabe was removed from power in 2017, hopes were that popular constitutionalism that had seen politicians and activists uniting in the transition would be the dawn of a new era. This new found hope was compounded by promises made by the administration of President Emmerson Mnangagwa who promised a break from Mugabe's authoritarian rule and economic mismanagement by declaring a '*new Zimbabwe*' (or Second Republic) that is '*open for business*' (Noyes, 2020). However, the post-election violence that saw the killing of six unarmed people, the injury of many protestors and the abduction of opposition activists in August 2018 raised fears that Zimbabwe in the post-Mugabe era was slumping towards a pariah state (Zhangazha, 2018). On bilateral terms, the United States of America (USA) signed the Zimbabwe Democracy and Economic Recovery Amendment Act of 2018 (S2779) into law, effectively dampening hopes of re-engagement (Zhangazha, 2018). Due to a highly cartelised and patronage-based economy, politics, and economics are inseparable in Zimbabwe (Noyes, 2020). Concern has been raised on the little progress on the political reforms aimed at reconfiguring Zimbabwe's autocratic system. While progress has been made in repealing repressive pieces of legislation such as the Public Order and Security Act (POSA) and the Access to Information and Protection of Privacy Act (AIPPA), the Mnangagwa government has been accused of preventing and violently suppressing political protests (Noyes, 2020). South Africa's President Cyril Ramaphosa deployed envoys to Harare to find ways of assisting Zimbabwe amid allegations of human rights violations and suppression of legitimate expressions by citizens (*Bulawayo24*, 2020b).

On the economic side, Zimbabwe introduced the Real-Time Gross Settlement (RTGS) dollar in February 2019 in a step towards re-establishing a national currency and unpegged it from the US dollar. The RTGS dollar began trading at 1:3 against the US dollar but it rapidly devalued thereafter and reached an exchange rate levels of 1:16 against the US dollar in August 2019.

> "In 2019 Zimbabwe was classified as a medium human development country."

6 Article 25 of the Universal Declaration of Human Rights, 1948. Though soft law in nature, this instrument is followed by states such as Zimbabwe. See also Article 11 of the ICESCR on for adequate standard of living for individuals and their family and General Comments by the Committee on Economic, Social and Cultural Rights on adequate housing (General Comment 4 and 7), right to food (General Comment 12), right to water (General Comment 15) and right to social security (General Comment 19). See in detail Icelandic Human Rights Centre (nd) The right to an adequate standard of living, available online at www.humanrights.is accessed 23 August 2020 at 5:46pm.

In June 2019, the Zimbabwean government banned all the use of other currencies except for the local RTGS dollar (Noyes 2020). Zimbabwe's external debt of more than US$9 billion, a poor climate for investment, policy inconsistencies, a lack of reliable information from government on financial, regulatory, and monetary policies and an exceedingly high government wage expenses continued to derail economic performance (Noyes, 2020). In 2016, Mugabe alluded to leakages and corruption in the mining sector where Zimbabwe was said to have lost US$15 billion in mining revenue. Sadly, corruption has remained rampant and topical under the Mnangagwa administration despite the changes at the Zimbabwe Anti-Corruption Commission (ZACC) and the establishment of an anticorruption unit in the Office of the President (Transparency International Zimbabwe, 2020). Contextually, this report is prepared in an environment where the executive is believed to control the financial sector and considers the economic downturn as part of an economic war that is akin to the liberation war and has seen the suspension of mobile money agents on allegations of engaging in speculative behaviour (*Bulawayo24*, 2020).

While the GoZ denies the existence of a political crisis, Zimbabwe's annual inflation rate continues to soar (almost 840% in July 2020) adding to the country's desperate economic woes such as evaporating savings, and lack of basic commodities such as sugar and the staple cornmeal (Njikizana (2020). The government considers external and internal opposition as saboteurs who use financial instability to further regime change agenda and try to topple a democratically-elected government (Bulawayo24, 2020c). In contradistinction, concern has been raised by critics such as former finance minister Tendai Biti that Government's closure of institutions such as the Zimbabwe Stock Exchange (ZSE), and mobile money transfer systems renders policies such as 'Zimbabwe is Open for Business' mantra as hot air although the move was allegedly meant to tame a volatile foreign exchange market that propelled prices of goods and services beyond the reach of many (*NewZimbabwe*, 2020). Effectively, concern has been that the closure of ZSE and mobile transfer systems did not follow due process and affected the capacity of Zimbabweans to raise much-needed capital, and much-needed foreign direct investment (FDI) (*NewZimbabwe*, 2020). Biti cites other challenges such as the banning of the tradability of Old Mutual Shares that gives the impression that the government is creating an inward-looking dictatorial regime that controls stock and social markets and denies many of the platforms for raising wealth, capital and resources (*NewZimbabwe*, 2020).

> "The government considers external and internal opposition as saboteurs who use financial instability to further regime change agenda and try to topple a democratically-elected government (Bulawayo24, 2020c)."

The IMF (2020) has also noted the following regarding Zimbabwe's economic performance:

"*Zimbabwe is experiencing an economic and humanitarian crisis. Macroeconomic stability remains a challenge: the economy contracted sharply in 2019, amplified by climate shocks that have crippled agriculture and electricity generation; the newly introduced ZWL$ has lost most of its value; inflation is very high, and international reserves are very low. The climate shocks have magnified the social impacts of the fiscal retrenchment, leaving more than half of the population food insecure. With another poor harvest expected growth in 2020 is projected at near zero, with food shortages continuing.*"

Further, IMF laments how the Zimbabwean government is yet to define the modalities and financing to clear arrears to the WB and other multilateral institutions, and to undertake reforms that would facilitate the resolution of arrears with bilateral creditors (IMF, 2020). For this reason, the WB's lending program in Zimbabwe is inactive due to arrears, and the role is now limited to technical assistance and analytical work through Trust Funds (World Bank, 2019). Zimbabwe remains in debt distress, with large external arrears to official creditors, and encouraged the authorities to give impetus to re-engagement efforts and debt management and transparency (IMF, 2020). The country has been cautioned against continued recourse of collateralized external borrowing on commercial terms as this may potentially complicate any future arrears clearance operation and increase the likelihood of a humanitarian crisis (IMF, 2020).

At a social level, the coronavirus has condemned many Zimbabweans into extreme poverty, surviving on *tsaonas* (a derogatory term for small quantities of food), few vegetables, cooking fat, absence of cornmeal, anxiety, and absence of social safety nets. The above concerns show that ECOSOC rights espoused in the constitution such as the right to education (section 75), right to healthcare (section 76), right to food and water (section 77), labour rights (section 65) and freedom of trade, occupation and profession (section 64) are suffering immensely due to runaway inflation at above 837% as at July 2020 (*NewZimbabwe,* 2020), soaring prices of goods and services and lack of motivation amongst workers. Linking the rising inflation to HDI, it is noted that the importance of HDI to the realisation of human rights lies in the fact that inequalities can be an affront to human dignity; can weaken social cohesion and people's trust in state institutions (UNDP, 2020). Fundamentally, citizens in low and high human development countries enjoy human rights differently. The UNDP shows for instance that 3 children born in 2000 in low human development countries accessed higher education compared to 55 in very high development countries (UNDP, 2020). Further, about 80 children in low development countries were not in education compared to 44 in very high human development countries. Worse still, 17 children in low human development countries died before the age of 20 compared to 1 in very high human development countries (UNDP, 2020).

The UN Human Development Report 2019 classifies Zimbabwe under medium human development countries with a Human Development Index score value of 0.563, which places the country at number 150 on a worldwide ranking (United Nations, 2019). Regrettably, the Transparency International Corruption Perceptions Index (CPI) shows that Zimbabwe remains one of the countries perceived to be most corrupt, with the country ranking as the 158 least corrupt countries out of 180 countries and with a score of 24 out of 100 (Transparency International). While the country registered significant improvements in realizing the Millennium Development Goals (MDGs) particularly in relation to reducing HIV prevalence, gender equality, education, tertiary enrolments, maternal health, and information communication technology (UNDP, 2016), Zimbabwe has a high Total Consumption Poverty Line (TCPL) for an average of five persons per household which stood at $873.00 in March 2019 (Zimstat, 2019). It is also important to note that Zimbabwe has set targets to attain the status of a middle-income country (MIC) by 2030 (UNECA, 2018), however it is argued that its current economic and social woes may condemn it to a low-income country as the 2016 per capita gross national income of $890is far from being realised in 2020. Apart from the national vision to achieve MIC status by 2030, linked to this is whether Zimbabwe can fulfil the continental vision, Africa's Agenda 2063, which essentialises the Five Ps of the SDGs: People, Prosperity, Planet, Peace, and Partnerships (Africa Renewal, 2020).

Apart from the HDI, Zimbabwe also scores lowly on the social protection services. Currently, employees benefit from social security services under the control of the state. Zimbabwe's social security system is two-pronged: the national pension scheme and the Workers' Compensation Fund which provides for the protection of workers and those injured at work, social insurance, and social protection are rendered valueless under the current de-dollarised economy. Social protection describes a set of benefits available from the state, market, civil society, and households or a combination of these to an individual or household to reduce multi-dimensional deprivation (NSSA, 2020). While the National Social Security Authority (NSSA) and private occupational pension funds and insurance policies administer social protection in Zimbabwe, families, and individuals cannot do so since their savings and investments have been heavily eroded by the de-dollarisation policies. The Department of Social Welfare has provided some form of assistance to the needy during the COVID-19. However social assistance programmes and social security are practically non-existent for the working class, their dependents and the generality of the population who continue to wallow in poverty due to the widespread informal economy. From the perspective of social rights, Zimbabwe does not have a national health scheme and maternity benefit scheme as part of social security schemes.

[7] The Zimbabwe's Constitution has various justiciable civil and political rights. Of particular importance on public debt and economic performance have been political rights enshrined in section 67 and freedom to demonstrate and petition government enshrined in section 59.

