ENTREPRENEURSHIP AND FREEDOM:
A social theological reflection on the church and small business in Zimbabwe

By

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Submitted in partial fulfilment of the requirement for the degree of Master of Theology and Development in the School of Religion and Theology.

University of KwaZulu-Natal

Pietermaritzburg

Republic of South Africa

2007
DECLARATION

I hereby declare that the whole thesis, except where specifically indicated to the contrary in the text, is my original work.

Rev. P. N. Munhuweyi

Date 10.3.08

As supervisor I agree to the submission of this thesis.

Professor Steve de Gruchy

Date 10.3.08
DEDICATION

I dedicate my thesis to my dear wife Getrude, my beloved children: Calvin Tapuwanashe, Dorcas Tabitha and Dianah Vongai for their understanding, patience, and love, as they had to bear with my absence during my trips to take up studies in South Africa.
ABSTRACT

This study concerns the contribution that the church can make to small businesses in Zimbabwe through the development of an appropriate holistic training programme for entrepreneurs. Through a case study on the situation in Masvingo undertaken through participant observation and interviews with various role players, this thesis first identifies the fundamental reasons that lead to the lack of viability of the small businesses in Zimbabwe.

To develop a response for the church, this study adopts a three pronged approach. Firstly, the theological basis for freedom is laid through a reading of four biblical stories: the creation story, the Exodus story, the prophets’ story and the Messianic story. It is argued that these stories can influence and challenge the church to be meaningfully engaged in a freedom centred development process that can foster the freedoms and values that small businesses need in order to grow and flourish. Secondly, Amartya Sen’s theory of freedom as development was engaged in a bid to find an interface between economic and development theory and the theological vision of freedom for socio-economic freedom in Zimbabwe. Thirdly, having established a linkage between a theoretical and a theological essence for freedom the research then examined the role the church can play in enhancing the freedoms for the operators of small businesses in Zimbabwe. The study suggests a freedom-centred entrepreneurial training model that is based on Paulo Freire’s dialogical education model. A formal proposal of the key elements of such a training programme is explored.

The study recognises that the socio-economic situation in Zimbabwe continues to deteriorate so rapidly that all research seems out of date; but it has proceeded with the hope that when the economic situation improves this study would become an important tool through which the church can begin to contribute to development and the revival of small businesses in Zimbabwe.
ACKNOWLEDGEMENTS

I would like to register my gratitude to the following people and organizations for the help they rendered to me in respect of my studies: Prof. Steve de Gruchy, my lecturer and supervisor for his tireless effort, in facilitating and guiding me through my studies. In spite of time constraints Prof. Steve de Gruchy provided ample time to walk with me in this taxing exercise. I would also want to extend my appreciation to the staff at the School of Religion and Theology for their varied support and encouragement.

Finally, my thanks go to Piet and Hettie Dreyer, who accorded me moral, spiritual and financial support for my studies, travelling, and accommodation, as well as equipment for typing and printing of my thesis. I owe Debbs Marshall appreciation for proofreading part of my thesis.

Once again thanks to Prof. Steve de Gruchy for introducing me to Amartya Sen, my hero. His book: Freedom as development really inspired and impacted my life in the area of development. I appreciate Sen. Space does not allow me to acknowledge a host of other authors who shed light in my theological perspective of development but thanks to Paulo Freire for his most empowering book: Pedagogy of the Oppressed.
<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>AIC</td>
<td>African Initiated Churches</td>
</tr>
<tr>
<td>ATR</td>
<td>African Traditional Religion</td>
</tr>
<tr>
<td>CARE</td>
<td>Care International</td>
</tr>
<tr>
<td>CBD</td>
<td>Central Business District.</td>
</tr>
<tr>
<td>CADEC</td>
<td>Catholic Agricultural Development Commission</td>
</tr>
<tr>
<td>ESAP</td>
<td>Enhanced Structural Adjustment Program</td>
</tr>
<tr>
<td>EU</td>
<td>European Union</td>
</tr>
<tr>
<td>FAO</td>
<td>Food and Agriculture Organization</td>
</tr>
<tr>
<td>GNP</td>
<td>Gross National Product</td>
</tr>
<tr>
<td>IRD</td>
<td>Integrated Rural Development</td>
</tr>
<tr>
<td>LRRP</td>
<td>Land Reform and Resettlement Programme</td>
</tr>
<tr>
<td>MDC</td>
<td>Movement for Democratic Change</td>
</tr>
<tr>
<td>MYGEC</td>
<td>Ministry of Youth, Gender, Employment Creation</td>
</tr>
<tr>
<td>NEPAD</td>
<td>The New Partnership for Africa’s Development</td>
</tr>
<tr>
<td>NGO</td>
<td>Non-Governmental Organisation</td>
</tr>
<tr>
<td>RUDO</td>
<td>Rural Urban Development Organisation</td>
</tr>
<tr>
<td>SBO</td>
<td>Small Business Owners.</td>
</tr>
<tr>
<td>SEDCO</td>
<td>Small Enterprises Development Corporation</td>
</tr>
<tr>
<td>SL</td>
<td>Sustainable Livelihoods</td>
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<tr>
<td>SLF</td>
<td>Sustainable Livelihood Framework.</td>
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<tr>
<td>UN</td>
<td>United Nations</td>
</tr>
<tr>
<td>UNICEF</td>
<td>United Nations Children’s Fund</td>
</tr>
<tr>
<td>UDI</td>
<td>Unilateral Declaration of Independence</td>
</tr>
<tr>
<td>UNDP</td>
<td>United Nations Development Programme</td>
</tr>
<tr>
<td>WFP</td>
<td>World Food Programme</td>
</tr>
<tr>
<td>IRD</td>
<td>Integrated Rural Development.</td>
</tr>
<tr>
<td>ZANU (PF)</td>
<td>Zimbabwe African National Union (Patriotic Front)</td>
</tr>
<tr>
<td>ZIRRICON</td>
<td>Zimbabwe Institute of Religious Research &amp; Conservation Trust</td>
</tr>
</tbody>
</table>
# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Declaration</td>
<td>i</td>
</tr>
<tr>
<td>Dedication</td>
<td>ii</td>
</tr>
<tr>
<td>Abstract</td>
<td>iii</td>
</tr>
<tr>
<td>Acknowledgement</td>
<td>iv</td>
</tr>
<tr>
<td>Abbreviations</td>
<td>v</td>
</tr>
<tr>
<td>Table of contents</td>
<td>vi</td>
</tr>
</tbody>
</table>

## Chapter 1

THE PRESENT CONTEXT

1.1. Introduction 5
1.2. Focus for the research 6
1.3. Definition black small businesses 8
1.4. Training for entrepreneurship: An assessment of Zambuko Trust by the Management Systems International 9
1.5. Outline of the thesis 12
1.6. The context of the research 14
1.7. The economic and political context of Zimbabwe 18
1.8. Conclusion 24

## Chapter 2

ENTREPRENEURSHIP AND SMALL BUSINESSES IN ZIMBABWE TODAY

2.1. The research method 26
2.2. The causes of the emergence of small businesses in Masvingo 27
2.3. The forms and types of the small businesses in Masvingo 28
2.4. The problems faced by small businesses in Masvingo today 29
2.5. Small business support organizations 36
2.6. An overview of the impact of organizations providing support to small businesses 40
2.7. Conclusion 42

Chapter 3 43
FREEDOM AS THE GOAL OF THE GOSPEL 43
3.1. Introduction 43
3.2. A theological basis for freedom: Four biblical stories 43
3.3. The creation story and freedom 44
3.4. The Exodus story and freedom 48
3.5. The prophets and freedom 53
3.6. The Messianic story and freedom 57
3.7. A challenge for the church in Zimbabwe 62
3.8. A message for Zimbabwe 65
3.9. A challenge for the church in the community 66
3.10. Stock taking: The present experience of the church 67
3.11. Conclusion 69

Chapter 4 71
FREEDOM AS THE ENDS AND MEANS OF DEVELOPMENT 71
4.1. Introducing Amartya Sen. 72
4.2. Freedom and unfreedom 72
4.3. Development as freedom 75
4.4. The evaluative role: *Freedom as the ends of development* 78
4.5. The instrumental role: *Freedom as the means of development* 79
4.6. Democracy 81
4.7. The markets mechanism 82
4.8. Sen’s perspective and the biblical stories of freedom 86
Chapter 5

THE WAY FORWARD FOR THE CHURCH:
Freedom-centred training: 87

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.1. Introduction</td>
<td>87</td>
</tr>
<tr>
<td>5.2. A critique of the current training models using Paulo Freire’s training model</td>
<td>90</td>
</tr>
<tr>
<td>5.3. Freedom as a means of development: A liberative education</td>
<td>92</td>
</tr>
<tr>
<td>5.4. Freedom-centred training for entrepreneurs</td>
<td>94</td>
</tr>
</tbody>
</table>

CONCLUSION 99

BIBLIOGRAPHY 101

APPENDIXES 106
Chapter 1

THE PRESENT CONTEXT

"The country is gravely ill. It can no longer feed itself. It can no longer offer its children a workplace and security in the community. It has lost the confidence of the young who leave in ever greater numbers"¹

1.1. Introduction

As the economy of Zimbabwe declines day by day, the poor bear the brunt of the collapse while a few “fat cats” get richer and richer at the expense of the poor. Many people have left Zimbabwe because of the extreme socio-economic challenges. And for those who remain in the country “survival of the fittest” is the law of the jungle. Small businesses have emerged rapidly because people are resorting to alternative means of survival. In this study, I explore entrepreneurship and freedom, and through a social theological reflection I challenge the church to be engaged in developmental strategies that bring freedom for small businesses in Zimbabwe, and specifically in Masvingo.

Before proceeding any further, it is important to note that events are unravelling so quickly in Zimbabwe that since the original research for this thesis was undertaken, the situation has deteriorated even more than what is described here – and especially in the financial and business sectors. What started as a ‘contemporary’ reflection, thus already has a strong historical aspect to it. Nevertheless, I have proceeded with my work in the hope that once the political situation has resolved itself, there will be more need (rather than less) for the church to assist ordinary Zimbabweans with rebuilding their businesses. It is with this hope and trust that I have continued to complete my research and thesis.

¹ This extract is taken from one of Father Oscar Wermter S J’s regular articles published in the Daily News as: ‘State of the nation’ see: “Pretending all is normal and manageable” in the Daily News (Wednesday 28 January 2004. Harare, Zimbabwe. <www.dailynews.co.zw>) 4
In this introductory chapter we cover the motivation and focus for the research and the economic and political context of Zimbabwe, which provides the background for the rest of the thesis.

1.2. Focus of the research

While the context of Zimbabwe in general is bedevilled by a range of problems - covered in chapter one - my focus is upon small businesses and how best to respond to the issues they are facing. This research specifically grapples with the church's contribution to the small business and entrepreneurship environment, within the context of freedom as both a theological concern and a socio-economic and political concern in Zimbabwe in general and in Masvingo in particular. The question I seek to raise is: “How can the church in Zimbabwe aid the process of freedom?” And further, “How can it do this in the area of small business development?”

What motivated me to focus on this is not only to think deeply about the declining condition of the poor in Masvingo, but to also ponder the question: “Why are black small businesses in Zimbabwe in general, and in Masvingo in particular, failing to survive and how could the church be involved in helping the owners establish a positive change in their lives, and experience freedom, equality, power and dignity?”

Many people in Masvingo have the zeal to fend for themselves and for their families through self-help projects. However, my observation is that their small businesses flourish only for a short period. Besides the fact that a large number of small business owners lack business knowledge and skills, economic policies and conditions are not very favourable in Masvingo. For instance, one day while I was standing on the pavement at the OK Bazaar in Masvingo where a number of people, mostly women, display their vegetables and other stuff for sale, suddenly a truck full of Municipal police officers stopped by the traders. The Municipal police officers jumped out and grabbed some of the women while other women managed to run away. The Municipal police officers turned their tables up side down with their wares tumbling all over the ground. Some of the stocks were collected and loaded on to the truck. It was quite a chaotic situation, and
was not a pleasant drama for many people who witnessed the event. I noticed that many of the people present were distressed by the actions of the Municipal police officers. This was a shocking experience for me. Indeed, that practice was hostile and disrespectful of the dignity of the poor people.

Being a Christian, and a minister, I was challenged. I pondered my role in helping the poor who suffer from these unfair and undemocratic practices. I wondered what the role of the church could be in addressing some of these poor economic conditions for the people of Masvingo so that they might set themselves free from the shackles of poverty. I wondered what Jesus Christ would have done in that situation. I have no doubt in my mind that Jesus would have acted out his message of setting humanity free and avoided further enslavement of his people (compare Luke 4:18-19 and also see Galatians 5:1).

