

Informality and Governmentality: An Ethnography of Conversion Entrepreneurship in Harare

by

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Declaration

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The co-production of this work has taken a very long time and has involved many people. Although I claim authorship by attaching my name on the front cover there are many people, some of whom I shall name below that have helped shape the ideas and generated the intellectual insights outlined in the pages that make up this thesis. The individuals I acknowledge below are not in any hierarchical order but simply outlined according to my recall of their contribution to my work.

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Unusually, I prefer working at night in total silence as I easily get distracted by such things as the sound of the keyboard from colleagues. I would want to thank the SU management for the decisions to make the university buildings accessible 24 hours every day of the calendar including holidays. The evening shuttle ensures students safely get home at no extra cost is a deeply responsible and amazing service, especially to disadvantaged students at SU. Such services suited my style and profoundly enhanced my productivity.

Studying fulltime when you have a family can never be easy on anyone. My two children, Ryan Tinevimbo (10) and Celeste Matipa (6) lived through the formative parts of their lives with an absent dad. Celeste was born in December 2010 when I was a student in The Netherlands and she started school when I was studying for this Ph.D. This space is not enough for a narration of the many hurdles my partner, Shamiso, had to jump to keep the family together while pursuing her professional career in the male dominated space she was in. Similar burdens fell on my sisters, Monica and Lisiwe who have always been supportive. If describing your own, words do fail sometimes to capture true feelings, *Mwari vakuitirei zvakanaka*. I equally thank the rest of my family and friends whom I cannot individually mention because of the economics of space.

Lastly, my gratitude goes to my parents, although at a distance, I am aware they remain very supportive of my efforts and proud of their son!

Dedication

To my sister Monica Nyakuwa, without whose emotional, motherly, spiritual and material support
I could not have progressed this far

And

To my wife Shamiso, son Ryan Tinevimbo and daughter Celeste Matipa Belva whose presence in
my life has been a profound source of purpose, discipline and inspiration.

Abstract

From its empirical and theoretical genealogy, informality has been proximate to poverty and illegality, hence it is associated with descriptions such as *lumpenproletariat*, (Neuwirth, 2011) 'survivalist', or 'necessity' (Berner et al., 2012) economy. By using largely *a priori* coded notions deployed on the poorer sections of the (mostly) urban population, most researchers miss emergent practices and some of the dynamism in other sections of the urban population where formality and informality are intentional. By means of an experimental visual ethnography using smart phones in Harare - Zimbabwe, this study documents informal entrepreneurship. It develops the concept of *conversion entrepreneurship* to illustrate agency by informal entrepreneurs in a *dead economy* through structuring innovative entrepreneurial activities in both formal and informal economic spheres. This concept reclaims and extends the economic anthropological notions drawn from Paul Bohannan (1955) and Fredrick Barth (1967) on spheres of exchange. It illustrates how 'conversions' are economic transactions by entrepreneurs targeted at areas of institutional incongruence. It affirms profit as a strong motivation for informal entrepreneurs to be innovative. The study observes that innovation is facilitated through processes of social embeddedness, which include forming entrepreneurial groups, deploying mobile phone payment systems and social networking applications as well as participating in church 'cell' groups. Churches can serve as business incubators, the study argues. Deploying a structuration epistemology, the study connects conversion entrepreneurs to governmentalities - technologies of governance. It shows how the indigenization governmentality is a morally coloured instrument of social exclusion. By deploying James Scott's (1985) 'Weapons of the Weak', the study shows how enterprises have become frontiers for political resistance against the kleptocratic Zimbabwean state. Through observing the embeddedness of conversion entrepreneurs within *#ThisFlag* social media mediated rebellion against the state in 2016, the study proves that structures can be altered out of the exercise of power by agents.

Keywords: Entrepreneurship, Informal economy, Informal entrepreneurship, Conversion entrepreneurship, Entrepreneurial groups, Visual ethnography, Dead economy, Indigenization, Institutional intermediation, Hidden dissent, Governmentality, Zombie Incubation, Everydayness.

Opsomming

Vanuit sy empiriese en teoretiese genealogie is informaliteit naby armoede en illegaliteit geplaas en daarom geassosieer met beskrywings soos *lumpenproletariat* (Neuwirth, 2011) en die ‘oorlewings’-, of ‘noodsaak’-ekonomie (Berner et al., 2012). Omdat navorsers hoofsaaklik voorafgekodeerde begrippe toegepas het op die armer dele van die (gewoonlik) stedelike bevolking, het hulle meestal ontluikende praktyke en ‘n deel van die dinamiek misgekyk in ander dele van die stedelike bevolking waar formaliteit en informaliteit intensioneel is. Hierdie studie dokumenteer informele entrepreneurskap deur middel van ‘n eksperimentele visuele etnografie met gebruik van slimfone in Harare, Zimbabwe. Dit ontwikkel die konsep van *omskakelingsentrepreneurskap* om die agentskap van informele entrepreneurs in ‘n *dooie ekonomie* te illustreer deur hul strukturering van innovatiewe entrepreneuraktiwiteite in beide formele en informele ekonomiese sferes. Hierdie konsep eis die ekonomies-antropologiese begrippe wat van Paul Bohannan (1955) en Fredrick Barth (1967) oor die sferes van ruiling verkry is weer eens op en brei dit uit. Dit illustreer hoe ‘omskakelings’ ekonomiese transaksies is van entrepreneurs wat areas van institusionele inkongruensie teiken. Dit bevestig ook dat wins ‘n sterk motivering vir informele entrepreneurs is om innoverend te wees. Verder stel die studie vas dat innovering deur prosesse van sosiale inbedding gefasiliteer word wat die vorming van entrepreneursgroepe, die ontplooiing van slimfoon-betalingsisteme en –sosiale-netwerk-toepassings asook die deelname aan kerklike selgroepe insluit. Die studie argumenteer dat kerke as sake-inkubators kan dien. Met gebruik van ‘n strukturerings-epistemologie verbind die studie omskakelingsentrepreneurs aan regeringsbestuur – tegnologieë van regeer. Dit toon aan dat verinheemingsbestuur ‘n moreel-gekleurde instrument van sosiale uitsluiting is. Met gebruik van James Scott (1985) se *Weapons of the Weak* dui die studie aan hoe ondernemings voorposte vir politieke weerstand teen die kleptokratiese Zimbabwiese staat geword het. Deur die inbedding van omskakelingsentrepreneurs in die *#ThisFlag* sosiale media-gemedieerde rebellie teen die staat in 2016 te ondersoek, bewys die studie dat strukture deur die maguitoefening van agente verander kan word.

Sleutelwoorde: Entrepreneurskap, Informele ekonomie, Informele entrepreneurskap, Omskakelingsentrepreneurskap, Entrepreneursgroepe, Visuele etnografie, Dooie ekonomie, Verinheemings, Institusionele mediasie, Verborge meningsverskil, Regeringsbestuur, Zombie-inkubasie, Alledaagsheid.

Table of Contents

Declaration.....	i
Acknowledgements.....	ii
Dedication.....	iv
Abstract.....	v
Opsomming.....	vi
Table of Contents.....	vii
List of Figures.....	xii
List of Tables.....	xiii
Table of Pictures.....	xiv
Introduction Zimbabwe’s Dead Economy.....	1
Why I studied informal entrepreneurship.....	3
What are the key concepts of this thesis?.....	6
What is the social puzzle I sought to study?.....	8
What empirical questions did I ask?.....	8
Why should you read this thesis?.....	9
Summary of key findings/ arguments.....	10
Chapter Summaries.....	12
Chapter One Visual Ethnography: Everydayness of Informal Entrepreneurship....	15
Introduction.....	15
Ethnographic design.....	16
Everydayness of the mobile phone.....	17
Who participated?.....	20
Visual ethnography.....	23
Image elicitation.....	24

Nature of data generated through visual ethnography	27
Image as a point of reference	28
Picture as memory trigger	29
Peeks into other life worlds	29
Data Analysis: Theoretical Insights from the data	31
Ethical Issues	33
Contribution to visual ethnography.....	34
Contribution of knowledge generated	35
Conclusion.....	35
Chapter Two Entrepreneurship: Context, Opportunity and Agency	37
Introduction	37
What is entrepreneurship?	38
Interest in Entrepreneurship.....	42
Anthropology of Entrepreneurship.....	45
Critique of entrepreneurship: An 'empty signifier'	49
Epistemological persuasion of Opportunity (Structure) and Entrepreneur (Agency): Structuration	53
Defining Agency	55
Conceptualizing Opportunity using Structuration theory	57
Context.....	59
Conclusion	61
Chapter Three Turning Towards Informal Entrepreneurship	63
Introduction	63
Part 1: Informality Discourse	64
Conceptualizing Informal Economy	66

Table 3:1 Selected Informal Economy Definitions	68
Motives for participating in the informal economy: Necessity versus Opportunity driven.....	69
Formal / Informal conceptual pair: ‘critique of the idea of informal economy’ by Keith Hart .	70
Binaries and confusion of paired categories.....	73
Informality as a continuum	76
Part 2: Perspectives on Informal Entrepreneurship	77
Defining informal entrepreneurship	79
Part 3: Informal entrepreneurship in Zimbabwe’s <i>dead economy</i>	81
Motivations of informal entrepreneurs	87
Conclusion	89
Chapter Four Scoping Conversion Entrepreneurship in Harare	91
Introduction	91
Background: economic spheres, Barth’s entrepreneur and conversion	92
A classical definition of spheres of exchange	92
Fredrick Barth’s engagement with spheres of exchange.....	93
Conversion entrepreneurship in Harare	97
Conversion interactions	100
Reflections.....	121
Conclusion.....	124
Chapter Five Embeddedness of Conversion Entrepreneurship	126
Introduction	126
Spheres of embeddedness.....	127
Kinship.....	128
Institutional intermediaries	134
Mobile Phone Technology	145

EcoCash	166
Christian religious beliefs, churches and entrepreneurship	170
Zimbabwean Pentecostal churches	171
Christian entrepreneurial clichés	173
Church, entrepreneurship and business incubation.....	178
Conclusion.....	189
Chapter Six ‘Taking Back the Economy: Indigenise, Empower, Develop’	191
Introduction	191
Indigenization and economic empowerment narratives.....	193
Instrumentalizing indigenization: the xenophobic and predatory entrepreneurial class	204
Visualizing Indigenization.....	211
Ambivalences in indigenous entrepreneurship	217
Self-empowerment: the case of ‘catering mothers’	227
Conclusion.....	242
Chapter Seven Entrepreneur - State: Everyday Power Struggles.....	245
Introduction	245
State hostility to urban citizens	247
Zimbabwe’s dangerous regime	249
Political consciousness: contradictions among entrepreneurs	254
Everyday forms of resistance	258
Pervasive distrust of the state	260
President Mugabe.....	261
‘Those in politics’ and ‘people in government’	263
Unlocking the critique.....	266
Acts of subversion	268

Zimbabwe Revenue Authority (ZIMRA)	269
<i>Rationalities for noncompliance with state taxation</i>	271
Everyday dissent through self-help actions.	274
From hidden resistance to rebellion against the state	281
The Pastor's fart	287
The Mobile Phone	290
<i>#ThisFlag</i> new articulations of resistance	291
Conclusion	295
Chapter Eight Conclusion	298
What does this study contribute to informal entrepreneurship scholarship?	298
What did I contribute to ethnography?	305
What did I contribute to anthropology?	307
The scholarship on informality in Zimbabwe	307
References	310

List of Figures

Figure 2:1 Number of articles published by US, European and Chinese authors each year	42
Figure 2:2 Proportion of Articles on Entrepreneurship Published Within Each Associated Discipline, 5-Year Increments.....	48
Figure 3:1 Continuum of Study Enterprises	81
Figure 4:1 Visual impression of intersection of exchange spheres.	121
Figure 5:1 Business intermediaries within the conversion model.....	142
Figure 5:2 Narrative-derived Christian entrepreneurial principles.	177

List of Tables

Table 1:1 Description of enterprises according to nature of service, sense and skills training.	22
Table 1:2 Researcher induced frequently selected pictures and discussion themes.....	27
Table 3:1 Selected Informal Economy Definitions	68
Table 3:2 Main and subsidiary services of the enterprises	84
Table 4:1 Spheres of exchange and informality juxtaposed.....	100
Table 4:2 Snippets of lyrics of song ‘maSuspects’. Artist: Killer T.	108
Table 5:1 Social relations involved in the formation of businesses.....	129
Table 5:2 Description of extended engagement with enterprise.....	Error! Bookmark not defined.
Table 5:3 WhatsApp transcript of a full day’s cash trade.....	160
Table 5:4 Summary of WhatsApp one-week cash trade.	161
Table 5:5 Cross marketing not allowed.	162
Table 6:1 The ideological pillars of ZANU-PF indigenization argumentation.	196
Table 6:2 Google Scholar ‘Indigenous Zimbabwean’ associated concepts and fields of study from first 50 articles.....	200
Table 8:1 Recent Ph.D. dissertations on the informal economy in Zimbabwe.	308

Table of Pictures

Picture 1:1 (Left) A refrigeration project in Mozambique (Right) A payment to a South Korean enterprise in UAE	20
Picture 1:2 Sampling: Enterprises selected by being inside a building (left) or clearly marked boundary (right).....	21
Picture 1:3 Examples of researcher generated pictures (Left) Banner at a church entrance (Right) Repurposed buildings	25
Picture 1:4 Examples of researcher induced images (Left) Derelict factory (Right) Pentecostal church service	27
Picture 1:5 Images as a reference point for a Zim-Dollar hyper-inflationary economy.....	28
Picture 1:6 Memory trigger for a food poisoning incident	29
Picture 1:7 WhatsApp online posters: sexualization and objectification of women	30
Picture 1:8 'Self-censored' street posters.....	30
Picture 1:9 (Left) Notes from the internet (Right) Business plan showing budget of 1,2 Billion Zim-Dollars	30
Picture 1:10 Fashion & urban youth	31
Picture 1:11 Video camera collection	31
Picture 2:1 Donald Trump's Warrior Mentality	51
Picture 2:2 Celebrating whiteness	51
Picture 3:1 Meaning of Informality shared in public discourse.	64
Picture 3:2 Business Plan written 5 January 2006.	82
Picture 3:3 Company Logo.	82
Picture 3:4 Daily sales records by an employee. Picture 3:5 Client receipt.	83
Picture 3:6 (Left) Shared work space owned by a State Enterprise Picture 3:7 (Right) Space owned by 'muIndia'	85
Picture 3:8 (Left) Chickens and eggs operation from home Picture 3:9 (Right) A shared room in Harare CBD used by female tailors.....	86

Picture 4:1 Fashion designs downloaded from the internet for onward selling.	109
Picture 4:2 Zimbabwe’s empty shop shelves in 2008.....	113
Picture 4:3 ‘Touchline runners’ at Avondale Flea Market.	119
Picture 5:1 Tax clearance letter Picture 5:2 Income Tax form being filled in	138
Picture 5:3 Conversion entrepreneurship illustrated through the experiences of musicians.	143
Picture 5:4 WhatsApp screen shots: instructions and example of finished design.....	148
Picture 5:5 The Zimbabwean president’s foreign trips in 2017.....	154
Picture 5:6 Bond notes and coins.	156
Picture 5:7 Imagination by citizens on what the ‘Bond note’ would look like.	156
Picture 5:8 EcoCash: Zimbabwe’s biggest mobile money application..	166
Picture 5:9 Twitter screenshots of prosperity messages.....	172
Picture 5:10 Leader of UFIC at a launch to unveil ‘Brand Emmanuel Makandiwa’	180
Picture 5:11 Tweets announcing the launch of ‘The Millionaire Academy’ by TGNC.....	181
Picture 5:12 Open business training advertisement by a church.....	183
Picture 5:13 Uebert Angel’s Twitter biography	184
Picture 5:14 Millionaire/ Billionaire entrepreneurial cues by Angel and Makandiwa.	184
Picture 5:15 Millionaire Academy packages launched by Uebert Angel.....	185
Picture 6:1 ZANU-PF in election campaign with slogan 'Indigenise, Empower, Develop, Employ'	193
Picture 6:2 Fifty-bedroom house widely believed to belong to a former Minister of Indigenization	212
Picture 6:3 Where is \$ 15 billion?	213
Picture 6:4 Zimbabwe well-connected 'indigenous businessman'.	213
Picture 6:5 Indigenization led by ZANU-PF and War Veteran conmen.	215
Picture 6:6 Vendors in Harare City named 'Queen of Grace ZimAsset' after President's wife & ZANU- PF economic policy.....	216

Picture 6:7 The zombie state of affairs at NRZ, Harare depot.	223
Picture 6:8 Warehouses being used by freight enterprises.	224
Picture 6:9 Conversion enterprises at NRZ	224
Picture 6:10 Different buildings, different enterprises at NRZ depot	226
Picture 6:11 A church group of ‘disadvantaged mothers’ who have evolved into a competitive catering enterprise.	228
Picture 6:12 Learning how to cook, standardize quantities and presentation.	230
Picture 6:13 Behind the scenes work by caterers.	230
Picture 6:14 Chicken run investment behind an urban household	235
Picture 6:15 Signature dishes.....	236
Picture 6:16 Catering mothers presenting their food.	238
Picture 6:17 Facebook adverts for Colcom kitchen cooking lessons.....	239
Picture 6:18 Herb garden investment at participants backyard.....	239
Picture 6:19 Catering mothers enjoying Victoria Falls.....	242
Picture 6:20 Salt shaker investment by a catering mother	243
Picture 7:1 Housing construction by conversion entrepreneurs.....	248
Picture 7:2 Political activist Itai Dzamara, abducted March 9, 2015 and never found again	250
Picture 7:3 The President captured by camera when falling at Harare airport	262
Picture 7:4 President Mugabe sleeping at a conference and the topical mansion.	267
Picture 7:5 Memes poking fun at the president derived from the Harare airport incident	268
Picture 7:6 State of some schools in rural Zimbabwe in 2016	273
Picture 7:7 A camouflaged repair shop appearing as a dump yard for major business in front of the property	278
Picture 7:8 Multilingual slogans of #ThisFlag and snapshot of first Facebook video posted by Pastor Evan Mawarire on April 19, 2016	282

Picture 7:9 Appropriation of Zimbabwean national flag by young citizens and redeployed as subversion tool.....	287
Picture 7:10 Twitter reaction to #ThisFlag by former ZANU-PF information minister.....	287
Picture 7:11 A moment of dissent that turned into an iconic representation of citizen insurgency	291
Picture 7:12 #ThisFlag activist now an independent candidate for a Parliament seat	292
Picture 7:13 Independent candidate criticised for selling merchandise only for the biggest opposition party MDC-T to replicate a similar strategy	294

I am not where you are lying in wait for me, but over here, laughing at you? [...] Do not ask me who I am and do not ask me to remain the same: leave it to our bureaucrats and our police to see that our papers are in order. At least spare us their morality when we write.

(Foucault, 1991: 17)

Introduction

Zimbabwe's Dead Economy



'Dying economy a 'ticking bomb'... as wheels come off, citizens suffer badly'²

Zimbabwe has been ranked as the country with the poorest people on the continent, with average wealth of \$200 per person.

'Zim economy reaches dead end'³

A fragile political situation that could prove catastrophic - gross domestic product (GDP) growth of less than one percent, a notoriously high unemployment rate, widening inequality and the industrial failings of a community -driven growth model- not a pretty picture for an economy.

'ZSE mirrors a dead economy'⁴

The Zimbabwe Stock Exchange (ZSE)- a barometer of the performance of the economy – turnover on Tuesday [26 July 2016] plunged to a meagre US\$105 from as high as US\$1,6 million recorded at the close of trading last Friday, the lowest in seven years mirroring serious economic deterioration.

¹ Cartoon: Dead Economy (New Zimbabwe.com, 2017).

² Headline, Mananavire (30 April 2017).

³ Headline, Kachembere & Makaka (1 February 2017).

⁴ Comment, Zimbabwe Independent (29 July 2016).

*'Feb Inflation points to dying Economy'*⁵

Authorities were "livid when this obvious truth" was published in the newspaper.

This thesis is about economic agency demonstrated by urban citizens of Zimbabwe operating in a context that has been metaphorically sketched as a 'dead economy' by newspaper articles as illustrated above. Below the headlines are snippets of some of the contentious issues, included to save the reader from a soporific monologue of long narratives on Zimbabwean economic woes that have become sterile because of frequent replay. I appropriate the metaphor 'dead economy' from these discourses which I will deploy in this thesis to symbolise a context of a general state of socio-economic and political decay. Suffice to observe that the use of the metaphor of death has been intensifying, if one looks at the dates of the publications of the articles. On the political front, the metaphor has graduated into a motif of death in public discourses. For example, the actors who hobnob in the proximity of the 93-year-old President of Zimbabwe, Robert Gabriel Mugabe now accept and attempt to naturalize death. In the recent past, they have been adamantly refuting any claims of him getting sick and they strategically broadcast images of when the President looked younger and energetic. In a betrayal of an acceptance of the eventuality of death even to the rarefied leader, a ruling party ZANU-PF youth leader, Kudzayi Chipanga recently stated at a political rally in the city of Marondera:

Truly speaking, in heaven there is God and here on earth there is an angel called Robert Gabriel Mugabe. You are representing God here on earth [...] I promise you, people, that when we go to heaven don't be surprised to see Robert Gabriel Mugabe standing beside God vetting people into heaven (Manayiti and Saunyama, 2017).

The overarching context of all the activities related to this thesis is that of death, that is, a collapse of state institutions. In specific parts of the thesis, the specific nested contexts will be outlined. It is within this *dead economy* that citizens, left to their own devices due to the *dying political leadership*, have to survive. A *dead economy* obviously intensifies vulnerabilities and insecurities. Identifying contingent adaptive mechanisms and survival strategies in such a context should add to what we know about humanity and human agency when faced with such calamity.

⁵ Headline, The Herald Business, 17 March 2015 [article deleted], (DailyNews Live, 2015).

Zimbabwe makes for an interesting case study, albeit counter intuitive. Typically, intellectual contestations focus on building new institutions and modifying already existing ones to forms deemed to be better. In eastern Europe for example, the collapse of socialism left an ideological vacuum that has seen these countries trying to reconstruct capitalist institutions (see Smallbone et al., 2009; Smallbone and Welter, 2001; Williams et al., 2012). By contrast, the *dead economy* in Zimbabwe is a trajectory where political actors radically alter (for the worst) capitalist institutions into complete dysfunction without a clear vision and capabilities on how the new state of affairs ought to be managed. The state resorts to using violence, coercion and insolent forms of governance. I am persuaded by Dean (2010: 14) who suggests that ‘understanding ourselves is linked to the way we are governed’ and to ‘the way we try to govern ourselves and others.’

I situate this study in the personal space of economic agents - the informal entrepreneurs in Harare and I also track their links with the broader, institutional arrangements outside of their entrepreneurial enterprises to understand State-Citizen relationships that result from a *dead economy*. To be clear from the onset, this study is *not* about labour relations nor is it about the marginalized urban poor as are the dominant discourses in informality studies. It is about urban entrepreneurial agency in a *dead economy*.

Why I studied informal entrepreneurship

Research into the informal economy represents a relatively new and unexplored frontier for strategy and entrepreneurship scholars. This situation presents a staggeringly wide variety of opportunities for scholars wishing to make contributions [...] the most salient research opportunities are not within the informal economy at all. Instead, the boundaries and interchanges between the formal and informal economy (Ketchen et al., 2014: 100).

My understanding of doctoral studies entails making an original contribution to knowledge. This contribution maybe about concerns affecting humanity or any other unresolved knowledge puzzle. The informal economy has been an economic puzzle for decades and I believe this thesis contributes to extending the frontiers of this conversation. The statements by David Ketchen et al, above taken from an article that analyses survey results from experts in the editorial board of the *Strategic*

Entrepreneurship Journal, adds weight to my submissions throughout this study that *informal entrepreneurship* is a budding frontier for intellectual research.

My interest in informal entrepreneurship comes not only from strategic academic positioning but from my professional history. I worked in the field of economic education and entrepreneurship training as an employee of an American Non-Governmental Organization (NGO) in Zimbabwe in the formative years of my professional career. My postgraduate studies in *Local Economic Development* at the University of The Free State and The Institute of Social Studies, Erasmus University, signified to me the centrality of entrepreneurship as an instrument for local (context specific) development especially as a development strategy in a globalized economic environment.

However, questions relating to the existence of the informal economy - which I saw and interacted with every day, remained a real puzzle to me. Apart from being ignorant and initially ambivalent to this taken-for-granted reality, I began to wonder what the informal economy⁶ was and why the state reacted with heavy handedness to these activities. I witnessed the destruction of informal housing and enterprises in the winter of 2005 (see [Potts, 2006](#); [Romero, 2007](#)).

As I interacted with youths we trained, I began to question whether there was an incongruence between the local informal economy I was witnessing and the American version of entrepreneurship: of shareholders and share certificates; board meetings; lofty management titles of company Presidents and Vice Presidents - we were teaching to young people in a quest to 'inspire' entrepreneurship through 'learning by doing'. To my great disappointment and extreme confusion, I witnessed youths whom we had trained through the NGO, vanish into the informal economy despite investments into training them about the laws and processes, including providing physical addresses relating to registering their businesses. Initially I blamed them for 'failing' to 'appreciate' the uniqueness of this 'inspiring' American intervention and the 'great vision' of its founders. After failing to register any entrepreneurial real life⁷ successes in one of the districts, in a moment of

⁶ I also did not know it was called an informal economy until my post graduate studies.

⁷ On paper we counted and reported the number of 'youths' we recruited and 'trained'.

epiphany, I realised that I did not have adequate intellectual capacity to understand what was going on. Our American sponsors insisted on counting and ‘inspiring more’ and worrying about the qualitative outcomes of the intervention was ‘not our core-business.’ The ‘core’ practice was to purchase using donor funds, entrepreneurship literature from the USA (only) which we used for purposes of ‘inspiring’ local young people.

I had neither attended a class in entrepreneurship nor on informality yet I knew I had a natural interest in economics and economic geography. I was ‘learning by doing’ myself. I started engaging with conceptualizations of entrepreneurship and the informal economy as a research interest. It was a long process in which I hit a number of blanks. I once attended a business school class on entrepreneurship and I felt it was missing what I was looking for.

However, I unlocked informality when I started researching low income housing in a post graduate course. It was through this research engagement that I initially came up with tentative conceptualizations of ‘zones of transition’ and ‘conversion/ boundary entrepreneurship’ (Nyakuwa, 2011: 59, 61). This was an attempt at showing that entrepreneurship, defined by Kirzner (1999)⁸ as an awareness to economic opportunities, existed in the informal economy. I had witnessed this through observing low income houses being turned into economic units to generate income for their owners (see Nyakuwa, 2010: 53). My awareness was drawn to the ‘boundary’ of the formal and informal economies. Significantly, my current intellectual orientation took shape with these studies.

In the last decade, the Zimbabwean economic story has variously been described in economic metaphors such as ‘economic meltdown’, ‘comatose economy’, ‘casino economy’, ‘*kukiya-kiya* economy’ to name just a few of the descriptions used by different authors, both academic and ordinary (see [Biti 2015](#); [Chagonda 2010](#); [Gono 2008](#); [Jones, 2010](#)). Another outcome of this economic reality has been the intensification of the informal economy to the extent of being the

⁸ I identified more with Israel Kirzner ‘entrepreneurial alertness’ than with Joseph Schumpeter’s ‘creative destruction’.

major economic driver and employer. On this development, Mr Patrick Chinamasa, the current Minister of Finance pronounced:

There has been a structural shift to the informal sector. The larger economy is now presiding in the informal sector. I cannot ignore the informal sector. More money is now flowing in the informal sector than in the formal sector (The Financial Gazette, 2015).

Therefore, my interest in informal entrepreneurship follows my personal professional and intellectual pathway yet situated within an important 'structural shift', posing a developmental puzzle within the Zimbabwe economy.

What are the key concepts of this thesis?

There are two main concept I operationalise in this thesis, informal entrepreneurship and governmentality. To empirically unpack these concepts the study operates at two levels, the micro (agent) and macro (structure). Informal entrepreneurship and the related concept I posit, conversion entrepreneurship, help to understand the micro-level dynamics of entrepreneurship in an environment of institutional decay. I discuss informal entrepreneurship in greater detail in Chapter Two. Governmentality connects the entrepreneurial agency to the meta narratives, political theories, techniques and practices of the state (McKinlay and Pezet, 2017). I expound on the concept of governmentality below.

Lemke (2002:49) argues that '[g]overnmentality is introduced by Foucault to study the 'autonomous' individual's capacity for self-control and how this is linked to forms of political rule and economic exploitation'. In another text Lemke (2010, 51) points out that through the history of governmentality, 'Foucault endeavours to show how the modern sovereign state and the modern autonomous individual codetermine each other's emergence'. Governmentality is about the ways a government seeks to shape the conduct of its citizens in order to achieve certain 'morally coloured' objectives or representation in such terms as 'freedom, justice, equality, citizenship, prosperity, fairness' (Miller and Rose, 2008: 58). Governmentality is an 'intellectual machinery', it is a way of 'rendering reality thinkable' (ibid) to produce some form of social order. The notion semantically links governing (*gouverner*) to modes of thinking (mentality) (Lemke, 2010: 50).

By deploying 'governmentality,' this study problematizes the relationship between the Zimbabwe state and its citizens. In Chapter Six, it looks at how the state deploys economic empowerment programmes as a technology to shape the economic conduct of citizens. The state is conceived as 'a centralised set of institutions and personnel wielding authoritative power over a nation' (Miller and Rose, 2008: 56). The same authors are quick to point out that there is no fixed model for governmentality and that governmentality is not a research method. It is a way of thinking about power relationships and linking the 'micro- and macropolitical levels' (Lemke, 2010: 60).

The government of Zimbabwe appears out of its depth regarding how to guarantee a decent livelihood to its citizens. Moreover, its legitimacy has been under scrutiny since the beginning of this millennium. The way the government has handled state affairs has made sections of the population view their leadership as a *kakistocracy* (Noko, 2011), a term derived from the Greek meaning governance by the worst people. The relationship between the government and citizens in Zimbabwe has been a fractious one, both sides claiming legitimacy in their actions. On the frontier of economic informality, citizens feel justified in being innovative in getting a livelihood outside the bounds of legality, yet these activities have brought them directly into conflict with state institutions.

Centeno and Portes (2006:4) note that 'it is not only the state's ability to pass laws but also its capacity to enforce them that determines the shape and size of the informal economy.' Although taken for granted, the intersection between informal entrepreneurship and the government has differential outcomes. In designing interventions, a '[g]overnment is a *problematizing* activity: it poses the obligations of rulers in terms of the problems they seek to address. The ideals of government are intrinsically linked to the problems around which it circulates, the failings it seeks to rectify [...]' (Miller and Rose, 2008:61. Emphasis in original). Consequently, I try to open the black box of notions such as indigenization, formalization, taxation and political participation in Chapters Six and Seven, areas where informal entrepreneurs interface with technologies of governance.

What is the social puzzle I sought to study?

The issues that puzzled me concerned how Zimbabwean citizens organised themselves economically in a *dead economy* and how the same agents related to an openly dysfunctional and unaccountable state. I puzzled on whether agents resisted and attempted to usher in a new economic arrangement or they collaborated with the state and, in the process, furthered their egocentric and the political interests of the elites. I speculated that given the protracted nature of the economic meltdown in Zimbabwe since the 1990s, economic agents had developed a context specific response in organizing themselves.

In this thesis, I suggest conversion entrepreneurship as the response in which agents redefine their economic context and reposition their relationship with the state. This is a question of agency, a capacity to act (Ahearn, 2001). I explored whether conversion entrepreneurs had a capacity to act against an unapologetically coercive and kleptocratic state. Given my professional exposure to the workings of the informal economy in Zimbabwe, I speculated that entrepreneurs were ‘ambivalent’ about the state’s abuse of power because they were *zombified*, they embodied fear of state sanctioned violence. An enterprise was therefore a utopic enclave in which agents followed their narrow egocentric survival interests. I further speculated about this issue when I was deciding the title of this thesis. Initially, the word ‘ambivalence’ existed in the title of this thesis. I later decided to remove it because at the time of this study, the data I yielded could not sufficiently sustain the notion. However, in Chapters Six and Seven, unlike a state of ambivalence, this study shows how entrepreneurship is a site of everyday political struggles against the state. I contend in Chapter Seven, that in fact, this behaviour is also ushering in a new type of politics.

What empirical questions did I ask?

It is common practice in the last sections of most academic pieces for authors to pose unanswered questions or to suggest new research questions. In this study, the main research questions are not my own original questions, in fact, I aggregate and modify them from various sets of literature grappling with urban informality. In this sense, this study provides answers to real empirical questions other scholars have been searching for. I outline below the empirical questions I sought

to answer, informed by the work of these urban and informality scholars; Simone (2004), Simone and Abouhani (2005), Myers (2011) and Centeno and Portes (2006):

- How do informal entrepreneurs navigate insecurities, opportunities and choices which confront them in their economic life?
- How do informal entrepreneurs construct strategies (resilience / adaptive capacity), specializations and social identities necessary for economic survival?
- How do informal entrepreneurs negotiate, establish and reinforce bottom-up processes of institutional construction and representation?
- What is the nature of relationship between informal entrepreneurs and the state?
- To what extent does informal entrepreneurship represent new economic and political interests?

Why should you read this thesis?

There are three reasons I believe as a reader you might be interest in going through this thesis:

1. This study methodologically experiments with the use of smartphones in doing ethnography. Sections of this thesis present data obtained from networking with entrepreneurs using social media and in one section I present data from social media communications between transacting parties. It is my impression that such types of data are yet to become popular in academic texts. Probably, I ambitiously attempt to push the ethnographic boundaries.
2. Studying entrepreneurship using visual ethnography is uncommon. This thesis is a co-production in the true sense between my efforts and my participants. They selflessly share intimate and extensive archives of images and elaborate narratives. As practically possible, attempts have been made to present as many of the images and to provide space for the original voice of the participants as co-producers. An underlying suggestion of this thesis is that the visual should also be regarded as an authentic way for academic writing and not only serve as specks to support the written text.
3. I believe that the notion of conversion entrepreneurship maybe an eye opener to many especially those familiar with the Zimbabwean context who are aware of what we try to document through this thesis yet there is no specific intellectual concept that captures the phenomenon. At the same time, conversion entrepreneurship reclaims long-standing

anthropological conceptualizations by Paul Bohannan (1955) and Fredrick Barth (1967). This study redeploys these constructions into a contemporary context.

Summary of key findings/ arguments

- The institutional context of the *dead economy* erodes the advantages of a formalization as the formal and informal institutional contexts become similar. The informal space becomes more attractive because of the economic freedoms it provides economic agents outside the state technologies of surveillance, regulation, control and imposition of welfare goals dictated by ruling elites.
- The integration of mobile phones into digital ethnography can allow an ethnographer to access digital data archived in sources such as personal laptops, hard drives and the mobile phone itself. Mobile networking applications can allow for both the shrinking of distance between the ethnographer and the field beyond ethnographic presence. Yet the same technological intermediation can allow the ethnographer to access experiences in expanded geographical scope beyond the ethnographic locality.
- As the study of entrepreneurship embraces ethnographic methods in seeking to understand the mundane nature of entrepreneurship, the anthropology of entrepreneurship appears to have lost appeal among economic anthropologists. Very few anthropologists take up anthropological questions related to business (Stewart, 1991).
- Research in both informality and entrepreneurship continues to be dominated by binary conceptualizations. However, the fields of entrepreneurship and informality have been in convergence largely due to increasing multi-disciplinarity. The notion of informal entrepreneurship is an outcome of this type of convergence and it presents a nascent frontier for continued research and conceptual innovation.
- This study identifies the intersection of the formal and informal economies as an identifiable economic sphere, a legitimate space where enterprises can structure appropriate identities and transactions. In this space, enterprises have both formal and informal identities co-existing. This is achieved through an existence of distinct primary and subsidiary entrepreneurial activities pursued by the entrepreneurs.
- Although there are many reasons why informal entrepreneurs enter into business, the study revealed that entrepreneurs experience critical episodes in their lives that concretize their

commitment to forming an enterprise and sustaining its operations over time. These critical moments are a sense of extreme personal vulnerability which then motivates a strong desire to succeed in the entrepreneurship.

- The study develops the model of conversion entrepreneurship as a multi-modal and multi-local enterprise driven by the identification and exploitation of profit opportunities. Such opportunities emerge through structuring innovative bridging transactions between previously unrelated economic spheres of exchange.
- There are multiple intersections which lie on the continuum between the formal and informal economic spheres. This is because enterprises are positioned differently as they tended to exemplify different degrees of formality or informality. Size and flexibility of the conversion enterprises created a unique market niche attracted to these attributes. It also influenced the 'form' of the enterprise making it multi-modal and multi-locale.
- Conversion entrepreneurs are not lone rangers, they work in entrepreneurial groups of both close and distant trusted relations. Each person in the entrepreneurial team contributes unique capabilities to ensure the success of the enterprise.
- Conversion enterprises are highly socially embedded. The church stands out as a social institution that encourages social embeddedness of its members and in the same process creates channels for entrepreneurial embeddedness. The practice of forming 'cell-groups' of church members that live close to each other is an example of channels that are usable for entrepreneurial purposes. The church is both an enterprise incubator (physical facility) as well as facilitates enterprise incubation (process).
- The smartphone and the embedded data enabled applications increased the competitiveness of conversion entrepreneurs through increased networking capabilities.
- Through using WhatsApp, conversion entrepreneurs leveraged mobile phone technology and developed alternative markets exemplified in the study by 'Bond note'⁹ cash markets. This strategy provided a viable option to any Zimbabweans seeking cash unavailable through formalized institutions.
- Indigenization and economic empowerment discourses are state 'morally coloured' instruments for exclusion of sections of the population especially those deemed not to be supporters of ruling elites.

⁹ A surrogate currency introduced in by the Zimbabwean government in November 2016 (refer to Chapter Five: Zimbabwe's Cash Crisis)

- Loss making state enterprises such as the National Railways of Zimbabwe (NRZ) have become accidental *zombie incubators* in which conversion entrepreneurs lease their reasonably priced underutilized facilities and they repurpose them in growing their enterprises.
- Conversion enterprises are a frontier for everyday political resistance.
- Mobile phone data-enabled applications have allowed citizens to develop an infrastructure that can be used as a political subversion machinery. The 2016 *#ThisFlag protests* were social media mediated and highlighted the possible strength of mobile technologies in ushering in a new type of politics.

Chapter Summaries

Chapter 1 Visual Ethnography: Everydayness of Informal Entrepreneurship

I reflect on how I used images and smartphones in researching informal entrepreneurs in Harare. I argue that the research method was an exercise in methodological experimentation which required learning and modification in the field. I reflect on the various practical questions, dilemmas and I suggest contributions the method made to ethnography.

Chapter 2 Entrepreneurship: Context, Opportunity & Agency

This is an abstract chapter that deals with the question of what is entrepreneurship. It discusses the contributions of anthropological studies to entrepreneurship. The chapter highlights critiques to the notion of entrepreneurship. It puts forward Giddens' (1984) structuration theory as the epistemological approach the study uses to establish the recursive relationship between structure and agency. The chapter ends by discussing the importance of context in studying entrepreneurship.

Chapter 3 Turning Towards Informal Entrepreneurship

I draw together notions of informality and entrepreneurship to clarify what and how the notion of informal entrepreneurship comes about. It engages with informality public discourses, definition of informality by Justin Webb et al (2009) and considers the binary notions of necessity and opportunity entrepreneurship. It identifies relevant literature and scholars conducting research building on the concept of informal entrepreneurship. The chapter ends by introducing some empirical data gleaned from the visual ethnographic study.

Chapter 4 Scoping Conversion Entrepreneurship in Harare

The notions of spheres of exchange and economic spheres are discussed. An extensive treatment is given to Barth's work which established the notion of conversion transactions in a cash economy by innovative agents, the entrepreneurs. The chapter establishes the analytical concept of conversion entrepreneurship which is used in the rest of the thesis as the identity for informal entrepreneurs in the study. It identifies vernacular vocabulary that encapsulates particular economic practices.

Chapter 5 Embeddedness of Conversion Entrepreneurship

Kinship, institutional intermediaries, mobile phone technology and religion are exemplified in this chapter as spheres of embeddedness. Entrepreneurial groups are established as an outcome of networks. Entrepreneurial intermediaries are discussed as typically small book keeping enterprises that help conversion entrepreneurs establish relationships with various institutions. Under mobile phone technology, poly-media strategies by entrepreneurs are illustrated with extensive focus on the use of WhatsApp and EcoCash (mobile money). The chapter ends with a deliberation on 'gosprenurship'.

Chapter 6 'Taking Back the Economy: Indigenise, Empower, Develop'

The chapter is the first of the two that make up the second part of thesis which deploys a Foucauldian notion of governmentality to look at State - Citizen relationships. I tackle indigenization and economic empowerment discourses. I utilize the ZANU-PF 2013 election manifesto. I open the 'indigeneity' black box along the contours of ethnicity, race and economic immigration. I deal with ambiguities associated with the implementation of the policy. I discuss how conversion entrepreneurs react and interface with indigenization. I end the chapter by detailing a case study of how a group of women engage in self-empowerment.

Chapter 7 Entrepreneur - State: Everyday Power Struggles

I illustrate that the enterprise is a frontline for everyday political resistance where entrepreneurs individually engage in hidden dissent. I use James Scott's 'weapons of the weak' as the theoretical framework. I discuss how entrepreneurs resist paying taxes as a clear example of intentional resistance. The discussion distinguishes between resistance and rebellion.

Chapter 8 Conclusion

The concluding chapter reflects on the contributions of this study to the informal entrepreneurship scholarship, ethnography and anthropology. I provide an outline on how I answered each of the research questions. I end the thesis by situating this study among other dissertations by other Ph.D. students who have studied questions of informality in Zimbabwe.

Chapter One

Visual Ethnography: Everydayness of Informal Entrepreneurship

[...] methods are not just a matter of epistemology but also of ontology. Alternating between different methods is not just a matter of changing perspectives but also enacting different worlds. Methods can be imagined and developed so that they strengthen particular realities while they erode others.

- Chris Steyaert (2011: 82)

Introduction

In choosing to ethnographically study informal entrepreneurship, I was keenly aware that I was researching the mundane, micro-practices, ‘the everydayness - the prosaics – of entrepreneurship’ (Steyaert, 2004: 8). Steyaert (ibid, 10) further outlines ‘[...] the everyday is the scene where social change and individual creativity take place as a slow result of constant activity. Innovation is not the Great Renewal but the daily effort of thousands of small steps which -after all- make a difference’ (capital letters original). I was interested in practices so familiar that some participants were surprised by my intentions. In our introductory encounters, some argued that they were not knowledgeable about ‘business’ because ‘we just do what we have to do’ and they felt inadequate in providing any useful data for ‘high levels’ such as a Ph.D. Participants were further puzzled when I stated I was interested in using pictures and their associated stories. The inclusion of mobile phones increased the intrigue. Some asked me for written questions on what I was going to ask them so that they could prepare answers suitable for ‘high levels’ and I told them I had none, I only wanted to hear their stories. If I was not Zimbabwean, Shona speaking and an urban looking local, this was going to be a difficult proposition. I was taking my participants into the world of the unfamiliar, yet I wanted them to recount to me the ‘prosaic’ and familiar of their world, using an everyday tool they were all holding in their hands – the smartphone.

This chapter reflects on how I studied informal entrepreneurship in Harare using visual ethnography. I discuss the links between ethnography and the visual. I reflect on image elicitation techniques and how I had to modify the image elicitation process into two phases; participant generated and researcher induced. I give examples of the images participants provided and illustrate how narratives were generated. I briefly provide peeks into the other life worlds of the participants outside entrepreneurship. I argue that some insights I present in this thesis are a result of using computer aided qualitative data analysis software, Atlas.ti which made it easier to handle large amounts of transcribed data. I end the chapter by reflecting on what mobile phone mediated ethnography contributes to knowledge production and to visual ethnography.

Ethnographic design

The main research design for studying informal entrepreneurship in this study was ethnography. I discuss in-depth in Chapter Two my epistemological and ontological persuasions that led me to use ethnography in studying informal entrepreneurship. Ethnography is defined by Ortner (1995: 173) as an 'attempt to understand another life world using the self - as much as possible - as the instrument of knowing.' It involves 'experiencing, interpreting and representing experience, culture, society and material and sensory environments that informs and is informed by sets of different disciplinary agendas and theoretical principles' (Pink, 2006: 52).

The research site for the study was the central business district of Harare in Zimbabwe. Harare is my home town. I benefited from having a background in studying informality before (see Nyakuwa, 2011) and I had built a working knowledge about where I could engage, and which participants were appropriate for the research. The phenomenon of conducting ethnographic studies in one's own community or group is known as 'insider ethnography' (O'Reilly, 2009: 110). O'Reilly argues that the traditional way of doing ethnography has been for a researcher who is an 'outsider' of a community gaining an 'inside' account. In contemporary times, it is becoming common, she observes, for ethnographers to do research in communities in which they are already 'insiders'.

In the traditional sense of immersion by the researcher, my ethnography in the field was conducted between October 2015 and June 2016. However, because of mobile phone intermediation, I

remained in touch with some evolving contextual dynamics beyond fieldwork through public online platforms such as Twitter, Facebook, online newspapers and WhatsApp groups. My physical contact with participants came to an end in June 2016. However, as will be discussed in Chapter Four, participants strategically seek to extend the network of people with whom they have developed a technologically mediated relationship. Any person they have an online connection with, means a potential client, channel for referrals or simply a dormant acquaintance who can be activated under appropriate circumstances. I continue to receive advertisements for products sent by some entrepreneurs and have sporadic chats with others. Although the relationship has become distant, it remains functional and transactional. For example, I visited Harare for a short holiday as I was writing this thesis in mid-2017 and I needed cash as it had become scarce. I visited one of the participants and I was introduced as 'my brother' to the person who sold me some 'Bond note' cash.

Everydayness of the mobile phone

The proposition to use mobile phones and their embedded data-enabled applications, especially WhatsApp, in studying informal entrepreneurship, was a difficult process in satisfying the university research protocols. During the research proposal process, some reviewers suggested I was trying to do 'too much' and I was inviting unnecessary complexity on my study. Obviously, ethics committees were worried about using mobile phones with persons whose economic agency overlapped with the 'illegal'. This posed a risk to the reputation of the university if not handled carefully. Additional questions were raised about how and what exactly would be shared with me and questions about privacy of participants' data on the mobile phones were highlighted. What would happen if the participants disappeared with the mobile phones? What would happen if there were data security breaches?

All these were important questions which helped me think through different 'disaster' scenarios but fortunately, with the benefit of hindsight, none of these materialised. I quickly learnt that participants were more technologically savvy than I had imagined. I was surprised by the ubiquity of smartphones. Every potential participant had one.

In preparation for fieldwork, I acquired entry level *Samsung J1* smartphones which cost R1 300 / US\$100. My biggest consideration was affordability and I managed to acquire 14 gadgets. This explains why the study had 14 participants. On consenting to participate in the study, I presented each participant with a mobile phone and a memory card to expand the phone's memory so large amounts of visual data could be stored. I had initially intended to invest in mobile phone trackers and paying insurance for the gadgets but the moment I realised that potential participants had more expensive mobiles than I was presenting to them, that need naturally fell away. In addition, I considered that I was approaching the participants at their work places and each had physical equipment I could see, they were traceable. None of the mobile phones were lost during the study. In fact, only 3 out of 14 participants used the mobiles I provided. Others preferred to use their own gadgets.

Although the mobiles were largely not instrumentally used in capturing images as intended by handing them over to the participant, the gesture symbolically worked as a cue that I was interested in engaging with digital data. As a result, I discovered that the relatively more successful of the participants I worked with visually documented their enterprises by building a digital archive of their various activities. Some kept the archives on their personal laptops, some in their mobile phones and others published some of the images on social media sites such as Facebook and Instagram. A few collected and posted videos on YouTube. During the fieldwork, videos were not yet a popular means of sharing visuals but in the post fieldwork phase, I witnessed a growing popularity in the medium.

I acquired a bigger, ten inches screen tablet¹⁰ which I used to warehouse all the data from participants. All folders on the tablet were linked to my personal *Google Drive* for back-up and to ensure another layer of security should a need arise to delete images on the tablet to protect participants. In my professional life as a researcher, I was once detained by the police when they saw me having an interview with a respondent while I was inputting data on a tablet. They accused me of spying for 'your western friends like the BBC'.

¹⁰ A handheld mobile computer with a touch sensitive screen.

In this study, the tablet also worked as a bigger screen on which our conversations were centred. It made selection of pictures easier as participants could smoothly select any pictures they wanted to narrate in any order they preferred. The ability to flip the picture in any direction made it easier to sit 'intimately' face to face and comfortably share the tablet. The tablet was unobtrusive and intuitive, making it accessible to both of us.

Participants shared images with me in various ways. Some used flash drives and gave me carefully sorted folders while the majority sent pictures by WhatsApp. In some cases, I was allowed to download pictures from Facebook. I also facilitated the sharing of pictures with me using mobile hot spots. In fact, one of the participants guided me on how to use tethering which was a process of connecting our gadgets using the mobile phone's data network and then exchange files between the gadgets.

These processes highlight the digital context in which I conducted this study. Research data was shared with me through various mobile computer applications and participants decided how they shared at their own convenience. I experienced both shrinking and expansion of distance between the participants, the field and me. I necessarily did not need to wait for a face to face encounter to get conversations going. In this case, technological intermediation compressed space and time. In one case I had a fruitful WhatsApp discussion with a participant at 4am because we were both online and the participant was working on a new project. The digital space made it easy for him to share the details of a project he wanted me to be aware of.

The images took our conversations to different contexts in terms of chronology and places, I could not have been able to visit or observe in a classical 'ethnographic presen[ce]' (Horst, 2012: 61) sense. In this sense, there was an expansion of scope and distance. These included activities in countries such as China, United Arab Emirates (UAE), Mozambique, South Africa and Tanzania. Some of the pictures focused on places far away from Harare, whereas some captured the histories of the 1980s and 1990s. Picture 1.1 shows examples of images of entrepreneurial activities in Mozambique and UAE.



Picture 1:1 (Left) A refrigeration project in Mozambique (Right) A payment to a South Korean enterprise in UAE

Source: Participants

It was impossible to be at all these places, yet participants were able to bring forth such relevant experiences. This amplifies the contention by Steyaert (2004: 9) that ‘entrepreneurship is a form of co-authorship in the form of collective stories, dramatic scripts, generative metaphors and concurring discourses’.

Who participated?

Of the 14 entrepreneurs who participated, five were female and nine were male. The participants were purposefully selected on the basis that I had engaged in an off-the-books transaction with them. Ordinarily this was through non-issuance of receipts. This was an indicator of informality for me. Additionally, the enterprises needed to be inside a clearly marked area like a building. This was to ensure there was a clear distinction between street informality and this less-obvious type. Each of the participants conducted a business different to others in the study. This was a purposeful strategy designed to illustrate a broader view of the dynamics that affected differently placed enterprises.

It was not difficult to identify men that served different enterprise sectors, but women appeared to be clustered in enterprises dealing with clothing and food. As a result of the sampling methods I was using, the lack of diversity in enterprises run by female entrepreneurs proved to be more of a challenge within the CBD. Only one woman in this study served a niche outside food and fabrics and it took a lot of effort to recruit her. Picture 1:2 below provides a visual impression of the type of sampled enterprises.



Picture 1:2 Sampling: Enterprises selected by being inside a building (left) or clearly marked boundary (right).

Source: Researcher

Of importance in the sampling was that I required that the enterprise should have operated for not less than 42 months. This threshold was adopted from the 'total entrepreneurial activity' (TEA) index used in the Global Entrepreneurship Monitor reports (see Acs et al., 2016; Reynolds et al., 2002). Enterprises younger than 42 months are regarded as nascent businesses and perceived to still be in the start-up process. This stage is associated with a proportionately higher death rate of young enterprises according to the reports. I was looking for informal enterprises that were established in terms of their operations and out of the 'death zone'. This stability meant that their practices were not just fleeting episodes or serendipity but embodied imprinted survival strategies.

Most of the enterprises in the study operated in the personal space¹¹ where their clients' emotional and sensory experience was important. Table 1: 1 shows a sensory analysis of the products and services provided by the informal enterprises. It can be seen from the table that most of the participants derive their income from manipulating the visual sense. It is coincidental that I use visual techniques and that the visual sense turns out to be the dominant sense manipulated by participants. I did this section of analysis after encountering Sarah Pink's *Doing Sensory Ethnography* which encourages ethnographers to consider 'multisensoriality of experience' (2015: 11) as possible 'new routes to knowledge' (p. 19).

¹¹ I use personal space to refer to services that involve manipulating the human body (like tailoring), individual milestones (like birthdays) or events around the home (like parties).

	Product main attribute	Sensory appeal	Skills upgrade channel
1¹²	Temperature	Touch/ Taste	Internet/ Self taught
2	Sound	Hearing	Internet/ Self taught
3	Printed colours	Visual	Self-taught/ Consultations
4	Objects/Fabrics	Visual	Internet/ Paid classes
5	Chemical reactions	-	College Qualification
6	Fabrics	Visual	Internet/ Self taught
7	Food (baked)	Taste/ Visual	Tv/Internet/Paid classes
8	Food (cooked)	Taste/ Visual	Internet/ self-taught / paid classes
9	Objects	Sound/ Visual	Internet/ Self taught
10	Colour	Visual	Self-taught
11	Printed colours	Visual	Internet/ Paid classes
12	Physical space arrangement	Smell/ Visual	Observation/ mentoring
13	Sound	Hearing	Self -taught
14	Fabrics	Visual	Self-taught

Table 1:1 Description of enterprises according to nature of service, sense and skills training.

Most of the participants were self-taught in the basic skills anchoring their enterprises but at the same time they used the internet extensively to continuously upgrade their skills. A few of the participants had access to broadband internet at home and at work. Most of them accessed the internet through their mobile phones.

¹² Numbers 1 to 14 represent each of the different participants and no other identifiers of the participants will be used to ensure complete anonymity. Everywhere in this thesis where these numbers are used they consistently refer to the same entrepreneurs or enterprises.

Visual ethnography

Morphy and Banks (1997) and Pink (2012) opine that the visual has become acceptable and central to qualitative research to the extent that it has become a recognisable subdiscipline of social anthropology. My interchange in the use of visual ethnography and visual anthropology is not a conflation of the two. I use visual ethnography as a method to understand broader anthropological concerns about humanity and the connection between individual lived experiences and the big picture (Horst, 2012). Pink (2012: 6) emphasises that visual methods are a 'field for interdisciplinary scholarship' involved in 'shifts' and 'advances' in 'the production of knowledge and ways of knowing rather than with the collection of data' (Pink, 2006: 53). Whereas Morphy and Banks (1997: 1) submit that visual anthropology has 'a duality of focus: [... it] concerns the use of visual material in anthropological research [...] and on the other it is the study of visual systems and visible culture'. Of note is the assertion by Pink that visual ethnography;

[...] does not make any claim to produce an objective or truthful account of reality, but should aim to offer versions of ethnographers' experiences of reality that are [as] loyal as possible to the context, the embodied, sensory and affective experiences, and the intersubjectivities through which the knowledge was produced (2006: 53).

In reviewing Bourdieu's *habitus*, Sweetman (2009: 494) reflects on Bourdieu's use of photographs and references photographs,

[...] as prompts and personal mnemonics, and as powerful ways of conveying information in an accessible, economical and non-verbal way - visual material and visual methods may be particularly helpful in revealing and illuminating aspects of the *mundane, the taken-for-granted and that which cannot be made explicit* (my emphasis).

I conducted at least three rounds of image elicitation conversations with each participant. After conducting the first round, I discovered that there was an upturn in the numbers of pictures from participants to be included in the second round of discussions. This pointed to a pleasant realization by participants that they had more to share about their entrepreneurial practices aided by the pictures than they had initially thought. After conversing for just over an hour, participants were surprised that I would deliberately stop the interviews when they still had more to say and were

willing to go on. On such developments, Sweetman points out that '[...] visual material may also contribute to their own understanding of aspects of everyday practice which would not otherwise easily be uncovered, articulated or understood' (2009: 504). They all remarked that the pictures made them think deeply. In addition, they experienced that they were learning not only from the pictures as significant artefacts of their enterprises but also, from my curiosity on their narratives and the type of probes I offered them.

Image elicitation

Image elicitation is a process of making pictures part of the process of interviewing. The process gives control of the narratives to the participants as they make reference to the details of the image itself. Alternatively, the image serves as a memory trigger for events or opinions they wish to narrate. In an iterative manner, I initially asked participants to generate and share pictures that represented any aspect of their enterprises. The lowest number of images shared with me was 12¹³ and the highest number was 170¹⁴. It took between two and three cycles of recorded conversations (1.5 hours each, on average) to go through the images. All image elicitation conversations were electronically recorded using the tablet that warehoused the data.

For each participant, the total amount of engagement taken to go through the image narratives was at least four hours, spread over different days. In most cases, there was a gap of a month between each round of the recorded conversations. I intentionally created this gap between these conversations because my goal was not necessarily to go quickly through all the pictures but to ensure that there was adequate time to produce rich and informed narratives. I also did not want the participants to think I was in a rush to go through the pictures. The gap between the conversations allowed me to ethnographically learn more about the context of the enterprise outside the 'formal'- recorded conversation. There were several informal encounters with each participant within this gap. The contextual issues I identified brought greater depth to the narratives as this improved my awareness on the issues to probe. In some cases, there were complete changes

¹³ This participant unfortunately did not make it to the end of the study and he became sick and passed away.

¹⁴ The majority of the pictures were in a digital archive on the participant's laptop.

in opinion or a revision in the narratives, especially from the first to the second round as we both would have learnt and reflected more about the issues.

I learnt to my initial dissatisfaction that the narratives we generated consistently focused on the inside processes of the enterprises and the quality¹⁵ of the narrative richness deteriorated once discussions moved to abstract notions such as indigenization or empowerment. I should highlight this as a limitation of a participant generated elicitation method. It works well when the research focuses on the phenomenological reality of the participant but is of limited utility with abstract notions that contribute to making up the ‘big picture’.

As part of my ethnographic presence, I used to take random walks across the city. On some occasions, I took a friend along to discuss our observations. I tried to pick out activities that were outside the immediate reality of the enterprises I was studying. In these walks my general focus was on the city centre buildings and what happens within and outside them. In taking these city walks, I realised that although I was an ‘insider’, I was out of touch with the changing realities by living outside the country as well as being a middle-class person that generally lived and worked outside the CBD. In my walks, I captured different pictures I thought were of interest. One moment of revelation emerged in my own realisation that old buildings were being repurposed into smaller and brighter shopping malls. I decided to sort these pictures and added them to various folders for participants to comment on. Picture 1:3 shows some examples of the researcher generated pictures taken during these random walks in the city.



Picture 1:3 Examples of researcher generated pictures (Left) Banner at a church entrance (Right) Repurposed buildings

Source: Researcher

¹⁵ As seen by short answers and a general lack of enthusiasm on the subject.

These additional prompts improved the quality of the elicited data from participants as they began to interface with images outside the confines of their personal space. The picture on the right in 1:3 for example, triggered deeper conversations on the influence of Indians and Nigerians in the Zimbabwean economy. This encouraged me to add another stage in the elicitation process where the participants interacted with images generated by the researcher. For practical purposes, I recruited the participants in phases as I wanted to learn as well from each participant how best to handle this methodology. I recruited the first three participants in November 2015 and I used these to experiment with this data collection technique.

By the time I recruited the remainder of the participants, from January 2016, I had settled on applying two phases to the methodology; participant generated and researcher induced narrative phases. In the researcher induced phase, in addition to my own images, I downloaded pictures using *Google Images* and I observed that the folder in which I kept them had a total of 250 pictures. This number was unplanned. I wanted to provide as many pictures and on as wide a range of issues as possible. The images were mostly on topical issues in the Zimbabwean news. The intention was to explore the participants' connections to the 'big picture'. I also asked the participants to suggest pictures that they might have wanted to discuss but that were not available in my folder. Two of such kind of additions that I discuss later in this thesis were of a nascent online social movement *#ThisFlag* and a Pentecostal church leader Ezekiel Guti.

Using the tablet, all these images could easily be displayed, zoomed in and out and scrolled up and down. The participant was asked to select only 10 pictures from the 250. They were requested to select pictures they wished to discuss based on experiencing the event or if they had an opinion about the image they wished to share. Picture 1:4 below shows examples of pictures they selected.



Picture 1:4 Examples of researcher induced images (Left) Derelict factory (Right) Pentecostal church service

Source: Downloaded using Google Images

Table 1:2 below shows the most frequently researcher induced pictures selected by participants and their associated discussion themes. The most topical of these issues were currency related: the introduction of ‘Bond notes’, shortage of cash in the banks and some nostalgic feelings of the ‘GNU days’ when the economy recovered after 2008 and there was an appearance of economic stability and growth.

Politicians	Business	Churches	State Employees	State Institutions	State-Citizens relations	Government Policies	Other Issues
Robert Mugabe,	Strive Masiyiwa,	Emmanuel Makandiwa,	Gideon Gono	Police road blocks,	Demolitions, Police brutality	Bond Notes, Indigenization,	Ecocash, Banks,
Morgan Tsvangirai	Phillip Chiyangwa	Ezekiel Guti		Rural schools		The Chinese: ‘Look East Policy’	Street protests, Street vending

Table 1:2 Researcher induced frequently selected pictures and discussion themes

Nature of data generated through visual ethnography

The rest of this thesis discusses different aspects of the data produced through the visual ethnographic method. I illustrate below using some of the narratives by participants, the nature of data I generated and how the visual elicitation worked in practice.

Image as a point of reference



Picture 1:5 Images as a reference point for a Zim-Dollar hyper-inflationary economy

Source: Google images

¹⁶We started operating in 2005 and we were using Zim-Dollar. We used to counter the effect of the inflationary Zim-Dollar. Then, we were very small. We used to buy accessories from Nigerians from the city centre. In those days there was a foreign currency black market, so we kept our money in Rands and USD. At the end of each day after trading we would ‘change’ [convert] the Zim-Dollar into USD or Rands. We accepted Zim-Dollars from clients and we would inflate the prices, that’s what everyone used to do.

(Researcher¹⁷) So, your operations were not affected by the hyperinflation?

No, we were not affected. You only suffered massive losses if you ‘slept’ over night with the money without ‘offloading’ all of your Zim-Dollars because the rate would change daily.

(R) Am sure you knew very well where to take your Zim-Dollars?

There were people who would come around looking for cash and they knew they would get it. They came from all over town and we knew the guys.

¹⁶ All narratives by participants will be indented and in italics. To ensure strict anonymity given the extensive use of visuals in this thesis three asterisks *** will be used to indicate a different participant.

¹⁷ Henceforth represented as **(R)**.

Picture as memory trigger



Picture 1:6 Memory trigger for a food poisoning incident

Source: Google Images

This picture reminds me of a food poisoning incident I later discovered emanated from a lady who imports icing sugar from SA. I used her icing for a client's cake who was preparing for a wedding. I tasted the cake, together with the rest of the people who ate it, we all suffered from a serious running tummy. Food poisoning is a death sentence when you are a business that deals with food. The lady who sold me the icing sugar recently called, wanting me to buy from her again. She was saying I no longer support her.

I told her she sold me contaminated icing and she kept on insisting she had nothing to do with it. So, the idea of helping people so that they help me next time, backfired on me on this occasion. This incident happened in February 2016, quite recent, at Valentine's. This thing is still raw, I haven't told it to many people. I only told it to people that are close to me.