Despite having provisions in the constitution that cater for socio-economic rights (chapter 4) and social protection (section 30), Zimbabwe does not comply with the social protection tools under the International Labour organisation which include, inter alia, basic universal pensions for old age and disability; child benefits for orphans or children of selected ages; targeted assistance to poor households; basic education and basic health care (ILO, 2007). Budgetary constraints limit funds being channelled towards social protection initiatives. For example, during the dollarisation era, the Ministry of Public Service, Labour, and Social Welfare was allocated US$193.8 million in the 2017 budget representing a 9.1% improvement from the US$177.6 million allocated in 2016 (UNICEF, 2017). Social welfare was allocated $27.9 million, representing 0.7% of the total government budget and 0.2% of GDP (UNICEF, 2017). The key programs under social welfare: social protection was allocated US$9.9 million, which is 0.2% of the total government budget and 0.1% of GDP, while child welfare was allocated US$11.9 million, about 0.3% of the total government budget and 0.15 of GDP. Sadly, the combined allocation to social protection was 1.8% points lower than what is sustainably required to ensure coverage of the needy children and their families (UNICEF, 2017).

The corollary to the concerns above is that sustainable ways of dealing with Zimbabwe's external and domestic debts should be essentialised if the various generations espoused in the constitution are to be enjoyed. Citizens have attempted to engage in protests against austerity measures imposed by the government, the high levels of corruption and 'political crisis' which has impoverished the nation through initiatives such as the 31 July 2020 protest. However, the GoZ continues to dismiss the concerns of citizens branding them foreign sponsored initiatives (Ndlovu, 2020). It is also important to note that besides ordinary citizens expressing their displeasure regarding the shrinking democratic space in Zimbabwe and the continued economic and political crises, political actors under the banner of the Political Actors Dialogue (POLAD) also registered their concerns relating to critical governance-related issues that bear on Zimbabwe's funding such as the rushed amendments to the constitution and absence of electoral reforms (Matenga, 2020).

2.3 Zimbabwe's human rights ranking

Human rights are not conceived similarly. Four schools of thoughts generally exist on what constitute human rights. These include:

'*The natural scholars conceive of human rights as given; deliberative scholars as agreed upon; protest scholars as fought for, and discourse scholars as talked about. The position of these scholars on the foundation, universality, possible realisation, and legal embodiment of human rights is also different.*' (Dembour, 2010).

Human rights are rights inherent to all human beings, regardless of race, sex, nationality, ethnicity, language, religion, or any other status (United Nations (nd). The foundation of human rights are instruments such as the Charter of the UN and Universal Declaration of Human Rights (1948) and thematic treaties on civil and political rights, economic social and cultural rights, women, children, persons with disabilities, minorities, those forced to disappear, those tortured and so forth (Cornescu, 2009). By way of generations, civil and political rights are contained in the International Covenant on Civil and Political Rights and its First and Second Protocols. They encompass rights such as freedom of movement, equality before the law; the right to a fair trial and presumption of innocence; freedom of thought, conscience and religion; freedom of opinion and expression; peaceful assembly; freedom of association; participation in public affairs and elections and of minority rights (Cornescu, 2009).[7] Second generation of rights are also called economic, social and cultural rights and are contained in the International Covenant on Economic, Social and

“ The corollary to the concerns above is that sustainable ways of dealing with Zimbabwe's external and domestic debts should be essentialised if the various generations espoused in the constitution are to be enjoyed. ”

[8] The Constitution of Zimbabwe makes justiciable various economic and social rights such as education (s 75), healthcare (s 76) and food and water (s 77).

Cultural Rights (ESCR). They include the right to work in just and favourable conditions; the right to social protection, to an adequate standard of living and to the highest attainable standards of physical and mental well-being; the right to education and the enjoyment of benefits of cultural freedom and scientific progress.[8] The other categories of rights include the collective or group rights such as the right to environment (third generation rights) and information and technology rights (fourth generation).

At global level under the UN, and regional levels under various systems such as the African human rights system, human rights are considered universal, inalienable, indivisible, and interdependent. The principle of universality is sometimes compared with cultural relativism principles such as religion and ubuntu or cultural particularism principles where specific sections of society follow particular ways of life. In all this, national constitutions, however their form, contain justiciable Bills of Rights. For Zimbabwe, Chapter 4 of the constitution, the Declaration of Rights contains various categories of rights. It also has the four duties to respect, protect, promote, and fulfil rights; interpretation chapter, presumption on the existence of other rights, general and specific limitations. While human rights treaties such as the African Charter do not contain derivable clauses, Zimbabwe's non-derivable clause speaks to rights such as life, dignity, and torture. At the level of economic and social rights, factors to be considered also include availability of resources, minimum core obligations, minimum core content of rights, progressive realisation, and margin of appreciation. Margin of appreciation allows states to determine how they implement international obligations at national level. These include social conditions in a country[9] or the existence of emergencies to be determined by domestic judges.[10]

The Human Freedom Index (HFI) is one of the most comprehensive human rights tools which measures human rights situations in countries. It presents the state of human freedom in the world based on a broad measure that encompasses personal, civil, and economic freedom. It uses a scale of 0 to 10 where 10 represents more freedom. At a regional level, sub-Saharan Africa, South Asia, Middle East, and North Africa have the lowest levels (Vasquez and Porcnik, 2019). The findings in the HFI suggests that freedom plays an important role in human well-being and offers opportunities for further research into complex ways in which freedom influences, and can be influenced by political regimes, economic development, and the whole range of indicators of human well-being. In 2019, Zimbabwe ranked number 142 with personal freedom at 5.61, economic freedom at 5.69 and human freedom at 5.65 (Vasquez and Porcnik, 2019). Personal freedom measures include legal protection and security (rule of law including procedural, civil, and criminal justice; security and safety); specific personal freedoms such as movement, religion, expression and information, identity, and relationships, all weighted in percentages (Vasquez and Porcnik, 2019).

Economic freedom measures include size of government (government consumption, transfers and subsidies, enterprises and investments, top marginal tax rate, state ownership of assets); legal system and property rights (judicial independence, impartial courts, protection of property rights, military interference in the rule of law, reliability of Police, Business Costs of Crime and so forth); sound money (money growth, standard deviation of inflation, freedom to own foreign currency bank accounts); freedom to trade internationally (tariffs, regulatory trade barriers, black-market exchange rates, controls of the movement of capital and people); regulation (credit market regulations including ownership of banks, private-sector credit, and interest rate controls; labour market regulations including centralised collective bargaining, hours regulations, conscription and so forth; business regulations including administrative requirements, bureaucracy costs, starting a business, extra payments/bribes/favouritism, licensing restrictions and cost of tax compliance (Vasquez and Porcnik, 2019). In all this, the rule of law is the essential condition of freedom that protects the individual from coercion by others.[11]

In 2019, Zimbabwe was classified as one country which had improved their levels of human freedom since 2008 together with Sri Lanka, Togo, Cote D'lvoire and Myanmar. Specifically between 2008 and 2017, Zimbabwe improved by 0.69. Linked to human rights and social spending, human freedom is a social concept that recognises the dignity of individuals and is defined as negative liberty or the absence of coercive restraint (Cato Institute (2019). Because freedom is inherently valuable and plays a role in human progress, it is worth

[9] *Handyside v United Kingdom*, 5493/72 (1976). See also General Comment No. 3 of the UN Committee on ESCR on state obligations.
[10] *Brannigan and McBride v United Kingdom*, 17 EHRR 539 1993).

measuring carefully (Cato Institute (2019). Simply put, the HFI is a resource which helps critics to observe critically the relationship between freedom and other social and economic phenomena together with various dimensions of freedoms interact with one another (Vasquez and Porcnik, 2019).

Apart from the HFI, the Universal Human Rights Index also provides easy access to country-specific human rights information emanating from international human rights mechanisms in the United Nations systems: the treaty bodies, special procedures, and Universal Periodic Review (UPR) (OHCHR, 2020). In 2016, under A/HRC/34/8 (UPR, 2016) Zimbabwe received recommendations from Spain to implement effectively the socio-economic human rights that include access to safe drinking water and sanitation as embodied in the Constitution. In CRC/C/ZWE/CO/2 (CRC, 2016), the Committee on the Rights of the Child urged Zimbabwe as state party to a) develop a national strategy to address the problems of poverty, social security, nutrition and health, including social and reproductive health, in order to ensure the full exercise by children of the right to life, survival and development; b) take all measures necessary to improve access to safe drinking water and adequate sanitation facilities and ensure sustainability, availability, sufficiency and affordability to all, in particular children; c) allocate sufficient resources to ensuring the full implementation of the 2013 Food and Nutrition Security Policy. The Committee also recommended that Zimbabwe take measures necessary to strengthen the implementation of existing legislation which protects the privacy of children including cooperation with the media as well as conducting awareness-raising and educational programmes to eliminate practices that violate children's right to privacy (CRC, 2016).

Other tools to measure human rights include human rights index developed by the Freedom Barometer Index and FNF East and Southeast Europe. They give an overview of the state of respect of human rights across 45 countries of Europe and Central Asia based on gender equality, economic freedom matters, women empowerment in politics, women in political parties, country score rankings(Friedrich Naumann Foundation, 2019). There is also the Human rights and Rule of Law Index where the average was 5.6 index and Zimbabwe scored 8.20 indicating less protection of human rights and the rule of law.[12] Zimbabwe fared better than Ethiopia, Nigeria, Republic of Congo, Gambia, Equatorial Guinea, Eritrea, Swaziland, Chad, Burundi, Libya, Somalia, Sudan, Central African Republic, D.R Congo and Egypt. Notwithstanding this, organisations such as Amnesty International, Zimbabwe Catholic Bishops Conference, Zimbabwe Lawyers for Human Rights and others have been urging the GoZ to improve its human rights scorecard after the state security agency foiled the 31 July 2020 protests which culminated in the arrest of Jacob Ngarivhume of Transform Zimbabwe and Hopewell Chin'ono, a freelance journalist (*BBC News*, 2020).

