

## **‘No coin, no change’: Small change problems and their “solutions”, 2009-2013 Zimbabwe**

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**Abstract:** Using the case-studies of Gweru and Masvingo public urban taxis (*kombis*), supermarkets and vendors, this paper analyses some of the challenges related to small change that Zimbabweans faced during the period of the Government of National Unity (GNU) between 2009 and 2013. On the whole, we argue that notwithstanding the economic benefits that accrued from the GNU and or as a result of the GNU, the period was not without its challenges, especially at the micro-level. It is therefore the purpose of this article to explore some of these by focusing on the impact of the shortages of small change and/ or coins at the levels of the individuals and the household. The overall argument is that the shortages of coins and small change exacerbated the cost of living of the consumers as it increased the time wasted in finding and/ or waiting for the change, or buying other goods needed to round off the purchases to the nearest dollar bills. The challenges in turn also led to the emergence of survivalist strategies at both the individual and national levels.

**Keywords:** coins, supermarkets, fruit and vegetable market, *kombis*, small change, Government of National Unity

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### **INTRODUCTION**

This paper traces some of the micro-level challenges that ordinary Zimbabweans faced in the era of the Government of National Unity (GNU) between 2009 and 2013. Generally, this period is taken as a golden era that marked the revivification of the Zimbabwean economy from the doldrums of the decade of crisis. Politically, it is also taken as a period that exhibited the ‘maturation’ of the Zimbabwean democratic project, in which the Zimbabwe African National Union-Patriotic Front (ZANU-PF) worked closely with the two Movement for Democratic Change (MDC) formations in the [tenuous] tripartite government. This is despite it having been a result of the Southern African Development Community (SADC) and African Union (AU) ‘passive revolution’ which pushed former erstwhile bitter rivals into one government [1]. Be that as it may seem and notwithstanding these macro-level benefits that accrued from the GNU and/ or as a result of the GNU, the period was not without its challenges, especially at the micro-level. It is therefore the purpose of this article to explore some of these challenges by focusing on the impact of the shortages of small change and/ or coins at the levels of the individuals and the household. The overall argument is that the shortages of coins and small change, whether genuinely or artificially created, exacerbated the cost of living of the consumers as it also increased the time wasted in finding and/ or

waiting for the change, or buying other goods needed to round off the change to the nearest dollar bills. Furthermore, we argue that these challenges created opportunities for the development of survival strategies and for the harnessing of appropriate technologies to mitigate their negative effects.

### **BACKGROUND**

The period between 2009 and 2013 is the period that coincides with the Government of National Unity (GNU) that was inaugurated following the signing of the Global Political Agreement (GPA) on 15 September 2008 between ZANU-PF and the two MDC formations. The GNU was dissolved on 29 June 2013, a month before the watershed harmonized elections held on 31 July 2013. Generally, discussions around this period tend to focus on the positives that are formulated around macro-level political and economic stability that the country witnessed under the GNU following the tumultuous decade of economic and political meltdown between 1998 and 2008, commonly called the ‘crisis’ [1]

Economically, the period is famous for the formal adoption and widespread use of the multi-currency regime, in which a variety of international currencies led by the United States dollar and including the South African Rand, Great Britain Pound and the Botswana Pula. The adoption of the multi-currencies

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helped to arrest the rampant economic collapse and the runaway inflation, which had reached record levels of between 231 million percent and 500 billion percent per year[2]. Following the inauguration of the GNU the rate of inflation stabilised and fell to single digit figures like 3.2 percent in December 2010 [3] and 2.5 percent in May 2011[4].

Alongside the arresting of the runaway inflation there was a huge improvement in the availability of goods in the country. The end of shortages not only stabilised prices but saw many goods that had disappeared from the shelves return almost overnight[5, 6]. Also on a national scale, the struggling Zimbabwe Stock Exchange stabilised. Industries that had closed reopened. On the whole, and especially for the early years of the GNU, an economic revival was apparent. True to this, for the first time since 1999 the economy recorded profound positive growth rates of between 5 and 9 percent per year between the years. For example, this was 5,7 percent in 2009; 9,3 percent in 2010 [7] , 9 percent in 2011 and 5 percent in 2012 [8].

