

# Weekly Economic Review

31 March 2023

## RBZ Interbank Rate

WEEK 21.02.23	WEEK 28.03.2023
ZWL 915.1822 per USD1	ZWL 916.97 Per USD1

## Consumer Price Index

FEB 273.65	MAR 274.01
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## Blended Inflation

FEB M.O.M. -1.6%	MAR M.O.M. 0.1%
FEB Y.O.Y 92.3%	MAR Y.O.Y 87.6%

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## 1. Summary

The week's review analyses the latest March 2023 blended inflation statistics, the government review of civil servants' salaries, and the prevailing electricity shortages affecting businesses and poor households. It also covers three articles for further reading which focus on the Al Jazeera gold smuggling exposé, the impacts of mining activities on children, and sustainable livelihoods through informal trading.

## 2. Weekly Economic Review and Analysis

### Blended inflation not in sync with lived realities....

In the week under review, Zimbabwe National Statistics Agency (ZimStat) released March 2023 inflation statistics which show annual inflation cooling down to 87.6% from 92.3% recorded in the previous month. From a month-on-month (MoM) perspective, price inflation gained 1.7 percentage points to settle at 0.1% from -1.6 (deflation) recorded in February 2023. Before the adoption of blended inflation metrics in February 2023 to account for the dual nature of the economy, authorities were recognizing ZWL inflation. The last reported annual ZWL inflation was measured at 229.8% in January 2023 which is more than double the February and March 2023 blended outturn.

The foregoing shows that blended inflation statistics are masking the real cost of living. According to a survey by ZimStat, 78% of transactions in 2022 were conducted in US dollars showing rapid re-dollarization of the economy. As such, the predominance of a stronger US dollar will suppress the weighted average inflation rate thus portraying price stability. But, in reality, formally employed workers particularly civil servants are largely earning in fragile local currency. The ZWL lost 84% of its value against the US dollar in 2022 and since the start of 2023 to date, the unit has shed at least 25% of its value in both markets. This elevated ZWL depreciation is exerting increased pressure on ZWL prices, a feature completely masked by blended metrics which are depicting a stable price situation.

### Government awards civil servants a 100% salary increase...

In the week under review, the Treasury approved a 2023 Remuneration Framework for civil commissions, the parliament of Zimbabwe, and grant government pensioners as follows:

- 100% remuneration review to gross ZWL emoluments.
- Reviewed Cushioning and Covid Allowances from US\$200 to US\$250.
- Reviewed Cushioning and Covid Allowance for Pensioners from US\$90 to US\$100.
- Payment of US\$80 teaching allowance to every teacher per month.

1. [https://www.rbz.co.zw/documents/press/2023/March\\_/Press\\_Statement\\_-\\_Al\\_Jazeera\\_Allegations\\_-\\_6-3-2023.pdf](https://www.rbz.co.zw/documents/press/2023/March_/Press_Statement_-_Al_Jazeera_Allegations_-_6-3-2023.pdf)

2. <https://www.timeslive.co.za/news/africa/2023-03-17-pupils-injured-in-zimbabwe-when-classroom-collapses-into-illegal-mining-shaft/>

3. <https://miningzimbabwe.com/us100-million-gold-smuggled-out-of-zimbabwe/>

- Free primary school education up to a maximum of 3 children at government schools.
- Introducing a government-funded funeral insurance framework.

The review of salaries for public workers was long overdue. The last review was effected in July 2022 upscaling average salary by 100% to ZWL40 000. But mounting ZWL depreciation and inflation have significantly reduced purchasing power. Statistics show that from July 2022 to date, the ZWL erased at least 50% of its value against the US\$ in both markets while ZWL price inflation rate hovered above 200%. This plunged civil servants below the poverty datum line.

While the latest 100% ZWL salary increment is lucrative in nominal terms, persisting ZWL deterioration is reducing the real value on a weekly basis. For instance, at current parallel exchange rate of ZWL/USD 1300, a teacher's new average salary of ZWL80 000 reduces to a paltry US\$62. The amount is not in sync with basic household demands such as food, clothing, housing, education, health care, transport, and retirement savings. It is therefore the public's position that salaries must be pegged in US dollars with the larger portion paid in foreign currency in line with rapidly re-dollarizing economy. This will increase forex liquidity in the formal channels thereby subduing depreciation pressures emanating particularly from rent-seeking behaviors.