Given this, this research recognises that the church must take up its prophetic, mediation and advocacy roles in empowering small businesses in Zimbabwe. However, this thesis is particularly concerned to explore what the church can do at the level of education and training for ordinary people rather than to become dis-abled by the disabling economic and political environment. This is not a simple task, as – for example – there is no reference to small business development in the bible! Looking simplistically at the bible therefore will not help; however, I feel that we can get at these issues via a theology of freedom. My hypothesis is that a contextual theology of freedom in the context of poverty and livelihood survival in Masvingo would assist the church in taking on the responsibility of training for entrepreneurship, in a way that enhances the full agency of the participants.
1.3. Defining black small businesses

Before we focus on the issue of education and training around small businesses and entrepreneurship we need to define what we mean by these terms. Entrepreneurship constitutes a wide spectrum of business activities ranging from large and small, black or white owned, women or male owned. Covering all these is highly impractical. Hence, my focus is limited to Small Black Businesses in Masvingo. There are currently numerous ways of defining the concept of small businesses today. For instance, in Zimbabwe the commonly used term for small businesses is "the indigenous companies." These are also referred to as "small and medium businesses", "informal sector," "informal trade," "home industries," "small-scale enterprises" "small scale industries," "dealers," “indigenous businesses” or "the micro-economy."

In chapter one of his book *The informal sector in Southern Africa: an Analysis of Conceptual, Research and Policy Issues*, Mhone defines small businesses or the informal sector as

very small-scale units producing and distributing goods and services and consisting largely of independent, self-employed producers in urban areas of developing countries, some of whom also employ family labour and or a few hired workers or apprentices; which operate with very little capital, or none at all; which utilize a low level of technology and skills; which therefore operate at a low level of productivity; and which generally provide very low irregular incomes and highly usable employment to those who work in it.²

I concur with Mhone in that this is a fairly realistic definition of the small businesses in Zimbabwe. However, we will deliberately substitute the term "informal sector" with the term "small businesses" because I am of an opinion that the concept “informal” carries with it some negative connotations. The former definition suggests that the informal trade is a business, which is carried out in desperation when individuals are no longer employable. The "informal sector" is thus mostly regarded as worthless and “unclassified

activities that are done by people who are dwelling in the values of the past." I am in
agreement with Chatikobo's view that "the aspect of being unregistered does not imply
that the informal sector is an underground or illegal enterprise. It simply means that the
enterprise has not been registered with the registrar of companies, but in essence the
informal traders are recognized entrepreneurs" or they are in "a state of not being
formal." At times small businesses pay monthly rentals for the use of designated trade
areas, for example, market-stalls, kiosks, or tuck shops that are owned by the
municipality.

In this thesis we will work with what Herbert Ndoro recognizes as the adopted definition
of small businesses for his study of the informal sector in Zimbabwe, small businesses
"consist essentially of enterprises with one person who is self-employed, with additional
one or two helpers who typically are related to the owner of the enterprise." Some of
what started as a one-man/woman business or a family business has grown to become
relatively large to medium scale businesses suggesting that there is a great potential for
small businesses to grow if the economic playing field is leveled.

My engagement with the small business sector in Masvingo has come through field
research, observation and key informant interviews. The findings and analysis constitutes
the core of chapter two.

1.4. Training for entrepreneurship: An Assessment of Zambuko Trust
Zimbabwe by the Management Systems International

As noted in 1.2. above, my focus on what the church can do in the area of small business
and entrepreneurship lies in the area of education and training. In order to understand
something of the context of small business development and entrepreneurship training, it
is helpful to examine some research undertaken on Zambuko Trust Zimbabwe a few
years ago. Zambuko Trust (ZT) is a Microfinance Institution which was established in

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3 Chatikobo, Stanslous. A critical analysis of the church's response to the development of the informal
economic sector in the city of Bulawayo, Zimbabwe (Pretoria: University of Natal. 2002) 8
4 Chatikobo. A critical analysis of the church's response to the. 9
5 Ndoro. "Zimbabwe: The Informal Sector in a Decontrolling formerly socialist' economy" in Mhone G.
(Ed) The Informal Sector in Southern Africa: p21
6 Ndoro. "Zimbabwe: The Informal Sector 21
1992. It works in partnership with an overseas organization called the Opportunity International Network. Zambuko (a Shona word for bridge) has branches in all major cities in Zimbabwe.

Owing to the growth and expansion of microfinance programmes and increasing attention given to microfinance as a poverty reduction strategy at that time, Carolyn Barnes and others from AIMS\(^7\) sought to respond to a number of important questions that have arisen in this regard: "To what extent are microfinance clients from poor households? Do clients borrow from other sources? What impacts occur at the household, enterprise and individual levels? Are the impacts positive or negative? Do the impacts vary among different sub-groups of clients?"\(^8\) These questions are addressed in their assessment of Zambuko Trust Zimbabwe. The findings have implications for understanding the context in which microfinance programs operate and the market for microfinance products and related services in Zimbabwe and elsewhere, as well as the kinds of training that is appropriate.\(^9\)

An analysis of factors that were significantly associated with movement of households out of extreme poverty by 1999 indicated that the change was primarily related to fewer household members, more sources of income, and a lower economic dependency ratio.\(^10\)

The same factors contributed to movement into poverty. There were a range of other findings on loans and loan repayments, and on the impact of inflation upon the services offered by Zambuko and those who are serviced by the Trust.\(^11\)

The assessment further noted that, "clients have left the Zambuko program for a number of reasons. Clients often leave due to difficulties repaying the loan and this departure may

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\(^7\)The AIMS (Agency for International Micro-enterprises Services) Project is implemented by Management Systems International (the prime contractor in partnership with Harvard University, the University of Missouri, and the Small Enterprise Education and Promotion Network). The Project is a technical resource of the United States Agency for International Development, Global Bureau, Centre for Economic Growth, Office of Micro-enterprise Development


\(^9\)Barnes et al. *Assessment of Zambuko Trust* 1

\(^10\)Barnes et al. *An Assessment of Zambuko Trust*, 2

\(^11\)Barnes et al. *An Assessment of Zambuko Trust* 5
be either voluntary or coerced. Others leave because they move outside the program's catchments area especially during periods of instability in the economy and household.”

For instance the report notes, “most respondent households experienced at least one, major financial shock in the two years prior to the 1997 and the 1999 interviews. Serious illness of a household member, financial obligations to non-household members, and death of a household member were the most frequently reported causes of the financial shocks. Almost no household sold or rented out assets as a coping strategy. Most households dealt with the financial shocks by reallocating their income and drawing down their savings. The coping strategies were similar across client and non-client households.”

While training is critical in development it is also critical to design a training package that is broad based, that is training that goes beyond business record keeping and financial management. “Approximately 10 percent of all respondents had received business management training from Zambuko between 1997 and 1999. Among those who had been trained, approximately three-fourths reported that they had done something differently as a result. The most common change was improvement in business record keeping, followed by ‘better financial management.’ More than three-fourths of those not receiving training said that they would be interested in attending a course, but the majority did not know of a course.” The case study data on business management training reveal that “micro entrepreneurs value and benefit from basic business training.”

What this research show is that the training offered by Zambuko Trust was focused on helping people to service their loans and pay back the loan plus interest to the Trust. In a sense it was training people to serving the Trust itself, rather than freeing up the clients to become free and independent business people. For the student of Theology and Development, it is clear that the question we need to ask is: In the absence of freedoms, how do microfinance institutions impact small businesses on a long-term basis? The

12 Barnes et al. An Assessment of Zambuko Trust 8
13 Barnes et al. An Assessment of Zambuko Trust 3
14 Barnes et al. An Assessment of Zambuko Trust 4
15 Barnes et al. An Assessment of Zambuko Trust 4
perspective of freedom would suggest that the church’s involvement in helping small business people would need to go beyond what Zambuko Trust and other similar institutions are offering. Training is important, but it needs to be some kind of freedom-centred training. The shape and focus of this kind of training will be the major theme of this thesis.

1.5. Outline of the thesis

Given this background, the thesis proceeds as follows:

Chapter 1. The present context: This chapter covers the introduction and the motivation for the research; and then considers the context of the research, that is, the economic and political context of Zimbabwe.

Chapter 2. Entrepreneurship and small businesses in Zimbabwe today: This chapter explains how the research was conducted. This is followed by exploring the emergence of small businesses in Zimbabwe. This section also looks at the types of small businesses and the problems they face in Masvingo today. To do this a study of the business environment or business support institutions as well as interviews with the beneficiaries of business support institutions is undertaken in this chapter.

Chapter 3. Freedom as the goal of the gospel: This chapter lays down a theological basis for freedom by looking at four biblical stories. This section also grapples with a theological reflection on the four stories so as to challenge the church in Zimbabwe, provide a message for Zimbabwe and a challenge for the church in the community. Lastly, there is a call to for the church to take stock of its present experience.

Chapter 4. Freedom as ends and means of development: In this chapter we focus on Sen’s concepts of freedoms. This chapter provides an understanding of freedom in view of its evaluative and instrumental roles in development. Other issues covered in this chapter include democracy and the market mechanism. This chapter ends by examining Sen’s perspective of freedom and the biblical stories of freedom.
Chapter 5. The way forward for the church: Freedom-centred training: This chapter provides a study of the training models, training methods and a critique of the training methods using Paulo Freire’s training model. Freedom as a means of development is undertaken but with emphasis on a liberative education approach. This is then crowned by a suggested freedom-centred training for entrepreneurs.

Chapter 6. Conclusion: This chapter summarises and concludes the thesis.

We now turn to discuss the context in which the research and thesis is located.
1.6. The context of the research

1.6.1. Zimbabwe

The two maps below will help show the physical position of Zimbabwe in Africa and the lay out of the country of Zimbabwe.

Map 1. Africa

Zimbabwe is a landlocked country in Southern Africa covering a total area of 390,580 sq km. The climate is tropical; moderated by the altitude; and the rainy season is from November to March. According to Rose Mazula’s recent research, “tobacco, tea, cotton and beef are the largest agricultural exports. Recent development in horticulture has led

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16 This map was taken from www.theodora.com/maps

to increased exports of fruits, vegetables and cut flowers." The country “is rich in mineral resources, with commercial deposits of over forty different minerals, such as coal, chromium ore, asbestos, gold, nickel, copper, iron ore, vanadium, lithium, tin, platinum group metals," but mining activities have declined extensively owing to a current negative political climate.

Historically, the country was divided into five regions, which were demarcated on the basis of tribal settings or ethnic groupings and these were as follows: Mashonaland, Manicaland, Matebeleland, Masvingo and Midlands.

Research undertaken by Operation Mobilization in Zimbabwe, shows that the “indigenous people cover 90% of the population. The Shona speaking people are 70.5% with 9 major groups speaking related dialects, and numbering 8.2 million. The Nguni

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18 Mazula, Rose. *Zimbabwe Progress Fund: 1*
19 Mazula, Rose. *Zimbabwe Progress Fund: 1*
20 This Map was taken from Sayce, Katherine. et al (eds.) 1987 *Tabex Encyclopaedia Zimbabwe* (Quest Publishing Harare Zimbabwe) 210 and edited by P N Munhuweyi on 20 February 2007
(found in Matebeleland) are 14% with Ndebele speaking people at 1.55 million, and Kalanga 196,000 (a Shona group being absorbed by Ndebele). There are also other small tribes which comprise 6.4% while non-indigenous make up 9.1%.”

Zimbabwe’s population stands at 11.7 million. Mazula’s research provides a demographic analysis of the people of Zimbabwe as follows:

### Population distribution:

<table>
<thead>
<tr>
<th>Years</th>
<th>0-14</th>
<th>15-64</th>
<th>65+</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>%</td>
<td>43</td>
<td>54</td>
<td>3</td>
<td>100</td>
</tr>
<tr>
<td>Males</td>
<td>2,432,785</td>
<td>2,986,531</td>
<td>132,532</td>
<td>5,551,848</td>
</tr>
<tr>
<td>Females</td>
<td>2,986,534</td>
<td>3,059,186</td>
<td>163,097</td>
<td>6,208,814</td>
</tr>
<tr>
<td>Totals</td>
<td>5,419,316</td>
<td>6,045,717</td>
<td>295,629</td>
<td>11,760,662</td>
</tr>
</tbody>
</table>

### Population Rates:

<table>
<thead>
<tr>
<th>Growth</th>
<th>Birth</th>
<th>Death</th>
<th>Infant mortality</th>
<th>Life Expectance at Birth</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.02%</td>
<td>30.64 p/1000</td>
<td>20.43 p/1000</td>
<td>61.21 p/1000 Live births</td>
<td>38.86 Years</td>
</tr>
</tbody>
</table>

### Sex Ratio at Birth:

<table>
<thead>
<tr>
<th>Males / Females</th>
<th>0-14</th>
<th>15-64</th>
<th>65+</th>
<th>Over</th>
<th>Total Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.03</td>
<td>1.02</td>
<td>0.98</td>
<td>0.81</td>
<td>0.99</td>
<td>0.99</td>
</tr>
</tbody>
</table>

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22 Mazula, Rose. *Zimbabwe Progress Fund: 1*
1.6.2. Masvingo City in Zimbabwe

While it is my desire to discuss the theme of entrepreneurship and freedom, and to reflect on the church and small business in Zimbabwe from a macro point of view, due to the complexity of the current socio-economic context in Zimbabwe I will limit the focus of this study to the city Masvingo.

