Towards an Analysis of IMF[1] Structural Adjustment Programmes in Sub-Saharan Africa (SSA): The Case of Zimbabwe 1990-94

A. S. Mlambo*

Résumé: *En s'appuyant sur le cas du Zimbabwé, l'auteur de cet article étudie le rôle et l'impact des programmes d'ajustement structurel (PAS) en afrique au Sud du Sahara. L'application des PAS a des effets dégradants et particulièrement pénibles pour les populations pauvres. Les réformes préconisées par le FMI sont non seulement incapables de résoudre les problèmes économiques des pays concernés mais elles renforcent la dépendance économique. Ce résultat est le fruit d'une campagne délibérée des pays industrialisés, en particulier les Etats-Unis, pour que les pays en développement restent dans leur rôle traditionnel de fournisseurs de matières premières et de consommateurs de produits finis. Les exemples choisis pour étayer ces arguments sont tirés de l'expérience du Zimbabwé entre 1990 et 1994 et des pays d'afrique subsaharienne.*

In 1990, Zimbabwe, like many other Sub-Saharan Africa (SSA) countries before it, turned to the International Monetary Fund (IMF) for help to revive its economy which had deteriorated in the first decade of independence and crippling socialist experimentation. The decision to appeal to the IMF came at a time when the role of the IMF in the developing world was coming under increasing scrutiny world-wide as critics of the international agency questioned not just the efficacy of the IMF's structural adjustment programme (SAP) imposed on recipient countries but also the motives of the IMF and its backers in the developing world. Voices from as far afield as Tanzania, Nigeria, and various Latin American countries were charging that, far from being a benevolent and well-intentioned saviour of ailing Third World economies, the IMF was in fact an agent of Western imperialism

Africa Development Vol. XX, No. 2, 1995, pp77-98

1 While this article concentrates on the International Monetary Fund (IMF), it should be noted that the IMF structural adjustment programmes are designed jointly by the IMF and the World Bank. In addition, the World Bank runs its own adjustment programmes which are funded through its Structural Adjustment Loans (SALs). Comments advanced in this study on IMF adjustment programmes thus apply equally to World Bank programmes.

which sought to reinforce neo-colonialism and dependency in the developing countries.[2]

As evidence, such critics cited the harsh conditions that always accompany IMF adjustment programmes, the underpinning ideology of the IMF and the negative impact of its programmes on the economies of the developing countries in general and the poor in the recipient countries in particular. Criticism of the IMF spring not so much from the fact that it is a harbinger of painful austerity programmes but because its brand of austerity measures is seen as particularly designed to benefit the powerful industrialised countries at the expense of the peoples and economies of the developing countries. In the words of former Tanzanian President Julius Nyerere, the IMF is 'not a friend of poor countries' and is used 'by imperialist countries . . . to control the economies of poor countries and to destabilise (their) governments'.

It is strongly argued that IMF programmes are injurious to both the short and long-term interests of the poor nations and result, not in economic independence and prosperity for the recipient countries, but in a strengthening of the Western nations' grip on the resources of the developing countries. It is also contended that IMF programmes result in an upward redistribution of wealth from the poor to the already rich and powerful within the recipient countries; intensifying the power of those classes which have traditionally collaborated with the industrialised countries in exploiting their own societies (Cheru 1989).

Critics of the IMF also note that, since the Second World War, the developed countries of the North, particularly the United States, were determined that the post-war international economic order should be based on the principles of economic liberalism that would advance their interests throughout the world. To promote the ideology of laissez-faire, the Western countries created the IMF and its sister organisation the World Bank at the post-Second World War Bretton Woods Conference (Krasner 1985:136).

Objectives and Methodology

This paper attempts to analyse the role and impact of the IMF structural adjustment programmes in SSA in general and Zimbabwe in particular in order to make a modest contribution to the growing debate on the IMF's agenda in the developing world. Beginning with an analysis of the background to IMF structural adjustment programmes in SSA, the paper proceeds to critically evaluate IMF adjustment packages. Using evidence

---

2 Critics of the IMF and its Economic Structural Adjustment Programme (ESAP) (Nabudere 1987; Nabudere 1977; Payer 1974; Payer 1987; Roddick 1988; Cheru 1989; Brown and Tiffen 1992).

from Zimbabwe and other SSA countries, it then assesses the impact of IMF programmes in these countries. Particular attention is paid to the vulnerable groups within the recipient countries; those generically classified as the poor. Because measurements of poverty are likely to differ from country to country, no attempt will be made to classify 'the poor' in dollar terms. As used in this paper, 'the poor' refers to that broadly defined group which comprises the majority of the populations of SSA and which is sometimes referred to as 'low-income group'.

Background to IMF SAPs in SSA Countries in SSA

The IMF's recent role in SSA has been one of providing short-term loans to countries facing balance-of-payments difficulties to prevent them from having to resort to import restrictions and other measures considered by the Western countries to be detrimental to global trade and investment flows (Helleiner 1983). The provision of IMF loans is, therefore, meant to be a temporary stop-gap measure to tide the recipient country over until it can balance its external account. SSA countries have, in recent years, been faced with severe economic crises resulting in balance-of-payments problems. These economic problems have been the result of both internal and external factors. Among these have been overly ambitious government expenditure programmes which led to excessive borrowing, the misuse of borrowed funds by the ruling elites and a variety of exogenous factors over which the SSA countries had no control (Nowzad 1982:155-69).

Internal factors included the incompetence of the ruling elites resulting in gross mismanagement of the economy, corruption and embezzlement of public funds, misuse of public funds in constructing 'white-elephant' projects that are of no economic value, conspicuous consumption patterns by the elites and the pursuit of developmental strategies ill suited to the needs and capacity of the nation. Examples abound of loan funds being squandered on stadia and conference centres, and of national financial resources being stashed away in the ruling elites' foreign bank accounts. A typical example of such kleptomania is that of Mobutu of Zaire who is reported to have appropriated approximately US$71 million from the National Bank of Zaire in 1977 and about US$14 million in the first quarter of 1979. From these and other ill-gotten riches, Mobutu is, presently, one of the wealthiest men in the world, with assets estimated at up to US$5,000 million, including residences in France, Belgium and Switzerland (Leslie 1987:68-75).