### **Electricity woes continues...**

Last week, the Zimbabwe Power Company (ZPC) and its Chinese contractors successfully synchronized 300 megawatt (MW) Hwange Unit 7 with the national grid to start feeding electricity. This is part of the government's US\$1.5 billion Hwange Thermal Expansion Project. The project financed by a loan from China will add 600 MW to the national grid when Unit 8 (300MW) which is reportedly near completion is commissioned as expected in the second half of the year (2HY23). The expansion project will upscale ZPC's installed thermal capacity by 51.7% to 1 760MW from the current 1 160 MW. Adding 1 050MW capacity from Zimbabwe's sole hydropower plant (Kariba South), ZPC will soon be boasting of an installed capacity of about 2 840MW which is about 30% above national average demand of 2 200MW.

However, despite the coming on board of Unit 7 last week, the electricity situation remains precarious as many parts across the country continue to experience prolonged load shedding hours averaging 15 hours per day. This is partly attributed to synchronization procedures for new plants which require gradual injection of electricity into the national grid to allow engineers to check for possibilities of leaks or any other technical challenges.

Also, the lack of maintenance and upgrades of the national grid is leading to a huge mismatch between electricity production and demand. The existing aged thermal plants are now uneconomical to operate due to frequent breakdowns. Complete overhauls are overdue as the shortage of hard currency in the official markets is constraining the procurement of key spare parts.

Although the Kariba dam water level is improving as the rain season progresses, hydropower production at Kariba South was greatly constrained by climatic changes (droughts) across the region. More so, the prevailing high investment risk premium in the energy sector is scaring away private investment. Many variables including policy inconsistency, corruption, vandalism, brain drain, stringent exchange controls, uneconomic tariffs, tariff collection inefficiencies, and excessive ZWL volatility among others are increasing the investment risk. As such, the government must address these electricity challenges which are ballooning business operating costs and deteriorating living standards through the cost-of-living crisis.

### **3. Articles for further reading**

#### **Al Jazeera Exposé: A Call for Transparency in the Mining Sector**

A week ago, the nation was in complete and utter shock after Al Jazeera released the first of the four-episode docuseries allegedly showing how public institutions are conniving with connected syndicates to prejudice the state billions of dollars through gold smuggling. This undercover docuseries detailed how Zimbabwean-produced gold is illicitly traded through official ports of entry. It is alleged that gold smugglers are working hand in glove with authorities, particularly the Reserve Bank of Zimbabwe (RBZ) and Fidelity Gold Refiners (FGR). The exposé also shows that those acting on behalf of the government in smuggling gold to Dubai are bribing customs authorities to falsify (trade mis invoicing) gold export proceeds. In defense of the Al Jazeera allegations, the beneficiaries of illicit transactions revealed that the government is using these politically exposed persons to facilitate gold dealings on behalf of the government as a sanctions-busting strategy.

Nevertheless, a couple of weeks ago, the Reserve Bank of Zimbabwe issued a statement declaring that Zimbabwean imports and exports including gold proceeds are not under any Western sanctions.<sup>1</sup> As the custodian of all gold and the financial system, the RBZ must be regarded as a credible source of information – a trustworthy organization free from bias and with evidence to back up whatever it feeds into the public domain. So, if this holds then it means that Zimbabwean gold and other minerals are being traded freely in international markets via official channels.

<sup>1</sup>[https://www.rbz.co.zw/documents/press/2023/March\\_/Press\\_Statement\\_-\\_Al\\_Jazeera\\_Allegations\\_-\\_6-3-2023.pdf](https://www.rbz.co.zw/documents/press/2023/March_/Press_Statement_-_Al_Jazeera_Allegations_-_6-3-2023.pdf)

This, therefore, discredits the sanctions-bursting rhetoric to justify illicit flows which are enriching the pockets of the few at the expense of the majority, particularly mining host communities. Due to gold mining activities, the environment is being degraded, there is an encroachment on critical public infrastructure like highways and schools, families are forcefully displaced from their land, water sources are polluted with dangerous chemicals like cyanide and mercury, and air quality is severely compromised. Recently, at least 18 innocent school-going children pursuing their dreams were injured when a classroom block collapsed into an illegal mining shaft in Kwekwe.<sup>2</sup>