The city of Masvingo is the provincial capital of the largest province, Masvingo Province, and is situated in a central position relative to the rest of the country being equidistant to all major centres, that is, + - 300 kilometres from Masvingo to Harare similarly to Mutare, Bulawayo, and Beit Bridge. Masvingo has many historical connections: close to the country’s shrine of Great Zimbabwe; the oldest city in Zimbabwe, with remains of the original fort and bell tower that featured in the first Chimurenga war and a “cemetery containing graves of a number of members of the pioneer column which established the settlement in 1890”\(^\text{23}\). Lake Mutirikwi formerly known as lake Kyle, which is the largest man made lake in the country, attracting fishing and water games, is just 27 Km away from the City of Masvingo.

The city of Masvingo is the oldest city in Zimbabwe and is strategically situated for development. It is my opinion that Masvingo has been left out of the mainstream economic development of the country. Generally, the Karanga people of Masvingo have been side lined on the basis of tribalism. This same sentiment is upheld by other people from other provinces such as Matebeleland and Manicaland who regard Harare as Bambazonke. Bambazonke literally means to grab every thing for oneself. Harare which happens to be in Mashonaland province, from which most of the powerful cabinet ministers come, has a well developed infrastructure.

\(^{23}\) Publicity Association. *Masvingo Great Zimbabwe*
1.7. The economic and political context of Zimbabwe

Having briefly outlined the geography of Zimbabwe we turn now to an overview of the economic and political context of Zimbabwe and a perspective of poverty in Zimbabwe.

1.7.1. The economic context of Zimbabwe

The government of Zimbabwe faces a wide variety of difficult economic problems as it struggles to consolidate earlier progress in developing a market-oriented economy. Its involvement in the war in the Democratic Republic of the Congo, for example, drained hundreds of millions of dollars from the economy.\(^{24}\)

According to a recent report of the UN World Food Programme, Zimbabwe has the largest number of people in Southern Africa requiring assistance with an estimated “three million facing hunger due to drought and crop shortages. The high prevalence of HIV/AIDS is exacerbating the problem.”\(^{25}\) Recent figures estimate that “2.1 million people are living with HIV/AIDS and of those infected, about 600,000 are estimated to have developed full-blown AIDS”\(^{26}\) This has been reflected in the loss of several jobs and an unemployment rate of “80%.”\(^{27}\) Sadly, the country is facing a “dramatic economic decline – which has seen inflation surging to a record 1593% in January 2007”\(^ {28}\) and Zimbabwe is in a state of depression characterized by shortages of basic foodstuffs, fuel and bank notes. These economic conditions in Zimbabwe are very difficult for most of the small businesses. Hence the cry by all concerned Zimbabweans to find constructive and effective ways of making life easy for the poor people in Zimbabwe.

Apart from being involved in the war in the Democratic Republic of the Congo, Zimbabwe attempted to implement various economic reforms which had a negative impact on the economy of Zimbabwe. For instance, Mazula’s research attributes the falling of Zimbabwe’s GDP to the reform program called the Enhanced Structural


\(^{25}\) The Reporter: Zim predicts good maize harvest. In the Mail and Guardian (19 May 06 www.mg.co.za) 1

\(^{26}\) The Editor: AIDS Council to distribute Z$20m to District Committees. In the Daily News (Friday 11 October 2002 www.dailynews.co.zw) 3

\(^{27}\) See Zim inflation rockets to a new record in Mail and Guardian (16 February 2007 www.mg.co.za)1

\(^{28}\) Zim inflation rockets to a new record.1
Adjustment Program (ESAP). The following major failures have been sited in the report:

- "Official incompetence resulting in poor planning and insufficient vision and strategy to carry through the reform, including an absence of training and education on economic issues for parliamentarians.
- Inability to prioritize and recognize historical, political, social and economic factors to address the land issue and to integrate the indigenous people into the modern economy through privatization.
- Obsession on short-term International Monetary Fund (IMF) targets caused the erosion of social and physical infrastructure and inadequate investment response on the supply side and resulted in poor sequencing of the reform program.
- Technology, research and skills are largely ignored, yet development requires optimal use of human resources and widening knowledge of specialization, orchestrated organization and planning."

With the economy in crisis, in 1990 the government adopted an Enhanced Structural Adjustment Program (ESAP) sponsored and largely driven by the Bretton Woods Institutions. Trade liberalization progressed faster than other components of the reform program; the financial sector was initially liberalized by deregulation of interest rates. "The burst of import activity and demand for financial capital by the private sector was not accompanied by reduction of government expenditure. High imports, price rises that followed price deregulation and tariff surcharges resulted in massive devaluation in 1991."  

As a result of the ESAP the commercial sector began to experience liquidity problems and taxes rose. A number of companies overwhelmed by trade liberalization speculated by amassing imported inventory and overstocking in anticipation of a reversal of policies. They were instead trapped by high interest rates, and some folded. "Many had to

29 Mazula, Rose. *Zimbabwe Progress Fund*: 1
30 Mazula, Rose. *Zimbabwe Progress Fund*: 1
31 Mazula, Rose. *Zimbabwe Progress Fund*: 1
restructure their balance sheets with rights issues, resulting in increased activity on the stock exchange.”

Owing to political arrogance and recklessness, Zimbabwe has been internationally isolated. Zimbabwe’s investment climate is unwelcoming and exhibits many of the problems encountered in developing countries: high inflation, unreliable and shallow trade and financial markets, insufficient large and small business service infrastructure including telecommunications, and diminishing buying power.

1.7.2. The political context of Zimbabwe

Under this section we want to reflect on the political context, poverty and HIV/Aids in Zimbabwe. Largely, it is political decisions or lack of correct political will power that results in socio-economic problems that the general populace experience.

The Zimbabwean political context is described by the Zimbabwean National Pastors’ Conference as “The turmoil in Zimbabwe,” They further elaborated the Zimbabwean political context as follows: “As the Zimbabwean National Pastors we have observed that:

- The country experienced unprecedented violence in the wake of the rejection of the government sponsored Constructional Referendum of 2000 which was rejected by the people; and bitterly contested parliamentary elections of 2000 and the presidential elections of 2002; the parliament elections of 2005 and the subsequent Operation Murambatsvina of 2005. This situation has been accompanied by a mass exodus of people from Zimbabwe to neighbouring countries in the region and abroad to other continents. It is estimated that about 5 million Zimbabweans are now living abroad, with about 3 million of these people living in South Africa.

- Zimbabwe has in the same period experienced world record economic decline, high inflation, unemployment and about 80% of the population is living below the poverty datum line. The HIV and AIDS pandemic has not spared the country either with between 25-33% HIV prevalence.

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32 Mazula, Rose. Zimbabwe Progress Fund: 1
33 Zimbabwe National Pastors’ Conference Report of the pastoral visit to Zimbabweans living in South Africa undertaken from 15-21 August 2005 in Gauteng 4
While some of the causes for this situation can be attributed to natural and external factors, by and large increasing bad governance is the major contributory factor. Government legislation such as the AIPPA\(^{34}\), POSA\(^{35}\) and the suggested Passport Bill serve to exacerbate tensions, fear, oppression and a culture of intolerance. The Zimbabwean crisis is characterized by government’s failure to uphold a respect of human dignity. "\(^{36}\)

The observations mentioned above are echoed in a discussion document called *The Zimbabwe we want: Towards a national vision for Zimbabwe* prepared by the Ecumenical Church leaders in Zimbabwe who express their misery at the loss of gains of independence which saw Zimbabwe celebrating its Silver Jubilee in 2005 in the grip of disappointment and depression. A number of things had either gone wrong or had not been put right within the first 25 years of our independence. “Our nation is desperately in need of a physician, and that physician is none other than us the people of Zimbabwe. Treatment always begins with a correct diagnosis of a malady.”\(^{37}\)

My observation is that Zimbabwe’s political history has had tremendous ramifications for its economic and human development, resulting in a skewed and poor economy. Following an apartheid-style government by Ian Douglas Smith’s UDI\(^{38}\) and after almost 20 years of civil war, Zimbabwe became independent in 1980. The new ZANU (PF) led government introduced socialist state capitalism or a mixed economy, with major achievements in rural development, education, health and family.

Under UDI the large-scale commercial farmers, consisting of less than one percent of population occupied “45 percent of the agricultural land while 8.500 small scale commercial farmers, who were indigenous Zimbabweans, owned 1, 4 million hectares or five percent of the agricultural land.”\(^{39}\) Another “6.3 million hectares were mainly public

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\(^{34}\) AIPPA refers to Access to Information and Protection of Privacy Act

\(^{35}\) POSA refers to Public Order and Security Act

\(^{36}\) Zimbabwe National Pastors’ Conference Report of the pastoral visit to Zimbabweans living in South Africa 2005 4


\(^{38}\) UDI stands for Unilateral Declaration of Independence.

\(^{39}\) UNDP Zimbabwe Land Reformed and Resettlement: 8
lands reserved for natural parks and urban settlements. More than half of the large-scale commercial farmers were in the areas of the country with high rainfall where the "35 percent of the large scale commercial farming land was either unutilized or underutilized." Research also shows that during that UDI system the "indigenous population was trans-located to marginal lands in predominantly low potential agricultural zones." The independence war was mainly fought for majority rule and the land issue, and the rural people were the main force behind the war, because of their past historical attachment to the land. Access to land plays a crucial role in the survival strategies of the impoverished majority.

This situation with regards to the land meant that "at independence, 6,000 white commercial farmers controlled about half of the total agricultural land and virtually all of the best farming land. Inequalities and disparities of wealth deepened to the benefit of the white community, which continued to play a major role in the private sector." The government of Zimbabwe sought to redress the land imbalance through the Land Reform and Resettlement Programme (LRRP) that has been implemented in phases 1, 2 and the Fast Track phase. Evidence collected by a UNDP mission suggests that there has been "considerable overreaching as well as slippages in the planning and implementation of the Fast Track Settlement Programme." Consequently, ESAP, LRRP, constitutional reforms, the escalation of poverty, food shortages, high inflation, high government expenditure, and decay in social and physical infrastructure became visible. These changes continued to make people uncomfortable resulting in the emergence of a new political awakening. "Between 1993 and 1997 political agitation began through the trade unions as labour became dissatisfied with extremely low wages." Through the trade

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40 UNDP Zimbabwe Land Reformed and Resettlement: 8
41 UNDP Zimbabwe Land Reformed and Resettlement: 8
42 UNDP Zimbabwe Land Reformed and Resettlement: 8
43 Mazula, Rose. Zimbabwe Progress Fund: 1
44 The UNDP - led mission to Assess progress of land reform in Zimbabwe requested by both the Government of Zimbabwe and a committee of common wealth foreign ministers in Abuja, Nigeria, on September 6 2001) 8
45 UNDP Zimbabwe Land Reformed and Resettlement: 28
46 Mazula, Rose. Zimbabwe Progress Fund: 1
unions “a new breed of political opposition came into being. Hence, the demonstrations 
and campaigns for change by the Movement for Democratic Change (MDC).”

1.7.3. Poverty in Zimbabwe

Zimbabwe is at the moment going through notable challenges related to the severe food 
insecurity that has devastated the whole of the Southern African region. “Seventy percent 
of people in Zimbabwe are living below the poverty datum line. Ninety percent are 
bearing the brunt of ever-increasing prices of commodities. Stress, despair, fear, 
weariness, desperation, and hunger are literally written all over people’s faces.”

In 1992 the country plunged into severe drought. The economy moved from being the 
number three performer among emerging markets to the worst performer. This reflected a 
fundamental weakness: the base and backbone of the economy remained in agriculture. 
“About 70% of the population depends on agriculture for their subsistence. The sector 
produces about 40% of overall exports and 60% of manufacturing value added is 
estimated to be related to the agricultural sector (World Bank, 1993). Mining accounts for 
20-25% of export earnings.”

While we recognize that drought contributes greatly to food shortages in Zimbabwe, the 
causes of humanitarian crises are very complex. Economic hardships (e.g. high 
unemployment, high inflation), natural causes and direct and indirect impact of the 
HIV/AIDS epidemic and a general decline in health or nutrition are among the major 
causes. “The transformation and changes in farming activities due to the LRRP are also 
some of the key factors that significantly contribute to the causes and complexity of the 
humanitarian situation in Zimbabwe.”