2.4 Constitution and Social Spending in Government Expenditure

Section 30 of the constitution enjoins the GoZ to take all practical measures within the limits of the available resources to it, to provide social security and social care for those who are in need. This framework is important since it defines social protection as a set of interventions whose objectives are to reduce social and economic risks and vulnerabilities and alleviate poverty and deprivation (Government of Zimbabwe and World Bank (2016). It has been noted that such interventions are designed to form a coherent system that promotes equity, resilience, and opportunities for the poor and vulnerable through funding of social safety nets (SSNs) social insurance, labour market programs and social care services (Government of Zimbabwe and World Bank (2016). Of concern is that Zimbabwe's social protection schemes do not benefit the poor, and their sustenance are dependent on development partner funding.

Formal social protection schemes in Zimbabwe include:

- Basic Education Assistance Module (BEAM) mainly funded by UNICEF and DFID to pay school fees for orphans and vulnerable children;
- War Victims Compensation Fund which is administered by the Public Service Ministry in terms of the War Victims Compensation Act and provides for compensation for injuries or death of persons which was caused by the liberation war; Assisted Medical Treatment Order (AMTO) to

[11] Based on John Locke's philosophical emphasis on the importance of law in securing and enlarging freedom through the formation of a society ruled by law not men, in which law applies to everybody, including that the authorities be publicly known and understood, and that their arbitrary decisions be limited.
[12] The Global Economy.com (2019) Human Rights And Rule of Law Index in Africa, www.theglobaleconomy.com, accessed 17 August 2020 at 4: 36 pm.

pay health bills for indigent persons, with 25000 individuals having been assisted since 2011;
- Harmonised social cash transfers to ultra-poor and labour-constrained households mainly funded by UNICEF;
- Food deficit mitigation strategy financed by the World Food Programme;
- Child Protection Services under UNICEF as technical partner supporting about 20000 children below 18 years;
- Support to older persons and persons with disabilities; drought relief public works programme and educational block grants under USAID and DFID to allow fee waivers for orphans and vulnerable children.

Social insurance schemes include the NSSA which runs two compulsory schemes; the Pension and other benefits scheme (POBs/ national pension scheme) and the Accident Prevention and Workers' Compensation Insurance Fund. POBs is contributed towards old age and pays old age pensions, disability persons, survivor's benefits, and funeral assistance. There are private occupational pension schemes, maternity scheme provided for in the Public Service Act and Labour Act Chapter 28:01 and private medical aid schemes. There are also informal schemes such as burial societies where members contribute to a resource pool; cooperatives specially to get housing benefits and other goods and services; *zunde ramambo/Insinu yeNkosi* which is used to care for orphans in rural chieftaincies. Most informal aid schemes in the rural areas are affected by rural poverty. The key drivers of rural poverty in Zimbabwe have been cited as insufficient job opportunities, climate change, unpredictable agricultural seasons, and a lack of or low levels of education (Arruda, 2018) while in urban areas the drivers include large family sizes and social fragmentation (Temah-Tsafack, 2013). In the wake of COVID-19 and economic uncertainty in Zimbabwe, lessons can be drawn from countries such as Finland which experimented with a universal income between 2017 and 2018 where 2000 unemployed people received the basic unemployment benefit of €560 per month in the form of unconditional income (Allegre, 2020).

The final experiment concluded that the experimental universal income had moderate positive effects on employment and positive effects on economic security and mental health. The results which showed a favour of universal income highlighted that beneficiaries experienced significantly less mental stress, depression, and loneliness, and their cognitive functioning was perceived as better since their life satisfaction was higher.

2.5 Zimbabwe's Public Debt Situation

On 16 March 2012, the Ministry of Finance and GoZ produced the Accelerated Arrears Clearance, Debt and Development Strategy (ZAADS). Its key tenets were the establishment and operationalisation of a debt management office; undertaking a validation and reconciliation exercise of the external debt data-base; re-engagement with creditors and the international community for the removal of sanctions; negotiating for arrears clearance, new financing and comprehensive debt relief; and leveraging Zimbabwe's natural resources in pursuit of debt relief and development (Mugabe, 2012). Public debt was considered as a very important tool for economic development which can contribute significantly to the financing of infrastructure projects and social programmes. As such, there was need to develop and deepen domestic debt markets and restructure the composition of overall debt by shifting to domestic savings to enable the country to avoid currency risk and the impact of fluctuations in the performance of the global economy. Currency risk was not avoided since Zimbabwe abandoned the multi-currency regime and de-dollarized, moved towards currency auctioning and in general lacked policy consistence on currency stabilisation. The launch of ZAADDS was seen as indicating commitment by the inclusive Government to resolve the country's debt overhang and enable Zimbabwe to move towards socio-economic transformation reforms (Tsvangirai, 2012). Emphasis then was on Zimbabwe's implementation of sound macro-economic policies which stabilised the economy through the implementation of the Short-Term Emergency Recovery Programme (STERP I and STERP II) which strengthened debt management and financial sector stability.

The stabilisation of the economy led to a single digit inflation of below 5% as a result of the introduction of cash budgeting and the adoption of the multicurrency regime. (Tsvangirai, 2012). GDP growth rates were above 7% in 2009, with industrial capacity utilisation rising from between 5-10% to 40-60% (Tsvangirai, 2012). From the perspective of public service delivery, most public hospitals and clinics provided medical services and primary and secondary schools had more textbooks. By 2012, Zimbabwe's external debt stood at 118% of GDP and had become a major impediment to Zimbabwe's rapid economic recovery (Biti, 2012). The resolution of the debt would unlock fresh financing for critical infrastructural projects and economic recovery programmes that would significantly improve the quality of life of the ordinary Zimbabwean. The Inclusive Government developed a holistic and acceptable arrears clearance and debt relief strategy for Zimbabwe led by an inter-Ministerial Cabinet Committee on Debt which was chaired by Deputy Prime Minister A. Mutambara with the consultative process including cabinet ministers, permanent secretaries, captains of industry, representatives of parastatals, representatives of embassies based in Harare, the academia, civic organisations think tanks such as National Economic Consultative Forum and Zimbabwe Economic Policy Analysis and Research Unit (ZEPARU) and debt expert staff from IMF, World Bank, African Development Bank, and the UNDP.

ZAADDS was adopted after realising that Zimbabwe was facing an unsustainable external debt burden which undermined the country's economic recovery and development agenda. As at end of December 2010, Zimbabwe's unvalidated external debt position was estimated at US$6.9 billion (about 103% of GDP), of which almost US$4.8 billion (about 72% of GDP) was accumulated arrears (GoZ, 2012). Multilateral institutions were owed a total of US$2,504 billion, of which the World Bank was owed US$1.126 billion, the IMF, US$550 million (with arrears to the IMF amounting to US$140 million), the African Development Bank US $529 million, and the European Investment Bank, US$221 million (GoZ, 2012). Total bilateral debt amounted to US$2.4 billion, of which Paris Club creditors (Austria, Australia, Belgium, Finland, France, Germany, Italy, Japan, Netherlands, Norway, Spain, Sweden, Switzerland, United Kingdom and United States of America) accounted for US$2 billion (85%) and non-Paris club (China, Kuwait, Israel, Saudi Arabia and South Africa), US$361 million (15%) (GoZ, 2012). Zimbabwe established the Zimbabwe Aid and Debt Management Office (ZADMO) under the Ministry of Finance to assume responsibility over debt management.

Further, the Ministry of Finance was assisted by the Macro-Economic and Financial Management Institute for Eastern and Southern Africa (MEFMI) and the AfDB in the process of recruiting qualified expertise and competent staff to enable ZADMO to create front, middle and back offices to strengthen the effective management of Zimbabwe's external debt. The legislative framework included the Constitution and the Public Finance Management Act of 2010 while the institutional framework included the Ministry of Finance through ZADMO, the Reserve Bank of Zimbabwe as agent of ZADMO in transacting in government securities and the servicing of external debt; the Attorney General's office as Government's chief legal advisor to ensure compliance with laws and regulations, heads of delegations on negotiated loan deals, External Loans Coordinating Committee, the President from whom borrowing authority was sought through the submission of a Memorandum and a Cabinet Minute, Minister of Finance who signed the loan agreement and Parliament which ratified the agreement. Against this, Zimbabwe is now witnessing extreme poverty driven by economic contraction and the sharp rise in prices of food and basic commodities, El Nino induced drought, Cyclone Idai which lessened agricultural productivity (World Bank, 2019). When the government ended a decade's use of the multicurrency regime, it meant the economy would suffer due to critically low levels of official reserves, constrained access to external financing, and limited tools by the RBZ to sterilise the economy.

"The resolution of the debt would unlock fresh financing for critical infrastructural projects and economic recovery programmes that would significantly improve the quality of life of the ordinary Zimbabwean."

3 Research Findings and Analysis

Zimbabwe cites the hostile political environment and economic sanctions as causes of economic contraction and narrow revenue base.