Politically, the GNU brought an end to sporadic violence that the country had witnessed since the turn of the new millennium. Importantly, there was a semblance of unity and/ or unity of purpose between the three main protagonists who worked together in the unity government. At the national level the President, Prime Minister and the Deputy Prime Minister, the Principals drawn from the three parties in the GNU, and Service Chiefs met (however sporadically) in the National Security Council. They also cooperated in the weekly cabinet meetings involving ministers from across the political divide. Ministers were also supposed to account to the Prime Minister, who headed the Council of Ministers and to President Mugabe who headed the cabinet. The political parties also showed rare unity in campaigning for the adoption of the new constitution, in working together in the Joint Monitoring and Implementation Committee (JOMIC) [8] and in the Organ for National Healing Reconciliation and Integration (ONHRI), which strove (debatably and differentially) to enforce the implementation of the GPA principles and accountability for political violence. It is also pertinent to highlight the fact that the GNU as a whole was supposed to account to the Southern African Development Community (SADC) and the African Union (AU) who were the guarantors of the GPA [1]. This regime of accountability to the African regional bodies regarding political reforms was differentially aided domestically by the accountability that the JOMIC, parliament, cabinet and Council of Ministers demanded (Ibid). Political stability also worked to enable the country to host the United Nations World Tourism Organisation General Assembly (UNWTO GA) conference in August 2013 [9]. It is also necessary to state the fact that in a sense, the hosting of the UNWTO

GA helped to engender political stability and the holding of peaceful elections as the nation feared losing the hosting of the premier tourism event.

On the whole, there was a cause-effect impact between the economic and political results of the GNU, which gave the nation further hope into a potentially fruitful future. At another level, the relative peace in the run-up to the July 2013 plebiscite has also been credited to the GNU and the work of the JOMIC. There was a slow and steady thawing of relations between Zimbabwe and some liberal Western states resulting in the removal of all but ten ZANU-PF leaders on the European Union targeted sanctions list by May 2013. Again, as a result of the GNU, a platform of competing political movements in government was witnessed, albeit with some perennial bickering.

One of the fundamental indicators of the political and economic ‘successes’ of the work of the GNU was the return back home of both the economic and political diasporans. These returned from exile to take up their places in the villages or employment positions in various work places. The latter group mostly included civil servants, notably teachers, who were lured back by the introduction of pay cheques in United States Dollars (US \$) and promises of ending political violence under the GNU. Noteworthy is the fact that civil servants were among the most affected by the violence, and were also among the most affected by the economic down-turn. Once the government had announced that all civil servants who had abandoned their posts would be allowed back into their old posts without charge, many heeded the call and returned. Many of these had tried and failed to make it in the “greener pastures” of South Africa.

While there was nothing wrong with such focusses, there tends to be a yawning gap, which this paper addresses, pertaining to researches on micro-challenges that affected Zimbabweans at a personal, if not household levels, regarding small change at different platforms: in the minibuses, at the fruit and vegetable markets, ice cream vendor stalls and in supermarkets, among others.

#### **SHORTAGE OF COINS AND SMALL CHANGE: A NATIONWIDE SURVEY**

The use of the multi-currencies, outlined above, did not however come with the widespread availability and/ or use of coins. There were widespread shortages of coins that were witnessed and experienced differentially across the country. Many consumers and consumer organisations complained and some even alleged that the general public was being fleeced by service providers who failed to give them small changes on varying purchases. In many cases, supermarkets, *kombis*, ice cream vendors as well as fruit and vegetable sellers were the ones who were easily and mainly

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identified as the major culprits. In many instances that we came across, customers were forced to buy extra goods so as to round off their purchases, forced to receive joint change, given credit notes or received signed papers or tickets that 'entitled' the consumers to future purchases or access to similar service in place of coin change.

It had become somewhat familiar to be asked or to overhear a service provider asking customers: *Tokupaichiipa coin?* What shall you get for the coins change? *Modapaper bag?* Do you want a plastic bag for the change? *Tokupaima sweets?* Shall I give you sweets for the change? And/ or *Handinawo coin?* I do not have coins. In some instances where the customers failed to identify an item/items in place of the change in coins, they would be rudely asked *Sakatodii?* What then, shall we do?