In 2001, the recent Food and Agriculture Organization of the United Nation (FAO)/ 
World Food Programme (WFP) crop and food supply Assessment Mission has

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47 Mazula, Rose. *Zimbabwe Progress Fund*: 1
48 The Editor: AIDS Council to distribute Z$20m to District Committees. In the Daily News (Friday 11 October 2002 www.dailynews.co.zw 3
49 Mazula, Rose. *Zimbabwe Progress Fund*: 1
50 UNDP Zimbabwe Land Reformed and Resettlement: 39
determined that there will be a shortfall of “447,000 tones of grain during the current marketing year.” This was indeed a critical year. As you drive or walk in town you would see queues of people waiting for staple food stuffs at supermarkets even if there was no assurance that a truck would arrive soon with food.

1.7.4. Impact of HIV/Aids in Zimbabwe

The HIV/AIDS epidemic presents Zimbabwe with one of its most formidable constraints to sustain development. The incidence of HIV/AIDS is one of the highest in the world, having increased from 28 percent of the population in 1998 to an estimated 35% currently. The ministry of public service, labour and social welfare estimates that about 2,000 persons die of AIDS per week throughout the country. The number of orphans is believed to be between 600,000 and 1,000,000 (a staggering 5-9 percent of the total population), many of whom are HIV/AIDS related. The impact of HIV/AIDS is exacerbated by pervasive poverty and poor nutrition in rural areas.

1.8. Conclusion

In chapter one I have provided a context which depicts a crisis in Zimbabwe which therefore forms a basis for us to discuss Entrepreneurship and Freedom: A social theological reflection on the church and small business in Zimbabwe. This chapter primarily covered background issues such as the focus and motivation for the research, and the meaning of small businesses in Zimbabwe. A study on Zambuko Trust which is one of the supportive micro-finance institutions was carried out. Lastly, we covered the context of Zimbabwe in its geographical, economical, political state and also showed the location of the study.

This chapter provides us with sufficient back ground information to usher us into the subsequent chapters. At this point we proceed to chapter two of this thesis and discuss entrepreneurship and small businesses in Zimbabwe today. Some of the key aspects covered in chapter two include: the research method, causes of the emergence of small businesses, and the role of small businesses in the economy.

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51 Food and Agriculture Organization of the United Nation (FAO)/ World Food Programme (WFP) Crop Food and Food Supply Assessment Report, June 2001
52 United Nation Children’s Fund UNICEF
businesses in Masvingo, forms and types of small businesses, the problems they face, existing small business support organisations and an overview of the impact of these organisation in development and small businesses.
Chapter 2

ENTREPRENEURSHIP AND SMALL BUSINESSES IN
ZIMBABWE TODAY

As we noted in our introduction (1.2 – 1.4.) we are focusing on the contribution of the church to education and training in the area of entrepreneurship and small business in Masvingo, Zimbabwe. This chapter presents the research which I undertook in Masvingo, and analyses the findings in dialogue with some literature on the theme. We will look at the causes for the emergence of small businesses in Masvingo; the forms and types of small business in Masvingo; and the problems faced by small businesses in Masvingo.

Furthermore, the chapter seeks to establish some of the hurdles faced by small businesses and also determine what measures can be put in place by the church in helping people to participate in the search for freedom through an engagement in small businesses. This then provides the context in which the Church needs to respond to the Gospel of Freedom (which we explore in chapter three).

2.1. Research methods

Through this research interviews are conducted with people from small businesses support organizations and small business owners who live in Masvingo. Generally, the objectives of the interviews were to find information based on two sets of questions designed to guide us through the findings. These two sets of questions are directed to small businesses support organizations as well as to small businesses owners.

Currently there are two categories of small business traders’ support facilities based in the City of Masvingo for example; there are those which support rural based income

\[53\] Appendix 1: Interview questions (small businesses support organizations)
\[54\] Appendix 2: Interview questions (small businesses owners)
generating initiatives, such as, RUDO, CADEC, EU, CARE and ZIRRICON Trust. Then we have those organizations which focus on micro-finance facilities for small business traders in the city of Masvingo, such as, the MYGEC (Ministry of Youth, Gender and Employment Creation), SEDCO, Barclays Bank of Zimbabwe Ltd., and Zambuko Trust. For the purpose of this research I chose to focus on these four small businesses support organizations in the city of Masvingo, namely, Small Entrepreneurship Development Corporation, Zambuko Trust, Ministry of Youth, Gender and Employment Creation and Barclays Bank in Zimbabwe Ltd. These organizations largely provide some form of entrepreneurial training as well as credit facilities to new or existing small businesses with conditions for lending varying from organization to organization.

In terms of small business owners, I engaged in participant observation and undertook a range of conversations with various people in Masvingo informal trading centre to find out about the business environment and the struggles such owners face. In terms of the focus of this thesis on training, I conducted in-depth interviews with two small business owners who are beneficiaries of local micro-finance schemes.

2.2. The causes of the emergence of small businesses in Masvingo

We have already touched on the broad socio-economic and political causes for the emergence of small businesses in Masvingo in our discussion on the context of Zimbabwe in chapter one but here we will recognize again that owing to harsh economic conditions in Zimbabwe, more and more companies are closing down and people in every city including Masvingo have to come up with an alternative means of survival in order to cope with the negative prevailing economic order. Owing to the political implications of unemployment and the 1992 drought, many people also started focusing on self employment creation strategies. “Special attention turned to small to medium sized

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55 RUDO (Rural Urban Development Organisation)
56 CADEC (Catholic Agricultural Development Commission)
57 EU (European Union)
58 CARE (Care International)
59 ZIRRICON (Institute of Religious Research & Conservation Trust)
60 SEDCO (Small Enterprises Development Corporation)
enterprises (SMEs), indigenization and the informal sectors, which had been largely neglected.  

2.3. The forms and types of the small businesses in Masvingo

In my research in Masvingo I noted that small business activities are characterized by small to medium, individually or family owned businesses including production, wholesale trade, retail trade and commercial services.

2.3.1. Production

Under production we find mostly small businesses involved in carpentry and furniture making, welding, black smith, knitting, upholstery, brick-making, gold paning, craft, dress making and vegetable gardens et cetera.

2.3.2. Wholesale traders

In Masvingo we find a relatively large market stall called Mupedza Nhamo, (Shona for eradicating poverty) for selling bulk vegetables, chickens, eggs et cetera.

2.3.3. Retail traders

Small businesses in retail trade include those that sell car spares, market stalls (for vegetables, food stuffs, toiletries, toys, chickens, second hand and new clothing, magazine, newspapers, books, art and crafts), petrol and diesel dealers, firewood, et cetera.

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61 Mazula, Rose. Zimbabwe Progress Fund: 3
2.3.4. Commercial and other services

Under commercial and other ancillary services we find: backpacker accommodation, bed and breakfast or guest houses, tailoring or alterations, shoe repairs, television and radio repairs, watch repairs, panel beating, motor car repairs, taxis, commuter mini buses, phone shops, restaurants, typing, computer training, micro-financing, shabeens, prostitution, et cetera.

2.4. The problems faced by small businesses in Masvingo today

2.4.1. Introduction

Small businesses in the city of Masvingo are not exceptional when it comes to the socio-economic and socio-political challenges of Zimbabwe as a whole. Like any medium to large-scale businesses, small businesses in Masvingo are faced with numerous local, provincial, national, regional, continental and global economic and political challenges. Having discussed the context of Zimbabwe above in which we noted the various problems that affect the people of Zimbabwe today, I would like to narrow down this discussion and focus on the challenges faced by small businesses in Masvingo at both local and provincial level. These challenges range from a lack of a supportive legal framework for small businesses; lack of effective training, lack of funding and credit facilities, lack of resources, lack of political stability, lack of commitment to development, lack of sellable commodities, lack of local and foreign currencies, lack of fuel, lack of ethical business practices, and lack of an equitable market mechanism.

2.4.2. Lack of a supportive legal framework for small businesses

In their drive to establish sustainable businesses in Masvingo, small businesses face enormous challenges from a legal point of view. I concur with Chatikobo who, in his research on small businesses in Harare, noted that “the legal framework in Zimbabwe has not been supportive of the free operation of such businesses as the informal economic sector.”\(^\text{62}\) Much of the content of regulations and Municipal bye-laws is about favouring

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\(^{62}\) Chatikobo, Stanslous. *A critical analysis of the church's response to the development* 31
and supporting the formal businesses and oppressing or restricting the small businesses. For example, when small businesses identify their strategic market places, usually places close to supermarkets, where consumers frequently purchase their groceries, the Municipality unleashes its police officers to chase away the small business owners. The Municipality forces small business traders to occupy market stalls and flea markets that are erected on the periphery of the city. In my opinion these stalls are quite far off and there is no way customers will take the trouble of walking to these places. It is also very difficult for small traders to ferry their wares to those places since there is no transport operating in those places.

The City of Masvingo has a few pull factors such as supermarkets, the post office, banks and credit stores. During the weekends and month-ends, most people who visit the city will be concentrated in and around the bigger businesses. They will be withdrawing some money from banks, paying their credit installments or buying groceries. Small businesses want to set up their trade facilities at or alongside those pull factors. Small businesses provide a variety of services and goods that usually big businesses do not bother with. Although the small business owners (SBOs) want to share the market with the big businesses that does not always go well with the city council.

Harsh economic conditions and harassment from the city council, led the SBOs to come up with a representative association. However, my observation is that the existence of the Masvingo Informal Trader’s Association has not been able to effectively lobby for a positive change in favor of the small business traders. During my research in Masvingo I observed that the Masvingo city council has also developed a negative position in its dealing with SBOs. The city is visibly antagonistic, repressive and counter active against the SBOs as illustrated in my earlier story above about the harassment of small business operators outside OK Bazaar.

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63 The informal Traders Association was formed so that it could speak and advocate for the needs and concerns of the small Businesses Traders in the city of Masvingo.
2.4.3. Lack of effective training

As we have already noted above that at the present moment, there are two categories of small business traders’ support facilities based in the City of Masvingo and those organizations which focus on micro-finance facilities for small business traders in the city of Masvingo.

Besides providing small loans, we established that these institutions provide basic business training which in my view is not effective enough to provide the freedom we discuss in this study. Chatikobo has a similar view: “There are institutions which claim to give training, but what they offer is knowledge to the participants of servicing their credit so that they will not default.”64

2.4.4. Lack of funding and credit facilities

There are so many people with excellent ideas for businesses, visions, plans or dreams but their greatest handicap is lack of start-up capital because they are poor and do not have collateral security which is required by financial institutions such as banks before a loan can be approved. The “government too with its socialist thrust promoted cooperatives to replace SMEs and the informal sector. Consequently the government and the modern private sector attitude toward SMEs were negative.”65 Similarly, “the financial sector did not take emerging small entrepreneurs seriously. Affirmative action groups and black empowerment groups sprouted. They were in their early days also not taken seriously.”66

A few people were able to secure a sizeable amount of money as retrenchment packages which they could invest as their start-up capital, but because they did not have enough training to help them to run successful businesses they subsequently failed.

64 Chatikobo, Stanslous. *A critical analysis of the church's response to the development*
65 Mazula, Rose. *Zimbabwe Progress Fund: 3*
66 Mazula, Rose. *Zimbabwe Progress Fund: 3*
2.4.5. Lack of resources

As we have also noticed in the preliminary information above, that the small business owners in the city of Masvingo adversely suffer as a result of certain provincial challenges such as the conflict in party politics, underdevelopment, and shortage of sellable commodities, retrenchment, shortage of local and foreign currencies, shortage of fuel; high inflation rampant corruption, rough market mechanism, drought and centralization of power. All these socio-political problems impact small businesses in terms of unavailability of business and marketing information, equipment and raw materials. This means that those who produce commodities, repair goods or process products find it difficult to do business due to the lack of raw material.

2.4.6. Lack of political stability

Masvingo Province generally has adverse party politics which are an impediment to the growth and progress of the economy in this province because the political leadership in Masvingo is preoccupied with factionalism and party politics instead of focusing on issues of development. There are endless political divisions and power struggles within the ruling party ZANU (PF) as well as in the main opposition party Movement for Democratic Change (MDC). These two major political parties are currently experiencing serious in-fighting and power struggles to the detriment of change and development in the province. As the saying goes, “when the two bulls fight it is the grass that suffers.”

Furthermore, some of the provinces, especially those around Harare, have always had a larger portion of the national cake. More attention has been given to Mashonaland province at the expense of Masvingo province. This is so because of in-house political fighting in the province as well as tribalism. Furthermore, centralization, red tape and “bureaucratic obstacles“ in the province slowed down development in the province. In spite of the presence of the resident minister or the provincial governor in the province of Masvingo there has not been any significant development thrust in the province, let alone the up-liftment of the poor and striving small business owners.

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2.4.7. Lack of sellable commodities

Besides what Chatikobo calls the "lack of quality of merchandise," due to poor marketing strategies, inadequate storage and turnover conditions, I also observed that the greatest challenge faced by small businesses in Masvingo is a lack of stock. There is a dire shortage of commodities. The small business owners struggle to source supplies. Furthermore, those who would otherwise source commodities from other provinces and other countries are unable to do so due to the shortage of local and foreign currency and the ever-increasing transport costs. In some instances SBOs have to go as far as Harare to source their commodities. Owing to such long distances traveled in order to source supplies the costs as well as the quality of commodities are definitely compromised. The end result, therefore, is that the selling prices will be high and the quality is not competitive and SBOs struggle to make their business thrive.