Peeks into other life worlds

Fashion, style, splendour, wealth, fun, travel, urbane youth, achievement, 'high table' (very important persons), were some snippets of the social anthropology of Harare shared by participants outside my narrow research concern with entrepreneurship. Such data helped to contextualise the broader social context in which participants were living. Deeper analysis of these issues is beyond the scope of this thesis. Below, I insert a few of these peeks:

- a) Different communication styles between online (private) and street (public) posters



Picture 1:7 WhatsApp online posters: sexualization and objectification of women

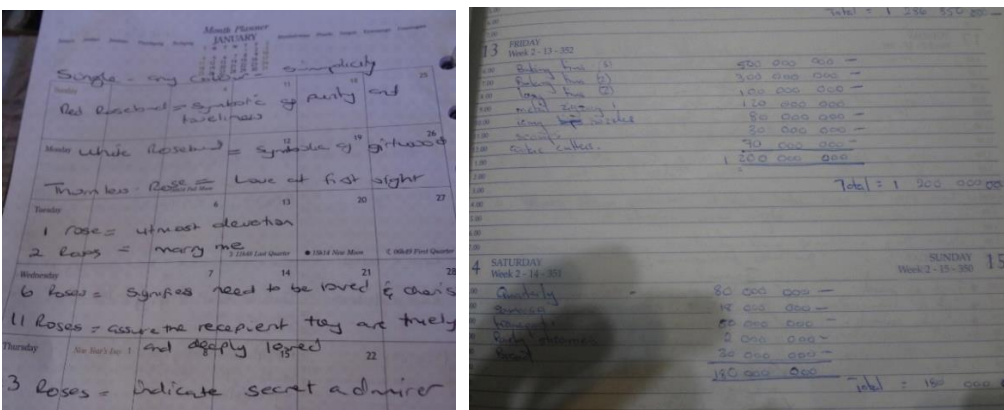
Source: Participant



Picture 1:8 'Self-censored' street posters

Source: Participant

b) Inside participant's diary?



Picture 1:9 (Left) Notes from the internet (Right) Business plan showing budget of 1,2 Billion Zim-Dollars

Source: Participants

c) Urbane youth



Picture 1:10 Fashion & urban youth

Source: Participant

d) Technology archive



Picture 1:11 Video camera collection

As Steyaert (2011: 81) argues, research methods ‘enact realities’, they ‘do not only describe’ (p. 86). What these methods presented in this thesis were a selection of the views of reality presented to me by participants. Careful consideration of the data had to be made and the choices I made to build the thesis I present in the subsequent pages.

Data Analysis: Theoretical Insights from the data

Data analysis was an iterative process which involved negotiations for meaning with the participants, enquiring with friends and family, personal moments of epiphany, linguistic interpretation and deep reflection. Just as McMillan and Schumacher (2001, cited in Maree 2007: 37) point out, data can be analysed in more ways than one and ‘there is no right way to analyse data’. I analysed this data in a variety of ways.

I personally transcribed 38 recorded conversations cumulatively adding up to a total of 45 hours. I chose to re-listen to the recordings and transcribe them instead of engaging a research assistant because the process gave me another chance to interact with the conversations. I consider the reflections and revelations I experienced during transcriptions as another layer of analysis as in many cases I picked up new details or changed my opinion from my initial position during fieldwork. I developed a detailed code list during transcriptions. Coding of transcripts using Atlas.ti was a third layer of analysis. I used the code list I had established as a free standing ‘code list’ in Atlas.ti which I

could pick and drop on selected sections of text. This made Atlas.ti coding quicker and less cumbersome.

Atlas.ti helped me in identifying, grouping, labelling and commenting on pieces of data brought together under similar codes. Similar codes could as well be colour coded. It also made integration of pictures and narratives easier. This study produced long narratives which may have been overwhelming had I not resorted to using computer aided qualitative data analysis. I deposited all the transcripts into a single –‘hermeneutic unit’ (see Friesse, 2014: 24) similar to a folder in word processing. This made flipping between transcripts easily manageable because a simple click on a code would quickly lead to the original source and context of the quotation.

In its own unique way, I believe this study manages to seamlessly integrate the voices of participants largely because of two elements. Firstly, my increased awareness as a writer enabled me to discern and then identify the different building blocks of the data emerging from the various mechanical cycles I resorted to in analysis. Secondly, the use of Atlas.ti made it easy for me to search, query and comb through the coded data. Use of multiple codes on a single piece of data reminded me months later of other related ideas. Computer aided coding made it possible to quickly identify and join the same threads of thought by the same participant even though these could have been in different pieces in the same or different transcripts. An output version of coded data could be re-read for outlines, shifts and contradictions in the opinions which made it easier to pick out, remember and to work with. As a result, I produced many visuals or tables from the data. The help of computer aided coding and displays meant that this process was both efficient yet uncomplicated.

Intentionally, I recorded in my fieldwork journal, and preserved in the transcripts, all vernacular metaphors and phrases I thought described entrepreneurial processes and practices. I present some

of the vernacular words applied to entrepreneurial strategies in Conversion interactions in Chapter Four.

Ethical Issues

The most significant ethical predicament did not happen during fieldwork. In fact I sailed through the fieldwork effortlessly. The ethical dilemmas arose during the writing phase of this thesis. One was around the balance between ensuring the anonymity of participants when one has pictures that directly and indirectly identify or implicate participants, and the need to use images that contain valuable data. One of the ways I tried to deal with this dilemma was to remove any possible personal identifiers in the pictures whether by name or type of business and, as will be witnessed throughout this thesis, I had to delete and alter some details in the narratives.

I must highlight that handing over mobile phones to the participants made recruitment faster and plain sailing as participants were attracted by the prospect of getting a free mobile phone. With the benefit of hindsight, I however think that participants gave a disproportionate amount of their time and effort to make this study a success. Although the mobile phone may be regarded as a 'questionable' inducement by some, its value of US\$100 was not enough compensation for the cost of their participation. Being available for detailed conversations and the large investment of time it took to generate images required significant commitment and cooperation on their part, meriting more than a simple inducement by a mobile phone.

After conducting my first round of conversations at the participants' work places, I learnt how busy their work places were through the numerous interruptions. Subsequent conversations were held at various restaurants around town over breakfast, lunch or after working hours. Removing them from their work places was necessary although not easy to schedule. This required negotiation. Although I managed to pull this off, any prospective researcher wanting to try this method will need to consider these kinds of dilemmas and their possible influence on the quality of data one gathers.

I deliberately use the word 'conversation' instead of interview because I think I engaged in conversations with participants more than interviews. I assumed strategic ignorance in a lot of the issues because I did not want participants to continue to be conscious of my status as a researcher conducting a study for 'high levels' of education. In as much as strategic ignorance is a performance, it was a necessary skill that allowed for a non-hierarchical and mutually respectful relationship to develop with the participant.

Contribution to visual ethnography

I set out on a methodological experimentation (Steyaert, 2011) journey by combining visuals and mobile phones to deepen our understanding of everyday entrepreneurial practices in an area largely dominated by quantification methods. In one sense, the methodology worked as a social intervention in which I provoked participants to think of the utility of their mobile phones in their businesses beyond communication. Our interactions prompted some of them to reflect on the importance of their efforts in documenting their enterprises. They experienced their documentation efforts being useful in knowledge generation through this study. In another sense, both the participants and I learnt about how much they knew about their own practices. The triggers provided by visuals allowed this learning to take place. It was an illuminating experience for them and revealed knowledge that was both either implicit or taken for-granted.

As mentioned earlier, the contribution to visual ethnography that this study makes concerns the possibility of plugging into socially and technologically embedded systems as exemplified in this dissertation by WhatsApp groups. Mobile phone technology intermediation extends ethnography beyond an ethnographer's physical presence. Remotely, one is able to collect data and track new developments which can easily be relayed back to key informants. Had it not been for mobile technologies, this study would not have the section on WhatsApp cash trade group. This phenomenon took hold after my physical presence in Harare.

Contribution of knowledge generated

I believe this thesis provides micro details of processes and practices that characterize the lived experiences and engagements of participants. This vivid detail is documented mainly because participants ended up enjoying using the methodology. They relished talking about their pictures and their histories. I had to request to limit many conversations when participants still wanted to continue. I did not want to over extend the participants. It is through this methodological enthusiasm that even sensitive and personal information was effortlessly shared with me. I was given peeks into unique places and some which included the most unlikely of people participating in the informal economy, such as top government officials and departments. Their role is to formalize social practices yet data available to this study shows government as an active informal economy actor.

It is such detail that highlights the innovation, multiple heterogenous actors and the expanding and shrinking of geographical influence that debunks notions of informality as marginal and conducted by poor and uneducated people. In collecting data, over and above what the study outlines in the informed consent form, I did not attempt to pursue or remind participants of any theoretical ideas or boundaries to our discussions. We simply followed the emerging narratives, guided by the pictures. This extended the discussions to include an extensive range of issues most of which I do not deal with in great depth in this thesis.

Conclusion

This chapter was a reflection on my attempts at methodological experimentation in researching informal entrepreneurship. I situate informal entrepreneurship in the realm of the everyday mundane routines and practices. To capture this everydayness, I include an everyday tool used by participants – the smartphone. Although the smartphone has more capabilities than just pictures, the limited internet capacity in Zimbabwe results in pictures more than videos being shared with me by participants. However, the smartphone allows me as a researcher to glimpse into other life worlds beyond my immediate concerns with informal entrepreneurship as well as beyond my ethnographic presence in Harare.

I learnt that participant generated visuals are effective tools for studying phenomenological concerns of the lived lives of participants but degenerate when abstract notions are introduced. To plug this chasm, I introduced researcher induced pictures from Google online archives, mixed with some images I generated as I experienced different spaces in Harare. This *in-situ* learning allowed for the micro-data of the personal, found in the personal archives, to be connected with the 'bigger picture' of the structural issues such as politics, economy, currencies and policies that affected or were impacted by the economic agency of the participants.

Through introducing a multi-sensorial perspective (Pink, 2015), I found that the entrepreneurial activities of participants largely involved the manipulation of visual senses. The basic skills in manipulating these senses for entrepreneurial purposes are self-taught but improved through progressive interaction with the internet. The combination of the smartphone and internet accessibility provides opportunities for skills augmentation which may help explain why these enterprises have survived the start-up 'death zone' of 42 months. The above summary seeks to highlight how computer mediated activities make up the raw materials for a growing subdiscipline of digital anthropology (Miller and Horst, 2012).

This chapter provides answers to questions about how I studied informal entrepreneurship in Harare together with how I engaged with the type of data which I generated using visual ethnography. The remainder of the thesis unpacks different contexts, narratives and representations by participants, clarifying how they navigated insecurities, opportunities and choices that confront them daily. In keeping with the conception of the visual being an acceptable approach to knowledge generation (Pink, 2012) in a digital context (Miller and Horst, 2012), the thesis intentionally integrates the visual and other digital sources of data to help the reader think through the visual as an additional ethnographic experience.

Chapter Two

Entrepreneurship: Context, Opportunity and Agency

[...] one of the reasons that context matters, now more, is that the discussion is occurring because of individuals who are outside of the North American 'taken-for-granted' assumptions about what kind of contexts matter.

– William Gartner (in Welter and Gartner, 2016: 5)

Introduction

This chapter, together with Chapter Three, juxtaposes entrepreneurship and informality to bring out elements that lead to the conceptualization of 'informal entrepreneurship'. The study of entrepreneurship and informality is compartmentalized in different academic disciplines. Entrepreneurship is housed in the business and economics disciplines with informality in development studies, anthropology and sociology. Both fields of study share the fortune of capturing the interest of 'development' practitioners. Recent intellectual developments, led by constructivist researchers (for example Berglund and Johansson, 2007; Gartner, 2010; Jones and Spicer, 2005; Lindgren and Packendorff, 2009; Ogbor, 2000), have narrowed the gap between the constructs. In fact, this has given birth in recent times to a rebound in interest in both fields. The goal in committing this chapter to a detailed discussion on entrepreneurship is to lay out the processes and concepts that are used to frame 'entrepreneurship' with a comparative intention towards those in 'informality'.

A review of literature shows that entrepreneurship is built up by different perspectives and schools of thought from several disciplines. Lindgren and Packendorff (2009:26) point to Joseph Schumpeter as one of the founders of the field of entrepreneurship, whereas Ahmad et al. (2015), based on a bibliometric study, identify Schumpeter as the most cited and most influential in this field. Schumpeter 'went into disciplines such as history, economic history and sociology in his life-long development of entrepreneurship theory' observe Lindgren and Packendorff (2009: 26).

It is instructive that in the bibliometric studies by Ferreira et al. (2015) and Busenitz et al. (2014) anthropology as a discipline is not mentioned at all as playing a significant part in the development of the main conceptual pillars of the entrepreneurship field although in recent times Jennings et al. (2013:2) argue that there has been an 'outward turn of entrepreneurship as an academic field towards other disciplines in the arts and sciences [and that this] has been matched by the inward turn in recent years of other disciplines towards entrepreneurship'. They observe the importance of anthropological enquiry by stating: '[y]et, in spite of this large body of work in entrepreneurship [...] reviews have identified five perennial problems (research gaps) around our three topic areas, ranging from the lack of *cultural context* in studies to an over-emphasis on *individual level agency*' (ibid, 1 my emphasis).

In this chapter, I attempt to navigate the diverse components of the entrepreneurial corpus in an effort, described by Audretsch et al. (2015, 3), of 'making sense of the elusive paradigm of entrepreneurship'. They further highlight that entrepreneurship means 'different things to different people' (ibid, 4). Jack and Anderson (2002, 469) add that 'literature highlights the difficulty of defining the terms, entrepreneur and entrepreneurship.' In navigating these contours within the discipline of entrepreneurship, I intend to show the internal complexities, tensions, etc. better described by Jennings et al. (2013, 2) as an 'evolving conversation' that continues to raise unanswered questions within the confines of the established disciplinary boundaries. In this process, I hope to draw a map that helps in following the conceptual relationships or lack of these, between entrepreneurship and informality.

What is entrepreneurship?

It is common practice for terms that are used in any write-up to be defined early- so the advice goes. The temptation to pick out the nearest definition for entrepreneurship in any text is high for the sake of finishing this chapter but definitions tend to reflect a particular epistemological¹⁸ persuasion of the writer and it is at the level of epistemology that most of the contestations are taking place.

¹⁸Epistemology is defined by Pittaway (2005: 203) as concerned with the nature of knowledge, together with its sources and forms. Epistemological assumptions are about how people understand and conceptualise the world

Wellington and Zandvakili (2006: 616) categorically state:

The word entrepreneur has no meaning. No one has ever delineated how the entrepreneurs differ, in their business practices, from any other businessmen including the myriad of poverty-stricken hucksters on the street corners of the towns and cities like Calcutta throughout the world. Only their luck is distinctive. They end up rich whereas their kindred spirits, the hucksters, remain poor.

In similar fashion Jones and Spicer (2005: 236) strongly reject the idea of an entrepreneur because 'it is a paradoxical, incomplete and worm-ridden symbolic structure that posits an impossible and indeed incomprehensible object at its centre.' Equally Shane and Venkataraman (2000) who, after Schumpeter et al., (1934), are the second most cited authors in the field of entrepreneurship (Audretsch et al. 2015; Ferreira et al. 2015) observe that the literature on entrepreneurship not only reflects a multitude of views, but also shows phenomena that are so different and contradictory that the process results in confusion and ambiguity.

Having raised the above qualifications, it should be noted that those that reject or express reservations on the notion of entrepreneur/ship draw their influence from the 'linguistic turn' largely by European constructivist¹⁹ entrepreneurship researchers who explore 'how entrepreneurship and business development is enacted through discursive and social processes' (Perren and Dannreuther, 2012: 3). They claim that a focus on the study of entrepreneurship 'has become popular' as, for example, various researchers look into 'metaphors or constructs that represent the entrepreneur as an active self-sufficient individual' (ibid).

However, since the 1930s when Joseph Schumpeter was writing and the 1990s where there was a noticeable resurgence in the interest in the field (Ferreira et al. 2015), entrepreneurship has been

around them, making assumptions about what constitutes knowledge, how it might be constructed and appropriately communicated.

¹⁹ Constructivists believe that research methods not only discover parts of reality but it simultaneously constructs it (Nieuwenhuis, 2007).

accepted as a social reality deserving intellectual enquiry. What varies in this intellectual endeavour are philosophical perceptions on whether entrepreneurship exists 'out there'²⁰ or whether it is a result of a reified social construction²¹. I now turn to definitions of entrepreneurship.

The word 'entrepreneur' has a French origin and tradition. Landstrom (1999: 9) states that the word appeared in a French dictionary in 1437 and the most common meaning of the word was 'a person who is active and gets things done.' It was in the 17th century that the word assumed the meaning closer to its current usage, of someone who took risks in 'large scale undertakings' and these were contracts with the state (ibid).

Entrepreneurship is 'an activity that involves the discovery, evaluation and exploitation of opportunities to introduce new goods and services, ways of organizing, markets, processes and raw materials through organizing efforts that previously had not existed' (Shane, 2000: 4). Shane and Venkataraman (2000: 217) summarise their review of different definitional strands of entrepreneurship by suggesting that entrepreneurship is about 'discovery and exploitation of profitable opportunities.' Further they argue, it is the 'scholarly examination of how, by whom and with what effects opportunities to create future goods and services are discovered and exploited' (ibid, 219). Jennings et al. (2013: 3) calls this definition by Shane and Venkataraman a 'big tent version of entrepreneurship'.

This study will be guided by the definitions by Shane and Venkataraman (2000). The significance of their definition as observed through a co-citation analysis by Jing et al. (2014: 883) is that since the 2000s, they are the most frequently cited work. They therefore conclude '[...] that researchers are more aware of and frequently build their work on the contributions of other entrepreneurship scholars'.

²⁰ Objective ontology

²¹ Subjective ontology (See Nieuwenhuis, 2007: 53).

What this 'big tent' definition frames, is the connection between *opportunities* (for example their sources, discovery, exploitation) and the *agent* who is the entrepreneur who *actively acts* to seek and exploit the 'profitable opportunities' (ibid, italics mine). However, much research work in this field 'has focused either on the nature of the entrepreneur or on the nature of the opportunity' without consideration for the process (Sarason et al. 2006: 287).

For purposes of increasing the breadth of this 'evolving conversation' (Jennings et al.. 2013), I briefly highlight below conceptualizations by Joseph Schumpeter and Israel Kirzner, singled out by Yu (2001) as being the most significant contributors to entrepreneurship theory.

Key entrepreneurial constructs associated with Schumpeter are 'new combinations' and 'creative destruction'. He states, '[t]he carrying out of new combinations we call "enterprise" (or entrepreneurship); the individuals whose function it is to carry them out we call "entrepreneurs" ' (Schumpeter et al., 1934: 74). He illustrates the 'creative destruction' process of entrepreneurship:

The opening up of new markets, foreign or domestic, and the organizational development from the craft shop and factory to such concerns as US Steel illustrate the same process of industrial mutation—if I may use that biological term—that incessantly revolutionizes the economic structure from within, incessantly destroying the old one, incessantly creating a new one. This process of Creative Destruction is the essential fact about capitalism. It is what capitalism consists in and what every capitalist concern has got to live in (Schumpeter, 1942: 82).

Schumpeter's main contribution of 'creative destruction' requires innovation or / 'new combinations' to take place, hence the Schumpeterian entrepreneur is known as an 'innovating entrepreneur' (Shane, 2003:20).

For Kirzner (1980: 38) an entrepreneur is '...a decision maker whose entire role arises out of his alertness to hitherto unnoticed opportunities' hence Kirzner is associated with the theory of 'entrepreneurial alertness'. Both Schumpeter and Kirzner highlight the significance of individual agency, that is the ability for someone to act and in this case identifying and subsequently acting to

exploit opportunities. Therefore, for purposes of this study, I establish at this point that *agency* and *opportunities* are the building blocks of entrepreneurship theory.

Interest in Entrepreneurship

Anthropologist Alex Stewart wrote in the early 1990s on the ‘anthropology of entrepreneurship’ in which he expressed reservations about the future of entrepreneurship as a field of study after his interpretation of trends from the 1960s to the time of his writing:

One could argue that the long-term decline in interest in entrepreneurship, in fields such as history, development studies, and anthropology, might have been prevented had there been a separate entrepreneurship discipline [...]. The lesson I would draw is that it is essential that there be high quality publication venues and scholarly societies dedicated to entrepreneurship, but that the field cannot, and ought not, survive if it cannot demonstrate the importance of its topic in wider arenas and institutions (Stewart, 1991: 83).

However Ferreira et al. (2015: 5) conducted a bibliographic study of 1777 published journal articles on entrepreneurship related research between 1981 and 2010. They observed an increased interest in entrepreneurship within that period. Similarly, Jing et al. (2014: 871) in another bibliometric study provide a graphic demonstrating the publication trends on entrepreneurship articles from 1980:

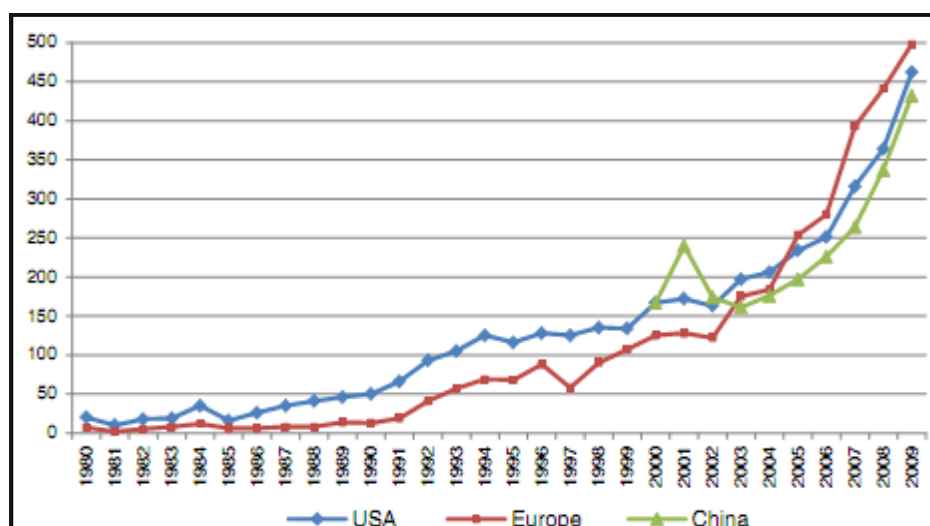


Figure 2:1 Number of articles published by US, European and Chinese authors each year

Source: Jing et al. (2014: 871)

Figure 2:1 shows publication trends in USA, Europe and China from publication databases based in the three locations. Published articles grew during the 1990s and peaked in the new millennium. From the results, the authors claim '[r]esearchers in the US and Europe are forerunners in entrepreneurship research. They developed almost all the major theories and provided an important theoretical base for themselves as well as other regions' (ibid, 886). The authors notice the absence or underrepresentation of articles from the developing economies. However, contrary to Alex Stewart's reflections above, something happened from around 1991 onwards that stimulated interest in entrepreneurship issues. There are suggestions of increased multi-disciplinarity and hybridization of concepts as possible explanations.

On multi-disciplinarity in entrepreneurship studies, a strong proponent of the extension of entrepreneurship research into the performative arts and social sciences, Jan Steyaert, campaigns for the 'interdisciplinary basis as a strong test of this academic field to seize the complexity of entrepreneurship [...] together with the multiplication of sites and contexts, new questions and complexities can be raised, preventing the academic field of entrepreneurship from becoming tame dialogues and of freezing its emerging identity' (Steyaert and Katz, 2004: 181–2). I understand Steyaert and Katz (2004) to be suggesting that the complexity of entrepreneurship facilitates the acceptance of variations in types of entrepreneurship to include such conceptualizations as informal entrepreneurship, as the phenomenon is equally an outcome of the multiplication of sites and contexts.

Steyaert is well-known for his writings on social entrepreneurship. This is basically an effort to extend entrepreneurial theory beyond the economic into other social contexts. He argues:

With the emergence of entrepreneurship in a broader set of spaces, along with the fact that entrepreneurship now also comes to be seen as social, civic, environmental, cultural and artistic, it might be that the economic discourse and the business logic pervades all parts of society and everyday life (ibid, 186).

There is a larger set of literature that focuses on entrepreneurship and economic growth (Acs & Armington, 2006; Gries & Naudé, 2009; Naudé, 2010; Stel et al. 2005). Part of the increased interest

in entrepreneurship comes from the domain of development especially from economic development analysts and policy strategists. As a result entrepreneurship has 'emerged as one of the main mechanisms for social and economic growth' (Álvarez et al., 2014: 445).

Stewart (1991) reflects on small businesses and deliberates whether there is a distinction between small businesses and entrepreneurship. He concludes that 'many of the works on micro ventures do deal with entrepreneurship' (ibid, 74) and, coming from an anthropologist, this insight into 'micro ventures' is often neglected in the main entrepreneurship discourse. A fuller discussion on the significance of small businesses is given by Hill and McGowan (1999: 5) who state:

small businesses not only create employment but are the economic engine driving the global quality of life [... they] constitute the bulk of enterprises in all economies in the world [...and] As small firms become an increasingly more important part of global economies, then more and more researchers are seeking to understand the practices and activities of these enterprises.

Apart from the entrepreneurship and economic development relationship, interest in entrepreneurship knowledge has come from politicians who have appropriated the entrepreneurial agenda for various purposes. Some writers argue that the heritage of entrepreneurship entrenches it into western, white male capitalist ideologies (Ogbor, 2000; Perren and Jennings, 2005). For example, in an analysis of online texts by various government agencies on entrepreneurship Perren and Jennings (2005: 177) find out these words/ phrases collocated with entrepreneurship:

Entrepreneurs and small businesses are told to *provide "economic" returns* (Australia), to *"grow"* (Japan, Korea, U.K., U.S.), to *"[stand] tall in their own right"* (Korea), to be *"competitive"* (Australia), to help with *"employment growth"* (Australia), to be *a source of "vitality"* (Australia, Hong Kong, Japan), to *achieve "business performance"* (Hong Kong), and to provide a *"steady basis" of growth* so that the national economy can progress (Korea) [italics mine].

This helps to highlight that entrepreneurship is seen not only as an essential part of the capitalist ideology but also as politically sustainable as it is deemed to have an ability to bring about 'economic returns' which profit the political agenda.

Anthropology of Entrepreneurship

In trying to understand the status of entrepreneurship studies in anthropology, I searched using *Google Scholar* for the phrase 'Anthropology of Entrepreneurship' and the first three results related to Alex Stewart (1990, 1991, 2003). Research issues in the titles of other articles retrieved focused on a) Family business b) Small businesses and c) entrepreneurship and culture. The discussion here is not a robust study of the 'anthropology of entrepreneurship' but an impression of what a person gets in terms of 'sign posts' if they want to study anthropology and entrepreneurship. Granted, search terms influence the type of results, but I wanted to find out if there was a corpus on the 'anthropology of entrepreneurship'.

The article by Stewart (1991) titled *A prospectus on the Anthropology of Entrepreneurship* is in my view a very important study by the writer on the positioning of anthropology in the study of entrepreneurship at that time. Another important article, reflecting on anthropology and entrepreneurship is by Ireland and Webb (2007). Their study looks at the disciplinary publication trends on entrepreneurship from 1980 to 2005. In addition to other disciplines, they specifically look at articles published in 'top tier journals' in anthropology dealing with entrepreneurship questions (ibid, 892).

Stewart (1991) discusses significant anthropological literature that engages with various issues to do with entrepreneurship. What is significant is the prominence in his reflections of references from 1960s and 1970s. By contrast Ireland and Webb (2007) reflect on anthropological literature largely from after 1991. Stewart however states 'Anthropological interest in entrepreneurship was a post-war phenomenon from the 1950s through the 1970s' (p. 71) and he points at 'social change' and 'economic development' as the major interests of the writers at the time.

Ireland and Webb (2007: 899) reinforce this observation through their data which shows that ‘the total number of anthropology studies dealing with entrepreneurship topics is relatively small compared to the total number of contributions from other disciplines we examined.’ They identify the following three themes as the focus of most of the anthropology articles in their sample a) Identity -minority entrepreneurship, b) cultural or ethnic nuances of entrepreneurship and c) entrepreneurial activity outside of institutional boundaries. It is significant that they note a greater contribution to entrepreneurship studies at a methodological level, in the common use of ethnography to examine various phenomena.

In an attempt to offer an anthropological definition of an entrepreneur, Stewart discusses a character in Turner (1957) called Sandombu as a metaphor for an entrepreneur through his²² various efforts to become a headman of a new village:

For the anthropologists of this period, entrepreneurs were individuals like Sandombu, who create change in normative orders. The study of entrepreneurs thus permitted the anthropologist to focus on individual intentionality, agency, and wilful goal-seeking and strategic behaviour (Stewart, 1991: 73).

Stewart does not believe there is specifically an ‘anthropological definition’ of entrepreneurship and he cites Hart (1975: 6) who states, ‘it is clear that the word [entrepreneurship] is normally used by analysts to mean whatever they like’. Stewart helpfully maps out Barth (1967), Belshaw (1955) and Greenfield (1986) as some examples of work that engaged directly with definitional concerns of entrepreneurship but highlights the ‘difficulties of neatly reaching definitional consensus’ (p. 73). Ireland and Webb (2007) however do not provide the depth of discussion of anthropology as discussed by Stewart (1991) as their effort is centred on the cross-disciplinary breadth.

In the article by Stewart (1991) I find the sub-section, ‘Entrepreneurship as a Sociocultural Topic; Entrepreneurship as a business Topic’, to be instructive and a very good guidance in my search for the contributions of anthropology to entrepreneurship studies. He states of anthropologists:

²² Sandombu

And, in truth, they have not done well with specifically business-related issues. Although there are managerial anthropologists (Boram, 1988) the New York Times reports that out "of the 10,000 members of the American Anthropological Association, only 100 or so specialize in applying anthropological techniques to business" (Deutsch, 1991), I find this somewhat mysterious, because there have been major developments in the applied fields of medical, educational, and developmental anthropology (e.g., Turton 1988). Why, then, has there not emerged a genuine *business* anthropology? Possibly the explanation lies in ideology, or in the liberal arts horror of the business school curriculum (although there are other ways anthropologists could learn about business), or, perhaps, in exogenous factors that led to a decline of interest in entrepreneurship (p. 75, italics original).

As if to confirm the above thought, Pellissery (2014: 13) reflecting on contributions of anthropology to public policy, identifies the domain of public finances as a 'mind boggling' space for anthropologists:

In the domain of budgets, the allocation of resources and expenditure are all expressed through numerical figures, where an anthropologist do[es] not find natural home. Anthropologists find balance sheets as bullying, and the complexity of fund flow in the system of public administration as mind boggling.

Ireland and Webb (2007: 896) provide a helpful comparative visual showing the proportion of articles published in each discipline on entrepreneurship:

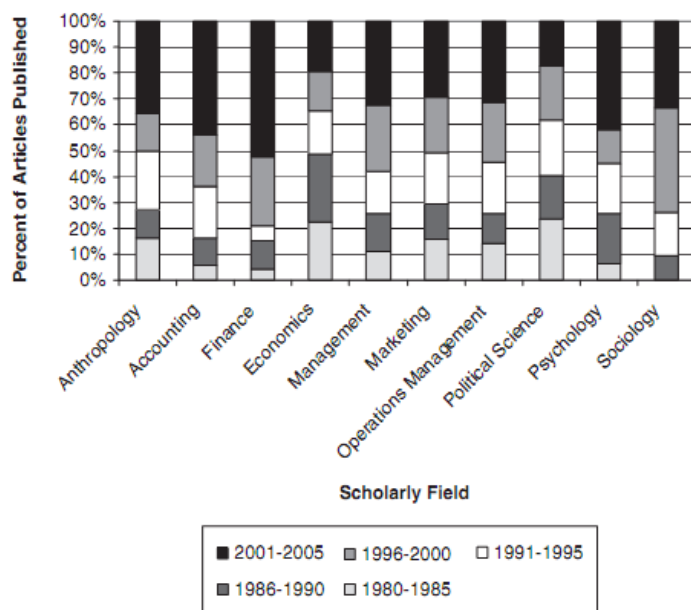


Figure 2:2 Proportion of Articles on Entrepreneurship Published Within Each Associated Discipline, 5-Year Increments

Source: Ireland and Webb (2007: 896)

What is of interest in Figure 2:2 is the indication that the uptake by anthropologists of business related questions has historically been relatively low, including a lower contribution of published papers into the 1990s and 2000s. This helps explain for example why there appears to have not been much published work that can be grouped distinctly as ‘anthropology of entrepreneurship’. Admittedly there have been contributions by anthropology into various sociocultural themes indicated above but the absence of a current body of work within anthropology specializing in entrepreneurship is something I find of interest. Through electronic searches in 2017²³, I am directed back to Stewart (1991) when I would have expected more recent anthropological publications engaging with the anthropology of entrepreneurship.

However, as suggested by Ireland and Webb (2007: 915), to understand the nexus of individuals and opportunities may require the adoption of ethnography because ‘[a] number of important insights could be gleaned by analysing the conversations of entrepreneurs as they take actions to recognize and/or exploit opportunities’. It is my contention that the research methods, questions and context of this study needed an anthropology of entrepreneurship contribution at a time when ‘[...]

²³ February 2017.

entrepreneurship is moving outwards to engage with other social science disciplines, just as these other disciplines are moving inward to engage with entrepreneurship' (Jennings et al.. 2013:1).

Critique of entrepreneurship: An 'empty signifier'

There is a body of literature (Berglund & Johansson, 2007; da Costa & Silva Saraiva, 2012; Du Gay & Salaman, 1992; Jones & Spicer, 2005; Perren & Dannreuther, 2013; Perren & Jennings, 2005; Sørensen, 2008) in the constructivist approach that is very critical to the representations of entrepreneurship in various texts such as academic articles or public policy. The most prominent of these critics is Ogbor (2000) who contends that the concept of entrepreneurship 'is discriminatory, gender-biased, ethnocentrically determined and ideologically controlled, sustaining not only prevailing societal biases, but serving as a tapestry for unexamined and contradictory assumptions and knowledge about the reality of entrepreneurs' (p. 605).

It is common in popular media to come across ornate depictions of entrepreneurs like business moguls, flamboyant and maverick, to name a few²⁴. Perren and Dannreuther (2012: 11–12) conducted a discourse analysis on the word entrepreneur in the UK parliamentary debates and they found that entrepreneurs can be represented positively as '*...running and owning businesses, risk-taking, to create and attract positive things and to compete in the market,*' (italics original) and they 'are depicted as possessing inherent attributes that influence behaviour, including: being 'creative', 'efficient', 'cultural', 'flexible' and 'successful'; having 'enterprise', 'energy', 'advantage', 'talent' and 'idea creators''.

At the same time, the above scholars also found that a number of writers use pejorative terms to describe entrepreneurs like "predator", 'evil wolf', 'warfare', 'exploit', 'disease' and 'egoistic' (p. 3). In the same vein Armstrong (2005: 215) reinforces this contention by emphasising, 'the entrepreneurial –hero may be a liar, a thief and driven by greed and worse'. These works illustrate that '[t]he construct of the entrepreneur is at the same time 'a celebrated' and a 'contested individual'' (Perren and Dannreuther, 2012: 17).

²⁴ See more examples in Makura (2008)

Following on the idea of ‘definitional dissensus’ (Stewart, 1990: 148) among different researchers and disciplines, Jones and Spicer (2005) argue that the ‘dissensus’ in defining entrepreneurship has uncovered that “the entrepreneur’ is an empty signifier, an open space or ‘lack’ whose operative function is not to ‘exist’ in the usual sense but to structure phantasmic attachment’. They further argue ‘the entrepreneur is a marker of this lack; the entrepreneur is indefinable, and necessarily so; the entrepreneur is an ‘absent centre’” (p. 235-236).

In a detailed exposition of what he calls ‘Mythicizing and reification in entrepreneurial discourse’ Ogbor, (2000) outlines the ethnocentrism in the American role model of a white male heroic figure and how gendered entrepreneurship discourse is. On ethnocentrism, Ogbor argues ‘[a]lthough issues about race and/or ethnicity have been very prominent in the discourse, most of the existing research has treated the participation of minorities in entrepreneurial praxis as dysfunctional to theory development’ (p. 619). On the participation of minorities in entrepreneurship, he further argues that ‘[t]he discourse, in its dismissal of sociological, historical and other political factors, ultimately left the entrepreneur to psychological determinism’ (p.620). The psychological attributes, he argues, are ideological descriptions of western white males and their various expeditions such as their colonial wars in America.

As for the heroic white male, he states ‘[...] thus the term entrepreneur evokes the images of the hero – the historical literature of America about the ‘first’ white-male European who ‘discovered’ and ‘conquered’ the land of opportunity, symbolizing the heroic representation of the positive American male model of aggressiveness, assertiveness and the conqueror of Mother Nature’ (p. 617). To further illustrate this notion of masculine heroism, Ogbor (ibid) cites a narrative from Collins and Moore (1964: 244):

What we have learned is that the way of the entrepreneur is a long, lonely and difficult road. The men who follow it are by necessity a special breed [. . .] The road they can follow is one that is lined with difficulties, which most of us could not even begin to overcome. As a group they do not have the qualities of patience, understanding, and charity many of us may admire and wish for in our fellows. This is understandable. In the long and trying way of the

entrepreneur such qualities may come to be so much excess baggage. What is necessary to the man who travels this way is great imagination, fortitude, and hardness of purpose . . . The men who travel the entrepreneurial way are, taken in balance, not remarkably likeable people [. . .] As any one of them might say in the vernacular of the world of the entrepreneur, ‘Nice guys don’t win’.

Someone might argue that the Collins and Moore example above comes from 1964 and perspectives and discourses might have changed in the twenty first century. This argument therefore might just be reflecting a remnant of history. Unfortunately, these perspectives still persist to this day. Below are examples of pictures of the American President Donald Trump and a snap from Richard Spencer, the President of the National Policy Institute in America at their conference on November 19, 2016 that defined what it means ‘to be white’²⁵



Picture 2:1 Donald Trump's Warrior Mentality

Source: Business Insider - Twitter.



Picture 2:2 Celebrating whiteness

Source: The Atlantic

²⁵ Link to the edited video of the speech by Richard Spencer: <https://www.youtube.com/watch?v=1o6-bi3jlxk>

Although Spencer may be dismissed as a leader of a white supremacy group many Americans deem illegitimate, however recent white supremacy demonstrations in Charlottesville, Virginia (see Hanna, 2017) and the ambivalence shown by the American leadership in dealing with the supremacist organizations, convinces one to believe that linkages between these notions are not only academic polemics but real and current mentalities.

In addition to the above 'ugliness' (Essers et al, 2017a) attached to the entrepreneurship concept, there has been discussion of the methods of enquiry and knowledge generation. Lindgren and Packendorff (2009: 27) assert:

The research debate within the field seems concerned with refining the existing research practices and adapting them to new theories and empirical phenomena without questioning the views of human beings, knowledge and "truth" that underlie these research practices [...] new research results on entrepreneurship are often judged in relation to established research practices - implying that new knowledge on entrepreneurship is only seen as legitimate and acknowledged if established definitions, research questions, methods and theories have been used.

Ogbor (2000) references Schumpeter (1947) who developed reservations on the efficacy of using mathematical models in the study of entrepreneurship later in his life. Schumpeter argued that what was not understood about entrepreneurship could better be understood using qualitative methodologies and he called for the use of 'economic historians' instead of 'economic mathematicians.' Being one of the founding fathers of econometrics, these comments by Schumpeter must be taken seriously. Ogbor surmises that positivist methodologies 'makes nonexistent what is not quantifiable' (2000: 623).

I conclude this section with an important observation on the discourse of entrepreneurship by Ogbor (2000: 608) :

I contend that the conventional discourse on entrepreneurship reinforces and reifies a mode of knowledge production that serves as an instrument for power. The discourse on entrepreneurship [...] has been used to further enhance the divisions among humans, race,

ethnicity and gender, through processes of classification, codification, categorization and taxonomies.

Epistemological persuasion of Opportunity (Structure) and Entrepreneur (Agency): Structuration

The debates and difficulty in defining entrepreneurship are anchored in philosophical questions of ontology²⁶ and epistemology²⁷ of entrepreneurship. I believe it is important in this study and for any other researcher to be clear about the philosophical persuasions they have and the assumptions they make about any reality they are researching. This endeavour is important because it helps to clarify some of the methodological and theoretical choices I have made in this thesis.

What I have done so far in this chapter is to show the debates and ‘dissensus’ around the reality of entrepreneurship (ontology). By its very nature, an ethnographic work subscribes to the notion of subjective reality and therefore my choice of definitions, contexts and analysis are influenced by a subjective ontology. Jennings et al. (2013: 4) provide a description of entrepreneurship which I am persuaded highlights this subjectivity; ‘entrepreneurship is inherently a complex, entwined set of social processes in which actors take on multiple roles and respond strategically and reflexively as part of innovation, often at the more micro level’. The big question becomes how best to research the complex entrepreneurial reality. Sarason et al. (2010: 239) pick this conundrum and state ‘at the heart of defining entrepreneurship is not necessarily a diction or semantic puzzle but an epistemological debate on who, what and how of the exploitation of economic opportunities.’

What can be deduced from the exposition so far is that there is no single right way to discharge the complexity of entrepreneurship in different contexts. However, I would want to discuss parts of Anthony Giddens’ ‘Structuration’ as an epistemological lens I use in this study. My use of structuration is not to test its efficacy but to use its conceptual tools and insights to help explore the

²⁶ Nature and form of reality (Mole and Mole, 2010)

²⁷ ‘The method for knowing the nature of reality or how one comes to know reality’ (Reed, 1997: 24)

relationship between the entrepreneur (agent) and the exploitation of opportunities (*dead economy/structure*). It must be reiterated that for entrepreneurship to happen, there must exist a lucrative opportunity (context/structure) and an enterprising individual (agency) (Venkataraman, 1997). Structuration helps to provide a framework for analysis through its structure/agency theorisation. It is noted that critical realism also provides this structure/ agency perspective²⁸ but I opt for structuration due to the 'duality' instead of 'dualism'²⁹ nuance and the notion of a dynamic relationship between structure and agency as put forward by structuration theory.

The use of structuration in entrepreneurship research is growing in interest among researchers. Jack and Anderson (2002) initially engaged with structuration to highlight embeddedness of the entrepreneurial process. Mole and Mole (2010); Perren and Dannreuther (2012); Sarason et al, (2006, 2010) have in recent times engaged with the Antony Giddens's notion of structuration and its application in understanding entrepreneurship:

Giddens' view of structuration is used as a theoretical framework to explore the link between the entrepreneur (as agent) and the context (as structure). Applying structuration to the study of entrepreneurship enables us to recognise how social structures affect and encourage entrepreneurial activity, particularly in terms of resource availability or constraint (Jack and Anderson, 2002: 467).

Sarason et al. (2006) provide an ontological argument that entrepreneurship must be understood within the context of the social system because it is a social undertaking. Therefore, the structuration theory 'presents the agent as being simultaneously enabled and constrained by social structuring' (p. 287). The social structuring outside of the control of the agent must be seen 'as fluid and in the same constant state of flux as their own entrepreneurial venture' (ibid). In this regard 'Giddens accords structure a formative position in social action, but also recognises that agents' [have] freedom within the structure, a freedom to modify the structure' (Jack and Anderson, 2002: 470). This interaction between the agent/entrepreneur and structure/opportunity per the

²⁸ See Mole and Mole (2010)

²⁹ See Reed (1997)

structuration theory does not happen independently and should not be understood separate to each other and therefore regarded as a duality. Giddens, as explained by Jack and Anderson (2002), points out that 'human social activities are recursive, that agents reproduce the conditions that make these actions possible' (p. 470).

This duality is contrasted to the notion of the dualism proffered by Archer (1995) who argues:

Social structures necessarily pre-date the social actions which reproduce and transform them: the former establish the extant limits or constraints within which contemporaneous social situations and sequences of interaction occur [...] This 'conditioning effect' of structure on agency is not one of mechanical determinism: rather, it is that the former supplies the 'reasons for different courses of action to those who are differently positioned' (in Reed 1997:31).

Therefore, according to Archer, structure and agency are distinct constructs and current actors operate 'in pre-structured contexts and interests that shape the social struggles in which they are implicated' (ibid). A structuration view is that there is a co-evolution between structure and agency as there is interdependence between the two. Sarason et al. (2006) view the conceptualization of the reciprocal relationship between human actors and social structure as the major contribution of structuration theory to social science.

In Giddens's view, for people to enact structures they must be 'knowledgeable' and 'enabled' agents who know what they are doing and how to do it. This conceptualization allows for structures to constrain human agency and also to enable agents to use their creativity consequently to transform structures (Giddens, 1976). Hence the coinage of the word 'structuration' to capture 'structure' as a process '-ration' instead of a steady state (Sewell, 1992).

Defining Agency

A 'purposeful, knowledgeable, reflexive, and active' informed human agent is a central part of the structuration theory (Sarason et al., 2006:290). Ahearn (2001: 112) defines agency as 'the

socioculturally mediated [human] capacity to act' and argues that 'all action is socioculturally mediated, both in its production and in its interpretation'. Ahearn further clarifies that 'agency is not synonymous with free will' but it is 'socially, culturally and linguistically constrained' although, 'agency is emergent in sociocultural and linguistic practices' (Ahearn, 1999: 12). Ahearn notes that some scholars use agency synonymously with resistance although some argue that 'agentive acts may also involve complicity with, accommodation to, or reinforcement of the status quo - sometimes all at the same time' (ibid, 13).

In trying to provide specific details in defining agency, Ahearn (2001: 113) cites Karp (1986: 137) who distinguishes between an 'actor' and an 'agent'. An actor is a person 'whose action is rule-governed or rule oriented, whereas an agent refers to a person engaged in the exercise of power in the sense of the ability to bring about effects and to (re)constitute the world'. Therefore, according to Karp an actor and an agent should be considered as 'two different perspectives on the actions of any given individual' (ibid).

Put differently, to Sewell (1992: 20) an agent means 'to be capable of exerting some degree of control over social relations in which one is enmeshed, which implies the ability to transform those relations to some degree'. He further states 'agency arises from the actor's knowledge of schemas, which means the ability to apply them in new contexts'. Further, Sewell exemplifies these schemas or rules as:

[...] rules of etiquette, or aesthetic norms, or such recipes for group action as the royal progress, grain riot, or democratic vote, or a set of equivalences between wet and dry, female and male, nature, culture, private public or the body as a metaphor for hierarchy, or the notion of human being is composed of body and soul- can be used not only in the situation in which they are first learned or most conventionally applied. They can be generalized- that is, transposed or extended- to new situations when the opportunity arises (ibid, 8).

Within the entrepreneurship social structure Jack and Anderson (2002:470) raise the difficulty of seeing where the agent fits '[a]lthough entrepreneurship may be influenced, and may even arise

from within a social structure, a conceptual difficulty is locating the entrepreneurial actor in the structures of society [...] entrepreneurs cannot be simply treated as isolated economic agents’.

Conceptualizing Opportunity using Structuration theory

I acknowledge that Sarason et al. (2006, 2010) painstakingly put a lot of effort in thinking through how the structuration theory can be applied to entrepreneurship. Their papers give a lot of space to illustrating how opportunities are discovered and exploited within the structuration framework. The starting implication of structuration theory for understanding entrepreneurial opportunities is that ‘opportunities are not separate from the individual in that opportunities take form as the entrepreneur defines them as such, and that through the process of defining and evaluating opportunities, the entrepreneurial process emerges’ (Sarason et al.. 2006: 293).

Below I highlight the graduated process by Sarason et al. (2006) that attempts to track and reflect how structuration theory illuminates theoretically established entrepreneurial processes of discovery, evaluation and exploitation of entrepreneurial opportunities.

‘Opportunities as idiosyncratic to the individual’

Sarason et al. (2006) present what I deem an important insight in the interpretation of opportunities by entrepreneurs with profound implication for the task at hand in this thesis namely that the ‘[...] social and economic systems become real or meaningful to the agent at the moment of interaction with other agents [...] this is referred to as instantiation as it is in the instant of interaction wherein the social and economic system is constituted by the individual. Thus, a structuration perspective of opportunity views opportunities not as an interpretation of a singular social and economic gap, but as an individually idiosyncratic conceptualization of an instantiated social and economic system’ (p. 294).

The alternative and common place view is that an opportunity is an objective phenomenon (Shane & Venkataraman, 2000), available to any discerning individual. The argument states that opportunities exist objectively ‘out there’ and they are equally available to any entrepreneur but

the successful entrepreneur will be the one who ‘discovers’ the opportunity. On the contrary, Sarason et al (2006) point out that ‘opportunities are not merely *‘discovered’ [out there]* in the sense that an entrepreneur finds a market gap or imperfection but are *created* by the entrepreneur through the recursive processes of interpretation and influence’ (p. 294 my emphasis).

The difference in emphasis between ‘discovery’ and ‘creation’ is significant in the arguments above. Discovery implies something new and probably unknown altogether and goes hand in hand with positivist interpretation of entrepreneurship as a process of innovation and creating something totally new, whereas the recursive ‘creation’ process gives weight to the idiosyncratic processes of interdependence, alertness and reflexivity.

This closeness between the idiosyncratic nature and recursive processes lead Sarason et al. (2006) to propose the next building pillar in the structuration interpretation of opportunities in that:

‘Entrepreneurial ventures are created by purposeful actions through a unique co-evolutionary interaction between the entrepreneur and the socio-economic system’ (p. 294).

To illustrate this argument, Sarason et al. (2006) argue that:

[..] the significance of the interpretation implies that structure/agent co-evolutions are unique to the individual agent. In other words, it would be unlikely that a particular course of action would be replicated by another agent because of the idiosyncratic trajectory created by the individual conceptualization, as well as the unique time–space instantiation. Applied to the nexus of opportunity and entrepreneur, entrepreneurial ventures are not only the result of conceptualization by individuals but are also created by them through a reflexive, recursive process (p. 294).

‘The co-evolutionary processes associated with the creation and development of entrepreneurial ventures involves the reflexive, recursive processes of interpretation, action, consequence, and reflection’ (p. 295).

This argument highlights Giddens position that the agent is 'knowledgeable'. By highlighting process issues such as interpretation, action, consequence and reflection, Sarason et al. (ibid) try to unpack empirical dynamics. They emphasise 'this insight highlights a major contribution of structuration theory to entrepreneurship in that not only is the conceptualization of opportunity important but also that entrepreneurial ventures are generated idiosyncratically through time and space' (ibid, 295).

In this section my attempt was to bring to the fore how entrepreneurial opportunity can be conceived using structuration. The ontological assumption being that an economic opportunity is part of social structure. Structure has been defined by Giddens (1984: 377) as:

Rules and resources, recursively implicated in the reproduction of social systems. Structure exists only as memory traces, the organic basis of human knowledgeability, and as instantiated in action.

It is envisaged at this stage that the structure/opportunity – agency/ entrepreneur nexus has been articulated and the relevance of structuration for this study if not explicit, at least implied in the dynamism of this theorization in the interaction between the entrepreneur and the opportunities they exploit as concluded below by Sarason et al. (2006: 301):

A structuration view of entrepreneurship moves our foundation from one of determinism with entrepreneurs reacting as cultural dupes of extant structures, to one of strategic choice with entrepreneurs proactively influencing social structures and creating idiosyncratic opportunities and new ventures.

Context

Gartner's statement in the epigraph, that 'context matters, now more' is significant for this study. Context has become fashionable especially in articles that use qualitative epistemologies. Although context as a construct has always existed in the vocabulary of qualitative research methodologies, what is striking in entrepreneurship literature is a growing emphasis on understanding context.

Welter (2011: 165) contends, '[t]here is growing recognition in entrepreneurship research that economic behaviour can be better understood within its historical, temporal, institutional, spatial, and social contexts, as these contexts provide individuals with opportunities and set boundaries for their actions.' Zahra et al. (2014: 479) are perplexed by the absence of context in contemporary entrepreneurial studies '[y]et, so often in contemporary research the critical and dynamic influence of context is taken for granted and remains invisible and unacknowledged'.

Context for entrepreneurship studies is described as placing 'researched enterprises within their natural settings to understand their origins, forms, functioning and diverse outcomes'. To achieve this understanding requires 'attention to the micro-foundations of entrepreneurial activities. These micro-processes vary in their duration, intensity, objectives, actors and dynamics' (Zahra et al. 2014: 481).

The case for a contextualised study of entrepreneurship is cogent. Welter, (2011: 276) opines 'a contextualized view on entrepreneurship can add to our knowledge of when, how, and why entrepreneurship happens. Conceptually, context is a multiplex phenomenon, which cuts across levels of analysis and influences entrepreneurship directly or indirectly, but which also is influenced by entrepreneurial activities.' On the other hand Zahra et al. (2014) believe:

[...] that contextualization can improve the quality of future entrepreneurship research in several ways. It encourages, indeed compels, scholars to become more familiar with the phenomena they are studying. Rather than being reporters of distant events and issues, researchers are expected to become engrossed in the dynamics that shape context. This can help to develop a deeper and more insightful understanding of the issues under consideration and reveal alternative explanations. Further, instead of controlling for contextual variables as is common today, context becomes part of the story being told (p. 494).

Additionally, 'context contributes to explaining why some entrepreneurs might recognize opportunities and others do not and why the outcomes of entrepreneurial activities might vary across different countries, regions, and other contexts' (Welter 2011: 177).

It is this call and practice of contextualised understanding which widens the conceptualization of entrepreneurship. Steyaert & Katz (2004) regard entrepreneurship as 'ubiquitous' and 'everyday' practice and consider entrepreneurship as 'a type of action that can occur nearly anywhere, at nearly anytime by nearly anyone' and 'cannot be limited to a select group of actors as entrepreneurship can be seen 'taking place' in the everydayness of our life, in social interactions and in everyday practices' (p. 190). For entrepreneurship to be ubiquitous, 'researchers and theorists need to move from the narrow view of the entrepreneur as a speciality - a special person, or competency or situation in space or time' in such conceptions to 'decentring an elite group of entrepreneurs' (ibid).

The implications for this study of context are self-evident. I have suggested already the *dead economy* as the context in which the informal entrepreneurs of this study operate. The interactions between the *dead economy* (structure) and the types of opportunities agents exploit should already suggest a localized idiosyncratic answer. Through the debates I have highlighted in this chapter, there is no doubt that calling entrepreneurs in this study informal, is but a question of convenience - otherwise entrepreneurship is 'ubiquitous' and an everyday activity.

Conclusion

This chapter introduces concepts and contestations of constructs pertaining to the analysis of entrepreneurship. It highlighted that defining entrepreneurship is problematic as the process tends to be influenced by the ideological persuasion of the researcher. Use of positivist methods and thinking is pervasive in entrepreneurship literature and hence most of the literature and research reproduces this thinking. However, this exposition highlighted the 'definitional dissensus' driven mostly by researchers invested in qualitative epistemologies. Using methods like discourse analysis, these researchers question the representations of entrepreneurs as heroes and sublime. Ogbor (2000) points out that entrepreneurship research discourse is ethnocentric, gendered, ideologically captured and American.

After settling on a 'big tent' definition of entrepreneurship which links economic opportunities and agency, the chapter attempts to use Giddens' structuration theory to show the dynamic relationship

resulting in a co-evolution between the opportunities (structure) and agents (entrepreneurs). The chapter highlighted the importance of context in the understanding of entrepreneurship, resulting in a broader social appreciation of where and how entrepreneurship happens. In this regard Steyaert and Katz (2004) suggest that entrepreneurship is ubiquitous, an everyday practice and this can only be seen if the entrepreneurial elites are decentred.

Chapter Three

Turning Towards Informal Entrepreneurship

Far from being reservoirs of entrepreneurial energy, they are swamps of backwardness.

They allow their owners and employees to survive, but not much more.

- La Porta and Shleifer (2014, 118).

Introduction

It is argued that mostly in developing countries, individuals who participate in the 'informal economy' do so out of 'necessity'; that their involvement is 'involuntary', that they are 'pushed in' and their enterprises are 'survivalist' (see Berner et al., 2012). This 'economic activity' allows them to 'create a job and feed one's family' instead of creating 'wealth and independence' (Hipsler, 2013: 52;53). The epigraph above exemplifies these sentiments.

Against such widely held beliefs, I intend in this chapter to show that the scholarship on the 'informal economy' is conceptually turning towards informal entrepreneurship. I will attempt to bring conceptual clarity to the notion of informal entrepreneurship. Unlike many research articles using the concept of informal entrepreneurship to refer to the informal economy, in this study, I do not take and utilise 'informal entrepreneurship' at face value, but I attempt to bring together conceptual building blocks with a view to avoiding a revisionist epistemology which simply substitutes informality with informal entrepreneurship. I argue that considering economic activities in the informal economy rather as forms of informal entrepreneurship represents a substantial achievement for multi-disciplinary research. It represents a conceptual new frontier for both entrepreneurship and informal economy studies.

I develop this chapter in three parts; in the first part I engage with the 'informality' discourse. I read the informality discourse 'for difference' to discern strands in the debate that give new perspectives for a reader in the year 2017 instead of regurgitating the usual genealogies. In the second part I attempt to build up the concept of 'Informal entrepreneurship' through a close reading of the work

of Collin C. Williams³⁰ and Justin W. Webb³¹ whom I consider influential scholars on the question of informality and entrepreneurship. In the third part of the chapter I deal with the practical realities of informal entrepreneurship in Harare, Zimbabwe.

Part 1: Informality Discourse

At the time I was writing this chapter, in March 2017, the article below appeared online and was widely shared by Zimbabweans on social media. One political party, the Zimbabwe Labour Party, not only shared the story through Facebook but they highlighted what the informal economy means as shown in the screen shot below³²:



Picture 3:1 Meaning of Informality shared in public discourse.

Source: Facebook screenshot

There are three things that caught my attention from this post; the first was that it was an article from Forbes. Forbes is an authoritative source of news and opinion across the world. Secondly the following sentence from the body of the article and highlighted by the above post stimulated my intellectual curiosity, ‘[t]he Informal economy means outside regulation, outside taxation, and *most of the time outside any particular place or time either*’ [italics are mine] (Worstall, 2017). The

³⁰ Together with his team of collaborators such as Sarah Nadin and John Round to name a few.

³¹ Also with his collaborators such as R. Duane Ireland, Laszlo Tihanyi and Christopher Sutter to name only a few.

³² Original source: Forbes.com 6 March 2017 by Tim Worstall

sentence is an attempt at defining the informal economy. It appears to be like a textbook definition until the words at the end of the sentence (in italics). Stated differently, those that participate in the informal economy ‘most of the time’ are of no fixed abode³³- this may be true only in some contexts, yet the informal economy whether in Zimbabwe or anywhere else in the world is far broader and more differentiated than just the one type highlighted. To get the maximum rhetorical effect, this definition sacrifices nuance. By emerging in the popular media, the article potentially has the effect of shaping what readers understand the informal economy to be. It is such kind of statements that make it important for researchers and academics to continue clarifying concepts such as the informal economy and to take caution when handling complex social phenomena using simplistic generalizations.

Lastly, the article highlights the stratospheric levels of unemployment in Zimbabwe albeit by sarcastically complimenting the President of Zimbabwe. There may be debate on what constitutes unemployment and which definitions of unemployment are suitable. But without doubt, is the fact that the informal economy is the main economy in Zimbabwe.

The informal economy is important, complex and extensive largely in the developing countries, although it ‘constitutes a structural feature of society, both in industrialised and less developed countries’ (Portes et al, 1989: 1). Rogerson (2016: 183) deals with the sustainability concerns by stressing, ‘the informal economy is highly significant for local development futures and sustainable urban livelihoods in the African context’. To give an idea of the size, Godfrey (2011: 234) cites data from the ILO which quantifies the size of the informal economy as ‘48% of workers are employed in the informal economy in North Africa, 72% in Sub-Saharan Africa, 51% in Latin America, and 65% in Asia’. Ayande (2013: 225) boldly claims that Africans view the informal economy as an ‘alternative economic development model’ because of what he sees as the ‘impact on the reality and daily lives of African people.’

³³ Not to appear polemical, I refrain from trying to interpret the implications of ‘or time’

Conceptually, the notion of informal economy has gone through an evolutionary process. ‘Since its introduction to the development discourse in the 1970s the term has undergone considerable changes and refinements, but only in the last decade has it witnessed a revival characterized by a new level of ‘complexity’ and a prolific increase in meanings and contexts’ observes Herrle and Fokdal (2011: 3). The 1970s coincided with the rise of economic neoliberal policies which advocated economic structural adjustments and deregulation. Unemployment was already an economic and political problem even before the introduction of structural adjustment programmes. The numbers of the unemployed increased and the informal economy continued to show what Hart (2009) describes as a ‘miraculous persistence’. AlSayyad (2004: 26) sees informality as an ‘organizing logic’ resulting from the ‘paradigm of liberalism’. All through the 1980s and to the new millennium, interest in the phenomenon has continued, albeit with increasing multi-disciplinary enquiry in a multiplicity of contexts.

Conceptualizing Informal Economy

Informality is a ‘nuanced phenomenon’ (De Castro et al 2014: 75) which makes attempts to define it very difficult because it has different strands that do not ‘converge around a unitary construct’ (Godfrey, 2011: 231). Different scholars focus on different ‘constructs’ of informality such as ‘Informal sector’ (Hart, 1973; La Porta and Shleifer, 2014), ‘Informal economy’ (Hart, 1985, 2005, 2009; Lee and Hung, 2014), ‘Informal firms’ (De Castro et al 2014; Welter et al 2015) ‘informal employment’ (Chen 2012; Williams & Round 2008). As a result, there are different characterisations of what informality or, more specific to economic activities, the informal economy is. Below, I present an outline of selected multi-disciplinary academic works on this topic as provided by Godfrey (2011: 236-242). I rearranged the definitions according to year of publication to try to highlight the never-ending, decades old debates about what the informal economy is:

Author (s)	Year	Foci	Key Variable Definition
Polanyi	1957	Institutional origins	p. 250: ‘the human economy, then, is embedded and enmeshed in institutions, economic and noneconomic. The inclusion of the non-economic is vital. For religion or government may be as important for the structure and functioning of the economy as monetary institutions or the availability of tools and machines themselves the lighten the toil of labor.’

