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# LIVELIHOODS AND COPING STRATEGIES ADOPTED BY CIVIL SERVANTS IN THE CURRENT ECONOMIC CRISIS: A CASE OF BULAWAYO, ZIMBABWE

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#### **ABSTRACT**

The main objective of this study was to investigate experiences and survival strategies of civil servants, who live in urban areas, using Bulawayo as a case study. The experiences and survival challenges were measured against the following indicators (1) the socio-economic challenges faced by civil servants in urban areas and (2) survival and coping strategies of civil servants in urban areas in light of these socio-economic challenges. Since the study was centred on livelihood strategies, the study opted for qualitative research on account of its efficacy in providing feelings of participants from their spoken words and observable phenomena. A total of 20 urban civil servants participants was purposively selected from different government departments; education, police, health and prisons. Findings revealed that civil servants are facing socio-economic challenges such as poor salaries, poor living conditions, poor working conditions and demotivation. Civil servants have adopted some survival and coping strategies as a buffer to these challenges and these include doing extra work, migrating and house leasing, borrowing money to boost their income, farming, illegal gold mining activities and social group networks. The study recommends, among other things, an increase in salaries of civil servants and an improvement of working conditions.

KEYWORDS: Civil Servants, Coping strategies, Livelihood Strategies and Urban Areas

#### INTRODUCTION

This study investigated various livelihood strategies adopted by civil servants in Bulawayo in the current economic crisis in Zimbabwe. Several studies have argued that the adoption of the multiple currency system came with changes in the economic environment which has called for a change in the way Zimbabweans survive. Unlike civil servants in the rural areas, civil servants in the urban areas should adopt some livelihood and coping strategies to manage extra household expenses such as rent, water and electricity. Urban civil servants need to buy food stuffs such as vegetables and tomatoes unlike the majority of their peers in the rural areas. This study was necessary to investigate the socio-economic challenges faced by civil servants in the urban set-up, and to find out the livelihood and coping strategies adopted by civil servants in light of these socio-economic challenges.

#### BACKGROUND TO THE STUDY

Lanly (2002) argues that many cities in developing countries such as Zimbabwe are characterised by poor living standards. He also identifies poor sanitation, congestion and unemployment as some problems that are associated with urban dwellers. Mutangi (2013) explains that the livelihood opportunities in rural, peri-urban and urban areas are different from one another. He points out that livelihoods may be diverse and complex everywhere, but their content varies with the opportunities available. Several researchers, among them Rakodi (1999), Devas (1999), Chambers (1995) have also

suggested that livelihood strategies tend to be more complex in urban areas. Households in urban areas draw a variety of activities that capture a lot of income and other resources, for instance rentals, electricity and water, unlike households in rural areas. Thus UNCHS (1996) concludes that large numbers of urban residents are living in conditions of poverty.

The Zimbabwean situation was made worse after dollarisation of the economy. In February 2009, the Government of Zimbabwe adopted the use of the United States dollar to bring about economic stability. Bakasa (2016) argues that the dollarisation of the economy in Zimbabwe in 2009 resuscitated the formal sector and weakened the informal sector. Prior to the dollarisation of the economy, and in the middle of the economic crisis from 2002 to 2009, the informal sector was vibrant and active. The post-2000 informal sector was the livelihood of the nation (Chibisa and Sigauke, 2008) and civil servants relied strongly on this sector like any other Zimbabwean. People in the urban areas-civil servants included- we're relying on the informal sector. Prominent activities included operating flea markets, street vending, domestic work among many other activities. Even after the crisis, many households continue to rely on with the informal sector, but the vibrancy has been affected with the multi-currency system that was introduced in 2009.

The introduction of the multicurrency system was an attempt by the government to bring macro-economic stability and to stem the effects of hyperinflation, which the country had suffered previously (Chagonda, 2012). Formal dolarisation enabled Zimbabweans to make use of the South African Rand and United States dollar among other currencies as the legal tender in the country.Bakasa (2016) argues that after the adoption of the multi-currency system the informal sector was no longer able to sustain the livelihoods of civil servants in the urban set up. Hobbes (2014)believes that even if inflation in Zimbabwe declined in 2009, the high cost of living continued to prevail. As shown by the Zimbabwean (2014),an average family needs about \$580, 00 per month to cover minimum basic commodities. Miltin (1999) adds that most people in the urban areas are poor and they receive incomes that are too low for what they need for their survival.