In Zimbabwe, the Willowgate Scandal of the mid-1980s revealed that some members of the ruling elites had, since independence in 1980, abused their offices in order to line their own pockets at the expense of the Zimbabwean masses (Sandura 1989). Such public corruption and self-enrichment machinations of the ruling elite were occurring despite the socialist rhetoric of the country's ruling elite which castigated the

inequalities of the colonial past and championed the principles of egalitarianism and growth with equity. Meanwhile, the country's bloated bureaucracy, in its turn, absorbed a great amount of public funds, while the elite's populist re-distribution measures were undertaken at the expense of the creation of new wealth. In Zimbabwe, as in other SSA countries, large outlays were made for the construction of 'white-elephant' prestige projects like the National Conference Centre and Sports Stadium.[3]

In line with its socialist ideology, the government adopted a centralised economic policy which was meant to enhance state control of the economy by reducing the power and influence of the private sector. Rather than dismantle the stifling controls earlier imposed by the beleaguered Unilateral Declaration of Independence (UDI) regime of Ian Smith since the 1960s, the new government not only maintained the old restrictions but also introduced new ones. The result was capital flight and a decline in investment flows as companies relocated to neighbouring countries where private enterprise was welcomed.

External factors have ranged from declining markets, deteriorating terms of trade and high interest rates to the high oil prices of the 1970s. The fall in the terms of trade for SSA countries in the 1970s and the 1980s was so drastic that the IMF itself characterised the fall as 'brutal' (Helleiner 1983). The dramatic 1973 oil price hike drained what little foreign currency reserves SSA countries had and worsened their balance-of-payments problems. Natural and man-made calamities such as droughts and incessant wars added their fair share to SSA countries' woes. Because of these and other problems, most SSA countries found themselves with little choice than to knock on the IMF door for financial help. By 1990, when Zimbabwe was forced by deteriorating economic conditions to apply to the IMF for funding, the list of SSA countries implementing IMF structural adjustment programmes was growing steadily longer.

IMF SAPs: A Critical Evaluation

The IMF is normally the lender of last resort. Countries approach the IMF only when there is no other alternative. This is mainly because the IMF imposes very stringent conditions on borrowing countries. Before funds can be disbursed, the applying country has to sign a Letter of Intent agreeing to implement a number of IMF-designed economic reforms. Once committed to the IMF's reform package, the recipient country can not easily back out of them since continued IMF financial support is conditional upon borrowing country adhering strictly to the terms and conditions laid out in

3 Among other expensive projects undertaken since independence which have been criticised are the Harare International Conference Centre and the Heroes' Acre.

the Letter of Intent. It is these conditions which have made the IMF a resented institution in SSA countries and other developing nations.

The IMF reform package requires the borrowing country to restructure its economy through demand management, currency devaluation, trade liberalisation, elimination of price controls, reduction of budget deficits, removal of government subsidies on goods and services and raising interest rates to their natural market levels to discourage capital flight. Other requirements are that the borrowing country should reduce state investment in the economy, privatise public corporations such as parastatals and open up the local economy to foreign investment. This package, which is uniformly applied to all borrowing countries notwithstanding their special or unique circumstances, has been heavily criticised. In the words of former Zambian President Kenneth Kaunda: 'the IMF does not care whether you are suffering economic malaria, bilharzia or broken legs. They will always give you quinine' (Cheru 1989).

While Kaunda's criticism of the IMF approach is valid, it misses the point, however, for it assumes that the IMF is indeed committed to providing solutions tailor-made for each country to help it to become economically viable and independent. However, as has been argued above, the IMF is mainly interested in ensuring the continued existence of a specific type of international economic order based on the free operation of the global capitalist system according to the principles of economic liberalism. Its straight-jacket approach to all borrowing countries is, thus, not remarkable.

With specific reference to the appropriateness and efficacy of the IMF package, critics maintain that structural adjustment reforms worsen rather than improve the borrowing country's economic situation. Steward (1987) revealed that developing countries in Latin America and SSA which implemented IMF SAPs in the 1980s found themselves: 'with reduced real incomes, increased poverty, deteriorating social conditions, reduced growth potential and often with no significant improvement in their external accounts'.

Zimbabwe's experience under SAP between 1990 and 1994 corroborates Stewart's conclusions. By all indicators, Zimbabwe's economy was worse in 1993 than it was in 1989. Between 1989 and 1992, Zimbabwe's total external debt increased from US$2 791 million to US$4,007 million, real GDP growth declined from 4.6 percent to 1.7 percent, the volume of manufacturing production (with 1980 as 100) dropped from 130.8 to 119.3, while the Zimbabwe dollar's exchange rate fell from Z$2.113 to Z$6.473 per US$1 between 1989 and 1993. Average real non-farm wages fell by more than a third since 1991 and were reported in 1994 to be at their lowest in twenty years. Meanwhile, borrowing associated with the reform programme was reported to have made Zimbabwe one of the most indebted

countries in Africa, with a total debt of Z$34.1 billion (US$4 billion). This represented, according to L. Tsumba, Governor of the Reserve Bank of Zimbabwe, 217 percent of export earnings in 1992. In addition, the debt-service ratio rose from 23.1 percent in 1990 to 31.9 percent in 1994 (Economist Intelligence Unit, 1992i; Balleis 1992).

Sudan's experience during the adjustment years (1977-1984) reveals similar disturbing economic trends. In the eight years of SAP, Sudan's current account deficit increased from 6 percent of GDP in 1977-78 to 11 percent in 1983-84, the total foreign debt increased from US$2,000 million to US$86,000 million and the debt-service ratio rose from 19 percent in 1978 to over 150 percent in 1984. Meanwhile, the Sudanese pound was devalued to 27 percent of its 1978 value and the GDP per capita fell from US$483 in 1977 to US$344 by 1984. In addition, Gross National Savings fell from 2 percent to 0.3 percent of GNP in the same period (Brown 1988:28).

The poor performance of both Zimbabwe and Sudan's economies under SAP casts doubt on the efficacy of IMF reforms and reinforces the 1989 findings of the United Nations Economic Commission for Africa (UNECA) which showed that, between 1980 and 1987, non-adjusting SSA countries experienced economic growth while the economies of the strong adjusters actually declined. UNECA's findings are documented in Table 1.

Table 1: African Economic Growth, 1980-1987 (1980=0)

Country	1981 %	1982 %	1983 %	1984 %	1985 %	1986 %	1987 %	Average %
Strong adjusters	- 3.01	0.33	- 3.85	- 4.31	6.33	2.82	- 1.97	- 0.53
Weak adjusters	5.44	3.46	0.66	- 1.29	0.13	4.01	1.88	2.00
Non-adjusters	3.92	3.35	3.53	3.68	6.40	3.62	- 2.51	3.50

Source: ECA 1989.

