Land Reform and New Meaning of Rural Development in Zimbabwe

T Shonhe

University of South Africa, South Africa

Abstract: This paper reveals new meanings of rural development emerging following a dramatic land reform program and changes in the roles of capital in Zimbabwe. The economy-wide crisis wrought by capital flight in response to the fast track land reform program (FTLRP) carried out from 2000 reconfigured the financing and marketing of agricultural produce thereby created new a paradigm of rural development in Zimbabwe. The initial slowdown in agricultural production that caused de-industrialisation in urban areas is currently undergoing a reversal process. However, not much research has been carried out to reveal the emerging meanings of rural development in Zimbabwe. The FTLRP resulted in the reconfiguration of the land ownership patterns that significantly changed land utilisation patterns. In seeking to reveal the new meanings of rural development in Zimbabwe, this paper applies empirical data collected through documentary analysis, two surveys and in-depth interviews carried out in Hwedza and Mvurwi between 2016 and 2019. The article informs the debate on land and rural development in Zimbabwe. In so doing, the paper concludes that rural development has been reshaped in line with the new land use patterns in rural Zimbabwe. Private indigenous agrarian capital and the demands of the smallholder farmers undergird rural development as opposed to public investment and large-scale commercial farming capital of the past.

Keywords: Financing, Land reform, Land utilisation, Marketing rural development

1. Introduction

The importance of agriculture in rural Africa remains irrefutable as over 80 percent of its populations reside in rural areas and rely on small-scale agriculture for livelihoods. Christen and Anderson (2013,1) estimate that there are '500 million smallholder farmers in low-and-middle-income countries'. Poverty remains high in most of the rural areas, resulting in increased population vulnerability. Assessing rural development, therefore, necessitates a review of agrarian change. Arguably, at the centre of the emerging new meanings of rural development is the changed agrarian structure in Zimbabwe (Moyo & Nyoni, 2013). For instance, Moyo (2011) suggests, much of the debates has narrowly focussed on how the FTLRP has both chaotic and violent, thereby missing on the bigger picture regarding the consequences of how a broadened agrarian structure impact on rural development.

The decline in agricultural production across rural and commercial farms and loss of private property rights (Richardson, 2005) has received much emphasis. In so doing, examining rural development has eschewed efforts towards an in-depth understanding of the impact of economic sanctions placed on the country over the same period,

frequent droughts emanating from escalating effects of climate change and capital fights and the collapse of markets for high-value crops, after 2000 (RBZ, 2008). Moreover, due to this economy-wide crisis, the re-investment of the agrarian surplus is also seen as driving rural investment and development (Shonhe 2018; 2019). It is therefore opportune to ask; how has the changed agrarian structure transformed rural development in Zimbabwe, since 2000? How have the economic conditions following the land reform altered channels of financing rural development in Zimbabwe? Due to limited government capacity after 2000, budgetary allocation towards rural development has been low. Consequently, government institutions such as the Agricultural and Rural Development Authority (ARDA) and the District Development Fund (DDF) charged with, among other things, the development of rural infrastructure and provision of tillage services to farmers have generally slowed down over the years (Shonhe, 2019).

Research by Brandt *et al.* (2001), Nyberg & Rozelle (1999), Zhang *et al.* (2012), and Zhang & Loubere (2015) highlighted the importance of establishing comprehensive and accessible financial systems and allocating resources to rural areas to promote socio-economic development Zhang and

Loubere (2015) posit that financial inclusion through increasing rural income and investment in entrepreneurship, farming, off-farm and non-farm activities, rural industries, and human development are key to rural development. In countries like China, rural transformation was driven by rural finance channelled through rural industrialisation, agricultural mechanisation, and intensification (Zhou & Takeuchi, 2010). Beyond Zimbabwe's new agrarian structure, post the FTLRP, increased participation in non-farm activities by smallholder farmers bolster its capacity to finance rural infrastructural development in ways that significantly differ from the pre-2000 period. Zimbabwe's re-finacialisation through contract farming in the rural agrarian economy after 2009 though undergirded by primitive accumulation is sculpting rural development in Zimbabwe. The rest of the paper is as follows: first, we conceptualise rural transformation in Zimbabwe, we then present the research methodology, delineate the changing agrarian structure and emerging agricultural production patterns. We then discuss the re-finacialisation of the rural economy, including the diversification of the rural economy into off-farm activities. Next, the paper introduces accumulation and social development in rural Zimbabwe. The paper then offers a conclusion.

2. Conceptualising Rural Transformation in Zimbabwe

Rural development is defined as the 'general restructuring of the economy' which lead to substantial changes in the patterns of interaction agriculture and the society or 'a new developmental model for agriculture' (Van der Ploeg et al., 2000:392). Simply put, 'rural development can be seen as the search for a new agricultural development model' (ibid). For agriculture, rural development entails the development of new products, services and markets involving new commodity linkages, new technologies, and positive impact on the social reproduction of the agrarian community (Van der Ploeg et al., 2000). How agriculture is linked to off-farm activities and the welfare of the people in a locality is therefore an important consideration for rural development approaches which are multi-level, multi-actor and multi-facetted in nature.

Agricultural transformation generally undergirds the rural economy and the broader economic reconfiguration in the developing countries. Yet, over the years, the role of agriculture in rural development

has been understated while an urban bias ensued (Bezemer & Headey, 2008). The change of agri-food systems from subsistence to commercialised, diversified, and productive system opens opportunities for broadened livelihoods for the rural populations (IFAD, 2016). Zimbabwe's FTLRP offers a completely different trajectory, given its impact on agricultural production, accumulation and therefore the prospects for agrarian surplus funded rural development, This notwithstanding Jayne et al.'s (2018) argument that the rural development starts with improved productivity in affluent farming areas, where technical innovation and the economics of scale shifts to higher value crops and animal products leading to higher rural incomes, urbanisation and improved market conditions, employing most of the working population. Later there will be movement from agricultural employment, particularly by less productive farmers. At the same time, the more productive farmers begin to earn high-income amounts from the sale of agricultural commodities. Agricultural sales income generates high local demands for goods and services beyond the farm, into non-farm sectors. In this sense and based on this conceptual framing labour migration from the agrarian economy to urban centres will be on the increase, leading to rural-urban movement. This shift leads to the decline in the relative share of the contribution by the agricultural sector to the economy, notwithstanding possible absolute growth of the sectoral output. This transformation envisages that labour productivity will then rise in sync with increasing industrialisation and growth of the service sectors. For Zimbabwe, the redistribution of land which democratised land ownership by a board-based mass of rural and urban dwellers coincided with de-industrialisation of the urban centres, triggering urban-rural migration.