To counter these livelihood challenges, civil servants in the urban areas have resorted to some income generating projects. Kutiwa et al (2010) suggests that some have engaged in urban agriculture as a panacea to these livelihood challenges. Some have resorted to cross-border trading, street vending with some venturing into small industries (Mutangi, 2013). What this diversification points towards is a population in urban areas which has been forced into these livelihood strategies as a survival tactic. It is against this backdrop that this study investigated the livelihood and coping strategies that have been adopted by civil servants in urban areas in the current economy crisis in Zimbabwe.

#### LITERATURE REVIEW

The livelihood framework explains linkages between assets and options available to individuals as they pursue alternative activities which generate income for survival (Ellis, 2000). Assets basically refer to stocks of human, social, physical, financial and natural capital. These assets are utilised directly or indirectly in generating survival tactics of the vulnerable household or in enabling the sustenance of their material well-being at different levels. The study elaborates these five different categories of capital, but first, the theoretical framework.

#### Theoretical Framework

The study adopted the sustainable livelihood framework for various reasons, chief among them the fact that it views the world from the perspective of people who are making an effort to live in volatile conditions, but with limited assets. Chambers and Conway (1992) posit that Sustainable Livelihoods Theory is a way of understanding the livelihoods

of poor people. Chambers and Conway (1992), Scones (1998) and Ellis (2000) agree that this framework provides a platform for understanding opportunities and assets that are available to poor people. They also agree that this framework helps to understand the sources of vulnerability and the impact of external organisations and policies upon them. Mosiane (2012) adds that this framework is useful in examining activities of an individual or household within a broader process of the social, economic and political change. He also argues that this framework is used to better understand as well as disaggregate efforts of the poor to earn a living and the long term survival strategies. However, Mosetsa (2011) observes that some researchers have criticised the livelihood framework in relation to concepts like the role of capital and assets in the development of strategies. Perhaps what these researchers do not appreciate what is central to this framework; that those who are poor may not have the cash or savings, but may have other material or non-material assets which include their health, knowledge, labour and skills. They also have their friends, family members and natural resources which surround them (Rakodi and Jones, 2002). Put simply, this framework is composed of endowments which ensure the generation by means of survival.

#### Livelihood Assets

Aduna (2006) describes a livelihood as one that comprises of the capabilities, assets and or the activities that are required for a means of survival. As alluded to by Ellis (2000), there is a direct link between assets and the options that people possess in pursuance of alternative activities that generate an income required for survival. Assets, on the other hand, can be described as stocks of capital which are used directly or indirectly in generating a means of survival within a household or among individuals (Ellis, 2000). These assets are human, natural, physical, social and financial capital. Rakodi (2002) and Aduna (2006) claim that these assets can be stored, accumulated, exchanged and put to work as a means of generating a flow of income or benefits.

Krantz (2001) identifies human capital as one of the most important assets that is possessed by the poor. Ellis (2000) elaborates; human capital is composed of labour, education, health and skills. What it shows is that human capital can be categorised as a direct asset because it has attributes that are aimed at the individual to whom they apply. As shown by Ellis and Freeman (2004), human capital varies in accordance with the size of the household, skills levels of individuals, leadership capabilities, potential and the health status of an individual. For Serrat (2010), ownership of labour is essential and this argument emanates from the context of the economy from which the income is derived. Labour becomes a key asset for the urban poor and those vulnerable because it is commoditised and this increases the income for the poor. Rakodi (2002) posits that lack of human capital has an effect on the ability of an individual to secure a livelihood more directly.

Physical capital has also been identified as an asset for people, for instance households in the urban set-up. According to DIFD (2001), it is composed of the basic infrastructure and the producer goods that are needed to support livelihoods. Examples of physical capital are buildings, roads, machines, and tools just to mention a few. Ellis and Mdoe (2003) argue that lack of particular types of infrastructure implies heightened vulnerability to poverty.