One of the major reasons given for the general shortage of coins was that they were expensive for the service providers to access from banks. There are many variations to this theory. It was alleged, for instance that it was expensive to import the coins into the country as they were bulky. Another strand alleged that banks charged too much for the coins, especially the South African Rand coins. This was based on problems regarding the exchange rates between the South African Rand and the United States dollar [17]. As such, as the government and banks imported more coins to ease the shortages [11], the business owners resisted to take up the coins from banks. To this end, it was reported in [11] that banks were planning to repatriate about eight million Rand worth of coins because shops refused to get the coins for use as change in their shops. Broadly, therefore, what was the impact on the consumer of these shortages? Below, we turn to address this question that touches, at its heart, the implications of the shortages of small change in the many places where the paying public sought services. We also address some of the innovative solutions devised to 'solve' or deal with the problems of coin shortages in these different sectors.

### **KOMBIS : ITAI TWO-TWO VABEREKI**

Many urban commuters who used commuter omnibus taxis, commonly called *kombis* in Zimbabwe were one category of individuals who suffered from the problems associated with shortages of small change during 2009 and 2013. Ordinarily, challenges came when the commuters wanted change from one dollar. Although it was acceptable for the commuters to receive change ranging between three Rands (R3), four Rands (R4) and five Rands (R5), in the early days there were shortages of these coins. This was a function of unscrupulous conductors and operators who chose not to give the change to the commuters and the general shortage of coins in the country. There were some incidences recorded across Zimbabwe where this challenge degenerated into nasty incidences including

bitter exchange of words, fist fights and even deaths in some cases [16].

There were a number of solutions that were designed to mitigate the problems facing the commuters and the transport operators alike. Among the first 'solution' mooted was the concept of tickets which were made to the value of R5. These would either be per operator where commuters would ride on the same taxi or taxis from the same company on the basis of the ticket. In other cases, commuter operators from Mkoba in Gweru, for example, designed a uniform ticket system that enabled commuters with such tickets to ride on any kombis that plied the City-Mkoba route. The same method was also used in Masvingo, where route-specific tickets that were accepted by "all" taxis plying the specific routes were designed and used for some considerable time. It is crucial, however, to note that a commuter from Rujeko residential area, for example, could not use the same ticket when travelling to Mucheke suburb, although the two areas were located in Masvingo city.

While the ticket system was a noble and innovative solution to the challenge, it was firstly illegal as it was not recognized by the monetary authorities in Zimbabwe. Furthermore, the tickets were also not legal tender that was widely accepted outside the *kombis*. As already highlighted, they could not also be used anywhere else except in the kombis in a designated route or commonly owned ones. This however excludes the fact that in early 2010 in Mkoba, for instance, commuters could use the tickets to purchase goods at the local fruit and vegetable markets. Later on, however, around the middle of 2010, the different tickets in the cities of Gweru and Masvingo were accepted for payment by "all" commuter operators operating in the respective cities. This however, resulted in fake tickets in circulation since the commuter operators did not fully know fellow operators from the other residential areas.

The ticket system shortchanged many passengers for even those who, for example, stopped over in Masvingo en-route either to Gweru, Bulawayo, Mutare or Harare were issued with the same ticket. This meant them taking with them to their destinations unusable tickets. This overall increased the cost of travel for the affected commuters. Passengers who challenged the system were often paired or grouped and asked to look for change on their own.

At other times some *kombi* operators refused to take ticket holders alleging that the tickets were either fake or they had 'too many passengers with tickets' already aboard their taxis. Other bigger operators designed their own tickets which were to be specifically used on their fleets. In these cases, commuters would be forced to wait for certain taxis,

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which overall added to their travelling times as other taxi operators would not allow to convey them on these tickets. Yet at other times, the *kombi* operators unilaterally changed tickets for new ones which left the travelling public with unusable tickets hence were shortchanged. There were also some unscrupulous long distance operators who designed tickets to specifically fleece the public. These operators mostly operated on the Gweru-Harare or Gweru-Bulawayo routes and they would operate on the local routes either in the early mornings or in the late evenings after servicing their routes. They would give commuters their tickets which in most cases were not usable on the local *kombis*.