To this extent, this linear deterministic development path does not prevail, Zimbabwe being a case in point. This notwithstanding that Marx (1973) had similarly postulated this development trajectory, suggesting that the European pathway will replicate itself in the developing countries, including in Africa. A different experience is unfolding in Africa. As Moyo and Yeros (2005) observe, primitive accumulation does not turn petty commodity production archaic, as small peasants farming does co-exist alongside extensive capitalist agriculture, even though the former is primarily exploited by capital, subsidizing the social reproduction of labour, surviving on acutely lower wages. Lenin's (1964)

study of the Russian pre-revolutionary development instead identified two paths – the Junker road of the Prussian landlords and the American road constituted of small farms which Kautsky (1988) named the 'production sites' - where the capital-labour relations are sustained. According to de Janvry (1981), the dispossession under the Junker road would lead to transforming the peasants into semi-proletarians, landless workers or rural proletarians under pauper standards of living. The broadened land ownership in Zimbabwe proposes an American path in which smallholder farmers predominate, setting in motion prospects for accumulation and development from below. Lenin (1964) and Kautsky (1988) foresaw a short American path associated with broad-based accumulation by petty commodity producers. For de Janvry (1981), the American route would result in capitalist agricultural development with far-reaching class formation in the countryside, based on hard work, resource endowment, as some farmers accumulate land, capital and hire wage-labour, while its adverse effects would convert the majority of the farmers into workers in rural and urban centres. In such a situation, a few would get wax rich while the majority become poor (de Janvry, 1981). This American path results in more people getting access to the means of production compared to the Junker path (see Lenin, 1964). In the same vein, the merchant path denotes the existence of modernised, medium-sized farms with absent management in the form of military personnel, state bureaucrats who may have accessed land through state land reform programs (Moyo & Yeros, 2005). Shonhe (2017) established that this middle-scale class of farmers is on the increase, producing cash and export crops and therefore accumulating in a significant way.

It is reliant on wageworkers and fully proletarianized social relations of production, non-rural, merchant, financial and industrial capital with farmers fully integrated into exports markets and the global agro-business industry. Another path identified by de Janvry (1981) is the capitalist – also found in Latin America and reliant on contract farming involving multi-national corporations engaged in agribusiness directly linked to capitalist farmers and cutting across the peasantry in the periphery and involving cash crops. In the case of Zimbabwe, Moyo (2011b) identified the emergence of a trimodal agrarian path in which the peasantry exists alongside the middles sized farms, large scale farms and agro-estates, plantations and conservatives, with

differentiated levels of participation in the global commodity circuits. The trimodal agrarian structure hinges on differences in land sizes and social status of the landholders as well as the farmers' ability to hire labour and is dominated by small-scale farmers some of which are expanding into LSCF (Moyo, 2016). Differentiated resource endowment has not only resulted in broadened participation in agriculture and social differentiation after the land reform, it triggered accumulation from below across settlement models (Cliff et al., 2011). Zimbabwe's rural development is therefore a scaffolded by the investment of agrarian surplus. Many scholars (Luxemburg, 1968; Lenin 1996; Harvey 2005; Moyo et al., 2012; Bond 1998; de Janvry, 1981) have identified that primitive accumulation configures capital accumulation and class formation in the periphery while resolving contradictions in the centre, as elaborated in Figure 1 on the following page.

The basic definition of capital accumulation is that it is the generation of wealth in the form of 'capital' for commodity production for exchange and profit (Bond 1998: 4). Luxemburg (1968) argues that primitive accumulation manifests in two organically linked processes; the production site (the factory, the mine, the agricultural estate) producing surplus value and the commodity market concerned with the economic process and therefore the relationship between wage labour and the capitalist. Primitive capital accumulation is also underlined by the relations between capitalism and the non-capitalist mode of production, relying on colonial policy, the international loan system, war, and monopoly capitalism. The infusion of contract farming, therefore, undergirds and deepens primitive capital accumulation. Under a reconfigured agrarian structure dominated by the peasantry, notwithstanding the market-unfriendly tenure system, contract farming has emerged as an important avenue for the re-financialisation of rural development in which extroverted agricultural production and marketing subsists, as shall be revealed in sections to follow.

A combination of the effects of capital flight, the new agrarian structure and the associated production and commodity circulation patterns is remodelling rural development in Zimbabwe. More-so, in circumstances where capital flight led to the withdrawal of the non-governmental actors' support and limited state capacity to finance rural development, resurgent agriculture has assumed a central role

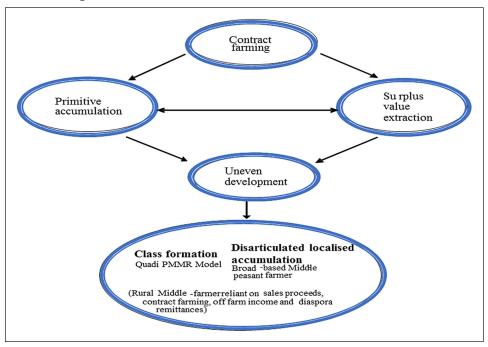


Figure 1: Schematic Extended Theoretical Framework

Source: Shonhe (2017)

in financing and shaping rural development, as this paper reveals. Agriculture led accumulation, social differentiation and class formation trajectories all combine to define demands for infrastructural development Conceptually, understanding Zimbabwe's rural development from agricultural financing perspective is therefore valuable.

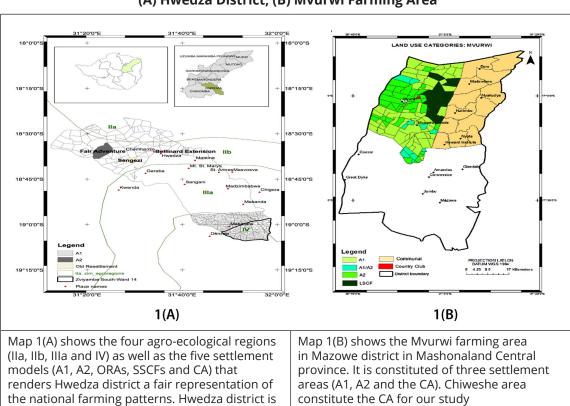
3. Methods and Materials

This study involved two case studies carried out in Hwedza district which is situated 127 kilometres in the southern part of Harare and Mvurwi farming area in Mazowe district, 100 north-south of Harare. The Hwedza district survey was carried out in 2016 and collected data covering the 2013-15 farming seasons. The Hwedza survey involved 230 households with whom 20 in-depth interviews from purposively selected informants complemented questionnaires administered in five wards in the different agro-ecological regions among key informants. To this end respondents were selected from Ward 13 - Zviyambe for small-scale commercial farms, Mutambirwa in Makwarimba (ward 5) for the communal area (CA), Zana farm, Tongogara farm and Sengezi farm in Ward 4 for the old resettlement areas (ORA), Mtokwe farm in Ward 3 for A1 farms and Fair adventure farm in Ward 1 for A2 farms. Even though the survey administered only 32 respondents on the A2 farms, a minimum of 46

were administered in the rest of the other sites. Hwedza District is predominantly situated in NR IIa, IIb, III, and IV as Map 1(A) shows, mostly sandy loam soils, suitable for tobacco and cereal crop farming.