3.1 Introduction

Findings from the study highlight that Zimbabwe is sitting on a huge sovereign debt that is continuing to balloon at both the external and domestic levels. At independence, Zimbabwe inherited US$700 million of debt from the Rhodesian Government. The inherited debt was short term and based on high-interest rates which imposed a repayment burden on independent Zimbabwe. In the absence of grants aid to deal with the debilitating effects of the drought in the early 1990s, Zimbabwe relied heavily on loans to eradicate poverty, creating a debt burden. Unsustainably, Zimbabwe's debt servicing strategy shows that it receives new loans to pay old debts and Zimbabwe has been burdening herself with excess borrowing from Bretton Woods institutions, foreign governments, and domestic creditors. The World Bank (2010) notes that Zimbabwe has a very high proportion of foreign government debt than domestic debt (World Bank, 2010). Further, Zimbabwe settles its sovereign debt, both arrears and principal amounts in foreign currency denominated measures (World bank, 2016). The GoZ cites the hostile political environment and international economic sanctions in explaining the economic contraction and narrowing of the government revenue base (GoZ, 2013). From the perspective of human rights, sovereign debt is a challenge to the realisation of all the generations of human rights: civil and political (CPR); economic, social, and cultural (ECOSOC), collective and information and technology rights. This study placed emphasis on ECOSOC constitutional rights such as the right to social protection, the right to healthcare and the right to food and water. Although these rights are now justiciable under the constitution, their progressive realisation depends on the availability of adequate financial resources. In this milieu, the sanctions-cum-huge-debt argument becomes pertinent in fostering a sustainable culture of human rights in Zimbabwe. The absence of social investment and broadened social protection services also show that Zimbabwe's high debt burden militates against the enjoyment of human rights in Zimbabwe.

3.2 Major Findings

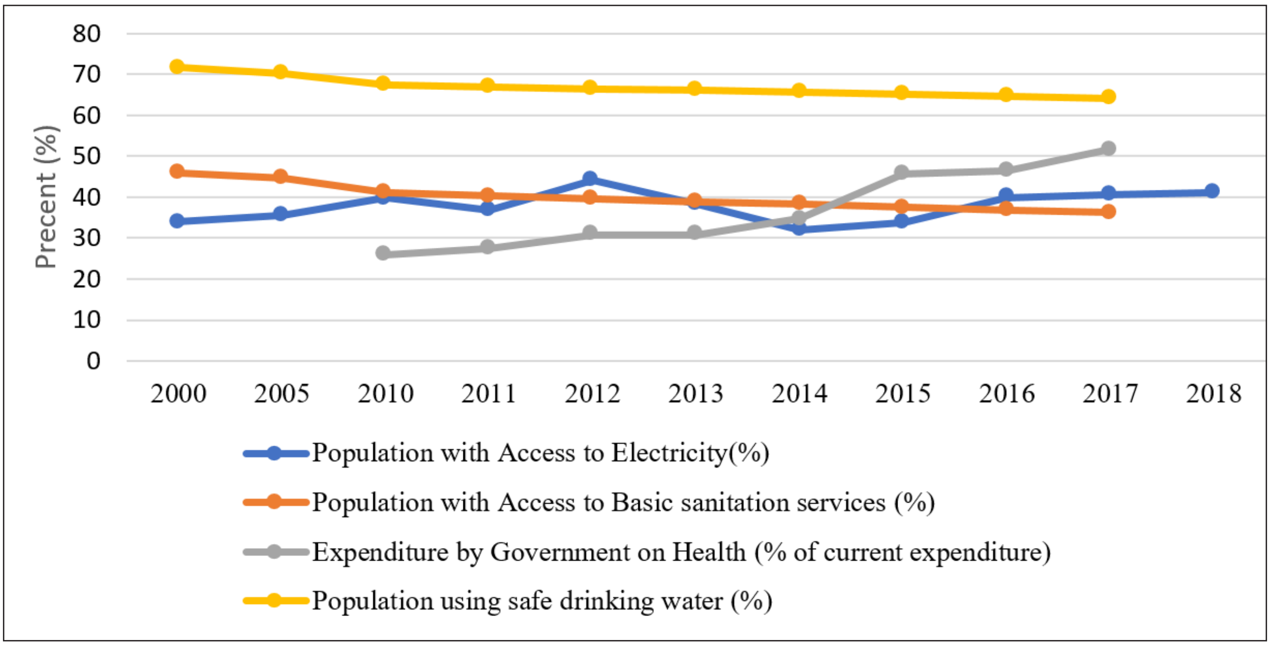
3.2.1 Impact of Sovereign Debt on Human Rights

Understanding the impact of sovereign debt on human rights needs an interrogation of the four generations of human rights, that is civil and political rights, economic-social and cultural rights, environmental rights, and the information technology rights. Unsustainable sovereign public debt remains a matter of nagging concerns to the government as it relates to human development and the realisation of human rights, particularly economic-social and cultural rights. The 2013 Constitution has protected socio-economic rights such as the right to health, right to education, and the right to food and clean water. Therefore, the State as the duty holder in protecting, promoting, respecting, and fulfilling human rights should take necessary measures to ensure that these social services are available to every citizen of Zimbabwe (section 44 of Constitution) thus contributing to the attainment of Sustainable Development Goals (SDGs). The attainment of SDGs 1, 3 and 4 (social protection and poverty), SDG 2 (food security), SDG 3 (health), SDG 4 (education) and SDG 10 (reduced inequalities) requires States to manage their fiscal affairs and adopt policies that ensure the protection of human rights. However, Zimbabwe's mounting domestic and external debt is blocking the availability of adequate financial resources to provide clean and safe water to the citizens, sound health services, and quality education for all as per the requirements of the SDGs. The increasing debts are explained by the fact that the GoZ has for long been heavily relying on loans to eradicate poverty and fund social projects which created a huge debt burden (Eurodad, 2011). It has been noted that whilst all governments do borrow, weak governments that lack fiscal discipline burden themselves when they over-borrow and some of Zimbabwe's loans are not necessary (ZIMCODD, 2019).

3.2.2 Relationship between Public Debt and Human Development

Directly linked to the protection of human rights is the relationship between public debt and human development in general. The relationship between the two is non-linear and it can be direct or indirect. Debt is a serious burden on human development, let alone in ensuring that the State is able to meet the demands and expectations of citizens in terms of fulfilment of human rights. As noted above, the impact of public debt is that Zimbabwe has been increasingly unable to guarantee the rights of citizens as enshrined in the national constitution, thereby proving the symbolic relationship between Saungweme and Mufandaedza (2013) rightly observe that public debt deprives the nation of the basic service provisions which undermine human development especially those that help ensure adequate provision of health, education, and water, and sanitation. This view augurs well with the UN's observation that debt is a serious burden on human development (UN, 1999). Human development depends on sound macroeconomic and social policies. public debt and human development.

Figure 2: Percentage of Population With Access To Various Social Services



Source: World Development Indicators 2020

The above graph shows that about half of the population has no access to electricity and basic sanitation services while about 60% has access to safe drinking water. Despite a lot of borrowing towards investment in electricity, water, sanitation and health a significant proportion of the population is deprived from accessing such basic services.

3.2.1 Effect of Rising Sovereign Debt on Social Service Delivery

Sound financial resources are the cornerstone of efficient service delivery. The government's capacity to provide adequate services to its citizens heavily depends on the availability of financial resources. The IMF in 2017 noted that the exponential rise in public indebtedness in Zimbabwe since the 1980s has been an obstacle to national development and social services delivery since a considerable amount of financial resources were being committed towards debt servicing (IMF, 2017). Similarly, the UN-Habitat notes that there is constrained water supply and availability of safe and potable water and sanitation, refuse collection, predictable and affordable electricity, efficient urban public transport, and communication systems explained by debt stress which governments fail to deal with (UN-Habitat, 2010).

Zimbabwe's abandonment of the multicurrency regime in 2018 and the introduction of the Zimbabwean dollar has failed to alleviate the challenges on social service delivery due to the erosion of the buying value of the Zimbabwean dollar and the de facto dollarisation of the economy imposed by traders. The effects of the rising sovereign debt on social service delivery has been glaring during this COVID-19 pandemic where, despite measures such as the continuous washing of hands, practicing hygiene and physical distancing are essential in mitigating the spread of the virus, citizens have been forced to bear the brunt of poor access to safe and portable water (Community Water Alliance, 2020). Women and girls are forced to walk long distances in search of water in areas such as Pumula, Magwegwe and Barbourfields suburbs in Bulawayo (Women's Institute for Leadership Development, 2020) and in suburbs such as Mabvuku in Harare (Combined Harare Residents Association, 2020a). Further, incidents of water borne diseases such as typhoid and cholera in suburbs such as Glenview and Budiriro in 2018 (Chitungwiza and Manyame Rural Residents Association, 2018) and cases of diarrhoea in Luveve suburb in Bulawayo this year (Centre for Innovation and Technology, 2020) have exposed the effects of unsustainable debts on the government's ability to provide efficient service delivery. Developmental institutions such as the WB have crafted social pillars aimed at improving the delivery of and ensuring equitable access to good quality services to all areas and all citizens that include identified needs such as:

Improving the delivery of basic social services in education, health, and water sanitation, notably by finalising, aligning, and implementing sector policies, strengthening key actors, improving coordination, and scaling up management information systems; and investing in service delivery. Needs also concentrate on strengthening the provision of social protection in a transparent and accountable manner through a coherent system that protects the poor and vulnerable and is aligned with food security and nutrition interventions at an estimated cost envelope of US$ 3.419 billion spread evenly across the component of social service delivery and the component of social protection, food security, and nutrition (AfDB, UN and WBG, 2019).

3.2.2 Impact of Debt on Vulnerable and Marginalised Groups

The Bill of Rights in the Constitution protects the rights of women (section 80), children (section 81), the elderly (section 82) and persons with disabilities (section 83). In accordance with section 44 of the constitution, the government, state institutions, and agencies of government have a duty to protect, promote respect, and fulfil these rights. However, the unsustainable domestic and external public debt has had negative implications on the rights of girls, women, and people with disabilities in accessing financial services thus constraining them in terms of fully exercising all their other rights. One of the key informants righty noted that women and girls have special sanitary and survival needs such as sexual reproductive health training and sanitary pads, thus the mounting domestic and external public debt has a negative bearing on Zimbabwe's ability to avail resources for women and girls who enjoy elaborated rights in the Constitution. The Gender and Development Network (2018) correctly note that the adoption of austerity measures negatively affects women and girls since cutting of public spending as a way of raising money for debt servicing reduces the provision of care services thus exerting further pressures on women.