The natural resource curse (NRC) has left Zimbabweans worse off. NRC refers to the failure of a resource-rich country to benefit fully from its natural resource wealth, and for government to respond effectively to public welfare needs. The government itself admits that ports of entry are porous as it estimates the country is losing at least US\$100 million per month to gold smuggling.<sup>3</sup> In 2020, the President of the Zimbabwe Miners Federation (ZMF) who is also implicated in the Al Jazeera bombshell was arrested at Robert Mugabe International Airport for allegedly trying to smuggle 6kgs of gold.<sup>4</sup> This is enough evidence to prove massive illicit transactions by connected individuals. It is appalling that the Al Jazeera documentary alleges the existence of a gold smuggling mafia being aided by the state apparatus, these allegations merit thorough investigations of all those implicated.

It is commendable that the Financial Intelligence Unit (FIU); a subsidiary of the RBZ; has already started investigating some of the implicated persons.<sup>5</sup> Zimbabwe was recently (removed from the Financial Action Task Force's (FATF) Jurisdictions Under Increased Monitoring (the grey list) – countries with a higher risk of money laundering and terrorism financing (March 2022). This comes after it was placed on the list in October 2019 after concerns that its financial systems did not have enough safeguards to stop the flow of dirty money. The latest Al Jazeera documentary could likely result in the readmission of Zimbabwe to the grey list. Being on this list increases the country's investment risk premium as it attracts close monitoring by FATF and the imposition of more stringent regulations.

Other likely challenges if Zimbabwe is readmitted to the FATF grey list include a downgrade of credit ratings, missed trade opportunities, rampant economic pressures (degrading currency value, chronic price inflation, widening trade deficit, etc.), and potentially frosty relationships with international financial institutions (IFIs). Concerning the latter, Zimbabwe is currently engaging these IFIs for debt relief in exchange for the implementation of reforms.

2. <https://www.timeslive.co.za/news/africa/2023-03-17-pupils-injured-in-zimbabwe-when-classroom-collapses-into-illegal-mining-shaft/>

3. <https://miningzimbabwe.com/us100-million-gold-smuggled-out-of-zimbabwe/>

4. <https://zimbabweobserver.com.au/2020/10/henrietta-rushwaya-arrested-for-trying-to-smuggle-gold/>

5. <https://businesstimes.co.zw/fiu-probes-uebert-angel/>

The latest official statistics show that the nation is in debt distress as nearly 45% of its US\$14.04 billion external debt stock consists of arrears and penalties. With a huge debt overhang, the nation is now resorting to token payments which are a mere acknowledgment of existing obligations. This shows that Zimbabwe will struggle to resolve the prevailing debt conundrum without the blessing of its creditors. As such, the Al Jazeera smuggling revelations could complicate the ongoing structured debt dialogues and future engagements.

There is a need to undertake serious investigations including setting up an independent commission of inquiry to promote transparency, build investor confidence, and protect and maintain the reputation of public institutions like the RBZ. The mining sector is a foreign currency cash cow for Zimbabwe contributing 70% on average to annual export receipts. Of these minerals, gold is traditionally Zimbabwe's top export earner. For instance, ZimStat trade data shows gold accounting for about a quarter of total exports in January 2023. This shows that the mining sector is crucial for effective domestic resource mobilization to reduce collateralized borrowing and foreign aid dependence syndrome. As such, many aspects must be addressed to increase transparency in the sector including the awarding of mining rights and claims, formalization of the ASM sector, capacitation of RBZ's FGR, the establishment of gold buying centers in remote areas, and government accountability in the utilization of mining revenues among others.

### **Mining Activities and their Impact on Children and Children's Rights**

The mining industry is the cornerstone of many countries' economies, with the potential to foster growth and development, thereby increasing household incomes and improving child health care. Being rich in mineral resources is a valuable tool that can be used to promote economic growth and encourage the development of public facilities, such as the construction of schools, libraries, hospitals, and clinics. In recognizing that mining is an important developmental activity that contributes to home, office, schools, and life in general, it is important to note its role in fostering the development and realization of socio-economic rights. The mining sector is very important to the Zimbabwean economy, offering a vast mineral wealth with immense value generation. However, this industry has been associated with negative impacts on the environment, health, and academic performance of local communities living close to mining operation sites. If not properly regulated, the mining sector can contribute to labor violations, exploitation of communities, ill health of workers and people from surrounding communities, and destruction and/or degradation of the environment.<sup>6</sup> A previous weekly review by ZIMCODD dating back to August 2022 highlighted that "a mining claim was pegged less than 50 meters away from Globe and Phoenix Primary School in Kwekwe".