The Mvurwi Agricultural Policy Research in Africa (APRA) survey was carried out from 2017-19, and the data covers the 2016-2028 farming seasons. In Mvurwi, a more extensive study was carried out involving a survey of 310 A1 (villagized smallholder) farmers, and 56 A2 (middle-scale) farmers. The A1 farmers were sub-sampled from Donje farm, Mandindindi farm, and Rua A and B. At least 40 in-depth interviews were carried out with six A1 farmers and 10 A2 farmers. Using the mixed method on the two case studies provides scope to develop tables and bar charts which are complimented by qualitative data analysis. Mvurwi is in agro-ecological region II which receives an average of between 700ml and 800ml of rainfall per annum, with predominantly heavy clay loam soils suitable for a broad range of crops, see Map 1(B) on the next page.

These include tobacco, maize, soya and sugar beans, sweet and Irish potatoes. Both areas were involved in the early tobacco production in the early 1900s (Hodder-Williams, 1983; Rubert, 1998), as much as there was extensive resettlement of under the FTLRP from 2000. Hwedza district has a broader range of agro-ecological regions 5) compared to Mvurwi (1)



Map 1: Agro-Ecological Regions and Settlement Sectors Studied for (A) Hwedza District, (B) Mvurwi Farming Area

Source: Ministry of Lands (2017)

yet both are hotspots for commercial agricultural production, driven by tobacco production

located in Mashonaland East province

4. Changing Countryside Structure

Colonial subjugation had entailed the transfer of the means of production into the hands of the minority white settlers who maintained control of the most productive land, nearly all mines, and almost all the manufacturing industry and other businesses in the urban centres (Stoneman, 1988). However, rather than reversing, post-liberation state policies enabled the minority white farmers to improve their production capacity through financial support from state banks. This inequality in resource access notwithstanding, as Weiner (1988:69) observes, maize production rose ten-fold in the African reserves from 66,571 tonnes in 1979/80 to 772,000 tonnes in 1984/85. Even though total production and sales of maize from CAs show inter-seasonal fluctuations associated with climatic variations, total production is estimated to have more than doubled between the two three-year periods, 1977-80 and 1988-91 (see Masst, 1996). The government facilitated farmers' access to marketing boards, research, extension services, and credit in the first seven years after independence for the peasant farmers ensuring that farming became profitable for the African smallholder farmers.

constitute the CA for our study

In 2000, the land ownership structure went through a major reconfiguration, with over 10 million hectares of prime land being transferred to black Zimbabweans (see Table 1 on the following page). As a result, as Moyo (2011) advises, a tri-modal agrarian structure emerged.

The structure consists of poor peasants who are less integrated into the world commodity markets except by way of provision of labour to other classes of peasants. This category, according to Moyo (2011), is constituted by peasants, whose agrarian relations are defined "by self-employment of family labour towards producing foods for auto-consumption and selling some surpluses, as well as various non-farm work and short-term wage labour." Even though the peasantry increased, as shown in Table 1, the number of farmers holding 0-5ha of arable land dropped by 38.7% to 376 households and those holding 10-20ha of arable land dropped by 84.6% from 1,125,591, there was a

Table 1: Emerging Agrarian Structure in Zimbabwe

		t 2019	Averag sizes		% growth in number of farms						
Category	No. Of farms	% of total	Hectarage	% of Ha	No of farms	% of farms	Hectarage	% of Ha	Pre 2000	Post 2019	between initial and latest year
0 - 5	613	0,05	2,369	0,01	376	0,000	1374	0,004	3.9	3.7	-38,7
5 – 10	278	0,02	2,078	0,01	1,657,191	86.9	16,574,863	50,413	7.5	10	5926.3
10 – 20	1,125,591	98,30	16,400,591	50,11	173,604	9.09	2,517,255	7,656	14.6	14.5	-84.6
20 -100	6,019	0,53	406,020	1,24	61,960	3.247	3,906,141	11,881	67.5	63	929,4
>100	12,567	1,10	15,914,942	48,63	14,636	0.77	9,878,367	30,046	1266	674.9	16,5
Grand Total	1,145,068	100,00	32,726,000	100,00	1,907,767	100,00	32,878,000	100,000	28.6	17.3	4075.8
Note: The average farm size of the peasantry includes common grazing lands											

Source: Shonhe and Maguranyanga, compiled from various state reports and Zimstats reports

significant rise of 5,926.3% for those holding 5-10ha of land. As a result, there is an overall decline in the peasantry class by 2.4% and an increase of middle and large-scale farms from 18,586 to 76,596 households. Notwithstanding, the number of families in the peasantry relatively increased by 61.7% to 1,831,171 families (also see Zimstats, 2012). The average size of land held by large-scale farmers and agro-estates dropped from 1,266ha to 674.9ha. The peasants have "differentiated capacities to hire limited labour, and some provide labour services to others" while they hold land through customary rights for the communal areas and state permits for the A1 in the resettled area. According to Moyo and Yeros (2005), in Zimbabwe, the "middle-to-rich" small-scale peasants - the "market-oriented" and "semi-subsistence" commodity producers emerged through government policy from the 1950s. Moyo (2011) earlier observed increased peasantry households of 1,321,000, at least 31,000 middle scale and large-scale capitalist farmers. The number of agro-industrial estates is now meager, constituting as few as 240 establishments in the hands of capital and globally integrated (ibid), hiring a significant amount of permanent and casual workers (Chambati, 2011).

5. The Re-Financialisation of the Agrarian Economy

Zimbabwe's rural development is being shaped by agricultural surplus income and therefore connected to the global capital system. Linking the agrarian transition currently ongoing in Zimbabwe to rural development provides the vital scope for revealing new meaning of economic development in developing agro-based economies. The re-financialisation of the agricultural economy from 2009 followed the liberalisation of the economy and the introduction of contract farming which increasingly involved a broad array of farming classes and gave a new impetus for agrarian change. A combination of policies and a series of changes resulted in far-reaching changes in rural Zimbabwe. For instance, the liberalisation of the agricultural economy from a commandist approach implemented under Maguta (food security program) enabled the importation of agricultural commodities (of foods, oilseed, and meats) from neighbouring countries (Malawi, Zambia, Mozambique and South Africa) from 2009, with some significant impact on the supply and marketing of crops. This development, therefore, culminated in complex marketing supply chains involving input suppliers, small-scale producers, small traders and small millers dotted across the country and limited the role of the GMB mainly to securing the strategic reserve of 290,000 tonnes. Moreover, the introduction of contract farming for some crops (cotton, sugar cane, and tobacco) had a positive impact on capital accumulation for rural farmers. In the beef industry, the formal market collapsed, together with the grazing lands and Cold Storage Commission (CSC), and was replaced by an informal market, creating new value and supply chains (Scoones et al., 2010).