This study similarly revealed that the huge domestic and external debt is also increasing poverty on women and girls especially those from rural areas who have limited access to resources. This comes in the wake of poverty reaching unprecedented levels in Zimbabwe, with more than 70% of Zimbabwean children in rural areas living in poverty according to a report by UNICEF and the Zimbabwe National Statistics Agency (Chingono, 2020) and about 5.5 million Zimbabweans facing starvation with institutions such as the World Food Programme needing £152 million to meet hunger needs in the country. The WB have also estimated that extreme poverty is rising in Zimbabwe, from 29% in 2018 to 34% in 2019, affecting about 5.7 million people (World Bank, 2020). This has led to institutions such as the WB calling for institutional pillars that aim to realise a people-centred, results-oriented, and accountable public sector and democratic system in Zimbabwe (AfDB, UN and WBG, 2019). This pillar focuses on needs such as:

'*More effective, decentralised public service institutions via fit-for-purpose civil service, improved budget and planning processes, public financial management, public investment management and procurement, and better-capacitated local authorities and comprehensive reform of state-owned enterprises and parastatals. Needs also focus on the adherence to and application of the rule of law, with measures to improve access to justice and human rights and to strengthen accountability in public life, transparency, and access to information at an estimated cost envelope of US$80 million.*' (AfDB, UN and WBG, 2019).

ZIMCODD (2019) notes that annually, the GoZ allocates resources towards the capitalisation of loss-making State-Owned Enterprises (SOEs) such as Air Zimbabwe, State Grain Reserve, and Agricultural Marketing Authority among other entities. It also noted how for instance the Zimbabwe Electricity Supply Authority (ZESA) subsidiaries, the Zimbabwe Electricity Distribution Company (ZETDC) and the Zimbabwe Power Company (ZPC) paid US$4.9 million and US$ 562 thousand to Pito Investments for transformers not delivered dating to as far back as 2010. This means the cost of running power with alternative sources is passed on to ordinary citizens who are the final consumers of electricity and women and children who have to contend with looking for alternative sources of energy.

“The WB have also estimated that extreme poverty is rising in Zimbabwe, from 29% in 2018 to 34% in 2019, affecting about 5.7 million people (World Bank, 2020). This has led to institutions such as the WB calling for institutional pillars that aim to realise a people-centred, results-oriented, and accountable public sector and democratic system in Zimbabwe (AfDB, UN and WBG, 2019).”

In the same way, pensioners have become destitute in Zimbabwe despite having worked and contributed to NSSA payments for many years, thus affecting the rights of the elderly to live a decent life. The Zimbabwe Revenue Authority (ZIMRA) has outstanding revenue returns of $8 458 237 from companies under liquidation and judicial management in which the recoverability of the full amount is doubtful (2019 Auditor General's Report). Zimbabwe's huge public debt has also seen the country failing to meet its obligations under the Abuja Declaration of allocating at least 15% of its annual budget towards the health sector. This has resulted in an underfunded health sector which is almost collapsing reversing any meaningful gains made by the GoZ in reducing infant mortality rates. For example, in July 2020 it was reported that seven out of ten babies at Parirenyatwa hospital were stillborn (BBC, 2020).

3.2.3 Impact of Debt Services on Revenue and Social Investment in Zimbabwe

The RBZ noted in 2004 that more than 60% of government revenue was channelled towards interest payments on domestic public debt, prompting the government to undertake domestic debt restructuring measures (RBZ, 2004). With Zimbabwe in debt distress, and its total public and external debt unsustainable, the government in the years 2010-2015 instigated numerous revenue reforms which include the enforcement of the presumptive tax to the informal sector as a way to raise more revenue for debt servicing (MOFED, 2015). In a bid to service the huge debt, government has in turn compromised social investments as the current expenditures are used to service the debts at the expense of the taxpayers. Ironically, the introduction of austerity measures in 2019, presumably for prosperity, condemned most Zimbabweans to abject poverty as their investments were eroded by the de-dollarisation policy; rejection of the Real Gross Transfer Settlement (RTGS) dollar; and the problems related to the introduction of the Zimbabwean dollar. Crucially, debt defaulting has worsened the credit rating of the country, thereby depriving it of the much-needed capital and FDI for economic recovery (Saungweme, 2018). Water is important for human, social and economic activity which will are critical for achieving social justice, empowerment and poverty reduction. A number of critical projects have been in the pipeline for years due to lack of funding. These include: Tugwi-Mukosi dam, National Matebeleland Zambezi Water project, Kunzvi – Musami Dam. The projects are important for fulfilling the constitutional right to safe, reliable water which is also important for industrial and agriculture purposes. Housing is also important especially for people in urban areas; IDBZ[13] estimates a backlog of 1.25 million in serviced stands in the main urban areas

3.2.4 Gender-Responsive Services and Public Debt

Human development reflects social and economic priorities to address developmental challenges such as inequalities and poverty between men and women. The provision of gender-responsive public services is key to delivering human rights and transforming women's rights. A country such as Zimbabwe with a huge public debt can hardly achieve this because the majority of women still face challenges in accessing and controlling financial resources necessary for them to effectively participate in financial decision making at family, community, and national levels (Mbambazi, 2020).

While attempts to have been made to broaden access to financial services for women through the introduction of initiatives such as the Zimbabwe Women's Microfinance Bank, access to stable savings remains elusive in the wake of de-dollarisation and impulsive economic policies from the GoZ. A key informant highlighted that the fact that Zimbabwe is in a debt trap makes it difficult for the bank to have credit lines, and that the loans given to women have high-interest rates such that at the of the day women do not benefit much from projects they embark on, coupled with the economic downturn. The Gender and

[13] https://www.idbz.co.zw/sector-operations/housing

Economic Network (2018) notes that countries that spend more than 12% of their national budgets in debt servicing are invariably forced to outspend in public services (Gender and Development Network, 2018). Towo (2020) also notes that protecting sexual and reproductive health and rights and promoting gender equality is difficult if a country that is in debt arrears.

3.2.5 Impact of Sovereign Debt on Poverty and Inequality.

Poverty and inequality remain a big challenge in Zimbabwe. Sovereign debt is the driving force of poverty and inequality in Zimbabwe where the marginalized groups are failing to get access to adequate social services. UNICEF (2017) notes that sovereign debt is the driving force of poverty and inequality in Zimbabwe. According to the Budget brief (2018), 62.2% of households are deemed poor, whilst 6% are deemed extremely poor, 6.3 million children (78%) live in consumption poverty and 22% live in extreme poverty. This is a result of the huge debt currently in Zimbabwe where the government is failing to provide basic services to its citizens.

The situation has been worsened by the COVID-19 pandemic where the informal sectors of the economy remain closed and the government is failing to provide social safety nets to its citizens due to lack of social welfare and financial resources. It is noted that the government budgetary allocation on social safety nets, education, health, water, and sanitation are curtailed by high debt servicing (Akram, 2009). The majority of the population including children faces extreme vulnerabilities due to a combination of food insecurity and unemployment. This has been worsened by the El-nino induced drought, Cyclone Idai, and currently the COVID-19 pandemic. It is also important to note that the poverty datum line has risen from 29% in 2018 to 34% in 2019, an increase from 7 to 7.5 million people (World Bank, 2019).

3.2.6 Debt Service and Debt Strategies in Zimbabwe.

An appreciation of debt service and debt management demands a prior understanding of what the two terms mean. Debt servicing is a process whereby the government makes protracted efforts to pay back the credit facilities. Debt management on the other hand entails ensuring that the "government's financing needs and payment obligations are met at the lowest possible cost over the medium to long run, consistent with a prudent degree of risk" (IMF, 2001:10). An analysis of the documentary evidence revealed that Zimbabwe's national funds are siphoned for debt servicing, making it one of the hardest hit countries when it comes to debt. However, the need to manage the national public debt is even more pressing as the country has now acquired the status of bad debtor with the international financial institutions. The consequence of this is that Zimbabwe can no longer receive loans from the international players. The government has made protracted efforts to reopen the external lines of credit since 2008 to no avail. Since independence, Zimbabwe has embarked on a chain of debt relief initiatives and debt restructuring programs (Saungweme, 2018).

Some of the initiatives were dreadful such as the development strategy that relied heavily on foreign financing as a debt servicing strategy (Mupunga and Le Roux, 2004). Sadly, Zimbabwe's coat of public debt servicing constituted a significant proportion of government revenue, and the servicing of foreign debt after ESAP was absorbing huge budgetary and foreign exchange resources and more than 20% of exports of goods and services (GoZ, 2013). This left very little money to spend on health, education, and social service delivery. The IMF (2012) notes that the government debt servicing cost was rising sharply due to the continuous accumulation of interest on foreign debt arrears.

This was despite the government's promulgation of laws such as the Reconstruction of State Indebted Insolvent Companies Act intended to manage domestic debt and emphasis on other fiscal and monetary policy adjustments to service debt.

3.2.7 Efforts by The Government to Solve the Debt Crisis Over the Past Years

Effective public debt management is crucial for financial stability and sustainable social policy. Zimbabwe has strong legislative frameworks as contained in the constitution and other pieces of legislation designed to guide public financial management when borrowing but have hitherto been ignored or misapplied. Chapter 17 of the Constitution deals with the need for effective fiscal management in Zimbabwe. Section 298 of the Constitution provides that *"there must be transparency and accountability in financial matters."* It also demands that public borrowing and all transactions involving the national debt be carried out transparently and in the interest of the public and with the approval of the parliament. The adoption of the austerity measures by the GoZ was one misfiring efforts by the government to solve the debt crisis in Zimbabwe.