Without adequate access to services such as water and energy, it means deterioration of human health as well as long-time of periods which are spent in non-productive activities like collection of water and firewood.

Social capital is considered in the context of social resources which people draw upon for their livelihoods (Bakasa, 2013). Ferragina (2010) also argues that social capital is developed through networks as well as connectedness of

membership in formalised groups. Relationships of trust and reciprocity also play a pivotal role. According to Rakodi and Jones (2002), social interaction is seen to be a source of capital when it is persistent, gives rise to stocks upon which people can draw, even if the social interaction itself is not permanent.

Natural capital has also been considered as an asset, because it is a base that yields the products that are used by the human population for their survival. According to Meikle (2002), it refers to natural resources such as water, land and trees. It is very important for those that derive their livelihood from natural resource based activities like fishing, mineral extraction and farming just to mention but a few. For Naidoo et al (2009), human kind cannot exist without the environmental services as food is produced from the natural capital.

Finally, financial capital means financial resources which people use to achieve their livelihood objectives. Serrat (2010) and Kranzt (2001) explain financial capital as availability of cash that enables individuals to adopt different livelihood strategies. It is the most versatile of these five categories of assets because it can be easily converted into the other forms of assets (DFID, 2001). Financial capital can be in the form of savings and access to loans. As such, Meikles (2002) argues that the availability and accessibility of a credit that is affordable is of paramount importance in reducing severe indebtedness of the urban poor.

From the foregoing discussion, it can be noted that livelihood assets provide different ways of generating positive livelihood outcomes, either on their own or in combination. Strategies adopted to attain livelihoods are influenced by their asset position, the context in which they live and the constraints or opportunities within their locations. Bakasa (2016) argues that it is not sufficient to merely look at the existence of assets meant for livelihoods. One should also take a closer look at the resources that are accessible to the poor and those who are vulnerable because their survival and coping strategies are centred on assets which they have access to.

## **Survival and Coping Strategies**

Wallace (2000) states that coping and survival strategy studies were developed in an endeavour to explore how people living in marginal situations are manipulating resources in innovative and complex ways so as to move on in times of risk. Survival strategies are generally focused on increasing income and minimising expenditure. Research on coping strategies has discovered that people create strategies to mobilise various types of livelihood strategies (De Haan et al, 2002). Bakasa (2016) contends that coping strategies focus on guarding against poverty as well as to ensure survival. Researchers have proposed the expenditure reduction and income diversification as some of the survival and coping strategies.

De Haan et al (2002) and Nelson (2002) strongly recommend minimisation of expenditure as a survival strategy. Both agree that people have minimised expenditure as a strategy. Rutherford et al (2002) claims that marginalised people have cut back on their use of utilities, changed their diets, and in some cases limited consumption so that they can cope in crises. De Haan et al (2002) give an example of Brazilians, who during the hyperinflation had to skip other meals. De Haan et al (2002), Nelson (2002) and Chazovachii (2012) also observed that as way of saving transport costs, some choose to walk for long distances. Meikles (2002) claims some cutting strategies adopted by the poor include ceasing education, medical and basic food stuffs. Minimising expenditure is done as a necessity and is often adopted as short-term strategy.

Anderson (2000) and Bloch (2006) suggest that people can respond to social and economic change by engaging in a number of activities so as to maximise their income. Meikles (2002) and Readon (2001) opine that increasing the number

of household members in the labour market is an income diversifying strategy worth trying. Household members, for instance, may sell their labour and increase the family income. However, Bakasa (2016) posits that income diversification strategies may not be sustainable in the long run. Income diversification strategies used during an economic crisis may sometimes involve illegal activities. Reardon (2001) also claims that studies on diversification strategies have proved that children are forced to drop out of school so that they become members of the household workforce.

From the foregoing discussion, it can be perceived that the urban poor make use of expenditure minimisation and diversification of income as strategies for coping up in an economic crisis. What it entails is failing to get all the needs, involving all members of the family in selling labour which may be risk because children are sometimes forced to drop out of school.