Revealing the unfolding value chains that are linked locally, nationally and globally can potentially expose the multiplier effect (Haggblade *et al.*, 2007) on capital accumulation and class formation emerging in rural Zimbabwe (Shonhe, 2017). The emerging marketing results in new income streams and accumulation patterns linked to new forms of rural development as Hwedza and Mvurwi surveys reveal. Recent studies showed that contract farming has begun to change production patterns, capital

Table 2: Prevalence of Tobacco Contract Farming

Sector	2012/3	% of growers	% of sales		% of growers	% of sales	2015/6	% of growers	1.1	2015/6	% of growers		2016/7	% of growers	% of sales
Contract	24637	41	68	31502	40	77	63823	60	81	47644	65	82	70833	73	84
Non-contract	35410	59	32	47254	60	23	42549	40	19	25793	35	18	26231	27	16
Total	60047			78756			106372			97064			98927		

Source TIMB (2013, 2014, 2015, 2016, 2017)

accumulation, and class formation in rural settings (Scoones *et al.*, 2015; Sakata, 2016; Shonhe, 2017; Scoones, 2018). The *re-financialisation* process led to increases in tobacco farming from 41% of the growers in 2012 to 73% in 2016 and from 68% to 84% of sales over the same period, as shown in Table 2. These changes were also accompanied by increases in farmers involved in tobacco production from 60047 in 2012 to 106372 in 2015.

In Hwedza district, 11.7% of the farmers accessed contract farming funding compared to 35.2% of the tobacco farmers in 2015 (Shonhe, 2017). Similarly, in Mvurwi area, 32.5% of the farmers had access to contract farming, of which 60% of these were involved in tobacco farming. After 2016, farmers have also begun to access government support through command agriculture - a unique maize production contract farming coordinated by the Ministry of lands and agriculture. The government-mediated contract farming arrangement involving national and global capital - supporting the production of food crops by medium-scale farmers. This was further extended to smallholder farmers producing food crops, animals and fish. The Central Statistical Office (CSO) (2019) Zimbabwe Smallholder Agricultural Productivity 2017 report revealed that 8 percent of A1 farms accessed command agriculture support, while 7.7 percent of the SSCF, 6.2 percent of the ORAs and 1.9 percent of the CA were also supported through the provision of farming inputs such as fertilizers, herbicides, pesticides, fuel and seeds.

As shown in Table 3 on the following page, because of the redistribution of land, liberalisation of the economy as well as the incorporation of the peasants into the global commodity circuits, contract farming shifted towards smallholders, cash and export crops. While the program targeted A2 farmers, some smallholder farmers also benefited and produced maize and soya beans delivered and marketed through the Grain Marketing Board since then. Rural agricultural finance also benefitted from joint ventures (JVs) involving some Chinese, former

white commercial farmers and some local black elites relying on urban and rural surplus value in both Hwedza and Murwi area invariably with some A2 and A1 farmers, and therefore at differentiated and variegated scales.

As our in-depth interviews revealed, the Chinese interviewed in Mvurwi area advised that they invested millions of United States dollars in farming equipment as part of the JV agreements (see also Shonhe, 2018). An A2 farmer who entered into a JV agreement explained that:

Besides the investments made on the farms, my partners also brought equipment which we use to repair public roads in and around Mvurwi farming area. This investment has gone a long way in ensuring that the general public continues to access public transport without difficult. Moreover, our investment in agriculture results in the revival of job opportunities as well as an increased ability to council fees. As a result, these workers are also buying household needs in the trading stores at Mvurwi town, boosting local business diversity. The council is also investing in roads construction as is very evident when you move around Mvurwi town. I can tell you that most of the developments you see today have links to surplus income either through re-investment or through local trade and payment of council fees. (Teererai, 2017)

Investment in agro-fuels in some rural parts such as Chimanimani and Chiredzi has also become a source of rural development in these areas, notwithstanding that in most cases peasants end up being dispossessed of their land and often reverting to working for the multi-national corporations. The study reveals new forms of rural agricultural financing with low levels of access to credit, where as few as 1.3 percent of the farmers accessed credit through banks in 2015. Similarly, in spite of increased incidences of contract finance that stood at 11.7%, income from labour hired out, and tillage services remained low across the settlement sectors. To this end, farmers have had to rely on