6. <https://www.sahrc.org.za/index.php/sahrc-media/opinion-pieces/item/364-effects-of-mining-on-children>

Less than a year later, the school is reported to have caved in due to the mining activities being undertaken near it.

Mining sites should be at least 450 meters away from built up areas, be it homesteads, or schools given the potential negative impacts mining activities have on building and individuals. In areas where mining activities have taken place too close to dwellings, people living in the area have had problems with their houses – cracking, and now caving in as is the case with Globe and Phoenix Primary School. There have also been cases of dangerous sinkholes in some mining areas. The weakening of houses and existence of sinkholes poses a danger to children and adults alike, with some children having drowned in sinkholes. Due to the harmful impacts mining activities pose, pre- and post-mining processes must consider the potential impacts of a mining project on individuals, more so on groups such as children, not only as a vulnerable group, but also as holders of constitutional rights in their own right. The potential adverse impacts on the child, both physically and psychologically, must not be overlooked or not adequately considered during community consultation, which should take place before mining activities are conducted in any given area. Due to their vulnerability, children need utmost protection. It is therefore crucial that when engage in mining activities the best interests of the child are upheld.

Owing to rising poverty in Zimbabwe, school children are now increasingly participating in artisanal gold mining activities with unlicensed industries are utilising child labour to carry out mining activities. As a result of the children's proximity to mines some of the major issues that arise include sexual exploitation, being unable to attend school and environmental degradation that directly impacts them. Toxic water in some areas has destroyed aquatic life and resulted in the contamination of boreholes thereby affecting their development and wellness. There are increasing reports on children's ill health as some children suffer from skin irritation that is suspectedly related to acid mine drainage.<sup>7</sup> The soil is also polluted resulting in people not being able to grow crops and vegetables for sustenance.

Some of the challenges experienced, linger well after the post mining stage. Unrehabilitated mines pose a danger to children's security, personal safety and lead to injuries and deaths as children fall into unmarked pits. Violent clashes among illegal miners as well as between law enforcement agents and the illegal unlicensed miners has resulted in, or exposed children to the danger of injury and/or loss of life. In 2012, the United Nations International Children's Emergency Fund (UNICEF), together with the United Nations Global Compact and Save the Children, developed a set of principles to guide businesses in respecting and protecting the rights of children in their spheres of influence.

7. <https://www.sahrc.org.za/index.php/sahrc-media/opinion-pieces/item/364-effects-of-mining-on-children>

These guidelines are known as the Children’s Rights and Business Principles (The Principles).<sup>8</sup> The Principles represent the internationally agreed upon standards for businesses with regard to children’s rights, and provide some important recommendations for all businesses.

In recognising that children constitute the future of mining whether as the people at the coalface of mining, as managers, owners and customers, it is important that thought is given to the protection of this future generation by adhering to the standard set in The Principles, which include:

- Ensuring the protection and safety of children in all business activities and facilities,
- Respecting children’s rights and supporting the human rights of children,
- Respecting and supporting children’s rights in relation to the environment and to land acquisition and use,
- Respecting and supporting children’s rights in relation to the environment and to land acquisition and use, and
- Reinforcing community and government efforts to protect and fulfil children’s rights.

### **Progress Tracking: School Construction Under NDS 1 (2021-2025)**

The government launched the National Development Strategy 1 (NDS1) in 2020 superseding the Transitional Stabilisation Policy (TSP) (2018–2020) which was meant to bring social and economic stability. Although the government claimed that the TSP was a success,<sup>9</sup> the social and economic challenges that were being experienced by Zimbabweans spoke otherwise. Thus, it has become a culture, that Zimbabwe produces well-crafted economic blueprints such as the Zimbabwe Programme for Economic and Social Transformation (ZIMPREST), National Economic Revival Programme (NERP), Millennium Economic Recovery Programme (MERP), Short Term Economic Recovery Program (STERP), and Zimbabwe Agenda for Sustainable Socio-Economic Transformation (ZIMASSET) amongst many blueprints.

