

## **SOCIAL SERVICES AND POVERTY ERADICATION CLUSTER**

### **Ongoing research**

***Researcher:*** **D Nkala and T V Santu**  
Department of Marketing,  
Faculty of Commerce

***Research topic:*** Determinants of financial inclusion of women cross border traders in Zimbabwe

### **Research Description**

The Financial services industry has seen an increase in competition to unprecedented levels in the past few years. This has largely been a result of the removal of entry restrictions into the sector and also due to the encroaching of mobile network operators on turf that was previously the preserve of banks and other financial institutions. Women as a market segment represents a largely forgotten market and the current state of the operating environment in Zimbabwe might be the perfect time for banks to widen their net and venture into such untapped markets. Silverstein et .al (2009) argue that the lifestyles of working and affluent women increasingly call for a specialised approach to serving them financially at a sizable profit and yet few institutions have recognised or acted on this opportunity. The results of their survey reveal that women around the world have indentified the financial services industry as the one they are most dissatisfied with on both a service and a product level. Silverstein (2009) conclude that financial institutions can capitalise on the scenarios presented and provide services and products tailored to women's lifestyles and offer more information and education to women. The results contribute the existing body of knowledge on women participation in the financial services by exploring the determinates of consumption of financial service products by cross border traders in Zimbabwe. The paper specifically targets women in cross border trade because in Africa, informal cross border trade features prominently among women's individual strategies for self employment, poverty reduction and wealth creation. Given the significant contributions that women are making through informal cross Border Trade (ICBT) activities, banks could cash in on that market as it is presently underserved.

***Researcher:*** **S Masunda and M Sungirai**  
Department of Agricultural Economics and Development  
Faculty of Agriculture and Natural Resources Management

***Research topic:*** Factors influencing the adoption of technology between modern and etho-veterinary medicine.

### **Research Description**

A survey is being carried out in Beitbridge, Chivi and Mberengwa Districts of Zimbabwe to investigate the factors influencing the adoption of ethno and modern veterinary medicine technologies in the treatment of livestock disease by communal farmers. A look at these districts will reveal that they are low rainfall areas and hence communal farmers tend to focus more on livestock farming at the expense of crop farming. Zimbabwe is an agro-based economy of which livestock production plays a significant role with 75% of the cattle being owned by communal farmers. However, the livestock industry has been plagued by a host of infectious diseases which are responsible for huge economic losses to the farmers. Despite the introduction and availability of modern veterinary medicines, communal farmers still have a choice to use traditional (ethno) veterinary medicines in this study, part from investigating the factors influencing the adoption of technologies, various types of ethno-veterinary medicines used by communal farmers to treat specific as well as general ailments will be established and in addition to that farmers 's views on the effectiveness of these ethno-veterinary medicines as chemo-therapeutics will be gathered.

**Researcher:** N Nkomazana  
Department of Banking and Finance  
Faculty of Commerce

**Research topic:** Institutions and their inhabitation of the mobile money space in Zimbabwe

### **Research Description**

Mobile payment services have been rapidly growing across Africa over the past few years, driven largely by Telecommunication Operators and helped by a combination of factors such as limited access to financial services (Financial exclusion) and a high uptake of mobile technology (Jack, Suri and Townsend, 2010; Traxler, 2011; ITU, 2013). The ubiquitous nature of mobile communication as the potential to vastly improve and transform access to financial and transaction services for various kinds of institutions, people and entities (Mallat, 2007; Tobin, 2010). The overall mobile money transaction platforms have expanded exponentially due to the sheer uptake of initial mobile money deployments in Zimbabwe, followed by innovations across the payment value chain. This study seeks to provide insights on how various kinds of institutions and entities (public, private, non-governmental institutions and churches) inhabit the mobile money space. In addition, the study would unveil the types of relationships, dynamics or networks that are emerging around mobile money products. In particular, it endeavours to understand how this innovation is integrated within the Zimbabwean repertoire of public, private and non-governmental institutions, engaging with the way actors navigate across different monetary circuits.

**Researcher:** Dr V Z Nyawo  
Department of History  
Faculty of Arts

***Research topic:***

The impact of the fast land reform programme of Zimbabwe on households in Zimbabwe

***Research Description***

The study seeks to investigate the existence and extent of split households in Mvuma, and Chinhoyi as a result of the fast track land reform. The research is driven by the quest to fully understand the impact of the fast track land reform on households with regards to relationships/marriages. Studies on the fast track land reform in Zimbabwe have largely dwelt on issues to do with productivity, the gender dimension to land reform. Not much research has focussed on the impact of the reform on the family unit as well as the individuals who make up the family unit in m and the allocation of pieces of land itself. The research is therefore of critical importance as it would unravel the impact of land reform on the social dimension of the family unit.