Table 3: Shifts in Tobacco Growers After the FTLRP

Year	Grower Sector	No of Growers	Mass sold	USD value	USD/KG	Yiel	
2017	A1	37,241	51,780,583	142,937,216	2.76044	1,35	
	A2	7,412	61,873,538	199,869,489	3.23029	2,392	
	Communal	45,955	58,412,874	164,630,332	2.818391	1,55	
	SSCF	6,458	16,853,323	51,640,316	3.064103	1,85	
	Grand Total	97,066	188,920,318	559,077,353	2.959329	1,70	
2016	A1	27,134	50,877,853	134,483,970	2.64000	1,39	
	A2	6,564	79,274,099	262,122,732	3.31000	1,94	
	Communal	34,265	52,559,259	139,755,133	2.66000	1,24	
	SSCF	5,474	16,853,323	59,568,274	2.95000	1,79	
	Grand Total	73,437	188,920,318	559,077,353	2.959329	1,55	
2015	A1	27,282	51,283,419	135,149,635	2.64000	1,28	
	A2	6,982	70,892,762	237,697,628	3.35000	2,56	
	Communal	35,253	57,290,484	150,493,984	2.63000	1,13	
	SSCF	5,875	19,867,426	62,756,241	3.16000	1,91	
	Grand Total	75,392	198,954,849	586,444,231	2.95000	1,55	
2007	Communal	3,630	2,595,446			551	
	Co-ops	33	64,716			856	
	Indegenous Commercial	534	4,547,038			917	
	Resettlement	9,740	14,089,364			570	
	Small Holder Comm (A1)	4,564	4,800,402			60	
	Large Scale Comm (A2)	2,064	29,369,723			1,78	
	Grand Total	20,565	55,466,689	19,527,108,198	1.9966	1,70	
2006	Communal	3,630	2,595,446			55	
	Co-ops	33	64,716			85	
	Indegenous Commercial	534	4,547,038			91	
	Resettlement	9,740	14,089,364			57	
	Small Holder Comm (A1)	4,564	4,800,402			608	
	Large Scale Comm (A2)	2,064	29,369,723			1,78	
	Grand Total	20,565	55,466,689	19,527,108,198	1.9966	1,7	
2005	Communal	7,132	5,464,348			79	
	Co-ops	40	86,173			86	
	Indegenous Commercial	580	9,692,279			1,14	
	Resettlement	17,635	19,118,924			84	
	Small Holder Comm (A1)	5,688	6,381,530			91	
	Large Scale Comm (A2)	686	32,633,736			2,5	
	Grand Total	31,761	73,376,990	1,666,410,523	1.6104		
2004	Communal	5,185	3,311,837			79	
	Co-ops	32	60,208			86	
	Resettlement	12,037	9,579,791			84	
	Small Holder Comm (A1)	3,437	3,311,960			91	
	Large Scale Comm (A2)	1,191	52,637,3			2,1	
	Grand Total	21,882	68,901,129	593,537,303	1.9970	1,5	
2003	Communal	5,654	4,350,427			87	
	Co-ops	28	92,798			95	
	Resettlement	11,217	10,411,907			89	
	Small Holder Comm (A1)	2,464	3,252,171			95	
	Large Scale Comm (A2)	1,152	63,699,111			2,2	
	Grand Total	20,515	81,806,414	147,508,194	2.2539	1,6	
2002	Communal	4,160	3,340,750			74	
	Co-ops	18	82,533			67	
	Resettlement	7,003	5,923,681			72	
	Small Holder Comm (A1)	1,606	2,176,887			89	
	Large Scale Comm (A2)	1,566	154,311,150			2,5	
	Grand Total	14,353	165,835,001	59,576,224	2.2666	2,2	
2001	Communal	2,120	2,152,393			81	
	Co-ops	14	98,706			66	
	Resettlement	3,611	3,657,058			89	
	Small Holder Comm (A1)	579	1,466,176			1,1	
	Large Scale Comm (A2)	1,613	195,160,875			2,8	
	Grand Total	7,937	202,535,209	35,371,686	1.7411	2,6	
2000	Communal	2,557	1,950,565			65	
	Co-ops	19	124,944			78	
	Resettlement	3,734	3,282,000			73	
	Small Holder Comm (A1)	461	1,289,692			1,1	
	Large Scale Comm (A2)	1,766	229,609,036			3,0	
		.,,	236,256,237	+	1	3,0	

Source: TIMB (2007, 2008, 2017)

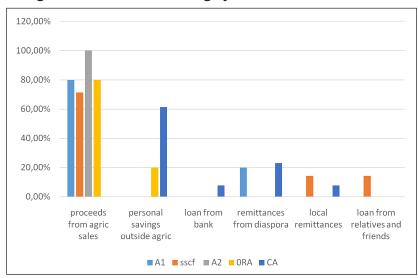


Figure 2: Sources of Funding by Settlement Models, 2015

Source: Compiled from own survey data (2016)

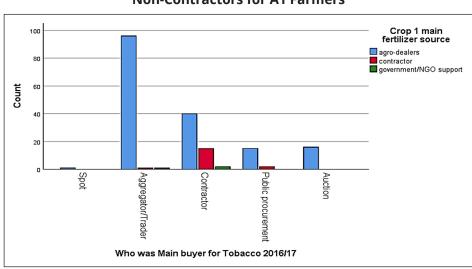


Figure 3: Sources of Fertilizers for Contractors and Non-Contractors for A1 Farmers

Source: Author

off-farm income to finance crop production as well as for social reproduction. As Figure 2 shows, 52.6% of the farmers across the settlement sectors relied on proceeds from agricultural commodity sales, 26.3% on personal savings outside agriculture, and 10.5% on diaspora remittances.

In the absence of bank credit and limited contract farming, the A2 farming sector is heavily reliant on its proceeds from farming. As Figure 2 shows, A2 farmers self-financed from agricultural commodity sales while 80 percent of the A1 and A2 farmers and 70 percent of the SSCF rely on the same source. The CA farmers secured 60% of their financial requirements from personal savings earned from

outside the agricultural sector (see also Moyo *et al.*, 2014), compared to 20% of the ORA. Many farmers in the CA and ORA receive some funding through remittances from the diaspora (23.1% and 20% respectively).

In Mvurwi as Figure 3 shows, A1 farmers involved in tobacco and maize production rely mainly on private purchases for inputs (88.9%) compared to 9.5% for contract farming and 1.6% for government support. Moreover, even those farmers involved in contract farming still buy 70.2% of the required fertilizers from private agro-dealers, 3.5% from the government, with a balance of 26.3% being supported directly by contracting merchants, as

shown in Figure 3. In the A2 sector, 35% accessed contract farming finance, of which 30% benefited tobacco farmers. At least 42.5% of the A2 farmers also obtained command agriculture. To the extent that off-farm income aid agricultural productivity, these farmers tend to improve on their standard of living as they tend to accumulate more. The new sources of income which involve off-farm income and diaspora remittances are driving accumulation by a much high margin compared to traditional sources of finance such as bank credit and government input schemes. For instance, the level of reliance on diaspora remittances for the purchase of capital assets stood at 23.1% for hoes and 22.2% for brick-under-thatch houses.

5.1 Shifting Commodity Production and Marketing Trends

In part, the financing of rural development as well as the identification of developmental priorities in rural areas is intended to support agricultural development, production and its inputs and output markets. Since 2009, there has been a shift towards the production of cash crops, mostly for the export market. As Shonhe (2019) asserts, agrarian surplus income has primarily been re-invested into crop and animal production programs. The involvement of small-scale farmers in both communal and resettled areas towards the production of tobacco, see Table 3, mainly widened their sources of income to include off-farm income and remittances. Tobacco farming shifted from the LSCFs (20.7%) who produced 97.2% of the crop in 2000 to the peasantry sector (85.7%) 36.2% of the total produced tobacco, compared to the A2 farmers (now including the LSCFs), 7.6% of the growers producing 32.8% of the crop. By its nature, contract farming is extroverted and promotes primitive capital accumulation in that the agricultural commodities are exported at low prices to the developed countries, in the process exporting jobs and surplus value. If, as the case is with tobacco, the auction floor system centralises sales exports development to Harare where transactions are carried out fortifies.

Under the centralised system, trade in the inputs sector is confined to the urban areas. Significantly, for Mvurwi area, contract marketing floors have been established in the small town, which means sales paid thereat are then spend within the town, mainly, increasing demand in the input market and propping up the local economy. Moreover, the

re-introduction of command agriculture from 2016 ensured that farmers begin to produce food crops again reinforcing local economies. These foods are predominantly typically for auto-consumption, and the surplus is sold through the GMB and tends to serve food sufficiency and possibilities of upstream linkages. If associated with spatial growth strategies where agro-industrial centres are established in rural areas, these have a material scope for the reindustrialisation of Zimbabwe, as the case has begun to bear in Mvurwi area. The setting up of packhouse for packaging and processing of export products in Mvurwi town, serving farmers in this area is a case in point. In this sense, the shifting agricultural production patterns are redefining priorities for rural development in the form of supportive agricultural and transport infrastructure.