#### RESEARCH METHODOLOGY

Several studies on livelihoods strategies have recommended qualitative research for various reasons, chief among them being the fact that it examines themes, perspectives and distinctions (Berg, 2001). Bakasa (2016) claims the qualitative research is appropriate because it explores and describes the participants' experiences in detail. Mutangi (2013) recommends this approach on account of its efficacy in providing feelings of participants from their spoken words and observable phenomena. Weinberg (2002), May (2011) and Mutanana & Mpofu (2015) agree that being interpretive in nature, the approach allows researchers to have a full understanding of the situation of phenomena under study as well as to interpret meanings in social or cultural context of the participants. Participants were drawn from four different government departments, namely, education, police, health and prisons. Five study participants were purposively selected from each department to bring the total number of participants to 20 and consistent with Mack et al (2005)'s affirmation. Data collection was collected through in-depth interviews. The study used the Thematic Content Analysis Technique (TCAT) in analysing research findings.

#### FINDINGS AND DISCUSSION

The main objective of the study was to investigate the experiences and survival strategies of civil servants, who live in urban areas in the current economic crisis in Zimbabwe. The specific objectives of the study were:

- To analyse the socio-economic challenges faced by civil servants in Bulawayo.
- To find out how civil servants in urban areas were coping with these challenges.

# **Profile of Study Participants**

Table 1 below indicates the profile of participants according to gender, age, marital status, income bracket and qualifications.]

**Table 1: Characteristics of Participants under Study** 

Characteristic	Total			
Gender				
Male	10			
Female	10			
Age				
Below 35 years	2			
35-40 years	10			
40-45 years	7			
Above50 years	1			
Marital Status				
Married	13			
Never Married	1			
Widowed	2 2			
Divorced/Separated	2			
Co-habiting	2			
Income Bracket				
\$350-\$400	8			
\$400-\$450	6			
\$450-\$500	4			
\$500-\$550	2			
Highest Qualification				
Certificate	2			
Diploma	6			
Degree	12			
Number of People in Household				
1	1			
2-5	17			
5 and more	2			

As shown in table 1, the study was gender balanced. The researcher had an interest in views from both male and female participants. The majority of the participants fell in the 35 to 40 year category, followed by the 40 to 45 year category. The majority of the participants were married with the remaining few who were not married, widowed or co-habiting. However, the net salary of the majority of the participants was in the \$350 to \$400 threshold. Findings also revealed that the majority were degreed. Participants had dependents who looked up to them, between 2 to 5 people in their households.

# Socio-Economic Challenges Faced by Civil Servants

Participants identified poor working conditions, poor salaries, and demotivation as some of the socio-economic challenges that they were facing. They reported that the dollarization of the economy had not improved their situation and this had forced them to adopt other livelihoods and coping strategies.

The participants also reported that their challenges were centred on poor salaries. As shown in table 1, the income bracket of the majority of these civil servants is below \$400. This is consistent with the findings by Africa Growth Institution (2014) which reported that salaries in Zimbabwe are within the US\$350 to US\$550 monthly income bracket. They reported that the poor remuneration package had an effect on their livelihood. Below is an articulation of the experiences of a police officer.

I have five dependants who look up to me for their survival. The meagre salary that I earn is not enough to take care of my family. I am forced to go and get a loan from a micro-finance institution, FMC, every month and the net salary is always below \$100. I have big dreams but I cannot move on.

Participants complained that their net salaries were affected by loans which they are offered by banks in situations of dire need. For some, as reported by one participant, "these loans are collected to buy cell phones from companies like G-Tel, who are always on the door step with new products". This is consistent with Chireshe and Shumba (2011) and Kurasha and Chiome (2013) who have identified poor salaries among civil servants as a major challenge in Zimbabwe. The salaries fall below the poverty datum line and to this end, they are failing to meet monthly household expenditures such as rentals, electricity and water. Participants complained that they do not have specified dates of salary payments and some civil servants were being paid their salaries well after end of each month.