2.4.8. Lack of local and foreign currencies and lack of fuel

The nature of trade is no longer that of barter where people would trade goods for goods. Money plays a pivotal role in making trade and commerce possible. By definition, money is the medium of exchange, store of value and measure of value. Given this, the shortage of local currency hampers the trading efforts of small business owners. Some of the small business owners are cross-border traders whose businesses depend entirely on the easy accessibility of foreign currency. Because of the shortage of foreign currency, Zimbabwe's international trade system has been highly affected by what is known as the black market or parallel market. Most of these markets are involved in foreign exchange dealings. Their rates of exchange are usually beyond the reach of the poor people. Only the rich compete for the high priced foreign currency, thus, pushing the small business owners out of the business playing field. Shortage of foreign currency does not only affect SBOs in terms of restocking but also in terms of transport. The critical shortage of foreign currency is also making the "government struggle to procure precious fuels such

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Chatikobo, Stanslous. *A critical analysis of the church's response to the development* 35
as petrol, diesel and paraffin. Due to shortage and scarcity of fuel the cost of fuel itself, the cost of transport and the prices of food go up."

Certainly, Zimbabwe as a nation is going through a tremendous time of economic hardships. There is a shortage of almost everything. The problems faced by SBOs owing to the shortage of fuel can not be over emphasized. As a result SBOs are handicapped in terms of travelling either to order or sell their merchandise.

2.4.9. Lack of ethical business practices

Much of the economic and social problems that are experienced by the Zimbabwean masses, including the small business owners in Masvingo, are as a result of corruption in both the public and private sectors. According to Transparency International chairman Peter Eigen, “Corruption is a major cause of poverty as well as a barrier to overcoming it. Corruption must be vigorously addressed if aid is to make a real differences in freeing people from poverty.” He also said that, “out of the 158 countries rated on the Corruption Perceptions Index (CPI), Zimbabwe - now in the midst of fighting graft through a state-funded commission, was ranked 107th. The country slipped 39 places from its previous position. Zimbabwe was rated on 2.6 points on the CPI score, which relates to the degree of corruption as seen by business people and risk analysts. The scorecard ranges from 10 (highly clean) to zero (highly corrupt) and puts the country in the same league with highly corrupt states such as Zambia, Vietnam, Ukraine, Nicaragua, Belarus and Eritrea. Chad and Bangladesh, who with a CPI score of 1.7 rank as the world’s most corrupt nations.”

Bribery, fraudulent manipulation of facts and figures, undercuts, nepotism, hoarding, racketing, profiteering, and many more negative characteristics of the declining economy of Zimbabwe make it very difficult for small business owners to operate. Commenting on

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69 Chatikobo, Stanslous. A critical analysis of the church’s response to the development 35
70 Njini Felix Zim scores high on corruption index in Financial Gazette Friday 21 October 2005
www.fingaz.co.zw
71 Njini Zim scores high on corruption index 21 October 2005 www.fingaz.co.zw
the spiraling debts of Zimbabwe Tendai Biti\textsuperscript{72} said "the endemic corruption that took root across all levels of the government precipitated spiraling debts that by 1998 had reached $4,716-billion and which today stand at an estimated $7-billion."\textsuperscript{73}

2.4.10. Lack of equitable market mechanism

All things being equal, market systems tend to work well for small, medium and large business stakeholders. Sadly, the market system in Zimbabwe at the moment is indefinable. The market system is clouded by all sorts of dubious business ethics. No one can tell if the market system is a "free market"\textsuperscript{74} an "oligopolistic market" or a "command market system."\textsuperscript{75} In my opinion the present market situation is so chaotic and inhibitive for small business owners. In this research I discovered that SBOs find it difficult to penetrate the supply market or wholesalers because business has become more of whom you know and how much you can afford for kick backs.

Those who can afford a larger capital out-lay go to wholesalers and buy large quantities or stocks which they hoard and create shortages and then re-sell the commodities at exorbitant prices. In Zimbabwe most of the commodities pass through a multiple range of middle-men before they get to the final consumers. SBOs being at the lowest rung of the distribution ladder often pay the highest of reorder costs and as such they can only order a few items. "Once the buying power of people is low, the informal business will dwindle."\textsuperscript{76}

\textsuperscript{72} Biti Tendai is the Movement for Democratic Change secretary for finance and economics.
\textsuperscript{73} Biti Tendai SADC can not afford to be silent on Zimbabwe ‘time is not on our side’ in the \textit{Mail and Guardian} (August 19-29 2005) 13
\textsuperscript{74} In a free market economy there is more than one enterprise competing in a specific market segment (target market) this means that there is more than one enterprise trying to persuade consumers to satisfy their needs with products such competition should lead to an improved standard of living segment. In the community in general and to more satisfied consumers in the market
\textsuperscript{75} A command market system refers to where the state dictates and controls prices and products and services that need to be produced and consumed.
\textsuperscript{76} Chatikobo. \textit{A critical analysis of the church’s response to the development} 35
2.5. Small businesses support organizations

Well established firms and industries owe their stability to the support they get from their related support institutions such as the Chamber of Commerce for commerce and trade industries. In this context, there are at least four small businesses support organizations in Masvingo, namely, Small Entrepreneurship Development Corporation, Zambuko Trust, Ministry of Youth, Gender and Employment Creation and Barclays Bank in Zimbabwe Ltd. These organizations largely provide credit facilities to new or existing small businesses with conditions for lending varying from organization to organization. However, the difference between the small business support institutions and the larger ones is that the former organisations do not live for their clients rather the clients live for them.

Given what we have discovered through our research, the question that emerges is: can small businesses survive on their own, intensely overwhelmed by this whole range of economic, political and social unfreedoms? The answer is inevitably no. Indeed, there are more threats than opportunities facing them. Viable businesses are first and foremost hinged on available opportunities and possibilities. "Just as a tree cannot be planted, live and grow in a vacuum, but is part of and subject to environmental influences (type of soil, drought, cold, humidity, floods, forest fire and erosion), enterprises are also inextricably linked to their environment. Just as trees are exposed to changes in nature, enterprises are also exposed to changing environments. These changing environments may have positive or negative consequences for enterprises." The changing environments have become so rapid leaving the small business owners incapable of adopting change timorously and effectively.

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2.5.1. Small Entrepreneurship Development Corporation

According to Ms. Margaret Pachipo,\textsuperscript{78} the Small Entrepreneurship Development Corporation (SEDCO) is a parastatal that was set by the government in 1983 for the purpose of providing loans to small businesses in Zimbabwe. SEDCO offers small loans to its trainees who can raise a deposit of 15% of the loan being requested and who have also demonstrated their ability to carefully manage their books of accounts. These loans attract a monthly interest rate of 55%. SEDCO trains small business traders who are already operating businesses. While there are three categories of grace periods, before repayments begin, loans are payable either over three years, or five years or ten years.

SEDCO operates from the city of Masvingo covering the whole province of Masvingo. After training their clients, most of whom are women, they do follow ups to check whether the trainees put their record keeping skills into practice. It is often after four to six months of follow-ups that the trainees will be granted or declined a loan. Currently SEDCO charges a training fee of ZS870 000 i.e. (ZAR29.00) per each trainee.

According to Ms. Margaret Pachipo many people find it difficult to raise the deposit because of poverty and also fail to service their debts because the interest rates are too high.

2.5.2. Zambuko Trust

According to Farai Mufanyana,\textsuperscript{79} ZT's main objective is to be a bridge between the marginalized, the unemployed and opportunities for enterprise and income generation in Zimbabwe.

Having identified plus or minus ten potential beneficiaries per week, ZT invites them to a free eight-hour orientation and business training session. After training, the applicants are given co-guaranteed and individual loans backed by guarantors to individuals who have a small viable business that is at least six months old. The guarantors system ensures

\textsuperscript{78} Ms. Margaret Pachipo works at SEDCO as a Business development officer and she is also a Business Studies student at the Midlands State University in Gweru Zimbabwe.

\textsuperscript{79} Farai, Mufanyana works for Zambuko Trust as Micro Finance Officer.
that “someone will promise to repay the loan in the case the borrower defaults or dies”\textsuperscript{80} Besides this guarantor system, people who borrow money must provide some form of collateral security e.g. furniture or other household items. The loans attract an interest rate of 34\% per year with monthly repayments over a period of nine to twelve months. Mufanyana acknowledged that a high number of people fail to service their debts owing to a high interest rate.

ZT’s clients are mainly the very poor largely women. These applicants must be unemployed.

2.5.3. Ministry of Youth, Gender and Employment Creation

Based on my interview with Kudakwashe Dzoro,\textsuperscript{81} I established that the Ministry of Youth, Gender, Employment Creation (MYGEC), was set up to develop small businesses by providing loans to prospective small business owners (SBO). Women, youths, and the unemployed are eligible to access the loans so that they can create employment for themselves. They can also apply as co-operatives or individuals.

Every applicant is required to write a business plan based on a template provided by the MYGEC. Although there is no collateral security required, applicants are required to obtain a letter of recommendation from their local councillor. Before a loan can be released applicants need to fulfil the tedious requirements of the proposed business plan. This includes such things as a lease for the shop, quotations from three prospective suppliers, three letters from three potential local customers, etc. Loans are payable over twelve months, eighteen months, or twenty four months with an interest rate of 15\%.

There is no substantial business related training provided except issuing out of photo copied formats for business plans and a little bit of explanation provided by loan officers. The officers from the ministry do assess the progress of the business from time to time.

\textsuperscript{80} Chatikobo, Stanslous. \textit{A critical analysis of the church’s response to the development of the informal economic sector in the city of Bulawayo, Zimbabwe} 33

\textsuperscript{81} Kudakwashe Dzoro is employed by the Ministry of Youth, Gender, and Employment Creation as a Loans and Grants officer helping potential applicants with the application processes in Masvingo.
2.5.4. Barclays in Zimbabwe Ltd

Barclays has operated in Zimbabwe since “1912 and currently employs more than 100 people. We now have a major commercial banking network throughout the country with 24 branches in all large commercial centres.”

In Masvingo the Barclays branch is situated at corner Robert Mugabe Street/Leopold Takawira Avenue. According to Mrs. Mandaba, Barclays in Zimbabwe Ltd’s has as part of its core businesses to provide business solutions for sole proprietors or for people who want to start their own small business, or established business wanting to grow. She also said that Barclays’s job is to provide relevant and innovative products and services, and personal support, to help its customers succeed in starting, and growing their businesses. Barclays’s philosophy is one of partnership as it recognizes that the success of small businesses is its success.

According to Mrs. Mandaba, Barclays offers both secured and unsecured lending solutions with flexible terms and competitive interest rates. On a case-by-case basis Barclays is also able to assist customers with over-draft facilities for working capital requirements. Clients can borrow up to ZWD 20 million unsecured or borrow up to ZWD 50 million secured. Loan accounts offer flexible repayment terms up to 3 years. However, loan accounts have a once off arrangement fee. Where over-drafts are considered, customers must have operated their accounts for a minimum of 12 months. Barclays provides business skills training specifically to its clients or account holders though workshops and seminars on a quarterly basis.

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82 See www.barclays.com/africa/zimbabwec/barclays
83 Mrs. J. Mandaba is the Business Development Manager for Barclays Bank’s Masvingo branch.
2.6. An overview of the impact of organizations providing support to small businesses

We have observed that Zambuko Trust provides training for the purpose of helping recipients of start-up loans, in terms of management of their financial records as well as the management of their debt. In fact, "there are institutions which claim to give training, but what they offer is knowledge for the participant to service the credit facility so that they will not default,"\(^8\) The ability to service one's debt is not necessarily a sign that one's business is progressive. For example, it is quite possible for A to borrow from B but also borrows from C in order to pay B. Whereas B considers A to be capable of servicing his or her debt, the truth of the matter is that A is still indebted and therefore not progressing in his/her financial disposition. We also noted that Zambuko Trust, MYGEC and SEDCO provide loans for new business initiatives while Barclays provides loans to its account holders with businesses. Through this research it became very clear for me that both Margaret Pachipo of SEDCO and Farai Mufanyanga of Zambuko Trust assess their training outcomes in view of success or failure of their trainees by the ability of trainees to service their credit facility.

The MYGEC interest rate is fairly low in comparison to other micro-finance institutions such as Zambuko Trust and SEDCO yet the funds from MYGEC are very limited or hardly available to the ordinary people. Political interference also plays a role in determining who gets the loans because for someone to get a letter from the local chief or counsellor one must invariably be a member of ZANU (PF). For instance towards the 2005 general elections the MYGEC generously splashed out huge sums of loans that undoubtedly could not be accounted for. After elections the loan facility only existed as a matter of policy.