5.2 Agro-Bases Asset Accumulation and Social Service Development

Rural development can be monitored by assessing poverty reduction and asset accumulation among more than 60% of the population residing in rural areas. In terms of asset accumulation, the Mvurwi area survey showed that A1 farmers in resettled areas build modern houses since 2000, as Table 4 on the following page shows.

For instance, 46.6% of the farmers own one brick-under-asbestos house, 7.5% own two, and 1.3% 0.3% have three such dwellings. While a few may have inherited these from the former white commercial farmers, most were built upon resettlement from 2000, with at least 54.4% residing in brick-under-asbestos houses. The Hwedza survey shows that of the 66.1% who own at least one brick-under-asbestos house, as shown in Table 5 on the following page, 65.2% indicated that they had not inherited the properties. At least 1.3% of the homes in Hwedza, owned by the respondents were built in 2015.

As Shonhe (2019) observed, tendencies of accumulation from below are also evidenced by the acquisition of tractors often used for own farm tillage and hiring out services to other farmers. Moreover, 4.8% of the farmers interviewed in Hwedza district confirmed now having access to irrigation, which they apply towards horticultural production as a means of diversifying from tobacco farming. Access to irrigation leads to improved timely planting and better yields for most of the crops produced. The funding of the new houses

Table 4: House Ownership (Brick + Asbestos) in Mvurwi Area

Name	of Ward	Ηοι	House (Brick + Asbestos)						
		.00	1.00	2.00	3.00				
26	Count	14	23	4	1	42			
	% within Name of Ward	33.3%	54.8%	9.5%	2.4%	100.0%			
	% within House (Brick + Asbestos)	10.0%	16.1%	17.4%	100.0%	13.7%			
	% of Total	4.6%	7.5%	1.3%	0.3%	13.7%			
27	Count	77	69	17	0	163			
	% within Name of Ward	47.2%	42.3%	10.4%	0.0%	100.0%			
	% within House (Brick + Asbestos)	55.0%	48.3%	73.9%	0.0%	53.1%			
	% of Total	25.1%	22.5%	5.5%	0.0%	53.1%			
30	Count	49	51	2	0	102			
	% within Name of Ward	48.0%	50.0%	2.0%	0.0%	100.0%			
	% within House (Brick + Asbestos)	35.0%	35.7%	8.7%	0.0%	33.2%			
	% of Total	16.0%	16.6%	0.7%	0.0%	33.2%			
Total	Count	140	143	23	1	307			
	% of Total	45.6%	46.6%	7.5%	0.3%	100.0%			

Source: Author

Table 5: Houses Under Asbestos Owned in Hwedza, 2015

Settlement Model type				No. of	brick und	der asbes	tos owne	d 2015			Total
		0	1	2	3	4	5	6	7	10	
A1	Count	21	19	5	1	0	0	0	0	0	46
	% within Model	45.7%	41.3%	10.9%	2.2%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
	% in 2015	26.9%	21.1%	13.5%	10.0%	0.0%	0.0%	0.0%	0.0%	0.0%	20.0%
	% of Total	9.1%	8.3%	2.2%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	20.0%
SSCF	Count	18	12	8	7	2	2	3	1	0	53
	% within Model	34.0%	22.6%	15.1%	13.2%	3.8%	3.8%	5.7%	1.9%	0.0%	100.0%
	% in 2015	23.1%	13.3%	21.6%	70.0%	40.0%	50.0%	100.0%	50.0%	0.0%	23.0%
	% of Total	7.8%	5.2%	3.5%	3.0%	0.9%	0.9%	1.3%	0.4%	0.0%	23.0%
A2	Count	7	14	6	1	1	1	0	1	1	32
	% within Model	21.9%	43.8%	18.8%	3.1%	3.1%	3.1%	0.0%	3.1%	3.1%	100.0%
	% in 2015	9.0%	15.6%	16.2%	10.0%	20.0%	25.0%	0.0%	50.0%	100.0%	13.9%
	% of Total	3.0%	6.1%	2.6%	0.4%	0.4%	0.4%	0.0%	0.4%	0.4%	13.9%
A1 - ORA	Count	4	31	8	1	1	1	0	0	0	46
	% within Model	8.7%	67.4%	17.4%	2.2%	2.2%	2.2%	0.0%	0.0%	0.0%	100.0%
	% in 2015	5.1%	34.4%	21.6%	10.0%	20.0%	25.0%	0.0%	0.0%	0.0%	20.0%
	% of Total	1.7%	13.5%	3.5%	0.4%	0.4%	0.4%	0.0%	0.0%	0.0%	20.0%
CA	Count	28	14	10	0	1	0	0	0	0	53
	% within Model	52.8%	26.4%	18.9%	0.0%	1.9%	0.0%	0.0%	0.0%	0.0%	100.0%
	% in 2015	35.9%	15.6%	27.0%	0.0%	20.0%	0.0%	0.0%	0.0%	0.0%	23.0%
	% of Total	12.2%	6.1%	4.3%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	23.0%
Total	Count	78	90	37	10	5	4	3	2	1	230
	% in Model	33.9%	39.1%	16.1%	4.3%	2.2%	1.7%	1.3%	0.9%	0.4%	100.0%
	% in 2015	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	% of Total	33.9%	39.1%	16.1%	4.3%	2.2%	1.7%	1.3%	0.9%	0.4%	100.0%

Source: Compiled from own survey data (2017)

was mainly from agricultural produce sales income (60%), personal savings (20%) and remittances (20%). The use of remittances was confined to the communal areas, personal savings to the small-scale commercial farms as much as sales proceeds were applied equally by these two sectors and the A2 sector.