As a result of poor salaries, civil servants reported that they were facing challenges of poor living conditions. Many reported, they were surviving on basic needs. Below is an articulation of a teacher on his living condition;

As a teacher, one would expect me to own a house; drive a car, purchase food stuffs of higher quality, but this is not the situation. I am forced to do small frequent purchases and to buy poor quality of food for my family.

Civil servants across the board have been forced to adopt livelihood and coping mechanisms, that include minimisation of expenditure, and this has had an effect on their living lifestyle. As reported by one nurse, before the economic crisis in Zimbabwe, civil servants were paid enough salaries to take care of their needs. They would build houses, both in their rural homes and urban set-up but the majority are failing to do so now. The study revealed that participants have minimised expenditure in order to move on. This finding is consistent with De Haan et al (2002) and Nelson (2002). Rutherford et al (2002) also state that people, especially the marginalised, cut back on the use of utilities, changing their diets, and some are limiting consumption so that they can cope up in a crisis.

Civil servants reported poor working conditions as another challenge which they were facing. Participants across the government departments indicated that they do not have the resources at their work places due to lack of government funding. Police officers, for instance, reported that they do not have motor vehicles to attend to scenes of crime. They have 'to think outside the box.' They rely on their personal laptops obtained through loan facilities to type necessary documents, for instance dockets. They have to go out and source for the materials to use. They make use of their cell phones to communicate with the necessary stakeholders. Nurses, on the other hand, complained that resources allocated to them were insufficient for their day to day activities. Teachers had a similar problem; they complained about lack of teaching material in the classroom, shortage of furniture and lack of staff rooms. These issues have been explained by Kapingidza (2014) and Bakasa (2016) as challenges that affect the performance of teachers. These challenges have affected government employees across government departments, as there has been a shortage of infrastructure and resources. Such findings are consistent with those of researchers in previous studies across Zimbabwe. Gwisai (2006) argues that good working conditions should include work health and safety conditions. In similar vein, Mutanana and Mpofu (2015) strongly recommended HIV and AIDS workplace counselling, which is currently non-existence in government departments. Makoni and Mutanana (2016) have also argued that poor working conditions can result in stress among workers, consequently affecting the performance of civil servants.

Poor salaries, poor living conditions and poor working conditions have demotivated civil servants. Salary payments do not have specific dates and some people get their salaries well after end of each month. Participants agreed that there is a public outcry from members of the public over service delivery in their departments. Chireshe and Shumba (2011) observe that teachers were no longer committed to do their work. Similarly, Makoni and Mutanana (2016) have indicated that poor working conditions could result in demotivation among workers. Although they feel demotivated, civil servants continue to report to work. Participants indicated it was better than not being employed at all.

#### **Survival and Coping Strategies**

In light of the socio-economic challenges raised above, the next question that comes into one's mind is; how are civil servants in the urban areas coping. For Adguna (2006), a livelihood is basically what an individual or family has to satisfy their needs. Meikle (2001) argue that livelihood strategies are shaped by a combination of assets available together with contextual factors that determine availability of these assets. Meilkes (2002) contends that the ability to avoid vulnerability does not only depend on the initial assets, but on one's capacity to transform them into income or basic necessities. As shown by Rakodi and Jones (2002), the poor may not have cash, but may have material or non-material assets like health, labour, knowledge, skills, friends, families as well as natural resources around them. The study explored five different forms of capital currently being used by civil servants as survival and coping strategies. These are human capital, physical capital, natural capital, financial capital and social capital.

The majority of civil servants are trained; they have formal qualifications which they augment to their basic human capital. According to Bakasa (2016), human capital implies an attribute that is owned by an individual. These include education, health, knowledge and skills and the physical capacity owned by members in a household. Teachers for instance, possess human capital in the form of their teaching skills. Civil servants reported that they are using these skills as a survival strategy. Teachers claimed they were offering extra lessons. Some nurse participants on the other hand indicated that they had to do extra work at private hospitals to supplement their incomes. Some police and prison participants indicated they were hired to go to Tanzania to drive vehicles imported from Japan. This is consistent with Chambers (1997) who has supported the idea of the poor diversifying their income as a survival strategy. Some civil servants explained that they were involved in informal trading businesses. They were involved in informal buying and selling of goods, with some reporting they were involved in cross border trading businesses.