Geertz	1963	Traditional versus modern production	p. 30: 'The Pasar (probably from the Persian 'Bazaar' by way of Arabic) or traditional market, is at once an economic institution and a way of life, a general mode of commercial activity reaching into all aspects of Modjukuto society, and socio-cultural world nearly complete in itself.'
Gaughan and Ferman	1987	Personal ties	p. 16: 'Informal activity takes place largely in personal and intimate domains... reflect[ing] the nature of the personal ties between the participants, defined by norms and institutions that are in essence non-economic.'
Henry	1987	Registration, scale, labor intensity, face to face relationships	p. 140: 'informal economies seem to share the following characteristics. They are 1) concealed from the state accounting system and are largely unregistered by its economic and criminal measurement techniques; 2) small scale; 3) labor intensive, requiring little capital, and 4) locally based, with trading taking place through face-to-face relationships between friends, relatives, or acquaintances in a limited geographic area.'
Castells and Portes	1989	Institutional regulation	p. 12: 'The informal economy is... characterized by one central feature: it is unregulated by the institutions of society, in a legal and social environment in which similar activities are regulated.'
Chakraborty	1997	Clandestine sales, inflated prices—ethical implications	p. 1530: 'The phrase 'black market' rolled into circulation during the Second World War and has remained since that time. It denotes the process of clandestine sale of scarce, rationed, controlled commodities at inflated prices.' (India)
International Labor Organization	2002	Status of labor	p. 12: 'the informal economy is seen as comprised of informal employment (without secure contracts, worker benefits, or social protection) both inside and outside informal enterprises... (small, unregistered or unincorporated enterprises).'
Venkatesh	2006	Illicit exchange and illicit activity	p. 7: 'we cannot truly understand the 'shady' economy if we see it is as a dirty, lawless world of violence and disrepute, one that tarnishes an otherwise pristine sphere where everyone pays their taxes, obeys the laws, and turns to the government to solve disputes and maintain order ... Its [the informal economy]

			boundaries are not so clear. Nor, for that matter, is the underground economy inhabited by a single, distinct class of citizens.'
Centeno and Portes	2006	Relationship with state	pp. 26–27: 'A final alternative definition of the informal economy would be transactions where the state neither provides protection nor receives a 'cut' ... therefore, the relationship between the informal economy and the state is, by definition, one of inevitable conflict.'
LaPorta and Schleifer	2008	Legal registration, taxation	p. 1: 'unofficial economic activity ... that [is] conducted by unregistered firms or by registered firms but hidden from taxation'

Table 3:1 Selected Informal Economy Definitions**Source: Godfrey (2011: 236-242).**

In recent times, the definition provided by Webb et al. (2013: 598) appears to have garnered the approval of many informal economy researchers. As shown in the special issue of *Entrepreneurship and Strategy Journal* which focused on 'Entrepreneurship and Strategy in the Informal Economy,'³⁴ and was aiming to frame 'a research agenda for the informal economy' (Ketchen et al., 2014: 95). Of interest, is that all the six papers in the issue used the definition of informality conceptualised by Webb et al (2013: 598) which states:

The informal economy consists of economic activities that occur outside of formal institutional boundaries but which remain within informal institutional boundaries for large segments of society. Given this definition, informal economy activities are technically illegal yet are not "antisocial in intent" (De Soto, 1989: 11), thereby remaining acceptable to many individuals within society.

Because of all these differences in both epistemologies and ontologies about informality researchers like Samers (2005: 877) contend that '[t]here is no unitary 'informal economy,' but rather a 'diverse mixture of economic practices that belie a singular definition.'

³⁴ Volume 8, Issue 1, March 2014

Motives for participating in the informal economy: Necessity versus Opportunity driven

Tied to the debate on the definition of informal economy are deliberations on who participates and what their motivation is. This discussion narrows the debate down to characterising the actual informal economy agents. In recent times it has been abridged to a debate on what the Global Entrepreneurship Monitor (2001) called 'Necessity and Opportunity driven' motivations (Reynolds et al 2002: 4). Because of a difference in contexts, it has proved very difficult to specifically pin down a single social group as dominating the informal economy. The poor, uneducated, women, youths, unemployed, immigrants are all examples of social groups that are associated with the informal economy. There is simply a diversity of social groups involved with different dynamics in different places. Context defines which social groups dominate the particular informal economic space.

The concepts Necessity and Opportunity driven motivations are, in a way, a new form of classification which has been popularised by the Global Entrepreneurship Monitor project. Their categories demonstrate that within entrepreneurship there are Opportunity and Necessity entrepreneurs. Necessity entrepreneurs were identified by indicating that their motivations were 'best option available'. They were characterised as largely women, young adults below twenty-four years³⁵ and were further described as people who mostly operated in the consumer oriented sectors which contain 'less complex, lower cost and more immediately accessible markets'. They provided retail, restaurant, health, education and social services (ibid, 9).

Opportunity entrepreneurs pursued 'unique market opportunity' (ibid, 4) and were characterised as mostly middle aged (35-44 years), skilled men. They established enterprises in the 'business services sector' providing financial, insurance, real estate and business professional services (ibid, 9).

The report concluded that developing or under developed countries were dominated by necessity entrepreneurs and the opposite being true for the developed economies. It is therefore not difficult

³⁵ For men only, women did not show much variation between age groups

to see why these opposing concepts of ‘necessity-opportunity’ easily became popular and appropriated into the informal economy domain, which thrives on contrast. These notions easily added another conceptual layer in the already existing practices of hierarchical comparisons between the formal and informal economies. It must not be a surprise to see crude generalizations based on these entrepreneurship notions being utilized to characterise the informal economy as exemplified below:

[...]entrepreneurship in the formal sector was classified into opportunity entrepreneurs, which may relate to the productive entrepreneurs, and necessity entrepreneurship, which related more to the unproductive entrepreneurship in the informal sector (Magama, 2015).

In other words, the motivations on why individuals operate in the informal economy are as complex as the definitions of the informal economy highlighted above. The motivations cannot be reduced to a narrow answer: ‘no better choices for work’ or ‘best option available’ (Reynolds et al 2001, 9). In the same vein Godfrey (2011: 234) articulates that participation in the informal economy may be grounded on ‘conscious values-driven criteria’ rather than simple transactions or economic necessity.

Formal / Informal conceptual pair: ‘critique of the idea of informal economy’ by Keith Hart

In his more recent writings Keith Hart (1985, 2005, 2009) [credited with developing the concept of the informal sector as published in Hart, 1973] is more philosophical on what he calls the ‘dialectic of formal and informal economy’. He has also been self-critical of the rise in popularity of the concept of ‘informal sector’ and ‘the idea of an informal economy’ (Hart, 2009)³⁶. Fundamentally and of interest to the conversations on the informal economy, is his attempt to distinguish between two sets of binaries. The first being an external binary of formal and informal economy, and the second being an internal decoupling of informal sector and informal economy. Given the popularity and the extensive use of ‘informal sector’ especially in development and economics discourses,

³⁶ This text does not have page numbers.

Hart's advice appears to be drowned out by the sheer naturalization of 'informal sector' as an appropriate description for the informal sphere.

In this section I will show Keith Hart's attempts to make 'informal sector' redundant by explaining his preference for the concept 'informal economy'. Although my argument may be viewed as trivial and of little consequence, given the massive corpus referring to the 'informal sector', I find the casual interchange between these concepts problematic. By casually interchanging between 'informal sector' and 'informal economy' the implication is that these concepts are regarded as one and the same thing and only subject to the writer's word choice preferences or linguistic novelty.

My view, grounded on Hart's expositions³⁷, is literally that an economic 'sector' and an 'economy' are different. While it may be argued that there has been evolutionary thinking from 'sector' to 'economy', Keith Hart argues that in his 1973 publication, he referred to both 'informal sector' and 'informal economy' but the more appealing concept to the ILO economists was the 'informal sector'. Soon after his conference presentation in 1972, the ILO launched a study on the 'informal sector' in Kenya (see International Labour Office 1973) and 'informal sector' became 'a vogue' of promoting employment creation (Hart, 2005: 8). The continued interchange to this day defies the evolutionary logic, real or implied, from 'informal sector' to 'informal economy.'

This is not to suggest that Hart himself in 1973, was conceptually driving the cause for 'informal economy'. In fact 'informal sector' was a very prominent concept in his paper which included a separate section with a title of the same phrase (see Hart 1973, 68). He reflects that he had to resort to economics jargon, describing such jargon as 'Economese - how to sound like an economist without formal training in the discipline'. He adds a disclaimer, 'I had no ambition to coin a concept, just to insert a particular vision of irregular economic activity into the ongoing debates of professionals in the development industry' (Hart, 2009). In the 1973 article I find that Hart tried hard to sound *Economese* despite his disclaimer. Or perhaps he betrayed the Marxian influence which

³⁷ Mostly through conference papers available at: <https://universitypretoria.academia.edu/KeithHart>

held significant intellectual appeal then. For example, his descriptions of economic lives of the Frafra in Nima, Ghana were prefixed with 'petty';

p. 67. 'petty capitalism'

p. 67. 'petty enterprises'

p. 70. 'petty trading'

I read Hart as experiencing an 'intellectual turn' and then attempting to separate at a conceptual level, the two concepts of 'informal sector' and 'informal economy' which initially he might not have cared/thought much if they constituted any difference. Perhaps the appropriation by positivist science, as highlighted above, may have persuaded his reflections, since he was a trained anthropologist. On the use of the word 'sector' he argues:

Formal and informal appear to be separate entities because of the use of the term 'sector'. This gives the impression that the two exist in different places, like agriculture and manufacturing, whereas both the bureaucracy and its antithesis contain the dialectic within themselves, as well as between them. There is a widespread perception that together they constitute a class war between the bureaucracy and the people (Hart, 2005: 1).

It is important to notice that each time Hart refers to the 'informal sector', it is highlighted by quotation marks, something he does not do when discussing the informal economy:

Forms are necessarily abstract and a lot of social life is left out as a result. The gap may be reduced by naming a variety of practices as an 'informal sector'. They appear to be informal because their forms are largely invisible to the bureaucratic gaze. Mobilizing the informal economy will require a pluralistic approach based on at least acknowledgement of those forms (ibid).

Having dealt with the informal 'sector' versus informal 'economy' binary, I hope this discussion helps illuminate whether these phrases can be interchanged. Below, I turn to how Hart tries to differentiate the formal and informal economy binary at an ontological level. Initially I look at the underlying theoretical persuasion informing his debate.

Binaries and confusion of paired categories

The concept of logocentric thinking which utilises binary opposites comes from Derrida (1978) who views this as part of the western philosophical tradition. Logocentric thinking is characterised as an:

[...] hierarchical binary mode of thinking that, firstly, conceptualises objects/identities as stable, bounded and constituted via negation and secondly, reads the resultant binary structures in a hierarchical manner whereby the first term in any dualistic opposite (the super ordinate) is endowed with positivity and the second term, the subordinate (or subservient) “other” with negativity. The outcome is to establish a relation of opposition and exclusion, rather than similarity and mixture, between the two sides of any dualism and to overlay onto it a normative narrative of “progress” which privileges the super ordinate “us” over the subordinate “other” (Williams et al., 2007: 403).

It is common practice for oppositional comparisons to be made between the formal and informal economy. Herrle and Fokdal (2011) argue that the idea of informality itself has always been in proximity with poverty and the ‘survival economy’. Hart himself talks about the ‘urban poor, unemployed, underemployed, sub-proletariat, unskilled, illiterate, runyonesque³⁸’ characters in his seminal paper (Hart, 1973) in concurrence with the ‘informal sector.’

Samers (2005:875) further argues that informality is imbued with ‘exotic’, ‘mysterious’ properties associated with ‘minorities and immigrants’. The Frafras he studied in Nima were ‘unskilled’ and ‘illiterate’ ‘migrants to the urban areas of Southern Ghana’ (Hart, 1973: 61). So, the study still maintained the anthropological exoticism.

The informal economy is thus constituted as deficit oriented, associated with criminality and largely undesirable elements of society with the opposite being, it is argued or implied, to be true of the formal economy. There is a general perception of the formal being good/‘progressive’ and the informal economy equalling bad/‘regressive’(Williams and Round 2008: 300) in both public and

³⁸ Gangsters

academic discourse. Below is an example which demonstrates how the informal economy is represented as the inferior subordinate of the formal economy (bullets and highlights are mine):

We establish five critical facts about the informal economy.

- First, it is huge, especially in developing countries.
- Second, it has extremely low productivity compared to the formal economy: informal firms are typically small, **inefficient, and run by poorly educated entrepreneurs.**
- Third, although avoidance of taxes and regulations is an important reason for informality, **the productivity of informal firms is too low for them to thrive in the formal sector. Lowering registration costs neither brings many informal firms into the formal sector, nor unleashes economic growth.**
- Fourth, the informal economy is largely disconnected from the formal economy. **Informal firms rarely transition to formality, and continue their existence, often for years or even decades, without much growth or improvement.**
- Fifth, as countries grow and develop, **the informal economy eventually shrinks, and the formal economy comes to dominate economic life** (La Porta and Shleifer, 2014: 110) [bold highlights are mine]

However, in his reflections, Hart does not directly operationalise Derrida's critique of the binary logic although in some cases he applies the critique. For example he interrogates the 'conceptual pair' of formal and informal economy and extends the argument to juxtapose 'the state made economy' and the 'self-organized energies of people' (Hart, 2005: 7;8).

Instead, Hart appropriates Hegel's 'negative dialectic' into what he calls the 'dialectic of complementary unity' which he explains to be 'the blurring or confusion of the paired categories' (ibid, 11). He integrates this with an additional 'dialectic of form' to specify what 'form' is and how it equates to the formal and informal economic arrangements (Hart, 2009). He constitutes 'form' in the following terms:

- a. 'Form' is *the rule* (italics original), an idea of **what ought to be universal in social life**; and for most of the twentieth century the dominant forms have been those of bureaucracy.

- b. Forms are necessarily abstract and **a lot of social life is left out as a result**. This can lead to an attempt **to reduce the gap by creating new forms of abstraction** that incorporate the informal practices for people into the formal model.
- c. Form **is predictable and easily recognised**.
- d. Form is **an idea whose origin lies in the mind'** (Hart 2009³⁹; highlights are mine)

From this conceptualization of 'form', Hart makes the following observations about economic organization;

- a. Formality endows a class of people with **universal qualities**.
- b. The **'formal sector' is likewise an idea, a collection of people, things and activities** but we should not mistake the category for the reality it identifies.
- c. What makes something **'formal' is its conformity with such an idea or rule**.
- d. What makes a dress **'informal' is the absence of a shared code**.
- e. They appear to be informal because their forms are **largely invisible to the bureaucratic gaze** (ibid, highlights are mine).

After casting this dialectic between form and the resulting mental models that constitute reality into formal and informal, Hart makes the conclusion that

- a. There is an 'infinitely recursive' dialectic between bureaucracy and energies of the people (informal alternative).
- b. There is a hierarchy of forms but this hierarchy is not fixed for ever (ibid).

Hart's use of 'complementary unity' and 'form' is an excellent vehicle to obscure the hierarchy and oppositional binary logic because of the interplay between the formal and informal. He gives an example of the bureaucracy (formal) being led by 'men in suits' a style of clothing that was an 'informal alternative' in the 1920s. This conceptualization allows Hart to pick out 'cracks of a rule system' where 'everyone ignores the rules, especially at the top' (Hart, 2012). Instead of dealing with

³⁹ No page numbers in original

the formal and informal as separate and hierarchical, he is able to discuss a 'symbiotic dual urban economy' with 'bidirectional flows and interactions' (Godfrey, 2011: 243).

In a repudiation of the dualism view of the informal being separate from the formal economy, Hart (2009) states '[t]he formal and informal aspects of society are already linked of course, since the idea of an 'informal economy' is entailed by the institutional effort to organize society along formal lines.'

To conclude this section on Keith Hart, I would like to borrow his opinion which I hope to sustain throughout this thesis: 'my motivation was to persuade development economists, from the perspective of my ethnography, to abandon the 'unemployment' model and embrace the idea that there was more going on in the grassroots economy than their bureaucratic imagination allowed for' (Ibid).

Informality as a continuum

The contestation on the utility of the formal and informal binary is anchored in the discomfort with exclusive categories. The idea of 'complementary unity' mentioned in the above section, suggests the viability of complex interactions and the multifaceted nature of economic reality. An anecdote of entrepreneurial complexity is provided by Godfrey (2011: 253) who highlights that 'firms may comply with some regulations by either conscious choice or unconscious omission or firms may choose to comply with none.' Welter et al. (2015: 4) illustrate the picture by further blurring the exclusivity of formal and informal distinction: 'some individuals are registered as individual entrepreneurs and pay all relevant taxes, but trade with illegal (non-certified) products like cheap clothes bought from wholesale Chinese markets.' In a further example they state, '[a]nother set of businesses are legally registered and totally compliant with legal rules, but they may still source some of their resources informally...'

After considering the 'multifaceted and complex' nature of the process of entrepreneurship, Walter et al (ibid) claim 'it can be argued that the distinction between formal and informal is not black and white but rather shades of grey.' They suggest being prudent by thinking of a 'continuum of

informality' rather than 'exclusive categories' (p. 4-5). Herrle and Fokdal (2011: 7 citing Etzold et al. 2009: 4) who define informality 'as a "continuum of interrelated social processes and practices with different degrees and qualities of (in)formality.'" In different terms Webb et al. (2013: 611) acknowledge that 'informality is more continuous than dichotomous.'

If the poles between formal and informal are not exclusive but a continuum, this suggests that the boundaries between these spheres are not only fuzzy but permeable as well. This makes it possible to appreciate that an informal entrepreneur in Harare can have an elaborate, long standing relationship with an established global enterprise in South Korea or Dubai as I will show later in this thesis.

Part 2: Perspectives on Informal Entrepreneurship

In the previous chapter I discussed entrepreneurship as the 'discovery, evaluation and exploitation of opportunities' (Shane, 2000: 4). In this chapter so far, I have discussed the informal economy as those economic opportunities which come as a result of navigation of the boundaries between those activities which are socially acceptable but such activities may not be permissible as explicitly defined by the existing established 'rules of the game' which are found in the laws and regulations. Arguably, entrepreneurship can be said to belong to the Business and Economics fields and informality in Anthropology, Sociology and Development Economics, but they are tied together by the agency of the individual in 'discovery, evaluating and exploit[ing] of opportunities' (ibid) in spheres which are socially acceptable. I therefore turn to the concept of 'Informal entrepreneurship.'

Informal entrepreneurship is a perspective on a specific type of entrepreneurship which so far, only refers to activities within the informal economy. Somewhat closer to dealing directly with informality within established enterprises in the formal sphere Williams (2008b) refers to the 'hidden enterprise culture' a phenomenon which is not exactly the same as 'informal entrepreneurship' but in their more recent writings Williams et al. seem to advance that both formal and informal entrepreneurs have 'hidden enterprise cultures' (Williams and Martinez 2014; Williams and Nadin 2012; Williams 2013).

I would want to highlight that in the literature there is an interchangeable reference to 'informal entrepreneurship' (Fadahunsi 2000; Grant 2013; Gurtoo 2008; Williams 2009; Williams 2013) and 'entrepreneurship in the informal economy' (Webb et al. 2009, 2013, 2014; Welter, Smallbone & Pobol 2015; Williams and Martinez 2014). What is clear is that Justin Webb and partners who tend to be of the 'entrepreneurship in informality' school because of their largely business background, consistently refer to 'entrepreneurship in the informal economy' whereas Colin Williams uses both alternatives as he makes use of both qualitative and quantitative methodologies in his publications. The diversity and orientation of the other authors who use 'informal entrepreneurship' suggest that there is an 'informality school' being made of those in the anthropology and development studies fields. There is very little at present, to suggest that these alternative nomenclatures refer to phenomena or dynamics that are different from each other, it might just be a question of preference. However, the 'entrepreneurship in informality school' tends to advance theoretical analysis, frameworks and concepts. The 'informality school' tends to advance methodological dynamics, resultant empirical and conceptual complexities derived mostly from qualitative data.

However, within the institutional economics school of thought Niklas Elert and Magnus Henrekson (2016: 2014) have been advancing a similar concept they call 'Evasive entrepreneurship' which they describe as follows:

Evasive entrepreneurship is aimed at circumventing formal institutions in order to gain an advantage, facilitate change or exploit an arbitrage opportunity. For instance, in order to avoid transportation market regulations, Uber consistently (and sometimes successfully) argues that it is not a transportation company but a technology company [...] Evasive entrepreneurship always borders on the unlawful, but it is also an underestimated and poorly understood source of innovation in the modern economy (Elert et al. 2016: 2,3).

Owing to their unit of analysis being a formal firm, and the unit of analysis being an 'informal firm' in informal entrepreneurship, I opt only to highlight this concept but not to deal with it directly for now. Fundamentally I believe, however, that the concept of 'evasive entrepreneurship' is a special type of 'informal entrepreneurship' based on peculiarities of highly formalistic developed economies.

Williams and Martinez (2014: 228) identify another special type of informal entrepreneurship they call 'criminal entrepreneurship' and Webb et al. (2009, 495) reference it as 'the renegade economy'. This economy is made up of 'opportunities outside both formal and informal institutional boundaries [and] lack any necessary level of legal support and social acceptability'. 'Dark side' activities such as drug-dealing, robberies, dog fighting syndicates (ibid), human and arms trafficking, pirates are examples of economic activities which are socially illegitimate and are therefore not part of what the informal economy is or at least, what I am concerned with in this study. This is not to suggest that there are no interactions between these various spheres but it is meant to give conceptual clarity bearing in mind the practical proximity and intentional or unintentional interactions between them.

Defining informal entrepreneurship

The use of the phrase informal entrepreneurship has been growing in academic literature and articles with 'informal entrepreneurship' in their title have increasingly been published in recent times. A closer look at the reference to 'informal entrepreneurship' in some articles shows that there are no attempts at all by the writers to clarify what informal entrepreneurship means or what exactly they mean when using the phrase. What seems fashionable is a substitution trend where informal entrepreneurship replaces any other words that might have been used to describe informal economic activities. In the process, conceptual clarity is lost. A typical example is shown in Chikanda and Tawodzera (2017) whose title is *Informal entrepreneurship and the cross border trade between Zimbabwe and South Africa*. 'Informal entrepreneurship' appears over twenty times in the forty-page report but only in the headers of the pages and not in the actual text. The writers make no explicit effort to engage with what they mean by 'informal entrepreneurship'. Probably they assumed it was self-evident. I find this problematic and it does not help in the advancement of embryonic concepts such as informal entrepreneurship.

In trying to define informal entrepreneurship Williams and Nadin (2010, 362) provide a useful reminder that in the mainstream entrepreneurship discourse, any type of entrepreneurship that does not 'conform to the ideal type' of being 'wholesome' and 'virtuous' is 'portrayed as temporary or transient, ignored or simply consigned to the periphery [...]' This may explain why little is known

about informal entrepreneurship. These authors⁴⁰ are the only ones I have come across who have attempted to provide an actual definition of informal entrepreneurship. They define it as ‘encompassing those [**agents/individuals**⁴¹] who are starting a business or own/manage a business who participate in monetary transactions not declared to the state for tax and/or benefit purposes when they should be declared but which are legal in all other respects’ (Williams and Nadin 2014: 3).

Other authors provide an implied meaning of informal entrepreneurship (see Grant 2013: 87) or alternatively resort to the ‘entrepreneurship in informal economy’ literal interpretation through juxtaposing definitions for entrepreneurship and then for the informal economy (see Webb et al. 2013, 600). The agent however in both these schools of thought is the ‘informal entrepreneur.’ To this effect, Webb et al. (2013: 599) unambiguously state ‘[w]e refer to entrepreneurs operating in the informal economy as “informal entrepreneurs” or being characterized by “informality” whereas entrepreneurs operating in the formal economy are referred to as “formal entrepreneurs” or being characterized by “formality.”’

I think the Williams and Nadin definition above is a good starting point and I appreciate the simplicity it provides to defining informal entrepreneurship. I disagree, however, with the logic of making taxation a plimsoll line between formal and informal entrepreneurship because it puts the state’s right to tax economic agents as a given and beyond reproach. The supremacy of tax logic equates to what Herrle and Fokdal (2011, 4) call ‘middle class outsider perspective’ implying, from a developed economy logic and lifestyle perspective, a heightened sense of tax morality is an epitome of responsible citizenship. Whereas from a Zimbabwean *dead economy* perspective, citizens feel they have the democratic right to question and to refuse the state’s right to collect taxes largely out of a progressive erosion of tax accountability by state agents. Moreover, even in developed economies there are debates about the level of tax contribution by the rich. Because of their privileged access to political power and political actors, they can manipulate the governance system

⁴⁰ Informality school

⁴¹ Own highlight

to legitimise, or in some cases evade taxes or get significant tax concessions disproportionate to their large earnings.

I would want to borrow from the concept of *Conversion Entrepreneurship* that I will present in the next chapter in defining informal entrepreneurship. Informal entrepreneurship in my view is a footloose, multimodal enterprise where its complimentary attributes provide it with an agility to extract profit from socially acceptable activities wherever they may exist, that is, from different spheres of exchange. Instead of taxes due to the state being the determining attribute, in this view, it is a complementarity of profit and ability of the enterprise to change its form to suit a profit opportunity. In other words, the 'form' an informal enterprise takes is unstable, temporal and it is shaped by the type and nature of the existing profit opportunities.

Part 3: Informal entrepreneurship in Zimbabwe's *dead economy*

Informal entrepreneurs in Zimbabwe, who in the next chapter I will call *conversion entrepreneurs*, are located differently within the Zimbabwean economy. Location refers to both a sense of place/space they occupy and in terms of their trading identity or commonly referred to as formalization status. Figure 3:1 below positions the informal enterprises in this study within a formal/informal continuum:

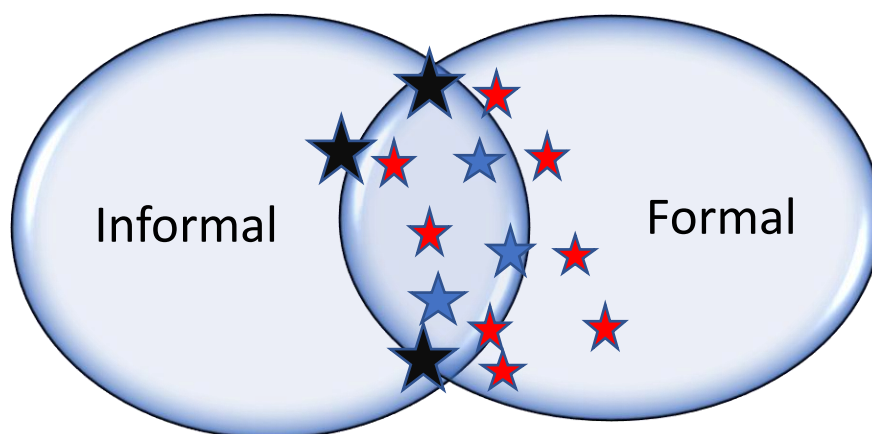
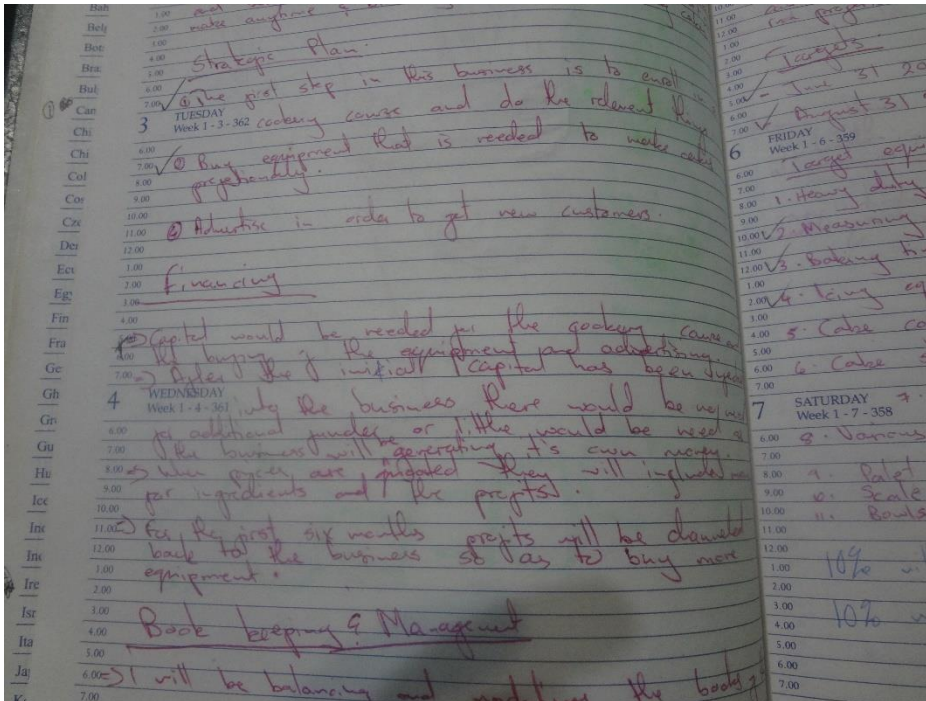


Figure 3:1 Continuum of Study Enterprises

In Figure 3:1, the black stars represent the placement of informal enterprises which were not formally registered at all. Most of their significant activities were personal services although in one

case, a live music band, services were provided to clients within formal spaces such as bars and stadiums. Despite being unregistered, the enterprises resembled formalized enterprises in how they operated. For example, one of the enterprises had a business plan written on 5 January 2006 and updated on 13 June 2009:



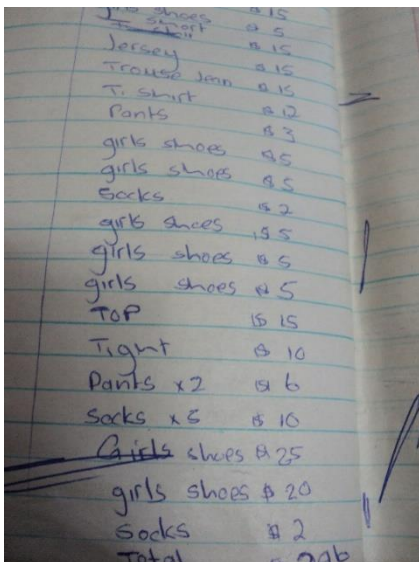
Picture 3:2 Business Plan written 5 January 2006. Source: Participants Diary

In another resemblance to formalized enterprises, this enterprise had a company logo, letterheads and all other relevant enterprise identification documents:

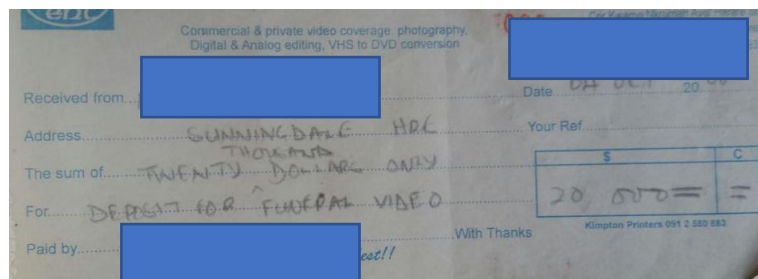


Picture 3:3 Company Logo. Source: Participant

The blue stars are dormant registered enterprises. They had everything a formal business needs to have: a business name; letterheads; receipt books; logos, some form of banking arrangement and employees. But their transactions were 'off the books.' Off the books is used in a literal sense referring to unrecorded transactions hidden from any official scrutiny. Off the books transactions do not mean transactions were not recorded at all by the entrepreneur. In Picture 3:4 are daily sales records:



Jeans	15
short	5
Jersey	15
Trouse Jean	15
T-shirt	15
Pants	12
girls shoes	3
girls shoes	5
girls shoes	5
Socks	2
girls shoes	5
girls shoes	5
girls shoes	5
TOP	15
Tight	10
Pants x2	6
Socks x5	10
Girls shoes	25
girls shoes	20
Socks	2
Total	246



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Address: GUNNINGDALE HRC
THORNTON

Your Ref: [Redacted]

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For: DEPOSIT FOR FUNERAL VIDEO

Paid by: [Redacted] With Thanks

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Klaxton Printers 051 2 582 983

Picture 3:4 Daily sales records by an employee.

Picture 3:5 Client receipt.

Source: Participants

The pictures above show that informal entrepreneurs despite having off the books transactions, did have a system of tracking their transactions although these records were however, hidden from any official inspections. The entrepreneurs had chosen to deformalize their enterprises. By deformalization, they had chosen to maintain the identity of the enterprise but at the same time made the choice not to comply with several enterprise requirements such as tax and banking compliance. Because the law in Zimbabwe requires that every company sends returns to the registrar of companies every year to prove their existence, some of these enterprises may long have been deregistered but that status is not important to the entrepreneurs, their enterprise 'brand'/identity is.

The red star enterprises are formally registered but varied in their compliance and evolutionary trajectory. While the main part of the enterprise may have been tax compliant, the subsidiary was off the books. They were compliant only with transactions that were paid through the banks with

all cash transactions being off the books. Those on the formalization trajectory, that is those that wished to comply, had active book keepers that handled their accounts and the book keepers were engaged as ‘consultants’ which means they were paid according to the specific work and time they performed and not as employees. Those on the deformalization trajectory had stopped using book keepers and they were now averse to compliance.

All the enterprises in this study had a main and subsidiary economic activity. The subsidiary service was handled through off the books cash transactions although at times the income could be used to prop up the main business activities. The main activity was what the entrepreneur was known for - ‘the brand’. It could have been the main skill, like sound equipment repair, baking, graphic designing or any other core business such as selling cell phone accessories. The entrepreneurs in this study tended to be very passionate about what they did, highly skilled and very competitive within the niches they served. Table 3:2 shows the main and subsidiary services of the enterprises in the study:

Main Enterprise Brand/Skill	Subsidiary service
Refrigeration repair	Household electrical gadgets repair
Sound equipment repair/ Sound engineering	Sound equipment hire and training new sound engineers
Graphic designs and printing	Live music concert/ Artist promotion
Events management	Catering and flower arrangement
Metallurgist/ Industrial chemicals	Chemical gold processing
Tailoring	Taxi driver
Baking and Cake decorating	Training new bakers
Catering	Accounting and Book keeping
Cell phone accessories and repair	Mobile Money transactions
Photography and videography	Sound equipment hire/ Reselling imported cars
Branding and staff IDs	Hardware shop
Office waste management	Importation of industrial chemicals and selling office stationery
Selling clothing	Selling chickens and Soft drinks

Table 3:2 Main and subsidiary services of the enterprises

There was a gender divide regarding the places where the businesses operated from. Women owned enterprises operated from home or had a significant home operation that was part of the business process. Where women worked in conjunction with a man, (either a husband or simply a business partner) they tended to have a work space in Harare CBD. Male owned enterprises worked from buildings dotted around the CBD. All the buildings they used had a unique arrangement that made them cheap or accessible. Some of the buildings were owned by loss making state enterprises (refer to National Railways of Zimbabwe: The zombie enterprise incubator) and some had flexible rental instalment arrangements to make them affordable to the entrepreneurs. Places occupied by the male owned enterprises were shared facilities, that is shared buildings or floors, but usually the men occupied their own rooms. Those women who used places in the CBD usually had shared spaces where several different enterprises used the same room. Picture 3:6-9 below show examples of some of the shared facilities:



Picture 3:6 (Left) Shared work space owned by a State Enterprise. Source: Participant

Picture 3:7 (Right) Space owned by 'mulIndia'⁴² Source: Researcher

⁴²'mulIndia' is a local Shona slang referring to a person of Asian origin including non-Indians. Usually an Asian that wears Islamic loose attire is called 'mulIndia'.



Picture 3:8 (Left) Chickens and eggs operation from home. Source: Participant

Picture 3:9 (Right) A shared room in Harare CBD used by female tailors. Source: Participant

In terms of who their clients were, all the enterprises in this study (including the unregistered) had a mixture of large corporates, other small enterprises, churches and individuals. All entrepreneurs tried to get contracts with large corporate enterprises although they also learnt that most of these large enterprises were not efficient in paying their suppliers, especially the smaller ones. They took too much time. Among the large corporates were government departments.⁴³ Entrepreneurs seemed not to worry much if they were owed by the established enterprises as long as they had a regular and predictable process of settling the debt. They appeared more excited by having the large corporates as their referees to other prospective clients - a process I will later discuss which they call *kubelievisa*- an adopted Shona slang taken from the English word believe, meaning to make someone believe you can deliver.

Read together, the schema in Figure 3:1 above shows that the enterprises were clustered around the intersection of the formal and informal spheres of exchange. Being located around the intersection, establishes the intersection of the formal and informal continuum as a sphere of exchange in its own right. It is what happens within this sphere that is yet to be documented and this thesis fills that gap. I seek to carve out the intersection to illustrate that it is worth not just to think of it as a theoretical possibility but to learn about it as a real lived life reality.

⁴³ The government departments cannot be named.

In this section, I have introduced elements of complexity in the lived realities of informal entrepreneurs in Harare by observing:

- their relative position in the formal/ informal continuum,
- the main and subsidiary services concurrence,
- the honeycomb shared spaces, and
- how the established large enterprises become referees for prospective customers.

Motivations of informal entrepreneurs

The reasons for informal entrepreneurs to start their ventures are varied although some writers want to reduce them to 'survivalist' reasons. Definitely, some entrepreneurs only seek survival while others are driven by strong personal interest, values and choice. For some it is a legitimate and logical entry into business. Quotations below by study participants, highlight some of their motivations:

❖ *I really wanted to be my own person doing my own thing.*

❖ *This allows us to have a decent livelihood.*

❖ *For me at the stage it was survival. I had to grow my business for me to survive.*

❖ *I might have considered a job because I needed the money but I didn't want to sink into the rat race where I am running from month end to month end and yet I am not developing who I am.*

❖ *It was a failure to get anything to do. My uncle who co-founded the company has a diploma in journalism. He was supposed to be in journalism industry after getting his diploma but like the poster says, 'where is my job' there was no job for him*

❖ *It was frustration upon frustration ...*

❖ *This is my dream, I want my company to grow.*

Apart from the specific reasons entrepreneurs cited as their motivations, what is more compelling are their narrations of critical circumstances that concretized their decisions about what they

wanted to do. These critical moments created profound meaning, gave clarity or drove a commitment towards initiating an enterprise:

Because of the social side of my life, it made me forget the business side of me. It's sad to say if you are in an abusive relationship, you forget who you are. I was in that situation and I forgot myself. I needed a getaway plan, I couldn't just walk out of my marriage. Yes, I was doing cakes but they couldn't support me on my own with my kids [...] I was going to bake but I needed it to sustain me, so I required to grow it. For me at the stage it was survival. I had to grow my business for me to survive.

There was a girl who got pregnant and eloped to my brother. I was a different person since my childhood. The way he treated her - I was so shocked. This girl was not working and I wondered how she was going to take care of her child. I really don't know where all this came from but hearing the stories around this issue taught me a lesson that I must not jump up and down for other people.

I went upstairs, it was just one floor up. When I got into his office he just started laughing and I asked him 'What's wrong?'

He said, 'So you have decided to go?'

I said 'Yeah, what's your problem?'

He said 'No problem .. but on a serious note what has made you want to go?'

I said 'you know what, this COMPANY [deleted] has taken good care of me but I want to see what's out there'

'Did you get a job?'

'No I didn't get a job'

'So what do you want to do?'

'I want to start my own thing'

'Ok, how about the kids at school, what's going to happen?'

'Everything is set'

'So, do you have a house?'

'Yes I do, more than one'

'What are you thinking of doing?'

I told him, 'You know what, I have a passion in events management, so that's what I want to do'

Let me remind you because I was very conscious about finances. My system was, each time I got paid before I do anything I would change it to forex. When things went really bad, a soldier after getting paid would get (from 'burning' in the parallel market) R200 which was about USD\$20. That's when we were saying things were normal, then. I remember my last salary was the equivalent of US\$5.

The suggestion from the narratives above is that not necessarily does someone need to have a concrete, classifiable reason to go into business but personal circumstances and learning experiences matter. Especially, critical experiences to which the entrepreneur is emotionally attached because it gives him/her a valuable perspective and principles that guide him or her in the formation of the enterprise.

Conclusion

This chapter sought to provide conceptual clarity to the notion of informal entrepreneurship. The notion has been developed from concepts originating from the academic cognates of business studies for entrepreneurship and anthropology for informal economy. Regarding the informal economy, the chapter discussed the hierarchical binaries within the formal/informal conceptual pair. The hierarchy discursively represents the formal economy as progressive and the informal economy as regressive. Through a concept known as 'complementary unity' Keith Hart attempts to blur the differences between the formal and informal economy as symbiotic and bidirectional. The primary arguments have been that there are complex interactions between these economic spheres.

The concept of informal entrepreneurship or entrepreneurship in the informal economy builds on these complex interactions between actors in the formal and informal spheres. Informal enterprises are multimodal and change their form to exploit profit opportunities wherever they exist. The activities of the informal entrepreneurs are socially acceptable and separate from criminal activities

that take place in the renegade economy. The chapter introduced the range and complexity of operations of informal enterprises in Harare by highlighting how they cluster at the intersection of the formal / informal continuum, the main and subsidiary service concurrence and their interactions with established corporates.

The next chapter goes on to further isolate and analyse the operations of these informal entrepreneurs and suggests a specific name for their type of entrepreneurship. The chapter will focus on opportunity exploitation at the intersection of the informality continuum.

Chapter Four

Scoping Conversion Entrepreneurship in Harare

I hold that we must acknowledge that most of the phenomena we study are shaped by human consciousness and purpose. Since social acts are thus not simply 'caused' but 'intended', we must consider these intentions and understandings of actors if we wish to capture the essential contexts of acts.

- Fredrick Barth (1981a: 3).

Introduction

Conversion entrepreneurship is presented in this chapter as part of an analytical argument anchored in interactions embedded in spheres of exchange, or more specifically relevant to this discussion, economic spheres. I will highlight the significant building blocks of the notion of spheres of exchange although the intention is not to present the full breadth of economic and social anthropological models to which the notions originally pertained.

Of interest and applicable to the discussion at hand will be the ethnography *Economic Spheres in Darfur* by Fredrick Barth (1967). I view this work as having extended the analytical utility and dynamism of exchange spheres by moving the model from 'non-monetized exchange circuits' (Piot, 1991: 406) to a 'cash sphere' (Barth, 1967: 164) through his introduction of an 'entrepreneur' as an innovative agent. I will discuss exchange 'conversions' by 'ambitious men' (Bohannan, 1955: 64) between spheres as reformulated by Fredrick Barth, as an important insight and contribution that helps in understanding economic behaviour in a contemporary context in Harare. I will use these notions as a foundation on which I will suggest *conversion entrepreneurship* as encapsulating a specific type of informal entrepreneurship in a *dead economy* in Harare.

Based on an analysis of prosaic, everyday profit-oriented practices, this chapter uses the actual colloquial Shona language lexicon as used by entrepreneurs to present the different transactions that collapse contemporary notions of exclusive economic spheres in the formal and informal

economies. If through reading the above, or the totality of this work or any other work on economic informality there is a suggestion that the differences between the informal and formal economic spheres are a clear cut, black or white split, then, this chapter will demonstrate that the lived realities of *conversion entrepreneurs* in Harare contradict this view and show the complexities and messiness of their everyday experiences.

This chapter provides initial answers to two of the research questions for this thesis:

- How do informal entrepreneurs navigate insecurities, opportunities, stresses and choices which confront them in their economic life?
- How do informal entrepreneurs construct strategies (resilience/adaptive capacity), specializations and social identities necessary for economic survival?

Background: economic spheres, Barth's entrepreneur and conversion

Spheres of exchange are 'a classic anthropological topic' offered as 'standard fare in anthropology courses' (Sillitoe, 2006: 1). Sillitoe describes spheres of exchange as forming a part of the typical 'anthropological exotica' (ibid) concerned with interactions in 'acephalous order' and 'stateless political economies' (ibid: 3). Indeed, ethnographies of spheres of exchange have been written about the Tiv of Nigeria, the Fur of Sudan, the Kabre of Togo, Tikopia of Melanesia, Siane in New Guinea, to name a few. Sillitoe claims spheres of exchange as known to him were 'predominantly Pacific' where 'interpretation offered draws heavily on New Guinea' although its applicability has also been realized 'among East African pastoralists' (ibid: 2). Piot (1991: 405) opposes this by pointing to Bohannan (1955: 1959) as 'powerful and influential within anthropology' whose model of spheres of exchange was then applied outside Africa, especially in Melanesia in the Pacific.

A classical definition of spheres of exchange

Spheres of exchange

are an arrangement where material objects are assigned to different spheres for transactional purposes. People freely exchange items within the same spheres and readily calculate their comparative values. But things in different spheres are not immediately

exchangeable against one another, such that between spheres there is no ready conversion (Bohannan and Dalton 1962 in Sillitoe, 2006: 1).

In this formulation, '[e]ach sphere is a different universe of objects. A different set of moral values and different behaviour are to be found in each sphere' (Bohannan and Dalton, 1968 in Sillitoe, 2006: 3). In other words, exchanges take place in 'ranked categories' (Piot, 1991: 406) and the actual categories vary in number depending on context. For the Tiv of Nigeria for example, three discrete categories of spheres were identified, consisting of the lower subsistence sphere (food, pots, agricultural tools, etc.); middle sphere of prestige items (cows, cloth, slaves, medicine, etc.) and the top sphere of 'dependent persons' (Piot, 1991: 4) with women and children exchanged for purposes of marriage (Piot, 1991). Additional characteristics of those spheres identified, included: each sphere was a 'tightly sealed' category; and exchanges within each sphere were called 'conveyances' (ibid: 406). In cases where there were 'ambitious men' who sought to convert food into prestige items or 'prestige items into dependents – wives and children' (Piot, 1991: 3), the exchanges between spheres were called 'conversions' and were regarded as 'morally-charged', as exchanges were 'morally' expected to only take place within a specific sphere (ibid).

Fredrick Barth's engagement with spheres of exchange

Reflecting on his 'anthropological contributions', Fredrick Barth (1981: 2) criticises the practices in anthropology 'in the 1950s' by observing that anthropology was 'seriously crippled by an inattention to fundamental aspects of people's lives [...] the incongruity between varying interests and various levels of collectivity.' Anthropological theorisation, he observes, 'mainly flourishes through the inappropriate application of considerations of purpose and utility to the macro-level of aggregate systems, rather than the micro-level of decision-making units' (ibid: 7). He claims that much of his writing 'consequently focused on the task of developing a perspective on the subjective and goal-pursuing actor' (ibid: 2). The epigraph to this chapter is taken from this thinking which draws attention to 'human consciousness and purpose' as they unfold in different social phenomena and their associated contexts. In further focusing on the actors, he emphasises:

[...] the need to understand behaviour *simultaneously* [italics original] in two, differently constituted, contexts. One is the semiotic one, where strings of events are shaped by actors so

as to embody meanings and transmit messages and thus reflect the rules and constraints of codification. But the same events also enter into the material world of causes and effects, both because acts have consequences and because persons must relate to others who also cause things to happen. This later context forces actors to consider the instrumentality of acts, in ways which reflect both the constraints of knowledge and value, and in the pragmatics of cooperation and competition (Barth, 1981a: 3).

I underscore these thoughts by Fredrick Barth for two reasons. Firstly, these reflections help to understand how he approaches phenomena epistemologically such as spheres of exchange. Secondly, these reflections connect to the previous discussion on structuration presented in Conceptualizing Opportunity using Structuration theory in Chapter Two which clarified the relationship between agency and structure. In my view, this is similar to Barth's underlying epistemological persuasion noted here.

In breaking from his 'anthropological colleagues' who 'eliminate by exclusion this subjectivity of human actors' (ibid), Barth makes central to his work 'actors' strategies of instrumentality and the aggregate social consequences of such strategies' (ibid) which he calls 'egocentric epistemologies' (ibid: 4). It is from this perspective that Barth pursues conversion practices within the spheres of exchange. In previous writings attention to such practices, if not under-theorised, were 'morally-charged', hence not fully explored.

Economic spheres and Barth's entrepreneur

Barth introduces 'economic spheres' (Barth, 1981b: 163) to the general notion of spheres of exchange which takes into account the use of a 'monetary medium'. In his contributions to the study of social activities, Barth is informed by a desire to 'pursue the implications of transaction as a process'. He thus encourages anthropologists to 'look closely at social activities' instead of imposing 'analyst's constructs' or 'canons of judgements which people impose on things and actions' (Barth, 1981c: 49). In his evaluation of spheres of exchange in a 'primitive economy', Barth (1981b: 55) begins from Bohannan and Dalton's (1962) definition (see above) but instead of accepting the boundaries of spheres as absolute or 'a universe', he notes that exchanges between spheres

(conversions) *'are made* infrequent, difficult, or impossible through *various restrictions* on such transactions' [italics mine]. Therefore, Barth engages with the notion of spheres of exchange by taking interest in the inter sphere exchanges, in other words, the transactions between spheres.

What is significant in the italicized words above is how Barth focuses on the difficulty of conversion as a frontier of social disparity and yet simultaneously ushers in the discussion questions on agency and structure interactions. He specifies both the role of agent and the frontier of disparity by asking, 'do transactions fail to take place where values do not make goods comparable, [conventional understanding of discrete spheres] or is it the failure of transactions which explains the lack of consistency in values?' [. Contextually, Barth had noted an extensive use of 'all-purpose money' (Sillitoe: 2006: 2) or the 'cash sphere' (Barth, 1981b: 164) in the Mountain Fur economy of Darfur. He thus elucidates the idea that in the classical sense of exchanges in spheres, money tended to 'rupture the insulation of spheres' and 'upset' associated social hierarchies (ibid).

Barth's significant contribution to the understanding of economic spheres is about paying attention to the agent, the entrepreneur⁴⁴. He defines the entrepreneur as 'involved in the management of an undertaking, he is an innovator, and he seeks profit [...] Since he is recognized as seeking profit [...] all his relations as an entrepreneur will be transactional' (ibid, 55). By giving agency to the entrepreneur, that is, focussing on the ability of the individual actions of the economic agent to make a difference, Barth is better able to engage with the micro-process of conversion. Although conversion was previously conducted by 'ambitious men' (Bohannan, 1955), the description itself implies some element of rejection. Conversion by 'ambitious men' was also regarded as an infringement on the egalitarian distributions of resources in the insulated spheres of exchange.

⁴⁴ It is remarkable that even in analysing 'primitive' / 'stateless' economies as was the mainstream thinking at the time, Barth was referring to these economic actors specifically as 'entrepreneurs' a term which to this day as shown in this thesis, refers to people with special rarefied attributes (see Chapter Two: Critique of entrepreneurship: An 'empty signifier').

Barth's 'conversion entrepreneur'

Barth's entrepreneur is an innovative one⁴⁵. He is innovative by 'being in multiple transactions and that he initiates new activities'. As part of innovation, the entrepreneur 'engages himself and others in interchanges of some goods and services which were *previously unconnected* as reciprocals in transactions' [italics mine] (Barth, 1981c: 56). In Barth's observations, entrepreneurship 'tends to make a *bridge* between what was before separated' [italics mine]. Barth further elaborates on bridging:

The successful entrepreneur bridges this barrier by designing a new type of transaction, one which circumvents or otherwise reduces the costs of the conversion and thus makes it possible to exploit the disparity of value to make profit. Such a bridge will effect a new pattern of flow of value, and through market mechanisms should lead to a progressive adjustment and 'correction' of valuations (ibid).

Barth's entrepreneur is not innovative just for the sake of it or by incidentally being involved in multiple transactions, but '[t]he entrepreneur seeks profit' (ibid). Barth's entrepreneur notices the differences in valuations where profit lies:

[...] where this disparity has been maintained because there are no bridging transactions. Such disparities can persist where the goods in question belong to different spheres, and are separated by barriers to conversion of values - barriers of cost imposed on such conversions through available modes of trade and production, or sanctions of shame or punishment (ibid).

Inherently, an entrepreneur, according to Barth, aims at conversion between economic spheres. Conversion is motivated by the desire for profit, which in turn inspires innovative bridging transactions between economic spheres. It is from this logic in Barth's discussion of entrepreneurs that I derive the notion of a *conversion entrepreneur*. I have traced this development of the concept for the obvious reason that I wish to adapt this thinking to the informal entrepreneurship contexts

⁴⁵ It is equally remarkable that Barth and Keith Hart did their fieldwork almost at the same time in West Africa in the late 1960s. Barth saw an innovative entrepreneur in rural Darfur and Hart saw a 'petty trader' in urban Nima.

in Harare. The analytical parallel between Barth's conversion entrepreneur and the one I wish to suggest should be kept in mind.

Conversion entrepreneurship in Harare

My contention is that conversion entrepreneurship, reconceptualised in the context of formal/informal economic exchanges, is present, if not widespread in Harare. Formal and informal economies can be conceived of as analogous to economic spheres. This allows for the identification of 'conversion' processes and the innovative 'bridging' transactions involved. To illustrate conversion entrepreneurship in Harare, I will start by engaging with the empirical data below, followed by a theoretical reflection.

Conversion, broadly understood using Barth as interchanges of goods and services through new transactions or circumventing established boundaries to gain profit, is commonplace in the public domain in Zimbabwe. Conversion stories are not out of the ordinary for many Zimbabweans, the lacuna being that there has not been any effort, to my knowledge, to delimit and engage with this type of entrepreneurship. For example, in a personal narrative on her entrepreneurial journey outlined in an article titled *Zimbabwe's richest woman: Divine Ndhlukula*⁴⁶, provides this detail:

With next to nothing in capital and no security background, just armed with passion and determination to succeed in a hitherto male area, *SECURICO was founded in December 1998 in the cottage of my small home with four employees. I set up operations in December 1998 and the company was formally incorporated in 2000*⁴⁷ (Italics mine).

Stated differently, Zimbabwe's richest woman operated a non-legally established enterprise between December 1998 and 2000, located behind her house in her servants' quarters. For those two years, Ms Ndhlukula was a conversion entrepreneur who, most likely, conducted multiple

⁴⁶ The article does not have an author, I suspect it was taken from another website most likely the Chamber Trade: Sweden which has its logo on her picture. The narrative is widely shared in entrepreneurial circles.

⁴⁷ Zimbabwe's Richest Woman: Divine Ndhlukula - Zimbabwe Today, 2014.

bridging transactions between the formal and informal economic spheres. It is conceivable that by setting up her enterprise behind her house in her cottage, several established institutional rules were flouted. For example, the City of Harare regulations require that anyone should file a change of land use application if one intends to run a business in an area designated as residential. It is obvious from the narrative that these regulations were not followed, at least in those two years, yet operations for the business were already 'set up' with four employees.

From reading the entire narrative, a reader would understand that Ms Ndhlukula had run several other enterprises before, which she describes as 'running around':

While I was working at these places [as an employee in big insurance companies], I was always running around doing some small business on the side – I was ordering clothes from Harare factories and selling them to my colleagues at work (ibid).

This is a further illustration of conversion taking place when someone is a fulltime employee but is simultaneously engaging in 'running around ... on the side' as well as using colleagues as a market. I am not casting aspersions on Ms Ndhlukula, but rather, I am re-interpreting and redeploying her own entrepreneurial history. These are examples of micro-processes, which Barth calls 'interchanges' which bridge or circumvent institutional boundaries. In the bigger picture of where Ms Ndhlukula is today, it can be argued that this illustrates that conversion may be temporal.

In another example, taken from a well-established industry of urban transportation, the taxi industry, Cornelius Tichagwa (2016: 92–3) writes:

The operators explained that most people *used the illegal taxi business as a stepping stone to operating a properly licensed commuter omnibus or taxi business; others start another business which is not in the transportation field.* They pass on the illegal taxi business to a family member or sell the vehicle to other interested parties. In short, *while particular drivers or owners move out, the illegal taxi business continues under a new operator.* This shows that while individual operators may opt out of the operation, the business model will persist (italics mine).

Without necessarily subscribing to what appears a fetish of illegality⁴⁸ in the descriptions of the taxi operations, the above example illustrates subtle conversions that take place in the inter-sphere interactions. One business can be used as a 'stepping stone' into another economic sector yet the business model that facilitated the initial capital accumulation 'persists' among family members and various other actors involved. Chances are, even if an entrepreneur may be considered to have 'moved on' to 'properly licensed' operations, if the 'illegal' enterprise remains open and viable within the family or network of friends, bridging transactions will happen between these actors hence the stealth and subtlety of conversion entrepreneurship. This example highlights the limitations and probably the folly of imposing moral standards of legality and illegality as a blunt tool for analysing informal economic interactions. It conceals instead of helping to reveal different economic relationships and rationalisations.

Formal and Informal economies as economic spheres

In the previous chapter I argued that the informal economy must be regarded as a continuum and not as a discreet sector, unrelated to the formal economy. Yet in the operationalisation of economic spheres there is an underlying 'discreet sphere' assumption. To clarify this possible contradiction, it must be accepted that whether empirically or theoretically, boundaries do exist although social agents may try to circumvent or blur them. Boundaries such as those separating the formal and informal economy or economic spheres are based upon social sanctions (Barth, 1981), 'values, moral beliefs, and different principles of exchange' (Robben, 1984: 127). It is these institutional barriers that conversion entrepreneurs seek to circumvent. Although through structuration processes boundaries and institutions may change, this does not mean the boundaries themselves, stop existing.

I want to submit from the foregoing discussion that the formal and informal economies can be conceived of as economic spheres. The conceptualization of the formal/informal economy should then be recognised as having attributes similar to those of economic spheres discussed above. In

⁴⁸ There are many references to 'illegal' in the paper.

the table below, I juxtapose some of these attributes drawn from the preceding discussions in this thesis:

	Economic spheres	Informality
Ranked categories	Lower subsistence sphere; middle prestige sphere and 'kula' wealth sphere (ceremonial exchange) ⁴⁹	Dominant formal sector and undesirable, marginal informal sector
Types of exchange products	Physical objects, women and children.	'petty commodities', 'petty trade', 'petty capitalism'
Research context	Pacific and West Africa (seminal work Bohannan, 1955, Tiv of Nigeria)	Developing countries (seminal work Hart, 1973, Frafra of Ghana, West Africa).
Type of economy	Acephalous/ Stateless	Third world/ Developing
Discrete categories	Spheres	Sectors
Bridging of spheres	Conversions	Continuum
Purpose of exchange	'egalitarian distribution of personal resources'	Survivalism- social end to support family and standard of living
Social phenomenon	'Primitive' economic system	Marginal, residual economic system
Opinion on entrepreneur	'morally charged'- socially questionable; 'ambitious men'	Illegal, necessity entrepreneur.
Embeddedness	Culturally embedded	Economically disembedded

Table 4:1 Spheres of exchange and informality juxtaposed.

Conversion interactions

The interactions detailed in this section are simple everyday activities of the participants in this study. I use both observations and an ethnographic ear (Clifford, 1986) to identify the vocabulary used to describe the varied activities they engage in. It is second nature for entrepreneurs to engage in the various transactions detailed below. What is interesting to this researcher, is that there is a corpus of Shona colloquial vocabulary or improvised slang words to describe particular economic transactions. Their wide use reflects a larger shared meaning system. The section tries to make the

⁴⁹ Sillitoe, 2006:5.

everyday reality speak for itself in a polyvocal (ibid) manner where participants help to co-produce the characteristics and practices of conversion entrepreneurship in their own words. It must be remembered that the narratives are derived from pictures that were produced and provided by the participants themselves. For them, beginning to explore the various issues detailed below, the visuals explained and spoke to specific transactions. Therefore, the development of the narratives must be understood to be participant led.

Kubelievisa

I had my first encounter with the expression *kubelievisa* when I overheard a lady talking about a man who was courting her and how much he tried *kubelievisa* - tried to make her believe his claims were true. I then encountered the same word in my discussions with some study participants who were trying to describe how much they had tried to lure a client through *kubelievisa*. I later figured out that *kubelievisa* can apply in any social context where some negotiation is taking place or where one person is trying hard to make a good impression. With conversion entrepreneurs, *kubelievisa* is part and parcel of what they do every day to keep their enterprises open. The *kubelievisa* strategy comes with a set of skills to lead potential clients to a favourable decision and usually these skills are relational.

Kubelievisa made me realise that there was an emergent set of Shona colloquial words that embody various aspects of economic activities. I deploy this lexicon to help illustrate the strategies and processes of conversion. Below is a narrative by a participant exemplifying the process of *Kubelievisa*:

*When I was introduced to this client, they called me and asked me if I could remove zinc effluent and I confidently said YES! I asked him if I could call him back. I lied that I was talking to a client and couldn't hear him properly. My instinct just told me to phone a guy I knew from [*deleted] and ask him about zinc.*

He referred me to another guy who knew about zinc and yet the client was waiting for my call. He told me about the need to neutralise it and making tests at the lab and getting environmental certificates ... such kind of things. Then I called him [client] and asked if their

zinc was neutralised or not and then he thought I knew what I was doing. He said it wasn't neutralised and asked me if I could get someone who could neutralise it. He invited me for an interview on site.

This entrepreneur has no effluent management training but still tries to break into this market. The entrepreneur leverages skills found within the network of friends and channelled through a *kubelievisa* set of skills: being seen to be busy with other clients, sounding knowledgeable about effluent management and being confident.

MuLegit (being legitimate)

Being *legit* is somewhat related and incremental to *kubelievisa*. It is about impressions that a potential client has on the conversion entrepreneur. Whereas *kubelievisa* are claims made by the entrepreneur to convince someone they can deliver, being *legit* requires some evidence beyond verbal claims. Being *legit* means, one has delivered on their promise before and can be backed up with collaborative evidence or as in the case below, an enterprise has the necessary paper work to be regarded as a legitimate enterprise.

The thing is we have been losing some business we were trying to get. Some clients willing to support us through their companies would come to us and say, 'so how can we give you business when you are not tax registered or unknown ... The issue is the paper work may get rejected in the payment system where they will ask, 'where did you get these guys, couldn't you find people who are 'legit'. Of course, you will be thinking we are 'legit' but you would not even have thought about registering a company.

Being *legit* does not require a business to be fully formalised. Being *legit* requires that an entrepreneur is aware and has in place all the necessary requirements needed for further vetting or for payments to smoothly go through stringent systems. The method of meeting these requirements depends on what exactly the entrepreneur wants to achieve with that specific transaction:

*I have come up with invoices and quotation forms where I have written '*Robert Nyakuwa' Trading As *Maties Private Limited' (*altered). I did them on my own, on my computer and I*

included my personal banking details. So, if you put 'Trading As' its fine you can add your personal details.

Bearing in mind that if an entrepreneur pulls through one transaction with an established enterprise, that can be used as a future reference. Taking care of these details allows enterprises to remain in the conversion zone without necessarily becoming fully formal. Having transactions with established enterprises is just one of the many conversion opportunities open to an entrepreneur. A conversion enterprise may have a company name with the necessary logos, quotation and invoice paperwork but just serving as a *legit* veneer. The glossy surface details shift to personal details of the entrepreneur or a relative's details once they go in the formal systems. In consequence, this does not follow in a strict sense the requirement for an enterprise to be a legal person, meaning, for it to be legally liable in its own right.

I discovered that these organizations don't want to pay you cash, they would rather transfer the money into a bank account. I used to have a business bank account but it has now become dormant so I can't use it any more. I opened my personal bank account and my company is the source of funds.

In other words, being *legit* is an attempt at formalizing some aspects of the conversion enterprise. In addition, the purpose of looking or being *legit* is to attract the interest of large enterprises. Despite efforts to be or look *legit*, the same entrepreneurs, where convenient, use *kubhosh* (see explanation below) strategies which are off the books transactions. Being *legit*, in the sense above, is contextual and deployed to achieve a special type of value flow.

Kutora mari (to collect money)

*We don't have a promoter's license but **we pay something to the police so that they don't give us lots of problems.** At times when the National Arts [Council of Zimbabwe] people come they will stop the show from taking place if you don't have a promoter's license. This is **why we prefer going out of town** where the National Arts people don't usually come. Usually when you write '**community entertainment**' on the posters, they are not a problem if you have police clearance, but if you write '*ARTS Commercial Promotions'[*altered] you will definitely require a promoter's license. With community entertainment, we hide behind*

saying we are **'ghetto yutes' from this area** and we just want to do our function and yet **'tinenge tichinhonga mari'** (we will be picking up money) [my emphasis].

Kutora mari is closely associated with another word *kufaya*⁵⁰ which captures the vibrancy of an economic activity. Both *kutora mari* and *kufaya* refer to the profitability of a venture because one cannot 'collect the money' (*kutora mari*) if the activity is not vibrant (*kufaya*). In the above narrative, the entrepreneur demonstrates some conversion strategies. He exemplifies:

- 1) The new acceptable normality of 'paying something' to the police to get 'a police clearance' to ensure their commercial activity is not interrupted.
- 2) Conversion spheres have a spatial dimension. Going out into the smaller towns creates conversion opportunities far away from the reach of some interested state institutions such as the National Arts Council.
- 3) The entrepreneur also demonstrates that playing around with buzzwords can be profitable. Therefore 'community' is more tolerable than 'commercial'. Alternatively, it is cheaper to be seen to be doing 'community entertainment' than it is to be in a business of commercial arts promotions.
- 4) The entrepreneur can play into stereotypes. *Ghetto yutes* refers to the unemployed youths from the neglected poor urban townships. Maybe *ghetto yutes* invokes some sense of guilt or youth helplessness but behind that image is a conversion strategy for profit *tinenge tichitona mari* (we will be collecting the cash). The conversion transaction can go through the relevant state institutions such as the police and local municipality without intense scrutiny in the name of helping *ghetto yutes*.