Sales proceeds have, therefore emerged as the primary source of rural development in Zimbabwe. This income is also being used to diversify into other off-farm activities, such as the transport business, trading stores, grinding mills, among other activities. Parents are also able to send their children to better schools in urban areas where they either have accommodation rented for them or live in properties bought or being built by the family using the same income. As an example, one A1 farmer noted;

This year, I intend to build a house on the residential stand I bought at Hwedza growth point. My brother has already built a house using tobacco income and his children now attend school at Chemhanza boarding school and therefore stand to benefit from better education and thus possibly may secure a better future compared to mine who attend school at the local secondary school. (Manungira, 2016)

The general quality of life in rural Zimbabwe is therefore increasingly impacted upon by the broad-based agricultural production, with implications on urban life due to urban-rural linkages through commodity sales and the emerging investment path. Such investments, while critical for rural development also results in vernacular land sales in areas surrounding both Hwedza growth point and Mvurwi town, creating land-short peasants as planning lags behind the rural development. The provision of social services has also improved since the fast land reform programme. For instance, across the settlement sectors in Hwedza district, 84.3% and 89.6% confirmed having access to clinics and schools. As few as 4.3% of the farmers get support from NGOs for agricultural support and are therefore more or less self-reliant. The Mvurwi survey revealed that 97.4% of the resettled A1 farmer had access to toilets. However, this was variegated as 0.7% had flush toilets, 26.9% had traditional latrines with, and 70.8% had traditional latrines without roofs. Similarly, 81.1% had access to a protected well for drinking water supply.

6. Results and Discussion

Without doubt, agricultural has historically been central to rural development in Zimbabwe. However, there have been dramatic change in the financing, priorities and meanings of rural development after a major land redistribution from 2000, as the two case studies relied upon for this paper reveal. Whereas, in the pre-independence period, rural development prioritised white commercial farming area as evidence by the construction of roads, railway lines, telephone lines, the post-independence period took a radically different form. After 2000 smallholders who now own more land, producing food and cash crops and are incorporated into the global commodity circuits. Cash crops remain central to capital accumulation in rural Zimbabwe and therefore to rural development initiatives now predominate. However, as McMichael (2004, xviii), rural development is now linked to the global economy, following the 'rise of developmentism on a global scale' wherein as (Green & Zinda, 2013,8) 'tight intergration of commodity markets, the rise of financialisation and increasing dominance of large corporations'. In the case of Zimbabwe, the financialisation of agriculture is achieved through contract farming support cash crops such as tobacco, soya beans, sugar beans and cotton.

Moreover, state capacity continues to be significantly inadequate to meet the rural development needs due to the economic crisis experienced from 2000 leading to increasing reliance on private income from the farmers. Notwithstanding the adverse incorporation of smallholder farmers in the global commodity circuits through mispricing, proceeds from agricultural sales being infused in the rural economy and funding rural home development, infrastructure development and improvement in the provision of social amenities. Whereas, the pre-2000 period confined development to the white economy, under the broadened farming population, against minimal government involvement in rural development after the FTLRP, agrarian surplus income from farmers now drive broad-based rural development in the countryside. Moreover, both the input supply chain and the commodity sales chain now involve far small traders whose trading profits are inherently invested back into the communities where they operate. In many cases this includes off-farm activities for diversifying farmers and therefore shaping rural developing in Zimbabwe. There is an increasing middle-scale farmers' class which is diversified into the transport business, tractor-hiring services and trading stores. Zimbabwe's new rural development paradigm is therefore unique and tied to the dramatic land reform programme from 2000, the subsequent capital flight and the nature of re-financialisation under neoliberalism, from 2009. The aforementioned is dissimilar to observations made by Jayne et al. (2018) in other African countries. The shift to cash crop resulted in increased inflows from agricultural commodity sales, but these shifted local trading to urban centres undermined the local economies until recently. The urban-to-rural migration occasioned by de-industrialisation has delimited the scope for remittances such that re-investment of agricultural proceeds now leads rural development, particularly given the limited state capacity in Zimbabwe. Under the ongoing reconfiguration of the rural economy, agrarian profits result in the growth of rural-industrial development as well as the rapid growth of agricultural towns and growth points such as Mvurwi and Hwedza growth point.

To this end, rural areas are now more inextricably linked to the urban centres - cities and towns. As the Dahlman (2015) observes that urban-rural linkages would be highly dependent on ties in the labour markets, access to goods, services, and new technologies, devoid of adverse incorporation of the rural population into global commodity circuits will hasten rural development. In this sense, a new rural development paradigm is accelerated through technological innovation involving the proper introduction of green revolution inputs, tractorisation, and the setting up of irrigation infrastructures in the agricultural sector. Improving agricultural productivity is pivotal for the majority of the population in the developing countries who continue to reside in rural areas relying on agriculture for their livelihoods. In circumstances where government capacity is limited, a multi-sectoral approach, including that of the non-governmental sector might aid the channelling of agrarian surplus capital into rural industrial led development for Zimbabwe. Prudent channelling of agricultural surplus might create employment and reduce poverty and inequality in the countryside.

7. Conclusion and Recommendations

The persistent economic crisis following the FTLRP reconfigured the possibilities for rural development in Zimbabwe. Due to limited state capacity, agrarian surplus generated by smallholders now finance rural

development, by dint of which, priorities are tilted in favour of the broadened agricultural producers. To this extent, there is scope for agrarian surplus to finance rural industrialisation with strong urban linkages. The creation of employment opportunities on and off the farms provides scope for poverty reduction within rural Zimbabwe. The investment of agrarian surplus in the construction of houses, toilets and schools impacts positively on social development in Zimbabwe's countryside. In essence, this ushers in opportunities for the emergence and consolidation of new meaning of rural development in Zimbabwe.

Interviews

Teererai, J. 2017. Personal Interview of Jonas Teererai by author on "Rural off-farm iInvestments and Economic Growth, Mvurwi farming area." Interview by T. Shonhe, 25 July, 2017.

Manungira, S. 2016. Personal interview of Simbisai Manungira by author on "Rural development linked to agrarian surplus", Interview by T Shone at Fair Adventure, 15 July 2016

Teererai, J. 2017. Personal Interview of Jonas Teererai by author on "Rural off-farm investments and Economic Growth, Mvurwi farming area." Interview by T. Shonhe, 25 July 2017.

References

Bezemer, D. & Headey D. 2007. "Agriculture, Development, and Urban Bias". *World Development*. 36(8):1342-1364.

Bond, P. 1998. Uneven Zimbabwe: A Study of Finance, Development and Underdevelopment. Trenton: Africa World Press.

Brandt, L., Albert, P. & Sansui, W. 2001. Are China's financial reforms leaving the poor behind? In Financial Sector Reform in China. Harvard University: JFK School of Government, pp.1-46.

Chambati, W. 2011. "Restructuring of Agrarian Labour Relations after Fast Track Land Reform in Zimbabwe". *The Journal of Peasant Studies*, 38(5):1047-68.

Christen, R.P. & Anderson, J. 2013. *Inclusive Finance and Segmenting Smallholder Farmers. Consultative Group to Assist the Poor* (CGAP), Washington.

Cliff, L., Alexander J., Cousins B. & Guadiana, R. 2011. An Overview of Fast Track Land Reform in Zimbabwe: An Editorial Introduction. *The Journal of Peasant Studies*, 38(5):907-938.