The IMF always insists on trade liberalisation through the removal of exchange and import controls. As Payer (1974) notes, this is a strange requirement considering the fact that developing countries impose exchange and import controls precisely to conserve scarce foreign currency resources. The IMF's insistence on the removal of such controls means, therefore, that the drainage of the borrowing country's foreign currency reserves is accelerated. What may have been a temporary ailment thus becomes a chronic or terminal disease.

Liberalisation of trade further leads to a flooding of the local market by cheaper imported goods which ultimately destroy local business whose prosperity depends on the availability of a protected market. While it may be true that protected markets may promote inefficiencies in business operations, it remains to be proven that the death of indigenous enterprise as a result of unrestricted competition from more developed countries is a better alternative in the long run.

The IMF's insistence on devaluation is also harmful to the economy of the borrowing country. The IMF argues that devaluation makes the exports of the country more competitive and attractive in international markets. The resultant increase in export volumes, it is argued, must of necessity increase the country's foreign earnings. The fallacy in this argument can be shown by the fact that between 1980 and 1984, Latin America increased its export volume by 7 percent but export revenue on each unit exported actually fell by 6.5 percent in the same period (Roddick 1988). This seemingly paradoxical situation can be explained by two main factors.

Firstly, the deteriorating terms of trade for primary exports means that developing countries find themselves exporting more and more of their commodities to earn less and less from them. Secondly, the resulting competition for markets by several countries producing the same commodity, which has now been made cheaper through the devaluation exercise, exerts downward pressure on prices in the international market. The gains that are supposed to accrue to countries through devaluation may thus turn out to be more imaginary than real.

A further problem with the devaluation strategy is that while the prices of the country's exports continue to fall, the cost of acquiring manufactured inputs from the industrialised countries continues to rise, making it increasingly difficult for domestic consumers to afford imports. In 1972, for example, Tanzania could buy a seven-ton truck for 38 tonnes of sisal: 10 years later Tanzania had to pay 134 tonnes of sisal for the same type of truck (Davidson 1987; Hubbard 1986). Primary producers are thus caught in a no win situation in the international market, the IMF's alleged benefits from devaluation notwithstanding.

The IMF emphasis on trade liberalisation has disturbing implications for the future of the developing countries. The IMF works on the unsustainable belief that the economic problems of developing countries arise from insufficient exposure to international economic influences. Borrowing countries are thus expected to 'open up' their economies as a first step on the road to economic recovery and prosperity. The IMF's view is clearly at odds with that of the developing world which has long argued that its impoverishment over the centuries was the result, precisely, of over-exposure to international economic influences. Abundant literature showing how the developing world was incorporated into the evolving world

capitalist system as source of raw materials and consumers of finished products exists. Such literature argues persuasively that it was the protracted interaction between the developed countries and the developing world which resulted in the former's development and the latter's underdevelopment (Rodney 1974; Wallerstein 1974; Frank 1967.

In light of the above, trade liberalisation and the IMF's emphasis on export-led growth strategies are likely to perpetuate the traditional role of developing countries as consumers of finished products and exporters of raw materials; the very same global system which, it is argued, produced underdevelopment in the developing countries. In any case, the primary commodity export-led growth strategy of the IMF comes at a time when bio-technology is producing substitutes for traditional primary products and thus rendering primary producers increasingly irrelevant. Given this scenario, Africa can no longer realistically hope to escape from poverty through producing more tea, coffee, sisal and so forth, yet this is precisely what the IMF insists African countries should do.

Even more disturbing is the fact that developing countries are being urged to liberalise their economies when, within the developed world itself, the trend is in the opposite direction. The creation of trading blocs such as the European Community (EC) and the recently established North American Free Trade Area means that, just as the developing countries are moving towards free trade, the industrialised countries are becoming more restrictionist.

In addition, as Adeoye (1991) points out, the IMF strategy is predicated upon a gross misunderstanding of the African economic reality. Commenting on Nigeria's economic woes which finally led to the IMF, he stated:

> The Nigerian economic crisis was the direct outcome of the dependent character of the accumulation process that determined her political economy. The IMF-style SAP strategy tends to ignore this fundamental fact . . . The specific characteristics of this accumulation process such as the pre-eminent role of the state as the agent of capitalist accumulation, the weakness of the material base of the indigenous private capitalists, the dominance of the economy by foreign private capitalist interests as represented by the TNCs; . . . the dominance of primary export as chief forex earner, all have roots in the nation's economic history . . . Consequently, the central role accorded 'free market forces', trade liberalisation . . . in the SAP strategy becomes illogical, meaningless and absurd.

Adeoye (1991) further points out that one of the most illogical measures imposed by the IMF is that which requires governments to cut spending and reduce their 'presence' in the economy. This is because in poor countries where private capital is scarce, it is the government which, by virtue of its

comparatively abundant resources, is the major catalyst for economic development. In his words:

> in the special circumstances of LDCs (Less Developed Countries), government is the prime mover of the economy. Government is the major employer of labour. Therefore, its expenditure is crucial for the promotion of private spending. It is also an indispensable source of investible funds. The implementation of the policy of less government in economic affairs inevitably leads to loss of jobs, reduction in incomes and general economic depression.

The IMF's policies are, at least in this respect, mistargeted and 'can only further entrench foreign capitalist domination of (the borrowing country's) economy' (Adeoye 1991).

In industry, the IMF's emphasis on promoting exports means supporting large industries which have the foreign connections and capability to penetrate Western markets. Small industries which lack the necessary capital resources, the expertise and sufficient knowledge of international markets cannot switch over easily from producing for local consumption to servicing the export market and are likely to be squeezed out by their international competitors. The destruction of the domestic market through liberalisation, wage cuts, high interest rates, price increases and removal of subsidies on basic consumer goods thus only benefits the multi-national companies and not the small-scale domestic manufacturer.

High interest rates and credit restrictions, which are the hallmark of IMF programmes, give multinational corporations a distinct advantage over small-scale local business in securing scarce credit for business operations. The cost of borrowing money at home becomes prohibitive at the very time that local companies are expected to 'compete' with the more-established and financially-sound multinational companies. This is an impossible task for most local small business enterprises as can be seen from the complaints by the Confederation of Zimbabwean Industries (CZI) in October 1992 that high interest rates were 'forcing non-exporting companies to the wall' (Economist Intelligence Unit 1993i:13).