Kukorokoza (trying this and that)

There are two senses in which *kukorokoza* is used. The first sense is the noun form, *makorokoza*. *Makorokoza* is a pejorative reference to gold panners who have a reputation for illegally mining gold from undesignated places like rivers and disused mine shafts. They are also known for living a

⁵⁰ It is a direct translation from the English word 'firing' or from fire as a symbol for life. This symbolism is popular in Zimbabwe because many young people follow reggae music and reggae artist Capleton, who has been to Zimbabwe on several occasions, uses fire as his slogan.

carefree life after receiving windfalls from their mining efforts. The original reference of the word pertained to this group.

The second sense is a verb, *kukorokoza*. The generic colloquial reference is to any effort attempting to make a profit usually from doing several different things. This is the same practice Ms Ndhlukula (above) referred to as ‘running around’. Only one of the participants identified himself as ‘*mukorokoza*’ (*singular-noun*) because he was directly involved with the actual *makorokoza* (*plural*) in his mining activities. The rest use the verb form *kukorokoza* in reference to their subsidiary activities. It is noteworthy that entrepreneurs did not refer to their main entrepreneurial activities as *kukorokoza* but only their subsidiary efforts. The primary entrepreneurial activity was referred to as *kubasa kwangu* (my work). The quotation below contains a reference to *makorokoza* as a noun:

Initially it was just a desire to diversify - I asked myself if these ‘makorokoza’ guys are doing this - most of these miners do not have the technical know-how I have and they were buying chemicals from me. This aroused my interest.

*Processing of [*deleted] is something that is very viable. If you invest something like US\$4000 you are guaranteed of making another US\$4000 as long as you are diligent in sampling and testing your [*deleted]. You can make 100% to 200% profit in some cases.*

The following quotations are an illustration of *kukorokoza*, the practice:

I have also diversified into other small businesses because our job is a unique job, you get to know a lot of stuff. Clients come in and you share information.

Chemicals ‘kwaifaya’ (vibrant). With stationery business, there were just too many players involved in it. For you to supply schools or government departments that niche has been in existence for a very long time and they require a lot of paperwork.

I once tried buying and selling, it was fine but it doesn’t have a lot of money. I used to import cars from Beitbridge (Musina-South Africa) you can just put US\$300-US\$400 as profit and at times as little as US\$200.

Kukorokoza as a conversion strategy highlights an aspiration to diversify risk and profit sources by engaging in subsidiary activities. There is an effort to spread entrepreneurial efforts into many other areas possibly resulting in *kutora mari* (profit) or in a loss *kunyura* (drowning). What is notable about

the examples referenced above as *kukorokoza* are that they are over traded areas such as photocopying, importing second hand cars and selling stationery. Entrepreneurs are looking for additional profit opportunities to augment their already existing enterprises. They venture into enterprises that are not very demanding in terms of their time and resources from their main enterprise. All the entrepreneurs in the study have had subsidiary ventures in which they have ‘drowned’ and they do not particularly feel emotional about it as compared to the visible attachment they have with *kubasa kwangu* (my work). Because of this hierarchy in priorities, their focus and determination in *kukorokoza* is lesser than towards their ‘Brand’.

Kubhosha: Information asymmetry

The use of information asymmetry *kubhosha* as a strategy for conversion is captured in a Zimbabwean urban culture, ‘ZimDancehall⁵¹’ song called *maSuspects* [suspects] by an artist called Killer T. It is through listening to this song that I became aware of the expression *kubhosha*. As can be followed from the lyrics in Table 4:2 below, *kubhosha* is associated with an economic transaction where one actor is not aware that they are being deceived or making a decision not in their best interests. This song is among the popular songs in Zimbabwean entertainment and you could often hear it blazing from car radios, public taxis and it received generous air play on national radio stations. I insert parts of the song lyrics below, not so much due to its popularity but because it helps to chronicle and capture the essence of what *kubhosha* means in the lives of ordinary urban Zimbabweans.

Original Shona lyrics	My translation
<i>Vapfanha vacho vabhosha masuspects</i>	The young ones can ‘Bhosh’/trick unwitting suspects
<i>Havana basa unosevenza kuGovernment</i>	They don’t care even if you work for the government
<i>Vanongorova nechidhuura havatarise face</i>	They will hit you with a fake without caring who you are,
<i>Sanike mwedzi wakupera vasina yerent</i>	Especially towards end of month when they don’t have money for rent.

⁵¹ ZimDancehall is a contemporary urban music genre in Zimbabwe that takes after dancehall music from Jamaica.

<i>Vamwe officer vakapiwa chiphone chakafa</i>	One police officer was given a faulty cell phone,
<i>Havana kuireader, vakanga vakatsva,</i>	He didn't notice it, he was broke,
<i>Pavakada kudzoka kunoyi recover,</i>	When he came back to recover his money,
<i>Yanga yava too late</i>	It was too late,
<i>Patsoro Vakanga vadzva.</i>	He got the game wrong.
<i>Vapfana vekughetto vanovhura maChapter,</i>	The young ones from the ghetto open new Chapters,
<i>Panyaya dzekuBhoshha vatori nedata.</i>	When it comes to 'Bhosh'/tricks, they are intelligent
<i>Akapiwawo jecha ndemumwewo doctor,</i>	Sand, was also given to a gullible doctor,
<i>Akatenga cement, akapihwa madota,</i>	He bought cement, but was given ash,
<i>Same, same, vamwe mhamha vakazofenda,</i>	Same thing happened to a certain woman who fainted,
<i>Vakarohwa nezvidhuura zvembewu yakapendwa</i>	She was hit with fake painted seeds.
<i>Vakarohwa neBhosh havana kuzvikheta,</i>	She was hit by a 'Bhosh'/trick, she couldn't read it.
<i>Murume wavo akazvireader, akabva aneta.</i>	When her husband realised it, he was powerless.
<i>Airtime unopiwa kana ineCutex,</i>	You can be given an [cell] airtime card with Cutex ⁵²
<i>Akadhibha unogona kurohwa chadonha,</i>	If you are foolish you can play a conman's game.
<i>Usadhibhe,</i>	Don't be foolish,
<i>kana ZED unotambidzwa vat.</i>	Even if you want [cheap beer] ZED, you will be given water,
<i>Apfanha vacho vakapikira kufa vachibhoshha,</i>	These young men have sworn to die tricking people,
<i>Gunman, akazoswera achituka vulgar,</i>	A soldier ended up shouting vulgar,
<i>Akatenga fertilizer akapiwa bulgur,</i>	He bought fertilizer but received bulgur ⁵³
<i>Zvakanaka pasina kumbo doubter,</i>	Smoothly he didn't even doubt it,

⁵² Brand for nail polish.

⁵³ Donor provided drought relief food.

<i>Apfanha vacho vanobhoshha</i>	These young ones can 'bhosh'/ trick
<i>kana neni ndakuvadoubter</i>	Even I cannot feel safe.

Table 4:2 Snippets of lyrics of song 'maSuspects'. Artist: Killer T. Source: Youtube⁵⁴

Unusual as it might seem, it is from listening to this song that I could work out the meaning of *kubhoshha* and understand associated conversion practices by entrepreneurs. For example, one participant stated:

If I buy flowers for US\$10 and if I arrange them nicely I can sell them for \$50. It also depends to whom you are selling them. If you are selling to 'Museyamwa',⁵⁵ I can sell for US\$15 to US\$25, to companies I can sell for \$50.

In this case, the same bouquet of flowers has different prices depending on who the buyer is. There is a locally accepted institutional dichotomy in perceived ability to pay between a 'company' and *Museyamwa*, hence different prices for the same product or service. In the national context for example, the state-owned Zimbabwe Broadcasting Corporation (ZBC) empowered by national legislation, charges different fees for vehicle radio licenses depending on vehicle ownership. A 'company owned vehicle' is charged US\$30 and US\$10 for a 'private owned' (individual) vehicle. Personally, I could not get a place for my son to enrol in a certain school because I had indicated I was going to pay school fees on my own and not by 'my employer.' The school claims they 'reserve places for companies' without any sense of irony.

An enterprise model can be built around *kubhoshha*. Profits are sustained as long as there is information asymmetry between the entrepreneur and the client:

We used to sub-contract all the work. Our role was just to advertise that we printed posters

⁵⁴ You tube link: <https://www.youtube.com/watch?v=u3ejbCYqdX0>.

⁵⁵ Museyamwa is a Shona totem which is usually used pejoratively to refer to black business people who are perceived not to know how to run businesses properly. I am not aware how exactly the 'Museyanwa' totem resulted in having such an association.

*and when we got the job we would then subcontract everything. We only calculated how much the whole process costs ... **We were simply middle men, if you gave us a job and it cost US\$50 we would put a mark up and say it cost US\$80. People didn't know how we were doing it (emphasis is mine).***

Furthermore, some asymmetric opportunities are created where clients are unable to do mundane activities such as searching for pictures on the internet. Even the song above that glorifies *kubhosh* warns *Usadhibhe*, meaning do not make yourself easily susceptible to *kubhosh* opportunities. The fashion designs below were downloaded from a simple Google search on the internet and then sold for thirty cents a page. To safeguard his interests, the conversion entrepreneur does not easily share with his clients where and how exactly they can get the designs. If anything, they mystify the process as difficult or technically challenging requiring special skills. Simultaneously, the entrepreneur ensures that he finds quality but cheaper printers in town to make the images easily sell themselves by drawing attention to the striking pictures and away from where they might have originated.



Picture 4:1 Fashion designs downloaded from the internet for onward selling at 30 cents/page.

Source: Participant

Similarly, in the purchasing of software for electronic gadgets on the internet, conversion entrepreneurs have a way to create profit opportunities. Even with clients that are perceived to be

educated and discerning, where a skills and information asymmetry cavity exists, a *kubhosh* opportunity is created:

When WhatsApp started it was being sold on iPhone at US\$1.99 then 99 cents and a lot of people didn't know how to buy it or had the accounts to be able to buy it. We had accounts that would allow us to buy such software, even up to this day, it is not easy to get an Apple account in Zimbabwe. We used to benefit from that and even now we are benefiting.

Although *kubhosh* appears to be outright trickery, as is clear from the song, the examples above show the sophistication and subtleties involved, usually in combination with technical skills and not well-known information.

Kutamba neboys (playing with the boys)

I must preface this segment by reiterating my epistemological position that an ethnographer must not only avoid imposing ideological and theoretical assumptions on the data but moral assumptions as well. Deliberately, probably with an unavoidable degree of failure, I attempt not to impose a rigid legality and illegality standard on the data in drawing this analysis because I seek to uncover the rationalities of the lived experiences of conversion entrepreneurs without the constraints of value judgements.

Playing with the boys (kutamba neboys) can easily be dismissed as romanticising delinquency or infringement of the law. However, without imposing any value judgement, this experience is common and it is almost a naturalised part of the lived experiences of Zimbabweans whether they are entrepreneurs or not. Yet, the broader political and socio-economic context of a *dead economy* with institutional failures must not be forgotten, where the state itself fails to observe its own laws or to exercise accountable stewardship in the exercise of its power.

Playing with the boys usually refers to engagement with powerful gatekeepers with an intention to getting favours or in pursuit of a conversion opportunity from the gatekeepers themselves. For 'play' to happen, it involves more than one party and requires all parties to be willing to take part. If the gatekeeper refuses to 'play' they refer to it as *kusunga play* literally translating to 'refusing play' but

the effect of *kusunga play* in everyday usage is similar to what football commentators call ‘parking the bus’ in reference to excessive defending by a football team.

In Zimbabwe’s *dead economy*, citizens have had to find ways of dealing with the prolonged degeneration of the state and the consequences of its failures. It must be remembered that *playing with the boys* is a deliberate strategy to unlock certain transactions that would otherwise be beyond the sphere of exchange of the conversion enterprise. The narrative below details the rationale influencing ‘play’ with a state institution:

*If you were to do it properly, it is a difficult process. It is definitely a difficult process. You must get people from EMA⁵⁶ to come and approve your plant, people from the Ministry of Mines should come and approve your plant at your expense. Like everything in this country- **these guys are hungry**. You just go explain where your *OPERATIONS (*altered) are and **you pay something!***

Before you transport [deleted], you must go to the Ministry of Mines to apply for a [*deleted] permit. You cannot transport the [*deleted] without a permit because there have been so many cases of people who rob mines of their [*deleted]. If you are found with [*deleted] without a permit, you go to jail. You travel with the permit on you.*

The standard fee for the permit only is US\$500 from the Ministry of Mines which is valid for one year. Getting them to the mine and all the inspections they require - that process can easily cost you more than US\$2000. So, your license costs can be UD\$2 500/ year.

*But what we do is I go and look for a *less than half a year [*altered] permit and I can pay something like US\$200. I really don’t want the one- year permit because my project is shorter than a year then ‘**anobva aita yechiboys**’ (he does it the boys’ way). It will be valid, proper with stamps and everything- authentic but it won’t be in their proper records. For purposes of the police, it will work even at the [*deleted] plant as they will not accept [*deleted] without a permit (my emphasis).*

⁵⁶ Environmental Management Agency.

Playing with the boys extends beyond state institutions. If boys literally are found everywhere, then ‘play’ can take place all over. It is important to also take note of the recurring and special meaning of the pronoun ‘something’. The *boys* above were *paid something*, the police were also *paid something* with the *ghetto yutes* and the *boys* below *want something* by choosing to transact with the conversion entrepreneur. Reference to *something* sterilises the otherwise socially problematic conversion transactions taking place. In the narrative below, the entrepreneur reflects on *playing* with a ‘buyer’ or ‘driver’ from other private or public enterprises:

The advantage of being a small player is your flexibility. At times, the person you are dealing with is a buyer or a driver. At times, they know somewhere else to buy these things but they come to you because they want something in return. If they were to go to *large corporation (*altered) for example, there is no room for that. So, we would discuss how much my mark-up is and he would ask me to add some more for him to be included on the invoice. So, something they could have bought at US\$35 per bag we would sell at US\$45. He will get his share from the payment. So that’s how I would get some orders from different places.

Play crosses international borders with conversion entrepreneurs engaging with suppliers from South Africa and China among many other countries. Suppliers from South Africa for example *play* by facilitating flexible payment channels, looking for *runners* (see *Runners* below) and sending goods unofficially to Harare through bus drivers. The Chinese do have a reputation amongst entrepreneurs as seasoned and good at *play*:

They can easily give you a fake invoice. What you have paid for and agreed to be shipped and what is written on the invoice are two different things. You can buy things for US\$5,000 and when they ship them, they will value them at US\$200.

Pane munhu waunoziva? (Is there anyone you know?)

Mark Granovetter, a sociologist well known for his social network theory, helpfully points to the similarity between his ‘strength of weak ties’ theory and the conversion processes of economic exchanges as set out by Fredrick Barth (Granovetter, 1992: 10). The basic ideas of the ‘strength of weak ties’ theory are that weak social ties form a network of acquaintances, a low -density network of associates distinct from ‘strong ties’ who are close friends and family. Weak ties help ‘bridge social distance’ and reach ‘unknown targets’ (Granovetter, 1983: 209). Furthermore, ‘weak ties

provide people with access to information and resources beyond those available in their own social circle' (ibid).

The concept of *pane munhu waunoziva?* (Is there anyone you know?) is a basic illustration of social networks at work and in this case, the role of the extended network. *Pane munhu waunoziva?* is usually the first question most Zimbabweans will ask if they are looking for something from unknown, unfamiliar places and institutions. I have asked the same question myself to acquaintances when I was trying to increase the number of women entrepreneurs in this study. At the point I started asking the question I only had two female participants but through asking the question I managed to find three more.

I will deal with aspects of 'strong tie' networks in some detail in the next chapter. Anyone familiar with the recent economic history of Zimbabwe should expect in some respect a highly developed social network. In reality 'weak ties' are very developed to be able to withstand shocks like massive goods shortages like those experienced in 2008 where shops were practically empty. Picture 4:2 below shows how it looked:



Picture 4:2 Zimbabwe's empty shop shelves in 2008.

Source: www.flowertapiwa.wordpress.com

People had to rely on *pane munhu waunoziva?* (Is there anyone you know?) strategy to gain access to goods and services. From the participants' narratives it appears that entrepreneurs relying on this strategy were able to secure significant opportunities and resources through the 'weak ties'. They could unlock the following:

- 1) They secured formal lease agreements from underutilised state-owned buildings through gaining 'weak ties' access to gatekeepers.
- 2) They gained access to key decision-makers and in some cases secured contracts from large enterprises.
- 3) They collected valuable market intelligence which helped in product range and stocking decisions.
- 4) They received coaching and gathered 'inside' technical information.
- 5) They found business partners.
- 6) They learnt of new business opportunities.

The broader context of the narrative below is that the entrepreneur secures an affordable and strategically very important lease agreement from a state-owned large enterprise through engaging a part-time manual labour employee, who knows people within the organization who has access to decision-makers. Significantly, all transactions between the main parties, the lessor and lessee, strictly follow and respect this communication linkage. Although the entrepreneur has a formal lease contract, he has never interacted with the 'insiders' although he might incidentally know who they are.

*For me the guy who helped me was an ordinary unemployed guy who used to be hired for manual labour to offload trucks who knew someone inside *STATE INSTITUTION [*altered] who could then approach the necessary offices. When things [business] were getting difficult, I was just lamenting that things were not well and I was looking for options to scale down.*

*With these guys [state enterprise], it is about 'who do you know.' Most of these guys that work from here, [part-timers/contractors] have someone who links them to the *INSIDE STATE ENTERPRISE [*altered]. They know someone who works like a hidden partner who gets involved*

*when you want to get the *WORK SPACE [*altered] and gets something in return. He is not involved in the day to day running of the business, he doesn't appear on any of your business papers, but he is there to guarantee the lease so that you get it renewed when it expires.*

The next narrative shows how an aspiring entrepreneur (then), through consulting anyone who cared to talk to her, was able to gain a business idea for a venture she has sustained to this day⁵⁷, and also gain technical information and business strategies, including finding a business partner. The conversion entrepreneur (now) simply replicated the business which inspired her. The conversion entrepreneur managed to get valuable insights into the weaknesses of the 'original' business and modelled her 'replica' business to overcome the weaknesses. Most of the weaknesses had to do with poor client management due to a growth in the enterprise size.

*I didn't hide anything from the person. I said I am interested in doing the *business idea [*altered] and he said, 'what else do you want to know?' I asked for more details on how it is done. So, I was given lots of information including the paper work and how to approach clients. They also offered to give me technical help if a client required it and if I was not sure what to do. As we were discussing the guy said the easiest way to proceed was for me to work with a lady at the company and we could start the business together.*

Runners

I became aware of the term *runner* in the early 2000s because I used to be a *runner* for a vehicle repair business that is now defunct. The word 'runner' is widely known by many involved with businesses in Zimbabwe. As a *runner* I used to travel to Johannesburg, South Africa, once or twice a month. I would specifically procure 'Bosch double electrode spark plugs' for my client. Because I was employed somewhere, I was happy being the 'runner' and earning extra income.

Later in my professional life, as an employee of an *indigenous* business⁵⁸ we used to engage the services of *runners* who would travel to Musina in South Africa to procure specific products that

⁵⁷ She started on this venture in 2008 and she has sustained this replicative business model for at least 8 years.

⁵⁸ Black owned business.

would be delivered in the shortest possible time. At times, we would give an order to a *runner* on Friday afternoon in Harare and it would be delivered by Sunday morning.

In this study, I encountered the notion of a *runner* again through the conversion entrepreneurs but in a more differentiated form. There are three forms of 'runners' I encountered:

- a) A *runner* as a buffer or front.
- b) A *runner* as a facilitator.
- c) A *runner* as a tout.

a) *A runner as a buffer*

'Runners' who were buffers in the literal sense of forming a shield between two areas, had a specific technical skill they leveraged. They linked economic spheres in moving products or skills from the informal sphere into the formal or the other way around because of their special skill.

The advantage I had was that I could run a business without putting much capital into the business through networks. I would use other people's capital. So, I worked as a buffer, I didn't have the money to buy the materials I needed, but I had the technical skills to sell the products. I would sell, add my mark-up and get cash. These guys with capital, all they wanted was their profit, they were not really worried about who the customers were.

In the narrative below, the entrepreneur as a *runner* provides unique baking and training skills to a government department which was failing to get good, willing and able trainers to do the job to the satisfaction of government clients. They deploy the entrepreneur's unique, self-taught skills to train informal women's clubs - their political constituency. Therefore, *runners* engage with state institutions as well.

*Baking is so practical, not so intellectual. Even when I am training people at the Ministry of (*deleted), as long as I can be able to train people to make cakes come out, that's more important even if I am not formal.*

Buffer *runners* also helped alleviate supply bottle necks in the market by ensuring that a profit opportunity in a product shortage situation is exploited by facilitating the least inconvenience to the

client;

*When I was *STILL EMPLOYED (*altered), I decided to start my own company. When someone came looking for *PRODUCTS and *MY EMPLOYER (*altered) didn't have, I would phone around looking for it. Negotiate for a price, phone the customer and supply. I would tell them we don't have but let me look around for it. I would then get an order, add my mark-up and then I supply.*

I would not go and buy from big companies but from small companies of people that used sales representatives. I would therefore either pay the supplier after I am paid by the client or I would take the client to the premises of the supplier. The supplier would not say anything to the client, I would do everything - write the invoice, order the customer to reverse their vehicle and order the guys that work there to load the vehicle. The client would not have an idea how much we would have negotiated. So, after payment I would give the supplier his money, I get mine and back to my work place.

b) A runner a facilitator (kufamba nebhora- moving the ball forward)

A *runner* as a facilitator is exactly what I used to do in procuring spark plugs from South Africa. I facilitated the importation of spark plugs at negotiable prices during the hyper-inflation era in Zimbabwe and I gave convenience to my client. It is common to see *runners* in front of government institutions that handle large flows of human traffic such as the passport offices, the Beit Bridge border post, the Harare airport cargo clearing facilities, to name a few (for clarity I will call them *front runners*). These institutions have processes that require certain documents and several steps to be followed. When at any of these institutions, the conversion entrepreneurs in this study were clients of both the government institutions and *front runners*. However, it is the relationship that quickly develops with the *front runner* that facilitates conversion where some short cuts are done resulting in the entrepreneur paying less or getting quicker service by skipping the queue.

From the flip side, it must be understood that for an order to be supplied in Harare on Sunday morning as mentioned earlier, it would have required the *Harare runner* to ensure quick and efficient passage of the goods at the border post. Without ensuring that the goods are quickly

released, the *Harare runner* would not deliver on time and in the process would be unable to remain *legit*. Without an efficient management of the processes at the border post, the *Harare runner* might have to charge more for the products through increased costs but runs the risk of being uncompetitive or of developing a reputation of being disorganised *kusarongeka* or ‘hits the ball into the bush’ (*bhora mudondo*).

When you arrive there, [border post] you will see agents with bags running to you, and you begin to wonder whether they went to school or not. We don't use companies to clear our goods because they are expensive so we just choose from them. Those are the 'vanofamba nebhora' (who kick the ball forward).

c) *A runner as a tout ('touchline').*

A *touchline runner* is a special case of *kubhosh*a (information asymmetry) individual. In this study, conversion entrepreneurs interact with ‘*touchline runners*’ at the sites at which they conduct business. *Touchline runners* are common at large informality zones such as flea markets or other open markets. *Touchline runners* would have studied where different products are found, their comparative prices and quality attributes. When they see a client come in, they ask to help the client look for whatever they want. They offer to run around, hence the name *touchline* from football, looking for the product while the client waits in another location.

They negotiate the price with the conversion entrepreneur, get samples of the product and run back to the client. The *touchline runner* does not want the client to know where the product came from because they would have put their mark-up on the price. Even when the client insists on being shown where the product came from, the conversion entrepreneur will try not to negotiate directly with the client but leave it to the *touchline runner* to complete the transaction. Any readjustments in negotiated prices is a loss to the *touchline runner* because the conversion entrepreneur has a floor price they cannot negotiate.

These are simply the informal rules that everyone observes because a good relationship with *touchline runners* ensures that clients are directed to the conversion entrepreneur’s site or at least some sales can be derived from this arrangement.

Picture 4:3 below shows some *touchline runners* waiting for clients at one of the economic exchange sites in Harare. My avoidance of calling this place an informal market is deliberate because some of my conversion entrepreneurs operate from this site yet they are more formal than informal.



Picture 4:3 'Touchline runners' at Avondale Flea Market.

Source: Researcher.

In summary, there are different ways in which entrepreneurs create conversion opportunities through the *runner* strategy. Entrepreneurs can be runners themselves, providing their expertise, overcoming some constraints to make goods and services available at competitive prices and/or they engage the services of *front runners* in pursuit of efficiency and profit opportunities.

Big Dhara (The Boss)

Specific to male entrepreneurs, I observed that their offices or workshops were very popular meeting places for the wider network of associates of the conversion entrepreneur. People would casually drop in, sit and talk for hours. The topics of discussion were wide and varied from religion, politics, economics, music to hot gossip. There was however a hierarchal order. If someone, being considered to be a *Big Dhara (The Boss)*, arrived, he would be seated on the best chair in the room. Most of the chairs were ordinarily very rudimentary but the *Big Dhara* would be offered the best of the chairs or they would opt to stand. Usually *Big Dhara* was the loudest if an argument broke out or the most composed.

Big Dhara commanded a lot of respect not only from the entrepreneur and his employees but from all the associates including those who did not know who he was. They would simply follow the cue from the entrepreneur. After the *Big Dhara* departed, one simply needed to ask, ‘Who is that?’ and all the information would be supplied as a *fayera* (file).

What tended to earn the *Big Dhara* a lot of respect was the fact that he looked out for the interests of the ‘younger’ entrepreneurs by giving some ‘jobs’, being honest with payments, having a viable business *kufaya* and extending some loans to the entrepreneur if they got through a dry patch. *Big Dhara* operated a rolling account so all his jobs were paid once or twice a month and the entrepreneur would be happy with the arrangement. What made someone a *Big Dhara* was not in a strict sense a question of age, although in some cases it was appropriate. It was the knowledge of how successful or *kurongeka* (organised) his business was.

Because of the respect they were given from the other men around the room (referred in the conversations as, *Yut* or *Younger* to the obviously younger ones, or simply *Baba* (father) to the older ones), *Big Dhara* would usually not leave without leaving *something*. The something *Big Dhara* would leave varied from a newspaper, money for ‘lunch,’⁵⁹ a US\$5 or US\$10 note, or a pile of dirty US\$1 notes taken from his car’s dashboard, for ‘drinks.’

Big Dhara was also a very accessible person, who despite *mari yake* (his money), could bring himself to sit and spend time with the *others*. Ordinarily, most of the *Madhara*, *Madhara*⁶⁰ (The Bosses) are aloof and inaccessible. Significantly, *Big Dhara* was well informed because of his own network and part of the discussion focussed on serious business mentoring. For example, either *Big Dhara* would be giving feedback on a ‘job’ or offer suggestions about what the entrepreneur could do to improve

⁵⁹ It didn’t matter what time, even in the late afternoon or morning, it will still be money for lunch.

⁶⁰ Note the difference in the Shona words, **madhara** (plural), Big **Dhara** (singular), **madhara**, **madhara** (redundancy). Anyone not liked by the group of men was never called ‘Big Dhara’ in Shona slang although he could be called ‘Boss’ in English.

his business. There were times where there were useful exchanges of real business and economic advice between *Big Dhara* and the *others*.

As a conversion strategy, building a good, accessible and trustworthy relationship with *Big Dhara* came with real profitable opportunities. Some being those listed above in accessing stop gap loans, having rolling 'jobs' and business mentorship. A relationship with *Big Dhara* resulted in unlocking more clients in his network and *Big Dhara* was simply a regular client, described by one entrepreneur as *mombe yemudanga* (a cow in the kraal).

Reflections

My visual impression of the interactions between conversion entrepreneurship and the formal and informal spheres of the economy is presented in Figure 4:1 below:

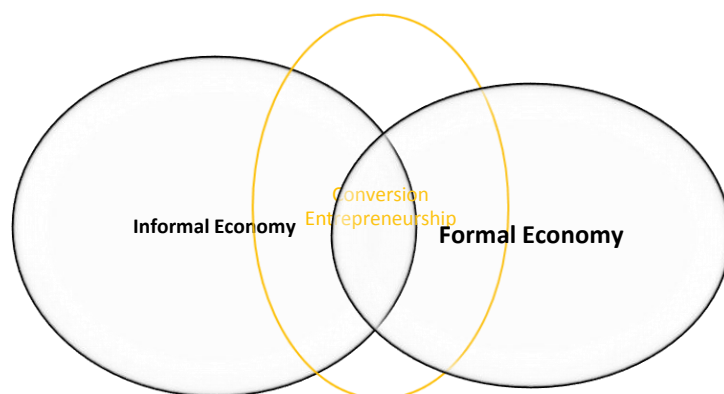


Figure 4:1 Visual impression of intersection of exchange spheres.

Conversion entrepreneurship, as argued in this chapter, is domiciled at the intersection of exchange spheres. Figure 4:1, illustrates how several intersections interact. This tries to capture the notion of a dynamic interplay rather than a static linear continuum. Different enterprises are positioned differently and at times they have unique relationships and engage with unique transactions that can hardly be generalised. Some conversion enterprises are more informal and the reverse is true. Some conversion enterprises are on a trajectory towards more formality and the reverse is true for others. Whereas, some conversion enterprises are simply nested in the intersection having over a

period gathered sufficient capacities to develop bridging mechanisms whenever and wherever profit opportunities arise.

As with Barth's observations, a conversion entrepreneur is energised by profit opportunities, wherever they may exist. Further entrepreneurial social characteristics may be added to complicate the picture but profit drives conversion entrepreneurs. This would explain the intricate and multi-directional strategies they employ in exploiting profit opportunities. In the broader context, some of these strategies go in opposite directions or seemingly are driven by incongruent and illogical tendencies. Being *legit* requires an entrepreneur to be a 'brand' and extremely honest but *kubhosh* relies on exploitation of information asymmetry requiring some level of dishonesty. Both strategies may be applied by the same entrepreneur in varying contexts.

Playing with the boys in some respects involves going into the proximity of state actors and collaborating with them, to be allowed to exploit a profit opportunity. In the same conversion process, there is a desire for other state actors such as the police or auditors to be distant from the entrepreneur or from the transaction. There is also a desire for the state not to tax the profits of the entrepreneurs, yet the state must be able to *do something* to help make it easy for the same entrepreneurs to make more profit. These are counter logics highlighting the complexity and nuanced nature of issues involved but all these strategies converge towards profit for the conversion entrepreneur.

In pursuit of profit, conversion entrepreneurship is showing that the boundaries between economic spheres, exercised through values, moral beliefs and principles, are contingent and porous. The institutional boundaries are conditional and contextual. I will show in the next chapter that entrepreneurs can get morally conflicted, sometimes unconsciously, when they enter into bridging transactions that are openly against their moral standing. For example, the same entrepreneur who *plays with the boys* would morally be against corruption in general and a corrupt state, yet they feel *playing with the boys* is a necessary means to an end: *profit!*

An attribute worth reflecting on that facilitates conversion is size and flexibility. There are opportunities that conversion enterprises attract by the mere fact that they are small and flexible. The discussion above showed how some drivers and buyers intentionally seek the conversion enterprises. A walk into Harare on a Sunday or a public holiday makes one think it is a business day. During fieldwork, I was held up by traffic congestion when I was visiting an entrepreneur's workshop on a Sunday. Most of the big businesses, except for the supermarkets, will be closed on this day. The city will largely be open to those that utilize the informal and conversion economic spaces. There is a market that attracts the small and flexible enterprises as seen by this 'holiday' business.

Part of the flexibility of being small does not only lie in decision-making about transactions like opening on holidays or out of business hours, it is also about the pliability of 'form' of the business. Movement from *legit* to *kukorokoza* to becoming a *runner* are all different forms an enterprise can take, depending on the opportunity. Although the 'brand' might have a fixed locality for its operations, the changing 'form' of the enterprise can take place in different locations conducting different transactions. It is common for activities to be done from home or from the car or strictly on the cell phone. A friend's or relative's business or banking details can be used to complete a certain transaction. Therefore, conversion entrepreneurship is multi-modal and multi-local.

Despite a conversion entrepreneur being 'innovative' by creating new types of transactions through bridging, the economic activities of conversion entrepreneurs can be seen as what Baumol (2010) calls 'replicative entrepreneurship'. Replicative entrepreneurship is a tendency by entrepreneurs to build new businesses similar to those that they see around them. Replicative entrepreneurs are distinguished from or contrasted to 'innovative' or 'high impact' entrepreneurs (Henrekson and Sanandaji, 2014) in the context of economic growth discourses. Innovation in business and entrepreneurship literature is usually conceived in Joseph Schumpeter's terms of 'creative destruction' which is the creation of products and services never seen before. However, the fact that conversion entrepreneurs are opportunity identifiers who structure new relationships and bridging transactions, should not be deemed less innovative especially if we view them in context. If the contention is that entrepreneurship is a product of context, I think it is important to remember that conversion entrepreneurs in Harare are swimming against the tide. They are running

enterprises in a context of a *dead economy*, therefore this context must not be 'controlled' out in a bid to compare or generalise.

Conclusion

The chapter traced the development of the notion of spheres of exchange from Bohannan's ethnographic work on the Tiv of Nigeria, and the applicability of the concept in the Pacific economies and the introduction of the 'cash sphere' into the model created by Fredrick Barth. It was argued that Barth marked a departure from the epistemologies of the 1950s which tended to analyse societies as functional wholes whereas he was interested in 'egocentric epistemologies' which focused on the intentions and strategies of individual actors. Barth modified spheres of exchange into economic spheres and focused on the agent - the entrepreneur - who is motivated by profit to transact between economic spheres through a process of conversion. Conversion is the creation of new transactions that bridge spheres of exchange, in a modern sense, it is like 'deal packages' that would make transacting agents from unconnected markets able to accept the deal.

It was argued that in introducing an innovative entrepreneur into economic spheres, Barth creates the figure of a conversion entrepreneur who can identify opportunities and exploit them across economic spheres. By his/her very nature, a conversion entrepreneur is a rule-breaker; breaking with values, beliefs and norms that establish boundaries that tightly seal discreet spheres of exchange and creatively moving into new forms of exchange. A conversion entrepreneur makes the boundaries of spheres permeable.

This exposition posited that a contemporary application of economic spheres overlaps with the formal and informal economy phenomenon. It was shown the concepts share a common history, although the notion of economic spheres never generated such traction as that of informality, coined by Keith Hart. The fertility of an ethnography of conversion was outlined, tracing conversion practices in Harare.

From the different Shona colloquial phrases and metaphors which describe certain conversion practices, it was argued that the existence of such colloquial descriptions showed the embedded nature of conversion practices in the ordinary lives of urban Zimbabweans. This colloquial lexicon shows a spread of shared meanings in society and points to underlying processes of structuration where society and entrepreneurs influence and affect each other.

The colloquial lexicon was presented as encapsulating deliberate strategies by conversion entrepreneurs to exploit profit opportunities. It was shown that these strategies are complex, multi-directional and contradictory but they all converge towards creating bridging transactions that produce profit. It was argued that the nature of the conversion enterprises are replicative enterprises which are created like those that already exist. It was argued that replication was a necessary strategy of economic agents in a *dead economy*.

On reflecting on conversion entrepreneurship, it was pointed out that there are multiple intersections between the formal and informal economic spheres because enterprises are positioned differently as they tend to have different degrees of formality or informality. Size and flexibility of the conversion enterprise created a unique market attracted to these attributes. Size and flexibility also influenced the 'form' of the enterprise making it multi-modal and multi-local.

Questions that this discussion invokes include the following: are conversion entrepreneurs lone rangers? Do they formulate and pursue an egocentric agenda? Are they interested or do they participate in processes of institution building? I deal with the links between conversion entrepreneurs and different social structures in much more detail in the next three chapters.

Chapter Five

Embeddedness of Conversion Entrepreneurship

*When I wanted to buy my own machines, I remember, there was a cousin of mine who helped me with some money when I had failed to raise the whole amount I needed. This cousin was a vendor. That time people were getting money from selling Yogueta (sweets). She was selling Yogueta sweets on the streets and she really made a bit of money from it. I remember during those days when I used to be operating from *CITY CENTRE [*altered]. She just trusted me. Initially she would give me for safe- keeping R100 per day, in those days the Rand was more popular than the US dollar. She would deposit with me R100 every day and when it had accumulated to a certain amount, she would then ask for it. When I ran short, I went to her, 'Cousin I want to buy a computer, I want to buy a recorder, I want to buy a printer for my work.' Then, I only had a camera. She understood and gave me some cash. I think I had US\$500 and she gave me US\$200 or US\$300.*

Introduction

The continued deterioration of the Zimbabwean economy has undoubtedly increased the social vulnerability of its citizens across the board. It is common to hear people exclaiming in dejection *zvakahakwa* (things are drunken⁶¹) to describe the state of affairs. The President of Zimbabwe himself, Mr Robert Mugabe, in a state of the nation address in 2015, acknowledged the 'stoic resilience' of Zimbabweans although, as always, he was not self-reflexive about the sources of the problems afflicting the country:

The country has pressed forward with measures towards sustained economic recovery; notwithstanding the suffering endured by many of our people on account of drought-induced food shortages, illegal sanctions and the high-price mania that has stalked the economy. Once again, I wish to thank all our people for their stoic resilience in the face of these challenges (*NewsDay*, 2015).

I have deliberated in the previous chapter that in this bad state of national affairs, a *dead economy*, that conversion entrepreneurs innovate by coming up with new relationships and new transactions across unconnected economic spaces. Two of the research questions for this study enquire about how conversion entrepreneurs overcome socio-economic insecurities and whether they become

⁶¹ Meaning things are unpleasant because they are getting worse.

involved in forms of bottom-up institutional development. Moreover, conversion is a practice in entrepreneurial agency, but, as queried before, is a conversion entrepreneur an ‘economic superman?’ (Sta and Spigel, 2016: 1). If entrepreneurship is an outcome of context, as indicated in Chapter Two, then conversion entrepreneurship is based on the structuration interlinkages in society. Granted, even if conversion entrepreneurship may draw from society, the question still remains: are the entrepreneurs ‘solo entrepreneurs?’ (Ruef, 2010: 8). The quotation in the text box above, gives a snippet of the socially embedded nature of conversion entrepreneurship.

Martin Ruef in his book, *The Entrepreneurial Group: Social Identities, Relations, and Collective Action* (2008), engages robustly with the idea of a ‘solo entrepreneur’ or the ‘heroic individual’ with ‘supernormal qualities of intellect and will’, a view of entrepreneurship submitted by Joseph Schumpeter. Ruef concludes that the idea of a solo entrepreneur is ‘at best misleading and at worst mythological’ (ibid, 8). This chapter will show that conversion entrepreneurs are part of several social sub-systems that help create, empower, inform and sustain the flow of value within and between economic spheres. The description of these social sub-systems highlights the processes engaged in by entrepreneurs to connect with other individuals, resulting in socially embedding their entrepreneurial efforts, dispensing with the ‘heroic individual entrepreneur’ and the ‘economic residue’ images. After qualifying what I mean by embeddedness, I will discuss the institutions and the sub-systems that the entrepreneurs in the study engaged with: kinship, institutional intermediaries, mobile phone technology and religion. These spheres of embeddedness are not new to anthropology but they manifest differently in different contexts. These domains are a selection, they are not exhaustive of all the different forms of embeddedness in which entrepreneurs engage.

Spheres of embeddedness

I use embeddedness to refer to different mechanisms through which entrepreneurs ‘become part of the local structure’ (Jack and Anderson, 2002: 467). Embeddedness is about congruency with social structures. Jack and Anderson emphasise that there is ‘no common mechanism for embedding’ (ibid) between different contexts. My interest is not to engage with the intricacies of the concept of embeddedness but to show how entrepreneurs deliberately get connected to coordinate their entrepreneurial activities or to overcome their social and economic vulnerabilities.

Kinship

Generally dealt with in economic anthropology as kinship, the reality of family members becoming involved in entrepreneurial ventures is not new but there is a qualitative conceptual difference between kinship and family. For expedience, I conflate family and kinship in the discussion of my data to refer to ‘strong tie’ relationships acquired from ‘bloodlines, marriage [and] adoption’ (di Falco and Bulte, 2011: 1128) or broadly ‘socially recognised relationships based on genealogical ties’ (Grimm et al., 2013: 127). I differentiate the former from ‘weak tie’, social networks which form a low density and distant ‘generic set of interacting individuals’ (ibid). Table 5:1 identifies persons and their associated roles at the founding stage of conversion enterprises that formed part of this study:

<i>Participant</i>	Family/ Relative (*Strong tie)	Social Network (Weak tie)	Roles
<i>One</i>	Wife	Friend	Conceived business opportunity and provided links
<i>Two</i>	Uncle	Associate	Referred clients and initial joint ownership. Co-manage enterprise with Uncle
<i>Three</i>	Uncle	Uncle’s friend	Founders and co-managers
<i>Four</i>	Sons		Co-directors of enterprise
<i>Five</i>		Client	Business angel
<i>Six</i>	Wife		Founder and business partner
<i>Seven</i>	Brother	Classmates, Friend	Motivation, opportunity identification and market. Brother and friend increase enterprise capacity if orders increase
<i>Eight</i>	Mother -in-Law and Husband	Church mate	Talent identification, capacity augmentation, client identification and management
<i>Nine</i>	Brother		Founder and business partner
<i>Ten</i>	Cousin		Free loan
<i>Eleven</i>		Associate	Generated business idea and became first client
<i>Twelve</i>	Significant other	Associates	Initial contract and introduction to network. Co-management of enterprise. Sourcing clients, technical capacity, administration work

Thirteen		Friend	Inspiration, mentorship and co-founder
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Table 5:1 Social relations involved in the formation of businesses

Unlike other studies on family and kinship that are interested in the processes and practices of ‘sharing and distribution’ in ‘kinship networks’ (see di Falco and Bulte, 2011; Grimm et al., 2013), I am particularly interested in the participation and roles played by other actors (for convenience identified as ‘salient actors’). They are termed salient precisely because in the process of data collection, the entrepreneurs discussed these individuals in their narratives as having played various significant roles in the initiation, development and running of the conversion enterprise.

Table 5:1 shows the significant roles played by different individuals in the development processes of the enterprises. By implication, the table attributes the origin of the entrepreneurial idea to the study participant due to the fact that they form the unit of analysis, but, in fact, the origination and leadership of the entrepreneurial formation process have varied sources. In five cases the original enterprise was not initiated by the entrepreneur indicated in this study, but was either suggested or handed over to them or they joined the enterprise at a later stage and then became its central figure. Apart from the usual social roles of giving moral and emotional support, the ‘salient actors’ took on specific active roles the entrepreneur heavily relied upon. In other words, they were the metaphorical pillars of the enterprise.

Below are examples of narratives in which participants illustrate the different roles of the ‘salient actors’:

Family/ Strong Ties

We discuss with my brother because we are partners, we must help each other.

Initially my brother was doing it alone, then he took another brother of ours who is now doing his own thing, then I came and we were three. My big brother will go buy stuff and the two of us would be selling.

Remember we are three brothers, I operate with my eldest brother and we gave away the other two shops at the market to our third brother. You know this process of making money, at times it generates conflicts.

Despite working together in the shop, each one has their own friends so you go around and get views from different people.

*I came in as a tutor, the interesting thing is that two of my students who are my relatives are the ones who joined it [the club] first because they stay at *[deleted], outside Harare. They mentioned my name several times saying they were taught by *ROBERT [*altered] and they were asked where I was. So, they looked for me and asked if I could be involved.*

The guy who helped me to do the company papers taught me how to do the returns and also my son who is studying for ACCA⁶² did 'taxation' as part of his courses. I just throw the receipts at him. About two months ago, they started this system for online payments of taxes, I didn't know it but my son knew it then he did all the registrations online, I didn't have a clue.

(R) Your son is a director of the business, right?

All my four boys are directors in the business. My first son is the one studying for ACCA, the second one is into IT⁶³ and he did the online registration.

Social Network/ Weak Ties

*I got to know a lot of people. One of the guys I got to know was *Alex [altered], he is a miner based in [*place deleted] but he is a proper businessman. He was a [*mineral deleted] miner but he was also selling chemicals to other miners in [*place deleted]. He was our customer [employers' - link between 'miner' and study participant started when participant was still an employee where 'miner' was a regular customer]'.
I suggested to him that I sell for him some of the *PRODUCT [*altered] in Harare but to small players while I was still at work. So, when *MY EMPLOYER [*deleted] brought something like ten shipping containers of *PRODUCT [*deleted], I knew he would get a large order and together with other large players and it would quickly get finished. I suggested to him instead of getting only four tonnes why not order the whole container and he would leave some stock in Harare. [This marked the birth of a symbiotic business relationship].
Even up this day we are still very close. *MY FORMER EMPLOYER used to import *PRODUCT and had a challenge with his*

*I suggested to him that I sell for him some of the *PRODUCT [*altered] in Harare but to small players while I was still at work. So, when *MY EMPLOYER [*deleted] brought something like ten shipping containers of *PRODUCT [*deleted], I knew he would get a large order and together with other large players and it would quickly get finished. I suggested to him instead of getting only four tonnes why not order the whole container and he would leave some stock in Harare. [This marked the birth of a symbiotic business relationship].*

*Even up this day we are still very close. *MY FORMER EMPLOYER used to import *PRODUCT and had a challenge with his*

⁶² Association of Chartered Certified Accountants

⁶³ Information technology

*[*country deleted] supplier. I would get the product through my old man from [*place reference out of Harare], even when I was no longer there [as employee] he kept buying and giving me. After this happened [economic collapse], my old man can no longer get the product, yet I have a company that has a clientele to service so I had to look for other sources. He said he was going to concentrate on mining only so we parted ways but it was at a time when my business was on its feet. When he comes to Harare, he calls. He was here last week. If he wants anything in Harare, I am his point man up to this day. He recently bought a mine in [*place deleted]. He bought it after I had advised him to do so. I had information about the mine, I looked for it and advised him.*

In addition to mapping the ‘salient actors’ and their roles in the formation of the enterprise, in **Error! Reference source not found.** below, I track the current status of the ‘salient actor’ in order to establish their long-term involvement in various enterprises. It is important to note that, excluding enterprise thirteen which is an outlier, on average the enterprises have been operating for six and half years. This in my view is long enough to establish whether the involvement of the ‘salient actors’ was just a short term, obligatory or ‘forced solidarity’ (Grimm et al., 2013: 126) engagement or whether there was something more to it.

Participant	Year Enterprise Founded	Relationship to entrepreneur		Current participation status: A-Active D-Dormant SS- Stopped/ Split	Description
		(Strong Tie)	(Weak Tie)		
One	2007	Wife	Friend	A	Wife is an invisible actor but unlocks important clients. Friend increases capacity.
Two	2012	Uncle	Associate	A/SS	Associate stopped and changed interests. Uncle part of technical team.
Three	2009	Uncle	Uncle’s friend	A	Actively involved
Four	2010	Sons		A	Active but behind the scenes actors
Five	2010		Client	A	Involved in additional entrepreneurial projects
Six	2008	Wife		A	Actively involved, explicit role separation
Seven	2008	Brother	Classmates, Friend	A	Diffused network of current clients. Brother and friend provide specialised skills to increase capacity
Eight	2003	Mother - in-Law and Husband	Church mate	A	Enterprise grown, includes more people
Nine	2005	Brother		A	Actively involved with explicit role separation
Ten	2008	Cousin		D	Not directly involved in enterprise
Eleven	2005		Associate	SS	Enterprise has more diverse clients
Twelve	2007	Significant other	Associates	SS	Entrepreneur changed business focus and split with associates.

<i>Thirteen</i>	1987	Friend	SS	Interests of actors changed over time. They have different entities in same niche.
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Table 5:2 Description of extended engagement with enterprise

There are only two cases where the relationship with the ‘salient actor’ resulted in a split, the two other cases where the relationship ended were affected by a change in personal circumstances resulting in changing interests. All the other relationships shown in **Error! Reference source not found.** were still active at the time of the study, that is, the ‘salient actors’ still continued to play a significant role in the enterprise at least six years after its formation. In my view, the continued active role of the ‘salient actors’ in the enterprise goes beyond mere obligation or solidarity, it represents a shared goal sustained over time.

The totality of the picture represented in Table 5:1 and **Error! Reference source not found.** suggests that entrepreneurs do not only draw support from family and social networks during the initiation phase of the enterprise, but that the roles of those they seek help from – the ‘salient actors’ - go to the heart of the enterprise formation process. The varied roles and processes the ‘salient actors’ engage in, suggest that conversion entrepreneurship is a collective activity and Ruef (2010: 15) describes such a phenomenon as an ‘entrepreneurial group’. An entrepreneurial group is described as ‘the set of actors – either individual or organizational - who actively support the creation of a new organization’ (ibid). This conception establishes entrepreneurship as a process of collective action among social actors. Ruef, cogently articulates this point:

Rather than split individuals into discrete categories of entrepreneurs and non-entrepreneurs, the perspective considers entrepreneurship to range on a continuum that connects individuals to entrepreneurial groups based on their material and time investments, social networks, identities and goals (ibid, 7).

I submit that one of the distinguishing attributes of these conversion enterprises is their dynamic leadership. I observed when I was conducting this ethnographic study that in the

absence of one 'partner,'⁶⁴ the other/s was/were present to oversee operations. Absence at times meant that while one partner was travelling, at times internationally, to acquire supplies for the enterprise or attending to clients or may be involved in a subsidiary *kukorokoza* project, the operations of the main enterprise continued unaffected. In conducting this study, it was initially difficult to establish exactly who the 'owner' of the enterprise was as different individuals played this role. Also, it was easy to think that only a single individual was involved in the enterprise until I started hearing the narratives and the other actors began to appear on the picture⁶⁵.

I am hesitant to concur with the opinion that conversion enterprises are a version of family businesses because the data above and the discussion on weak ties (*Pane munhu waunoziva?* - Is there anyone you know? Chapter Four) shows the influence of acquaintances who are outside the kinship circle in the success of the enterprise. However, I am willing to contend that conversion enterprises are a collective effort of 'groups' of enterprising, socially networked individuals.

Institutional intermediaries

The most undervalued, hidden-in-plain-sight, feature of conversion entrepreneurship is the involvement of intermediaries, borrowing a concept from Sutter et al., (2017) who discuss institutional intermediaries. These intermediaries are ordinarily identified as 'book-keepers', 'accountants' or simply 'consultants'. Conversion enterprises on the formalization continuum tend to engage their services. I found their role in the operations of conversion enterprises more important than typically acknowledged and appreciated in public policy circles. This is

⁶⁴ Before suggesting the entrepreneurial group, I referred to the partners as the 'salient actors'. I have now graduated the 'salient actor' to a partner because I have illustrated that they form part of the entrepreneurial group.

⁶⁵ Both through the visual elicitation method and practically, I could easily see their active involvement. In some cases, I had to choose between the main actors with whom I would engage in this study as they were all willing and able to participate.

because I have seen references to business development services in such circles, but they do not have these types of intermediaries in mind. They envisage offshoots of big banks or some bureaucratised donor-funded institutions like Small, Medium sized Enterprises (SME) development bureaus. Yet, as I shall show below, these intermediaries have a significant but different influence on the trajectories that conversion enterprises take – formalization, deformalization⁶⁶ or informalization.

Sutter et al. (2017: 21) describe institutional intermediaries as ‘focused on helping individuals or organizations transition from one institutional field to another’ through ‘new norms and practices, new relationships and positions’ that help entrepreneurs transition to a new ‘institutional context’ (ibid). I do not engage further with the paper by Sutter et al, but only note that this article immediately caught my interest as it resonated with my research experience because I had noticed the ‘bridging’ effects of business consultants in conversion enterprises.

One weekend, when I had paid a visit to a participant, deep in our discussions a soft-spoken gentleman knocked and came into the office. He had a bunch of papers with him and he started to give an update on his errand to the tax authorities, ZIMRA⁶⁷. The discussion had to do with tax clearances and penalties being waived. I could tell that there was a big problem being handled because the tone of the discussion was solemn. I became interested in the role this gentleman played in this enterprise and hence I began to explore the idea of ‘institutional bridging’. As soon as he left, I immediately asked for his ‘file’⁶⁸.

⁶⁶ I have argued in Chapter Four that deformalization is a process where enterprises formalize then choose not to comply with all formalization requirements. Therefore, deformalization is a curated version of informalization.

⁶⁷ Zimbabwe Revenue Authority.

⁶⁸ Slang, referring to asking for or getting information about a certain person- gossip.

I found out that due to a general lack of formal employment, intermediaries are often highly qualified and experienced people who are very knowledgeable about different business processes. Many of them operate their own 'business consultancy' enterprises. I view these enterprises as conversion enterprises as well because they survive by creating bridging transactions between informal enterprises and the state through facilitating various connections, hence conversions⁶⁹. Given that most conversion enterprises have an arm's length relationship with the state nor do they engage in complex financial transactions, most of their intermediary services are targeted towards tax advice, business registration and rudimentary business process management.

This intermediation service may appear an obvious standard procedure to anyone familiar with mainstream business processes and business development but what must be kept in mind is that these two conversion enterprises⁷⁰ are 'invisible' because they are multi-modal - they change form depending on profit opportunities. The business consultant's enterprise also engages in its own *kukorokoza* subsidiary activities. Significantly in this instance, through this intermediation, the entrepreneurs are engaging each other to link with, and comply with the state. This compliance with the state must not be interpreted, as many policy practitioners seem to be seduced to think, as a hurray moment for the success of their formalization strategies. For a conversion entrepreneur, this is just a means to an end – probably temporary.

Conversion enterprises as specified in this account, have slipped through the fissures of categorization. They are confoundingly and interchangeably called informal, SMEs⁷¹, SMMEs⁷² as if all these enterprises are one and the same, requiring the same intervention - one size fits all! Any nuance between them is sacrificed in the service of broad categorisations

⁶⁹ Bearing in mind that conversions take place between previously unconnected economic spaces.

⁷⁰ Referring to the study participant's enterprise and that of the business consultant.

⁷¹ Small, Medium size Enterprises.

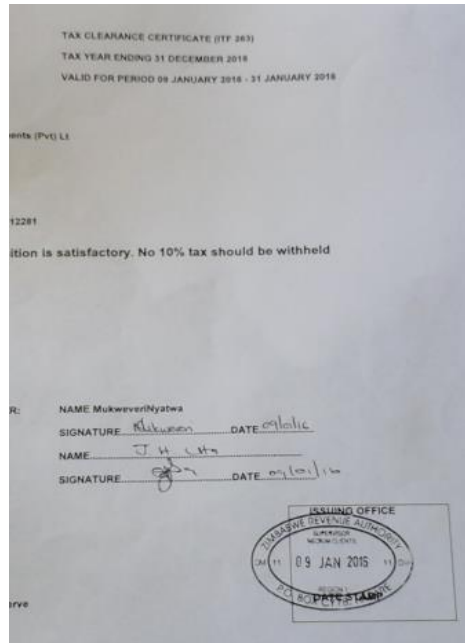
⁷² Small, Micro, Medium size Enterprises.

and one big intervention idea. Conversion enterprises are multi-modal and multi-local, it is therefore easy for them to be invisible. If there is anyone who knows how and where a conversion enterprise works, it is one of these intermediaries.

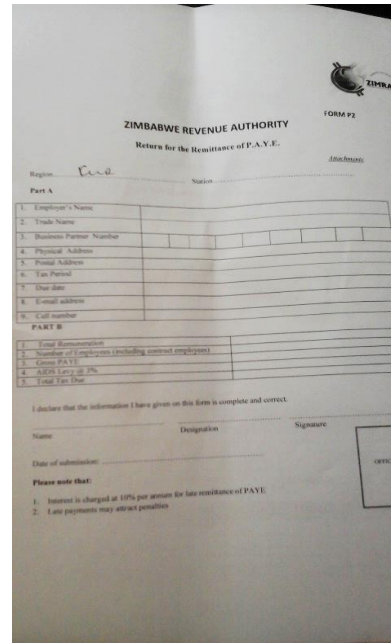
The multidimensional roles played by the intermediaries is clearly summarised by this participant:

I have an accountant. He is the one who came up with the customer tracking spreadsheet. So, he also advised me that, 'Ok, you might want to register and formalise the business but you don't want to put yourself in the face of ZIMRA. Right now, you have to give receipts and they have to track all your transactions so that you pay all your taxes.' He said, 'For now you don't need all that, you need to grow, stabilize yourself and get a steady income, then you might start thinking of formalizing it.'

The salient issues of the above narrative are elaborated below. I add pictures to the discussion. Picture 5:1 and 5:2 below show clippings of documents from the tax authorities which were being handled by the consultant mentioned earlier. I show clippings of these official documents to debunk the entrenched belief that 'formal' enterprise means tax compliance and the informal 'is a dead economy that does not pay taxes' as reiterated by the Zimbabwe former Minister of Finance, Tendai Biti (Rukuni, 2014).



Picture 5:1 Tax clearance letter



Picture 5:2 Income Tax form being filled in

Business intermediaries help establish a fiscal connection between different enterprises along the continuum but that connection may be intermittent, meaning it is not unidirectional. Intermediaries are advisors, they can also at times suggest that an enterprise disengage with state institutions, based on the treatment they receive when they voluntarily approach them⁷³. Entrepreneurs described the process of voluntarily approaching the tax authorities as *kuzvisungirira* which translates to jailing yourself or committing suicide. The symbolism of *kuzvisungirira* betrays a tragic story of losing out to the state through images of ‘jail’ or ‘death’.

About the encounter with the consultant, the entrepreneur commented:

The only reason I needed him was because I was owing ZIMRA about US\$5,000 in penalties for 2015. You can tell them I didn't know I was owing and they give you one chance to redeem yourself through a waiver but next time they will not allow that.

⁷³ Chapter Seven: Entrepreneur - State: Everyday Power Struggles will discuss enterprises as a frontier for political protest.

On the same matter another said:

We have looked for someone to help us with these tax issues. There is a guy who is doing the tax papers for us, he is the one advising us on how to go about it and what we need to do with the returns to avoid problems.

Because they are very knowledgeable about tax processes, tax laws and tax people, they command a lot of respect from the entrepreneurs, more so if they are good at what they do. Their role does not end with accounting only, they are trusted confidantes who have a good knowledge of the true capabilities of conversion enterprises to meet state obligations. Significantly, they know the different legal ways to outplay or circumvent the system.

*These guys that used to do tax for us had **their way of calculating so that we paid affordable monies** (sic) but with the new system it will be a little bit difficult. Anyway, the system relies on **what you punch in the machine so we don't punch everything** so there are ways around it (my highlights).*

The business arena should be regarded as an area where the true nature of the state–citizen relationship is represented. There is no need for the intermediaries to advise against compliance with state laws because it is against their best interests - their conversion opportunity comes when they link the enterprise to the state institution. But as shown above, the consultant advises against immediate compliance, suggesting instead a time convenient to the entrepreneur. This advice also means his own services may not be needed in the interim. This reflects that maintaining a trustworthy relationship between individual entrepreneurs is regarded more important than with the state institutions.

One of the mundane roles of the intermediary is to educate and make the entrepreneur aware of the various legal requirements. Since they work as consultants, they also teach entrepreneurs how they are supposed to handle official documents such as income tax forms

and quarterly payments 'QPD'⁷⁴. This, in my view, is the most undervalued role intermediaries play. They access and distribute official forms, simplify complex laws and processes to the level an ordinary entrepreneur can understand. I found it interesting that all entrepreneurs professed to have learnt from the intermediaries that they could link their personal banking details to their enterprises⁷⁵ by simply including 'Trading As', something I could only see but did not know why it was done:

*I just added, 'T/A X Inc.', 'Trading As' *X [altered] Incorporated.*

(R) How did you get to know this?

The guy who helped me do the company registration is the one who told me that.

In some cases, the intermediaries themselves are involved in further conversion processes on behalf of the entrepreneur. As a general practice of entrepreneurs, only money paid through the banks is declared for tax purposes, all payments made in cash are not banked and declared for taxation hence formality and informality exist in the same enterprise, at the same time:

I have got an accountant. My accountant scouts for people who are in desperate need for cash. When it becomes a sizable amount [profits], I give it to him and he loans it out at an interest. So, the money I save [unbanked] is not just wasting away.

In this case, the entrepreneur saves his/her profits by placing it under the metaphorical pillow hidden from anyone. When the money accumulates, it is handed over to the intermediary for further conversion. The intermediary then uses his reputation as an 'accountant' to advance informal loans with interest. These cash transactions are not recorded in the 'official' records by the same 'accountant' who facilitates linkages with the tax authorities.

⁷⁴ Quarterly profit tax payments.

⁷⁵ An enterprise is required by law to have a bank account in its own name but where this is not the case, the entrepreneur links their personal banking details to the enterprise by writing their name and then state, 'Trading As X incorporated'

Running through this discussion is an implicit aversion to paying taxes or complying with state requirements. Even when entrepreneurs comply, they are not doing it out of a keen sense of tax morality or business ethics but because the 'tax clearance certificate' (Picture 5:1) in some circles makes them *legit* and allows them to unlock further profit opportunities. This echoes my initial assertion that compliance is a means to an end. Once the tax certificate is no longer useful, there is no incentive to keep complying given the cost of remaining *legit*:

The tax clearance does not work every day that is why those on the streets can do better than us who are trying to be formal.

I tried to show that through linking up with business intermediaries, conversion entrepreneurs attempt to become embedded within the processes overseen by state structures. They are motivated among other things, by a desire to access benefits accruing from governance instruments like 'tax clearance certificates' and access to business tenders in the formal market sphere. However, once entrepreneurs realise the high cost of staying embedded within the state system and noticing the limited utility of the 'tax clearance certificate' in practice and the pie-in-the-sky idea of tenders in an enclaved economy in increasing their profits, incentives are created for them to disembed. With newly acquired knowledge of practices and organizational structures of state institutions which they receive through interacting with intermediaries during the embedding process, the entrepreneurs may decide to partially or completely disembed from the state structures in a reverse process of deformalization.

In Figure 5:1 below, I update the conversion entrepreneurship model represented in Figure 4:1 to include the presence of business consultants as intermediaries:

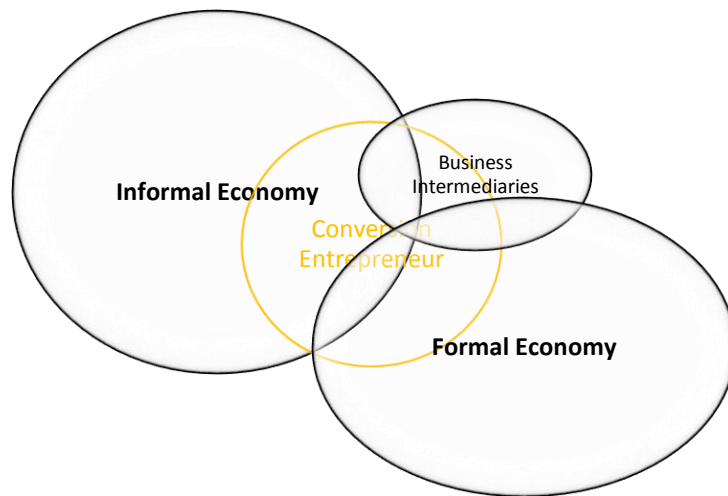


Figure 5:1 Business intermediaries within the conversion model

This schema shows an inclusion of business intermediaries in a sphere that interlocks with other exchange spheres. In a broader sense, the business intermediaries are technocrats that have either a good understanding or special skills that allow them to access other spheres of exchange. They provide advisory services and relevant social linkages to those seeking conversion opportunities. Conversely, big companies, like banks and mobile network companies, routinely engage intermediaries to go into informal spheres seeking clients. They engage for example, the services of club DJs or well-known artists to market their products. In linking the underserved informal sphere with that of the financial services or mobile networks, intermediaries work in both directions and are not only limited to the narrow role of being accountants.