Dahlman, C. 2015. *A new rural development paradigm for develop*ing countries for the 21st century. OECD Development Centre Brussels. Available at: https://ec.europa.eu/europeaid/sites/ devco/files/presentation_of_mr_dahlman.pdf.

- de Janvry, A. 1981. *The Agrarian Question and Reformism in Latin America*. Baltimore, MD: The Johns Hopkins University Press.
- Green, G.P. & Zinda, J.A. 2013. "Rural development theory" In Green, Gary Paul (eds) *Handbook of Rural Development*. 3-20 Edward Elgar Publishing, Northampton. International Fund for Agricultural Development. 2016. Rural development report: Fostering inclusive rural transformation. Rome.
- Haggblade, S., Hazell, P. & Doors, P. 2007. Sectoral growth linkages between agriculture and the rural nonfarm economy. S. Haggblade, P. Hazell, T. Reardon (Eds.). Transforming the rural nonfarm economy: Opportunities and threats in the developing world. Johns Hopkins University Press: Washington DC, USA.
- Harvey, D. 2005. The New Imperialism. Oxford: Oxford University Press.
- Hodder-Williams, R. 1983. White Farmers in Rhodesia, 1890-1965. London: Macmillan.
- Jayne, T.S., Chamberlin, J. & Benfica, R. 2018. Africa's Unfolding Economic Transformation. *The Journal of Development Studies*, 54(5):777-787.
- Kautsky, K. 1988 [1899]. *The Agrarian Question*. Trans. P. Burgess: London and Winchester, MA: Zwane.
- Lenin, V.I. 1964 [1899]. *The Development of Capitalism in Russia*, Nd edn
- Lenin, V.I. 1996. *Report on Red Army Pogroms, with Lenin's Reaction*, 17-18 October 1920. trans. The Unknown Lenin: From the Secret Archive, by Richard Pipes.
- Luxemburg, R. 1968. *The Accumulation of Capital*. London: Routledge & Kegan Paul.
- Marx, K. 1973. *The Revolutions of 1848* (Vol. 1). Allen Lane: Trans New Left Review.
- Masst, M. 1996. "The Harvest of Independence: Commodity Boom and Socio-economic Differentiation among Peasants in Zimbabwe". Unpublished Doctoral Thesis. Roskilde University: Roskilde
- McMichael, P. 2004. *Development and Social Change: A Global Perspective*. Thousand Oaks, CA: Pine Forge Press.
- Moyo, S. 2011. Changing agrarian relations after redistributive land reform in Zimbabwe. *Journal of Peasant studies*, 38(5):938-966.
- Moyo, S., Chambati, W., Mazwi, F. & Muchetu, R. 2014. "Land Use, Agricultural Production and Food Security Survey: Trends and Tendencies, 2013/14. African Experiences", African Institute for Agrarian Studies, Eastlea, Harare.
- Moyo, S. & Nyoni, N. 2013: "Changing Agrarian Relations after Redistributive Land Reform in Zimbabwe". In Sam Moyo and Walter Chambati (eds.), *Land and Agrarian Reform in Former* Settler Colonial Zimbabwe, Council for the Development of Social Science Research in Africa, Angle Canal IV BP 3304 Dakar, CP 18524, Senegal.
- Moyo, S. & Yeros, P. 2005. *The resurgence of rural movements under neoliberalism*. In S. Moyo & P. Yeros, (Eds), Reclaiming the land: the resurgence of rural movements in Africa, Asia and Latin America (pp. 8-66). London & New York: Zed Books.

- Moyo, S., Yeros, P. & Jha, P. 2012. "Imperialism and Primitive Accumulation: Notes on the New Scramble for Africa". Agrarian South: *Journal of Political Economy*, 1(2):181-203.
- Nyberg, A. & Scott, R. 1999. "Accelerating China's rural transformation". Washington D.C.: World Bank.
- Reserve Bank of Zimbabwe. 2007. Supplement to the second half monetary policy review statement, RBZ, Harare.
- Richardson, C. 2005. The loss of property rights and the collapse of Zimbabwe. *CATO Journal*, 25(3):541-565.
- Rubert, S. 1998. A Most Promising Weed: A History of Tobacco Farming and Labour in Colonial Zimbabwe, 1890-1945.

 Monographs in International Studies, Africa Series: No.69.
 Centre for International Studies: Ohio University.
- Sakata, Y. 2016. "Peasants and Transnational Companies after the Land Reform in Zimbabwe: A Case Study of Tobacco Contract Farming in Mashonaland East Province".
- Scoones, I. 2018. *Land Reform in Zimbabwe: Challenges for Policy*. Brighton: Create Space.
- Scoones, I., Mavedzenge, B. Murimbarimba, F. & Sukume, C. 2018. Tobacco, Contract Farming and Agrarian Change in Zimbabwe. *Journal of Agrarian Change*, 18(1):22-42.
- Shonhe, T. 2017. *Reconfigured Agrarian change in Zimbabwe*, Langaa Research & Publishing Common Initiative Group. Cameroon: African Books Collective.
- Shonhe, T. 2018. The Political Economy of Agricultural Commercialisation in Zimbabwe. APRA Working Paper 12, Future Agricultures Consortium.
- Shonhe, T. 2019. "Tractors and agrarian transformation in Zimbabwe: insights from Mvurwi farming area". APRA working paper 21, Brighton: Future Agricultures Consortium.
- Stoneman, C. 1981. *The Economy. Zimbabwe's Prospects. London: Macmillan*.
- TIMB (Tobacco Industry and Marketing Board). 2007. TIMB Annual Statistical Report, Harare: TIMB.
- TIMB (Tobacco Industry and Marketing Board), 2015. Tobacco Industry and Marketing Board. Annual Statistical Report.
- TIMB (Tobacco Industry and Marketing Board). 2017. TIMB Annual Statistical Report. Harare: TIMB.
- Weiner, D. 1988. "Land and agricultural development". In: Stoneman, (ed). *Zimbabwe's Prospects: Issues of Race, Class and Capital in Southern Africa*. London: Mcmillan, pp 63-89.
- Zhang, H.X. & Loubere, N. 2015. "Rural Finance and Development in China: The State of the Art and Ways Forward". In H.X. Zhang (Ed.), Rural Livelihoods in China: Political Economy in Transition (pp.151-174). London and New York: Routledge.
- Zhang, Yanlong, Nan Lin & Ting Li. 2012. Markets or networks: Households' choice of financial intermediary in Western China. *Social Networks*, 34(4):670-81.
- Zhou, Li & Hiroki Takeuchi 2010. Informal lenders and rural finance in China: A report from the field. *Modern China*, 36(3):302-28.
- Zimstats. 2019. Zimbabwe Smallholder Agricultural Productivity Survey 2017 Report. Government of Zimbabwe: Harare.