However, their implementation and efficacy have always been viewed with mixed conclusions. It is therefore prudent to examine the progress that has been made by the NDS1 in constructing schools. In November 2021, the government announced that it was going to construct 3 000 schools (primary and secondary) that encompass boarding facilities by 2025 under the NDS1!<sup>10</sup> The primary goal was to enhance human capital development for national competitive advantage. The government intends to ensure education accessibility across all different clusters of society.

8. [https://d306pr3pise04h.cloudfront.net/docs/issues\\_doc%2Fhuman\\_rights%2FCRBP%2FChildrens\\_Rights\\_and\\_Business\\_Principles.pdf](https://d306pr3pise04h.cloudfront.net/docs/issues_doc%2Fhuman_rights%2FCRBP%2FChildrens_Rights_and_Business_Principles.pdf)

9. <https://www.thezimbabwemail.com/economic-analysis/end-of-zimbabwe-govts-transitional-stabilisation-programme-tsp-a-success-or-failure/#:~:text=THE%20Transitional%20Stabilisation%20Programme%20%28TSP%29%20is%20nearing%20its,macro-economic%20stability%2C%20but%20with%20negative%20economic%20growth%20rates>

10. <https://afro.news/2021/11/17/zimbabwe-govt-in-ambitious-plan-to-build-3-000-new-schools-by-2025-minister/>

Nevertheless, since the government's commitment few schools have been constructed. This is limited to government or public-school construction; a scenario that reflects wholly on the government's failure to work towards fulfilling the target it set in 2021. This failure needs to be called out, lest the aspirations and ambitions laid down in the NDS1 are derailed. Also, given Zimbabwe's history of crafting and not implementing policies it is critical not to overlook this.

The government's failure to construct adequate schools has resulted in entrenched inequalities and the establishment of education monopolies across the country. The mushrooming of private schools in cities, way beyond the reach of many is a clear testimony to this. A rapid response survey by ZIMCODD shows that primary school fees are costing an average of US\$ 250 while for secondary schools it is US\$ 350. This does not include other ad hoc costs that come with attaining an education in Zimbabwe. At the same time, the average salary of a civil servant is around US\$ 150–200 which is too meagre to support their children's education in private schools. Consequentially, the Auditor-General's Report for 2020 stated that in Bindura abandoned beerhalls, and backyard garages were being used as schools.<sup>11</sup> This does not in any way reflect the government's commitment to attaining an upper-middle class by 2030.

Therefore, it is against this backdrop that, ZIMCODD calls on the government to act on the commitment and promise it made to the citizens. School construction and free education must no longer be rhetoric that those who want to entice the electorate for votes use. There is a need for the government to be accountable, and honor its commitment and promise as resources are being earmarked for the same.

### **Sustainable Livelihoods through Informal Trading in Mutare**

Zimbabwe's economy has experienced a decline in the past 2 decades despite having abundant natural resources. It is estimated that up to 95% of the country's people are unemployed. It is also assumed that poverty is predominant in rural areas, and there is a shift being experienced as people in urban areas cannot afford decent meals on daily basis. Economic Planning and Investment Promotion Permanent Secretary Dr. Desire Sibanda said that the major problems facing the urban residents included unemployment, access to education, health facilities, and decent housing. Individuals in rural areas have a slight advantage because they have access to donations of seeds, fertilizer, and food hampers.

11. <https://www.zimbabwesituation.com/news/schools-shocker-students-use-garages-beerhalls-for-class-govt-inefficient-says-auditor-general-chiri/>

Academic research shows that economic measures like the Economic Structural Adjustment Plan (ESAP) of the mid-1990s and the Indigenization and Economic Empowerment Act of 2007 are to blame for the hype surrounding second-hand clothes reselling and informal markets (Njaya, 2014:265). The Economic Structural Adjustment Program in Zimbabwe signaled the end of government assistance, free healthcare, and free primary education. According to Kanyenze et al. (2003), the Economic Structural Adjustment Program's inability to move the economy onto a better and more sustainable growth path, and particularly its poor results in terms of economic development and job creation, have left a legacy of poverty and marginalization in urban areas. Furthermore, the emphasis of the economic policy on wage bill reduction led to retrenchments, which directly contributed to the exponential rise of the informal sector by forcing thousands of members of the working class into informal business (Marapira, 2013). Considering the above-mentioned constraints, Mutare's pre-loved clothes re-sellers' right to sustainable livelihoods will be examined.