Physical capital is described by Ellis (2000) as a producer good that is purchased so as to create a flow of outputs in the future. The study observed that the majority of civil servants have resorted to migration and house leasing as a survival and coping strategy. One police participant indicated that she had to request for a transfer to a certain town in order to stay in her house which she built before the economic crisis. Some teacher participants also expressed the same sentiments arguing that staying in their houses ensured minimisation of expenditure. However, some participants indicated that they had to move away and lease their houses to supplement their income. It is important to note that some government departments like the Zimbabwe Republic Police, Education and health offer accommodation to their employees. Thus, those who had an opportunity to stay in government houses leased their personal houses. As explained by Moser (1998), housing is an important asset for urban dwellers because it is productive through renting rooms. Meikle et al (2001) also state that housing is important because it provides shelter.

Adugna (2006) identifies natural capital as the natural resource base which helps to yield products used by the human population for their survival. Some civil servants explained that they were involved in farming and mining.

Many academics believe natural capital is not significant in urban areas (Rakodi, 2002), which is not consistent with the findings in this study because the study area is surrounded with farms and mines. Some participants explained that they took advantage of the land reform programme and they were allocated land for agricultural production. Some reported that they were involved in chicken farming and urban agriculture. Others were involved in illegal gold mining activities outside the city, even though they were at risk of being arrested, which is consistent with Bakasa's (2016) argument that income diversifying strategies in times of economic crisis may involve illegal activities.

Bakasa (2013) defines financial capital as stocks of cash, which can be accessed so as to purchase consumption or production goods. As noted by Meikle et al (2001), there is an increased dependency on cash income. Adguna (2006) also argues that borrowing has been a well-known strategy for survival during times of hardships. Micro-finance companies thrive in Zimbabwe's cities and civil servants explained that they have become perpetual borrowers from micro finance houses. However, as one nurse explained, the companies have helped them during times of need.

Researchers have agreed that social capital is another form of capital that is used as a survival and coping strategy by the poor. Narayan (1997) describe social capital as rules, trust, reciprocity, norms and obligations that are embedded in social relations and social structures, which enable family members to achieve their objectives, either as individuals or as a community. For Ellis (2000), social capital implies social networks in which people participate and from which they get support that contribute to their livelihoods. Consistent with these arguments, civil servants reported that they received financial assistance from relatives and friends in times of need to supplement their incomes. Some participants reported that they had formed some groups as a social support mechanism. One female participant indicated that they buy groceries as a group and share the mat the end of year. They were also involved in rotational and savings groups (ukwebolekana imali). This is consistent with Dersham and Gzirishvili's (1998) observation that social support networks mutually benefit households with food, loans, child care support and accommodation.

## **CONCLUSIONS**

Based on these findings, the study concludes that civil servants in urban areas are facing a myriad of socio-economic challenges. The challenges include poor salaries, poor living conditions, poor working conditions and demotivation. Their salaries are below the poverty datum line, their living conditions are below standard and the conditions at their workplaces are stressful. Eventually, civil servants feel demotivated and this has negatively impacted on the service delivery in most government departments. The socio-economic challenges have resulted in civil servants adopting survival and coping strategies which include doing extra jobs (human capital), migrating and renting houses (physical capital), farming and illegal gold mining activities (natural capital), borrowing loans to boost their income (financial capital) and forming social groups to take care of each other's needs (social capital).

#### RECOMMENDATIONS

Basing on these conclusions, the study recommends the government of Zimbabwe to ensure that civil servants are paid salaries above the poverty datum line, and to ensure good working conditions are in place to motivate them. Zimbabwean government departments should take into consideration the welfare of employees when they transfer them to other locations, packages like disturbance allowances and relocation grants should be paid to them. The government should also come up with a policy to support civil servants in the form of benevolent fund.

A policy, which ensures civil servants get loans at lower interest rates to construct houses and run their small income generation projects and small medium enterprises, should be in place too.

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