The negative impact of IMF programmes on domestic businesses was well summarised by Payer (1974) in the following passage:

> The programmes result, typically, in the take-over of domestically owned businesses by their foreign competitors. The stabilisation programme puts the squeeze on domestic capitalists in several ways. The depression which it causes cuts deeply into their sales. Devaluation raises the costs, in local currency, of all imports. This, a severe blow in itself, is compounded by the fact that the contraction of bank credit makes it more difficult than before to get the loans they need to carry on operations. Finally, the liberalisation of imports robs them of the protected markets they had enjoyed before.

With respect to the balance-of-payments situation which the IMF claims to correct through its reforms, there is little evidence to show that IMF programmes are effective in this area. Rather than achieving substantial reductions in their current account deficits and total foreign debt levels, Sudan, Tanzania and, indeed, Zimbabwe recorded escalating debt burdens under IMF reforms. Sudan's current account deficit increased, as shown, from 6 to 11 percent between 1977 and 1984, while Tanzania's current account deficit also shot up from US$302 million in 1984 to US$425 million in 1990 and its overall debt rose from US$2 743 million to US$5 866 million in the same period (Brown 1984:90).

In Zimbabwe's case, not only did the country's total external debt increase from US$2,791 million to US$4,007 million between 1991 and 1992 but by 1992, its trade deficit was higher than it had been in 1990. According to one source, in 1990, Zimbabwe's exports were worth Z$4.28 billion (US$1.75 billion) but imports were 35 percent higher at Z$4.46 billion (US$1.82 billion); yielding a trade deficit of Z$187 million (US$77 million) (Economist Intelligence Unit 1994). On the basis of the evidence produced so far, it can be concluded that IMF programmes are neither effective nor appropriate in remedying the problems that they are supposed to solve.

The IMF and the Poor

Defenders of the IMF are quick to point out that its programmes are necessary to make the economy more efficient and responsive to market demand and that protected markets, government subsidies, price controls and other non-market mechanisms create distortions in the economy. What they do not address, however, is the question: efficiency for whose benefit or, as one scholar put it, do IMF programmes 'have people . . . the welfare of people . . . as a goal or is it just a matter of statistics and figures?' (Adeoye 1991). Do IMF programmes improve the quality of life for the majority of the populations of the borrowing countries? It is on the basis of answers to these questions that the real effectiveness and impact of the IMF programmes can be assessed. Sadly, as numerous commentators have pointed out, the IMF is, in the final analysis, an 'enemy of the poor' (Cheru 1989:67).

Confronted with such charges, the IMF has responded in two ways. Its first defence is that it does not concern itself with how governments distribute the burdens of adjustment. It merely advises governments on how much spending has to be cut, but it is up to the borrowing government to decide where those cuts are to be made. According to one IMF official, 'imposing our own income distribution objectives on other countries may be considered as infringing on the prerogatives of sovereign governments' (Goreaux 1987:85-92). This is as good an example of double-talk as any,

since IMF conditions amount in fact to dictating to the recipient country how to organise its finances.

In response to the IMF claims that it is neutral on the issue of the distribution of burdens, Payer (1987:66-7) writes:

> This is simply a lie. The IMF has quite definite ideas about who should bear the burden of spending cuts - also definite ideas that wages should be repressed and social spending curtailed while tax concessions are given to foreign investors and laws are changed if necessary to facilitate foreign participation in the economy.
> It is in fact the rich and powerful elites who enjoyed the fruit of earlier borrowings and who were responsible for accumulating the foreign debts who benefit from the IMF austerity programmes. The poor, those who have gained nothing from past borrowing, have to shoulder the burdens of economic adjustment.

Occasionally, the IMF admits that certain groups do indeed suffer as a result of its economic adjustment regimes. In the words of one official:

> It has been said that Fund Programs had the effect of worsening the situation of the urban poor and it is true that the elimination of food subsidies has often had this effect. But the great majority of the African population live in rural areas. The reduction of subsidies on imported food in urban areas has the effect of improving the terms of trade of the rural population in relation to the urban population, and the rural poor are often poorer than urban poor (Goreaux 1987:87).

What are we to make of the above statement? That it is fine for the poor to suffer as long as it is the urban poor who do so? If so, in what way have the urban poor been responsible for the economic crisis that they should be so heavily penalised?

More recently, some officials of the World Bank and the IMF have started to admit that their programmes are not only hard on the poor but that they have been misguided and mistargeted. In May 1994, the World Bank's resident representative in Zimbabwe, Christian Poortman, admitted that 'the recent downward trend in real public financing and education has already had some disturbing effects on the supply of basic social services', while a few days earlier, the vice-president of the World Bank, Edward Jaycox, had admitted that the World Bank had got it wrong in Africa. Speaking to the African-American Institute, Jaycox said that 'the donors (had) done a disservice to Africa, and many African governments (had) participated blindly' (Economist Intelligence Unit 1993).

Such admissions are coming rather late in the day, following decades of IMF/World Bank experimentation in SSA and elsewhere during which the borrowing countries' experiences were forcibly made to fit the donor agencies' predetermined models, regardless of how disparate such experiences were, instead of reform programmes being designed to suit the

specific circumstances of individual countries. That for years the IMF and World Bank policy designers used developing countries as guinea pigs to test their models designed in the comfort of their air-conditioned offices in Washington DC was made very clear in a report by the British journal, the *Economist Intelligent Unit*, which stated that 'the World Bank admits privately that if structural adjustment does not work in Zimbabwe, it will not work anywhere in Africa'. The journal then appropriately commented that the World Bank's admission 'could be . . . seen as quite alarming if it implies that the reforms are seen as experimental' (Economist Intelligence Unit 1991).