The government wanted to reduce the wage bill which is consuming more from the national debt as well as taxes aimed at raising money to repay both internal and external debt. Das et al (2012) noted how the GoZ has embarked on numerous massive debt reforms, such as the debt relief initiatives and debt restructuring programs since independence (Das, Papaioannou, and Trebesch, 2012). The country also took a series of non-HIPC economic reforms to find a lasting solution to the debt servicing crisis. The government aggressively controlled domestic interest rates and exchange rates, introducing new debt restructuring instruments and debt restructuring programs and foreign public debt service programs since independence; enacted economic recovery programs in the years 2009-2010 such as the Zimbabwe Accelerated Reengagement Economic Programme as a means of speeding up its commitment in finding lasting solutions to debt servicing (RBZ, 2016). According to the 2019 Budget Statement and the Mid-Year Budget Review, the treasury has made protracted efforts to service public debt.

3.2.8 Policy Challenges That Have Been Arising as A Result of the Debt Crises

The debt crises in Zimbabwe has led to an economic crisis. In an effort to mitigate the effects of this economic crises, where inflation is skyrocketing, the GoZ has embarked on reverse policies that are contrary to citizens' expectations and in some instances policies that seem reactionary as opposed to well thought out. This include incidents such as the banning of the money transfer systems through the Ministry of Information and Publicity. Citizens and ECONET Wireless Zimbabwe (one of the mobile money operators in Zimbabwe) registered their displeasure at the government's unlawful stance - rightfully so as most economic transactions in Zimbabwe are conducted electronically due to the shortage of cash. Instead of addressing the economic crises, the government through the RBZ came up with a directive to reduce the amounts of transactions to ZWL$5000 per day via Econet's ecocash platform. This was nothing more than reverse policing. Another key respondent (public finance expert) who took part in this study raised concern over the country's policy inconstancies. He argued that policies from lenders and government affect how Non-Governmental Organisations (NGOs) can influence policymaking in Zimbabwe because:

"While governments do not exist to produce goods and services but regulate national society and leave the production of goods and services to the private sector, Zimbabwe's current national economic trajectory also focuses on the mantra, 'production, production, production.' While NGOs lobby the government to service its debt in a manner that promotes human rights, the ultimate decision depends on the government's commitment, as well as the conditions laid down by the lenders or creditors."

The corollary to the above is that the GoZ will thus formulate and implement policies that largely depend on the conditions laid out by the creditors rather than how such conditions affect human rights. The Public expert also noted that Zimbabwe lacks solid policies that show a commitment towards debt reduction strategies that lure creditors to invest in Zimbabwe. Zimbabwe's ability to pay the IMF during its difficult times showed that it has 'some' potential or capacity to pay debts under creditors such as the WB and other Paris or London club members. He noted that debt repayment is tied to political development, political will as well as serious political engagement and reengagement, especially for bilateral debts. The remarks by the public expert are important since more developed countries reject the need to allow UN human rights bodies to monitor the servicing of foreign debts (Lumina,2013).

The expert also noted that debt constraints revenue mobilisation and government's debt policies must faithfully address high-interest rates and how the government can crowd out private funding. Its policies on borrowing funds from the central bank through seigniorage revenue or money creation and public individuals should not point to cartelisation of debt financing and servicing. Earnest efforts should be directed at living up to the commitments to service debts rather than adopting a '*token of appreciation*' approach that is done in small amounts. Such an approach also points to a weak commitment to political engagement and the absence of robust and strong servicing strategies on foreign debts.

4 Towards a sustainable debt servicing and recovery strategy

Zimbabwe has, besides the debt burden, been home to corruption scandals, droughts, disasters, political risk, financial uncertainty, and other challenges that have made Zimbabweans wallow and continue to wallow in poverty.

4.1 Introduction

Among the factors affecting the realisation of human rights in Zimbabwe, public indebtedness is emerging as the greatest hindrance. In the early years of independence, Zimbabwe was seen as the breadbasket of Africa. This dream was shattered due to the drought in 1992, ESAP, the Willowgate scandal, the food riots and strikes in the late 1990s. The turn of the millennium also saw Zimbabwe's democratic governance suffering from the pull-out from the Commonwealth of Nations and the expulsion of election observers who were considered hostile to Zimbabwe under the late and former President Robert Mugabe's regime. The land reform program, operations such as *Murambatsvina*/clean the filth and *makavhotera papi*/where did you vote for and others condemned Zimbabwe to a pariah state and the imposition of targeted sanctions by the European Union and US Government. The coming of the Government of National Unity (GNU) between 2009 and July 2013 created a multicurrency regime that enabled Zimbabweans to enjoy various categories of human rights. However, the government's current public debt and de-dollarisation policy have seriously affected the realisation of ECOSOC rights in Zimbabwe. This chapter of the study will provide a summary of the study and the key findings and conclude by proffering policy recommendations on how to advance human rights in the wake of the debt crises in Zimbabwe.

4.2 Summary of study and key findings

This study founds a strong nexus between human rights and public debt in Zimbabwe. While the four generations of human rights can benefit from a largely justiciable Bill of Rights in the Constitution, various public services, social services, and human rights are detrimentally affected by Zimbabwe's debt burden. Economic, social, and cultural rights are the most affected especially in the wake of the COVID-19 pandemic which led to job losses, decreased productivity, salary cuts, exorbitant health and funeral policies and pronouncement of an indefinite lockdown. The arisings in the executive summary at the beginning of this study affirm the need for Zimbabwe to adopt long-term debt strategies that are aimed at stimulating economic growth, improving the standards of living, and addressing inequalities that bedevil the general populace in Zimbabwe. In the context of Zimbabwe, the huge public debt has had and continues to have a negative impact on the State's fiscal space, and its available resources towards socio-economic rights and public service delivery. This comes against the backdrop where the social contract between the State and citizens has been broken owing to corruption and mismanagement of public funds and resources by state institutions and public officials as highlighted by the Auditor General in her various annual reports. In the 2018 Auditor General report cases of expenditure contrary to the provisions of sections 298 and 315 of the Constitution were noted. These included unsupported, wasteful, unreconciled, fraudulent, excess, and overstated expenditure including payments for goods not delivered.

The findings imply that Zimbabwe should strive to improve its political and economic image as a country committed to democratisation efforts and a safe investment destination. At a policy level, the findings demonstrate that Zimbabwe should take debt relief strategies seriously. Commitments to pay borrowed funds should be faithfully adhered to. The normative framework espoused by the Constitution should be followed. Principles such as constitutional supremacy should be used together with good governance principles on accountability, transparency, justice, and responsiveness so that a culture of human rights is promoted. At an engagement level, debt experts, consultants, and civil society organisations should assist the government to assess the odiousness of various pre-independence and post-independence debt. They should also engage international and domestic creditors to find lasting solutions to debt strategy.

4.3 Recommendations

The GoZ has employed several policies since its independence to deal with the debt crisis. Among these policies is the LIMA agreement and most recently in the 2019 budget, the GoZ adopted austerity measures as a way of raising money to service both the ballooning internal and external public debt that has seriously compromised its ability to guarantee citizens the enjoyment of socio-economic rights. In attempting to deal with the debt crises, there is need for the GoZ to structure its debts in a manner that does not undermine its obligations towards the realisation of human rights. In this regard, AFRODAD makes the following recommendations:

- Zimbabwe needs to implement complementary measures to alleviate its debt and to finance the public and social services. It is argued that if the economy strengthens, the potential to repay also increases.

- The GoZ needs to negotiate with all its creditors including the domestic and external debtors. While the IMF has been prioritised, there is a need to prioritise Paris club, and the Beijing club of China which gives Zimbabwe soft loans with some attached conditionalities that may end up mortgaging Zimbabwe, further eroding the human rights of its citizens.

- The GoZ should look beyond short-term debt servicing and consider sustainable debt servicing for the long run. Zimbabwe should look beyond debt relief, cancellation or forgiveness and consider the embossment of sustainable frameworks for sustainable economic growth that depend on complementary solutions from the public and private sector. Foreign governments will not be willing to release funding, and this works to the detriment of Zimbabwe since it is a non-HIPC country. If Zimbabwe were to apply for HIPC status, it would face a mountainous task of declaring its poor status since it has to meet the minimum standards of good governance and the rule of law. HIPC status has the advantage of securing debt relief and new funding since countries can implement Structural Adjustment Programs (SAPs) and increase the potential for sustainable economic growth and at the same time improving chances for effective debt relief strategies. As such Zimbabwe should ensure that its short-term relief servicing policies are tailor-made to stimulate economic growth and sustainable development in the long run.

- Zimbabwe should also transparently deal with the issue of whether the colonial debt was odious even though it was issued to finance development programs. While Zimbabwe inherited the debt and was economically in a position to settle the colonial debt, there is a need to demonstrate that the debt was fully serviced. Similarly, the effects of contracting it from private or public sources have to be faithfully interrogated.

- There is also a need to align debt policies in a manner that factors in politically related debts linked to the land reform and economic embargoes that were imposed by Western countries such as the USA and Zimbabwe's erstwhile coloniser Britain.

- Zimbabwe's policies should be based on the *'If you borrow, payback, create and boost confidence to both domestic and external creditors'* principle. This will lure future debt relief financiers and investors.

- Zimbabwe's debt policies and regulatory measures should always consider the poverty datum line and change local attitudes on what welfarism is in a country.

- The GoZ must deal with the huge public sector wage bill by essentialising public-private partnerships in key sectors such as health and education.

- The GoZ should prioritise health sector, which is on the brink of collapsing. Specifically, the government must prioritise its commitment to the Abuja Declaration which recommends that 15% of the total budget be channelled towards the health sector.

- The GoZ must respect and uphold the principles of the Constitution as they relate to public administration (section 194) good governance (section 3(2)), state borrowings, public debt, and state guarantees (section 300) and the general principles of public finance management stated in chapter 17 of the constitution.

- Negotiations and implementation of loan agreements should be transparent and open to public scrutiny.

- The management of public debt requires transparency and accountability between the Ministry of Finance, the central bank, debt management agencies. Further, debt management strategies should be clearly defined and publicly disclosed.

- While Zimbabwe's Debt Management Framework was rated strongly by the development partners such as WB and IMF, there is a need for regulators to assess the odiousness of IMF and WB debts in light of international law.