Flea markets and other forms of street vending are not new to today's urban environment in Zimbabwe, but rather may be found throughout the country's history at various points. In comparison to a rural setting, urban economic life is cash-based, and the social fabric is weaker (Joint Initiative, 2011). Urban residents have turned to vending to pay for necessities of life including food, housing, and user fees for water and electricity. The second-hand clothes resell business is flourishing because the average citizen cannot afford to buy brand-new clothes from a shop. The Bako Flea Market serves as the hub of all second-hand clothes vending or informal trading activities that take place in Mutare.

11. <https://www.zimbabwesituation.com/news/schools-shocker-students-use-garages-beerhalls-for-class-govt-inefficient-says-auditor-general-chiri/>

Traders from towns like Harare, Bulawayo, Gweru, and Masvingo travel to Bako flea market to purchase pre-loved clothes popularly known as “mabhero” to resell in their cities. Additionally, it serves as the central location for the importation of second-hand clothes from abroad via Mozambique. It further provides a sizable portion of the household income in most Mutare homes, which makes it a substantial contributor to the city's local economy.

In spite of the social and economic difficulties the nation is facing, flea markets play a significant role in helping people maintain their way of life. To secure organized and legal recognition of informal business operations and to achieve social and economic justice for all, the informal economy must be formalized. Below are some factors militating against the right to sustainable livelihoods:

**Lack of capital-** this is one of the difficulties experienced by informal merchants because they are unable to acquire bank credit facilities because they lack the necessary collateral security and documentation to qualify for loans. Due to their marginalization, women and young people are most affected.

**Harassment-** Municipal police are harassing local traders, which is making it difficult for them to run their enterprises. This circumstance makes women more vulnerable because they are often asked to provide sexual favours to escape harassment.

**Import limits-** Because of the hefty tariff that is connected to each bale of clothing, which leads to high levels of smuggling, import restrictions have led to the smuggling of used clothing. Informal traders are losing some of their inventory as illicit goods are confiscated at numerous locations, including Border Streams, Cashel Valley, a kiosk close to Forbes Border Post, and Mhuka which is next to Marymount Teachers' College.

**Shortage of Space-** As the majority of people who work in Mutare work in the second-hand clothing industry known as “mazitye”, space for new vendors has become scarce. Vendors are selling their wares in congested areas, which makes it difficult for them to display their wares and operate efficiently.

**Increasing competition-** As a result of economic hardships, higher unemployment rates have forced more people into the informal sector. Due to excessive competition, it is currently difficult to turn a profit in the second-hand clothing market because of the volume of people involved in the business.

**Corruption-** Traders with ties to law enforcement personnel sell their products at undesignated spaces around cities. As a result, bribing police and other relevant authorities to operate has become the norm. However, this has made informal businesses more expensive.

**Arduous registration requirements-** In order to accommodate the fact that individuals in Zimbabwe are surviving through informal trade, local authorities should revise the Urban Councils Act, which has onerous registration requirements and some by-laws that are now out of date.

**Recommendations:**

- Entrepreneurs in the informal sector should be given government loans at reasonable interest rates and given more decision-making authority as a lack of funding is one of their biggest challenges. To support their business operations, financial institutions should create a credit facility where informal traders can borrow money, possibly with government backing.
- Since unemployment is one of the major triggers leading to the development of the informal sector in Zimbabwe, it is imperative that employment opportunities be created in the formal sector of the economy so that less people are interested in participating in informal activities in the country.
- Integrating the informal sector into the formal economy should be the long-term solution to the vendor issue. Through the issuance of appropriate licenses and the supply of pertinent infrastructure, the informal sector activities should be transformed into legal operations so that both the government and the entrepreneurs can profit from the economic activities being carried out in the city.
- Municipal police should be trained by local authorities on best practices for carrying out their duties in order to reduce cases of harassment.