In the process of testing their economic models, IMF and World Bank policy makers brought untold suffering to the millions of the developing world's poor. Overwhelming evidence shows quite clearly that the poor of the borrowing countries pay very heavily under structural adjustment regimes. In Zimbabwe, a growing number of studies have just began to document the poor suffering in the three and a half years of IMF reforms. The picture that is emerging is very disquieting, to say the least. For instance, a survey conducted by the International Research and Development Centre in 1993 discovered that, for lower-income workers living in Harare's Kambuzuma high-density suburb, wage levels lagged far behind the 45 percent increase in the cost of living between July 1991 and July 1992, resulting in a decline of 35 percent in real income.[4]

To make matters worse, the decline in real incomes occurred at a time of rising prices for basic commodities as a result of a combination of factors that included high levels of inflation accompanying IMF adjustment programmes, the dwindling purchasing power of the local currency due to IMF-induced devaluation and the removal of price controls by the Zimbabwean government. The government's decision to relax price controls in 1991 led to a rapid escalation of prices for basic consumer goods. According to the consumer price index (CPI) for the year ended 30 June 1991, prices for all items rose by 22 percent for the higher income group compared with the previous year while they rose by 23 percent for the lower income group. In the same period, the cost of living for the lower income group rose by 16.4 percent compared with 11.5 percent for higher income groups. Transport prices rose the fastest for the lower income group, at 50.9 percent, followed by food at 19.4 percent (Sparks 1991; Economist Intelligence Unit 1993).

---

4 Extracts of the International Research and Development Centre study, reported in *The Daily Gazette* (Harare), 1 March, 1993, 10. Other recent studies that have analysed the social costs of structural adjustment include the following: (Balleis 1992; Berridge 1993).

Following yet another dramatic increase in prices for basic consumer goods in 1992, the CPI for lower income urban families rose from 45 percent in July to 53.9 percent in October. The fastest growing categories in this index were foodstuffs and transport which were 64.7 percent and 55.4 percent higher, respectively, than a year earlier. Meanwhile the Zimbabwe Congress of Trade Unions reported that wage increases in 1992 amounted to only between 7 and 15 percent - which implied a very substantial cut in the living standards of ordinary workers. In 1991, it was reported that since October 1990 the depreciation of the Zimbabwean dollar had accelerated 'from its norm of 1 - 1.5 percent a month to 7.5 percent in July and 12 percent in August, followed by a devaluation of 23 percent at the end of September'. The rapid devaluation meant that 'at a stroke, Zimbabwe's per head income has been reduced from more than US$600 to about US$350, so moving the country from the middle income to the lower income category' (Economist Intelligence Unit 1993).

According to a recent article by P. Balleis (1992:63-4), as a result of progressive devaluation and ever-rising inflation rates, minimum wage levels, in real terms, were lower in 1992 than they had been in 1980. For instance, textile workers were reported to be receiving monthly wages of only Z$217.11 in real terms even though their nominal wages had risen from Z$355.42 to Z$426.52 between January 1991 and January 1993. Indeed, it was reported in March 1993 that: 'real wages in Zimbabwe in 1992 were lower than at any time since the 1970s'.

With such a rapid rate of erosion of real incomes of the poor, it becomes clear that even if the adjustment programme succeeds in increasing goods in the local shops, as has been the case in Zimbabwe where formerly scarce goods are now in abundant supply, the cash-strapped poor still cannot afford them. It is thus evident that IMF structural adjustment programmes lead to a serious decline in real incomes and living standards for the populations of the recipient countries in general but particularly for the poor.

Perhaps even ominous for the poor are the cuts in government public social spending in line with the requirements of the IMF. In Zimbabwe, health and education services have been severely crippled by government spending cutbacks since 1990. In the 1980s, Zimbabwe's efforts to improve the health of its citizens were hailed by all. Reporting in 1992, a World Bank Study noted that more than 500 health centres had either been built or upgraded and 'The percentage of children fully immunised has nearly tripled from 25 percent in 1980 to 67 percent in 1988'. Life expectancy was reported to have increased from 55 to 59 years while infant mortality had declined from 82 to 72 per 1 000 births. Indeed, Zimbabwe was commended by the UNDP in its 1991 Human Rights Development Report as a shining example of a country that was promoting human progress by providing

adequate funds for health and educational development (World Bank 1992:x).

By the 1990s, however, the picture was changing radically. Not only did the health budget decline noticeably in real terms between 1991 and 1993, but, according to UNICEF, the quality of Zimbabwe's health services had fallen by 30 percent by 1993. The number of women dying in childbirth in Harare doubled in the first two years of SAP. The introduction of hospital fees in 1991 in line with the IMF's insistence on cost-recovery measures resulted in people making fewer visits to hospitals and clinics. Bed occupancy at Harare Central Hospital fell from 5,766 in December 1990 to 4,795 in December 1991, while at one mission hospital, St. Pauls Musami, it was reported that maternity cases had fallen by one third and X-rays by 40 percent. By 1993, Zimbabwe had been relegated to the rank of 121 from its 1991 position of 111 in the UNDP's Human Development Indicator list (Balleis 1992:63-5; Economist Intelligence Unit 1993).

Explaining the sorry decline of Zimbabwe's health services, the Economist Intelligence Unit (1993) stated:

statistics are in line with the cuts in the health budget, introduction of fees for maternity services, a decrease in qualified nursing staff and reduced availability of drugs. Increasingly, there are fears that the substantial gains in health made in Zimbabwe in the 1980s will be reversed within the next two years.

To make matters worse, Zimbabwe experienced a disturbing brain drain following the introduction of SAP. Devaluation and inflation drastically reduced the real income of doctors, technicians and nurses, among other professionals, fuelling a steady migration of such vital professionals to neighbouring countries that offered better remuneration packages. An Economist Intelligence Unit (1992) report noted that:

> In October (1991) doctors and academics were reported to be leaving Zimbabwe in substantial numbers because of unsatisfactory pay and conditions. Five lecturers resigned from medical school in October, and in the first seven months of 1991, 110 doctors, mostly lecturers at the Medical School, resigned to work in neighbouring countries where pay was almost double. As a result of the growing staff shortage, the tuberculosis control programme has broken down, with 9,600 cases reported in 1990, up from 2,000 in 1989.

The picture is equally dismal in other SSA countries. UNICEF (1987) documented an increase in infant mortality in Ghana and Zambia in the 1980s. Following Ghana's reduction in per capita expenditure for health in 1982-83 by 80 percent of the 1974 level, infant mortality rates increased from 86,0 per 1,000 in the 1970s to 107 per 1,000 in the 1980s. Malnutrition among pre-school children rose from 35 to 54 percent between 1980 and 1984. Similarly, in Zambia the percentages of incidence of malnutrition as a

cause of mortality for the 1-14 years age bracket increased from 27 to 43 percent between 1978 and 1982 (UNICEF 1987).