Both artists⁷⁶ and DJs can operate conversion enterprises of their own. Below, I briefly highlight some of the processes that describe their engagement. The story in Picture 5:3 (below) highlights conversion entrepreneurship involving musicians:



Picture 5:3 Conversion entrepreneurship illustrated through the experiences of musicians.

Source: The Sunday Mail, 1 May 2016 (Dube, 2016).

In the drama outlined in Picture 5:3, new and unknown artist Sam Dondo teams up with his brother, Thompson Dondo and they organize a highly publicised music concert. They contract

⁷⁶ I do not fully engage with this line of argument because the artist who was part of this study passed away during fieldwork. I had gathered sufficient data by then to be able to make this claim. I have also professionally worked with both artists and DJs to know some of the dynamics.

five of the most popular music artists⁷⁷ in Zimbabwe to be part of the concert. They call the concert 'Big Five' (see *The Herald Arts*, 2016). The Dondo brothers organize the concert without a promoter's licence as legally required. Upon inspection on the day of the concert by the legally mandated state institution, the NACZ, they claim Josh Hozheri is the promoter. Hozheri is a well-known entrepreneur and music promoter with several bars around Harare that host musicians almost every week. It is discovered he also does not have a valid promoter's license. It is supposed to be a surprise for such a music oriented entrepreneur to be found without a promoter's license, but given the omnipresence of conversion entrepreneurship in Harare, I am not surprised at all. At least this helps show how pervasive conversion entrepreneurship is and that it is not only limited to younger and nascent entrepreneurs. Further, the article describes the intervention of another well-known promoter Partson Chimbodza through a loaded statement, '[b]ut then this is Harare. Another name was conjured up' (ibid). It is Chimbodza who rescues the concert (entrepreneurial venture) at the eleventh hour, from imminent termination⁷⁸.

The manoeuvre by the Dondo brothers was discussed in Chapter Four as *Kutora mari* by the *Ghetto Yutes* who organise concerts without a promoter's license. It is conceivable the Dondo brothers and the music entrepreneur Josh Hozheri have well established conversion enterprises. Glimpses of how this works has been highlighted earlier in the article referred to. Although in this case, the 'Big Five' concert is financed by Thompson Dondo, the artist's brother, ordinarily the 'Big Five' artists are contracted by established promoters or enterprises⁷⁹ as intermediaries to help access economic spheres such as the informal market. It must be noted that during concerts, other complementary services are provided like selling different types of hot food (chips, braai, pies, pap etc) and beverages (separated into water, lagers, ciders and soft drinks). The rights for anyone to sell each of these products can be sold

⁷⁷ These are Oliver Mtukudzi, Alick Macheso, Jah Prayzah, Sulumani Chimbetu and Winky D.

⁷⁸ I refrain from debating why 'conjured' names were accepted by the NACZ.

⁷⁹ It is because they are very expensive for nascent promoters. In 2014, contracting Oliver Mtukudzi was at least US\$4,500 for four hours and Winky D was at least US\$2,500 for one hour. For the musician study participant, his band earned US\$400 in four hours.

discretely to other entrepreneurs (who may be established enterprises) willing to cash in on the big crowds in attendance.

Mobile Phone Technology

As can be expected in this era, part of the social embeddedness of entrepreneurs is intermediated by technology, and to be contextually specific, mostly through mobile phone-based technologies. This is not to discount other digital technologies that are not mobile phone-based such as the laptop. But in Harare, and by extension in Zimbabwe, the mobile phone is pervasive and continued improvements in its capabilities have been a real game changer. It has transformed how business is conducted through an amplified personalisation trajectory towards the individual consumer (Rasmussen, 2014). This transformation process has enhanced conversion entrepreneurship. The gap between what makes an enterprise formal or informal has withered. The democratization of the interpersonal connectedness (Chambers, 2013) mediated through mobile-based technologies has eroded some of the monopoly and strength large enterprises had in reaching out to potential clients.

The data capabilities of ordinary low-cost mobile gadgets, together with changing urban lifestyles and consumption patterns (Rasmussen, 2014) have been revolutionary. Data-based applications, or alternatively 'app-based services' (ibid), have become widely available and shared extensively between people. Previously distant or unconnected individuals are only a mobile phone number away and data applications have increased the intensity and intimacy (Chambers, 2013) of their communication. Amazingly, the use of mobile phone app-based services such as Google, WhatsApp, Facebook, Twitter, Instagram, to name a few, have exploded in Zimbabwe.

Zimbabwean mobile network companies have been accused of picking winners among these app-services as not all the applications are available through cheaper data bundle deals. As a result, WhatsApp, Facebook and Twitter (amongst a few others) are the chosen few offered on cheaper data bundles. Clandestinely, Zimbabwean mobile network companies have

colluded and lobbied the Minister of Information and Technology to ban what they call 'over the top services' (see Mpofu, 2017a) such as WhatsApp and Skype, because they were cutting their profits through declining revenue from voice calls and short message services (sms). According to the same report, 95% of voice call traffic lost went to WhatsApp resulting in a potential revenue loss of US\$26 million to the operators and US\$4 million in tax revenue to the government. This throws cold water on the notion that these companies really pick app-winners when in reality, these are disruptive technologies. They are radically altering consumer preferences, giving more choice and agency to consumers and forcing the restructuring of services such as the migration from (profitable to operator) satellite linked voice calls to (cheaper to consumers) data based internet calls.

Within my data there are a multiplicity of examples of app-based technologies that entrepreneurs chose to apply in their day-to-day operations of conversion enterprises. Entrepreneurs used a number of applications at once to connect with their clients or suppliers bringing to the fore the notion of a 'polymedia environment' (Chambers, 2013: 18). WhatsApp, Facebook, Google, YouTube and Zimbabwe's biggest mobile money application called EcoCash, owned by Zimbabwe's biggest mobile network operator Econet, were the most recurrent applications. I will discuss WhatsApp and EcoCash to illustrate the agency of entrepreneurs in riding on the wave of everyday embeddedness afforded by these technologies. The following sections demonstrate how the use of such technologies results in the increase of their competitive capabilities.

WhatsApp

WhatsApp is by far the most popular of all the mobile applications. All the entrepreneurs in the study were reachable by WhatsApp, which they called *App*. There are two elements to WhatsApp, with two different business dynamics. Firstly, there is the person to person connection through the application and secondly there is the relatively new facility to form WhatsApp groups. Entrepreneurs tended to use these two facilities differently.

WhatsApp: Person to Person connection

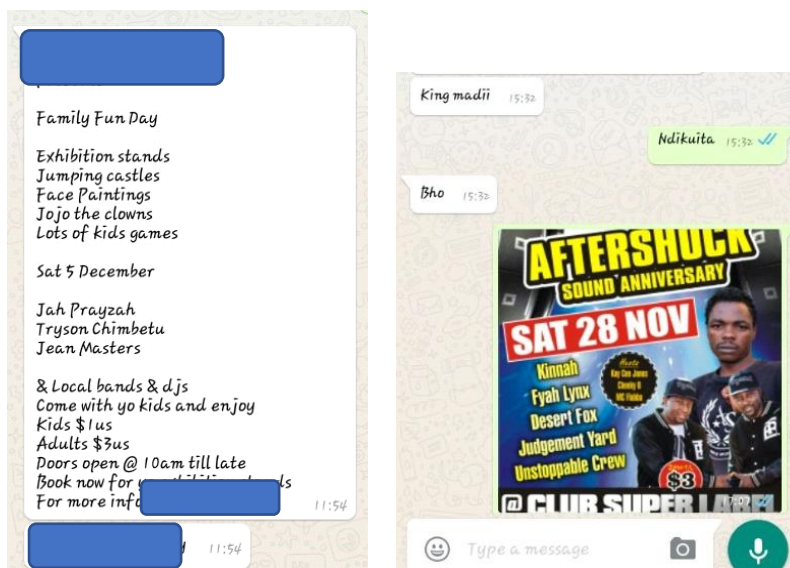
People no longer buy airtime to phone to ask what they want. They simply buy the WhatsApp bundle and they send in their message. WhatsApp is fast and we can quickly answer all the questions a client has.

Clients come here through referrals or through phones. Phones have become very important. Most of our business is by referrals. Someone sees another person wearing something they like, they get referred to us. They call or they contact us through WhatsApp.

I used to spend over US\$100 every month for my cell phone in 2012/13 - from US\$120 to 150 per month. These days, I use between US\$30 and \$40 per month. It is below \$50 because of WhatsApp. The bulk of business is taking place on WhatsApp. When the customer comes here, they already know the product is available and they already know the cost. They are just coming to collect. I have been using the same number since I started the business so most of the customers have my number.

From the foregoing, it is clear that WhatsApp has not only reduced costs to the mobile network client but also resulted in reduced communication expenditure for the entrepreneur. Business principles state that reduced operational costs improve the profitability of an enterprise, hence there is an incentive for conversion entrepreneurs to shift their communication preferences to WhatsApp. Recalling that in an offline context a conversion entrepreneur is flexible and relational, WhatsApp has provided the entrepreneurs with an avenue to increase their relational links through strategically networking with their extended ties. Equally, the small enterprise size makes the entrepreneur easily accessible compared to big enterprises. I witnessed a client getting technical assistance with diagnosing a functional problem on his iPhone through WhatsApp video calling with an entrepreneur. In Zimbabwe, iPhone does not offer local technical backup services, so the clients either have to contact the USA firm or alternatively rely on bridging services like that offered by the conversion entrepreneur in this study.

An entrepreneur involved in graphic designing highlighted how his business has turned around for the better because of the multi-media capabilities of WhatsApp. The entrepreneur makes designs, using a specialized software, Corel Draw. The software contains a wide variety of graphics so files are often too large to email or to share remotely. As a result, after designs were finished, a client had to travel to the entrepreneur's office to check, approve or suggest changes. Alternatively, they would get a copy of the design on a flash drive which they could open, using their own computer if they have the software. WhatsApp has changed this. Its multimedia capabilities have allowed easier interaction and handling of the graphic designs. The design is changed into a compressed picture, WhatsApp picks the picture from a linked folder and it is then easily sharable. Clients no longer have to walk in, they access their products anytime. WhatsApp screen shots below, in Picture 5:4 supplied by an entrepreneur, show the instructions from the client (left picture) and also an example of a finished design sent back to the client for approval (right picture).



Picture 5:4 WhatsApp screen shots: instructions and example of finished design

Source: Participant

I have not discussed mobile money yet, but if that dimension is thrown into the picture, everything in the production of the posters, including payments, can be done without physical contact between the entrepreneur and the client. Without physical contact, this has expanded the sphere of conversion for this enterprise as they can deal with their clients far from Harare and send the finished product by using intercity buses (another layer of bridging). For example, I observed orders being handled from clients as far away from Harare as Victoria

Falls (700 km) and Beit Bridge (600 km). A bus driver making a trip to the required city on the day the product was needed would be *paid something*⁸⁰. The distance to transact, therefore, is cheaply and efficiently compressed.

The enterprise's contact details are always the same as the entrepreneur's personal mobile phone numbers⁸¹. This ensures that decisions, such as attending to emergencies or working outside office hours are immediately taken when a customer contacts them. Therefore, the concept of 'knocking off' belongs mainly with big enterprises.

If you call me and say you have sent me money and will travel to Harare and will arrive at 8pm, I will wait for you. This is an advantage over those big businesses. On Saturdays, most big businesses don't open, but I am open. On Sunday, I tell you I will be at church until 1pm then after that you can come and collect.

WhatsApp has given entrepreneurs another lever for increased competitive ability. With an arsenal of competitive strategies ranging from *kukorokoza*, *kubhoshha* or being *runners* - the cheaper cost, increased intimacy and intensity of communication has improved entrepreneurs' capability to snatch clients away from the big, brick and mortar enterprises in the personal service space where most of the conversion enterprises operate.

I observed during my fieldwork that entrepreneurs were socially well adjusted. I witnessed instances where clients were very angry with some of the entrepreneurs but they remained calm and offered anything possible to appease the client. They have to project a likeable nature. This was a common attribute amongst the entrepreneurs and they purposefully behaved that way because they understood how difficult it was to attract and keep new

⁸⁰ Usually equivalent to the bus fare of a single passenger, therefore it would cost about \$20 to transport to Victoria Falls and about \$8 to Beit Bridge. There are a lot of competitive buses running between Harare and Beit Bridge and that is why transportation is cheaper on that route.

⁸¹ They usually have more than one mobile phone.

clients. It is no surprise that entrepreneurs would be able to create and maintain relational links online. Strategically, any contact number they have offline is a potential client and the advent of WhatsApp has made it practicable to turn those contacts into clients. Conversion entrepreneurs, through the mediation of WhatsApp and other social media create intimate (friendly) personal links to clients even before they leave their homes. Big businesses conventionally rely on expensive mass media to reach the homes, whereas conversion entrepreneurs rely on mobile phones. In the race to reach the individual client, conversion entrepreneurs through their intensive use of social media are better placed.

(R) Why were you keeping those numbers in your diary in the first place? What did you want to use the numbers for?

I just thought I would need the numbers one day. And now that WhatsApp is around, I really do need the numbers and I can send pictures. So, it is easy now like when someone orders a cake, I can quickly send them pictures of options.

It is the sharing of personal moments such as the one below, which not only gives personal fulfilment to anyone in the personal service economic sphere but illustrates the threads of the mediated intimacies (Chambers, 2013) provided by conversion entrepreneurs:



A customer sent me a picture of this cake through WhatsApp - which I then supplied. The mother goes to school and takes a picture of the child with the cake and sends me a message back, telling me:

'Look at a happy customer.'

WhatsApp groups

Small niche groups

I thank God for WhatsApp, you don't even know you are working, you get hold of everyone with one message and that saves you time.

So far, I have not yet come across a WhatsApp group facilitated and controlled by established enterprises, although they possibly do use the medium. Obviously, because of their size, running a two hundred and fifty group, as is permissible on WhatsApp, may not be appealing to them. For smaller conversion enterprises, belonging to WhatsApp groups has simply been a game changer. Entrepreneurs have formed niche groups around common attributes or interests. There are groups of cell phone dealers, money traders, various technicians, church mates, former class mates, to name a few. The most common groups among entrepreneurs were small, intimate groups of not more than fifteen members where everyone knew each other. Some church 'small' groups tended to have more people but not more than thirty. One of the reasons for entrepreneurs to participate in the groups was to share technical information with likeminded people:

We belong to a group of technicians around town and if there is something you are looking for you just drop a message there. If someone has the part, they will respond. We also share unique problems with particular phones. Like right now the latest phone is Samsung S7, I have never opened it and I don't know how to open it but there may be someone who has already done so. So, when you receive it, you can simply ask on the group: 'Guys how do you open an S7?' They can tell you the steps and which areas to be careful with. Information sharing is the most important part of this group.

During fieldwork, I experienced the efficiency of this system first hand. The Samsung tablet I was using to store pictures for this study was affected by water. Since it was still under warranty, I sent it to an 'official' Samsung technical support centre and for two weeks they struggled to identify the problem and they finally said the tablet's screen was cracked and it needed replacement. They asked me to pay US\$105 for its replacement. I obliged, but they could not get the correct screen for the tablet. In a huff, I took my tablet and decided to throw

away the warranty and I approached a conversion entrepreneur who repairs electronic gadgets. As I waited, he opened and checked, tested it and told me that the screen was working but the 'flex cable' was damaged. He said he did not immediately have the 'flex cable' with him, but that I should come back after thirty minutes. In less than that time, I got a call to come and collect my tablet. The charge was only US\$10. Up to this day, the tablet still works perfectly. Suffice to say that this encounter convinced me to recruit the entrepreneur to be part of this study and the above quotation is from the same entrepreneur.

In retrospect, the thirty minutes waiting time was to allow the entrepreneur to look for the cable from his peers through WhatsApp. Chances are that the cable was found within the proximity of the entrepreneur's shop. Compared to two weeks of my time lost through the 'official' Samsung support centre, I will choose the conversion entrepreneur any day.

Large groups: alternative markets

In addition to small groups, some entrepreneurs participate in large publicly open WhatsApp groups equally targeted at a very specific niche like baking, décor and wedding equipment hire, to name a few. The logic appears to be to create an alternative market between the large collective of members. The groups have publicly available joining links posted or 'shared' across multiple social media platforms.

One of the entrepreneurs in this study facilitated my joining of one of the groups he was a participant in, for me to experience the inside workings of such a group. This group was an open collective with over two hundred and thirty members at the time of writing⁸². The members were domiciled in different cities in Zimbabwe: Harare, Bulawayo, Gweru, Chinhoyi

⁸² It reached the maximum of 250 on September 20, 2017 as the cash situation worsened in Zimbabwe.

and Mutare⁸³. Some of the members have non-Zimbabwean mobile numbers⁸⁴, suggesting that they might have links with someone in Zimbabwe who completes the transaction for them offline. Transactions in the group require both online and offline activities. One solicits for a 'deal' online, then meets offline with the client to either transfer money from a bank or a mobile application and an exchange of cash. Should the online application fail to work, the deal will be abandoned.

Daily, between two to ten members either leave or join the group. Certainly, at a certain level, especially of new membership, the group has a degree of fluidity. A closer look shows that some new members purposefully join for a single transaction and then leave immediately. This is understandable because the group generates between 60 to 130 messages a day with weekends having the lowest traffic. Most of the members can, however, be regarded as permanent members of the group. Certain members transact daily on behalf of other people, suggesting that this group has become a conversion enterprise for them.

Zimbabwe's Cash Crisis

To understand the existence of this group, one needs an appreciation of the 'cash crisis' in Zimbabwe. Among the myriad of economic problems facing Zimbabwe, in recent times, a major issue relates to the shortage of physical bank notes in the country, despite citizens maintaining a positive balance in their bank accounts. Certainly, banks no longer have enough bank notes to give to their clients.

Although the Government of Zimbabwe (GOZ), habitually points to the 'indiscipline' of citizens and 'illegal sanctions by Britain and its western allies,' (so goes the propaganda on state-owned radio and television stations), the root cause has been the devastating fiscal

⁸³ Members indicate the city they are in on the WhatsApp platform in order to physically meet their clients to complete the transaction.

⁸⁴ Evident from the mobile number country code.

indiscipline of the GOZ. It has only been able to borrow on 'non-concessional lending' from undisclosed 'vulture funds' instead of international financial institutions like the World Bank (WB) or the African Development Bank (ADB) (Mpofu, 2017b). Total debt with multilateral creditors by the end of 2016 stood at US\$11,4 billion which is 70% of GDP (ibid). The GOZ holds 80% of its domestic debt with commercial banks (Mpofu, 2017c). For many years the GOZ has defaulted on loans and it is currently US\$1,8 billion in arrears with the IMF, WB and the ADB (Mpofu, 2017b). The new loans are being secured by mortgaging the country's yet to be mined minerals and large sections of the country's land in mineral-rich areas.

Government officials are well-known for importing expensive luxury vehicles from all over the world. The president of Zimbabwe is renowned for his appetite for foreign travel. Social media activists have been sharing a mapping of all the presidents' frequent flier excursions in 2017, an example shown in the screen shot below:



Picture 5:5 The Zimbabwean president's foreign trips in 2017

Data source: Twitter @povozim

In addition to making economic terms such as ‘hyperinflation’ part of the everyday vocabulary, Zimbabweans have now learnt a new economic concept, ‘nostro account’. This refers to the foreign currency account maintained by local banks with counterpart foreign banks to settle foreign payments. It is now common knowledge that the ‘depleted nostro accounts’ cannot sustain the wastage of precious foreign currency through uneconomical activities such as exemplified above. The former Finance Minister, Mr Biti, is on record as having said that these trips can cost tax payers up to US\$4 million each.

Zimbabwe no longer has its own currency and relies on foreign currencies for everyday transactions. The US dollar and the SA Rand are the most popular. Earning these currencies requires exports, yet Zimbabweans import more than they export. Technically, the cash crisis shows that the country is broke. It does not produce enough to earn surplus foreign currency. Citizens now have ‘fake bank balances’ because their account balances are not supported by physical cash in the economy. To make the situation worse, the GOZ appropriated the physical cash deposited at the Reserve Bank of Zimbabwe (RBZ) by local banks, as legally required in banking. That cash was used to meet its obligations such as salaries and foreign trips.⁸⁵

On 28 November 2016, the RBZ introduced what the president described as a ‘surrogate currency,’ officially named the ‘Bond note’ which was received with derision by citizens. The ‘Bond note’ is a financially engineered currency made from a loan from the ADB advanced to the RBZ. The RBZ then turned that loan into currency on a rate of one US\$ to one ‘Bond note’ and produced small notes of \$1, \$2 and the biggest note being a \$5 note. This was designed to make it inconvenient to accumulate large amounts of small notes for trading on the parallel market. Mechanisms to mitigate against the risk of a currency parallel market, has been some of the valuable lessons from the 2008 hyperinflationary era.

⁸⁵ A similar thing happened in 2008 where the RBZ froze and took all the money that was in foreign currency accounts of different organizations and companies. My own employer then experienced massive cashflow problems because of this raid on the accounts.



Picture 5:6 Bond notes and coins.

Data source: Philemon Bulawayo (eNCA, 2016)

The total value of Bond notes, the RBZ claims, will not exceed the principal loan value of US\$200 million. At the time of writing⁸⁶, US\$160 million worth of Bond notes had been released on the market according to updates from the RBZ (see Moyo, 2017). Images such as the two shown below Picture 5:7 were widely shared by citizens on WhatsApp and other multimedia platforms in mocking the intervention. Citizens preferred to interpret ‘bond’ by referring to the white bond printing paper with a currency superimposed on it.



Picture 5:7 Imagination by citizens on what the ‘Bond note’ would look like.

Data source: Twitter @ThisFlag1980

This intervention by the RBZ has not eased the cash shortages. The governor of the RBZ, Mr John Mangunya said that the ‘disappearance of the bond notes “reflects indiscipline of the highest order by traders”’ and he protested, ‘unscrupulous traders are hoarding the bond notes possibly because they are possessed by the demon of arbitrage with a high propensity to trade in the parallel market’ (Sandu and Mandizha, 2017). A week later, the governor was

⁸⁶ June 2017.

at it again, '[w]e cannot call it a cash crisis, but a crisis of indiscipline, productivity and lack of business management' (Marufu, 2017).

WhatsApp cash trade group

It was always expected that citizens would respond in some way to the cash shortage. This is why the RBZ governor made references to 'traders' and 'parallel market'. Zimbabwe has walked this road before. In the hyperinflation period of 2000 to 2008 Zimbabweans learnt a new word: *burning*. *Burning* was a phenomenon where one converted your Zimbabwe dollars to foreign currency or the reverse through settling off the Zimbabwe dollar obligation through a bank transfer. I will cite an example from the book *Zimbabwe's Casino Economy* written by the former governor of the RBZ at the time in question, Mr Gideon Gono (Gono, 2008). He describes a 'foreign currency dealer':

He starts in the morning with US\$100 which he uses to prey on a hospital patient [...] who desperately needs to import some critical medical drugs. In order to purchase the US\$100 from the forex trader, the desperate patient writes a cheque worth Z\$200,000,000,000.00 (two hundred billion dollars) at the "burning" (parallel or black market) [sic] cheque exchange rate of Z\$2,000,000,000/1US\$.

Two days later when the cheque is cleared, the foreign currency dealer bribes a corrupt bank teller [...he] gets the Z\$200 billion in cash [... and] the dealer now preys on desperate grandmothers who need to change their free funds sent from their hardworking grandchildren in the diaspora. The cash rate on the day is a mere Z\$40,000/1US\$. So for the Z\$200 billion, the grandmothers must part with a total of US\$5 million (2008: 63).

In 2017, similar circumstances prevail with the introduction of Bond notes. Local (Zimbabwean) obligations can be settled with Bond notes while foreign obligations like paying satellite television services, such as Dstv, cannot be settled with Bond notes, thus requiring the use of foreign currency. I give the example of Dstv because it appears that significant numbers of urban households in Zimbabwe have access to it because of the widespread disdain for the state-controlled ZBC.

A vibrant WhatsApp cash trade service has developed. Members of the WhatsApp group send messages 'offering' cash in US dollars, Bond notes, Bond coins and in sporadic cases Rands or Pounds. To initiate a transaction, one posts an offer on the WhatsApp group which indicates the currency needed, the value and a rate – a percentage. For example, '200 Bond, CBZ zipit @ 10%' means that, the person has cash of \$200 Bond notes and would want a transfer to his/her account in a bank called CBZ through a payment method called Zipit and the electronic transfer value must be 10% more, that is \$220. Therefore, the trader would provide a \$200 Bond note cash and get \$220 into his/her bank account. I insert below a WhatsApp messages transcript of a day's trade with minimal language and spelling edited to represent the feel of the transactions:

DATE	TIME	*CELL NUMBER	NARRATIVE IN ORIGINAL SHORT HAND with annotated notes in italics
16/06/2017	07:39	+263 773...	I have \$1000usd looking to change for bond at 7%. Byo [<i>Bulawayo</i>] Inbox please
16/06/2017	07:52	+263 779...	\$1500 bond @ 11% urgent deal Anotora yese chete inbox [<i>You must take it all</i>]
16/06/2017	08:21	+263 777...	Paying 16% for your US\$ zip it [<i>Payment method from bank</i>]
16/06/2017	08:24	+263 772	Where u at?
16/06/2017	08:26	+263 777...	Hie guys cbz [<i>CBZ is a commercial bank</i>] inoita zipit here [<i>Does CBZ use ZIP IT?</i>]
16/06/2017	08:26	+263 784...	Inoita but system is down [<i>Yes but their system is down</i>] lukn fo \$ US
16/06/2017	08:30		solids [<i>big single notes</i>] m n Hre [Harare]
16/06/2017	08:33	+263 77 3... +263 779..	For those selling their cash inbox For those looking for money inbox as well Available cash bonds [<i>bond notes</i>] \$370. for swipe
16/06/2017	08:54		Am looking for US \$3,000 for my client. 20s, 50s and 100s only. Please inbox
16/06/2017	09:25	+263 774..	your rate. Money at CBZ
16/06/2017	09:43	+263 772...	\$400 bond swipe, 11%
16/06/2017	09:51	+263 772...	looking for 250 bond paying 10% cbd harare EcoCash
16/06/2017	10:27	+263 772...	Urgent need 500 bond ndine [<i>I have</i>] EcoCash CBD deal now

16/06/2017	10:28	+263 773...	Am buying USD cash. Paying frm CBZ. Hre cbd. Inbox rate
16/06/2017	10:30	+263 772...	Buy usd [US\$] 15% zipit cabs
16/06/2017	10:35	+263 772...	joined using this group's invite link
16/06/2017	10:40	+91 735...	Um looking fo US\$ 2.500 cash zipit CBZ inbox or EcoCash
16/06/2017	10:50	+263 773... +263 778...	Ndiri kudawo 400 pa EcoCash like nw 10% anayo ngandi batewo [<i>looking for \$400 right now @10% through EcoCash, if you have please contact me</i>]
16/06/2017	11:20		Agent [<i>urgent</i>] deal wanted have 250 bond @ 8% eco-csh only in CBD nw in box.
16/06/2017	11:23	+263 772...	Agent deal available 250bond @8% eco-cash only in CBD nw inbox if intrested
16/06/2017	11:37	+263 772...	Looking for 500 usd MBCA [<i>Commercial bank</i>] internal transfer [<i>EFT</i>]. US \$2600 available harare deal.....inbox
16/06/2017	12:18	+263 772...	Also \$120 bond at 11% is available.....harare deal
16/06/2017	12:26		400 bond available CBD swipe 10% urgent
16/06/2017	13:12	+263 782...	Akuda [<i>Looking for</i>] 200 us inbox now Harare deals solid
16/06/2017	14:21	+263 782...	ndine munhu wangu akuda [<i>I have someone looking for</i>]
16/06/2017	14:33	+263 772..	\$2000 us or bond..inbox yo reasonable deal wondionawo
	15:21	+263 776...	\$200 usd available byo. EcoCash or zipit 12%
16/06/2017	15:23	+263 717..	Ane maUS [<i>anyone with US\$</i>] @ 16.5 ndirikumada [<i>am looking for them</i>]...inbox now now
16/06/2017	15:27	+263 774...	
16/06/2017	15:25	+263 779...	US\$2500cash available 15% Bulawayo
16/06/2017	15:29	+263 774...	IMAGE [removed] (Looking for cash value US\$1,700 @ 10% rate)
16/06/2017	15:43	+263773...	This one is from the rural areas. No one lives there. Aaahh the rate is for last year
16/06/2017	15:56	+263 776...	
16/06/2017	16:00	+263 774...	The contact is there if you choose to pursue it. U don't need to say that kind of stuff
16/06/2017	16:10	+263 773...	
		+263776...	True
16/06/2017	16:17	+263 779...+263 773...	Looking for 1000usd gud rate.
16/06/2017	16:20	+263 774...	

16/06/2017	16:39	+263 779...	1700 US available ,1300 in 100s@ 17,5 %... 400 in \$ 1s ...@\$15%
16/06/2017	16:56	+263 774...	EcoCash...Please please no time wasters ...anotora yse chete ku Inbox [Inbox if you want all of it]
16/06/2017		+263 779...	Ndipei [Anyone with] 1000 USD cabs [Bank] or zipit
16/06/2017	16:59		100 bond's available for EcoCash 13%
16/06/2017	20:05	+263 774...	1300 US ma 100 @ 17.5 % inbox ...@ Old Mutual building ..deal now now ...itai zvekufona [Please call only] 100 bond wanted now swipe Arikuda mabond [if you want bond notes] now now 1600 zipit inbox ...cbd (central business district) deal @ 12% \$200 usd available 7am for swipe or EcoCash 12% bulawayo
TOTAL VALUE OF OFFERS ON 16/06/2017			\$27,640

Table 5:3 WhatsApp transcript of a full day's cash trade.

A total of \$27, 640 was offered for trade on this day. Offers start appearing as early as 6am and taper off around 8pm everyday including weekends. In Table 5:4 below, I provide a summary of trading over one week:

	Date	Total Offers	Lowest rate offers	Highest rate offers	Notes
Friday	16/06/17	\$27, 640	7%	17.5%	
Saturday	17/06/17	\$11, 510	10%	17%	
Sunday	18/06/17	\$6, 870	5%	16%	5% offer for \$400, 25cents coins
Monday	19/06/17	\$25, 660	10%	18,5%	18,5% for high US\$ notes, 20, 50, 100
Tuesday	20/06/17	\$49, 685	5%	18%	\$10 000 Bond note cash paid @18%
Wednesday	21/06/17	\$52, 520	4%	17.5%	Bulawayo selling US\$1000 for bond @ 4%. Looking for \$20 00 cash @ 17.5

Thursday	22/06/17	\$291,967	7%	18%	Someone looked for \$250 000 cash
		(* \$41,967)			(*without outlier *\$250 000)
Weekly	Total	\$465,852			
		*\$215,852			
	Average	\$66,550			
		*\$30,836			

Table 5:4 Summary of WhatsApp one-week cash trade.

The week's trading pattern shows that on average daily offers amounting to \$30 000 were made by group members. These transactions involved either liquidation of US dollars into bond notes or bond note cash being traded for electronic funds into the banking system. It was not uncommon for someone to look for large amounts of cash such as \$5,000 to \$20, 000 but an amount of \$250 000 was unusual. Bond note cash was traded at around 11%⁸⁷ and US\$ in quantities of several hundreds to thousands fetched higher rates, such as 17% to 18,5%⁸⁸. Bigger US\$ notes, of \$20, \$50 and \$100, are desirable for a money transaction to fetch the higher rates.

Effectively, trading offers of about half a million US\$ during this week were channelled through a single social media group. This data quantifies the amount of trade that can be generated through app-based interconnections. Effectively, this group was an alternative cash market specific and contingent to the Zimbabwean *dead economy* and it is handling a relatively decent amount of offers from the trading public.

Attuning to rules

WhatsApp groups do not have a capricious climate otherwise no one would take them seriously and it would be easy for them to degenerate and not focus on the core business.

⁸⁷ In mid-September 2017 the Bond note cash rate hit a high of 20%.

⁸⁸ In mid-September 2017, the US\$ cash rate hit a high of 60%.

Members in most WhatsApp groups tend to be fickle especially if there is no control over the volumes of messages. To maintain order in this group of over two hundred members, certain rules have over time developed. Messages on the platform are strictly for cash transfers and transaction related issues. Since joining the group is mostly through an open public link, some individuals have joined to cross market their products and they have promptly been removed from the group. Every member does expect that anyone who cross markets will be removed from the group. The operationalization of this rule is illustrated below in these exchanges:

17/06/2017, 09:59 - +263 78... joined using this group's invite link

*17/06/2017, 09:58 - +263 78... *YOUTH EMPOWERMENT BY ECONET**

Introducing the Elevate Youth Club, a youth empowerment program brought to you by Econet! Exclusive to Econet Wireless Youth between the ages of 16-34 years old.

Sign Up today and stand a chance to win life changing prizes such as \$20,000 cash for school or business seed money, Samsung Galaxy S8 devices among other prizes up for grabs.

Those interested in joining the club inbox on 0783... so that I send you an invite with your sign-up code....

NB: only for those between the ages of 16 and 34

17/06/2017, 10:00 - +263 71.... removed +263 783....

**17/06/2017, 07:40 - +263 779 I have seen that people in this group now have a no-nonsense attitude towards people like [+263 783...]*

**18/06/2017, 23:12 - +263 77...: Please don't abuse this group. Check again the title is *[only for cash transfers] *altered*

Table 5:5 Cross marketing not allowed.

Between joining the group and being removed, the cross marketer +263 783.... did not remain in the group for more than two minutes. Removing cross marketing is a way to reduce message clutter to the group and maintain a sense of purpose. Furthermore, all communications between transacting parties are done in their 'inbox.' Questions and comments to the general benefit of everyone are tolerated like how certain bank systems

work, which payment systems are not working well as well as relevant tutorials on this system.

20/06/2017, 11:47 - +263 772... How many US can I get, I have 300 bonds

20/06/2017, 11:48 - +263 773... Usually rate is USD \$100=103 bond or 104 bond or 105 bond maximum

20/06/2017, 11:49 - +263 775... Depending on denominations.

**22/06/2017, 12:41 - +263 77... Kikik dai munhu anotengesa ari iye anozonyora kuti taken (May those that have sold please write Taken').*

Not everyone observes some of the rules as members get frustrated if someone does not indicate the currency or the rate they want. This, they say, creates unnecessary traffic in one's inbox through enquiries. Some complain that others are rude and that some do not respect the offered rate as they seek to further negotiate the rate down in 'inbox' communications. This explains why certain messages are posted with strict instructions:

16/06/2017, 16:17 - +263 773... 1700 US available ,1300 in 100s @ 17,5 %... 400 in \$ 1s ...@\$15% EcoCash...Please please no time wasters

20/06/2017, 20:58 - +263 71... I need \$350 cabs zipit for my US\$300. Inbox if u r agreeable non-negotiable.

**21/06/2017, 15:24 - +263 712... Pls put all vital info. Eg) minimum amount applicable etc. Assumption is you want USD but any notes? Small or big.*

I view the complaints as a process of negotiating the rules. Practices followed in this group are not written down anywhere but through complaints certain desired practices are entrenched and some undesired behaviours, cut out. There was an instance when the group's administrators overlooked removing a cross marketer for about half a day and someone asked if the administrators were friends with the person and only then was the cross marketer removed. Therefore, the removal of cross marketers has become entrenched. Another practice is commenting, disparaging or openly disagreeing with an offer. Some cannot resist

the urge to comment and then others complain that one must quietly ignore such offers as no one is obliged to pursue all offers and therefore there is no need to criticize an offer.

Reflections

The WhatsApp groups described above illustrate how entrepreneurs leverage an app-based service to create an alternative market space. If weekly offers of about half a million US\$ are created through this system, then such mediation is playing an important role in the redistribution of scarce economic resources such as cash. The large numbers of participants deriving economic benefit from this interconnectedness underscores the significance that social media has extended into the economic sphere. Value flows did not only apply when large enterprises derived utility from it. Social media can be repurposed through entrepreneurial agency to create value flows to economic spheres that are totally outside the imagination of most people.

Not to appear as romanticising something that some people may deem out-rightly illegal⁸⁹, Elert et al., (2016) provide theoretical viewpoints to understand such activities. In discussing evasive entrepreneurship⁹⁰, they bring forth two well-known app-based global entities, Uber and Airbnb. On Uber they observe, 'in order to avoid transportation market regulations, Uber consistently (and sometimes successfully) argues that it is not a transportation company but a technology company'(ibid: 2). For Airbnb, 'the users typically do not comply with all regulations that firms in the hotel industry face,' (ibid). They observe that this type of entrepreneurship, although it 'always borders on the unlawful', is however, 'a signal that there is a gap or an inconsistency in the regulatory structure being evaded' (ibid: 3). They affirm, 'the evasive entrepreneur thrives when institutions are rife with contradictions' (ibid: 5).

⁸⁹ I continue to make no claim or determination based on the legality or illegality framework.

⁹⁰ Defined in Chapter 4.

If one is persuaded that the Zimbabwean *dead economy* is full of institutional and policy contradictions, it should not be difficult to imagine that decent, law abiding citizens can turn to alternative markets like the WhatsApp cash transfer system to access cash to pay for their everyday needs. From a conversion perspective, the institutional contradictions are simply another avenue by which products in discreet economic spheres can be connected through bridging, in this case, mediated by WhatsApp.

Significantly, alternative markets do not just mushroom, they are a collective and deliberate effort of entrepreneurs. In the case above, a conversion entrepreneur in this study anticipated the possibility of these contradictions when the RBZ first announced its intention to create a 'surrogate currency' in late 2015. Coming through the economic chaos of 2008, entrepreneurs drew lessons from the *burning* experience and created a market which, up to the time of this writing, the GOZ has not yet come to grips with.

For the market to work consistently, informal rules are made and readjusted to suit preferences. Stated differently, entrepreneurial agency can leverage everyday technologies to create alternative, undefined markets. For these markets to work, they require a formulation of rules that affect or restrict other forms of agency as illustrated with the prompt removal of cross marketing. This example therefore illustrates a form of structure-agency interplay. In the 'offline' world of the 'bigger picture', the state can react by either adapting to the bridging innovation to a new structural order or it can criminalize it and take steps to remove its activities⁹¹.

⁹¹ On September 28, 2017 the GOZ promulgated Statutory Instrument (SI) 122A of 2017 through Presidential powers to criminalize the unofficial trade of currencies with a maximum sentence of ten years in jail. The President called the people involved 'economic saboteurs' and 'Judas Iscariots'. On September 29, 2017 after news broke out of SI 122A, the WhatsApp group lost 23 members in one day. On the day, the group changed its name from having 'cash' in its name to one having 'entrepreneurs'. The remaining members immediately gave instructions to group administrators to disable the public link and to stop getting new members so that the group is not 'infiltrated' by state security agents. Members advised each other only to 'deal with people you have dealt with before'. Offers dried out and members were not sure of rates – the state had

EcoCash



Picture 5:8 EcoCash: Zimbabwe's biggest mobile money application.

Sources: Left: Aaron Ufemeli (Mandizha, 2016). Right: Africa 24 News (Zuze, 2015).

Even at night, people pay and say we are sending someone to collect at 6am tomorrow.

I must go early to the office and deliver because I already have the cash in my phone.

Ecocash in Zimbabwe is what Colgate or Coca-Cola is around the world. People casually say *Ndisendere Ecocash* (send me an Ecocash) to mean make a mobile money transfer. There is no doubt that Ecocash has profoundly changed the way banking and payments are made in Zimbabwe. At least 45%⁹² of the adult population in Zimbabwe have a mobile money account (Finmark Trust, 2015). This figure is obviously currently higher than the estimate because the advent of the cash crisis has certainly increased the appeal of mobile money payments. According to the 2016 quarterly report published by the Postal and Telecommunication Regulatory Authority of Zimbabwe (POTRAZ), out of 3.2 million mobile money subscribers, 3.1 million are registered with Ecocash translating to a 97,5% market share (Mandizha, 2016). Since its launch in September 2011, Ecocash has grown rapidly. It has over 26 000 agents all

won, albeit temporarily. At the time of updating this footnote on 5 October 2017 (a week after), the group still had 223 members. Offers on the day were largely members selling Bond note cash at rates between 18% to 22%. US\$ sellers were not yet sure of the rate and there were many enquiries by members on the US\$ rate. Responses were 'whatever you offer' and some suggested rates were 'going down' at around 45%. After 29 September 2017, the group lost its usual rhythm and structure but has been trying to redefine itself in the new institutional context. There are attempts to develop a coded language for trading and so far, the US\$ is being called 'foreign veggies' (from greenback) and the bond note is sometimes called 'typek' (the bond paper brand name). The emoji of a rat is being inserted to indicate 'rate'.

⁹² These statistic is based on a 2014 FinScope consumer survey and it is obviously outdated given rapid changes in this area.

over the country and it has handled over US\$15 billion in transaction value over the years since its launch.

Entrepreneurs have significantly benefitted from this service. I have discussed in earlier sections the shrinking of space where entrepreneurs can easily do business with clients in other cities. The usual advantages as touted by almost any commentary on mobile money do apply here; convenience, low cost, financial inclusion, linkage to other value-adding services like airtime top up, bill payments, bank to mobile wallet linkages and cashing in and out.

The interesting thing about Ecocash, in my view, is not really the novelty of the mobile-app payment system, but the behind the scenes, David versus Goliath type of power struggles between a nascent mobile payment system against the oligopolistic commercial banking institutions. I should not conclude a discussion on Ecocash without reporting on how entrepreneurs point to the high cost of banking or how badly Zimbabwean banks treat customers. An elaborate discussion on banks will follow under Commercial Banks, but for now, the relevant point is that there is no love lost between banks and the Zimbabwean banking public.

Banks are regarded in public opinion as complicit in the collapse of the Zimbabwean economy and the trauma that citizens go through during the financial crises. These sentiments are not simply speculation. The former RBZ governor discussed above, has a chapter in his book, 'CORRUPTING BANKING AND THE STOCK EXCHANGE' (capitals in original), in which he castigates 'the gambling activities' by exposing the 'imprudent practice[s] through which a number of the country's banks and related financial institutions totally abandoned their core business in favour of illiquid portfolio assets for purposes of unsustainable speculation' (Gono 2008: 73). The activities of financial institutions became 'the ultimate vehicle through which the Zimbabwean economy was driven into an utter and complete casino economy' (ibid: 78). In what he describes as an 'implosion', he claims 'things fell apart' into a 'financial crisis' in the years 2004 to 2005 because of 'corporate incest,' 'infectious greed' and 'rent seeking' which created 'the political meltdown in the country' (ibid; 124). Using this book, Mr Gono

opened the black box of the inside workings of financial institutions and confirmed that financial institutions in Zimbabwe were indeed wolves in sheep's clothing.

In the contemporary context, Zimbabwean banks grow their profits disproportionately each time there is a financial crisis. During this cash crisis – where the banks themselves did not have bank notes against their bank balances, they had to be forced by the central bank to lower their charges for the alternative electronic payment systems such as point of sale and ATMs, after a public outcry. They continue grossing 'startling', 'super profits' from 'unacceptable charges', 'extortionist fees' and they 'clearly, are benefiting from our misery' (Majaka, 2017a).

A strong perception is that banks do not suffer together with the people. The banking history in independent Zimbabwe is littered with 'a financial graveyard' (Banya, 2015) of mostly indigenously owned banks that spectacularly collapsed, particularly at the turn of the new millennium. Nelson Banya (ibid) caricatures this history by titling his article 'Not making cents anymore...', inspired by a financial markets television programme in the early 2000s titled 'Making Money Makes Sense,' sponsored by a now defunct bank. Such collapses caused massive financial losses, unbearable trauma to citizens and resulted in the great mistrust of banks which persists to this day. It is no wonder that when Ecocash launched its services, citizens easily identified with this 'Ecocash onslaught' (Mambondiani, 2013) on banks.

*If only all the banks had embraced this technology - they did embrace it, but they did it after Ecocash. They actually didn't even market it better than Ecocash. For example, CABS [a bank], has 'Textacash', it charges 1%, I think, which is reasonably cheaper than Ecocash, but when the cash crisis started they suspended it. **You can tell that these banks are about milking money from clients and not for their convenience, they are 'tora mari united' [a team specialised in getting money from people].** If it was about convenience, they would have allowed 'Textacash' to continue.*

*I give my clients Ecocash as the first option because someone does not need to go to the bank, the service is scattered everywhere. **It's unlike our Zimbabwean banks which are found in upmarket places like Avondale and in town.** You don't find banks in Budiriro (township), but Ecocash is in every corner and we have clients in Budiriro. We just make our clients factor in the cost of cashing out and we save them time. People are now so used to Ecocash, more than conventional banking (my highlights).*

In similar self-serving efforts as mobile network operators reacted towards over-the-top services mentioned above, Zimbabwean banks were 'losing sleep over Ecocash' (Rukuza, 2013) and lobbied the government against the 'unregulated dominance' (ibid) by a non-banking institution rolling out products that they claimed to belong to the financial sector. Unusually, the Deputy Prime Minister at the time, Mr Arthur Mutambara, retorted: 'No, sorry, you cannot fight technology, you have to catch up, you have to develop a competing technology [...] How can you use laws to judge technology? The law can be a barrier to progress because ICTs are moving on' (Bulawayo24 News, 2013).

Specifically, this was a war between the commercial banks and Econet, the mother company of Ecocash. Econet has earned a reputation for being a fierce competitor when it gets into any economic turf. As a counter attack, banks wanted Econet (the mobile network operator) to open its mobile network so that banks could offer their clients similar products, analogous to sharing a highway with toll gates, rather than making banks build their own highways. As a result, a number of banks refused to link their banks to the Ecocash platform, at that time. At the time of writing the latest headline in the press on the issue was: 'Banks finally go the Ecocash way' (Kaduwo, 2017).

Battles to embed innovative technologies occur at every level and in every country. Entrepreneurs specifically and citizens in general have turned out to be the biggest winners since there are now more financial inclusion services available at a lower price, conveniently interconnecting the conversion entrepreneurs to their clients by using an everyday gadget, the mobile phone. Perhaps, if Ecocash had not jolted the commercial banks into action, they

might not have felt the urgency to develop alternative systems like ZIPIT, Mobile Moola, GetCash, Textacash or numerous other bank-specific applications that conversion entrepreneurs are leveraging to create alternative markets.

The Ecocash narrative, is a story about how a collective boycott by 70% (Finmark Trust, 2015) of the unbanked adult population of formal banking services in Zimbabwe has spawned opportunities for mobile-based services. A David that overcame the banking Goliath. It made the banks, reluctantly, to be inclusive by embracing mobile-based payment systems that shrink space and time, benefitting not only the usual suspects, but also the 'invisible' conversion entrepreneur. In this dimension of the argument, it is not necessarily the agency of the entrepreneur only that should raise curiosity, but the advantages accruing to the entrepreneur for riding the wave of mobile phone technology-mediated embeddedness.

Christian religious beliefs, churches and entrepreneurship

There is no doubt that Christian religious beliefs play a central role in the lives of many Zimbabweans. The sheer length and depth of my fieldwork discussions around religion bears testimony. The 'role of church' analytical codes in my notes were only second to 'conversion practices' in breadth. The available data is significant enough to be a stand-alone chapter, but I will deal with religion here as it fits into the discussion of entrepreneurship embeddedness.

In this section, I intend to discuss two things, firstly the Christian beliefs of the entrepreneurs. Although I approached this issue from a broad angle of religious beliefs – to include other faiths, there were, however, no other faith that participants discussed besides Christianity. Not even a single entrepreneur discussed the traditional African religion which one might expect in this context. The second issue is the role of the Christian church in entrepreneurship. The data discussed below came from two questions, the first was: 'what role does religion or spirituality (whatever they preferred) play in your business?' The second question came from researcher-induced pictures of different Zimbabwean personalities. When the respondents

had selected a picture, they were asked: ‘what is your opinion of this person?’ or ‘what made you choose this picture?’

Zimbabwean Pentecostal churches

On the importance of Christianity to Zimbabweans, one participant persuasively argued:

If we consider the nation, our country would not be where it is right now if Christianity was taken seriously. If you talk of corruption, if people feared God, that wouldn't be a problem. If people were not greedy and thought about their neighbours, the nation would be in a better place.

Religions in Zimbabwe (Source: https://relzim.org/major-religions-zimbabwe/)	
Christian	85%
Apostolic	33%
Pentecostal	17%
Protestant	16%
Catholic	10%
Other Christian	8%
African Traditional Religion	3%
Islam & Other Religions	Less than 1%
Non-religious	12%

As the statistics⁹³ on the side bar show, Christianity is overwhelmingly the most popular faith in Zimbabwe. In urban areas, Pentecostal churches are prevalent and most popular with young Zimbabweans. Females dominate the membership (Mate, 2002). I will restrict this discussion to Pentecostal churches because they were the most topical and this data largely pertains to them. By Pentecostal churches, I follow Allan Anderson, cited by Hocken, (2009)⁹⁴ as a ‘specialist in the wider Pentecostal movement,’ who defines African Pentecostal movement as ‘churches that emphasize the working of the spirit in the Church, particularly with ecstatic phenomena like prophecy and speaking in tongues, healing and exorcism. Within this definition of Pentecostalism

fall all the African Independent Churches that are variously known as “spirit churches” or “healing-prophetic churches.””

⁹³ Based on a 2012 survey estimate.

⁹⁴ No page numbers in this e-book.

It is difficult to distinguish differences in practices between one Pentecostal church and another apart from their colourful names⁹⁵. They have similar characteristics and Zimbabweans refer to them as *chechi dzemagitari* (churches with guitars) as the traditional churches, apparently, do not use guitars. Members commonly refer to each other as ‘brother’ or ‘sister’ and they are all led by a very charismatic ‘Prophet,’ ‘Pastor,’ ‘Evangelist,’ or generally ‘Man of God.’

About half of the entrepreneurs in this study belonged to Pentecostal churches. As far as entrepreneurship was concerned, the discussion drifted towards Pentecostal churches that are generally seen to have a robust focus on a ‘prosperity gospel’ which promises ‘[...] health, wealth and happiness’ (Word of Faith cited in Marongwe and Maposa, 2015: 14). The Tweets below from the Twitter timeline of The Good News Church (TGNC) leader, Uebert Angel, shows this prosperity trope:



Picture 5:9 Twitter screenshots of prosperity messages. Data source: Twitter

Within the Zimbabwean religious lexicon there is a new word: ‘gosprenurship’ (Guvamombe, 2012a; Ngwenya, 2011). Gosprenurship is ‘a subtle form of blatant self-enrichment’ according to Ngwenya (2011) and it is ‘the new art of making money’ says Guvamombe (2012b). Marongwe and Maposa (2015: 15) define it as ‘the setting of the gospel mission as a platform for profiteering as in a business venture that is as [sic] a ‘latter day, money-spinning

⁹⁵ Some of the names include; Christ the Rock Ministries International; Church Team Ministries International; Full Gospel Church of God in Zimbabwe; Grace Unlimited Ministries International; Harvest House International Church; Impact Christian Centre (see Religion in Zimbabwe, n.d.)

family enterprise'. From its conception, gospreneurship is a hyper-critical notion capturing the relationship between different practices of Pentecostal churches and some entrepreneurial activities.

However, in a study of Pentecostalism in neo-liberal Zimbabwe, David Maxwell (2005) makes some important observations, pointing out that Pentecostalism '[...] is able to satisfy deep existential passions and to aid those struggling for survival in the specific social conditions of neo-liberal Zimbabwe'. The religion, he continues, 'addresses the personal sense of abjection created by shattered hopes of independence, and how it offers security in the face of state retrenchment, capriciousness of global capitalism and the growing levels of violence and crime' (ibid: 6). This really marks my departure point from the critiques of Zimbabwean Pentecostal churches such as Marongwe and Maposa (2015), Guvamombe (2012a) and Ngwenya (2011) as I am interested in the micro entrepreneurial practices of these churches as legitimate social institutions without subscribing to or imposing particular theological and moral positions.

Christian entrepreneurial clichés

Christian entrepreneurs in this study regarded themselves as different to those who did not go to church. They expressed a sense of being guided by certain principles or persuasions largely moulded around the orientations of the churches they went to. Apart from black entrepreneurs being regarded derogatively as *Museyamwa*⁹⁶, maybe due to a new breed of post-independence entrepreneurs linked to the state and ruling party⁹⁷ who become rich overnight, the word 'dealer' became a common reference to anyone trying out an entrepreneurial venture. It is equally a pejorative term because 'dealers' are known to cut corners and are not afraid to swindle their unsuspecting clients (*kubhosh*). Christian

⁹⁶ As explained in Conversion interactions, it is a Shona totem, now used to refer to a disorganised and struggling black entrepreneur.

⁹⁷ To be discussed in depth in Chapter Six on economic indigenization.

entrepreneurs were conscious and sensitive to such ‘dealer’ perceptions associated with black indigenous entrepreneurship⁹⁸ and this is where a sense of difference comes from.

Social groups in Harare use forms of derisive, casual classification depending on which part of town someone prefers to stay in or go to church in. Upmarket, medium-density, middle-class places and churches are referenced as *kumasalad* (salads⁹⁹) and those in the townships are called *kujecha* (dusty area). Similarly, there appear to be entrepreneurial hierarchies that differentiate members of the Pentecostal churches. Churches like Celebration Church International (CCI) (*kumasalad*) has the reputation of having its members involved in the centre of the Zimbabwean economy. Most well-known Zimbabwean entrepreneurs are either current members of the church or have previously been members. Conversely, there are some churches with a reputation for having their members in metal goods fabrication, street trading or similar types of highly informalized activities. I was informed that churches like the CCI have a Christian attribute called ‘business anointing’. In fact, the founder of the church, Tom Deuschle, describes himself on the church website as ‘Pastor, Business Leader and Apostle’ (Celebration Churches International, n.d.). This business anointing is like the healing or prophecy anointing that other church leaders are claimed to have.

In this section, I highlight the clichés, principles, values and particular religious features that influenced the thinking and behaviour of research participants in their entrepreneurial activities:

1. Virtuous Woman, live ‘a life of purpose, diligence, forgiveness and repentance’¹⁰⁰
I believe in the woman in Proverbs 31. I believe women were not created to be useless people, we are there to help so that’s where I come from - Proverbs 31.

⁹⁸ It is remarkable that the word ‘dealer’ never appeared in our discussions with these entrepreneurs. It appears to reinforce the notion that they are sensitive to be seen in that light.

⁹⁹ This is similar to the word ‘cheese boy’ in South Africa, meaning those that want to behave as white people maybe through metaphorically eating salads which were not part of the African diet.

¹⁰⁰ www.avirtuouswoman.org

2. God sets up people or things in your life and teaches you to profit (Isaiah 48:17).

I stand on the scripture which says, 'I am the LORD your God, who teaches you to profit, who leads you in the way you should go'. There are certain things you cannot do without consulting him and God has a way of setting up people into your life.

There is also a scripture in Corinthians which says, 'All things are ready for me'. I remember before I left my home coming to Harare I used to say, 'All things are ready for me' and for sure I came and I just stepped into certain things to the last detail.

3. God gives you strength to make wealth, laziness is from the devil.

In the Bible, there are verses like 'It is I the lord who gives you power to create wealth' then you find verses which talk about lazy people that must go and learn from the ant hill. If you study the ants, you will see that they are so hard-working and organised. We know the Lord blesses but the blessing of the Lord cannot come to someone folding his hands.

4. Do not waste seed/opportunities.

There was a day he [Prophet] was preaching about Genesis 38:9, when he was preaching about Onan who was wasting his seed on the ground. The Prophet was talking about companies. He was saying you find a company sponsoring soccer yet when you go and look at their employees, they are suffering. He was saying when you pay your tithe and the Lord blesses you, he will not just bless you without blessing the company that you are working for because if that company is not blessed it can shut down and you will be out of employment. So, your blessing has to be shared between you and your company. The Lord has to first bless where that money is coming from.

5. Do not cheat, lie, steal or sell illegal products.

There are certain things you don't do because of your teaching and your fear of God. For example, at times when you go to South Africa, some shop attendants, when you buy stuff for R2000, they would want to add an extra R500 so that they benefit from stealing from their employer. I personally don't do that because of my religious

upbringing. I can't find myself selling 'bronco' (bronclear¹⁰¹) because I go to church. Even on Sundays I don't open, because I must go to church.

Anytime I do something, I don't want to cheat or lie to someone because I believe if I lie it is a sin. In terms of charging, I feel bad to overcharge. When I started, my mind was focused on making money by whatever means. I just wanted to make money. With time, I asked myself how I would feel if someone cheated me - it's not fair, so I should do something that is transparent.

6. Overcoming fear and rationalising losses.

I was stuck! I got so disoriented. I started thinking about what I was supposed to do with the clients' money. I couldn't take the risk of crossing the border on my own without a passport. Thinking of going to look for any driver now, I was now scared. I couldn't, it was a lot of money [US\$16,000 paid by a client for an order in advance].

I then said to myself 'God if you say I am not going to supply this order then it is fine, I will supply what I have' [US\$500].

7. Tax morality: 'Give Caesar unto Caesar's and God unto God's.'

It was because of my Christian beliefs that I decided to go and register to pay taxes at ZIMRA. I am being taught to be a true Christian, I need to pay my taxes as much as I am paying my tithes. As the Bible says, 'Give Caesar unto Caesar's and God unto God's'- take note it is Caesar first then God, I am not saying God comes second but I cannot be faithful to God if I am not faithful to the government.

8. Better personal management and real empowerment.

If you look at my life, I had never handled US\$1000 at one go. I started handling it once I started going to church. The way I see things, going to church improved my life. My first car was a Morris Minor when I was a 'korokoza' (buying and selling gold). Then I

¹⁰¹ It is a prescribed cough mixture that is sold on the streets as a drug because it makes someone get on a high quickly.

bought a Nissan Sunny, before I started going to church. I imported my own good car from Japan when I had started going to church. As far as I am concerned I can't say the church disadvantaged me but it empowered me in a way. The empowerment to me happened in church and not politically [indigenization and empowerment policy].

The church actually empowered me in the way that I see and do things. I had to learn how to maintain the relationships that I have now that I am benefiting from them - it is because of the teachings: you have to be a straight forward man; you have to stick to your word if you agree with someone; if you sell someone's goods you don't spend his money; spent your profit - I was getting all these teachings from church.

Below in Figure 5:2, I have turned the main ideas from the above narratives into a visual representation.



Figure 5:2 Narrative-derived Christian entrepreneurial principles. ¹⁰²

¹⁰² This is just illustrative; the list is not exhaustive.

The principles outlined in Figure 5:2 provide a broader frame of reference for the important ideas that influence decision-making in the choices entrepreneurs face. This does not mean that there are no ambiguities and that entrepreneurs are not conflicted, but it gives expression to underlying values that they manage or fail to observe. For example, a failure to pay taxes by the conversion entrepreneurs is not out of ignorance as tax morality features in their value system. This failure to be 'faithful to the government' points to a different logic for the action than simply resorting to easy explanations of complex realities. Rehashing ignorance and 'indiscipline' is such a resort to easy explanations. I will discuss this contention in Rationalities for noncompliance with state taxation where I will argue that not paying taxes is a way of protesting against a *kakistocracy*.

Church, entrepreneurship and business incubation

From the Christian value system of participants (agents), I turn my focus to the entrepreneurial inside workings of the churches (social structures). This part is an analysis that includes data I collected from various online resources and from some public business forums I attended during fieldwork. My choice of Pentecostal churches studied was limited to only those churches that were specifically identified and discussed by participants.

Zimbabwe Assemblies of God Africa (ZAOGA), Celebration Church International (CCI), The Good News Church¹⁰³ (TGNC), Prophetic Healing and Deliverance Ministries (PHD) and United Family International Church (UFIC) were specifically recognized by participants as leading the charge not necessarily in entrepreneurship development as generally understood but in gospreneurship and prosperity gospel through their Pentecostal churches. Their respective leaders, Ezekiel Guti, Tom Deuschle, Uebert Angel, Walter Magaya and Emmanuel Makandiwa were equally easily identifiable and participants frequently selected their pictures to be our subject of discussion from an assortment of over 250 other pictures. By frequency, Guti, Makandiwa and Angel were the most talked about religious personalities in terms of both controversies and acclaim in equal measure.

¹⁰³ Also known as Spirit Embassy Church.

Churches as entrepreneurial incubators - Incubation

I agree with Nwankwo et al. (2012) that a church can be characterised as an entrepreneurial incubator although, in their article they did not specify what they understood an incubator to be. In this section, I separate the incubator, the church as a physical infrastructure where enterprises can be nurtured, and incubation, the process in which church members engage to nurture enterprises. The UK Business Incubation Association cited in Mian (2016: 2) states:

Business incubation provides SMEs and start-ups with the nurturing environment needed to develop and grow their businesses, offering everything from virtual support, rent-a-desk through to state of the art laboratories and everything in between. They provide direct access to hands on intensive business support, access to finance and experts and to other entrepreneurs and suppliers (sic) to really make businesses and entrepreneurs to grow. Business incubation provides a nurturing, instructive and supportive environment for entrepreneurs during the critical stages of starting up a new business.

Therefore, entrepreneurial incubation captures a sense of place (church) and networks of people and organizations that provide assistance to small enterprises. Although not technically set up to be incubators, Zimbabwean Pentecostal churches reflect many of the attributes similar to technical incubators. In a country where those technical incubators do not exist, it is the church, without a doubt, that is filling up this gap.

Church as an incubator

Pentecostal churches encapsulate business incubators in two ways. Firstly, from a structuration perspective, it is counter-intuitive for a church to spread a message of prosperity or entrepreneurship and remain unaffected by that intervention. Structuration suggests that the structure of the church through its interaction with entrepreneurs or entrepreneurial agency, will change over time. This explains why Pentecostal churches are viewed as 'family enterprises', 'brands' or structured along 'business lines'. This is exemplified

by the unveiling of 'Brand Emmanuel Makandiwa' in Picture 5:10 below. Here, the leader of UFIC appropriated all branding concepts from full page advertisements to a glamorous launch and everything else associated with the idea.



Picture 5:10 Leader of UFIC at a launch to unveil 'Brand Emmanuel Makandiwa'

Source: The Sunday Mail 18.06.16

Hackett and Dilts (2004: 60) state that an '[i]ncubator itself is an enterprise with its own developmental cycle'. If churches remain locked for argument's sake in social gospel, they will be ill equipped to get actively involved in facilitating economic participation because of the incongruence between social gospel and the dictates of an entrepreneurial mind set. Therefore, from a morally neutral incubator perspective, it is expected that an incubator church adjusts its structure over time to suit the incubator role.

On their websites, initially, only the Celebration Church mentioned the word business, UFIC and ZAOGA have no explicit mention of business or entrepreneurship. However, on 7 July 2017, The Spirit Embassy Church, launched online what they called 'The Millionaire Academy'¹⁰⁴ which they described as "The Ultimate Financial Training for Business and Household Wealth". Immerse yourself in no-holds-barred financial strategies that will enable you to experience a lifetime of financial success' (Angel, 2017). A wave of social media posts followed the launch:

¹⁰⁴ See website <https://www.themillionaireacademy.org/>



Picture 5:11 Tweets announcing the launch of 'The Millionaire Academy' by TGNC.