The worst cases occurred where commuter omnibus operators unilaterally abandoned tickets for new ones or when they refused to take commuters with tickets altogether. This often happened unannounced. In other cases we heard that some commuter operators pulled off their vehicles on days when certain tickets were about to expire, which further creamed off the passengers. As well, we were informed that close to the expiration of the ticket system, there was a general flooding of the market with tickets. By flooding the market with tickets, genuine or not, resulted in the operators obtaining cash, which inflated their earnings and in the process, simultaneously fleecing off the general commuting public.

In Harare and Chitungwiza we were informed that the old Zimbabwean currency was used as change in commuter omnibuses. The major problem was the bulkiness of the currency as commuters were given wards of the old Zimbabwe dollars in bundles which required large pockets or handbags to carry the change. Suffice it to say that outside the *kombis* the old currency could not be used anywhere else.

We were also informed by respondents in both Masvingo and Gweru that at times there were some private individuals who took advantage of the laxity in the control of the ticketing and who ended up designing their own tickets which they flooded onto the market. In the process they fleeced the transport operators as they simply put up tickets which were not based on any business. To this extent, for example, in December 2010, we gathered that from Senga suburb of Gweru that there had been a group of local college students who had designed such fake tickets.

*'Itai two-two vabereki'*, which translates to two people per dollar, was a famous method proffered during the period. This chant operated at two levels. First, it was used by kombi conductors to encourage commuters to pool together their monies and reduce the change headache. At another level, the same chant was used when returning the change, where commuters (even total strangers) were given a dollar and were encouraged to seek change for themselves.

### **SUPERMARKETS: TOKUPAI CHII PACOIN?**

The taxi sector was not the only sector in Zimbabwe that suffered from problems relating to shortage of small change. Supermarkets also suffered the full brunt, especially in the early years of the GNU. They also designed means and ways to circumvent the problems or to reduce the impact of the shortage of the coins. Still, some of these measures prejudiced the general public.

Among some of the attempted 'solutions' was to 'force' customers to buy small items including sweets, boxes of matches, lollipops/sweets, bubble gums, airtime and ball point pensto ensure that their bills were rounded off to the nearest dollar so as to leave no coins in the change [11]. In most cases, these commodities would be strategically placed at the paying counters and/ or till points and their prices were fixed between 10 cents or one rand for sweets, matches and maputi; twenty cents for ball points, between forty and fifty cents for chocolate and sixty cents for airtime. Because of the above, it was not uncommon to hear shop attendants asking (politely and rudely) the customers *"tokupaichii"*/ what shall I give you for your change? While in most cases customers easily cooperated and picked on some small item to round off the bill, in some cases standoffs emerged where some customers refused to add anything to their bills and rather insisted on getting their change.

At other times and in certain giant supermarkets such as TM and OK, which were some of the biggest and well-spread across the country, there was invented the credit note system. Under this system, small change was converted into a credit bill which the concerned customer could redeem as payment for goods bought in the future. However, the redeeming was only allowed at the branches where the purchases would have been made.

However, it is important to highlight that smaller changes of five cents or less were almost always forfeited. Seldom were customers given bubble gums or small sweets for the five US cents or less. Besides potentially enriching the shop owners who benefitted from the accumulations of these five cents, this also fleeced shoppers. This contrasted sharply with the system that operated in South Africa, for example, where five cents were rounded down, which enabled the customer to get ten cents change. In the Zimbabwe case, the five cents was five US cents or fifty cents in Rands. When multiplied by the period this potentially translates into millions of dollars that clients lost to supermarkets. The views of respondents cited in The Herald [11] which hit sentiments like: "Retailers have no customers at heart. They just want every cent we have. They want to make sure they get everything from our pocket through buying unwanted items like

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matches” and, that “retailers could have got coins from banks chose not to. Instead they want super-profits by milking us. When we give them cash, we want our change in cash,” sum up the feelings of customers. The Consumer Council of Zimbabwe chipped in and stated that the forced purchases of the non-budgeted items such as the trinkets helped to increase the cost of living for the consumers [15].