The poor are further disadvantaged by government cuts in expenditure on education and the introduction of cost-recovery measures through charging market rates for educational services hitherto subsidised or provided free of charge. Reduction of expenditure on education leads to a deterioration of educational standards. A 1989 report on the state of education in Tanzania, for example, noted that, because of budgetary austerity: 'Tanzania's schools are suffering shortages of resources, particularly desks and books, which are hampering teaching. Most primary schools in rural areas have no books at all' (Economist Intelligence Unit 1989:iv, 12).

In Zimbabwe, real expenditure on education rose steadily throughout the 1980s but dropped noticeably in the 1990s. According to one source, real current expenditure per capita on primary education dropped from Z$28.70 in 1990 to Z$23.71 in 1992 and real expenditure per pupil in primary school from Z$118 to Z$98 over the same period. In January 1992, urban primary schools started charging a minimum of Z$60 (US$12) school fees per year for children of parents earning less than Z$400 (US$80) a month, while secondary school fees were increased by 150 percent. The Confederation of Zimbabwe Industries strongly opposed the introduction of school fees, charging that this 'would raise the drop out rate and lower the quality of the future labour force' (Economist Intelligence Unit 1992:i, 13).

Cost recovery measures in education often lead to a decline in student enrolment as parents find it more difficult to meet the escalating costs of school fees and uniforms and withdraw their children from school. When school fees were increased in the Bendel province in Nigeria, primary school enrolment decreased from 90 to 60 percent over the following 18 months. Similarly, school enrolment dropped sharply following an increase in secondary school fees of between 50 and 100 percent in Tanzania in 1988. By 1989 only 70 percent of the children of school-going age were enrolled in school as compared to 80 percent in 1984. The drop in the enrolment levels was attributed to the fact that the cost of education had become too high for low-income parents, while economic hardships meant that children were now required by their families 'to engage in immediately productive activities to supplement their families' income' (UNICEF 1989:I, 9).

Furthermore, under SAP, education suffers from the loss of teaching personnel as teachers, fed up with rising prices and declining standards of living, vote with their feet and move to other occupations or emigrate in search of greener pastures. Because of deteriorating working conditions during the years of IMF austerity, the Ghana school system lost no less than 4,000 qualified teachers between 1977 and 1981. In Zimbabwe, the loss of

qualified teaching staff reversed the healthy 1980s trend of the improving staff-student ratio. From the 1981 figure of 1:45.4, the ratio had dropped to 1:37.5 by 1990, but had begun to rise to 1:39.5 by 1991 (UNICEF 1987:29; Balleis 1992:66).

The combination of the loss of qualified personnel, low educational budgets, lack of adequate teaching aids and low morale among the teaching staff results in a serious decline in educational standards. The situation is worsened by the fact that sometimes the teachers who remain in the school system are compelled to supplement their incomes by engaging in other income-generating activities outside the classroom. Naturally enough, these teachers become less than effective in the classroom.

IMF structural adjustment programmes also increase unemployment levels in the recipient country, This is because the economic depression induced by IMF prescriptions frequently cripples the domestic capitalist sector and many local businessmen are forced either to go out of business or to curtail their operations. As companies collapse, hundreds, if not thousands, of workers are made redundant. According to the Employers' Confederation of Zimbabwe, 7,500 workers were retrenched in the country's mining and engineering industries between January and November 1992. The Zimbabwe Congress of Trade Unions gave a significantly higher figure and reported that 7,000, 6,000 and 3,000 jobs had been lost in the sugar, clothing/textile and leather industries respectively by November 1992. Meanwhile, it is estimated that, by the end of the adjustment programme, job losses will amount to approximately 23,000; 2,000 and 20,000 in the public service, in parastatals and in the private sector respectively. Altogether, about 27 percent of all workers who entered employment since Independence are likely to be retrenched by the end of the programme (Sachikonye 1993:V, vii).

The unemployment problems in Zimbabwe are further complicated by the fact that there are over 200,000 school leavers every year who would find it difficult enough to find jobs under normal circumstances but who are now never likely to become employed since IMF adjustment programmes lead to economic contraction rather than expansion. To compound the problems further, the poor also run the risk of losing their homes as retrenchment and the resulting loss of income and/or high mortgage rates make it impossible for them to keep a roof over their heads. The Zimbabwean daily newspaper, *The Herald*, of 16 February 1993 reported that over a hundred houses, mostly in Harare's high-density suburbs, had been auctioned by building societies after their owners defaulted on mortgage payments. In the words of the chairman of the Association of Building Societies in Zimbabwe, Graham Hollick (*The Herald* 1993), the situation was likely to deteriorate 'as the number of people being retrenched

increases, and . . . inflation continues at such a high level leading to a reduction in disposable income'.

Given the disastrous impact of IMF programmes on the poor, it is not surprising that there have been anti-IMF riots in some SSA countries. Examples abound of popular demonstrations against austerity measures judged by the urban poor to be injurious to their interests. For example, there were widespread demonstrations in Tanzania in December 1986 against a rail fare increase of between 150 and 200 percent. In the same month, university students demonstrated for three days demanding higher book allowances because of recent price increases. In 1986 Zambia witnessed widespread food riots in the Copperbelt which left 15 people dead, and in 1987 nurses, teachers and postal and telecommunications workers went on strike (Economist Intelligence Unit, 1987:i,8; East 1988; Predergast 1989).

In Zimbabwe, students at the national University of Zimbabwe demonstrated and boycotted classes in 1992 demanding an increase in their grants to offset financial difficulties resulting from devaluation and inflation. The government conceded a 25 percent increase in student grants but almost immediately afterwards announced that university fees would also go up by 25 percent, effectively cancelling out the earlier grant increase. This triggered off violent student demonstrations in Harare which led to the closure of the University and the expulsion of all the student body in June that year. In 1993, the country experienced a wave of bread riots in the lower-income suburbs of Harare as demonstrators smashed windows of local bakeries and either looted or destroyed bread in protest against recently announced price increases for flour and bread (Economist Intelligence Unit 1992, 1993). The bread riot were caused a sharp rise in the price of bread and flour to 73.5 percent of their 1990 level, following government's decision to decontrol the prices for these commodities. IMF programmes thus promote anti-government feelings and compound the recipient government's problems of how to manage opposition.