- Policy makers and implementers should prioritise the financial reportage, knowledge and intelligence espoused by the Constitution.

- NGOs and CSOs both in the governance and human rights sector must adopt a rights-based approach in analysing national budgets, policy statements and responses.

- Donors and development institutions should popularise rights-based approaches to public debt management in Zimbabwe.

4.4 Conclusion

This study concludes that Zimbabwe's debt burden works to the detriment of human rights in Zimbabwe. Public service delivery and social service-delivery remain largely affected as the State fails to channel enough resources in that sector due to the financial constraints imposed by its huge public debt. As a result, vulnerable groups of the population such as children, women, the elderly, and people living with disabilities bear the brunt of poor economic and debt management strategies.

Ordinary citizens continue to suffer as a result of policy inconsistencies and financial uncertainty. The glimpse of hope that obtained in November 2017 when the late and former president of Zimbabwe Robert Mugabe resigned from power has faded. Political polarisation has transformed the political trajectory from one of expectation and hope to one of a bleak future. Public debt, both external and domestic have remained high and unsustainable with access to revenue remaining elusive, thus negatively affecting the protection and implementation of socio-economic rights despite being provided for in the Constitution of Zimbabwe of 2013.

REFERENCES

2019 Auditor General's Report, retrieved from https://www.auditorgeneral.gov.zw/phocadownload/Parastatals/AG%20PARA%20REPORT%202018%20June%2020%202019.pdf

AFDB, UN and WBG (2019) Joint needs assessment for Zimbabwe: identifying challenges and needs, AFDB, UN and WB.

Africa Renewal 'Zimbabwe ready to host & showcase itself at sustainable development forum; Minister' (2020), available at https://www.un.org/africarenewal/news/zimbabwe-ready-host-showcase-itself-sustainable-development-forum-minister, accessed 6 July 2020.

Akram, N (2009) Public debt and pro-poor economic growth, evidence from Southern African countries, Economic Research-Ekonomska Instrazivanja, available at www.doi.org, accessed 7 July 2020.

Allegre, G. (2020) What can we Learn from the Finnish Experiment with a Universal Income? www.ofce.sciences-po.fr, accessed 17 August 2020.

Amadeo, K. (2020). Standard of living, accessible online at www.thebalance.com, accessed 23 August 2020.

Arruda, P. (2018) Zimbabwe's Social Protection System and Its Harmonised Social Cash Transfer Programme,

BBC News (2020) Zimbabwe Rejects Catholic Bishops' Criticism of Corruption and Abuse, https://www.bbc.com/news/world-africa-53798787

Bhattacharyya, A; Lovell, C.A.K; Sahay, P *The impact of liberalization on the productive efficiency of Indian commercial banks* European Journal of Operational Research 98 (1997) 332-345 accessed from https://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.470.8144&rep=rep1&type=pdf

Biti, T. (2012) Foreword, Accelerated Arrears Clearance, Debt and Development Strategy, Ministry of Finance.

Bulawayo24 (2020) 'Mnangagwa in control over financial sector', available online at https://bulawayo24.com/index-id-news-sc-national-byo-188808.html, accessed 14 July 2020.

Bulawayo24 (2020b) 'Zimbabwe Should not Burden SA with its Political Crisis.' Accessed 17 August 2020 at 2:33pm.

Bulawayo24 (2020c), citing Christopher Mutsvangwa, ZANU PF secretary for science and technology during a meeting of the Provincial Coordinating Committee in Chinhoyi.

Bulawayo24 Staff Reporter (2020). 'Mnangagwa in control over financial sector', available online at https://bulawayo24.com/index-id-news-sc-national-byo-188808.html, accessed 14 July 2020.

Cato Institute (2019) Human Freedom Index, accessed at www.cato.org on 17 August 2020.

Centre for Innovation and Technology (2020) 47 Diarrhoea cases recorded in Old Luveve, available at http://kubatana.net/focus/service-delivery/, accessed 14 July 2020.

Chhibber, A., 1997. The state in a changing world. Finance and Development 34, 17-20

Chingono, N. (2020) Zimbabwe urged to prioritise children as record poverty causes food shortages, The Guardian, 24 January 2020

Chitungwiza and Manyame Rural Residents Association (2018) Statement on the outbreak of cholera and typhoid in Glenview and Budiriro and the subsequent loss of life, available at http://kubatana.net/2018/09/07/statement-outbreak-cholera-typhoid-glenview-budiriro-subsequent-loss-life/ accessed 11 September 2020.

Combined Harare Residents Association (2020a) Mabvuku residents lament chaotic bulk water distribution, available at http://kubatana.net/focus/service-delivery/, accessed 14 July 2020.

Community Water Alliance (2020) Escalating Zimbabwean water crisis: A call for action, available at http://kubatana.net/focus/service-delivery/, accessed 14 July 2020 at 4:28 am.

Constitution of Zimbabwe, 2013.

Cornescu, A.V (2009). The generations of human's rights. *Dny práva – 2009 – Days of Law: the*

Conference Proceedings, 1. edition. Brno: Masaryk University, ISBN 978-80-210-4990-1. Retrieved from https://www.law.muni.cz/sborniky/dny_prava_2009/files/prispevky/tvorba_prava/Cornescu_Adrian_Vasile.pdf
Das, U, Papaioannou, M and Trebesch, C (2012) Sovereign debt restructuring 1950-2010: literature survey and stylized facts, IMF Working Paper No 12/208.
Deaden, N. (2017) The West owes Zimbabwe a future, https://www.aljazeera.com/indepth/opinion/west-owes-zimbabwe-future-171124103530829.html , accessed 11 September 2020.
Dembour, M (2010) What are human rights? Four Schools of Thought, Human Rights Quarterly, The John Hopkins University Press.
Dominik Enste & Friedrich Schneider (2002). Hiding in the Shadows; The Growth of the Underground Economy, IMF Economic Issues 30, International Monetary Fund.
Durojaye, E and G Mirugi-Mukundi (2020) Exploring the link between poverty and human rights in Africa, PULP.
Eurodad (2011) Exporting goods or exporting debts? Export Credit Agencies and roots of developing country debt, available at www.eurodad.org, accessed 6 July 2020.
Friedrich Naumann Foundation (2019) Human Rights Index Europe 2019, Friedrich Naumann Foundation.
Gender and Development Network (2018) The impact of austerity on women available at www.ohchr.org, accessed 7 July 2020.
Girling, J. (1996). *Interpreting Development: Capitalism, Democracy, and the Middle Class in Thailand.* Ithaca, New York: Cornell University Press. Retrieved September 11, 2020, from http://www.jstor.org/stable/10.7591/j.ctv1nhp1f
Government of Zimbabwe (2013), *Zimbabwe Agenda for Sustainable Socio-Economic Transformation (ZIMASSET)*, 2013-2018, Government of Zimbabwe.
Government of Zimbabwe and World Bank (2016) Zimbabwe Public Expenditure Review: Social Protection, GoZ and World Bank, volume 5.
GoZ (2013) Zimbabwe Agenda for Sustainable Socio-Economic Transformation, October 2013-2018, Government of Zimbabwe.
ILO (2007) Determining the cost of social protection measures: description of an electronic tool that provides assistance for determining these costs in a user-friendly way, ILO, available online at , accessed 6 July 2020 at 2:00 pm.
IMF (2001) Guidelines for Public Debt Management, https://www.imf.org/external/np/mae/pdebt/2000/eng/guide.pdf, accessed 10 September 2020.
IMF (2012) Zimbabwe Macro-economic Framework 2013-2019 and debt sustainability analysis, Washington DC: IMF.IMF (2017) Zimbabwe 2017 Article IV Consultation: press release, staff report, and statement by the Executive Director for Zimbabwe, IMF Country Report No.17/196, Washington DC: IMF. IMF (2020) IMF Executive Board Concludes 2020 Article IV Consultation with Zimbabwe, https://www.imf.org/en/News/Articles/2020/02/26/pr2072-zimbabwe-imf-executive-board-concludes-2020-article-iv-consultation, accessed 23/06/2020.
IMF (2017) Zimbabwe 2017 Article IV consultation: Press release; staff report and statement by the Executive Director for Zimbabwe, IMF Report No. 17/196, Washington DC: IMF.
IMF (2020) IMF Executive Board Concludes 2020 Article IV Consultation with Zimbabwe, https://www.imf.org/en/News/Articles/2020/02/26/pr2072-zimbabwe-imf-executive-board-concludes-2020-article-iv-consultation, accessed 23/06/2020.
Jones, T (2016) Uncovering Zimbabwe Debt. *The Case for a democratic Solutions to the Unjust Debt Burden.* Jubilee Debt Campaign. London.