### **FRUIT AND VEGETABLE MARKETS AND OTHER VENDORS**

In this section, we turn to address the challenges of small change that was witnessed in the other sectors of the economy with a view to demonstrate that the problems were pervasive in the economy. Specifically, we look at how the problem was met by customers at the photocopying stands, fruit and vegetable stalls, at the ice cream and Cascade drink vendors’ stalls. Most items cost between one rand and five rand, which translated to between ten and fifty US cents.

Some measures that the service providers through their front sales personnel attempted included the forcing of consumers to buy more than one item to avoid giving them change. In this way, it was not uncommon to see signs such as dollar for four, dollar for two/three/six or ten. These simply meant that with a dollar you would receive say two Cascade drinks/ice-creams or five bananas. If it was at the vegetable market, customers would be forced to buy two bundles of vegetables, or they would be forced against their will to buy a bundle of vegetables and tomatoes, which rounded their bills to the next dollar. While it worked for both parties, it seriously disadvantaged those consumers who wanted to make purchases of single items and those who wanted to use the change for other things or goods that were not related or those sold by different suppliers. A common case that was also witnessed was that the suppliers of dairy products, especially

Dairyboard and Lyons Maid, who sold ice creams and juices accepted customers to buy for a rounded figure two items from different stalls. In this case, one could buy an ice cream from a Dairyboard vendor and say a cascade juice from the Lyons Maid vendor, products which both cost United States fifty cents.

In Mkoba, Gweru, some vendors accepted kombi tickets as five rand bills. Simultaneously, they also began to give such tickets as equivalent of five rand/fifty US cents change to the public. As with the ticket system outlined above, there were similar dangers that resulted in the customers losing out. These included being given expired and/ or unusable tickets.

In Masvingo urban small business operators rendering photocopying services were also hard hit by the non-availability of small coin change. In most cases,

such operators would charge a dollar for thirty pages or dollar for thirty-five copies and in the event that the customer wanted less pages but with no coins they would be compelled to leave the change. They were then expected to return for the same service or to collect their change at a later time. The same phenomenon was widespread in beer halls across the city where beer patrons got cigarettes as a form of small coin change. Opaque beer in the form of ‘Shake –Shakes’ were also priced as dollar for two in an attempt to circumvent the small coin change.

### **NATIONAL SOLUTIONS**

This part deals with some of the means and ways that were attempted at the national level to mitigate the impact of the shortage of coins and/ or small change on the consumers. As discussed below, some of these measures included, *inter alia*, the importation of coins, encouraging customers to round off their bills to the nearest dollars, the use of debit cards and the use of the Ecocash service.

#### **Importation of coins**

Attempts at importing coins from South Africa and the United States of America were discussed and/ or undertaken by banks and by the government. However their implementation remains open to debate. Against this background, however, it was alleged that in March 2011 there was about eight million Rand worth of coins that banks had imported for onward transmission to supermarkets and other stakeholders [11]. The main challenge was that banks charged highly for the coins in their exchange rates. The former Minister of Finance, Tendai Biti, also stated that the government had imported coins from the United States [12]. This followed the tensions between banks and supermarkets over the exchange rate for South African coins. It also followed the promises the ministry of finance had made in budget statements alluding to the need to import coins and of the government’s engagements with the United States Federal Reserve to “increase the number of coins in circulation to eliminate change shortages”[13]. On the whole, however, coins remained elusive for many customers. For Gweru and Masvingo, the United States cents were not widely used. Rather, many used and continued to receive Rand and Pula coins as change.

#### **Use of credit/debit cards**

As the macro-financial environment further stabilized, the use of automated teller machines (ATM) cards including debit and credit cards was revived. Their usage had been stalled by the hyper-inflation that rendered ATM cash withdrawals difficult. Also because of hyper-inflation, it had become difficult for shops to dispense the service. This stoppage in the use of ATM cards went alongside the general collapse of the formal banking sector and the dominance of the informal and illegal foreign currency dealings. However, from 2009

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some select banks resumed the ATM-based transactions in major supermarkets. Among others, it helped to reduce the need for small change as the electronic transfer of monies due after purchases did not require small change which was in coin form. Furthermore, it was less costly and less risky to buy by with credit cards than to withdraw cash from the banks. The major challenge was however that not all bank cards were accepted for purchases in the major supermarkets. Again, not all retail shops offered the facility. At other times, and more often, the connections between the retail shops and the banks were difficult.