IMF programmes also result in several other hidden social costs. Press accounts and reports from Women's organisations in Zimbabwe reveal that wife-beating is on the increase in the country as families come under strain from economic hardships and tempers easily flare up in the home. The streets of Harare as at 1993 have more beggars, more street kids, more 'illegal' vendors than at any other time in the history of the city as unemployment increases, cost-recovery measures in education throw children out of schools and economic necessity forces formerly employed people into the informal sector in order to make ends meet. The problem of the homeless is also looming large as evidenced by the mushrooming squatter camps throughout the city despite repeated efforts by the city council to eradicate such squatter settlements.

Impressionistic evidence suggests that common crime in the form of muggings, armed robberies, burglaries and white-collar crime, particularly fraud and embezzlement of funds, is on the increase. Women, who in most African societies comprise a large percentage of the poor are facing increased hardships under SAP. Not only do women now have to contend with IMF-induced tensions in the home and escalating domestic violence, but some of them also have to work extra hard in the informal sector to keep families fed when husbands are retrenched. Others find that they have to resort to prostitution and other socially 'unacceptable' trades to keep body and soul together.

Faced with mounting criticism concerning the hardships brought about by its programmes, the IMF introduced the Social Dimension Fund (SDF) in Zimbabwe in 1991. Capitalised at Z$20 million, the fund was designed to mitigate the negative social effects of SAP by providing limited assistance for the purchase of food and payment of school and hospital fees for those vulnerable groups identified by the Department of Social Welfare as deserving such help. While the creation of the SDF is a welcome attempt by the IMF to mitigate the suffering caused by its programmes, it is by no means an effective and lasting solution to the problems of the poor majority.

For instance, it targets only the new poor, namely those who have recently been impoverished by retrenchment and other negative effects of SAP and does not address the problems of the old or habitually poor. Furthermore, the Z$20 million allocated to the fund is too little to support an unemployed population (estimated at 1.3 million in 1992) and their dependants, especially considering that the sum of Z$3.5 million was used in 1993 alone to pay school and examination fees for approximately 15,000 students. In addition, many in the targeted group have not been able to take advantage of the SDF facility because of lack of knowledge of how to apply for the funds. Given the immensity of the problems caused by SAP, the Social Dimensions Fund can only be viewed as, in the words of Balleis (1992:67-8), 'a political cover up which tries to give ESAP a more human face'.

With regard to the IMF's contention that, whatever their problems, IMF structural adjustment programmes at least promote the redistribution of income from the urban to the rural producers in order to boost agricultural output. Evidence, however, suggests that only large-scale and not small rural producers benefit from IMF programmes. The peasant producer who is supposed to benefit from higher prices for his commodities is in no position to produce enough to enable him to take advantage of the new prices. His small plot, already exhausted from years of overuse, cannot sustain such an expansion in production.

In any case, the price hikes and removal of subsidies mean that inputs such as fertiliser become unaffordable. In general, the terms of trade for his

primary products, like those for the nation's exports, are ever deteriorating so that, while he might sell more and earn more, he still cannot afford the manufactured products and agricultural inputs he must purchase from the cities. The poor, whether urban or rural, are caught in a no win situation, whatever the IMF may claim. The economy may indeed become more efficient as a result of structural adjustment as the IMF representatives claim but it is clear that it is not the poor who benefit from this increased efficiency.

IMF structural adjustment programmes result in the suffering not only of the present poor but also of their children who will grow up sickly, poorly educated, unemployed or marginalised. The undesirable ripple effects of the IMF adjustment programme on the Zimbabwean people and economy are clearly spelt out by Balleis (1992:7-8):

> Already now the number of school drop-outs at primary level is significant and might increase. The problem of street children is the most obvious indicator of this development. This means a new increase of illiteracy among the next generation and in general lower standards of education . . . illiterate or badly educated children will have no chance at all to find a place in a modern economy in the years to come . . . A low standard of education will be an obstacle to real economic growth itself.

Conclusion

From the above discussion, it is evident that IMF structural adjustment programmes have a deleterious impact on the economies and peoples of the developing countries. Not only do they worsen the poverty of the majority of the population of these countries but they also intensify the problems of dependency. In the words of Adeoye (1991:40), if SAP is 'indeed . . . a revolution, (it is) a revolution of regressions' resulting not in progress but retrogression of the economies of the borrowing countries. Because it is not ideologically neutral and subscribes to the politico-economic philosophy of the industrialised countries, the IMF logically promotes the interests of the powerful industrialised countries at the expense of those of the developing countries.

That this should be the IMF's mission is not surprising since it is not in the interest of the industrialised countries to enable developing countries to stand on their own feet as this would make them less dependent. IMF programmes are a well-calculated attempt to perpetuate dependency and to foist on the poor countries a liberal or free-trade regime which has worked and will continue to work to the detriment of the economies of the poor countries. As Payer (1987:66-82) pointed out:

> The entire arsenal of IMF conditionality, which seems at first glance too complex, is actually reducible to the opening of the economy to imports and to foreign investment and technological exploitation . . . in the material interests of the countries which control the Fund and the Bank.

IMF programmes should be shunned if only because they deepen rather than lessen dependency. Moreover, as has already been shown in the cases of Zimbabwe and Zambia, IMF structural adjustment programmes can be costly in political terms for those governments which implement them. Killick and Sutton (1982) have shown that currency devaluation 'roughly triples the probability that the responsible finance minister will lose his job within the following year and roughly doubles the probability that the entire government will fall'. While the precise accuracy of this claim can be questioned, there is little doubt that the austerity regime imposed by IMF programmes alienates the elected government from its people and may earn the hostility of the poor, the local businessmen and, indeed, the middle classes whose standard of living is eroded by the structural adjustment exercise.

Why then do governments in the developing countries continue to work with the IMF given the enormity of these problems? Governments resort to IMF funding and continue to struggle to implement IMF programmes despite the risk because they have no choice. They have walked into a trap from which there is no easy escape. The IMF is usually approached by borrowing countries as a last resort when there is no other alternative. The IMF wields enormous power in the global economy, not only because of the vast financial resources it commands but also because all other global financial organisations defer to its opinions. Consequently, very few international organisations will lend to a country which is not approved by the IMF. Developing countries which need external funding, therefore, have to accept the IMF conditions if they are to receive the loan they require.