The second sense which characterises the way in which a church is an incubator pertains to it being a space in which actual economic exchanges take place, nurturing the enterprises it transacts with. The church can be viewed as a market/client with which entrepreneurs enter into conversion transactions. Despite the church being a formalised social institution, there are churches that deliberately give business opportunities to their members regardless of the legal status of the enterprise. It is in using such a window that entrepreneurs in this study traded with churches.

*It once happened that someone from administration wanted to exert influence for the [*deleted] services to be outsourced because someone knew someone who could give a kick back. But I was told that there was 'fire' when the Man of God noticed and asked whether there was no one from inside the church who could provide the service. That is how I have managed to sustain the relationship with them.*

From the provision of catering and flowers to advertising materials, from uniforms to equipment, different small enterprises are supplying the churches. As these linkages continue, conversion enterprises become *legit* as they improve on their structure and business processes - hence churches may be considered as incubators.

Entrepreneurial incubation at churches

The entrepreneurial incubation at churches is understood here as the deliberate efforts of churches or their members to provide assistance to entrepreneurs to initiate and improve their enterprises. In the illustrations below, I discuss different activities churches initiate or facilitate with a clear intention of developing entrepreneurship among its membership.

Identification of talents

Ezekiel Guti is acclaimed to have developed a ministry around the theme of identifying and using one's talents.

If other churches are doing it, they are actually following his [Guti] footsteps. I have read their books and how they started their church [ZAOGA], I read that they were pioneers in the entrepreneurship program of 'Talents'. He is the one that made it a sound doctrine in the church. Long back I attended Agape Love Fellowship sessions for women [within the church] where they teach you how to start a business.

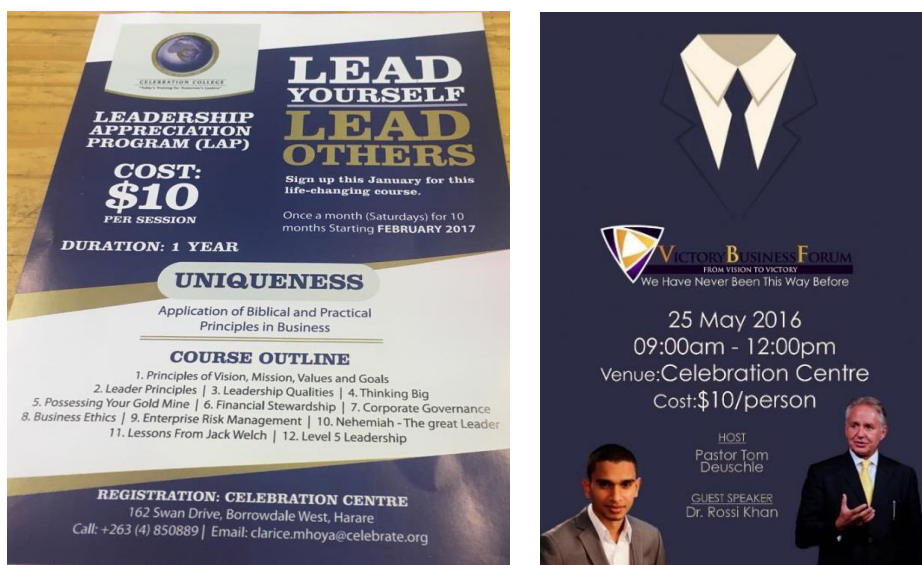
The Gutis [husband and wife] are good examples of the perfect balance between church and business. They take money from the church and build schools, hospitals and clinics and they employ people from their church to run the schools and the hospitals.

They go the extra mile and enlighten and change mind sets. They tell you that you can make it as long as you are working with your own hands although it is also Biblical. God says you will eat from your sweat but we were nurtured to think we should be someone's slave to get something but these guys are saying: 'you as an individual, you have to prosper'. Look at me, even as small as I am, my contribution affects the whole economy.

Entrepreneurship training and mentorship opportunities are open to everyone

Churches go to great lengths to attract the best presenters from among leading entrepreneurs in the church, industry and outside of the country to mentor their members and in some cases the training opportunities are open to anyone. Several churches have created various kinds

of business fora as permanent structures of the church itself. Some churches provide structured entrepreneurship training programmes while some provide facilities such as conference rooms and training venues. In Picture 5:12 are examples of fliers circulated on social media, inviting people to attend business training workshops facilitated by a church. Dr Ross Khan, shown on the flier, is an entrepreneur from Trinidad showing the extent to which Pentecostal churches can go to get their speakers. The charge of US\$10 to participate, as argued above, shows the internal entrepreneurial orientation of the church itself to cost recover or make a profit as an enterprise.



Picture 5:12 Open business training advertisement by a church.

Data source: WhatsApp groups

The CCI which is one of the few churches that openly publicizes its business orientation and links on its website, describes its 'Founder and Senior Pastor' Tom Deuschle under the subsection business as:

A minister to leaders in the marketplace, Pastor Tom is a gifted mentor. Through the "Kingdom Marketplace" ministry, he addresses heads of industry on a yearly basis and sits down with several African presidents. He has trained several top businessmen in Zimbabwe, including Econet's Strive Masiyiwa and Kingdom Bank's Nigel Chanakira (Celebration Churches International, n.d.).

Equally, Uebert Angel (TGNC) who has publicly made claims to be worth US\$60 million (Jemwa, 2013), on his Twitter biography associates himself with a particular enterprise: 'President: Sam Barkeley Construction' and as a church leader: 'Also The 'GODFATHER' of the PROPHETIC MOVEMENT' shown in the Twitter screenshot below:



Picture 5:13 Uebert Angel's Twitter biography

Data source: Twitter

Discursively, Angel, knits his message around notions of becoming a 'millionaire' or 'multi-millionaire' like he claims to be. At the same time, his counterpart Emmanuel Makandiwa published an electronic book titled *The Billionaire's Mindset: Principles for Creating Perpetual Wealth* and he runs business conferences of a similar style named 'Billionaire Summit'. In Picture 5:14 are materials produced by these church leaders conveying millionaire and billionaire as their entrepreneurial cues.



Picture 5:14 Millionaire/ Billionaire entrepreneurial cues by Angel and Makandiwa.

Source: Angel (2017) and www.emmanuelmakandiwa.com

In 'The Millionaire Academy,' Uebert Angel, a Zimbabwean who is now domiciled in the United Kingdom, has come up with silver, gold and platinum packages in which anyone can enrol for a price. The packages are open to anyone around the world and mentorship is based

on social media intermediation through Facebook groups, direct phone calls and VIP seats at his events, among other things. The package prices as advertised are Silver (US\$399), Gold (US\$699) and Platinum (US\$1,299). Picture 5:15 is a screenshot of the packages from the Millionaire Academy website:



Picture 5:15 Millionaire Academy packages launched by Uebert Angel.

Source: <https://www.themillionaireacademy.org/>

The fact that these church leaders are unveiling these business incubation facilities cannot be equated with successful outcomes. However, one would be hard pressed to come up with similar efforts, so elaborate and with such clear intent, in developing entrepreneurship as shown by these church leaders in Zimbabwe. As a reader in the field of entrepreneurship, I cannot easily recall any institution (including NGOs) that provide interventions closely matching the collective effort these churches are offering.

Those churches (structures) that conduct these ‘marketplace’ conferences (incubation), it is argued, have comparatively more successful church members (agents):

If you look at churches in which the congregates are prospering, you will need to look at the type of gospel, conferences and seminars they are having and compare it to churches that strictly focus on preaching that Jesus travelled to Galilee and did this and that [...] the pastor of that church will either be driving a very cheap old car or a bicycle. That Man of God will be complaining in his preaching about Prophet Makandiwa's lifestyle but you are not teaching your congregates how to build businesses and make money. You wait for tithes and offerings only [structuration].

Social networking

The church can serve as a networking place for likeminded people or where entrepreneurs can consult other church members for services they cannot afford expenses on like legal opinions and information on how certain things are done. Nwankwo et al. (2012) state that church members create 'multiplex networks' which are two or more different types of ties. Sections of this chapter have discussed both strong and weak ties and their entrepreneurial importance. Nevertheless, the churches deliberately set up conditions for networks to form. Churches have 'cell groups' where people in the same street or suburb meet at each other's homes. Some of the churches have sub-groups within the church like the following women's groups: 'Gracious Woman' (ZAOGA), Victorious Ladies (UFIC), Covenant Women (CCI). Celebration Churches lists 'Christian Business Fellowship' as one of their 'small groups' for 'business owners who want to fellowship.'¹⁰⁵ Such social structures embed the entrepreneur into a social support system that can also serve as a conversion space.

As illustrated below, it is not in all cases that these networks are useful for the entrepreneur to operate harmoniously:

A lot of people join these groups because they have no job or nothing else to do. They are hoping to get something through them. At times, nothing comes from this exchange of contacts. If anything, someone comes to you looking for a 'blesser' [angel funder]. Later some of the people, come to your business looking for free products or negotiate for unviable prices saying that they know you from church and you must help God's soul.

At church, if someone doesn't like you for one reason or the other, they won't talk to you. They have their own circles. People with money mingle with people with money, middle class are on their own, lower class on their own. If you tell someone that 'I am a banker,'

¹⁰⁵ <https://celebration.church/small-groups/directory>

they will ask themselves why you are telling them that. They would think you are being pompous.

Discrimination is there in the church. I am a single woman. It is very difficult if you are a single woman in a church. The married women think you don't know anything, you can't say anything and they believe single women are after our husbands.

Role models

These men of God are our Elijahs and Elishas of today. We might want to say so many things about them [criticise them], but we must give them their rightful places in our lives. If a man of God takes just two minutes to say a prayer for you, its powerful enough.

Reference to church leaders as 'Men of God' or 'Elijahs and Elishas' reflects the deep respect for the leaders. For whatever their weaknesses may be, these church leaders serve as role models and some have significant entrepreneurial influence:

Shingie Munyeza is a Man of God as well, he was at ZimSun [hotel group]. These Men of God that are teaching people how to do business are themselves in business and the congregants they are leading also have their lives improving.

You wouldn't expect a Man of God like Prophet Makandiwa to teach about business when he is not in business himself. He wouldn't know what to teach so he is a business man himself. He has a mine, he has shareholding in Radar Holdings, he holds the franchise for Ster Kinekor for Zimbabwe and Zambia. If you were to do a life style audit, he is not like you can link his lifestyle to the church only. You must link it to his businesses as well.

We need people that can motivate you and assure you that tomorrow is going to be fine and uplift your spirit. Uebert Angel is one such a person to me.

Even mainstream incubation literature mentions that a good working relationship between an incubator manager and the incubatee is a critical success factor for the business nurturing process (see Hackett and Dilts, 2004: 68). Having church leaders as successful entrepreneurs or mentors all works well in developing entrepreneurial mind sets.

Economic empowerment

Pentecostal churches are not ambivalent in that they seek to economically empower their members. The fact that they are associated with the 'prosperity gospel' means that their message is very clear about the outcomes they expect for their members. Through the prosperity gospel, these churches want to create wealth, ensure health and happiness to their members. Although these notions are extremely contentious, they serve as organising ideals for an enterprise friendly message.

In my considered view, in Zimbabwe's *dead economy*, described in a single sentence by a social commentator as 'death, destruction, plunder and corruption' (Ngwenya, 2011), these churches are filling a gap which state functionaries promise through elections, policy and political rhetoric, but which they abdicate after securing power. Economic empowerment is a political cliché in Zimbabwe. Practical, democratic and real economic empowerment for any citizen as demonstrated above, is being done by churches. Pentecostal churches might be conflicted in the ambivalences and internal tensions between oppositional notions of prosperity versus social gospel, materialism versus spirituality, profit versus giving or church versus business, but I think they have managed to develop an alternative infrastructure in which Zimbabweans can learn the basics of economic independence and self-sufficiency outside of the dysfunctional state. I believe, as I tried to show through the above, that the observation that Pentecostal churches are working as entrepreneurial incubation spaces can be sustained and further developed.

Conclusion

This chapter has been relatively longer than the others and this has meant some sacrifices had to be made in some areas. I have sought to dispel the idea that conversion entrepreneurs, commonly classified as micro, small and medium enterprises, are operated solely by individuals. Through various processes of embeddedness or connectivity to social structures, entrepreneurs both influence and are influenced by these structures. This pokes holes in the survivalist narrative, that firstly, fails to distinguish the different types of entrepreneurial agency taking place within the informal economy. Secondly, embeddedness increases the resilience of not only the individual but the whole network of individuals interconnected in ways that create alternative arrangements in value flows. This is why President Robert Mugabe notices 'stoic resilience' on the surface but is unable to understand how it comes about, hence he apportions blame at the wrong source.

The spheres of embeddedness I have discussed included entrepreneurial groups made up both of family members and acquaintances. Institutional intermediaries link conversion entrepreneurs to the state's formal systems through formalization and yet in the process empower entrepreneurs to engage in the reverse process of deformalization. It was argued that institutional intermediation is bidirectional. Through technology intermediation, it was shown that mobile phone use has been an entrepreneurial game changer. The app-based services on the mobile phone have increased the relational linkages between entrepreneurs and their social networks and has made it easier to organise alternative markets such as the cash market in Harare. Lastly the chapter explored how Pentecostal churches facilitate and catalyse enterprise incubation and it was argued that they are filling a gap neglected by mandated institutions such as the state.

The common thread among all these social sub-systems is the centrality of relational linkages. Conversion entrepreneurs exhibit developed interpersonal social intelligence that allows them to hold together a multiplicity of social relationships in different roles and contexts. It is this social intelligence that opens opportunities for them to structure innovative interactive transactions that bridge economic spheres. In other words, increased or intimate social

interactions allows conversion entrepreneurs to learn, access and subsequently unlock gatekeepers that control parts of the value flow. This relationship, in my view, is more transactional than it is morally bound.

It is through such processes of everyday social interchanges that the full impact of the *dead economy* in Zimbabwe has been muffled. Through entrepreneurial agency and social connectivity, as illustrated in this chapter, urban Zimbabweans have learnt how to be socially interdependent, yet economically independent from state-controlled livelihoods. Underlying the socially embedded processes outlined in this chapter are parallel structures and informal institutions which provide alternatives or mitigate the inefficiencies and vulnerabilities instigated by institutions developed by state functionaries.

In the next two chapters I address issues to do with the entrepreneur-state relationship. These chapters deal directly with the notion of governmentality, highlighted in the title of this dissertation.

Chapter Six

‘Taking Back the Economy: Indigenise, Empower, Develop’¹⁰⁶

*An empowered Zimbabwean is a happy Zimbabwean*¹⁰⁷.

Introduction

Indigenization is empowering local people in Zimbabwe. I have empowered myself, so I don’t think I have been indigenized, I am an entrepreneur.

I have actually never met an indigenized person: a person that has been empowered with the government to start their own business’ - Participant.

This chapter is exactly a comparison of the two worlds signalled above: the state’s ‘indigenization’ discourse and the pragmatic, ‘I have empowered myself’ entrepreneurial agency nested within the ‘made world’ (Sarasvathy, 2008: Xiii) of ‘economic empowerment’ institutional context. I have outlined the interplay between opportunities (structure) and entrepreneurial agency (Chapter Two), conversion and bridging transactions (Chapter Four) and embeddedness and social networks (Chapter Five), from the perspective of the ‘inner’ workings of the conversion enterprise. In this chapter, I take an ‘outer’ view of the enterprise by linking entrepreneurial agency to the broader institutional context that characterizes the outside environment. Primarily, this and the ensuing chapter, problematize the state and the various contexts it ‘makes’ for its citizens. These twin governmentality chapters focus on ‘made’ state rationalities and practices of governance towards economic agency. The resultant power relationships, provide an insight into the nature of State - Citizen relationships in a *dead economy*.

¹⁰⁶ Taken from the Zimbabwe African National Union – People’s Front (ZANU-PF) 2013 election manifesto entitled ‘Taking Back the Economy: Indigenise, Empower, Develop and Create Employment’.

¹⁰⁷ The tagline of the National Indigenisation and Economic Empowerment Board (“NIEEB”)

In this chapter, I look at the interactions between conversion entrepreneurs and the ‘made world’ of ‘indigenization’ - a state policy purported to encourage the participation of ‘indigenous Zimbabweans’ in the economy. I counter the indigenization governmentality with a submission that the outcome of this state ‘made’ context creates and reinforces different forms of conversion; productive, unproductive and destructive (Baumol, 1996). Economic agency in a *dead economy* can only be sustained through the continuous creation of unique bridging transactions or what Sarasvathy (2008: Xiii) succinctly calls a ‘fabricat[ion]’ of ‘opportunities from mundane realities’. In the same fashion Gelderen et al. (2012: 19) calls adaptation and change oriented activities by entrepreneurs a process of ‘recontextualization’.

The post-colonial Zimbabwean economic policy orientation of the ZANU-PF government was directed towards the state-centric control of the economy and left no room for the ‘capitalist class’ who ‘exploited’ the masses (Nicholas, 1994). Because of its socialist ideological orientation (Makaye and Munhande, 2013), the policy discourse had a strong structural focus on economic issues such as ‘unemployment’, ‘growth’, ‘equity’, ‘wealth inequality’, ‘poverty’ and ‘exploitation’. ‘Self-reliance and collectivism’ (Kamete, 2001) were part of the policy rhetoric, although it was relegated to the creation of cooperatives for rural people. This is ironic, particularly because rural cooperatives could become important building blocks for entrepreneurship and economic empowerment, yet they were generally a disaster. Equally paradoxical is that ZANU-PF articulated an anti-urbanism mentality (Dawson and Kelsall, 2011). Therefore, economically empowering urban citizens was ideologically not a priority.

Indigenization and economic empowerment became political slogans in the second decade of independence. Both were driven by the initiation of economic liberalization programmes which provided the impetus for ‘empowerment’ activism by a vociferous ‘African bourgeoisie class’ (Nicholas, 1994). The words ‘indigenous’ or ‘indigenization’ in Zimbabwe since the late 1990s acquired the meaning of taking over white-owned enterprises by black people.

The ZANU-PF government attempted to use the popular appeal of ‘indigenization’ and ‘economic empowerment’ as a tool to control restive citizens disillusioned by its failure to

deliver on the independence rhetoric of economic independence. I will show in this chapter that the 'Indigenization' discourse is intelligently linked with a cognate array of morally coloured 'sweeteners' such as unlocking value, development and employment, making it very difficult for any rational citizen to resist the seduction. Indigenization has turned out to be a formalized policy of exclusion based on ethnicity, race, political persuasion or any convenient definition of 'other' that advances the political interests of the elites and their acolytes.

This chapter uses the ZANU-PF 2013 election manifesto as an entry point to understand the indigenization discourse. I regard the manifesto as a formal argument, free from legal jargon, directed to the people of Zimbabwe by the ruling party. The manifesto unpacks and projects fully its thinking on indigenization, its justification and the envisaged processes and programmes on how to 'take back the economy'. In the rest of the chapter, I discuss how indigenization is instrumentalized by different actors through case studies, using reactions to Dangote industries and Barclays Bank. I then share visuals and the reactions by study participants to indigenization prompts. I use the case of 'youth empowerment funds' and the National Railways of Zimbabwe to illustrate the ineffectiveness of state centred interventions and the unintended consequences. I end the chapter by showing a pragmatic, bottom up empowerment approach to entrepreneurship through a rich narrative of a catering enterprise.

Indigenization and economic empowerment narratives



Picture 6:1 ZANU-PF in election campaign with slogan 'Indigenise, Empower, Develop, Employ'

Source: Left: The Standard July 7, 2013

Right: www.bbc.co.uk August 16 2013.

Through an analysis of Zimbabwe's ruling party, ZANU-PF, narratives in the 2013 election manifesto (Team-ZANU-PF, 2013), I wish to unpack the discursive implications of indigenization and economic empowerment as a contextual influence on entrepreneurial practices and choices. Indigenization is an intentional strategy of governance by the Zimbabwean government and in so doing, affects the everyday choices of actors such as conversion entrepreneurs.

My underlying observation in this analysis is that ZANU-PF in its governmental ideology of indigenization betrays an over-reliance on structural meta-narratives. The state and its functionaries are the vanguard of ideas and values and best executors of interventions. This governmentality leaves no room for individual agency.

In the 108-page ZANU-PF manifesto, apart from three white political figures¹⁰⁸ being lampooned, the other individual name mentioned, in adulation, is that of Robert Mugabe¹⁰⁹ who is the 'President and First Secretary' (ibid, 7) of the party and the only leader of the party post-independence. Citizens are mentioned in agency-less terms such as 'indigenous people', 'disadvantaged Zimbabweans' and as 'beneficiaries'¹¹⁰. Stated differently, there is no room for individual agency in ZANU-PF structural thinking as demonstrated in this election manifesto. The only expressed agency acceptable to the party is 'the national duty of each and every one of us – young or old – to go out in our historic numbers to vote for ZANU-PF' (ibid, 8) and after ensuring political victory, then reverting back to being 'beneficiaries' in terms defined by the party and related state functionaries.

¹⁰⁸ Ian Smith (page 48), David Coltart (page 52) and Tony Blair (page 59).

¹⁰⁹ Mentioned numerous times (pages 7, 60, 106, 108).

¹¹⁰ See for example pages 7, 79, 81.

Rationale for Indigenization

The ACT was introduced to *correct the historical imbalances* that resulted in the marginalization of *indigenous Zimbabweans* prior to Zimbabwe's heroic independence in 1980 (2013: 79. Italics are mine).

Anchored on a stubborn fetish with what it calls 'in terms of the law' (ibid, 41; 82), ZANU-PF delivers arrogance and belligerence in the indigenization narrative, making one feel that the policy is more a reactionary smokescreen than a genuine proposition seeking to change the minds and conduct of Zimbabweans. For example, Mr Paul Mangwana, a former Minister of Indigenisation, angrily reacted to companies that did not like the policy by saying that they could 'pack their bags and go [...] If they feel that we went into the bush [to fight against white rule] for them to enjoy our wealth they can leave. We are talking about total liberation of this country. I have no apologies for that' (African Research Bulletin, 2007: 17554). The notions of 'historical imbalances', 'racial segregation', 'oppressive colonial policies' that litter this discourse denote the Zimbabwean socio-economic context as static, fossilised and forever shackled to the colonial era constraints despite decades of political agency by the same state.

The cognitive failures of the post-colonial ZANU-PF government are deliberately obscured by these emotive narratives that display a victim mentality. This serves to remove the culpability of ZANU-PF in presiding over delivering Zimbabwe into, what in its own terms it calls 'the deep end' (ibid, 42) and lists amongst others corruption, poverty, unemployment, homelessness and lack of safe water and sanitation (ibid, 53) as 'enem[ies] of the people' (ibid, 43) without any sense of irony.

Indigenization is 'statutory' and 'non-negotiable'

In 2007, ZANU-PF hastily enacted the 'Indigenization and Economic Empowerment Act'. Notwithstanding the fact that any law in a democracy can be amended or repealed to reflect the different social interests, according to ZANU-PF this law is cast in stone. It must be accepted without question or contestation: '51 percent ownership by the *indigenous population* is *statutory* and thus *non-negotiable* across all the 14 key sectors of the

economy¹¹¹ (ibid, 79. Italics mine). The current Minister of Indigenization, Patrick Zhuwao, who in real life is President Mugabe’s nephew, reiterates this mentality:

I am the new sheriff in town, and as the new sheriff in town all I do is I don’t negotiate government policy, I don’t negotiate legislation, all I do is implement existing legislation (Bulawayo24News, 12 November 2015).

Helpfully, the manifesto summarises the key technical foundations of the indigenization strategy in a box reproduced in Table 6:1 below. In the ensuing discussion, I will refer to the core ideas presented here.

Pillars of indigenisation and economic empowerment

- **The ideology:** Total independence and sovereignty over and ownership of our natural and economic resources as an enduring expression of our hard -won freedom and democracy.

- **The law:** That “at least 51 percent of the shares (ownership) of every public company and any other business in Zimbabwe shall be owned by indigenous Zimbabweans”. To strengthen this law by aligning it with Section 14 of the New Constitution that enshrines the importance of the indigenisation of the economy and the empowerment of the indigenous population. Ultimately the main thrust of the policy is to take back our economy by enabling Zimbabweans to use our natural and economic resources to start or develop business enterprises in all the 14 key sectors of the economy which are 100 percent owned, controlled and run by indigenous Zimbabweans.

- **The policy:** To implement the fullest extent of the law without any exemption in a fair, transparent and predictable manner in the national interest guided by ZANU PF’s indigenisation and empowerment ideology.

- **The beneficiaries:** Employees of the indigenising public companies or businesses through Employee Empowerment Schemes; communities that host these companies or businesses through Community Empowerment Schemes and the generality of Zimbabweans through the Sovereign Wealth Fund. Individuals [who] are the so called political elites and well-connected individuals are strictly excluded.

Table 6:1 The ideological pillars of ZANU-PF indigenization argumentation.

Source: Box 2 (Team-ZANU-PF, 2013: 41)

¹¹¹ The 14 key sectors of the economy are simply mentioned but not specified in the manifesto but outlined on the NIEEB website.

Who is an indigenous Zimbabwean?

The indigenization and economic empowerment governmentality articulates the upliftment of the 'indigenous Zimbabwean'. According to the Indigenization and Economic Empowerment Act an indigenous Zimbabwean:

means any *person who, before the 18th April, 1980, was disadvantaged by unfair discrimination on the grounds of his or her race, and any descendant of such person,* and includes any company, association, syndicate or partnership of which indigenous Zimbabweans form the majority of the members or hold the controlling interest (Government of Zimbabwe, 2007: 4. Italics mine).

Indigenization is defined by the same Act as:

a deliberate involvement of indigenous Zimbabweans in the economic activities of the country, to which hitherto they had no access, so as to ensure the equitable ownership of the nation's resources (ibid).

In the Zimbabwean public discourse, an 'indigenous Zimbabwean' is synonymous with a 'black Zimbabwean'. Speaking at an annual conference of 'indigenous building contractors', the Minister of Indigenization, Patrick Zhuwao, said 'indigenization is a policy based on race, that is a fact. It is a policy that specifically seeks to give black people an advantage over white people [...]'. He then claims '*ndezevanhu vatema, ndizvozvo* (It's for black people, that is that!)' (Bulawayo24News, 2015). Earlier in 2007 when the indigenization law was still under debate in parliament, a former Minister of Indigenization, Paul Mangwana, propagated this notion: 'any new business or foreign investor coming to invest in this country has to partner with a black Zimbabwean to the extent of a minimum 51% share being owned by that black Zimbabwean' (Zvayi, 2007).

The notion of an 'indigenous Zimbabwean' being synonymous with a 'black Zimbabwean' was tested in the High Court of Zimbabwe in a case in which entrepreneur Tawanda Nyambirai was contesting the compulsory acquisition of his four farms by the state because he was an 'indigenous Zimbabwean'. Judgement was given in September 2015, by High Court Judge Prisca Chigumba who dismissed the case and reasoned that '[t]he applicants' papers are permeated with an unfortunate equation for the perceived meaning of 'indigenous

Zimbabwean', with Zimbabweans of black African descent, [...] The land reform is for the benefit of Zimbabweans from all walks of life. It is blind to race and colour and only bows down to gender balance and diverse community interests' (Bulawayo24 News, 2015).

The government ministers and the High Court judge are both state functionaries. Their discordance on what 'indigenous Zimbabwean' means, reflects the inherent complexity in the notion and that there is no consensus on what 'indigenous Zimbabwean' means. This difference in understanding of the concept is normally taken for granted by some researchers on indigenization in Zimbabwe who casually interchange 'black' and 'indigenous' (see Chirimambowa, 2006; Mazaranye, 2016) and in the process lose the nuance between the two.

The 'discourses of indigeneity' or alternatively 'indigenous peoples' are also a live debate in cultural anthropology. Adam Kuper (2003 cited Pelican, 2009: 53) energised this debate by agitating that the notion of 'indigenous peoples is based on essentialist ideology of culture and identity' and the notion had 'socially disruptive potential'. Yet, for Trigger and Dalley (2010: 57), indigeneity is 'a fluid sociocultural phenomenon' in a 'plural world of multiple asserted identities' and they suggest it is a good concept to think with (p. 46). On defining indigeneity, Barnard (2006 cited in Zenker, 2011: 64) argues, 'there is no, and can be no, theoretically- unproblematic anthropological definition of "indigenous"'.

What can be established from the literature is that 'indigeneity' is about identity politics (ibid); there are 'hierarchies of belonging' (Pelican, 2009: 59); 'people are not indigenous naturally, but rather by convention and recognition by others' (Yeh, 2007 cited in Trigger and Dalley, 2010: 58) and indigeneity is an instrument of 'targeting the state' through demanding 'entitlements' (Zenker, 2011: 63). In this vein Zenker (ibid, 65) defines indigeneity as 'cases of autochthony that, in compensation for past discrimination by dominant late comers aligned with the state, demand special entitlements *from this state [...]*' (italics original). Indigeneity is argued to be a 'particular version of autochthony' (ibid, 68) whereas autochthony means 'priority in time' or 'first comers' (Pelican, 2009: 54).

A related notion to indigeneity is ethnicity. Tarimo (2011: 3) sketches ethnicity as ‘a group of people sharing a common ancestry, language, belief, myth, custom, history, kinship, territory, and other distinctive attributes’. According to Zenker, autochthony, indigeneity, ethnicity and nationalism share a systematic logic linking the individual to a group and to a territory (2011: 71). These notions legitimize ‘privileged access to territory’ (ibid, 65) through making claims about history.

Out of curiosity, I did a quick scan to see to what extent academics problematized the notion of ‘indigenous Zimbabwean’. I did a *Google Scholar* query for the key phrase ‘Indigenous Zimbabwean’ and I analysed the first 50 returns. I selected the key ‘indigenous’ concepts in the title of the article and then I looked at the name of the journal to determine the field of the study. Table 6:2 below shows the results of the scoping. Highlights in bold show fields in humanities and social sciences:

Concept	Field	Concept	Field
Indigenous knowledge systems	Languages/ Education/ Political Science	Indigenous trees	<i>Forestry</i>
‘Indigenous homosexuality’	Social science	‘Indigenous resources’	<i>Natural resources management</i>
‘Indigenous political philosophy’	Philosophy	‘Indigenous fruits’	<i>Food chemistry/ Marketing</i>
‘Indigenous religion’	Religious studies	‘Indigenous pigs’	<i>Animal science</i>
‘Indigenous medical knowledge’	<i>Traditional medicine</i>	‘Indigenous woodlands’	<i>Agroforestry</i>
‘Indigenous people’	<i>Gynaecology</i>	‘Indigenous soils’	<i>Natural resources management</i>
‘Indigenous Zimbabwean’	<i>Human immunology</i>	‘Indigenous’	Language in society/ Psychiatry

'Indigenous rhizobia'	<i>Agroforestry/ Biochemistry</i>	'Indigenous farmers'	<i>Veterinary science</i>
'Indigenous black Zimbabwean'	<i>Medical science</i>	'Indigenous languages'	<i>African languages</i>
'Zimbabwean indigenous entrepreneurship'	<i>Sociology</i>		

Table 6:2 Google Scholar 'Indigenous Zimbabwean' associated concepts and fields of study from first 50 articles.

Source: Google Scholar (accessed 15 July 2017).

If the returns from *Google Scholar* are indicative¹¹² of how scholars on Zimbabwe engage with the concept of 'indigenous' in various fields, it can be argued that there are distinctively more and varied 'indigenous' concepts in the natural and medical sciences than there are in the social sciences. In other words, the notion of 'indigenous' let alone 'indigenous Zimbabwean' has not, as yet, been a fertile ground to which social science researchers have applied their minds. This in all likelihood suggests that the notion of 'indigenous' is less problematic in the natural and medical sciences than it is in the social sciences. These observations are in concordance with claims on Zimbabwe by Muzondidya (2007: 325) that 'emerging notions about race, identity, nation and citizenship [were] neglected by most political and academic commentators'.

My argument in this section is to show that the 'indigenous Zimbabwean' politico-legal (Zenker, 2011) definition of a cut-off date of *unfair discrimination before 18th April 1980* is as ambiguous as it is simplistic. Therefore, notions of 'indigenous Zimbabwean' are not about an intrinsic indigeneity attribute but made of less specific historical and political claims. In the discussion below, I delve into the complex realm of 'indigenous' ethnicity dynamics.

¹¹² I make this argument in the absence of any other study I am aware of that argues to the contrary.

‘Indigenous Zimbabwean’: ethnic ambiguities

Muzondidya and Ndlovu-Gatsheni (2007: 276) observe that ‘ethnicity has continued to shape and influence the economic, social, and political life of Zimbabwe since the achievement of independence in 1980.’ They argue that ‘the post-colonial government of Zimbabwe has largely remained reluctant to engage ethnicity as an issue in both politics and the economy, particularly with regard to addressing historical and contemporary factors that continue[d] to make ethnicity an important issue in people’s lives’. The ZANU-PF government, they further argue, has ‘paid little attention to the ethnic configuration of the inherited state as well as structures and institutions which enacted and reproduced ethnicity’ (ibid). Historically and paradoxically within the ZANU-PF party, ethnicity has been a ‘divisive force’ in ‘power contestations’ between ‘Shona sub-ethnic groups’ consisting of Manyika, Karanga and Zezuru (ibid, 282) and the post-independence era has included the Ndebele. Coincidentally, these various ethnic groups are found in the south of Zimbabwe and the Zezuru, who currently wield political power, are the dominant group in the north of the country.

Zimbabwe consists of multiple ethnic¹¹³ identities that were enlarged by colonial industrialization which facilitated the importation of economic migrants from neighbouring countries such as Malawi, Zambia and Mozambique. These immigrants came in as farm and mine labourers to make up for local labour shortages. For example Muzondidya (2007: 326) reports that in 1972, 36% of farm labourers were of foreign origin. These immigrants are now dispersed into towns and cities and many of them no longer have links with their original countries. Their descendants are estimated to comprise about 15% of the Zimbabwean population (ibid).

Zimbabwe is also made up of coloureds, Zulus, Xhosas, Tongas, Vendas, Shangaan and Basotho minorities, including some white people of mostly British origin (ibid). Given these multiple ‘black’ ethnicities with different histories in the territory now known as Zimbabwe, could there be a possibility in the ‘indigenous Zimbabwean’ [black people] discourse of an

¹¹³ Used here to refer to common culture and descent.

existence of an underlying resentment of 'other' cultural groups by those that hold state power?

To support the above claim, in a Parliamentary debate, a ZANU-PF Deputy Minister for Industry and Commerce in 2005, Phineas Chihota, stated:

[...] the definition of an indigenous person is one who has a rural home allocated to him by virtue of being indigenous and not a home one has acquired in an urban area because he has either bought it or it has been allocated to him by the State' (The Zimbabwe Independent, 1 July 2005 cited in Muzondidya, 2007: 332).

Mr Chihota further argues that immigrants¹¹⁴, 'had no identity and recognition (as Zimbabweans)' (ibid). Equally, in a campaign in 2002 President Mugabe described immigrants in the township of Mbare in Harare as 'undisciplined, totemless elements of alien origin' (Daily News, 14 October 2002 cited in ibid: 332). My reading of these curated exclusions by the actors that hold power, from the essence of indigeneity shows that an 'indigenous Zimbabwean' is not defined by the common history of colonial oppression of all black people in Zimbabwe. For example, Muzondidya further observes that immigrant workers 'experienced the worst living and working conditions' (ibid, 328). Immigrants therefore have a genuine claim to colonial subjugation as well. There is therefore an underlying hierarchy in the *discriminated* subjects before 18th April 1980.

Reflecting more deeply into the public discourse, there is a Shona notion of *vene venyika* (the true owners of the land) which suggests a deeply held notion of a pure form of an 'indigenous Zimbabwean'. This notion can easily be contrasted with another notion of *mwana wevhu* (child of the soil) which was an inclusive and central reference to all black people during the liberation war. Therefore, an implied hierarchy can be deduced from these notions that *vene*

¹¹⁴ Immigrants in Zimbabwe have their identity cards superimposed with a bold 'A' standing for 'alien' and they are mostly domiciled in urban areas.

venyika (true owners) are above *vana*¹¹⁵ *wevhu* (every black person). I grew up at a gold mine and it was common to hear pejorative references like *muNyasaland* (a person from Nyasaland – Malawi’s colonial name) or *muBhurandaya* (a Blantyre – a person from the Malawian city with that name) or *mabwidi*¹¹⁶ to immigrants. Consequently, claims about correcting ‘historical imbalances’ contradict and mask the *vene venyika* conception of an ‘indigenous Zimbabwean’.

For emphasis, ‘indigenization’ aims to uplift ‘*any person [mwana wevhu]* who, before the 18th April 1980, was disadvantaged by unfair discrimination on the grounds of his or her race, and any descendant of such person’ (italics mine). This definition logically includes economic migrants. Yet the same definition goes on to propose the ‘deliberate involvement of *indigenous Zimbabweans [vene venyika]* in the economic activities’ (Government of Zimbabwe, 2007: 4) - is this not giving with one hand ‘*mwana wevhu*’ and taking with another ‘*vene venyika*’? Is it not the same immigrants included in ‘*vana venhu*’ who do not have ‘identity and recognition’ as Zimbabweans as argued by the deputy Minister? The notion of ‘indigenous Zimbabwean’ and its associated public discourses betray a primordial, narrow, exclusionary and essentialist view of Zimbabwean society.

‘Indigenous Zimbabwean’ both veils the underlying cultural prejudices of the state actors and equally exposes the inherent racism. Through the Indigenization and Economic Empowerment Act, the state formalizes and deploys race and ethnicity as legitimate economic policy and as such, they become implicit and explicit strategies for excluding those conveniently deemed to be ‘alien’, ‘foreigner’, ‘non-indigenous’ or *muBwidi*.

¹¹⁵ Mwana is singular, vana is plural.

¹¹⁶ Up to this day I do not know what this word really means but its usage is equivalent to ‘makwerekwere’ used by South Africans to refer to African immigrants.

Instrumentalizing indigenization: the xenophobic and predatory entrepreneurial class¹¹⁷

I wish to illustrate in this section how the indigenization discourse is instrumentally and conveniently deployed by both ordinary economic actors and political elites. I discuss case studies of investment by the Dangote Group from Nigeria and First Merchant Bank (FMB) from Malawi into the Zimbabwean economy. The discussion highlights the ambiguous, xenophobic and predatory nature the indigenization discursive context, creates. It suggests that the indigenization discourse radicalizes and accentuates parochial binaries between ‘indigenous’ and ‘foreign’, thereby creating a general siege mentality amongst local entrepreneurs. This conforms to a suggestion by Geschiere (2009 cited in Zenker, 2011: 69) that the politics of belonging is a ‘flipside of globalization’.

Aliko Dangote: Dangote Group

Aliko Dangote’s visit to Zimbabwe in August 2015 turned into a spectacle. The red carpet was rolled out for him literally, and government top executives from the President to his two Vice-presidents, lined up to have meetings and photo opportunities with ‘Africa’s richest man.’

The press flooded their newspapers with articles with the usual entrepreneurial super-hero acclamations: ‘Africa’s richest man’, ‘Nigerian tycoon’, ‘business magnate’, ‘Nigerian billionaire’ and ‘US\$17,5 billion worth’ (Allison, 2015; Makshori, 2015; Mambo, 2015). Makshori (2015) adds, Dangote was ‘showered with exclusive hospitality and access to ruling elites’. He bantered that actually ‘he may have never attracted such attention elsewhere across Africa’ and Allison (2017) quipped that there was so much euphoria in the ruling ZANU-PF party that ‘they almost gave Dangote many wives’.

All this ecstasy was because Dangote came in person to deliver a message that he was willing to invest ‘an estimated’ (ibid) US\$500 million, according to the state-owned newspapers, in a cement manufacturing plant, US\$300 million in coal mining and US\$400 million in electricity

¹¹⁷ The majority of sources in this section are online newspapers which do not indicate page numbers.

generation (read: 'Zimbabweans have sovereignty over their God-given natural resources' Team-ZANU-PF, 2013: 80). The total investment 'promise' is said to reach US\$1,2 billion in 'areas [...] of interest to the Dangote Group' (Secretary in the Ministry of Investment Promotion Dr Desire Sibanda cited in Towindo, 2016).

According to the same report (Towindo, 2016), the GOZ was sending a 'delegation' of senior government officials led by Dr Desire Sibanda to Nigeria at the invitation of Mr Dangote for 'crunch talks'. In a different article, an unnamed government official is cited as having said that 'Dangote is mainly concerned with risks related to uncertainties in the government policy and regulation, hence he needed to meet the president,' (Allison, 2015) although the state media report claimed, '[g]overnment has already resolved legal and technical obstacles around ease of setting up and doing business that had stalled progress on the project' (Towindo, 2016). Curiously, the government delegation was still heading to Nigeria for 'crunch talks'. It is reported that the GOZ had agreed to exempt Dangote from the indigenization policy requirements (Allison, 2015) despite the raucous rhetoric that it is 'non-negotiable' (Team-ZANU-PF, 2013: 79).

A political commentator, Blessing Vava sums up the Dangote somersault:

Have we become so desperate as to pin our hopes of economic recovery on one wealthy businessman? The truth is that ZANU-PF wants to act as if they are doing something about the ailing economy [...] Most Zimbabweans will never be enticed by this cheap politicking. (Allison, 2015).

Contrast: Barclays Bank Zimbabwe is bought by a 'Malawian Bank'

This episode must be read with an awareness that an underlying disdain specifically of Malawians '*maNyasaland*' already existed in Zimbabwean society, as shown above. This claim is not out of something I read and formed an opinion on, but it is something I lived with and experienced daily.

It was officially announced on 31 May 2017 that Barclays Bank Plc had sold majority shares (42%) in Barclays Bank Zimbabwe to First Merchant Bank (FMB) of Malawi. Barclays Plc will hold a residual 10% share and an 'employee share ownership scheme' as required by the indigenization laws would get 15 % (Zengeni, 2017). This sale was in line with Barclays Plc strategy to divest from its Barclays Africa business. It is reported that once indications were made that Barclays was soliciting offers for its stake, there was a 'stampede to take over Barclays Bank Zimbabwe' in the Zimbabwean banking circles (Makoshori, 2017).

Before the finalization of this sale, '63 low level management' had gone to the courts to try and stop the disposal of shares 'without giving the applicants [63 managers] the right of first refusal or the right of pre-emption and/or complying with the indigenization and empowerment laws, which mandate that the applicants and other lower level employees be empowered by forming share-ownership schemes [...]' (ibid).

Financial sector 'endless feuds'

It is important to note that the application of indigenization laws in the banking sector has always been a hot issue creating antagonisms between subsequent youthful and belligerent indigenization ministers and finance ministers together with governors of the Reserve Bank. For years, treasury and the reserve bank have argued that the financial sector must be exempted from the indigenization policy requirements. Well-known public quarrels and hostilities on 'indigenizing the banking sector' existed between:

- Gideon Gono (RBZ governor 2003-2013) versus Paul Mangwana (Indigenization Minister 2007),
- Gideon Gono versus Saviour Kasukuwere (Indigenization Minister 2012),
- Patrick Chinamasa (Finance Minister 2017) versus Patrick Zhuwao (Indigenization Minister 2017).¹¹⁸

In a public spat between Finance Minister Chinamasa and Indigenization Minister Zhuwao in 2016 concerning a deadline of 'March 31,2016' for banks to submit 'credible indigenization

¹¹⁸ See Kuwaza (2016)

plans' or get their licenses annulled, President Mugabe was forced to intervene. He 'clarified' the 'indigenisation law after some of his cabinet ministers openly brawled over the implementation of the legislation in the financial sector' (Majaka, 2016). President Mugabe 'clarified' that the law distinguished three sectors, 'the natural resources sector, non-resources sector and the reserved sector' (ibid). He further 'clarified' that the financial sector fell into the 'non-resources sector' and the businesses in this sector needed to exhibit 'socially and economically desirable strategic objectives and contribute towards the turnaround and sustainable socioeconomic transformation of the economy' (ibid). In other words, the 'financial sector' in view of the indigenization law was not required to meet the 51% 'indigenous' threshold and many other of its prescriptions such as community and employee ownership schemes.

In a monetary statement presentation in 2007, Gideon Gono argued the financial sector was 'the most black-owned sector' in the economy and complained that:

Well-connected cliques [exist], some of whom are already making the most noise in ostensible support of this initiative [indigenization of banks], who would want to amass wealth to themselves in a starkly greedy but irresponsible manner [...] Of particular concern to us as monetary authorities would be any attempts to forcibly push the envelope of indigenisation into the delicate area of banking and finance (Chimamuke, 2007).

The above feuds, show the extent to which treasury and the monetary authorities fought hard to protect the financial sector from the marauding indigenization gangs. The feuds have been 'endless' and the banks have been allowed to operate relatively untouched by indigenization until: *maNyasaland* came knocking!

The marauding ‘degenerate national bourgeoisie’¹¹⁹

The days following the announcement of the purchase of Barclays Bank Zimbabwe by the *maBhurandaya*, all hell broke loose. There was a raucous rejection of the sale from different special interests. The most prominent were: the ZANU-PF Youth league, the quarrelsome lobby group Affirmative Action Group, the 63 ‘low level managers’ and the virtually unknown Zimbabwe Monetary Institute. In a similar fashion, in 1991, Barclays Bank announced that it was selling 25% of its shares to the public. An indigenization lobby group that had been formed in 1990, the Indigenous Business Development Centre (IBDC), through their director Ms Mercy Zinyama argued that the GOZ was supposed to buy the shares and ‘eventually turn them over to the IBDC’ (Nicholas, 1994: 109). Such a move she claimed, would ‘allow indigenous business people greater control over the financial sector’ (ibid).

In the middle of this heat, the ‘63 low level managers’ withdrew their legal challenge from the High Court to focus their efforts on ‘lobbying the government’ (Kazunga, 2017). News began to break, revealing the following reality: the ‘63 low level managers’ were a consortium of Barclays Bank Zimbabwe management led by the Managing Director. These were the people ‘intensively lobbying’ Barclays Plc to take over the business (Makoshori, 2017).

Despite internal tensions and contradictions between Barclays employees, the empowerment gang would not waste an excellent predatory opportunity. Gwisai (2016) characterises this gang as the ‘degenerate national bourgeoisie’ which ‘uses radical nationalist rhetoric and posturing’ and ‘mafia thuggish style to force big capital into bed with them’. At a political rally in the city of Marondera, Kudzai Chipanga, leader of the ZANU-PF Youth League told President Mugabe, ‘[w]e are worried that Barclays is being bought by a foreign company instead of locals. This raises the risk of foreigners sabotaging us. We want to ask if there is nothing the government can do to be able to buy the Barclays stake in line with indigenisation laws’ (Ndlovu, 2017). This sounds a plagiarism job of IBDC’s Ms Mercy Zinyama in 1991 (above)!

¹¹⁹ Gwisai (2016).

In a letter to the President and Minister of Indigenization, the Managing Director of the shadowy Zimbabwe Monetary Institute writes 'foreign owned and foreign controlled banks must not be entitled to create money in Zimbabwe [...] the bank creation of money should be indigenised to such as extent that we recommend that it be nationalised' (Phiri, 2017). The Affirmative Action Group chose to attack the Reserve Bank of Zimbabwe for sanctioning the sale stating that the transaction amounted to 'recolonization of the economy... [RBZ] They must interrogate why there is no local in the sale. We are taking it to the highest office of the land. Government will heed our call and observe the interest of the public' (Mwakutuya, 2017).

I turn to the book by former RBZ governor Gono (2008) again, for further insight on Zimbabwe's banking sector. On pages 125 to 128, he lists 17 different 'indigenously owned' financial institutions that collapsed between the years 1998 and 2006 from 'abuse of group structures', 'shifting from core business to speculative activities' and 'poor corporate governance and risk management practices' (ibid, 215) by 'indigenous' entrepreneurs themselves. Mr Gono's thesis is that the Zimbabwe economy transformed into a casino economy driven by 'contagious greed' (ibid) by 'politically inclined speculators' (ibid, 79), 'unscrupulous and corrupt individuals' (ibid, 63) who resorted to 'manipulative gambling' (ibid, 61) and 'political intrigue' (ibid, 125). He argues that the casino ethic that drives the casino economy creates winners and losers and it is the few winners that take all and the rest of the citizens are left with nothing.

This type of economic agency is what Baumol (1996) calls 'unproductive' entrepreneurship where effort is spent redistributing wealth compared to 'productive' entrepreneurship which results in positive social value. Baumol further specifies that entrepreneurship becomes 'destructive' if economic agency reduces the overall wealth of a society. According to Gono's casino ethic (above), where 'citizens are left with nothing' because of the greed of political 'speculators' it is the destructive type of entrepreneurship that this overall discursive environment spawns.

From ‘*mabwidi*’ to ‘foreigners’

Despite the different types of ‘intrigue’ I have highlighted above about the Barclays sale; my underlying argument demonstrates that the deployment of ‘indigenization’ is a tool for justifying xenophobic attitudes towards the ‘other’ in a competition for economic space and influence. The ‘other’ used to be ‘white colonial masters’ and *mabwidi* but these notions have been reconstructed to become ‘foreigners’. Despite Barclays selling 42% shares to FMB of Malawi (below the controlling threshold of 51%) and employees offered 15% in an ‘employee share ownership scheme’, this it appears, is not ‘indigenous’ enough for the indigenization gang. The political intrigue of ‘indigenous’ versus ‘foreigners’ had to be amplified despite a graveyard full of failed ‘local banks’ and curious indigenization exemptions given to ‘Africa’s richest man’ who wants to mine coal and manufacture cement using ‘non-negotiable’, ‘God-given natural resources’ (read: ‘clarification’- natural resources sector by President). These contestations highlight a state centric predatory ‘casino ethic’ as an outcome of the ‘made world’ of indigenization governmentality. Contingent identities (corporate and political), politically mediated intimacies (indigenous Zimbabwean) and morally coloured discourses (indigenous economic empowerment) are mobilized and instrumentalized to gain economic advantages over competitors.

An online reader to the above Barclays Bank story, signed as Matsimba, leaves the following incisive and cogent reflections:

Are people agitated by the deal because the investors are from Malawi? FDI [foreign direct investment] is FDI whether it is from London or Lilongwe. Government and RBZ's duty is to ensure that FMB has sufficient capital to warrant the disposal of that iconic institution which served this country well, and given that on its balance sheet [lay] livelihoods of Zimbabweans, as the loans extended sustain industry and commerce. People should be reminded that we also lost Cairns Foods [eventually bought by local Takura Capital¹²⁰], Astra [bought by Kansai Plascom Africa from Japan¹²¹] and Blue

¹²⁰Sibanda (2015); Sunday News (2015).

¹²¹ Eiseman-Reynard (2013).

Ribbon. They were also iconic institutions in their own right, and the investor of Blue Ribbon Foods came from Tanzania, not far from Malawi. So, if this deal makes economic sense and has passed due diligence and guarantees employment then it will be supported. *Pride and prejudice does not apply in business or in any other human endeavour for that matter.* The challenge going forward is to build strong local financial institutions [which] can also take opportunities in Africa and the world. *It is a challenge to everyone including the regulator, and certainly not to pull the indigenous card when it suits us. The idea of creating successful local bankers has got both socio-economic and security imperatives and should be a well thought out long-term strategy supported by government policy and actions and not knee-jerk reactions. How do we create indigenous banks when citizenry do not trust indigenous banks?* (Italics mine).

The past President of the Zimbabwe National Chamber of Commerce (ZNCC) Mr Oswell Bimha, posted his reflections on the Barclays sale on his Facebook page. His last comment is equally provocative and supports my ethnic prejudice argument:

The ego of Zimbabweans! Malawi buying a Zimbabwean bank? (Facebook, June 8 2017).

Visualizing Indigenization

Different researcher induced pictures elicited different subjects of discussion from the participants. There are particular pictures that were associated with or resulted in a discussion of the indigenization issues. In the pictures below, I provide the reader with impressions given by participants in this study on the issue of indigenization. Stated differently, the pictures shown below, were triggers for the indigenization debate among some participants.

Impression 1: Indigenization is a vehicle for politicians to loot



Picture 6:2 Fifty-bedroom house widely believed to belong to a former Minister of Indigenization

Source: The Zimbabwe Daily (2015)

*This picture hurts me. It hurts me that I am struggling to build a decent 5 roomed house for my family yet you see someone whom the citizens of Zimbabwe have employed as a civil servant building such a house. Yes, [*deleted a Minister] is an employee of the people of Zimbabwe. If a civil servant builds a house like this, it boggles my mind where he is getting the money from. We are saying the economy of the country has not been stable at all for someone to build a house like this! And we go on to blame sanctions on why the economy is not performing well - it doesn't make sense. We blame all sorts of things on why the economy is not performing. If the international community sees a civil servant building a house like this while the rest of the country is poor, it tells them that things are not being managed well. There is a big problem.*

(R) Does this affect your business in any way?

It really does affect my business. My business interfaces with the population of Zimbabwe. If they don't have employment - I don't have a job! It is a chain - if they have employment they get cash, they use that cash to go buy beer; wherever they go buy beer that is where I provide my entertainment equipment. What I am saying is if a civil servant manages to build a mansion like this while the rest of the population are

unable to get a minimum living wage, I will get affected in my business because that is where my money comes from.

Money will not circulate because it is in the hands of one person. People are complaining about where is the \$15 billion (see Picture 6:3 below). It can't be accounted for. We end up hearing that a civil servant is building a house like this. We end up concluding that they are the ones who are taking the money.



Picture 6:3 Where is \$ 15 billion?

Sources: Tozvireva(2016)

Left: PressTV (2016)

Impression 2: Indigenization is for an enclave of corrupt, rich people.



Picture 6:4 Zimbabwe well-connected 'indigenous businessman'.

Sources: Nehanda Radio (2015, 2016)

These are the only few people having access to money. If you go to him and tell him there is a cash problem, he will tell you that's your own problem, I have my cash. He

*will have suitcases full of cash in his house. Many people are following after him - there is this guy who owns [**Deleted] they have dirty money.*

I don't expect to get any jobs from these type of people. I will say these types of people do not make any contribution to my business because they will never give me any jobs.

*I tried to follow up on companies owned by [*deleted prominent 'indigenous businessman'], I discovered he owns a farm and he doesn't pay his workers. At one time, a tractor driver wanted to beat him up because he had not paid him. He was failing to pay him about US\$100/month. How would you expect such a person to groom other indigenous business people? He is there to exploit other people.*

*[*deleted 'indigenous businessman'] makes lots of money but to me he is deceitful and a crook. He is there to con people. The moment I hear his name, I tell myself I don't want to do things like this because they are not ethical. I once did a job for one of his former wives who stays in Ballantyne Park - they don't want to pay these people; they have money but they don't want to pay.*

People like ['Indigenous businessman'] have been in politics because it is easier to maneuver their way in accessing things like cheap loans and other business deals. I am sure they took loans they have not paid back.*

Impression 3: Indigenization comes with sweeteners to scam people.



Picture 6:5 Indigenization led by ZANU-PF and War Veteran conmen.

Source: Xinhua (8 April 2016).

We joined a women's empowerment group and we were required to pay US\$100 each and then open a bank account with FBC bank and then get loans. Some got and some didn't. Someone from our group heard about the scheme and we registered our names as a group and all our money disappeared.

*The group was called Zimbabwe Women... whatever...they had offices at [*deleted] Robert Mugabe Street and we discovered it had links to the ruling party ZANU-PF. We discovered it when we attended one of the meetings and saw the calibre of people who were involved and the hangings [pictures and flags] in their offices that they were 'War Vets' [war veterans]. So, our money and the project proposals - all of it, was taken away 'kunyura' (we lost it). We paid US\$100 per individual and in the project proposal we were supposed to be in a group- ten of us.*

Right now, if someone comes with the 'empowerment thing' - I am not interested. This was a pyramid scheme. It appeared genuine. We had testimonies of people saying this and that after getting loans. I think they were giving loans inside their own circle. So,

you can imagine us bankers losing money like that to those semi-literate people! You can imagine the embarrassment after introducing other people to go there as well.

These days, if I hear about those type of schemes, I take time, I just don't tell people. Right now, there is an organization giving loans to women and I think it is the same concept - come in groups of ten, open a bank account, once a person defaults the whole group is liable! It is very difficult to get a trustworthy scheme.

These things come with nice sweeteners like 'women's empowerment'; 'small business development' and you won't think twice about it. You just get excited and get hooked into it.

They talk of indigenization and empowerment but what am I getting? It is leaving us vulnerable to conmen who steal our money.

Impression 4: Indigenization is a way to appease ZANU-PF supporters



Picture 6:6 Vendors in Harare City named 'Queen of Grace ZimAsset' after President's wife & ZANU-PF economic policy

Source: Left: NewZimbabwe.com, 2015 Right: (Taylor, 1999: 240)

When they did this [invading city centre spaces], they were saying that they were encouraging indigenization and empowerment but it wasn't that. They were trying to appease their party supporters and in the process, they destroyed businesses that were in the buildings next to the tents. How could you put tents in front of buildings? It doesn't make sense to me. You couldn't walk in that part of town. This is not

indigenization, in my view proper indigenization is to take the whole industrial sector back to life again. People must go back to their professions, fitters and turners back to what they do, welders back to what they do - not on the streets. How can you call selling used clothes indigenization?

Ambivalences in indigenous entrepreneurship

‘The bald truth is that empowerment is more about powerful individuals and their clients than about the country’s citizens’(Taylor, 1999: 240).

I illustrate the substance of this observation through the case studies below.

Ministry of Youth, Indigenization and Economic Empowerment: the failing machine

The relevance of this section is to highlight how the state cannot run successful entrepreneurial interventions in the *dead economy* which has resulted from its own actions, despite the optimistic rationalities of the indigenization discourse. In the process it estranges those entrepreneurial agents who have a better chance of producing beneficial outcomes.

The *Ministry of Youth, Indigenization and Economic Empowerment* is entrusted with the mandate for administering the indigenization agenda in Zimbabwe. Part of their strategy is to target women and youth. The ministry has poured US\$40 million into the ‘youth development fund’ since 2012 (Nyamurundira, 2013). US\$1 million was funded by Old Mutual and several local banks were involved in administering the funds using their banking systems and networks to extend loans to youths between the ages 18 to 35. It is on the basis of ‘indigenization’ interventions such as this that ornate political claims are made like ‘Indigenization won the vote’ (Mangwana, 2017) or ‘Indigenization: the policy that speaks to independence’ (Langa, 2017a). In the latter article, the author boldly claims ‘[o]ne of the most nobly intended policies to emerge out of an independent African state is the indigenization policy, which was led by President Mugabe.’ Below is a piece of the inside workings of such a policy.

The parliamentary portfolio committee for indigenization and economic empowerment in May 2017 went on a ‘fact-finding mission’ (Langa, 2017b) across Zimbabwe. They travelled to

various places to see the evidence of use of the youth empowerment funds. Journalists were included in the fact-finding travelling party and three articles by Vereranda Langa give useful accounts and insights into the reality of this indigenization and economic empowerment intervention. I summarise the contents of articles entitled ‘Minister fingered in youth fund saga’ (Langa, 2017b), ‘Corrupt ZANU-PF officials loot \$40m youth fund dry’ (Langa, 2017c) and ‘We will not repay development fund loan: Youths’ (Langa, 2017a). I highlight the entrepreneurial narratives more than the political intrigue surrounding the tour.

Beneficiary details	Value of Loans awarded (US\$)	Description of enterprise
*Nicholas Mutasha (Mount Darwin)	600.00	‘I got the \$600 loan in 2012 and started selling fruits and vegetables. There is profit but money is difficult to get so I used the profit.’ - ‘a few bananas and less than 10 packets of dried vegetables at his market stall.’
*Dadirayi (Bindura) (sister to former Minister of Indigenization)	3000.00	‘has not paid anything back. When MPs visited her purported cement-selling project, they found an empty place at the back of her husband’s surgery where it was said she was operating from.’
* ¹²² Makhosini Hlongwane (Minister of Sports, 38 years old)	32 380.00	-not described but the minister was over age for the intervention.
**Ranga Nyamurundira (Nyanga) (personal assistant to Minister Zhuwao)	4,500.00	‘the committee was even taken for a ride by Youth ministry officials who sent them on a long fruitless journey to visit a “farm project” owned by one of the beneficiaries’. The loan was not serviced.
**Ernest Kadungure Piggery project (Chivhu)	211, 213.00	‘The money, which was accessed through the Infrastructure Development Bank of Zimbabwe (IDBZ) was made available to the project in 2009. By December 2013 it had 325 pigs, but due to malnutrition the number decreased to 95.’

¹²² * From Langa, (2017a); ** Langa, (2017b)

		- 'Today there is not even a single pig.' The 'piggery has now been turned into a Vocational Youth Training Centre.'
**Forward Chademana (Macheke, Masvingo)	3000.00	'loan for a chicken project in 2010 and at one time had 450 chickens, but the project died in 2015.' 'It stalled because I could not compete with the low prices of eggs and chickens from Irvine's,' [large chicken & egg company].
**Sydney Makazhe (Masvingo) (has a degree in Agriculture Economics)	3000.00	He first opened an EcoCash project but it failed. At one time he had 300 chickens but he said they died during the rainy season. MPs found about 100 chicks at his chicken run.

The following observations were mentioned about the deficiencies of the empowerment fund intervention:

1. 'The projects collapsed due to *lack of relevant skills and training* and most projects created employment only for the proprietors and their immediate families.
2. Proprietors of poorly performing projects said *the money granted by the bank was inadequate*.
3. Some people who had performing projects did not want to pay back, adding there was *a lack of will to invoke legal proceedings on defaulting beneficiaries*' (Mount Darwin district youth officer, Marine Chafurama, cited in Langa, 2017a).
4. Many *gave false addresses* to avoid follow ups.
5. *Weak fund management and supervision* by organisations which were supposed to superintend the projects.
6. Most beneficiaries *abused the funds*.
7. Funds were *allocated on political party lines* (my italics).

In highlighting the theatre of indigenization above, I do not seek to evaluate the efficacy of micro-finance to youths but rather wish to show the disparity between the optimism of the rationales and policies of government and the state-centred solutions they implement. Miller and Rose (2008: 37) bluntly characterise such state-centric solutions as a 'congenitally failing

operation'. This shows the futility of removing entrepreneurial agency and replacing it with a political 'beneficiary mentality'. That there are 'beneficiaries' may be profitable politically, but that kind of mentality disempowers citizens when it comes to day-to-day survival imperatives. In the narratives below, I present the actual interactions and impressions conversion entrepreneurs have expressed concerning the 'empowerment funds':

Conversion entrepreneurs' interactions with 'empowerment funds'

Entrepreneurs in this study have interacted with the 'empowerment funds' in different ways and below, I show snippets of our conversations on the matter:

For the bins [getting a loan of] \$5000 was ok, it was enough but if they were going to offer over \$30 000/\$40 000 I was going to apply for the loan and invest the money in buying the truck I want [waste management truck]. With \$5000 they were catering only for those doing chickens and vending. Most of their beneficiaries from that \$5000 loan were not investing in the business, they were buying cars. I did not want to buy a personal car with that money, I wanted it to be more productive.

I have been depositing money in my bank account more than those that are employed. That's the system, it's not friendly to us [bank refused to offer him a loan because he did not have a payslip]. I thought of writing a letter to the Minister of Youth and Indigenization outlining my circumstances but I thought who was going to reply, when and then what? I thought it can happen that these guys can actually give you the money you want, they can help you for real, but there are some people (clients) who just hate ZANU-PF or they will ask you to come to a ZANU-PF rally or for an interview on ZBC. It will then appear you are where you are today because of them.