### **The entrance of Ecocash**

Ecocash, an Econet Wireless Zimbabwe short message service (sms)-based financial transaction utility that allowed mobile banking and the transfer of cash between parties who possessed Econetsim packs, also helped to ease the small change problems in the country. The service allowed customers to load cash credits of up to \$ 500-00 on their phones. From its inception on 11 September 2011, Ecocash with approximately eight million registered users and an agent base of over three thousand had transacted over \$1,5 billion by December 2012[14]. Because of its reach, into the rural areas and the previously unbanked if not “unbankable” populations, as well as its flexible and long transacting hours, it had outgrown the formal banking sector and had become somewhat of a “disruptive technology” that threatened the fabric of traditional banking institutions in the country (Ibid). Over time, Ecocash allowed customers to make payments over the facility, including air time purchases, Digital Satellite Television (DSTV) subscription payments, paying commuter fares through the ECocash Commuter and paying bills for selected retail shops. The most notable of the shops that accepted payments via Ecocash included retail giants, TM supermarkets, Pick n Pay, OK Zimbabwe Limited and Meikles Stores; as well as the popular and affluent Innscor fast foods. Through this facility, the small change problem was reduced because Ecocash enabled the electronic transfer of funds in exact amounts to service providers, which did not require that customers receive any change except for those who needed cash back. Still in the latter category, it was possible to round off the figures to the nearest dollars without prejudicing the consumers. Beyond the above, the facility also enabled customers to pay school fees and access their bank accounts. However, the service was a fraught endeavor as the process needed one to go through the tenuous USSD stages that were time consuming. It was also limited in terms of the service providers who accepted it as a mode of receiving payments.

### **Use of street vendors**

Some supermarkets resorted to exchanging the coins with street vendors who accessed the small change from selling sweets, salted groundnuts, roasted

maize and *maputi* that were bought with small coins by the public. After a day’s sale, for example the vendors would get into supermarkets and exchange their coins for either Rand or US equivalents. Whilst this provided a ‘win-win’ scenario between the vendors and the grocery/supermarket owners, it also enabled the ordinary customers access to small change in the supermarkets. We also observed that some commuter omnibus operators also took their daily collections of coins to banks and or to supermarkets. Some even went with the coins to buy groceries or alcohol at their favourite bars. This promoted the continued circulation of coins in the country, and in the process alleviated the shortage of small change in the country.

### **‘Itai two-two’**

*Itai two-two*, which translated to buy two products whose price rounded off to a dollar or two people per dollar became a famous chant over the years under discussion. This same chant was common in commuter omnibuses/*kombis* as already discussed. Basically, it encouraged customers to either pool their monies so that there would be two commuters per dollar which left no change or to buy two products like soft drinks, juices or ice creams whose prices round off to a dollar. From the above, the essence therefore was the avoidance of the small change problem on the part of either the customer or the service provider. However, as can be discerned from the above, it at times meant ‘forced unions’ of total strangers who had either to find a common product to buy and share or to look for change elsewhere. It also meant, for example, that commuters had to look for someone with coins before making payment for the commuter omnibus. At other times, it meant that (as already highlighted) that the customers would be forced to make extra purchases, which overall increased their expenses that cumulatively impacted to increase their total costs. Another way that was common nationwide was to encourage purchases that rounded off neatly to dollars and left no change in cents.

### **CONCLUSION**

The article has attempted to discuss some of the challenges that were endured by the Zimbabwean customers relating to small change as well as some of the survival strategies and ‘solutions’ that were generated during the era of the rebounding of the Zimbabwean economy between 2009 and 2013. As the article pointed out, some of the major challenges were witnessed in supermarkets, fast food outlets, kombis, vending stalls and at the fruit and vegetable markets, among others. These challenges were notwithstanding the macro-level improvements in the standard of living that was in part ushered in by the prevailing political stability and the economic revival undergirded by the introduction of the multi-currency regime.

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