Klasen, S. (2007) Economic growth and poverty reduction: measurement issues using income and non-income indicators, World Development
Lipset, S. M, (1959) Some Social Requisites of Democracy: Economic Development and Political Legitimacy *American Political Science Review*, 1959, vol. 53, issue 1, 69-105
Lumina, C. (2013). Sovereign debt and human rights: cooperating for the right to development available online at https://www.ohchr.org/Documents/Issues/Development/RTDBook/PartIIIChapter21.pdf accessed on 14 July 2017, at page 290.
Manyengavana (2019) Zimbabwe is a pariah state and that is nothing to be proud of; how can we shake off this pariah status? Report Focus News.
Matenga M (2020) 'Don't Trust ZANU PF'-Madhuku, available at https://www.thezimbabweanmail.com/politics/dont-trust-zanu-pf-madhuku, accessed 14 July 2020.
Mbambazi, E. (2020) Who cares for the future: financing gender responsive public services, available online at www.actionaid.org, accessed 7 July 2020.
Mofed (2014) National budget statement, Ministry of Finance and Economic Development, Harare: Zimbabwe.
Muchena, D (2011) Forgive our Debt. *The albatross Around Zimbabwe Neck. In Open Society Initiative for Southern Africa Zimbabwe*: At Crossroads.
Mugabe, R.G. (2012) Preface, Accelerated Arrears Clearance, Debt and Development Strategy, Ministry of Finance.
Mupunga, N and P Le Roux (2004) Analysing the theoretical and empirical foundations of public debt dynamics in Zimbabwe, Economic Research Southern Africa (ERSA).
Ndlovu M (2020) Government dismisses July 31 mass demonstrations, Bulawayo24news, https://bulawayo24.com/index-id-news-sc-national-byo-188808.html, accessed 14 July 2020.
Neuman, L. (2014) *Social Research Methods: Qualitative and Quantitative Approaches* Seventh Edition. Harlow: Pearson Education Limited
NewZimbabwe (2020) Biti roasts 'cruel' Mnangagwa available online at https://bulawayo24.com/index-id-news-sc-national-byo-188808.html, accessed 14 July 2020.
NewZimbabwe (2020). Zimbabwe Annual Inflation Soars To 837%. Retrieved from https://www.newzimbabwe.com/zimbabwe-annual-inflation-soars-to-837/
Noyes, A.H. (2020) A new Zimbabwe? Assessing continuity and change after Mugabe, Rand Corporation, California.
NSSA (2020). Schemes for Social Protection, NSSA, available online at www.nssa.org.zw, accessed 6 July 2020.
OHCHR (2020) Human Rights and foreign debt, available online at accessed 14 July 2020 at 2:00 am.
OHCHR (2020) Universal Human Rights Index Database, OHCHR.
Pattillio, C., Poirson, H., & Ricci, L. (2002). External debt and growth. Finance and development. IMF magazine,39(2).
Pattillio, C., Poirson, H., Ricci, L., Kraay, A., & Rigobon, R. (2003). Through what channels do external debt affect growth? The Brooking trade forum, 229-277.
Pogge, T. (2008). World poverty and human rights 2nd ed., Cambridge: Polity Press.
RBZ (2004) Annual Reports, Harare: Fidelity Printers. MOFED (2015) National budget statement, Harare, Zimbabwe.
RBZ (2016) History of exchange controls in Zimbabwe, Harare: RBZ.
Saungweme T and Odhiambo, NM (2018), *A Critical Review of the Dynamics of Government Debt Servicing in Zimbabwe*, Studies Universitatis Economic Series.
Saungweme, T and Mufandaedza, S (2013) An empirical analysis of the effects of external debt on poverty in Zimbabwe: 1980-2011, Great Zimbabwe University, Masvingo, Zimbabwe.
Spero, J. E., & Hart, J. A. (1997). *The politics of international economic relations*. New York: St. Martin's Press.

Stiglitz, j.(2010). The Dangers of Deficit Reduction. *Project Syndicate*, Prague, 5 March.
Sy, A (2015). Are African countries rebasing GDP in 2014 finding evidence of structural transformation? Retrieved from https://www.brookings.edu/blog/africa-in-focus/2015/03/03/are-african-countries-rebasing-gdp-in-2014-finding-evidence-of-structural-transformation/ accessed 10 September 2020.
Tambo B, (2017). Zimbabwe Marks Independence as Country Drowns in Debt, Zimbabwe Independent
Taylor, R. (2005) Integrating quantitative and qualitative methods in research, University Press of America.
Temah-Tsafack C (2013) Urban Poverty and Vulnerability in Zimbabwe: Looking Beyond the Urban/Rural Divide, UNICEF Zimbabwe.
The AFDB, UN, and WBG (2019) Joint needs assessment for Zimbabwe: identifying challenges and needs, AFDB, UN, and WB.
The Community Water Alliance (2020) Escalating Zimbabwean water crisis: A call for action, available at http://kubatana.net/focus/service-delivery/, accessed 14 July 2020 at 4:28am.
Towo A (2020) Covid_19 Zimbabwe lockdown: Gender impacts, implications, and effects on women and girls as primary caregivers, available at www.kubatana.net.zw, accessed 7 July 2020.
Transparency International (2020). Country Data. Retrieved from https://www.transparency.org/en/countries/zimbabwe
Transparency International Zimbabwe (2020). Endemic corruption in Zimbabwe: Is the constitution of Zimbabwe Amendment (No.20) Act 2013 failing us? Retrieved from http://kubatana.net/2020/08/12/endemic-corruption-in-zimbabwe-is-the-constitution-of-zimbabwe-amendment-no-20-act-2013-failing-us/
Tsvangirai, M.R. (2012) Preamble, Accelerated Arrears Clearance, Debt and Development Strategy, Ministry of Finance.
UN (1999) Finding solutions to the debt in developing countries: report of the Executive Committee on Economic and Social Affairs of the United Nations, CEPAL, Santiago: Chile.
UNDP (2016) Zimbabwe MDG Final Progress Report 2000-2015, available at https://www.zw.undp.org/content/zimbabwe/en/home/library/mdg/mdg-final-progress-report-2000---2015.html, accessed 6 July 2020.
UNDP (2020) Human Development Report 2019: beyond income, beyond averages, beyond today: inequalities in human development in the 21st Century, UNDP, available online at www.reprt.hdr.undp.org, accessed 6 July 2020.
Uneca, Zimbabwe's Economy May Rebound to Achieve Middle-Income Country Status by 2030 available at https://www.uneca.org/sites/default/files/NewsCoverageFiles/zimbabwe_middle_income.pdf, accessed 6 July 2020.
UN-Habitat (2010) State of African cities 2010: governance inequality and urban land markets, Nairobi: UN-Habitat.
UNICEF (2017) Zimbabwe 2017 social protection: budget brief, available at www.unicef.org, accessed 7 July 2020.
United Nations (1999) Finding solutions to the debt in developing countries, Report of the Executive Committee of economic and social affairs of the United Nations, CEPAL, Santiago: Chile.
United Nations (2019) 306, Beyond income, beyond averages, beyond today: Inequalities in human development in the 21st century Available at: http://www.hdr.undp.org/sites/default/files/hdr2019.pdf, accessed on 6 July 2020.
United Nations (nd) Human rights, www.un.org, accessed 23 August 2020.
Vasquez, I., and T Porcnik (2019) The Human Development Index, Fraser Institute.
Women's Institute for Leadership Development (2020) Bulawayo Women narrate struggles of accessing water, available at http://kubatana.net/focus/service-delivery/, accessed 14 July 2020.
World Bank (2005) World Development Report. Oxford University Press for the World Bank.

World Bank (2010), World Bank in Zimbabwe,
https://www.worldbank.org/en/country/zimbabwe/overview, accessed 23 June 2020.09.14
World Bank (2010), *World Development Indicators*, World Bank.
World Bank (2016), *Zimbabwe Economic Update: Changing Growth Patterns: Improving Health Outcomes*, World Bank.
World Bank (2019) The World Bank in Zimbabwe: Overview, World Bank.
World Bank (2020) Projected poverty impacts of COVID-19 (coronavirus)
https://www.worldbank.org/en/topic/poverty/brief/projected-poverty-impacts-of-COVID-19 accessed 10 September 2020.
World Bank (2020) The World Bank in Zimbabwe, https://www.worldbank.org/en/country/zimbabwe , accessed 10 September 2020.
World Bank (2020) *World Development Report;* Trading for Development in the Age of Global Value Chains.
World Bank Group (2019) How can Zimbabwe take its entrenched poverty traps? Available online at www.worldbank.org, accessed on 7 July 2020.
World Bank, (2017) *Understanding Bank Recovery and Resolution in the EU: A Guidebook to the BRRD*. World Bank Group, Gugler Print: London.
Zamchiya, P, Mavhinga, D, Gwinji, T, Chamunorwa, A and Madhuku, C (2020) Zimbabwe's Covid_19 lockdown: ensuring the right to food for the poor, www.future-agricultures.org, accessed 6 July 2020.
Zhangazha, W. (2018) Zimbabwe slides back into a pariah state, the Zimbabwe Independent.
ZIMCODD (2019) Analysis of the 2018 Auditor's Report: implications on the realisation of social and economic rights in Zimbabwe, ZIMCODD.
ZIMCODD (2019) Analysis of the 2019 Mid-Year budget review and supplementary budget: a social and economic justice perspective, available online at www.zimcodd.org, accessed 7 July 2020.
ZIMCODD (2019) Analysis of the 2019 Mid-Year Budget Review and Supplementary Budget. *A Social and Economic Justice Perspective.*
ZIMCODD (2019) Sustainable and Inclusive Debt Management Framework for Zimbabwe. *A Civil Society Perspective on Debt Resolution.*
ZIMCODD (2019) The social and economic implications of public debt on youth in Zimbabwe, available online at www.zimcodd.org, accessed 6 July 2020.
ZIMCODD (2019) Zimbabwe Open Budget Survey, ZIMCODD.
ZIMCODD (2019b) Sustainable and Inclusive Debt Management Framework for Zimbabwe. *A Civil Society Perspective on Debt Resolution,* ZIMCODD.
ZIMCODD Policy Brief (2019) Percentage share of social spending in Government expenditure: reflections from the 2019 fiscal framework, ZIMCODD.
Zimstat (2013) Poverty and Poverty Datum Line Analysis in Zimbabwe 2011/12, Zimbabwe National Statistics Agency.
Zimstat (2019) Poverty Analysis: Poverty Datum Lines-March 2019, available at:
http://www.zimstat.co.zw/sites/default/files/img/publications/Prices/PDL_3_2019.pdf, accessed 6 July 2020.

AFRODAD

31 Atkinson Drive, Hillside
PO Box CY 1517, Causeway
Harare, Zimbabwe
Tel: +263 4 778531/6
www.afrodad.org

Zimbabwe Coalition on Debt and Development
ZIMCODD

8 Bargate Road,
Mt Pleasant,
Harare
Tel: +263 242 776830
E: zimcodd@zimcodd.co.zw