They were talking about loans to the youths, there was an officer at ZANU-PF Provincial Head office who was writing proposals 'that are accepted' and you pay him. They take it, push it forward and you get money and if you are to do things by yourself, my dear...

nothing will happen no matter whether you have a PhD in whatever, they don't want that. We are killing our own selves.

There is that part where people get money or tractors from the government through submitting proposals and whatever they want in order to get loans. On our part, we are not interested in that.

Both the empowerment fund 'projects' accounts and the conversion entrepreneurs' interface with the 'acceptable proposals' are intriguing and sobering testimonies. The most suitable candidates for this 'empowerment' intervention are exactly those the governance processes disqualify because they are seen to lack a state - 'friendly' political persuasion. Yet, ironically, it is their collective painful histories and circumstances that are used as moral justification for an intervention. I leave it to the reader to reconcile these two accounts on the true meaning of 'indigenization and economic empowerment'.

National Railways of Zimbabwe: The zombie enterprise incubator

By contrast with every day, prosaic, unstructured interchanges, I present below the case of the National Railways of Zimbabwe (NRZ), a dismally failing state enterprise, that turns out to be an enterprise incubator for conversion entrepreneurs in this study. This outcome is not by design but by accident, hence I call it a *zombie incubator*.

The concept of zombie enterprises is borrowed from (Majaka, 2017b) and is based on the idea that they can be characterised as old firms with persistent financial weaknesses. Typically, they are older than 10 years and can extend to over 100 years. They have low productivity, negative profits and negative value added. They have large numbers of employees and receive financial support and subsidies from banks and government to protect them from collapse.

The NRZ was founded at independence in 1980 but had been called Rhodesia Railways since 1 October 1927¹²³. It was part of Cecil John Rhodes's pipe dream of building a railroad from Cape-to-Cairo. According to the vision of this project, the railroad would eventually link together mines, farms and towns (ibid). Railway construction started in 1892 and the Rhodesian¹²⁴ section was operated by the Mashonaland Railway Company. By reference to either pre- or post-independence, the NRZ is indeed a very old company with an enterprise history of over 100 years.

Since 2008 when the Zimbabwe economy officially abandoned its own currency to what is referred to as dollarization, the economic fortune of the enterprise has been in accelerated decline. *The Daily News Live* cites information from the Zimbabwe government's Auditor-General 2015 report which shows the NRZ losses grew to US\$59,7 million by December 2015 from US\$40,88 million in 2014 (The Herald, 2016) and US\$31,6 million the preceding year (Majaka, 2017b). Since dollarization in 2008, the firm has raked up cumulative losses of \$336,2 million (The Herald, 2016). The firm also has current liabilities of over US\$170 million (Nkala, 2017). In the newspapers, the enterprise is referenced as 'financially-struggling' (Daily News, 2017) or 'rogue operation' (Daily News, 2017).

Given the foregoing description and the characterization by McGowan et al., (2017) above, there is no doubt that the NRZ qualifies as a zombie firm. In addition to the technical specifications, a visit to the NRZ head office and main depot in Harare reflects the figurative zombie because there is clear evidence of high levels of decay and dilapidation. Glimpses of the zombie state of affairs at NRZ are shown in Picture 6:7 below:

¹²³ <http://www.geoffs-trains.com/Museum/history.html>

¹²⁴ Colonial name of Zimbabwe.



Picture 6:7 The zombie state of affairs at NRZ, Harare depot.

Source: Researcher

Zombie incubator

Ironically, and birthed out of sheer serendipity, the zombification of the NRZ has created entrepreneurial incubator opportunities for some small enterprises. Two entrepreneurs who participated in this study operated within the NRZ properties. It was through my engagement with these entrepreneurs that I became aware of hundreds of other entrepreneurs who were running their businesses from NRZ properties. This state of affairs was did not develop out of a strategic intent to empower small enterprises but instead it emerged out of a survival instinct by the zombie firm.

Because of the progressive reduction in capacity utilization, the massive NRZ facilities and urban land have been lying idle and became derelict as illustrated in Picture 6:7. By quiet encroachment, facilitated by network linkages, various small enterprises have been finding office space and workshops at the NRZ. The revenues from the rentals paid by entrepreneurs have obviously been helpful given the massive financial problems of the zombie firm. Over time the range and intensity of non NRZ economic activities at the facilities has increased. Picture 6:9Picture 6:8 below shows that NRZ warehouses are now utilised by freight companies. I would imagine that even at the peak of NRZ operations, very few freight companies could have afforded to have long leases on their warehouses. Some of the goods

I saw being cleared at the warehouses were NGO Landcruiser cars, water tanks, school buses, industrial generators and industrial chemicals.



Picture 6:8 Warehouses being used by freight enterprises. Source: Researcher

Picture 6:9 below, shows a different side of the depot that is being used by enterprises that exhibit conversion characteristics, smaller and multi-modal:



Picture 6:9 Conversion enterprises at NRZ Source: Researcher

The truck on the left is offloading a consignment of Coca-Cola polyethylene terephthalate (PET) drinks imported from Zambia into an NRZ leased warehouse. The trucks on the right are run by individuals waiting to transport any goods from the enterprises renting the warehouses (to the right where trucks are facing). These trucks are imported from Japan and the UK and landing them in Zimbabwe will not cost anything less than US\$10,000. These trucks operate in similar fashion to the taxi industry ventures discussed in [Conversion entrepreneurship in Harare](#). The drivers either own the trucks or are employees with an intricate set of compensation arrangements. Some of the owners of these trucks are Zimbabweans working in the diaspora.

Just less than a kilometre from this NRZ depot is a Coca-Cola bottling plant. Coca-Cola products such as those in the truck shown in Picture 6:9 (left) are manufactured and distributed there. Why this entrepreneur imported these drinks, instead of sourcing them

locally, is purely due to conversion entrepreneurial awareness. The profit opportunity lies in the complete circle of liquidating a product across the border and taking advantage of exchange rate differences.

A conversion entrepreneur using the same truck in the picture, takes a Zimbabwean product to Zambia, such as 'Mazoe Orange Crush' (orange juice) which tends to be popular and an easy sell across the borders in SADC countries. He might have bought the product at the factory at US\$2¹²⁵ (K18/ R26¹²⁶) each and then offloads the products in Zambia for a price of maybe US\$3,00 (K27/ R39) each. From the proceeds, the entrepreneur then buys the Coca-Cola PET from Zambia for K6 each (R9/US0.67cents), totalling 4 units (K27/K6). On return to Zimbabwe, he then sells the PET at equivalent price to the big supermarkets at US\$1 (K9/ R13) each and he ends up with \$4 (K36/ R52) having started only with US\$2 (K18/R26). A proportion then is allocated to costs. In this cycle, the entrepreneur ends up with a surplus from price and exchange rate differentials. The entrepreneur's calculation is that he would not have made the \$2 profit had he bought and sold either 'Mazoe Orange Crush' or Coca-Cola PET, locally.

Alternatively, as previously discussed in Institutional intermediaries involving musicians, this conversion entrepreneur can opt to acquire selling rights for soft drinks at a concert or any big events like football matches. Acquiring concert rights is determined usually by whom you know that can link you to the relevant music promoters or in some other cases if you have the financial power to buy the rights and the associated quantities to recover sunk costs. It is possible for the entrepreneur to sell all the products in the truck at a single concert at a price far higher than that at the supermarkets. At concerts, soft drinks can retail from \$1,50 (K13.50/ R16.50) to \$2 (K18/ R26). The entrepreneur weighs the demand at the concert and decides whether to make the product cheaper or more expensive. In the venture cycle, the

¹²⁵ It retails at US\$2,70 in a supermarket.

¹²⁶ Exchange rates used US\$1, (South Africa) R13, (Zambia Kwacha) K9.

entrepreneur, through linking up with concert promoters, will end up with \$6 (K54/ R78) to \$8 (K72/ R104) having started with US\$2 (K18/R26).

Different buildings at the depot have different types of enterprises. Picture 6:10 show additional buildings with several small enterprises.



Picture 6:10 Different buildings, different enterprises at NRZ depot. Source: Researcher

I must emphasise that these photographs have been sourced only at one site. Along the railway line, I later discovered, are several other enterprises mostly in the engineering, manufacturing and metal fabrication that lease NRZ facilities.

The ambivalence

The role of the NRZ as an incubator for small enterprises, to the best of my knowledge has never been discussed anywhere and it was equally an ‘aha’ moment for me to learn about this phenomenon during fieldwork. I knew about this because one of the participants had just relocated to the premises from the city centre. The incubation of enterprises is not driven by an intentional and informed strategy, it is by complete chance. Had there been an intentional strategy, the ruling ZANU-PF party was not going to miss the chance to electioneer using this development. As well, chances would be slim that the conversion entrepreneurs in the study would be allowed to get a lease without being active members of the ruling party in similar style as the empowerment funds.

The facilities and buildings offered by the NRZ are affordable, near to town with a lot of parking space. Water and security are provided by NRZ and different enterprises share the costs of electricity. The shared facilities bring together enterprises of almost equal size into a

hub of entrepreneurship. Some of the enterprises trade between each other and share knowledge and equipment.

The contradiction is that these enterprises manage to source access and lease agreements through very unclear, convoluted arrangements. Access to these facilities is not openly available to anyone who might want to lease the space. It is determined by who you know that can grant you access to the different gatekeepers. I witnessed a situation where the internal audit department did not agree with the facilities department on some technicalities of the lease conditions. As a result, the research participant was operating on these premises without electricity for months because it had been cut off. He had to buy a generator even though the facility had electricity.

I invite the reader to contrast all this indigenization hullabaloo with the narratives in the next section of ‘disadvantaged’ women trying to do ‘their own thing’.

Self-empowerment: the case of ‘catering mothers’¹²⁷

What we do is indigenization, we do our own thing, we employ ourselves.

In this last part of this discussion, I provide a narrative mostly in the voice of a single conversion entrepreneur on how their enterprise has turned out to be a practice in self-empowerment. So far in this chapter, I have dealt with the ambiguity of state empowerment discourses, ‘destructive’ nature of state-centric interventions and the accidental zombie incubation of conversion enterprises. In what Sarasvathy (2008) calls effectuation, the catering enterprise (Picture 6:11) is a ‘practical and instrumental course of action’ (p. Xiv) in which entrepreneurs rearrange ‘traditional relationships’ (p. 16) by deploying ‘who they are [identity], what they know [knowledge] and whom they know [networks]’ (p. 78). It is an example of an iterative process of the interplay between entrepreneurial agency and the

¹²⁷ Not their real name

outside 'made' contexts. This is the only example in this thesis in which I provide an in-depth view of one enterprise.



Picture 6:11 A church group of 'disadvantaged mothers' who have evolved into a competitive catering enterprise.

Source: Participant

This is a story about a young mother (participant in this study), a qualified accountant and church member who anguished over how 'disadvantaged' women in her church were living. They struggled without any source of income besides that of their husbands, that is, those that were lucky to have working husbands. She wished she could help although she had no idea how. Those that were part of her intimate circle knew she was a talented cook. One day, a church group had dinner at her house. Enthralled with the dinner, questions started flying on why she was not considering doing more with her cooking talent. This brought consciousness to the young mother that she had a unique skill. It had taken fellow church members to make her aware of the possibility of using her talent beyond her home. In her mind, cooking was just a hobby, something she enjoyed experimenting with when she was not busy with accounting work or being a mother and wife.

The suggestion was for her to try catering at church. She was not the first to offer catering services at church. There were other established groups of women who helped with catering for different church functions such as weddings and conferences. Because of her outstanding skills she was catapulted into taking care of 'the high table' where distinguished guests sat. In her accounting mentality, this was 'pro bono' work.

A relative asked her to cater for her child's wedding with guests numbering 200 in 2006. This was the beginning of a new phase in which she had to learn to cater for large groups and find a way to deal with large quantities. 'At first it was just estimation and trial and error because I didn't do any course or had any educational background in catering' she says. She needed more people to help her and this marked the birth of the 'catering mothers'. She started with four women and the group now stands at a 'maximum' of 32.

In the narrative below, I take you through the different, everyday type of practical phases that the catering mothers went through. Through this case study, I try to demonstrate the everyday processes of bottom up empowerment that are not centred on the state, its rationalities or policies.

Getting started with mothers

This was a church, where age matters. The oldest woman was 56 and the youngest were still in secondary school at around 15 years. Most of the mothers who joined were older than her. But, she wanted them to unlearn what they knew of cooking and then relearn her new style and expectations.

*Remember the people that I am dealing with. Some of them come from homes that don't eat on the table and then I am asking them to dish food at hotel standards, so this was very new to them and they would say, 'A plate is a plate [*Celeste]¹²⁸, it doesn't matter'. Then I would have to argue that there is a presentation style I want in the plate. That presentation matters.*

¹²⁸ Altered.



Picture 6:12 Learning how to cook, standardize quantities and presentation.

Source: Participant.

Some dropped out. I have a small body, so they would say 'I can't be taught by this little girl, what can she teach me? She is a problem!' At that time, we were doing pro bono work and it was for free at church. Those that managed to be persistent then are the ones who are reaping the benefits now. There are some that want to join now but we can't take any more. We have reached our maximum.

Her reputation as a perfectionist preceded her. Even I, as a researcher when I was introduced to her, was told she was such a perfectionist that she would find fault with strands of onions. Not to mention that this reflected in another way; the best quality photos out of all the pictures contributed to this study were submitted by her.

We thought of organising ourselves properly not just for pursuing a hobby but to make money out of this.

When we do a function, I charge for it and most of the money I give to them. These are the people you are seeing in the background of the different functions (Picture 6:13).



Picture 6:13 Behind the scenes work by caterers. Source: Participant

They are there to help with the functions and cooking. I do the menu setting, I talk to the clients, drive around - I tell them I have a function on this day and I need help from

so many people for those who are available on the day. Sometimes if we have a function for a small crowd, maybe 250 people, we rotate and maybe I take five people now and on the next function I take five others.

Learning and building trust

As argued before in this thesis, making entrepreneurial groups work requires an investment of time and effort into building functional institutions with pragmatic rules and trust among members. In the mothers group, they had to learn to standardise quantities and formulate rules on presentation of food in a plate, amongst other things:

There was a lot of learning not only about things outside but within the group itself. It took years to build trust amongst ourselves. We had to standardise and learn how to dish in a plate. You can imagine 10 different mums who have 10 different ways of dishing out food in their families. I was the person with the vision and there was a way I wanted the food to be dished so in the first days I had to demonstrate how I wanted them to do it, like where you place the rice, salads, 'you don't put soup on top of the rice like you do at home because some people do not eat rice with soup'. 'I want you to be neat and place the meat in this position and so forth'. In the first days, people would say I was fussy and a big problem. We wanted to build a reputation so we had to do our things neatly. It was a big fight but now it is instinctive after years of learning.

Managing this large and disparate group of women required a high degree of social intelligence. Part of managing the women was matching personal attributes, skills and numbers to the specifics of the event and making the group understand the need for this matching. Technological intermediation also became key in maintaining cordial social relations in the group:

We manage [these relationships] through the grace of God. We are a group but over time you end up knowing the different nature of the different women. When I want less women, I have to make a choice depending on the menu and number of guests at the event. If there are 200 guests we can be 10, we can manage but if there are 800 to 1000 we have to be as many as 25. I have to charge accordingly as well so that I am able to give \$100 to each or \$30 depending on what was charged.

So, what I do if I have to choose? For the big events, I mostly post on the WhatsApp group but when I want a smaller group, I go to their private inboxes. They now know that when that happens they don't tell each other because it was private. I pick the best in each area and they know who it is amongst them. If it is rice, there is the best there, so I know who to pick.

Catering for large numbers of guests is an enterprise that requires a lot of discipline and dedication. In some cases, it requires the mothers to sleep away from home at a cooking venue and a very early start to the day:

These pictures of the ladies only show what happens on the day but there is a big process before the event for the food to come to this stage. There are some that come to cut the meat such as chickens and beef and we do that 2 weeks before the wedding if it is a big function- we can cut as much as 120 or 200 chickens. Not everyone manages to come for the cutting process. On the day of the function, we sleep at the venue and early in the morning around 3 or 4 am we start to cook because we want our food cooked on the day. If you choose to come at 9 am when others have slept at the venue, you won't get the same fee. The person who started with the cutting will get a higher fee than the person who came for cooking.

When we started it was haphazard but now people are disciplined, they now know the importance of keeping time, committing to dates when I ask who is available on the WhatsApp group.

Investing in the next generation: children

I found the clear focus in involving their children, specifically girls, in this enterprise visionary and remarkable. It may be because of the grounding of this group in the church where children are also an integral part of the Christian teachings. It is this participant who is the leader of this group who defined herself as the Proverbs 31 woman, discussed in the previous chapter. In verse 18 of the chapter it says, 'She sees that her trading is profitable, and her lamp does not go out at night' and verses 27, 28 and 29 state:

She watches over the affairs of her household and does not eat the bread of idleness. Her children arise and call her blessed; her husband also, and he praises her: Many women do noble things, but you surpass them all (Biblica, 2011).

Entrepreneurship, looking out for the poor, children and family are all parts of what a virtuous woman is according to Proverbs 31. These themes are flowing through this narrative of the catering mothers.

What we realised was that as mothers, we need to train our children and prepare them for their families, they will also be mothers one day, so they need to know how to organise themselves. Most of the children that are coming are children of the mothers in the group.

For our children, we also pay them but they have a fixed amount. We pay them \$10 for each function. That is the minimum we give them and they are so happy to get the \$10. If it is a big function at times we increase it to \$15.

There is no limit on the number of children someone can bring. This lady has her child with her (in one of the pictures). She has three daughters. Some have as many as four older girls. Some are at university and some are doing their internships at colleges but they all need the money. It is some way of getting pocket money through learning by doing. We are teaching them to use their hands not to just sit.

The Company

This enterprise has two layers of conversion. The first layer comes from the fact that it is a partially registered enterprise:

We are selling ourselves as a company. We are now registered, we registered in 2014. We are not much on the formal corporate side but more into social events: birthdays, weddings, parties, graduation.

As a qualified accountant, the research participant is well informed about the advantages of formalization and she knows her way around taxation and tax processes but she makes a deliberate decision not to fully comply. These are her opinions on the legitimacy of taxation and the Zimbabwe tax agent, ZIMRA:

They steal money at ZIMRA, there are corruption scandals we are reading about involving their workers. It leaves you scared and disappointed about wanting to get into the system but it is not very transparent. You start thinking that maybe let me wait a bit and watch what is going to happen. You end up progressing slowly instead of just doing your things 1-2-3-4, you end up stopping and starting again.

You can easily do this and in a week, you will be done, but now, you take two to three years observing what is happening because of all these issues. If it was an independent and efficient institution or maybe privatized it would be better than creating a sink hole where all the money is being looted by Ministers - that's the money they are using to build all their mansions.

The catering mothers is therefore a conversion enterprise which operates both in the formal and informal spheres. It has a formal identity in the name of the company and all the necessary identity documents but is not registered for taxation. The reasons for not complying with taxation must not be overlooked. She does not plead ignorance nor disinterest but she questions the legitimacy of the tax and state functionaries based on their lack of tax accountability.

The second sense this business is a conversion enterprise is the participant's history she later narrates concerning Picture 6:14 (below) which is a chicken run investment behind her house. She has been operating a chicken breeding enterprise since 2002 and when the catering company was established, she sold some of the chickens to clients coming through the catering services channel. Some of the chickens were sold in the informal sphere yet some were sold to established enterprises. Besides the catering business, this participant was actually a seasoned conversion entrepreneur.



Picture 6:14 Chicken run investment behind an urban household

Source: Participant

I have been doing the chicken business since 2002, I have been doing this for years.

During the GNU¹²⁹ days that is when I built this chicken run, I would keep 600 chickens per month. I would sell all of that. Some chickens would be in the garage and some in the chicken run. I was selling to people around and some to various events. There are some women who cook and sell in the industrial area, they would buy four or five chickens a day. These days I think there are only two women left who are still cooking.

I stopped doing chickens this year (2016). In 2015, we were hanging in there but massive electricity load-shedding started again. It was a big risk with the chickens. Our stocking tumbled from 600 down to 300 and it wasn't worthwhile anymore. Chickens require large quantities that's how you make a profit, with a few chickens the profit is not sustainable.

I remember one Christmas in 2012/13 Robert! We sold chickens on 24 and 25 December, we were extremely busy! In 2014, we sold one chicken on Christmas. Things started going down. It was a total crash. It's insane what is happening, it's insane!

Although this chicken enterprise has gone down, I observed during fieldwork that she was in the process of building a stock of free range chickens popularly known as *road runners* using the same infrastructure. The *road runners* were meant to feed into the 'new' catering

¹²⁹ Government of National Unity 2009 to 2013.

enterprise as they were experimenting with other menus. This illustrates a change in form of her original chicken enterprise. This reinforces the definition of conversion entrepreneurship as multi-modal – the form of the enterprise changes to suit profit opportunities.

Market niche

A similar trait among conversion entrepreneurs is an ability to identify a market niche, upgrade their own technical skills to develop essential specializations and to create crucial social relations around the niche. Niche development and skills upgrading were part of the running ideas in our conversations. Although participants did not use this specific terminology, however, notions of ‘niche development’ and ‘skills upgrading’ were pragmatic necessities as their ambitious nature made them want to be competitively distinct. The catering enterprise takes us through this process:

We have our specialty called chicken kebab so I taught them (the group) how to make it but there is only one person who showed interest in making the chicken kebab. For braai, there are three -four ladies who do that. With rice, we have four ladies who only do rice they don't even want to see a kebab. We now know who can do what and we always make sure that there is more than one person on each task like rice cooking in case someone fails to come.



Picture 6:15 Signature dishes.

Source: Participant

Braaiied chicken, beef stir fry & chicken kebabs are our signature dishes. I think in Zimbabwe we are the only catering company offering that on all our weddings.

(R) What makes these dishes unique?

Because the threading is difficult, it is laborious. There is a way in which the chicken fillet is supposed to be cut and then you thread it on the stick and you can have as many as 500 to be done. The work starts midnight and must be done by the morning. So, when you are doing the work you will be awake the whole night. So many catering companies refuse to do kebabs for a lot of people but for us we have managed to do kebabs for as many as 500-600 people.

(R) Chicken is a very common dish and yet it is your signature dish, where are you getting it right?

Healthwise, is where we are getting it right. Remember people are shifting into being health conscious. There was a time we tried to introduce French salads and we faced a lot of resistance, people would just leave the food untouched. Slowly, the minds of people have changed and those salads have become popular. They are embracing the eating of raw vegetables. They used to say they were meant to be eaten only by white people but they have embraced it now. We are more health conscious about what people are eating.

The business survives through referrals from social networks:

This business works with word of mouth, we tried advertising - it doesn't work. We tried printing this and that- it doesn't work. Word of mouth, that's all. Remember we are dealing with food, there are chances of food poisoning and people getting sick after the wedding and if you get it wrong, you are doomed.

Despite a decent enterprise structure and a continuous investment in improving processes within the business, the operating environment in Zimbabwe provides a significant threat to this enterprise:

We used to charge \$2.50 per plate for the whole menu but right now we can go as low as \$1 or \$1.50 - there is no money! People don't have money 'mari haisi kutenderera' (money is not circulating). We have a wedding in August and the client brought us down to \$1.50. At times, we go down to \$1.25. But then we could charge as much as

\$3, I remember one wedding we charged that much. Because of the competition others have gone to as low as 75 cents per plate.

During the GNU days, each person used to take home \$120, or \$70, the minimum was \$50 per catering event. I remember we had a wedding in Borrowdale (affluent suburb) and the person basically took everything from us and there were 6 of us and 3 children, people went home with as much as \$150 to \$180.

(R) In 2016, how much would be a good event?

Things are now very difficult, people don't have money these days. On a good event, someone goes home with \$50 after expenses.

(R) Terrible event?

Those ones are common and we can go home with something like \$5. It was just a small function and we were given \$5 as 'transport money'. Things are very difficult these days.



Picture 6:16 Catering mothers presenting their food. Source: Participant

Skills upgrading training and value chain investments

The catering mothers have invested in further cooking skills through individually paying for cooking lessons. There is a flurry of investments in various catering value chain areas like provision of herbs, chickens and vegetables. Not only do these investments ensure convenient supply of the products but the catering enterprise guarantees a market and improves the profitability of the enterprise through an internal control and management of prices. It must not be forgotten that all of these activities and investments are being done by 'mothers' who were 'disadvantaged' and were 'lucky' if their husbands were working.

Through a Facebook advertisement by one of Zimbabwe's leading pork producers, Colcom, the mothers were able to mobilize money among themselves to attend the 'Colcom Kitchen Learn How To Cook' lessons (Picture 6:17 advertisement by Colcom).



Picture 6:17 Facebook adverts for Colcom kitchen cooking lessons. Source: Facebook.com

We learnt a lot of things, how to make Christmas ham, puddings – things we grew up not knowing or things you cannot follow on your own in the recipe book. We also saw some ingredients we had not used before like balsamic vinegar, I just used to see it but never knew how to use it. Everyone in the group now has their own bottle of balsamic vinegar because it works in a lot of areas. We also learnt how to cook with fresh herbs, I now have herbs in my garden with four or five different herbs.

Slowly we are now introducing herbs into our catering business. I have tarragon for pork, rosemary for chicken, two types of mints flat and curly, thyme & chervil (shown in Picture 6:18 below).



Picture 6:18 Herb garden investment at participants backyard.

Source: Researcher

Before the training, I did not care and I did not even know about herbs. There are some in the group that are growing other herbs, it's really all about personal interest. I am actually looking for a Bay tree but I can't find it. Some of the herbs we share amongst ourselves, especially those that can be transplanted.

I would like to highlight the type of linkage being discussed here. The catering mothers are able to improve their cooking skills by paying for lessons facilitated by a big enterprise, that is of course seeking to advertise its products but in the process sharing skills. These skills increase the entrepreneurial awareness for the mothers to make further value chain investments that improve the profitability of their enterprises. A virtuous cycle has been created by such a bottom up linkage. In my view, this is simple everyday empowerment taking place which is and very pragmatic.

You may ask, what does this have to do with conversion, since anyone can do it? My point is, what makes conversion entrepreneurs competitive is not accidental, they invest in skills and acquisition of knowledge that inform the competitive choices they make. They are competitive because they are knowledgeable.

Government facilities

Not in the picture of the empowerment discourse are some government institutions that have excellent facilities from previous regimes of state investment by both the colonial and ZANU-PF governments. These institutions include government schools and training institutions. Because most of the institutions have to rely on their own incomes due to a massive decline in state funding, they have opened up their institutions for use by the public in various areas. This is more out of an economic survival imperative than an inclusionary strategy. It is through the conversation below that I learnt of these institutions hiring out their kitchens to catering enterprises:

*Some clients want us to cook at their homes, some at the venue or some just say wherever we want to cook from. Right now, we have been using [*government Institution]. We hire their kitchen and pay \$200. The client pays for that cost.*

(R) Why this *government institution (GI)?

It has a very big kitchen and it has very big rice cookers and it makes it very easy. Plus, they have accommodation for us to sleep.

*We found out about this through networking with different people. Someone told us after we had been struggling finding a kitchen. We used to go to [*Government] High school (GHS) because they have a boarding facility. [*GHS] has a smaller kitchen compared to [*GI]. [*GI] has few students, they have boarding facilities and most of our functions take place during the holidays so the place will be open for us. For all that we pay only \$200 which is affordable. We ask the client to directly engage with [*GI] and pay them directly, we don't charge any mark-up on it. We only want the facilities and they are free to inspect the kitchen or come when we are cooking to inspect.*

I remind the reader of the notion of effectuation (Sarasvathy, 2008) which captures this trial and error, back and forth rearrangement of relationships. The foregoing, exemplifies what Sarasvathy calls the 'fabrication of opportunities from mundane realities' (p. Xiii).

Positive social value

The tagline of the empowerment board NIEEB is '[a]n empowered Zimbabwean is a happy Zimbabwean'. The indigenization governmentality envisaged the state being at the centre of economic empowerment and through its programmes, picking and choosing 'beneficiaries'. But the catering mothers showed that 'effectual' self-empowerment was, in fact, a much more credible example of real economic empowerment. They proved that the purpose of an economy and of entrepreneurship is to bring about positive social value; happiness and self-fulfilment and not suffering, disenchantment and hopelessness. I close this chapter with a happy, fulfilling experience for the catering mothers:



Picture 6:19 Catering mothers enjoying Victoria Falls

Source: Participant

In our group, there were some ladies who had never been to Victoria Falls so they were able to. In fact, 90% of the ladies who went there had never been to Victoria Falls. We took that opportunity to tour the Victoria Falls and we shot some pictures, this is something that a lot of these women would not afford individually. The [catering] function was on a Saturday and the following day, it was tourism. Some had never flown before, so I paid for an air ticket for one of the founding members of the group. I am happy because she said to me;

'Thank you so much I have had an opportunity to board an aeroplane which I never imagined I will do but because of this group I have managed to.'

This gives me a lot of satisfaction.

Conclusion

The government of Zimbabwe rationalized and suggested 'Indigenization and Economic Empowerment' as an 'ideology' and strategy for the economic empowerment of 'indigenous Zimbabweans'. In this chapter, through comparing the discourses, practices and outcomes from state 'made' interventions against the everyday pragmatics of conversion entrepreneurial agency, I debunk the 'indigenization' myth.

Conversion entrepreneurs do not feel the need or the desire to be part of the ‘indigenization’ crusade of the state. They identify more with the ‘prosperity gospel’ than they do with ‘taking back the economy’ strategies and actors, which they out rightly reject. If anything, entrepreneurs have been exposed to conmen and political functionaries who resort to political intrigue to outmanoeuvre genuine competitors for economic space. Real indigenization and economic empowerment happens where entrepreneurs are allowed space to deploy their own identities, knowledge and leverage their networks to create their own jobs (*kubasa kwangu -my work*) and follow their dreams (maybe Victoria Falls, for some!). Destructive entrepreneurship and wholesale disempowerment of citizens happens when the state ‘makes’ a *dead economy* through hollow radical policies and seeks to place economic resources in the hands of the a few well-connected, flamboyant, enclaved predatory bourgeoisie political class.

One ‘disadvantaged mother’ through her voluntary participation in the catering mothers group, practically learnt how to earn an income, save and invest in strategic equipment that can be hired for future functions. That mother invested in orange salt shakers she found in downtown Harare:



Picture 6:20 Salt shaker investment by a catering mother

Source: Participant.

She waited patiently for the orange themed wedding, unusual but possible. It only took one wedding, and her investment paid off - *zvadzora* as they say in Shona. She was the only person

in town with a set of orange salt shakers and corresponding hand towels. This is real, bottom up opportunity alertness and exploitation using a shoe string budget resulting in a positive social value and empowerment. One can only agree when the mothers turn the indigenization logic on its head:

This is indigenization, we do things on our own, this is our company.

Chapter Seven

Entrepreneur - State: Everyday Power Struggles

We find it very absurd that traders operating in the reserved sectors¹³⁰ of the economy have the tenacity to flout laws of the country instead of showing discipline [and] gratitude for being allowed to operate in sectors preserved for the indigenous people. [...we need to exorcise the] demon of market indiscipline characterised by arbitrage, externalization and rent seeking behaviour.

- John Mangudya, RBZ Governor (cited in Sandu and Mandizha, 2017).

It doesn't matter what laws you write. It doesn't matter what regulations you write and, it doesn't matter how many codes you put into [legislation]. Human beings will always find a way around rules.

- Lesetja Kganyago, SA Reserve Bank Governor¹³¹.

Don't bank, don't go into the banking system, you don't register for tax- what for? They will ask you to continue paying taxes when you have no income coming in. What for? No need to pay!

- Participant

Introduction

The task at hand in this chapter is clearly spelt out by the guiding research question: to what extent does conversion entrepreneurship represent new political interests? The main argument in this chapter is about how entrepreneurs (narrowly) and citizens (broadly) 'recontextualize' (Gelderens et al., 2012: 19) the *dead economy* driven by personal interest.

¹³⁰ A website provides list of reserved sector activities: NIEEB

<http://www.nieeb.co.zw/index.php/sectors/reserved-sectors>.

¹³¹ 3 July 2017, Public Economics Winter School, University of Pretoria. Source: Researcher.

Citizens have adapted, designed counter measures and they deploy new relationships. This agency has an influence on traditional institutional structures and in this case, politics. Through structuration lenses, conversion entrepreneurs, both as atomized and collective social agents are co-creators of a new political order.

In Zimbabwe, there are palpable tensions between the state and entrepreneurs as epitomized in the epigraph where the state expects 'discipline' and 'gratitude' from 'traders' for 'being allowed to operate'. This is a rehashing of the ZANU-PF defunct socialist ideology where the state had extensive control of economic processes and also directed and engineered the allocation and redistribution of economic wealth (Nicholas, 1994). This mentality is at total variance with the logic of conversion entrepreneurs, which is not to make yourself an easy target for state predation. Conversion entrepreneurs rather think: *Don't go into the banking system* because banking is viewed as an extension of state hegemony and a convenient instrument to render dubious punishment to entrepreneurs through garnish orders. There is no need to pay tax to a dysfunctional and unaccountable government:

They only remember when they want something from you, when they want your money they know you are there, but when you bring in equipment you are an enemy. Imagine if they had policies that said those that pay taxes and employ people were allowed to import their equipment duty free! But what do they do? They go and extend that to the Chinese who are foreigners, who end up externalising their profits. What are we doing? We are killing ourselves! Why should I pay tax, let the Chinese pay! US\$15 billion disappeared - and that's only the amount they can officially account for, how about the other [amounts] they don't know? - Participant.

These are the contours of power struggles between entrepreneurs and the state I wish to explore in this chapter. Small enterprises are frontiers for political resistance against the predatory and despotic Zimbabwean state. By resorting to everyday, mundane processes of trashing, distancing themselves and voluntarily participating in self-help activities that progressively weaken the state, conversion entrepreneurship is an everyday 'weapon of the weak' (Scott, 1985).

I develop the rest of the chapter as follows; firstly, I contextualise the political environment by showing how hostile and dangerous the ZANU-PF regime is to ordinary citizens. I then introduce James Scott's notions of everyday forms of resistance which I weave together with feelings of pervasive mistrust by Zimbabweans of the president, 'people in government' and the state in general. I then discuss how entrepreneurs resist ZIMRA and rationalize their actions against the tax agency. I distinguish the notions resistance and rebellion and I track the rise of *#ThisFlag* social movement and I conclude the chapter by concluding that agency can development new forms of structures that can facilitate new politics.

State hostility to urban citizens

The ZANU-PF government has always been hostile to anyone outside their patrimonial circles and ideologically violent to anything they perceive as 'informal' and 'illegal', especially in the urban space. In the cold winter of 2005, they demolished houses and informal enterprises. They blatantly left about half a million-people homeless and at the mercy of the bitter winter rains (see Potts, 2006; Romero, 2007). During fieldwork for this study in January 2016, the ZANU-PF Minister of Local Government, Saviour Kasukuwere, ordered the demolition of well-built houses near Harare airport after the president noticed for the first time that there was a suburb under construction on a piece of land he erroneously believed was reserved for airport expansion. This realization by the president came as a surprise to many as well because he uses the airport road probably as frequently as an active Christian attends a church service.

In fact, the area was reserved for residential purposes according to court papers¹³². Without any legal and ethical considerations, the houses were razed to the ground with all the furniture as the owners were never given notice of this action, as required by the constitution of Zimbabwe. The demolition was tweeted live by online media together with videos and

¹³² See Matenga (2016).

pictures. Stories went around that a baby who was sleeping in one of the houses was only saved by the suicidal bravery of the house maid.

There are numerous other examples where the Zimbabwe government has wilfully disregarded the laws of the country in pursuit of its myopic goals. However, the example of the airport road demolitions really sent chills down the spines of conversion entrepreneurs in this study. Except for two participants, all of them were at various stages of building their own houses and these houses stood out as some of the achievements they were really proud of. A member of parliament, Mr Eddie Cross, once remarked in a housing debate in parliament:

Mr Speaker, Zimbabweans do not build junk; when they are given the opportunity. They build decent houses [...] (*MP Bulawayo South for opposition MDC-T*¹³³).

Picture 7:1 below are examples of houses entrepreneurs in this study have been busy constructing:



Picture 7:1 Housing construction by conversion entrepreneurs.

Source: Participants

Accessing land to construct houses is typically convoluted and filled with corruption. Official processes to get land are politicized in favour of ruling party supporters¹³⁴, yet the housing backlog has been growing annually. The resultant desperation exposes citizens to con artists

¹³³ Motion: First report of the portfolio committee on Small and Medium Enterprises and Cooperatives (Parliament of Zimbabwe, 2015).

¹³⁴ See Nyakuwa (2010: 1–3;47).

fronting for state functionaries or outright criminal syndicates. The willingness of government to disregard the laws of the land to make political statements, just like the *Operation Murambatsvina* (clean out filth) in 2005, leaves citizens traumatised. I could feel this nervousness during this period of fieldwork. This could easily have happened to anyone.

Zimbabwe's dangerous regime

There is an opinion I frequently come across as I currently live in South Africa, held by South Africans, to the effect that South Africans do not tolerate nonsense and the political situation in Zimbabwe would have changed long back had South Africans been involved. Although there are some sprinkles of truth in the sentiment, it does underestimate how dangerous and unrestrained the Zimbabwean regime can be. Both the colonial and post-colonial governments built and maintained similar infrastructures to intimidate and 'zombify' citizens, that is, to produce passive and disempowered citizens in the political space (Robins, 2014). Zombification, driven by fear is real in Zimbabwe.

In 2008, I volunteered (unwillingly) to buy a ZANU-PF membership card after I encountered a group of rowdy 'war vets' (as mostly drunken and disorderly ZANU-PF members are called) who passed by our neighbourhood singing and banging gates asking for party membership cards and whether you had *picture yamdhara* - President Mugabe's framed portrait, in your house. I was 'fined' US\$20 for not having one. I was made to learn a slogan with an acronym MAZDA standing for **Mugabe Achatonga Dzamara Afa** (Mugabe will rule until he dies).

A couple of days after this encounter, news broke that the wife and child of the opposition party MDC-T candidate for deputy mayor for the city of Harare, Emmanuel Chiroto, had been abducted from their house. The same house was petrol-bombed by armed men looking for Mr Chiroto who had run away after a tip-off. The men blindfolded his wife and their four-year-old child who was later dumped by the road side. She was later found dead and her face still blindfolded close to their house. I remember this incident very well because it really shook me to the core and it made me believe then that 'these guys really mean business'.

On 9th March 2015, a journalist and political activist, Itai Dzamara, was abducted, never to be seen again. Dzamara came to prominence for blowing his whistle on the Mugabe regime and staging 'Occupy Africa Unity Square' in Harare city centre. Africa Unity Square is a park at the centre of Harare opposite the Parliament of Zimbabwe. On his own, he would blow a whistle every lunch hour while holding a placard calling for 'failed Mugabe' to 'step down'. I insert pictures of him below:



Picture 7:2 Political activist Itai Dzamara, abducted March 9, 2015 and never found again
Source: Missing person courtesy picture/ VOA-Zimbabwe

The fact that Itai Dzamara was abducted in broad daylight at a barber shop near his house and the zombified people of Zimbabwe never raised a finger has only recently begun to raise feelings of guilt. Many Zimbabweans now recognise how brave he was for being a lone activist amongst zombies who used to apathetically watch and ridicule him. A participant in the study held:

If you want to be politically active, you will be the Itai Dzamara, two. It is the system. If you are doing your things, do it in such a way that your family is safe and you are safe as well. If you want to be politically active, the system in Zimbabwe does not allow you to do that.

In this country, people do not have freedom, they are afraid of victimization. You will say something which is true, like 'I think it's time for our president to go', and then you can be arrested and disappear for good. So, people end up being quiet and saying 'you can die for nothing, better leave these things'.

In the extended discussion with this participant about this issue, he strongly believed that Itai Dzamara was 'misguided' and 'selfish' because he myopically thought only of his political views instead of considering his family. The participant held that Itai Dzamara should have considered that he was young, with a young family and should not have dabbled in such 'dangerous' political issues. He argued that 'everyone' in Zimbabwe knows how 'the system' works and that you can 'easily disappear'. The statement *unofira mahara* (you will die for nothing) does not have the same force and effect in English as when it is said in Shona. To this participant, Itai Dzamara is a good example of *kufira mahara*. Nothing has changed but Dzamara disappeared and his family is suffering, he opines.

One might argue as above that the state resorts to the repertoire of violence when one encroaches into their political space and as argued, with a zombie mentality, one is advised to be 'safe' and 'keep in their lane', in other words leave politics to politicians and you will be left alone. This zombified justification of selective application of violence against citizens is the perpetuation of a myth. In the narrative below, a participant in this study recounts his encounter with the police while 'in his lane', minding his own business in his entrepreneurial sphere, but then things went wrong:

*I was actually tortured. I was tortured at [*deleted building name] at the [*deleted name of police unit]. We had a big job we were doing for a [* state owned] company. There were thieves that were in the circles of that company. We were making [* access cards] for the company and among the batches we handled, they slotted in people that were not real staff members. We didn't know. So, the guys [thieves] used those [*access cards] to enter their warehouse and stole equipment worth hundreds of thousands of dollars. These thieves had authentic [*access cards] we had made but we had no idea at all.*

*The police [*name of unit] were the ones handling the issue. We were at a client's place when I received a call, this gentleman was asking me where I was. Knowing that I had nothing to hide, I told him exactly where I was. I had asked him to wait for us at the office but he said he wanted to come where we were because he needed something*

done urgently because he was traveling out of town the next day. We were so embarrassed when they arrived!

They arrived with guns and identified themselves as the police. They accused us of being thieves and they said they had not slept because they were looking for me the whole night. At first, we thought it was a case of mistaken identity and we were going to resolve this amicably. They showed us some access cards asking if we knew where they came from. Yes, I knew the cards. We were handcuffed and they paraded us, walking around town looking for other people connected to that case, still in handcuffs.

*They took us to [*building name] and I had no idea there were police offices in that building. I was really shocked to realize this. They dragged us to our office and they took all our computers and all our machines. They took them to their investigations department and started screening our equipment. Later we were asked to go into one of the offices and we were asked to stand with our heads dangling towards the floor and our hands behind our backs.*

In that position, they started asking us, 'Tell us about other crimes you have committed?'

*'We [*do access cards], that's our job. If the responsible people from the client fools us by giving us a false list, there is no way we can tell'.*

We were tortured. They asked us to remove our shoes. They would instruct us to do different things like put our legs up against the wall and each time you failed or got tired, you would get some beating underneath your feet. They searched our pockets and they saw that I had money on me and they wanted the money. I had just collected money from a client. They said, 'let's make a deal, you become a state witness and we will let you go'. I had to pay them I think about US\$500 so that they release us and our equipment.

Later on, we learnt the actual thieves made a deal with the police and when we went to court, they told me what to say. They told me to refute everything, 'Do you know these people? You say I don't'.

So I had to deny everything. At the court, they had a meeting with the prosecutor and the prosecutor told me not to worry, I just needed to refute everything!

These guys [thieves] were so organized. When they were arrested, they called their young brother and they instructed him to go and sell two cars and bring the money. Within days the cars were sold and they had lots of cash. If there is a case and there is no publicity in the newspapers, you can easily get away with it.

I wish they had returned the cash we had paid them when they realized we were not involved but they didn't. That was \$500 that went for nothing. When they catch people, they cast their nets wide so that they can get money from as many people as possible who would want to be released.

When we were released that night, we were the only people that were released because we had money on us. The others slept inside the cells.

Torture, public humiliation, handcuffs, guns, being put under emotional and mental stress, bribes, secret police offices, dirty police cells are part of the collection of methods used by state functionaries to deal with an innocent but unfortunate entrepreneur caught up in a web of crime. This narrative is in the sphere of commercial crime yet the repertoire of state actions are in the same genre or compliment it: dead bodies, abductions, sex tapes, beatings, name calling, death threat calls and messages and burning down victim's houses which are used against opponents in the political sphere.

The notion that there are political and other spaces where the state is less coercive towards ordinary citizens is not entirely true. As far as the ZANU-PF government is concerned, are you one of them or not, is what matters. The repertoire of the 'weapons' the state uses are to perpetually instil fear in Zimbabweans. Fear is 'the building block' and 'the fundamental material' for maintaining the status quo and ensuring total zombification of citizens through 'uniformity, discipline and unanimity' (Havel, 1990 cited in Ginzberg, 2014).

Political consciousness: contradictions among entrepreneurs

Although my argument is that small enterprises are a frontier for a new type of politics against the Zimbabwean state, I do not want to give the impression that all entrepreneurs in this study think and operate in the same way. There might be areas where there is near to uniformity in terms of practices and rationalities but the political space is not one of them. Conversion entrepreneurs are not a monolithic category with similarities in all angles of analysis. As Bleiker (2003: 39) sensibly warns, ‘every process of revealing is at the same time a process of concealing’. I take this opportunity to show ambiguities and internal incoherence between actors in this entrepreneurial category.

There are a number of areas where there are dissenting voices or a counter-narrative amongst the entrepreneurs. Ambiguities are really pronounced in areas such as the role of the church in business. There is a very strong critique of the ‘prosperity gospel’ led by charismatic pastors who walked around with ‘bodyguards’ to be protected from earthly harm yet preaching for people to go to heaven. Equally, there are sharp differences in how entrepreneurs view the introduction of bond notes. Some viewed them as ‘fake money’ yet others viewed them as any other currency and they argued, *totamba ikurira* meaning ‘we will dance to the beat that is playing’.

There was a dissenting voice regarding my main argument on indigenization:

I am a product of the indigenization policy. I work for another company and the person I work for is a minister in government. There were some people who came to the boss [minister] and argued that I must be charged rent for the offices I use for my business but he said, No! I couldn't be charged rent if I was working to make my family survive. He called me into his office and told me that the reason why he didn't listen to the suggestion for me to pay rent was because, 'We as the government are trying to promote small businesses so if you start from here you will be able to expand because you will have funds for that.'

The same entrepreneur pointed out:

Indigenization policy concerns citizens of Zimbabwe. I am a citizen of Zimbabwe. My parents come from Malawi but I was born in Zimbabwe, so automatically I am a Zimbabwean by birth. Indigenization matters more to Zimbabweans than to foreigners because we are the owners of the land and we have to be in control of whatever resources there are in the country.

This was the only dissenting voice among the research participants on indigenization and understanding these sentiments requires a deeper discussion on several things such as his personal history, citizenship dynamics in Zimbabwe and the complex conversion relationship with the minister. Suffice it to state that I expected such kinds of ambiguities, this is why I explored the notion of 'ambivalence' in the design of this study and I have engaged with other types of ambivalence besides this more personal one.

As far as political consciousness is concerned, there is a sharp gender divide between the entrepreneurs. The men in the study, paradoxically including the participant above who has a direct relationship with a ZANU-PF minister, are strong supporters of Morgan Tsvangirai (MT) the leader of the opposition MDC-T. Some of them have nostalgic memories of the heydays of labour unions when they would mount workers' strikes against the government.

This guy [MT] is very clever, he is well travelled and he used to lead workers' unions. We used to attend workers' unions events at Rufaro stadium which he organised. Zambia changed power through a labour based party. If you go to the industrial sites and talk to the workers or if you talk to anyone who worked in the industrial sector, everyone loves this man because he stood for workers' rights and the whites would listen to him. He used to organise very big strikes. If he organised and announced a strike, the whole of industry would shut down. Like I said, you can't rig the economy. The economy requires someone who is very powerful to manage it.

Others strongly believed that MT was being betrayed by 'power hungry' people within the ranks of his party. They rehashed mainstream political arguments that MT was a 'brand' and

that MDC-T 'was nothing' without him. They reproduced sentiments that MT was the 'Godfather' of opposition politics in Zimbabwe and that he was the 'only' person who could beat Robert Mugabe in an election. There is a popular Shona urban lingo that *ane bhora ndiye anomakwa* – players attack the person who has the ball. This statement would be used to defend MT that he has the ball and that is why everyone is attacking him from all angles.

I became aware of a social movement personality operating outside formal party politics, called Pastor Evan Mawarire through a female participant. In the ritual of discussing the researcher-induced pictures, I would give the participants the tablet and I would ask them, after they had gone through the pictures, whether there were pictures they would want to talk about that were not in the folder. The lady said she wanted to talk about Evan Mawarire and I had to download his picture – hence my introduction to *#ThisFlag* social movement.

The female entrepreneurs were the biggest critics of MT. The most prominent argument they brought up was that MT had shown that he cannot control his sexual drive because when he briefly became the Prime Minister between 2009 - 2013, he got carried away and got entangled in several sex scandals with different women. The women showed their unhappiness about the fact that several women were claiming to have Tsvangirai's children, so 'he was busy having unprotected sex'. This is in addition to throwing light-hearted remarks like *akashata/haatarisike* (he is ugly) or *akazvibatira yellow bone* (he got himself a very beautiful wife).

These sentiments must be understood in the context [discussed in Zimbabwean Pentecostal churches] that women make up the majority of Christians in Zimbabwe. All female participants had a strong Christian identity and were active church members. Labour unions were largely a preserve for men who worked in the industries and none of these female participants had that history and hence no labour union affection. Their relationship with MT was through a different value system. Women were interested in how 'presentable' he was as a leader, in the values and principles that guided his personal behaviour and hence their apprehension with his sexual relationships.

It is interesting that the act of exposing sex tapes, extra-marital affairs and relationship scandals is a strategy used by the dreaded Central Intelligence Organisation (CIO) which operates from the office of the President. This information is passed on to the state-owned newspapers who then mount unrelenting attacks on any identified enemy. Critics of the state, such as former Catholic bishop Pius Ncube, former ZANU-PF and government Vice-President Joyce Mujuru, former Minister of Energy Elton Mangoma and Morgan Tsvangirai himself have had sexual scandals paraded in the newspapers and state television. In recent times, many male politicians who have had histories of 'bashing' their wives, have had such stories regurgitated or given incessant prominence in the state-owned newspapers as in the recent case involving a leader of another opposition party, Welshman Ncube who had an altercation with his wife.

Without minimizing the social importance of these issues, the propaganda around them has produced material which can actually damage the social standing of political leaders as seen above. The ambiguity here is that entrepreneurs in this study have an underlying dislike of the ZANU-PF government although they may have some contact, contracts and running relationships with sections of the bureaucracy. In a sense, they have been co-opted into the bureaucracy. However, despite a common feeling of dislike of the current political order, this study suggests that participants do not have an equal convergence on political leadership and how the resistance against ZANU-PF should be done. Male participants largely had a party politics orientation yet the female participants leaned on a values-based type of leadership which is also espoused by the churches and dissenting social movements. As exemplified above, the female participants are willing to use information from state propaganda to formulate personal opinions on political leaders like they did with MT whereas male participants saw it as a 'below the belt', 'dirty' political strategy by the 'propaganda machinery'.

This marks my departure point on the nature of the 'new' politics. The politics of organised labour and organised political parties with a specific core, has a long history and a massive corpus of literature exists and I should add that this field does not arouse my intellectual

curiosity. Nevertheless, amplified globalization and associated technological advances have weakened the influence of both labour unions and generally the appeal of political parties.

Yet, my intellectual curiosity is aroused by the emerging politics of technologically mediated social movements as shown to me by the female participants of *#ThisFlag*. Since the indication by the participants, I started documenting the development of this nascent social movement and I want to discuss the associated events within the theoretical framework of ‘everyday resistance to power relations’ and ‘weapons of the weak’ as proffered by the American political scientist James Scott (1985).

Everyday forms of resistance

James Scott’s work, *Weapons of the Weak: Everyday Forms of Peasant Resistance* (1985) is seminal in the area of the micro-politics of resistance and marked a departure from structural analysis of the power relations between the state and its subject citizens (Bayat, 2000). Resistance, according to Scott, takes place at the level of mundane daily activities. Specifically, he characterises resistance as including:

any act(s) by member(s) of a subordinate class that is or are intended either to mitigate or deny claims (for example, rent, taxes, prestige) made on that class by superordinate classes (for example, landlords, large farmers, the state) or to advance its own claims (for example, work, land, charity, respect) vis-à-vis those superordinate classes (1985: 290. Italics original).

Therefore, actions that can be deemed as resistance are those that are ‘intentional’ subversive activities targeted at the various sites of power relations. ‘Weapons of the weak’, Scott argues, are safe and effective means by which the weak resist the oppression imposed on them as they try to make their lives better. These subversive actions are not necessarily in the open but ‘invisible’ out of the realization of the ‘omnipotent power’ of the state and its potent ability to neutralize the weak. From various fictional and non-fictional literary works detailing ‘weapons of the weak’ in various contexts, Ginzberg (2014: 7) draws up an ‘infinite

repertoire' of the different ways the subordinate class manages to 'outwit the oppressive regimes'. Some of the ways he lists include: gossip, rumour, humour, deception, camouflage, theft, pretence, boeing, evasive indifference, concealment, foot dragging, strange dances and using encoded media. These are 'pragmatic weapons' (ibid) for the oppressed in order to progressively weaken the state. Ginzberg, in an exposition analysing Scott's work, further notes 'anything that expresses disapproval of the state is powerful enough to undermine it' as such actions injure the 'ideological' and 'egoistic' superordinate class who then seek 'to redefine its relationship with its subordinate' (ibid, 4-5).

In another text discussing human agency and 'politics at the level of dailiness', Bleiker (2000: 186) points out that 'processes of social change can be assessed more adequately by focusing not on great events, but on the slow and transversal transformation of values that precedes them.' In similar fashion Robins (2014: 95) warns against a 'spectacularisation of everyday life' while advocating for the 'realities of the ordinary'. The underlying suggestion of these scholars is the importance of focusing on individual experiences, privileging the voices of insiders (Ortner, 1995) rather than a fascination with the 'spectacular' or 'great revolutionary events' (Bleiker, 2000: 186).

The 'invisible tools' of the weak are 'the basis and condition for the emergence of explicit politics', as Ginzberg (2014: 9) sums it up. The 'invisible tools' quietly weaken the oppressive system while at the same time advancing a 'tactical alternative' (ibid). Bayat (2000: 542) summarises the main contributions of the resistance studies:

The resistance paradigm helps to uncover the complexity of power relations in society, in general, and the politics of the subaltern, in particular. It tells us that we may not expect a universalized form of struggle; that totalizing pictures often distort variations in people's perceptions about change; that the local should be recognized as a significant site of struggle as well as a unit of analysis; that organized collective action may not be possible everywhere, and thus alternative forms of struggles must be discovered and acknowledged; that organized protest as such may not necessarily be

privileged in the situations where suppression rules. The value of a more flexible, small-scale and bureaucratic activism should, therefore be acknowledged.

I develop the rest of this chapter guided by the theoretical framework of 'weapons of the weak'.

Pervasive distrust of the state

The Zimbabwean government has lost the trust of a large section of its citizens. The loss of trust is inescapable to the extent that entrepreneurs have become very suspicious of their encounters with different state institutions. In my first ethnographic example in this section, the Harare Polytechnic College approached a study participant seeking internship vacancies for its students, and this is what the participant thought of the encounter:

*The institution that first approached me was Harare Polytechnic, [*deleted] programme. They wanted to send their students for internships and I said, No. I started to think ... why me? What do they want from me? I did some research and I was told that there are intelligence operatives at Harare Poly and I became afraid and I thought that was a way to investigate me but it wasn't like that. I don't trust them, I turned them down.*

One participant refused to write a funding proposal to a government agency because she felt her ideas would be stolen and given to someone else in the networks of government employees. In similar fashion, another participant reflected on his business interactions with the state broadcaster, ZBC:

Because they are a government run organization, it's not easy dealing with them and there are high chances they will steal your idea. When you do something for them, they don't pay efficiently and they don't offer good rates.

The participant below gives examples of two entrepreneurs who were slapped with dubious fines by tax authority ZIMRA, coincidentally after falling out of favour with ruling party officials:

Generally in Zimbabwe, business has no trust in the government. People who have businesses are looking at ways and means so that their money is not stuck in the system. They are afraid that the government can wake up and say you owe us so much and ZIMRA garnishes your account. Look at what happened to Mutyebere¹³⁵ [Chicken Slice] and Lumumba¹³⁶ [Meat Box], they woke up to be told from nowhere that they owed ZIMRA millions, how can someone owe you \$18 million from selling chickens? Where did \$18 million come from?

President Mugabe

Entrepreneurs were very critical of President Mugabe. None of the participants referred to him by name. Maybe this reflects an awareness of the possibility of arrest for being overheard criticising the President and being accused of ‘undermining the authority of the office of the President’. Participants used code names to refer to him, *Gushungo* (his clan name), *Matibili*¹³⁷ (unofficially believed to be his father’s surname), *sekuru* (grandfather), *Bhobho* (Bob) and *ZIM 1* (the number plate of his official vehicle). These code names are a way of mocking the President as they appropriate titles and objects that represent his identity and power and they are redeployed to ridicule him in private spaces and in recent times, on social media as well. Additionally, on Twitter, citizens refer to him as Goblin or Fossil. Scott (1990) calls these tactics, ‘infra-politics’ which is a form of resistance found in hidden spaces with shared codes.

¹³⁵ ‘Chicken Slice faces garnishee order over US\$3m tax debt’ (Moyo, 2014).

¹³⁶ ‘Zimra garnishes Zanu PF activist Lumumba bank account’ (Mhlanga, 2016).

¹³⁷ See Pindula Local Knowledge, n.d./ Robert Mugabe.

Various pictures of the President sleeping at international conferences were popular talking points:

This is painful. This man needs time to rest. We are pushing him too far, that's the truth. How can he be in a position to lead the nation while sleeping everywhere like that?

How can a country be led by a blind man? What I mean by a blind man is that anyone blind does not see anything. You can't have a situation where you send someone to a summit in Botswana and the person gets there and sleeps. What useful thing is that person going to bring back to the country? Nothing!

An example of the anonymous working of the 'weapons of the weak' can be exemplified by the pictures of the President falling upon arrival at Harare airport in Picture 7:3



Picture 7:3 The President captured by camera when falling at Harare airport

Source: Circulated on WhatsApp

These pictures were sent to me on WhatsApp by a participant on the day the incident happened. All journalists that were present were ordered to delete the pictures on their cameras by the President's security officers but these pictures still found their way onto social media. No one has claimed proprietorship of the pictures and they are still available on the internet. In the face of state power, none of the 'accredited journalists' or newspapers could claim and publish these pictures. Given the security offered by anonymity, akin to shouting obscenities in the ears of power from behind the curtain, these authorless pictures found themselves in the public domain.

In contrast to this practical strategic wisdom, in June 2016 one political character, called Acie Lumumba, at the occasion of launching his political party, *Viva Zimbabwe*, openly shouted obscenities in front of the cameras: ‘You have never really seen Zimbabweans angry, so here is the red line. Mr President Robert Gabriel Mugabe, f... you. I have drawn the red line.’¹³⁸ He was arrested a few days later for ‘undermining the office of the president’ (Machamire, 2016). His expletive was to later become a catch phrase for posters when the resistance turned to a rebellion.

Although there is nothing inherently political with a president or any other person falling in the full glare of cameras, this incident created a lot of news. President Mugabe has always been portrayed as an invincible and infallible individual. He is represented as too healthy to get sick unlike other mortals. Some of the many praise names he is referred to by his supporters are *chiramba kusakara* – one that does not get old or *Cremora* – the South African powdered milk product regarded in Zimbabwe as a sign of good health and good living for someone to be able to afford imported milk. All rumours of him being sick have always been furiously refuted by state lackeys. These humiliating pictures of an all-powerful leader being humbled by nature mirror, as Margaret Atwood writes, ‘[t]here’s something delightful about it, something naughty, secretive, forbidden, thrilling. It’s like a spell, of sorts. It deflates them, reduces them to the common denominator where they can be dealt with’ (cited in Bleiker, 2003: 35). These pictures are the type of resources conversion entrepreneurs share on social media through their various networks. On this occasion, many Zimbabweans gleefully shared and ‘liked’¹³⁹ seeing this mishap.

‘Those in politics’ and ‘people in government’

The ruling party has imprinted in the minds of Zimbabweans that politics is something that is done only by people who are in political parties and ‘legitimate’ politics exists only within the ruling party. Anyone who is not in a political party is disqualified from ‘engaging in political

¹³⁸ See this video: <https://www.youtube.com/watch?v=l8kX22RMnMU>.

¹³⁹ The social media button in response to a post.

matters' and those in opposition parties are labelled 'puppets'. This argumentation has been used to silence people like church or business leaders who have been warned to 'join politics' if they wanted to express political opinions. In their logic, if one joins politics, one becomes a sworn enemy and a clear target for their venom. It is no wonder study participants referred to some actors as 'those in politics' or 'those in government', a reverse logic specifying a clear target for their critique:

It becomes reckless when you look into those guys who are in politics. Those guys compete with us when it is us who have made them what they are. We are working and they are taking money from government.

I briefly highlight participants' critiques of 'the leadership', 'ministers' and 'government':

Leadership

The main problem in Zimbabwe is the lack of change of leadership. When we say change of leadership people think that we don't like Mugabe - No! Mugabe is an elder and has achieved peace in this country. When we say change of leadership we mean changing the minds of those running the government. We can't have a situation where a person has been a minister for the past 30 years just moving from one ministry to the other. What is that person really doing- Nothing!

For our country to be where it is today, it's not really because the whites had money, but because if you are a leader you must be honest and trustworthy. You must not cheat others. From the moment we removed these farmers, that's when our fortunes began to wane. We cannot take a bank manager and make him a farmer when that's not his calling. I can't take a mechanic and ask him to be a farmer when it is not his profession.

Ministers' excesses

All the money is being looted by ministers - that is the money they are using to build all their mansions. How can you build a house that is like a hotel in a country that doesn't have cash?

This is a sign that these people don't care. When I was growing up, when the government still cared about delivering to the people, the Governor for Mashonaland Central, called Kaparadza, used a Peugeot 405 car. At that time, that type of car was being used by the police in their traffic section. It shows you that there was a level of modesty. Right now, the Governor for the same province is called Martin Dhina, he uses a Mercedes E350, he also has a Land Cruiser V8 and a Discovery 4 [all official vehicles issued by the government].

*Corruption does not start with the ordinary man on the street or the police officer on the roads but with the high offices in the land. How can Minister [*deleted] afford to build a 50-bedroom house? Can they do a lifestyle audit on him? Where is this money coming from? We know he used to have fuel stations and now he has none, where is the money coming from?*

Government

There is need to change the whole system.

Our government needs to clean up people who are in the top positions - they need to remove them and put proper people in who know what they are doing. Those that are there now care for nothing but themselves and their families.

We hear during the colonial days, Ian Smith [colonial time Prime Minister] would give you a house as soon as you had a wedding. The fact that you were married made you stable and you could work and be productive in industry whereas there is nothing like that with our current government, there are no benefits or incentives which promote

industry and GDP growth. They are actually trying to squeeze blood out of you so that they live comfortably.

People have no confidence in the government, they are not sure whether the government will respect the constitution. There are laws which govern business, everything in Zimbabwe but people are not so sure whether those laws will be respected by the current government.

Unlocking the critique

When I started professionally working in research in 2008, people would not openly criticize the government and not even the president. In my previous study Nyakuwa (2011), entrepreneurs felt uncomfortable with discussions on state actors. This recent growing critique by participants shows, like the title of an article suggests: *Zimbabwe's Dying Dictatorship – The Country Prepares for Life After Mugabe* (Bratton and Masunungwe, 2016), that the regime is in the process of cracking, something is giving in.