Governments find themselves in this untenable position partly as a result of external and other forces beyond their control but mostly because of their unwise and inappropriate development strategies. While little can be done to control the effects of the first category, much can be done to minimise the effects of the policies implemented by the governments themselves. Perhaps it is time that governments of the developing countries re-examined their priorities and re-shaped their development strategies in order to minimise foreign borrowing and to utilise resources, both local and borrowed, responsibly and productively, thus avoiding the perennial balance-of-payments problems that afflict most developing countries. The current developmental trajectory of most developing countries which leads eventually to the IMF and its conditions is a dead end.

References

Adeoye, A. O., 1991, 'Of Economic Masquerades and Vulgar Economy: A Critique of the Structural Adjustment Program in Nigeria', in *Africa Development*, xvi,i, 23-44.

Balleis, P., 1992, 'The Social Costs of ESAP in Zimbabwe and the Ethical Dimension of a Free Market-Based Economy', in Konrad-Adenauer-Stiftung and Safer, on the Road Towards a Market-Based Economy, Conference held from 3 to 5 November, Harare, Zimbabwe.

Berridge, A., 1993, *ESAP and Education for the Poor*, Gweru, Mambo Press.

Brown, 1984, 'IMF Stabilisation Programme in Sudan', 28, Economist Intelligence Unit, *Country Report: Tanzania and Mozambique*

Brown, M. B., and P. Tiffen, 1992, *Short Changed: Africa and World Trade*, London, Pluto.

Brown, R., 1988, 'The Rationale and Effects of the IMF Stabilisation Programme in Sudan', in B. Campbell (ed.), *Political Dimensions of the International Debt Crisis*, London, Macmillan International Political Series, 28.

Cheru, F., 1989, *The Silent Revolution in Africa: Debt, Development and Democracy*, London, Zed.

Davidson, B., 1987, 'Africa in Historical Perspective', in *Africa South of the Sahara*, London, Europa.

East, R., 1988 (ed.), Keesing's Record of World Events, Volume XXXIV, Harlow, Longman, 35943.

Economist Intelligence Unit, 1987, *Country Report: Tanzania and Mozambique*, I,8.

Economist Intelligence Unit, 1987, Tanzania and Mozambique, Country Report, ii, 2.

Economist Intelligence Unit, 1989, *Country Report: Tanzania and Mozambique*, iv,12.

Economist Intelligence Unit, 1991, *Country Report: Zimbabwe*, iv,6.

Economist Intelligence Unit, 1992, *Country Report: Zimbabwe*, ii,11; and iii,12.

Economist Intelligence Unit, 1993, *Country Report: Zimbabwe*, 3rd Quarter, 15.

Economist Intelligence Unit, 1993, *Zimbabwe: Country Profile*, I,15.

Economist Intelligence Unit, 1994, *Country Report: Zimbabwe*, 10-11.

Economist Intelligence Unit, *Country Report: Zimbabwe* (1992)i, 14 and 27; (1994: 3rd Quarter), 10-11.

Frank, A. G., 1967, *Capitalism and Underdevelopment in Latin America*, New York, Monthly Review Press.

Goreaux, L. M., 1987, 'Responses by Representatives from the IMF and the World Bank', in Havnevik (ed.), *The IMF and the World Bank in Africa*, 85-92.

Helleiner, G. K., 1983, *The IMF and Africa in the 1980s*, Princeton, Princeton University, International Finance Section No.152, 7.

Hubbard, D., 1986, 'Economic Trends in Africa', 1986, in ibid., 51.

Killick, T. and M. Sutton, 1982, 'Disequilibria, Financing and Adjustment in Developing Countries', in Killick (ed.), *Adjustment and Financing in the Developing World*, London, ODI, 66.

Krasner, S., 1985, *Structural Conflict: The World Against Global Liberalism*, Berkeley and Los Angeles, University of California Press, 136.

Leslie, W. J., 1987, *World Bank and Structural Transformation in Developing Countries: The Case of Zaire*, Boulder, Lynne Rienner.

Nabudere, D., 1977, *The Political Economy of Imperialism*, London, Zed.

Nabudere, D., 1987, *Imperialism in East Africa*, Vol.1, London, Zed.
Nowzad, B., 1982, 'Some Issues and Questions Regarding Debt of Developing Countries', in T. Killick (ed.), *Adjustment and Financing in the Developing World: The Role of the International Monetary Fund*, Washington DC, IMF, 155-69.
Payer, C., 1974, *The Debt Trap: The International Monetary Fund and the Third World*, New York, Monthly Review Press.
Payer, C., 1987, 'The IMF and India', in J.J. Havnevik (ed.), *The IMF and World Bank in Africa, Conditionality, Impact and Alternatives*, Uppsala, Scandinavian Institute of African Studies.
Predergast, J., 1989, 'Blood Money for Sudan: World Bank and IMF to the Rescue', *Africa Today*, XXXVI,iii/iv,47.
Roddick, J., 1988, *The Dance of the Millions: Latin America and the Debt Crisis*, London, Latin American Bureau.
Rodney, W., 1974, *How Europe Underdeveloped Africa*, Washington, Howard University Press.
Sachikonye, L. M., 1993, 'The New Labour Regime under SAP in Zimbabwe', in *Southern African Political and Economic Monthly* (SAPEM) (1992).V, vii.
Sandura, W. R. (Chairman), 1989, 'Report of the Commission of Enquiry into the Distribution of Motor Vehicles', Harare, Government Printer.
Sparks, D., 1991, 'Economic Trends in Africa South of the Sahara', in *Africa South of the Sahara*, London, Europa, 36.
Stewart, F., 1987, 'Should Conditionality Change?', in Havnevik (ed.), *The IMF and the World Bank in Africa*, 29-45.
The Herald, 1993, Harare, 16 February.
UNICEF, 1987, *Adjustment With a Human Face: Protecting the Vulnerable and Promoting Growth*, Oxford, Clarendon Press.
Wallerstein, I., 1974, *The Modern World System: Capitalist Agriculture and the Origins of the European World System in the Sixteenth Century*, New York, Academic Publishers.
World Bank Data files quoted in United Nations Economic Commission for Africa, Statistics and Policies: ECA Preliminary Observations on the World Bank Report: Africa's Adjustment and Growth in the 1980s (Addis Ababa, United Nations Economic Commission for Africa, 1989).
World Bank, 1992, *Zimbabwe: Financing Health Services*, Washington DC, World Bank, p.x.; HDI report quoted in P. Balleis, 'Social Cost of ESAP in Zimbabwe', 63.

---

* Department of Economic History, University of Zimbabwe, Mt. Pleasant, Harare, Zimbabwe.