My observation is that if the client fails to repay his/her loan, he/she will certainly end up being poorer because Zambuko Trust will take either furniture or some other house hold items and attach the items as a way of debit recovery. But what may be the poor woman's collateral security is the only security she has. Hence, if that security is taken away surely

\(^8\) Chatikobo. *A critical analysis of the church's response to the development* 32
she becomes more vulnerable and desperately poor. This concern is illustrated by these two case studies.

2.6.1. Mrs. Dinah Mavunganidze:

Mrs. Mavunganidze is a cross boarder dealer who lives in Mucheke Township of Masvingo. She regularly travels to South Africa to sell local craft and agricultural produce to South Africa. When she gets South African currency she imports clothes, electrical goods and appliances to resell in Zimbabwe. With the hope of boosting her capital for her cross boarder trading business, she borrowed some money from Zambuko Trust. Owing to what Mrs. Mavunganidze calls “tough economic conditions” coupled with lack of business skills, her business failed.

According to Mrs. Mavunganidze, sourcing foreign currency from the parallel market, and travelling to South Africa became very expensive. Her customers would not be able to absorb the ultimate cost of commodities. Ultimately, she could not service her debt with Zambuko Trust. According to Mrs. Mavunganidze, Zambuko Trust repeatedly sent a merciless debt tracing officer. After numerous visits and warnings Zambuko Trust instituted legal action against her and her four plate stove and kitchen unit were attached. Mrs. Mavunganidze has since abandoned the cross-boarder trade because she cannot afford it any more.

2.6.2. Mrs. Edith Ngwenya:

Mrs. Edith Ngwenya also lives in Mucheke Town Ship of Masvingo and operates a flea market where she sells her home-made children’s garments and other ready made garments. Along side tens of other flea market traders Mrs. Edith Ngwenya rents a municipal stall in the city. She also borrowed some money from Zambuko Trust in order to boost her capital for orders and material. When her local suppliers could not withstand the pressure of current economic hardships in Zimbabwe Mrs. Ngwenya had to seek other sources out side of Masvingo. That meant she had to make regular travels to Bulawayo or Harare. The cost of travelling impacted her business negatively. Her sales declined resulting in a default in servicing her debt. In the end her sewing machine and a chest of
drawers were attached by Zambuko Trust. However, Mrs. Ngwenya still operates her flea market though under very difficult conditions.

2.7. Conclusion

In this chapter we covered more ground in respect of the practical aspect of this research. Having outlined the research method, this section also looked at the causes for the emergence of small businesses; the forms and types of small business; the problems faced by small businesses in Masvingo. Most importantly, this chapter gathered data through interviews in respect of small business support organizations and their impact on small businesses in Masvingo.

Our next move is into chapter three where we need to explore freedom as the goal of the gospel by looking at a theological basis for freedom with focus on four biblical stories in view of freedom. Chapter three is basically the crux of my theology of freedom and a foundation upon which I formulate a challenge for the church in the community to participate in a liberative training initiative.
Chapter 3

FREEDOM AS THE GOAL OF THE GOSPEL

"So if the son sets you free, you will be free indeed"53

3.1. Introduction

In chapter one, we dealt with the preliminary and background information for this study, and noted how we would make use of the theme of freedom to guide us. Before we move to an analysis of freedom in the social, political and economic spheres of life, guided by the economist Amartya Sen, we need to lay down a theological basis for freedom. To do this, we will look at the theme of freedom in four central biblical stories, namely: the creation story, the exodus story, the prophets’ story, and the Messianic story. Lastly, a theological reflection and a message for Zimbabwe and a challenge for the church will be drawn from the four stories.

3.2. A theological basis for freedom: Four biblical stories

The purpose of this section is to help us to paint a picture from the scripture which can help us to grasp the message of the bible in our own situation. Experiences of God’s people in Biblical history have great implications for us today, as Christian believe that God who spoke and acted then is capable of speaking and acting in our own context today. We therefore, need to closely examine the scriptures, reflect on and interpret them in the light of prevailing circumstances in Zimbabwe. In this instance, people in Zimbabwe are experiencing suffering as a result of oppression and unfreedoms from the current regime. When we think about a theological basis for freedom in Zimbabwe today, how do we understand God’s message for the people in Zimbabwe?

God’s plans and strategies for setting people free from many forms of oppression are provided for us in the Bible as we shall see in the four stories below. As I meditate and grapple with the crisis in Zimbabwe and the quest for freedom, four stories arise in my

53 This is with reference to what Jesus said in John 8:36 NIV
mind as significant. These stories are paramount for articulating God's message of freedom, encouragement, comfort and admonishment for the people of Zimbabwe.

3.3. The creation story and freedom

The point of departure for this study of a theological basis for freedom is the creation story. Behind this astounding story, Hartley sees "the wise and all-powerful creator who created all things."\(^{86}\) Hartley explains a key word in the first chapter of Genesis: genesis, by saying it "comes from the Greek genesis 'birth, origin.' The Hebrews called the book by its first word, bere'shit, that is, in the beginning. Genesis is specifically the beginning of the earth and the beginning of the people of God."\(^{87}\) Certainly, we have to recognize that "the fact of God's sovereign creation ex nihilo ('out of nothing') is the clearest biblical teaching."\(^{88}\) God does everything according to his own volition because he is sovereign and free from any external influence. "In the process of creating, God was involved with the world in many ways: speaking, creating, making, naming, evaluating, deciding, caring for, pondering, blessing and resting."\(^{89}\) Creation reveals God's power in action. We thus learn that God is a hard working God. He is never a passive, slothful or idle God. What can we gain from this in terms of a Christian understanding of freedom?

3.3.1. The Creator and creation

As we seek to understand the concept of God it is helpful to break down our study of God into at least two aspects of what the concept God entails. We therefore, need to firstly examine the existence and attributes of God, and secondly, the nature and character of God.

In the story of creation I see a story that portrays Mwari (i.e. God in Shona) who created all things. I come from a background or worldview where God's existence is a non-debatable issue. It is therefore my fundamental truth that God exists and that he is

\(^{87}\) Hartley, John, E. *New International Bible Commentary*: 1
\(^{89}\) Hartley. *New International Bible Commentary*. 39
sovereign. It is also my conviction that the creator God “Mwari Musiki” (Shona) also known by the Shona people as “Mwari Musikavanhu,” that is, God the creator of human beings is free from any external influence. This view is also upheld by George A. F. Knight who says “in Genesis we meet with one reality only – God. God is not explained nor is he philosophized about. He is not a man writ large in the heavens. He is just God. But he is the living God. He acts. He creates. He creates the earth and man upon the earth, so that the earth and man are seen to be totally other than God.”

Both the Old Testament and the New Testament speak of God as the creator of all things. They also indicate that Jesus Christ is both the agent and goal of creation: "Through him all things were made; without him nothing was made.” (John 1: 3) and “All things were created by him and for him” (Colossians 1: 6).

When reflecting on the nature and character of God we are able to have a sense of experiencing the love and toughness of God. The main points in biblical history and Christian doctrine with regard to the nature of God are that “God is self-existent, self-sufficient and self-sustaining. God is simple (that is, totally integrated), perfect and immutable. God is infinite, bodiless (a spirit), Omniscient and eternal. God is purposeful, all-powerful, and sovereign in relation to his world. God is both transcendent over and immanent in his world and God is impassable.” God did not only reveal his name to his people but he also revealed his character as he says, “I am the Lord your God; consecrate yourselves and be holy, because I am holy” (Leviticus 11:44). In the subsequent verse God reiterated this aspect of his character but the verse seems to suggest that holiness and freedom are like the two sides of a coin in terms of God’s nature and character. “I am the Lord who brought you out of Egypt to be your God; therefore be holy, because I am holy.”

Ferguson explains the nature and character of God by saying, “God is the holy one, God is moral perfect, truthful, faithful, gracious, merciful, kind, patient, constant, wise, just, good, and generous – all of which find exercise as function of his love to believers, as

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90 George A. F. Knight Theology in pictures: xiii
91 Ferguson. Sinclair, B. et al (eds.) New Dictionary of Theology 276
well as in his sustained dominion over a rebel world which he governs with both
goodness and severity." The various descriptive words or concepts we find in the bible
reflect the nature and character of a just God. He cares but he also abhors and punishes
evil doers.

3.3.2. The crown of creation: Humanity

The nature and character of God provide us with substantial factors why the supreme
work of God in creation was the creation of humanity. We thus want to look at two things
in relation to the creation of humanity, that is, the origin of humanity, and the purpose
and responsibility of humanity.

Having created everything the free and sovereign God “created man and woman in His
image” (Genesis 1:27). The significance of the phrase “in his image” is a key factor to
our understanding of a theological basis for freedom. The “image of God” in human
beings should be thought of in two general categories: the moral image of God and God’s
natural image. As Hamilton puts it, “man as the image of God is a reflection of one who
bears the very stamp of the nature of God.” Humanity as being in the image of God
should not be understood as having a facial or bodily resemblance of God but rather the
dignity, worthiness, and freedom that characterizes the sovereignty of God.

In Genesis we find the pre-eminence of the creation of human beings in a number of
literary features that point to the creation of humans on the sixth day as “the goal of
creation: a) this day receives the longest coverage; b) only before making human beings
does God take counsel; c) humans are created in the image of God; d) three of the seven
occurrences of the nodal term ‘create’ (bara) occur with human beings; e) God
pronounces a blessing on humans; and f) God invests them with authority over other
members of the created order.” The word ‘create’ is translated from the Hebrew word
bara. In this context it refers to God’s act of “forming the man from the dust of the

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92 Ferguson, et al (eds.) New Dictionary of Theology 227
94 Hartley. New International Bible Commentary. 39
95 Hartley. New International Bible Commentary. 40
ground and breathing into his nostrils the breath of life, and the man became a living being.” (Genesis 2:7) Incidentally, **Bara** is also a Shona word which means to give birth as in giving birth to a child.

Humanity was created to inhabit the earth, but earth was not to be our end. Verse 28 of Genesis chapter one gives us a perspective of the purpose and responsibility of created humanity, “Be fruitful and increase in number; fill the earth and subdue it. Rule over the fish of the sea and the birds of the air and over every living creature that moves on the ground.” Human beings, having been created in the image of God, carry similar responsibilities that God has in creating and in continuous creativity. The creation story is basic to the whole biblical revelation. According to Knight the creation story shows us God who does not create only in the beginning, but a God who never ceases to create and to recreate. He says “*image means copy. It does not appear that image means that man is made to look like God. Rather man is made to do what God does.*” In my opinion, “the image of God” is about freedom and creativity. Creativity makes human beings distinct from all other creatures. The use of imagination and developing skills of invention certainly belongs to humanity alone.

### 3.3.3. Freedom and agency

God created all human beings “male and female” (Genesis.1: 27) to have freedom, to work and manage all creation on behalf of God and for his own good. Knight writes “though man is created by the finger of God, yet man is not God, but a free independent being in his own right. God has created man free.” The goal of freedom is “shalom (human and societal well-being and flourishing) which is what the Kingdom of God is ultimately about.” Shalom is a wide range of aspects related to the wellbeing of human beings. These aspects include peace, justice, equality, dignity, freedom and worthiness. This is a context of freedoms that are typical characteristics of the Kingdom of God.

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96 Knight, George, A. F. *Theology in pictures: A commentary on Genesis chapters one to eleven.* (Edinburgh: The Handel Press limited. 1981) ix
97 Knight. *Theology in pictures:* 24
“Shalom also points to God’s healing and humanization of society.” All people need to attain a level of that happiness and fulfilment because it is for all people not just the chosen few. Essentially, anything else that impinges upon freedom and progress or frustrates the broad based freedom for his people is against his will.

Human beings bear the qualities of God, which I have mentioned above, so that they will be God’s agent with the responsibility for dominion, stewardship or management of the universe. However, human history is largely marred with human failure to reflect the image of God. For instance, environmental destruction, pollution, dictatorship, lack of justice and democracy, oppression and exploitation of the poor are a sign of humanity’s moral wreckage. Embodied in the created human being is the capacity of humans to be God’s agents. Clearly, it is within the interest of God who created all human beings “in his image” (Genesis 1:26), that all human beings should be free from all forms of oppression and unfreedoms.

3.4. The Exodus story and freedom

The creation story has shown us the nature and character of God who continues to reveal himself to his people and the Exodus story shows us in a special way how God revealed himself to his people again. In order for us to make sense of the study of the Exodus story we will reflect in four sections: the problem as oppression, crying for freedom, the call of Moses, and the answer is freedom.

3.4.1. The problem: Oppression

Biblical history reveals that the Israelites were subjected to slavery and oppression in Egypt and as they yearned and cried for freedom God heard them. Exodus 1: 8-15 provides us with the graphic details of the context. The situation began to change negatively when a new king, who did not know about Joseph, came to power in Egypt. ‘Look,’ he said to his people, ‘the Israelites have become much too numerous for us. Come we must deal shrewdly with them or they become even more numerous and, if war...
breaks out, will join our enemies, fight against us and leave the country. So they put slave
masters over them to oppress them with forced labour, and they built Pithon and Rameses
as store cities for Pharaoh. They worked them ruthlessly. They made their lives bitter
with hard labour in brick and mortar and with all kinds of work in the fields; in all their
hard labour the Egyptians used them ruthlessly.