To express their opinions on the different facets of the Mugabe regime highlighted above, participants chose the pictures that signified the issues they wanted to discuss. Among many personalities from business, politics, religion and entertainment, participants opted for the picture of President Mugabe sleeping frequently (Picture 7:4 below). The picture was a metaphor for a sleeping government. One participant pointed out: *if our government stops sleeping, they can revive the industries. They are sleeping and they don't want advice from us. They think they know everything because they are older.* Furthermore, the picture of the 50-bedroomed mansion, strongly believed to belong to the former Minister of Indigenization, was circulated on social media by a former ZANU-PF insider, Themba Mliswa, and triggered critical opinions on the excesses committed by 'those in government'.



Picture 7:4 President Mugabe sleeping at a conference and the topical mansion.

Source: (Left) (Bleiker, 2003) Right: Circulated by Themba Mliswa (*News of the South*, 2015)

I posit that these pictures represent a shared code used by the participants. The picture of the president sleeping elicited an adverse evaluation of the economic performance of the country and the political leadership. The picture did not elicit discussions on issues outside politics but within the sphere of influence of the president. Therefore, the picture delimits the target at which participants focused their critique: politics and leadership. By choosing this picture from among hundreds of other pictures, participants intended not to 'fairly' evaluate the Mugabe regime, but to remonstrate and criticise the regime.

Although the minister accused of building the mansion flatly denied any links to the property, the rumour has not died down. Most citizens simply believe the mansion in Picture 7:4 is his and in fact, most of the politically connected people do have mansions of their own in various suburbs in Harare and other cities. Most of these mansions are used as landmarks by citizens to help give people directions like *turn right after you pass Phillip Chiyangwa's house*. Anyone familiar with Harare knows where this house is. This mansion, legally 'suspected' although practically 'believed' to belong to a minister, elicits strong opinions about the excesses of those in power linked to corruption and wanton looting in government. Prompted by this picture, some participants discussed imported luxury vehicles, some discussed the failed businesses of the ministers and others discussed the rampant looting of state resources by specific ministers. In fact, participants identified three male ministers as the symbols of corruption in Zimbabwe.

Amongst the repertoire of the ‘everyday forms of resistance’ I would argue, the rise of the mobile phone and its associated social media technologies which make it easier to share, alter and comment on visual materials, adds a new weapon citizens can use as ‘subversive gestures’ (Bleiker, 2003) against the powerful. In the case of the airport incident, memes ridiculing the president took a life of their own (Picture 7:5). Free mobile phone applications make it very easy for anyone to anonymously generate a meme:



Picture 7:5 Memes poking fun at the president derived from the Harare airport incident

Source: Circulated mostly through WhatsApp

Although pictures mean different things to different people, this discussion suggests that some pictures in certain contexts embody a convergence of opinions towards a delimited set of interpretations. The pictures highlighted above (Picture 7:4; Picture 7:5), project a collective resentment, disagreement and contempt of those in power.

Acts of subversion

The dominant economic discourse nourishing the notion of ‘informal sector’ in the twenty first century is the idea that informal enterprises are ‘unofficial’, ‘parasitic organizational form[s]’, run by ‘uneducated entrepreneurs’ and their activities are ‘hidden from taxation’ (see La Porta and Shleifer, 2014, 109-110). The taxation logic becomes the rule of thumb by which enterprises can easily be categorised as formal or informal. Formalization policies with the aim of bringing informal enterprises into the tax net have become development buzzwords. The state taxation institutions like revenue authorities are therefore a key component of this taxation governmentality.

The lived interactions and practices of tax authorities and entrepreneurs are hardly problematized in the literature on informality. The state's right to collect taxes is taken for granted and the actual face to face interactions between these institutions and entrepreneurs are taken as of no consequence. I did not come across a study that details the micro details of interactions between tax authorities and entrepreneurs and the associated impacts or outcomes from these interchanges. I have come across several surveys that show opinions on such issues as perceptions of corruption by tax authorities but not the actual details of the interactions. The discussion below details examples coming from interactions between informal entrepreneurs and tax authorities. It presents these interchanges as beyond just financial transactions but as a space for individual political protest against the state by entrepreneurs.

Zimbabwe Revenue Authority (ZIMRA)

In economic and political discourse in Zimbabwe, there is no room for nuance. Informal entrepreneurs simply represent 'a dead economy that does not pay taxes' as asserted by Tendai Biti (Rukuni, 2014). Coming from a former finance minister, this assertion betrays a narrow discursive construction of taxation only in terms of income taxes. There are, however, two categories of taxes. There is consumption tax which is paid on the purchase of goods and services and there is income tax paid from salaries and profits from investment of labour and capital.

I have already argued in the section, Critique of entrepreneurship: An 'empty signifier', that this narrow focus on income tax is a disingenuous representation of how the economy actually works. The fact that informal entrepreneurs, just like other citizens, pay consumption taxes, such as highway tolls, value added tax and various levies, is conveniently ignored, minimised or relegated to the dust bin of tax ignorance. The simple fact is that consumption tax is income for the state. Therefore, informal entrepreneurs pay taxes on consumption of various goods and services. The question of the quantum of the taxes vis-à-vis the state's financial requirements is a different question altogether.

Another question, on the fairness of who pays and who does not pay taxes, is a political question which must be opened for discussion between political and social interests. In reality, despite many countries presenting themselves as democracies, questions to do with the construction and running of the state are not opened to question by citizens. Practices of governance such as taxation are presented as accepted truths and best practice. Citizens are denied their democratic and intellectual freedom to question these knowledge systems.

Taxes are not an absolute and unquestionable knowledge system. Different countries make different choices about the make-up of their tax system. There are 11 countries across the world that do not impose income tax on their citizens. Although most of these countries are the oil rich countries in the Middle East, this must be understood as a different governmentality to the Washington consensus, for example.

In Zimbabwe, the entrepreneurs who are expected to faithfully declare their income interact with facets of state tax authorities as they comply with consumption taxation through which they learn from these various experiences. As highlighted earlier in this thesis, conversion entrepreneurs are good learners. This skill helps them to quickly adapt to rapid changes or to upgrade their skills. Over time, their encounters influence opinions and choices over cooperation or dissent. The significance of these interchanges is largely overlooked by state functionaries and intellectuals who take a narrow mechanical and legalist view on the supposed legitimacy of the state to impose taxes on citizens.

The surprising finding in this study is that all the participating entrepreneurs had at some point experienced unpleasant encounters with tax authorities. In all cases, the entrepreneurs had voluntarily presented themselves to the tax authorities only to be victimised. It is such personal experiences, in combination with a toxic political-economic context, that seem to have 'radicalized' entrepreneurs against the state. The intentional noncompliance with income tax requirements by conversion entrepreneurs is a political gesture. I illustrate this claim in the ensuing discussion.

Rationalities for noncompliance with state taxation

Submitting oneself to tax authorities as indicated earlier in this thesis has unpleasant vernacular metaphors. I indicated that entrepreneurs view this process as committing suicide - *kuzvisungirira*. The encounter with tax processes was also described as *kudzvanywa* - being kicked in the nuts. In the example below, an entrepreneur expresses a *kudzvanywa* encounter with customs officials after importing a car through Beit Bridge border post:

They overcharged it. I wasn't happy, they charged me 110% of the original value of the car.

*They said the correct value was not the US\$3,100 indicated on the invoice. They accused me of having negotiated the price downwards and yet I did not negotiate. They then revalued the car to \$3,700 and they calculated the duties based on their figure. **They taught me the hard way** that I need to devise ways to bring in the truck that I want. When I went to collect my car, I met some guys from Harare who said they could help. **When the time comes, I know who to go to.***

This *kudzvanywa* encounter immediately elicits a reaction that makes this entrepreneur look for and find the necessary networks to evade the authorities. She intends to import a US\$40 000 truck for her business. The state is likely to lose more revenue on this future transaction because of this encounter. These types of experiences are not isolated, they are actually the norm.

'System is not fair'

Some expressed the sentiment that the design of the tax system is not fair to small entrepreneurs. Size does not matter to the tax authorities, they argued. Small enterprises simply get taxed at the same rates as the large enterprises. The tax officers were not friendly to small entrepreneurs and were usually very condescending. They were made to stand in queues for long periods of time or had to make several journeys with various requirements. They also observed that there was no complaint handling mechanism friendly to small entrepreneurs. They felt there was no one who took small entrepreneurs seriously.

Misappropriation of tax funds

The misappropriation of state funds by politicians and government employees was a source of disaffection. Entrepreneurs deemed the whole government system as bloated, visionless and very corrupt. State officials never hesitated to waste resources on political rallies or on their personal luxuries including sending their children to expensive schools outside the country on government sponsored bursaries. There were no adverse consequences for the corrupt, resulting in some ministers owning commercial banks and being alleged to own most of the properties in towns such as Victoria Falls, they pointed out. *If you continue paying taxes, it is more like you are helping in sustaining the corrupt system*, contended one entrepreneur.

Difficult operational environment

The operational environment was very difficult, *mari haisi ketenderera* – money is not circulating. They blamed these circumstances on the government and its policies which were not conducive for businesses to thrive. Yet, the state was seen as being the culprit that wanted taxes from entrepreneurs, reaping where it did not sow. Entrepreneurs were nostalgic of the ‘GNU days’ (2009 to 2013) when there was a coalition government between ZANU-PF and the opposition parties. In their view, the economy was vibrant and their turnover equally increased and they could feel they were doing fruitful work. The quality and quantity of business after ZANU-PF ‘won’ the June 2013 elections was considered by entrepreneurs as being too low to sustain payment of taxes. Entrepreneurs have to jealously guard the little they got instead of ‘wasting’ it by supporting an extravagant government.

‘Where is my tax money working?’

Based on outcomes from payment of consumption taxes, such as toll gates and value added tax, some entrepreneurs asked where exactly was the little tax income that the state acquired being used for? The ubiquitous toll gates are a real sore thumb. Zimbabwean roads are riddled with what people now call ‘dish holes’ or ‘volcanoes’ because they are beyond ‘pot holes’. It is an open secret that pot-holed roads quickly get neatly resurfaced when President Mugabe has a political rally or passes through a neighbourhood. This means road maintenance is not

fairly done across the country. It is a tool used to serve the political interests of the ruling elite. The general decay in government hospitals and in education deeply bothered the entrepreneurs. One entrepreneur shared with me pictures of rural schools (Picture 7:6) she saw when she visited her rural home in 2016:



Picture 7:6 State of some schools in rural Zimbabwe in 2016 Source: Participant

She mused:

What this means is that we are no longer seeing education as important in our nation. It is no longer a priority for our government.

'All they want is money'

This sums up the lack of investment and practical action by the Zimbabwean government to develop entrepreneurs. Entrepreneurs complained that there were too many taxes to be paid starting from local to national government. To show that the government does not care about the sacrifices entrepreneurs make and the trouble to keep the business open, they claimed that the tax people could easily show up, rudely harass people for taxes before the business even had sufficient resources to cover its costs. Entrepreneurs were particularly angered by the indifferent attitude of tax authorities when they imported equipment which totally negated any moral claim to taxes by the same state.

The justification for the formalization drive by the government is largely based on the rapid decline in tax revenues. Formalization is driven for purposes of 'widening the tax pool' rather than the growth prospects or welfare of the entrepreneurs and their employees. It is only the

money that they are interested in. 'A lot of people have been asking how much are we contributing to the Zimbabwe Revenue Authority' claimed Sithembiso Nyoni, the minister in charge of the small enterprises portfolio in justifying the 'formalization strategy' (Nsingo, 2016). A year later in 2017, she would claim 'SMEs' were contributing '20 to 25 percent to national revenue' (The Source, 2017). The relevance of her 'small enterprises' ministry appears to be crafted only in terms of taxes and revenue generation and not the welfare of those 'SMEs'.

Everyday dissent through self-help actions.

I want to recapitulate that most of the entrepreneurs were practising Christians with a sharp moral compass. Issues of tax dissent in this discussion, are beyond tax morality which assumes the citizens ought to fund the state because the state morally redistributes resources from surplus areas to the needy. The observation that *mari haisi kutenderera - money is not circulating* means the state is either captured or dysfunctional or both. Value is locked somewhere, benefiting an enclaved kleptocracy. The narratives above problematize the utopian view of an ethical state. The Zimbabwean state can be regarded as self-centred and dystopian. The rationales outlined above project a re-politicization by entrepreneurs of the legitimacy of state taxes, especially income taxes, in a *dead economy* where the economic agents get 'kicked in the nuts' by the state.

In the discussion below, I outline the everyday self-help actions of dissent against taxation by the state. I identify three broad types of actions: deformalization, tactical compliance and rationalized noncompliance. These actions collectively reduce the flow of revenue to the state, contributing to its progressive weakening. The highlights in bold are the intentional actions entrepreneurs take.

Deformalization

Deformalization happens when a once formal and compliant enterprise intentionally disengages or conceals part of its activities through changing form or location.

*Personally, I really want to do business the proper way but in this environment, things are tough and everyone is trying to survive. **You have to hide** the little that you have for yourself.*

*In 2012, I paid my taxes faithfully every month and yet at the end of the year they sent me a letter saying we owed them \$1,400. I don't know how they calculated it and they said I must go to their offices for inspection. I was saying to myself 'this is the year I have really tried to be **a disciplined citizen** but still they want more from me! The best thing is **I better not go to them at all!**'*

*Things went to the extent that I was struggling to survive as a business and **then I decided there are some things I can do without.***

*Where is my money working? Civil servants are not being paid on time, roads are not being maintained there are pot holes everywhere and **you start to question why** you are paying the taxes - instead let me **silently boycott and not pay** the money and **see what will happen.***

*I said to myself: in this whole country out of maybe 1000 photographers we are less than 10 people that pay taxes, if not less, I know that. **I decided that I no longer want to pay tax, so I have stopped.** When I was paying tax last year, I was doing it on my own without them coming to look for me and then they sent unfriendly personnel to my office dictating to me.*

*When the machine arrived at the airport, they took the invoice and disputed it although it was the original invoice. They ended up putting their own value and I was charged double the price that I paid. So, **you want to avoid them because they will***

unfairly punish you. If I had taken the printer through the proper channels, they were going to impound it. It once happened before when I used DHL.

From his experiences with the state officials, this entrepreneur concludes:

There is too much corruption in their system. If the systems were proper and the country was functioning well, we could afford to [use formal channels]. If I had to bring it [the printer] formally, I wouldn't have afforded it, because business in Zimbabwe is very low and most businesses down-sized or closed.

Tactical compliance

Tactical compliance is a subtle, selective manipulation of the tax system to the advantage of the entrepreneur.

I studied how they operated, I would put it [*new recording equipment] into my hand luggage. I will throw away the box, put it in my satchel then I buy other useless stuff they are on the lookout for like blankets. You are allowed two blankets per person. I would buy three, then they would jump on the blankets 'Hey, hey ... blankets ... pay duty ... run ...' then I would rush to pay duty for the blankets knowing it was cheap and useless, the more important stuff was in my backpack, that's how I did it. Initially I wanted to be very ethical ... but ...

All along I was paying my QPDs¹⁴⁰ but what you have to do is this: in your books you do not declare things as they are. You don't put everything in there.

A lot of Zimbabweans are protesting by not paying their taxes. Some have companies that are registered but they can have two or three books for invoices. Some hide

¹⁴⁰ Quarterly payment dates for income taxes.

some invoices to be charged less tax. There is no business at the moment. If there was business you can argue that I have to pay tax.

*We only registered these businesses in order for us to get these shops as they wanted registered companies - otherwise it is a boring effort. I **don't even pay anything to ZIMRA**. All they want is money. Yes, sometimes they do walk around but what can they do? They want us to pay PAYE¹⁴¹ and company taxes, we don't want to pay it. **What they get from their duties is enough**. When they ask about **employees I just tell them the person left employment long back**.*

(R) But is that not a legal requirement?

*Whose law? Pay tax for them to embezzle our money! Is there any person who likes to have his salary deducted for PAYE? Everyone complains. I **can't complain when I am the one sending the money, I simply don't pay it**.*

*We would **have already paid customs duty to ZIMRA** and when we get our products in, they want more money - for what? We would have paid our taxes already, I **have all my declaration forms and I can prove I paid**. Why do they want more money, they can use that which I have already paid.*

Rationalized non-compliance

In this strategy, entrepreneurs draw up a well justified argument on why they do not comply at all with tax requirements.

*A shop licence costs around US\$500-\$600, that's a lot of money. I have never paid it and I would rather talk to them [officials] than pay it. These guys are very corrupt, they know that if they harass you, they solicit for a bribe. Sometimes they tell you 'our salaries are not coming, we need something 'ndimi murikushanda' - you are the ones working. I would rather **pay \$20 directly to them than pay \$600, its cheaper**.*

¹⁴¹ Pay As You Earn (PAYE) – Salary or wage tax.

I am not paying taxes because I don't have the resources to register the business and at the same time there is no business flowing around for me to be able to sustain paying taxes in the future.

We run away from them. We actually lock our doors. Once you see them you lock up and disappear. They wouldn't know whether the business is still there or not. So many businesses are closing. If they ask the people around, they just profess ignorance.

In the case below, this entrepreneur camouflaged his enterprise behind a major business in a way that it will visually pass as a dump yard or part of the major business in front of the property. The non-compliance is motivated from the entrepreneurs' history. His shop was demolished in 2005 by the state during Operation *Murambatsvina* (Operation clean out filth):



Picture 7:7 A camouflaged repair shop appearing as a dump yard for major business in front of the property

Source: Researcher

This place is a Night Club, if ZIMRA comes, they go to the night club. If they hear music from our shop they will say these are our technicians, they are repairing our equipment. So that is how I am covered.

I opened my own shop before the 'Operation Murambatsvina' thing in 2005. I had a shop in Mbare [low income township] and I was repairing radios, amplifiers, televisions. They destroyed my shop, it became very difficult for me to get another shop.

*From there I went to look for a job in town at a hardware shop called [*deleted]. My brother said to me you can't be sitting at home doing this 'kukiya-kiya thing' [repairing equipment from home described as hustling]. It doesn't make sense [said his brother]. So, I worked as a sales representative while at the same time getting some customers and repairing at home. I then moved from there to come to [*city centre], this resulted in my business today. So, I have been here for about 6 years now.*

As part of this rationalised noncompliance, I want to discuss entrepreneurs' rationalities to stop banking their proceeds. The banking system is an important part of the tax compliance and enforcement system.

Commercial Banks

As part of the formalization process, Zimbabwean tax laws require that enterprises open a bank account, among other requirements. It is no surprise that entrepreneurs expressed the same hostility to banks as they did to ZIMRA. The punishment method of choice by ZIMRA is to impose steep penalties and then garnish the bank account of the concerned enterprise. Banking exemplifies how being part of the formal state system leaves an entrepreneur vulnerable not only to state orders but also by orbiting in the surveillance system of the state imposed on the banks. In this context, one can argue that banking is a technology of the state's system of domination. Banks themselves have not endeared themselves with conversion entrepreneurs. Because of mistreatment and alienation of their clients, banking has become another frontier in which entrepreneurs are further pushed into resentment and rebellion against the taxation governmentality:

Banks have been a big let-down. Banking for me is a significant cost. Banks in Zimbabwe will overcharge you to keep your money - they overcharge every withdrawal and if you want a loan they want a house as collateral in an environment where very few people can afford a house.

Banking wastes my time and it doesn't add any value to my business. The only advantage of the bank is the security for the money but this advantage is outweighed by the disadvantages.

In a sound economy I would bank because I would be certain my money would be there tomorrow but in an unstable economy like this one, I wouldn't bank. Right now, when a client pays into my account, as soon as it lands in there I take all my money out. I would rather use it for whatever I want than leaving it there and it gets 'eaten up' by bank charges.

This bank is a real pain. This SME thing is just a smoke screen. When you go to them, they don't have systems in place that support SMEs because you and I know what an SME is, it's me! I am an SME. When you go to them, their idea of an SME is like a fuel station - they don't really picture SMEs as we know them. I think they have their own circle of SMEs which they use as cover up.

As a small business, instead of banking my money I would rather keep the cash or invest it back into products and keep the product instead of keeping it in the bank. Also with what happened in 2008, as a small business person, I am not comfortable keeping my money in the bank because you don't know when they will wake up and say we are going back to the ZimDollar. For me, everything I sell is imported, that will be the end of my business.

Read together, the self-help repertoire of dissent by conversion entrepreneurs against the state tax system include hiding, disappearing, locking up, lying, running away, mixing valuables with cheaper stuff, paying bribes, playing a wait and see game, silent boycott and not banking. The fact that there is a whole attempt by the state to come up with a 'formalization strategy' and on which the Parliament of Zimbabwe (2016: 19) observes that '[p]ayment of taxes is not being linked to a realisable benefit, hence the resistance to pay

taxes by SMEs'. This admission shows that the above methods are working to make those in power notice. The argument I proffer that conversion entrepreneurship is a frontier for resistance is to some extent acknowledged by the Zimbabwean parliament.

From hidden resistance to rebellion against the state

Within the resistance literature there is an identification of differentiated contestations ranging from 'tiny activities' in the 'micro politics' of everyday resistance to large-scale collective action against the state (Bayat, 2000). The nuances of the debate are too elaborate for me to engage fully in this section. I would want to pick up the conversation from what seems to be the convergence point that everyday resistance has two distinct stages. There is the 'invisible' (Scott, 1990), 'concealment stage' (Scott, 1990: 340) or 'everyday dissent' (Jorgensen, and Agustin, 2015: 14) and then an open manifestation of the hidden dissent as the next stage. Different writers prefer different terms for this stage: 'explosive moment of power' (Scott, 1990: 340), 'moment of insurgency' (Jorgensen and Agustin, 2015: 15), and 'dissent stage' (Ginzberg, 2014: 8). This is the moment for 'explicit politics' (ibid), a rebellion at 'the very moment the slave refuses to obey the humiliating orders of his masters' points out Ginzberg (2014:2) using a line from Albert Camus's (2012) book *The Rebel*. Camus illustrates further that a rebellion is a reaction to 'unjust and incomprehensible conditions of life'. A revolt is a demand 'that the outrage be brought to an end, and that what has up to now been built upon shifting sands should henceforth be founded on rock' (Camus cited in Ginzberg, 2014: 4).

During my fieldwork, I witnessed this transition from hidden dissent to an open rebellion. On April 19th, 2016 Pastor Evan Mawarire started a hashtag *#ThisFlag* which quickly evolved into a popular social movement. During that time, the pastor was posting videos of himself speaking truth to power and calling for 'fellow citizens' to take individual action of dissent like buying the Zimbabwean flag and displaying it in their cars or wearing it every lunch hour as they walked in town as a symbol of reclaiming the country back from those in power. This is what the participant who introduced me said about *#ThisFlag*:

The initiative is significant. I respect the man and what he is doing. He is like the voice of the people of Zimbabwe. No matter what, home is best that is why I didn't go out of the country. At one time I entertained the idea of going out of Zimbabwe. He is actually our voice. I actually 'liked' [started following] his Facebook page.

The children [citizens] of Zimbabwe are tired, we have now reached a stage where we don't care anymore, we are tired. We are just watching them [ruling elites] but we need to speak out, we need a voice. We need someone to speak on our behalf [note: is this not an indictment of formal opposition politics?], we want our Zimbabwe back, we want our country back.

(R) What do you think #ThisFlag platform has achieved or is achieving so far?

Awareness. It is everywhere, especially on social media and all over in the UK and other places. People know that we are crying for our country #HATICHADI #HATICHTYA [see picture 7:8 for translation], whether you are black or white, we are all tired.

It used to be scary to speak your mind and you would be arrested if they know who you are but now you can - time is up! We are not as violent as South Africans who go on the streets and burn everything. People are no longer afraid, they are coming out and speaking out on the truth of how things are.



Picture 7:8 Multilingual slogans of #ThisFlag and snapshot of first Facebook video posted by Pastor Evan Mawarire on April 19, 2016 at 10:07pm

Source: Twitter @PastorEvanLive and Facebook: Evan Mawarire¹⁴²

¹⁴² Link to the original Facebook video:

<https://www.facebook.com/evan.mawarire/videos/vb.635497042/10153553623267043/?type=2&theater>.

The message posted on the snapshot with the video reads *'#ThisFlag. If I have crossed the line, then I believe it was long overdue. I'm not a politician, I'm not an activist ... just a citizen #ThisFlag'*.

From this conversation with the participant, I started closely following what was happening with *#ThisFlag*, both as a researcher and as a Zimbabwean citizen. I was consciously probing to see whether there was a new type of politics emerging from the entrepreneurial 'structural shift' I was researching, to borrow a phrase used by Patrick Chinamasa, the current finance minister who acknowledged that '[t]here has been a structural shift to the informal sector. The larger economy is now presiding in the informal sector' (*The Financial Gazette*, 2015).

My initial hypothesis, which is shown in the title of this dissertation was that conversion entrepreneurs were 'ambivalent' or apathetic about the politics of the country. If anything, I believed then, they collaborated with the state to maintain the status quo. My thinking at the start of the study was that conversion entrepreneurs thrived on chaos. Their economic opportunities were derived from the ZANU-PF *jambanja*¹⁴³ (chaos) politics. I hypothesized that their interests were better served by ZANU-PF which appeared to strike the right populist notes on 'indigenization', 'black economic empowerment', 'taking back the economy', 'indigenous ownership' and 'reserved sectors' which all appeared vital sweeteners for any black nascent entrepreneur.

If anything, this hypothesis has been proved wrong. The previous chapter on indigenization and this discussion on resistance to the state, together show the clarity and decisiveness conversion entrepreneurs have in rejecting the ZANU-PF patrimonial state. They may vary among themselves on 'how' or 'who' but they are unequivocal in their rejection of the *jambanja* (chaos) governmentality. I revert back to the social media movement.

¹⁴³ This was the name used by war veterans who spearheaded the violent 'fast track land reform' from 2000 onwards.

The pastor's eloquence and the daily flow of various 'speak truth to power' videos resonated with me and my struggles as a young Zimbabwean. I will therefore not pretend to be an objective, distanced observer but someone who over time got absorbed with this online activism including engaging with my own Twitter handle, *@fuzzy_goo*. I created this account in 2015 and hardly ever used it. I basically used to wonder about the utility of Twitter until *#ThisFlag* movement started. I slowly learnt that Twitter shared the 140-character opinions in real time and there were no filters on what people shared. It was an addictive yet very scary platform because it was easy to be subject to online bullying or brainless inflammatory statements. Anyone had an opinion and anyone could share it in their own fashion with no rules of engagement as long as they were part of the same network or following the same hashtag. I basically learnt the ins and outs of Twitter because of *#ThisFlag*.

I participated in the first *#ThisFlag* *paground* (on the ground) meeting in June 2016 in which young Zimbabweans were mobilized through social media and converged in their hundreds at the Reserve Bank of Zimbabwe for an arranged public meeting on the introduction of Bond notes. The meeting was organised by *#ThisFlag* as a townhall meeting but the RBZ officials refused to participate in a meeting outside their own building, citing security concerns. They offered to avail their 'secure' auditorium but they were made to concede that they were to participate only as guests (in their own building) because the meeting was not theirs but organised by 'the citizens'.

The numbers of young Zimbabweans wrapped in the Zimbabwean flag who filled the RBZ auditorium to the brim, intimidated the RBZ governor himself who was visibly unsettled by the immediate grumbling, heckling and murmuring his audience gave him each time he said something they disagreed with. Even the officials that had to implement tight security at the RBZ building initially wanted people to follow their strict security procedures until they gave up and opened the doors wide open for people to get in freely. The young people were

vociferous and fearless in their comments and in sharp disagreement with the Governor and his team¹⁴⁴.

Sharp comments were directed at the President and his government, of which the RBZ was an important part. They were directly confronted with uncomfortable truths directed at them by young citizens. In a video (link provided in footnote) a citizen tells the RBZ governor that the government does not care about its citizens and the President and his cabinet must take pay cuts. Initially, this citizen gave his name and home address, reinforcing the slogan *#Hatichatya* - he was no longer afraid. The room had many security and intelligence officers standing by the walls. To a loud applause, he firmly stated, 'the rubbish in government must stop!'

The genie was out of the bottle, 'cyber activism' had graduated to a 'moment of insurgency'. The social media phenomenon had passed its first test, from cyber space into the auditorium of state power. For the first time, young citizens had appropriated the symbol of state power, the national flag, wore it in ways they deemed 'trendy': around the neck, as a head wrapper, around the hands or waist or flowing on their backs from a knot on the neck in a tie position (examples shown in Picture 7:8). They were redeploying the national flag as a subversive instrument to openly confront the state in its own backyard.

This event, in my view had profound political significance. For perspective on the significance of narrating the discourse in such an event in detail I am persuaded by Lemke (1995: 20) who discusses discourse and social theory and centres on the theme of how change happens in society by arguing '[w]hen we focus on how change occurs, we find we need to connect individual events with larger patterns in social systems'. He further contends that '[...] when

¹⁴⁴ This is a link to an edited video of the meeting in which a young Zimbabwean expresses his opinions to the RBZ governor and tells him directly that he doesn't trust him and that he is playing games with citizens. <https://www.youtube.com/watch?v=HImY7qWTRpA>.

we connect the discourse of each event with the discourses of a community, we see the motor of social and cultural change’.

Of course, as indicated earlier, the RBZ stubbornly introduced Bond notes in November 2016 but not without a fight from social movements that had multiplied by then. Several *#NoToBondNotes* demonstrations took place and were violently crushed by the police, which resulted in other *#NoToPoliceBrutality* demonstrations. Towards the end of 2016, the state had to resort to unconstitutional means of promulgating legal instruments to prevent demonstrations from taking place. The Judge President had to make a ‘political judgement’ to allow the ‘emergency laws’ to stop any public action by the citizens. These demonstrations had a strong social media coordination and they all had a Twitter hashtag. The season of insurgency was marked by a flourish of hashtag protests, in different places and articulating different issues. The state was obviously unsettled¹⁴⁵ by this as the protest leaders got arrested and the state resorted to their default *jambanja* mentality by responding through brutality and illegality.

¹⁴⁵ On 9 October 2017, President Mugabe introduced a new ministry curiously called Ministry of Cyber Security, Threat Detection and Mitigation. His spokesperson George Charamba described the work of this ministry as a ‘rat trap’: https://www.youtube.com/watch?v=Z_iTnF6Taks



Picture 7:9 Appropriation of Zimbabwean national flag by young citizens and redeployed as subversion tool

Source: ResearcherThe Pastor's fart



Prof Jonathan Moyo ✓

@ProfJNMoyo

Following

Oh. Very revealing. So [#ThisFlag](#) thing is a pastor's fart. How stinking!

Picture 7:10 Twitter reaction to #ThisFlag by former ZANU-PF information minister

Source: Twitter

Jonathan Moyo is currently the Minister of Higher Education but he is well-known as the former Minister of Information. Once he was redeployed from the information ministry at which he controlled and unleashed the state's propaganda machinery against perceived enemies, he took to Facebook and Twitter as outlets for his opinions. He finally settled for Twitter. His reaction to the growing popularity of [#ThisFlag](#) was to describe it as a stinking pastor's fart in May 2016.

He would later create a counter hashtag [#OurFlag](#) which died naturally after it became apparent at the time that most ZANU-PF supporters did not have a social media presence and did not have sufficient numbers to make a hashtag 'trend' that is to make it visible by continued interaction by different accounts. On a daily basis, Twitter lists the ten 'trending'

issues in a particular country and *#OurFlag* failed to trend. If it did, it could have been just for a few days.

#ThisFlag and other social groups mobilized citizens to stage a strike on the 6th of July, and on the 12th of July 2016 Pastor Evan Mawarire handed himself over to the police who claimed to have been looking for him and they promptly arrested him. They later charged him with treason. This arrest and the criminal charges were a confirmation that indeed the pastor's fart had released a bad stink in the corridors of power. The pastor had started what would turn out to be not a 'moment' but a season of insurgency in Zimbabwe for the second half of 2016. The victory of the citizen movement and the entrepreneurs embedded in it was not necessarily in toppling the Mugabe regime, but in the collective open articulation of the individual struggles against the state, using a technology and strategies the state was not familiar with.

#ShutdownZimbabwe2016¹⁴⁶

Using the hashtags *#ShutdownZim2016* and *#ShutDownZimbabwe2016* various social movements coordinated to stage a nationwide strike in which people simply did not go to work on the 6th of July 2016. The *#ShutdownZimbabwe2016* action was successful and business ground a halt. Many commentaries debated the causes of the action and rejected the role played by *#ThisFlag*. In one account Makoni-Matenga (2016) regarded demonstrations and political parties as the essential foundations that 'influence change'. He argued 'demonstrations are a precious and unwieldy tool in the armoury of oppositional political organising...' and that 'protests and demonstrations happened long before mobile phones and the internet were invented.'

¹⁴⁶ This is a link to a blog that archived news articles, pictures and opinions concerning this event:

<http://www.shutdownzim.net/category/opinion-analysis/>.

In discussing human agency, Bleiker (2003: 37) emphasizes, '[t]here is no essence to human agency, no core that can be brought down to a lowest denominator, that will crystalize one day in a long sought after magic formula'. Further, Bleiker (2003: 38–9) cites Deleuze and Guattari (1996) who reject 'all forms of foundations and hierarchical systems' and uses the metaphor of a rhizome that has 'multiple entryways and exits' (ibid, 38-39). The point I am trying to make is that there cannot be a 'master narrative' (ibid) or one way to rebel against oppression. There ought to be room for plural rationalities, strategies and even technologies in confronting despotism.

I have already referred in this study to *kubelievisa* which conversion entrepreneurs use as part and parcel of what they do every day to keep their enterprises open. I have pointed out that *kubelievisa* comes with a set of skills to convince potential clients to make a favourable decision. If anyone looks at the pastor's videos, one can easily agree *anobelievisa* - he can make you believe. The pastor is not only eloquent, but articulates a well-informed argument against an authoritarian government laced with Biblical verses, Christian characters like David against Goliath, including a sprinkle of tears and a wearing voice. Could this be a showcase of the sublime skills found in charismatic Pentecostalism? In a world that had just been baptised with the Barack Obama aura, probably this was the closest Zimbabweans came to experiencing the politics of hope.

From an anthropological perspective, I am not really interested in articulating causality but following through on the experiences of the conversion entrepreneurs that supported this type of activism as a genuine articulation of their grievances. On 6 July 2016, a participant sent me several pictures of empty streets in Harare that people were capturing and sharing on social media. She stated:

Povo nhasi yajamuka, kupanduka chaiko. The masses today have revolted. True rebellion.

A follow up message stated:

Hanzvidhure kuorganizer nephone. It is not expensive to organize with a mobile phone.

On 12 July 2016, when social media were full of news that Pastor Evan Mawarire was arrested, I got pictures and messages that said:

I am in pain.

It shall be well.

These participants felt part and parcel of this moment of insurgency with all its plural actors, rationalities and technologies. Through their mobile phones they had helped to organize this rebellion. In a conversation, one participant said she was posting every bit of picture and information she got on several groups on her phone. In the groups I was part of, I could also see a flight of messages and updates. There was a ‘grassroots’ social media machinery at work that cannot be ignored.

The Mobile Phone

It was discussed in Chapter Three that the mobile phones have become an important competitive technology in the hands of conversion entrepreneurs who over time have been investing in creating extensive mobile technology mediated networks. It was shown that entrepreneurs form intimate (small) groups or large open groups as functional alternative markets that reallocate economic resources. It is my contention that in the context of conversion entrepreneurship, it is not far-fetched to believe that an embedded infrastructure already existed that awaited a political cause to be activated and repurposed for political subversion as it is very clear that there has to be a regime change in Zimbabwe. The question of how extensive this network was, is an important question which I am unable to convincingly answer. For purposes of running competitive businesses, however, this network has allowed conversion entrepreneurs to survive for years in a *dead economy*. My inability to give a sense of size does not minimize its existence and emerging importance.

In this case, during *#ThisFlag* and subsequent events in the ‘season of insurgency’ in 2016, the potency of app-based technologies was demonstrated beyond doubt to be an infrastructure of resistance. Mainstream political action such as demonstrations, armed struggles and even suicide bombings, have been used in some places and these methods have not always resulted in regime collapse. The fact that *#ThisFlag* movement did not result in regime change in 2016, cannot be read as a failure in the citizens’ political agency. But the most recent development that an entrenched regime reacts to app-based political activism by introducing a ‘rat trap’ cyber security and risk mitigation ministry, on its own, shows how much the *#ThisFlag* movement was a real fart in the corridors of power.

***#ThisFlag* new articulations of resistance**



Picture 7:11 A moment of dissent that turned into an iconic representation of citizen insurgency

Source: Tozvireva, T *Newsday Zimbabwe*

As I draw this discussion to an end, I would want to ambitiously submit that by leveraging app-based technologies, *#ThisFlag* movement has re-contextualized the gerontocracy¹⁴⁷ and patriarchal Zimbabwean politics. For example, one of the presenters at the initial RBZ-*#ThisFlag* public meeting was a young lawyer called Fadzayi Mahere who only presented a legal argument against the idea of introducing Bond notes by the RBZ at the event in June 2016. A year later in June 2017, she declared her interest to contest a seat in the next

¹⁴⁷Meaning rule by older people. The average age for the Mugabe cabinet is 63 years.

parliament with elections due in 2018¹⁴⁸. *#ThisFlag* activism introduced her to frontline politics and online activism convinced her that the young generation must step up and directly challenge for political power.

She has declared herself an ‘independent’ candidate for the Mt Pleasant constituency and she has been visibly using various social media platforms to campaign for the seat. Apart from the usual Facebook and Twitter social media, she has used online radio stations and podcasts. She has also been using public online platforms seeking crowdfunding for her campaign, a first in Zimbabwe as most politicians illegally seek donor funding from European and American governments and NGOs (see Picture 7:12).



Picture 7:12 *#ThisFlag* activist now an independent candidate for a Parliament seat

Source: Facebook: Fadzayi Mahere <https://www.facebook.com/fadzayi.mahere>.

Let me make connections of this story to conversion entrepreneurship. Firstly, this young ‘independent’¹⁴⁹ political candidate is leveraging mobile technologies in ways that are completely new to Zimbabwean politics¹⁵⁰. Official voter registration forms are downloadable on anyone’s device by just texting her WhatsApp number and making the appropriate

¹⁴⁸ <https://www.youtube.com/watch?v=dV3jAChvZbw>.

¹⁴⁹ A similar notion to informality which is regarded as a deficient version, residue and misfit to the mainstream.

¹⁵⁰ I once asked a direct question to the leader of one of the opposition parties on Twitter if they had a social media strategy. My Twitter handle was promptly blocked from accessing his platform.

selections from an automated system, for example. Leveraging innovative app-based technologies (WhatsApp/ EcoCash) is exactly part of conversion entrepreneurship as discussed in this account.

Secondly, the mobile phone and social media are socially embedded and conversion entrepreneurs are equally socially embedded in various ways. The resultant intersectionality in political and economic agency in such areas as social identities, interests, networks, values and strategies are bound to have an influence on the existing political structures, in the same way as entrepreneurs have recontextualized the *dead economy*. Fadzayi Mahere's politics is an outcome of *#ThisFlag* online activism and some conversion entrepreneurs are already embedded within this social movement.

Thirdly, the impact of conversion entrepreneurs on the economy is not out of elaborate 'catch-all' - mass mobilization but through using deliberate trial and error strategies. Through localised and flexible form, involving self-help mediated networks towards a clear goal: profit! The outcome of such efforts has been 'structural shifts' as admitted by the Finance Minister, because of cumulative numbers of people replicating particular economic behaviours. The parallels with political agency especially of the young, tech-savvy generation are not far-fetched. The regime change goal by Zimbabwean citizens is beyond doubt. The growing traction of cyber technology mediated political actors is not peculiar to Zimbabwe alone.

Just like the logocentric formality / informality debates, there has been so much criticism of Fadzayi Mahere. Some call her a 'ZANU baby' because her father is a retired senior civil servant, some say she is a ZANU-PF project, others claim she is playing 'cyber politics' and not real *paground* (on the ground) politics. Admittedly, Mahere is a 'born free' who had a privileged background but would that be enough to disqualify her type of politics? Mt Pleasant, the constituency she is campaigning for is a high-income neighbourhood.

When she started selling customised campaign t-shirts for US\$20 as fund raising for her campaign, she was intensely criticized from some quarters who basically argued that she was out of touch because seasoned political parties give them out for free (Picture 7:13). About a month after this criticism, Morgan Tsvangirai the leader of Zimbabwe's biggest opposition party MDC-T, for the first time ever started advertising his own personalised merchandise through Facebook. Why now? This is basically a new politics.



Picture 7:13 Independent candidate criticised for selling merchandise only for the biggest opposition party MDC-T to replicate a similar strategy

Source: Left: Twitter Right: Facebook www.facebook.com/pg/mtsvangirai/shop

At the time of writing, with almost a year to go before elections are due in Zimbabwe, dominant political parties are not yet ready for elections and none of them are near to having primary elections. Some female 'cyber activists', namely Linda Masarira and Vimbainashe Musvaburi have declared their candidacy for parliamentary seats as independents. I indicated that female conversion entrepreneurs showed more enthusiasm for online activism and that they objected to the personal value orientation of largely male dominated political parties. There seems to be a trend of young female candidates coming into parliamentary politics through the 'cyber activism' channel and all of them choosing not to be part of party political structures. So far there are three, maybe more will join the fray.

Political parties tend to be very patriarchal, with older men being the leaders. Women tend to be seen as cheer leaders who can only go up the hierarchy through some form of affirmative action. The Zimbabwean political party system has failed to renew itself and attract new talent from outside their usual constituencies. For example, the opposition MDC was labour-backed and the demise of labour unionism due to the informalization of the economy has left it ossified in yesteryear labour victories and ideological thinking. I am not surprised at all why younger female politicians are now learning the tools of the trade through 'cyber activism' and transitioning to *paground* politics. Whether they finally win or not is another debate but from an anthropological perspective, the practice so far has been that the young activists do find mobile technology mediation a useful avenue to articulate their struggles and air their visions of how the state should be governed.

The relevance of this discussion points to structuration. Economic and political agency interact with structures and they create bridging transactions or 'fabricate opportunities' (Sarasvathy, 2008) through pragmatism. Where is the conversion entrepreneur in all this? The conversion entrepreneur is embedded in the relevant social structures. What do we learn? These examples highlight the mechanics in the emergence of a new type of mobile technology mediated politics in Zimbabwe.

Conclusion

I want to do things properly. I want my papers in order and pay what I am supposed to pay to ZIMRA if I am able to meet their requirements. I want to contribute and pay the fiscus but right now things are tough. The little that I am getting, I have to prioritize paying school fees for my children rather than to pay money to government. It goes there, it is abused so it is better if I abuse it in the right way. Although is it not right but I have to do it because that is what the situation requires -Participant.

With this sobering thought I conclude this chapter. The reflection by this participant summarises the main focus of this chapter: to what extent does conversion entrepreneurship represent new political interests? This thesis laid out the ground to answer this question. The mobile technology mediated social networks, skills upgrading efforts, the alternative markets, the Christian religious identities and values and the social intelligence to innovate with bridging transactions across spheres where relationships do not exist, can all come together in redefining 'the big picture' in Zimbabwe. All these are skills that show that economic and political agency can build alternative institutions. They create alternative order in a *dead economy* through having a good eye for opportunities.

I argued in this chapter that conversion entrepreneurs leveraging mobile technologies, have been engaging in everyday dissent in the face of a very dangerous dictatorship that uses violence, abductions, arrests and killings to silence dissenting voices. Apart from just deriding the president and the rest of the government, entrepreneurs use self-help activities targeted at tax authorities in quiet dissent. The intentional nature of their noncompliance with taxation shows that enterprises are a space for political contestations. Even the parliament of Zimbabwe acknowledges that there is a 'resistance' to fund the government by informal entrepreneurs.

I also argue that the situation in Zimbabwe in 2016 transitioned from hidden dissent into an open rebellion that culminated in *#ShutDownZimbabwe2016* on July 6th 2016. The second half of the year was a season of insurgency as several online social movements were spawned and several street demonstrations took place. I argued that the achievement of mobile technology-mediated social movements was not necessarily in unseating this dictatorship, although that was the ultimate goal, but in progressively innovating alternative ways to articulate the everyday struggles of citizens. In 2016, using social media was a frontier which caught the regime by surprise. They tried countering with *#OurFlag* which failed to fly and they have recently introduced a new 'rat trap' Ministry of Cyber Security, Threat Detection and Mitigation. The appropriation of the national flag was a social victory as the young people

established a connection with a national symbol usually enclaved in the corridors of state power and only claimed by those with access to that power.

When mobile technology-mediated social movements take political action and fail to unseat the entrenched dictatorship as they did in Zimbabwe in 2016, they are usually harshly criticised as romanticized activism and their other contingent victories are conveniently minimized. It is in the same breath conveniently forgotten that in countless times traditional ossified methods to unseat a dictatorship such as street protests, armed struggles and in contemporary times, drone bombings and ‘shock and awe’ spectacles have also failed to unseat these regimes. This calls for an openness to a plurality of strategies, rationales and technologies in weakening patrimonial states.

I also show that mobile technology-mediated social movements can create an alternative infrastructure for resistance that can introduce new, younger actors in the political sphere and I showcase Fadzayi Mahere’s entry into the *paground* politics having had her induction into politics through ‘cyber activism’.

As economic or political agents, this study suggests that the deployment by conversion entrepreneurs of new app-based technologies creates or strengthens social relationships in unique ways. The new embedded order is challenging the traditional structures such as established brick and mortar enterprises and patriarchal political party systems. The same new order is a resilience mechanism in a *dead economy*. I submit that conversion entrepreneurs are not only the innovators themselves (inner view) but they also operate as part of a collective system that can result in ‘structural shifts’ (outer view).

Chapter Eight

Conclusion

In Zimbabwe, it is difficult to do things the proper way. If you want to do your things the proper way, you get punished for doing it. We end up running away from the system.

No one wants to run their business without paying taxes, you want your things to be formalised - it also gives you peace of mind and everything, but at times the circumstances force you not to do things by the book.

-Participant

What does this study contribute to informal entrepreneurship scholarship?

This study brings a new African institutional context of a *dead economy* to the study of informal entrepreneurship and to the critical entrepreneurship studies movement. A *dead economy* represents failed formalised state institutions. Recent publications by leading scholars of informal entrepreneurship do not have significant African examples (for example see Essers et al, 2017), or have limited although expanding case examples (see Polese et al, 2017; Thai and Turkina, 2013). This is interestingly in contrast to a recent book titled, *Entrepreneurship at the Bottom of the Pyramid* (Dalglish and Tonelli, 2017) written in an NGO - development consultancy fashion, having each chapter illustrated with African case studies. This points to a need for African scholars to intensify efforts in critically and innovatively problematizing informality and entrepreneurship to generate not only new insights, but to extend the frontiers of this research field through contributing to the production of new concepts. Foucault (1980, cited in Dean, 2010: 23) emphasises that forming new concepts should be regarded 'as a way of life'. Dean further insists '[t]he production of concepts multiplies possibilities of analysis, concepts come back combined with those of others, in different empirical domains' (ibid). Innovative, Africa-focused books on critical

entrepreneurship studies, like the ones I have referenced above, will go a long way in advancing this critical engagement.

This study adds a new brick in the wall by further bridging the gap between conceptions of informality and entrepreneurship. The study provides evidence that informality and entrepreneurship are more concordant than competing realities. By design in this thesis, I draw together scholars and literature from different academic fields in an attempt to densify the otherwise fragmented reference points on what informal entrepreneurship means. A monograph was just released as I was writing this conclusion, *Entrepreneurship in the Informal Sector: An Institutional Perspective* (2018) by Colin Williams, a notable scholar on informal entrepreneurship whom I have referenced extensively in this study. He devotes the introduction of the text to grappling with notions like ‘defining entrepreneurship in the informal sector’, ‘defining the informal sector’ and ‘defining entrepreneurship’. This validates my attempts in Chapter Two: Entrepreneurship: Context, Opportunity and Agency and Chapter Three: Turning Towards Informal Entrepreneurship to clarify the meanings of the same notions. I am averse to the growing trend in the appropriation of the notion of informal entrepreneurship as mere buzz words as exemplified by the text, *Informal Entrepreneurship and Cross-Border Trade between Zimbabwe and South Africa* (Chikanda and Tawodzera, 2017) which does not have any engagement at all with the concept informal entrepreneurship apart from appearing in the title.

In my engagement with literature, I identify two schools of thought, the ‘informal entrepreneurship’ and the ‘entrepreneurship in the informal economy’ schools. I get the impression that most of this ground-breaking theoretical work is largely driven by Eastern and Central European examples together with a good dose of largely Western European critical deconstruction of the ‘American white male’ (Wellington and Zandvakili, 2006) and ‘Silicon Valley’ (Welter et al., 2017) entrepreneurship discourses. I get the impression that Latin American literature which has been at the cutting edge of researching informality is invested more in labour studies, urban marginalization and injustices than in conceptual innovation around informal entrepreneurship. I leave my impressions as an open question that may be

tested or developed by other scholars. I believe post graduate students seeking to further this work will find the reference list of this thesis a very useful starting point.

I contribute new concepts and a different way of seeing the mechanics by which informal entrepreneurs navigate institutional failures and boundaries. I reflect below, using the empirical questions guiding this study, on the more specific contributions:

- **How do informal entrepreneurs navigate insecurities, opportunities and choices which confront them in their economic life?**

Engaging in informal entrepreneurship is a strategy in navigating economic insecurities and vulnerabilities. This is an already established view. However, this study establishes that entrepreneurs are further motivated by a desire not to fall further into precarious circumstances. I identified this phenomenon as individual critical experiences. These critical episodes are unique personal circumstances experienced by entrepreneurs that are a source of emotional pain yet they work to increase the commitment of the entrepreneur towards making a success out of his or her entrepreneurial efforts. The critical experience is like a loss the entrepreneur cannot afford under whatever circumstances.

Using network analysis, the study confirms that informal enterprises are highly embedded and they seek to embed their enterprises as a competitive strategy. Embeddedness extends the network of people entrepreneurs have relational links with. This study, however, extends this analysis by illustrating the rising significance of mobile phone technologies in further entrenching embeddedness. Mobile technology-mediated networks allow entrepreneurs to network extensively online and to be able to use that channel to market their products. This is a cheaper and more intimate way of accessing potential clients.

Through a kinship analysis, this study finds that entrepreneurs identify and exploit economic opportunities not as 'lone rangers' (individuals) but as a collective of trusted individuals, a notion discussed as entrepreneurial groups. Each person in the entrepreneurial group

contributes a unique value necessary for the success of the enterprise and this value does not necessarily translate to ownership of the business but is largely functional.

- **How do informal entrepreneurs construct strategies (resilience/adaptive capacity), specializations and social identities necessary for economic survival?**

Conversion entrepreneurship is an economic strategy by which the enterprises change form in what Keith Hart calls the *dialectic of form* (Hart, 2009). Necessarily, informal enterprises do not 'go out' of business, they change form and place. This counter-intuitive observation must be understood in the context of the notion of individual critical experiences. If an entrepreneur enters into business because of a precarious personal circumstance such as divorce, venture failure is not an option because of the underlying precariousness. Therefore, if a venture fails (*kunyura*), focus changes necessarily to another venture. This study shows that entrepreneurs run several venture portfolios at once. I use this observation to discern analytically primary and subsidiary activities and the entrepreneurs themselves refer to the practices as *kukiyi-kiya* or *kukorokoza*. A venture an entrepreneur refers to as *kukorokoza* is by its nature not the main (brand) activity the entrepreneur is skilled to offer but a pursuit of a (often fleeting) profit opportunity. I therefore suggest a model of conversion entrepreneurship which I define as multi-modal and multi-local enterprises that structure innovative bridging transactions between otherwise divided economic spaces. Conversion entrepreneurs specialize in identifying pockets of value capture wherever they exist and then they structure sometimes, a unique (ungeneralizable) transaction in pursuit of profit.

Conversion entrepreneurship is a context-specific, special type of informal entrepreneurship which navigates seamlessly between the institutional boundaries of formal and informal economic spheres. This theoretical view gives agency to conversion entrepreneurs, which is an ability to intentionally take action (Ahearn, 1999) and structure bridging transactions. This changing form and flexibility must be understood as an outcome of institutional failures of formalised systems (rules and regulations) that erode the differences between formal and informal economic spheres. Institutional differences are established through such things as

practices, fair rules and value systems. When these practices are eroded (i.e. in a *dead economy*), the formal institutional context ceases to offer clear advantages.

The study finds that Christianity is an important identity for entrepreneurs. Because of the dominance of the prosperity gospel, entrepreneurs prefer to self-identity as ‘entrepreneurs’ more than ‘indigenized’ (government beneficiary), *museyamwa* or *dealer* (pejorative references to black entrepreneurs). Being an entrepreneur gives them a positive social standing as it shows they are organised (*kurongeka*) or are economically independent (*ane twunhu twake*). Even within the Pentecostal churches, an economic ability to pay tithes and contribute to church activities is a source of social recognition and respect.

Using a sensory analysis, this study finds that entrepreneurs in the study derive economic benefit by manipulating mainly the visual sense. In such economic activities as working with fabrics, photography, flower arrangement, decorating, graphic design and printing, it is through mastery of enhanced visual manipulation skills that economic niches are developed. I find that entrepreneurs invest a lot of time on the internet to upgrade their skills and to be on the leading edge with the latest trends.

- **How do informal entrepreneurs negotiate, establish and reinforce bottom-up processes of institutional construction and representation?**

Institutional construction in this research question concerns structures outside the enterprises that entrepreneurs get involved in. Through investigating mobile phone intermediation, the study illustrates how entrepreneurs create online WhatsApp groups as new markets and it shows they negotiate the rules of conduct in optimising their WhatsApp groups. For example, group administrators promptly remove rule breakers such as cross marketers. Most of the rules and practices that become established in time, are negotiated as transacting group members deal with practical difficulties of trading on and off line. The study shows for example a negotiation on what details group participants must post to make it efficient to decide on various offers posted in the group.

For the first time, on 20 September 2017, a WhatsApp group in this study reached its maximum membership of 250 as the cash situation further deteriorated in Zimbabwe. The group had to handle another problem as well as cases of con artists abusing the network increased. The group has been working as a platform in which the conmen and their tricks are exposed as well as disseminating market intelligence information. On 29 September 2017, the GOZ criminalized informal currency trading. The response of the group was a warning to all members to 'deal only with someone you have dealt with before' and to stop the group from accepting new members. They also tried to develop a new coded language to disguise the transactions. In my view, through trial and error, entrepreneurs have been able to develop a properly functioning online institution whose effects the state is responding to through draconian legislation.

The discussion on indigenization and economic empowerment provides a detailed narrative of the institutional construction processes used by a group of catering women. Through that narrative, the study makes the argument that true economic empowerment in Zimbabwe's *dead economy* is happening through a bottom-up process of continuous learning, leveraging social relationships and linkages with established enterprises. By contrast, the state-sponsored indigenization and economic empowerment programme demonstrates the limitations of unblocking capital limitations by throwing state funds at 'targeted beneficiaries', decoupled from enabling social and institutional structures. From this discussion, I can conclude that the involvement of the state in institution building does not always produce positive social outcomes.

- **What is the nature of the relationship between informal entrepreneurs and the state?**

Conversion entrepreneurship is a scene for political and power struggle against a hegemonic predatory state. Enterprises are part and parcel of the hidden tactics to resist state predation. Conversion entrepreneurship has redefined the relationship between the state and the concerned citizens. It has been a channel in which economic power is redistributed,

historically from the state to 'nameless, faceless trolls'¹⁵¹. Entrepreneurs cease to depend on government programmes and benevolence for their livelihoods. They cease to be subjects the state in its own ways understands (as they become nameless, faceless trolls). It then struggles to integrate them into its technologies of governance such as banking and incorporation.

The recent rise of the formalization governmentality of the state is a clear example of the redefinition of the state-citizen relation. The Zimbabwean state used to simply demolish everything deemed informal. Conversion entrepreneurs deliberately keep an arm's length relationship with the state, including strategically and intentionally refusing or neglecting to meet tax obligations. The desire to then make informal entrepreneurs part of the state system through a reformed regime of 'formalization' is testimony that informal entrepreneurs are social agents with collective economic power. Through economic agency, citizens have been able to structure new economic relations which are not state-centric.

The formalization governmentality is an open admission that citizens can have lives outside the state formalized system and that there is a limit to the resilience of an insolent state which produces despondent citizens. Interestingly, the study finds that conversion entrepreneurs engage in a process of de-formalization in which they carefully disengage their linkages with the state but still retain some formal identity attributes of their enterprises. De-formalization is a form of hidden dissent.

▪ **To what extent does informal entrepreneurship represent new political interests?**

The study argues that by using the same mobile phone-mediated technologies for sustaining their enterprises, conversion entrepreneurs create a potent infrastructure and network for rapid communication that can be leveraged by political actors whose agenda resonates with the interests of these social agents. I illustrated this by discussing the movement containing

¹⁵¹ This is how Minister Jonathan Moyo described citizens on Twitter after they successfully staged a demonstration against the government.

different forms of hidden dissent, such as tax evasion, the July 6th 2016 strike and the *#ShutDownZimbabwe2016* action as examples by which politics is being reshaped. These recent events and subsequent street demonstrations that took place in the second half of 2016 had hashtag names and were not organised by established political parties but through social media coordination. Although I do not claim that conversion entrepreneurs initiated or were solely responsible for these political events, I observe ethnographically the participation of study participants in both the public rebellions and in using their mobile phones to organise their fellow citizens as clients and colleagues. I argue that an already existing online infrastructure enabled the success of such kind of events.

I contend that the coming in of new unorthodox political actors into mainstream politics is an open critique of the patriarchal formal political parties that give little room, especially to young people and female members to get into frontline leadership. Although too early to make conclusive remarks on these developments, I observe the coming in of new political actors, mostly young female personalities, into mainstream *paground* politics, as being facilitated by their online activism. Entrepreneurs in these developments remain the invisible drivers that support the new type of politics that resonates with their specific economic interests, but also with broader issues of administrative justice, the need for a stable currency and good service delivery.

What did I contribute to ethnography?

On 14 September 2017, an article was published online in a *Special Issue: Innovations in Ethnographic Methodology* of the journal *Ethnography* in which the editor asked, '[...] are there researchers engaged in developing new tools for ethnographic research and, if so, what are they doing?' (Sanchez-Jankowski, 2017: 2). After discussing several papers in the issue which she describes as 'provid[ing] new thought and techniques for gathering, analysing and presenting ethnographic research' (p. 3) she concludes that 'there is something new under the 'ethnographic sun' as thinking about new approaches to ethnography 'improve[s] the method's ability to present and analyse the social world' (p. 4). These remarks are important in situating my reflections (below) on the methodological contributions of this study within

pertinent and current questions scholars are asking. I ask the reader to take note of the date of the publication of the above journal article.

This study reinforced the notion of methodological experimentation (Steyaert, 2011) in the study of informality and entrepreneurship. Most of the Ph.D. studies I indicate in the last section of this conclusion use mainstream survey methods and interviews. Although there is nothing wrong in using these methods, as Law and Urry (2004) argue, 'methods matter' because social sciences 'participate in, reflect upon, and enact the social in a wide range of locations' and therefore methods 'have effects, they make differences, they enact reality and they can help to bring into reality what they discover' (cited in Steyaert, 2011: 81). Trying different methods may yield different and unexpected results that may give unexpected insights into a phenomenon.

Without making claims to complete novelty about my experimentation with smartphones and visuals in ethnography, I would want to state with a level of satisfaction that I have been able to demonstrate the possibility of experimenting with methods. I suspect that I might not have yielded robust insights to sustain my theorisation of conversion entrepreneurship should I have used survey methods or the usual interview-based interpretations. It is my submission that I contribute an awareness of the possibility of experimenting with ethnographic methods and in this case enhancing observation of everyday practices through deploying an everyday tool used by participants - the smartphone.

I accidentally got involved in public WhatsApp groups during this ethnography. This accident brings into ethnography-based scholarship the possibility of WhatsApp as a site of observation or source of data, of course after disentangling the ethical dilemmas. My tentative efforts to reflect on public WhatsApp groups as alternative currency markets and the internal institutional formation negotiations may further be explored or tested using different types of groups.

It is my submission as well that the iterative process I developed of mixing participant generated and researcher induced images could be a methodological insight that may help researchers intending to use visual ethnography in their studies. I reflect in the methodology chapter that this was necessary to connect the private space to the 'big picture'.

What did I contribute to anthropology?

I contribute the concept of conversion entrepreneurship to economic anthropology. It is founded in the work of other anthropologists who produced seminal work in the notions of spheres of exchange (Bohannan, 1955) and economic spheres in a cash economy (Barth, 1967). My contribution to this scholarship is the tracing of cross connections between economic spheres as a vital research angle in the study of formal and informal economies in contemporary contexts. In other words, the established anthropological notions of economic spheres are still applicable in today's economic arrangements.

Conversion entrepreneurship in this study is carved out as a special type of informal entrepreneurship that manifests in an environment of institutional decay where there is rampant failure of the state to manage capitalist institutions. Conversion entrepreneurship manages to thrive because it is highly embedded in various social institutions. Technological intermediation, and more specifically the mobile phone, serves to augment and amplify various spheres of embeddedness. Continued advances in mobile phone technologies can only point to increased competitiveness of conversion entrepreneurs and they will continue to be able to leverage their embeddedness against the competition of large established enterprises that rely on less intimate technologies to interface with their clients.

The scholarship on informality in Zimbabwe

This study adds to a small, but growing list of Ph.D. studies by students on informality using the Zimbabwean context. I list here dissertations on informality I have been able to access using Google Scholar. I put in bold the main research concepts these researchers grapple with.

If this list is closely indicative of the scholarly attention to questions of informality, then, there is a growing momentum in researching the informal economy in Zimbabwe by Ph.D. students, currently mostly domiciled at South African universities.

Name	Thesis Title	University
Khupe (2017)	The Informal Sector and Empowerment of Women : A case study of women Traders in Flea Markets in Bulawayo	University of Zimbabwe
Dube (2014)	Informal Sector Taxation : The Case of Zimbabwe	UKZN
Mawowa (2013)	Political Economy of Crisis, Mining and Accumulation in Zimbabwe: Evidence from the Chegutu Mhondoro Area.	UKZN
Masarirambi, (2013)	An Investigation Into Factors Associated With Tax Evasion In The Zimbabwe Informal Sector: A Survey Of Mbare Magaba Informal Traders.	Zimbabwe Open University
Gumbo (2013)	On Ideology Change and Spatial and Structural Linkages Between Formal and Informal Economic Sectors in Zimbabwean Cities (1981-2010).	Stellenbosch University
Kachere (2011)	Informal Cross Border Trading And Poverty Reduction In The Southern Africa Development Community: The Case of Zimbabwe.	University of Fort Hare
Hamadziripi, (2009)	Survival in a Collapsing Economy : A Case Study of Informal Trading at a Zimbabwean Flea Market.	University of Witwatersrand

Table 8:1 Recent Ph.D. dissertations on the informal economy in Zimbabwe.

My study adds the concept of **Conversion Entrepreneurship** to this list. Similarly, in a recent publication by an expert urban planner, Amin Kamete (2017), he deploys Foucault's notion of governmentality to analyse governance of the informal economy in Zimbabwe. This probably reflects the fertility of using the governmentality notion in grappling with

governance issues in the informal economy. And lastly, my concern with the state – citizen relationships, the type of governance and its influence on informality is the subject of a recent edited book by Polese et al (2017) *The Informal Economy in Global Perspective: Varieties of Governance*. I believe this thesis raises a context, concepts and concerns that are at the cutting edge of the scholarship on informal entrepreneurship.

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