As if this oppressive measure was not enough, the king of Egypt exerted another set of
oppressive conditions for the Israelites. The oppressive orders would be instituted in
childbirth and would culminate in the death of every Hebrew boy-child. Coggins’
writes, “Exodus is a dramatic picture drawn to show how harsh life in the community
was. Exodus 1: 12-14 simply reiterates the harsh treatment which the people experienced.
In vv. 13-14 the Hebrew word translated ruthless is actually used twice in describing this
treatment.”

### 3.4.2. Crying for freedom

Given the context of slavery, the Israelites cried out for help, and this necessitated God in
his righteous nature and character to set them free from the injustice that prevailed.
Commenting on the gravity of the agony and cries of distress of the Israelites John I
Durham says “they suffered agonized labour, forced servitude (2: 23b twice), groan, sigh
in grief (2: 23b), cry, call out (2: 23b), Cry for help, (2: 23b) and agonizing (2: 24).”
Durham also says, “These assorted cries, moans, sighs and protests were of course
directed to God as in Deuteronomy 26: 7.”

These cries for freedom touched the soul of God: “I have indeed seen the misery of my
people in Egypt, I have heard them crying out because of their slave drivers and I am
concerned about their suffering. So I have come down to rescue them from the land of the
Egyptians…” (Exodus 3:7-8). According to a recent study on *A Socio-literary analysis of
Exodus 3:7-10 and 13:15-14:5, and its significance for the South African situation* by

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102 Durham. *Word biblical Commentary: 26*
Rebecca Ngoetjana, the translation of the word cry “shows a genitive of “cry” which is distress. The sons of Israel cried because of the distress caused by the taskmasters. If “distress” is omitted the genitive of “cry” is concealed and we focus only on the taskmasters who made them cry.” She also says that “distress” describes the condition in which the Israelites found themselves when they cried. “This helps us to understand why they needed to be rescued.” The cry of the Israelites touched the heart of God and he responded by freeing them from oppression.

3.4.3. God calls and sends Moses

The Exodus story shows us how God wanted to prove that he knows the condition of his poor people, that he cares for them, and that he will always commission someone to set them free. The deliverance begins when Moses identifies himself with the oppressed rather than the oppressor (2:11-14) and (Hebrews 11: 24-29). “Moses’ act of identification with his brothers is judged to be a model of Christian faith. Faith is seen as a clear-cut decision of commitment and trust, and faith as confused action toward obedience in the complexity of several alternatives.”

When Moses fully understood the mission of God for his people in Egypt he responded to God’s call and set out for the task (Exodus.3:1-4:31). God did assure him not only of his presence but of his power as well. “Just as Jeremiah was to be ‘a prophet to the nation,’ so Moses is to go to Pharaoh with a specific and a rather daunting commission. As is usual in prophetic call-stories, this demand produces a protest: Who am I? Moses here like Isaiah was acknowledging his uncleanness (Isaiah 6:5) and like Jeremiah his immaturity (Jeremiah 1:6)."

Freedom involves two parties - the oppressor and the oppressed. An intermediary is needed to facilitate the negotiation. As soon as compromise is achieved the freedom process is set in motion. The success or the outcome of the mediation is freedom. The call

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105 Ngoetjana. A socio-literary analysis of Exodus 40
106 Childs. The book of Exodus: 42-43
107 Coggins. The book of Exodus Epworth Commentaries 17
of Moses and the mission assigned to him, the part he played in mediating the freedom process, and outcome – freedom – suggests that God uses people as agents in the process of freedom, but “the rescuing is to be God’s own action, though in v.10 Moses’ role is also stressed.”

3.4.4. The answer: Freedom

The title Exodus is derived from “Greek. Exodos: ‘going out’ or ‘departure’”. This story, as denoted in its title, “embodies its central and inescapable theme, that of God’s deliverance of slaves in bondage so that they might become a people for his own possession, service and glory.” The story in Exodus chapters 1-5 also reveals how the dramatic liberation of the Israelites occurred.

The Exodus story has over the years been the basis of liberation theology. It "served basically not as a canon but as a model, a paradigm of that concern for the plight of the poor." The story also helped most liberation theologians to “interpret the Christian faith; from the perspective of the poor and the oppressed.” According to Coggin the basic theme of Exodus is seen to be “God’s deliverance of his people from an oppressive tyranny. They are liberated to serve him in new land. This theme of liberation has been much developed, particularly in Latin America, but also in other parts of the Two-Thirds World, as a way of understanding the true nature of God.” Coggin also says, “God is to be seen as a liberator from cruel and oppressive political regimes.”

After freedom the Israelites sang a song of freedom to celebrate and the song says it all, “that day Lord saved Israel from the hands of the Egyptian;” (Exodus.14: 30). The word “saved” is a “translation of the Hebrew word Yasha, the root of the name Joshua, which

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108 Coggins. The book of Exodus Epworth Commentaries, 16
109 Coggins. The book of Exodus Epworth Commentaries xi
110 Coggins. The book of Exodus Epworth Commentaries ii
113 Coggins. The book of Exodus Epworth Commentaries xvii
114 Coggins. The book of Exodus Epworth Commentaries xvii
in turn, is an abbreviation of ‘Hehoshua’, meaning Jehovah saves. Joshua is the Hebrew form of Jesus.”\textsuperscript{115}

We have seen that the freedom of human beings is fundamental to the creation plan and purpose of God. From time to time God’s creation plan and purpose for human beings was thwarted by oppressive and unjust rulers. However, God continued and still continues to save his people and to restore their dignity through his agents such as the prophets who propagate freedoms through advocacy, mobilization and mediation.

3.5. The prophets and freedom

Freedom from slavery lays a solid foundation for resettlement, reconstruction and development. After Moses and Joshua's leadership, God continued to raise prophets to guide and reassure the Israelites of his never ending care for them. In discussing the prophetic contribution to a theology of freedom we need to create a boundary so that we do not get lost in the massive prophetic ministry of the bible, and so we will focus on two important prophets of freedom, namely, Amos and Isaiah. Firstly, we shall define the term prophet, then look at the backgrounds and calling of these prophets, discuss the role of a prophet as it relates to freedom and lastly discuss the prophetic message about freedom.

3.5.1. Definition and meaning of the concept of prophet:

By definition the term prophet refers to "a 'man of God' (1 Samuel 9:6), a roeh 'seer' (1 Samuel 9:11) an intercessor (1 Samuel 7: 8, 12: 19-25 or a Nabhi 'prophet' (1 Samuel 3: 20)." The message which a prophet proclaimed was "one which he saw." A prophet or a messenger of God is one who must deliver the word of God to people, regardless of the mood of the recipients (Ezekiel 2: 5, 7, 3:11). In other words God sends and expects his messenger to be an agent or "the medium through whom the divine purpose will begin to work." For example, the prophets such as Amos and Isaiah were quite vocal. They spoke about the lack of justice and those practices that sought to benefit the rich and the powerful at the expense of the poor and the disadvantaged. Their roles as we shall see later on, included among other things: mediation, advocacy, seeing and speaking out, challenging the status quo, admonishment and encouragement.

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116 Here 'man' is merely quoted as is. It is not in any way suggesting a sexist connotation.
117 Scofield, et al Oxford NIV Scofield Study Bible p802
118 Guthrie, et al The new Bible commentary 729
119 Childs. The book of Exodus: 76

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3.5.2. The background and calling of Amos and Isaiah

Amos came from Tekoa, 12 miles South of Jerusalem. He was a “shepherd and farmer and became a prophet.” He had his visions in the days of Uzziah of Judah (781-740 BC) and Jeroboam II of Israel (783-743 BC). “These two kings enjoyed very long reigns, exceptional for those times” Israel in Amos’s day was extensively religious. They had an outward appearance, that was merely “a religion divorced from the law of God (see 2:7b, 8), devoid of spiritual benefits (4:4, 5) incapable of sheltering its adherents (3:14, 5:6) and unproductive of moral and social justice (5:21-25).”

Isaiah comes into the scene as God’s agent to challenge the status quo for the same reasons Amos roared about. These reasons included among other things the following: lack of advocacy for justice, (Isaiah 59: 4), absence of justice and righteousness (Isaiah 59: 9, 14, 15). The context of Isaiah is one where there is “disintegration through the pressure of scarcity on a people without ideals. The scarcity, which is desperate, is twofold, of material things (food and water 3:1, clothing 3:7) and of leadership (3:2ff).” He was primarily concerned about false religion and oppression, for example, he charged the people to “learn to do right! Seek justice, encourage the oppressed, defend the cause of the fatherless, plead the case of the widow” (See, Isaiah 1: 17). He warns “those who make unjust laws and those who made oppressive decrees to deprive the poor of their rights…” (See, Isaiah 10:1-2). He also comes with the anointing for the freedom of the oppressed as we see in Isaiah 61.

3.5.3. The prophetic message and freedom

Prophets stood against injustice because “doing justice is the dominant ethical and political theme of the prophetic trajectory of the Old Testament (Micah 6: 8)” To gain a deeper perspective we need to explore first the prophet’s message about God’s

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121 Andersen. Amos: 19
122 Guthrie, et al The new Bible commentary 727
123 Guthrie, et al The new Bible commentary 593
124 Childs. The book of Exodus 70
judgement on oppression, and then their message about God’s solution which is freedom and hope. As the social state of the nation is probed by God through these two prophets, we find that the key words are oppression, violence, robbery, injustice, poverty etcetera.

Amos was outraged at the violence the political leaders had done to the justice and righteousness of God. For example, the mass slave trade (Amos 1:6), murder of helpless pregnant women (Amos 1:13), trading the needy for a pair of sandals (Amos 2:6); oppression and exploitation (Amos 5:11); complacency and luxury (Amos 6); corruption, injustice and selfishness: (Amos 8) largely, at the expenses of the poor. Amos was concerned about these issues because they inhibited the poor people from seeking and articulating those ways that would help them to flourish. He fought for the emancipation of men, women and children. The words most descriptive of Amos’ message are: “let justice roll on like a river, righteousness like a never-failing stream!” (Amos 5:24)

There are two distinct grounds of judgment that is, firstly for heathen nations and then for Judah and Israel. “The heathen nations are charged with crimes against humanity: brutal methods of war (1:3), slave trade (1:6) pitilessness (1:11 etc.).” The analysis of the situation provides an assumption that there are elements of “moral behaviour, which need no special revelation, but belongs to humanity by nature (cf. Rom.2:14).” On Judah and Israel, however, “judgment falls for disobedience to revelation because ‘they have rejected the law of the Lord’ (2:8) and silenced his prophets (2:12).”

Key words in 3:9, 10, ‘oppression’, ‘violence,’ and ‘robbery’ “reveal that Amos first probes the social state of the nation and that Amos talks about a (3:9-4:3) society without justice as the emphasis is on the crimes of the nation (vv. 9-11) and social misdemeanors.” Amos’s diagnosis of the nation (3:9-4:13) stresses the “social defect of the rich lording it over the poor, and the religious defect of total absence of turning to

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125 Guthrie, et al The new Bible commentary 729
126 Guthrie, et al The new Bible commentary 729
127 Guthrie, et al The new Bible commentary 729
128 Guthrie, et al The new Bible commentary 731
God.” However, based on 3:12-15, the reality is that “there is no crime against people which is not a sin against God.”

Chapter 1: 23 of Isaiah, “presents in miniature the same progression from spiritual revolt to social injustice, which was, traced between (vv. 2 and 17).”

Based on Guthrie and other’s comments on Isaiah, of all the prophetic outbursts at religious unreality (cf. Isaiah 15:22, Jeremiah 7:21-23, Hosea 6:6, Amos. 5:12, Micah. 6:6-8) “Isaiah was the most powerful and sustained.” The charge: (1:15) “Your hands are full of blood,” (Isaiah 1:21-31), and “How are the mighty fallen?” (As in 2 Samuel 1:25). The theme of Isaiah can be understood as “vanished glory.”

As in Amos the “extortion, and craving for empty acres,” was a terrible phenomenon in Isaiah’s day as well. The “property law which Naboth defended with his life (cf. Lev 25:23; 1 Kings 21:3) has become a dead letter. The harsh exploitation of the Israelites under Pharaohs seems to re-appear under the kings of Israel as well as other foreign kings. In Solomon’s labour system whips were used by the overseers when the labourers were not willing to work, in just the same way as in Egypt if we compare Exodus 5 and 1 King 9 and 12.” This practice went against the “tradition of freedom which was so dear to the Israelites.”

In terms of judgement “Amos’s monotheism is that this great and only God is the judge of the world. The features of his teaching which stand out are that those crimes against humanity (see on 1:3-2:31), wherever, why ever and however committed are abhorrent to God and under his judgment.” However, “the vision ends with hope.” The general tenor of the passages, in context, is that “salvation is on the far side of judgement.

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129 Guthrie, et al *The new Bible commentary* 736
130 Guthrie, et al *The new Bible commentary* 732
131 Guthrie, et al *The new Bible commentary* 593
132 Guthrie, et al *The new Bible commentary* 592
133 Guthrie, et al *The new Bible commentary* 592
134 Guthrie, et al *The new Bible commentary* 594
135 Guthrie, et al *The new Bible commentary* 594
136 Wittenberg, Gunther, H. *I have heard the cry of my people: a study guide to Exodus I-15* (Pietermaritzburg: Cluster Publication, 1991) 32
137 Guthrie, et al *The new Bible commentary* 726
138 Guthrie, et al *The new Bible commentary* 595
Israel’s glory must be that of new growth after destruction, of holiness after a fiery cleansing and of God’s Shekinah (i.e. His manifested presence), as in the Exodus days. 139 Need to add a final few sentences about freedom, and the way you see it emerging out of this.

3.6. The Messianic story and freedom

Having discussed three key Old Testament stories and their perspective on freedom, we now move to the last story. In this story we discuss Jesus Christ’s ministry and freedom. To adequately discuss Jesus Christ’s ministry and freedom, we therefore, need to briefly introduce the concept of the Messiah and then examine Jesus’ companions and associates; Jesus’ actions, and Jesus’ words about freedom.

3.6.1. The Messiah and freedom

While the Old Testament contains a whole range of ideas, allusions, prophecies and Christological concepts, the concept of Messiah is central to the Christian understanding of Jesus (1 Samuel 2: 10, 2 Samuel 7: 12 ff., Psalms. 2: 2, Jeremiah 22: 24, Zechariah 9: 9-10.) “The term Messiah comes from the (Hebrew) Messiah, ‘anointed (one),’ translated in Greek translation of the Bible the Septuagint, as Christos, from which the English term Christ comes.” 140 The anointed one, early became a proper name for Jesus. “Jesus became known not only as Jesus the Christ or Messiah (Acts 3: 20), but as Jesus Christ or Christ Jesus.” 141

The messianic hopes are viewed as being fulfilled when Jesus read a prophecy from Isaiah about the “Spirit filled Messiah.” 142 Who brings good news to the poor, releases to the captives, healing of the blind, freedom of the oppressed all at the time of ‘year of Jubilee’ or ‘year of liberty’ (Isaiah 61:1-11). Luke sees these great themes- “the Spirit, Messianic anointing, good news to the poor, release of prisoners of war, healing, and

139 Guthrie, et al The new Bible commentary 593
142 Dulling, The NT: History, literature and social context. 385
freedom from slavery and oppression, land redistribution – as a summary of the presentation of the time of Jesus.”

Ladd notes that the Jewish nation had the expectation of “a mighty leader who would overthrow Rome.” Ladd also says, Jesus’ ministry appeared to involve a “Messianic element with political implications. This is apparent from the fear of the Pharisees and the priests that his popularity would stir up a movement of such a character that the Romans would interpret it as rebellion and would intervene to crush both the movement and the Jewish nation (John 11: 47-48).” In discussing the social world of Jesus, Jack Dean Kingsbury has an opinion that like the rest of his Galilean compatriots, Jesus would have been aware of the socio-political and socio-economic tensions in his context for instance, “his parables make it clear he was aware of the economic hardships and distribution of goods. His advocacy of the poor and the powerless indicates clearly where his sympathies lay.”

As we talk about the Messiah and freedom we need to understand that Jesus’ goal was to save or deliver his people from all forms of oppression. “The name Jesus (Matthew 1:21) (Aramaic) Yeshuah, (Greek) Iesous means ‘God is Salvation’ in Hebrew. The Old Testament taught that God’s people would be saved in the time of the Messiah (Jeremiah 32:5-6 and Micah 5:2).” According to Keener, many people in Jesus’ day “expected a great leader to bring deliverance to God’s people from the wilderness, in a new political order (Matthew 3:1, 3:33), (Micah 5:2).” This ministry of freedom was embodied in the work of Jesus and his Messianic anointing. That the Spirit comes on Jesus indicates the “inauguration of the Messianic era and Marks Jesus out as the spirit bearer and hence Messiah (Matthew 3:11).”

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143 Dulling. The NT: History, literature and social context. 585
144 Ladd. E. A Theology of the New Testament 137
145 Ladd. E. A Theology of the New Testament 137
147 Keener, Craig, S. The IVP Bible Background “Commentary: NT 48
148 Keener. The IVP Bible Background “Commentary: NT 48
149 Keener. The IVP Bible Background “Commentary: NT 53
The gospel provides a synoptic narratives of the story of the Christ also known as “the good news or “evangelion (Greek), joyful tidings.” The gospel is summed up by Luke’s words in the book of Acts: “God anointed Jesus of Nazareth with the Holy Spirit and power, and how he went around doing good and healing all who were under the power of the devil, because God was with him” (Acts 10: 38). Furthermore, the four gospels portray a picture of a person who lived in a context of suffering, oppression, dehumanization, and deprivation of the poor. He identified with the marginalized and the very poor. He challenged the status quo on behalf of the poor. In his Messianic mission, Jesus set an easily observable example of someone who did not preach abstract theories to a generic audience. Rather, Jesus responded directly to people in terms of their self-disclosure about their own condition or situation. In other words, Jesus had an all round approach to his ministry. Jesus was a liberator. He was named Jesus ‘because he will save his people from their sins’ (Matthew 1: 21) and by definition, “Jesus, the Greek word for Joshua, means the Lord saves.”

3.6.2. Jesus’ companions and associates

Jesus’ message of the Kingdom of God as “integral liberation, spiritual yes, but material as well (liberation from hunger, grief, contempt, and so on), within history and beyond,” summarizes the main themes of the theology of freedom in respect of the person and work of Jesus Christ. Jesus incarnate, that is, one who became a human, lived and “identified himself with the destitute, the poor, and the wronged and that likewise is the mandate of the church.” He preferred to surround himself with them. Jesus’ companions and associates included men and women or “more questionable elements of the community (Matthew 9:9).”

Jesus lived and ate with people that were otherwise left out from social functions as we can see from Dulling’s study of the gospel of Luke. “The Lukan interest in issues about

150 Ferguson, et al (eds.) New Dictionary of Theology 278
151 Scofield, et al (Eds.) NIV Scofield Study Bible, 970
153 Cochrane. Et al. Word and Deed: Toward a practical theology of social transformation 8
154 Keener. The IVP Bible Background ‘Commentary: 71
wealth and concern for the poor and outcasts, associated with the kingdom, is expressed by inviting the uninvited: “the poor, the cripple, the lame, and the blind (Luke 14:13).” Furthermore, “Luke’s (writing about) meal and ethical themes are first stressed by Jesus’ banqueting with the outcast tax collections and sinners (Luke 15:1).”

3.6.3. Jesus’ actions

The crux of the mission of Jesus to the earth was first and foremost to do the will of his father as an agent of God to bring liberty and freedom to the poor. The agency of Jesus constitutes the whole gospel that is the good news of freedom. Jesus’ mission is the mission of God, the “Missio Dei.” This “Missio Dei” is defined as the mission of God in terms of His redemption of humankind from depravity of their freedom and well being. “Anyone who improves the quality and quantity of food, water, fuel, shelter, environment plants, and so forth, is fulfilling his or her God-given creative mission. Who ever will do the opposite, will do harm to human life, and therefore, goes against divine will.”

The mission of God to the world is about addressing issues of inequalities, injustice, suffering, poverty and a whole range of unfreedoms that relate to lack of equitable distribution of wealth, resources for all people to use now and still have enough left for their future children. Biblical history has shown us that “God’s healing and humanization of society” would always involve people called to be His agents to take care for one another and all of God’s creation. In Jesus, we see a tremendous picture of God who is practically involved in the lives of his people either directly or through human agency.

Through his actions “Jesus is thus a faithful (John 5:30) shaliach, or agent as the Jewish law taught that a man’s agent was as a man himself (backed by his full authority), to the extent that the agent faithfully represented him. Moses and the Old Testament prophets

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155 Dulling, The NT 388
156 Levi (Matthew 9:9-10) may have been a tax farmer working for Herod; situated at an office in Capernaum, and he was more likely a customs agent. Tax gatherer, however, were regarded as collaborators with the Romans and were despised by religious people. See Keener, Craig’s. The IVP Bible Background “Commentary: NT (Inter Varsity Press, Downers Grove, Illinois, 1993) 70
157 Dulling, The NT. 388
159 Tenney, Merrill, C. New Testament Survey (WMB Eerdmans Publishing Company Inter-varsity.) 240
160 Cochrane, et al. Word and Deed: Toward a practical theology of social transformation. 67
were sometimes viewed as God’s agents (John 5:44).” Jesus came as the father’s agent. He touched people, prayed for them, healed them, fed them, washed their feet, attended their funerals, raised their dead, protected them from storms lived and dined with them. He came and worked in the father’s name not in his own. To “reject a person’s agent was to reject the authority of that person himself.”

3.6.4. Jesus’ words

Jesus taught about freedom, life and the need to care about the poor. For example, in his teachings Jesus said “I came that they may have life and have it to the full” (John 10: 10); “heal the sick, raise the dead, cleanse those with leprosy, drive out demons. Freely you have received freely give (Matthew 10: 8). Compare also; “give to the poor.” (Matthew 19: 21) “For I was hungry and you gave me something to eat, I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me. I tell you the truth, whatever you did for one of the least of these brothers of mine, you did for me” (Matthew. 25: 36-40); “But when you have a banquet invite the poor, the crippled, the lame and you will be blessed.” (Luke. 14: 13). These are a few sayings of Jesus’ in respect of the poor. These stories constitute the gospel, that is, “the good news of redemption. It is a drama, symbolized in Jesus Christ’s merciful acts which release men and women from all kinds of oppression. The blind recover their sight, the lame walk; the poor are hearing the good news. (Matthew 11: 5).”

Jesus’ sayings about the poor find their foundation in the concept of the Kingdom of God or the Kingdom of Heaven which he also talked about in his discourses. “Repent, for the kingdom of heaven has come near” (Matthew 3:2). There is more to the Kingdom of God because it does not just refer to “heaven as a place, but to God’s royal power put into effect to make things right in this world (see Luke 4:43). Both the ‘Kingdom of Heaven and Kingdom of God mean primarily ‘God’s reign’ the sovereign power of God

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161 Keener. The IVP Bible Background “Commentary: NT 277
162 Keener. The IVP Bible Background “Commentary: NT 277
functioning as ruler.”

Being part of the Kingdom of God entails having God’s blessings spelt out clearly, for example, in Matthew chapter five. “A Matthew 5:3-12 ‘beatitude’ (Latin) or ‘Makarism’ (Greek) is a statement in the indicative mood declaring certain people to be in a privileged, fortune circumstance. The initial Greek adjective means ‘fortunate,’ ‘happy’ in a privileged situation, ‘well off.’ In a religious context it means ‘blessed’.”

3.7. A challenge for the church in Zimbabwe

3.7.1. Theological overview

We have painted four pictures that graphically show us how God has and is continuously involved in setting his people free from all forms of oppression. Now we want to reflect on the four stories so as to find meaning of these stories in our own context.

3.7.2. The creation story and freedom: Dignity

The descriptions of the nature and character of God are very technical but in essence these are the terms which best reflect the qualities of the God of the Jewish people as well as the Christians. In the work and study of theology and development our attitudes and behaviours toward the oppressed should be guided and influenced by the nature and character of God we worship and serve. Peculiar to the nature of God is “wisdom, power and holiness”.

Having noted that God created man and woman with dignity, worthiness and freedom, it is however, unfortunate to realize how some people in authority abuse their power and authority to oppress other people. In fact, “the so-called democratic system is more and more a government of the rich, and less and less a government of the poor. It is impossible to ignore the evidence: the masses of poor who are called to vote are never

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165 Boring et al. The people’s New Testament Commentary 26
166 Ferguson, et al (eds.) New Dictionary of Theology 28
called to govern”¹⁶⁷ or to fully exercise their democratic rights. Democratic and participatory governance based on the “will of the people best assures these rights.”¹⁶⁸

3.7.3. The Exodus story and freedom: Freedom

In my view, people can draw a profound lesson from the Exodus story about “concern” for the suffering (Exodus.2: 25) and generate willingness to do something about the suffering people of God. The oppressors would not easily let go their free labour. The divine deliverance to which this story refers is a remarkable anticipation of freedom provided by Christ to all people.

The growing community of Israel faced xenophobic treatments, repression and oppression. The setting of the scene is based on a fourfold picture of the growth of the community which became a threat to rulers. As Zimbabweans escape from the oppressive regime they also experience xenophobic treatments in other countries. Most of them wish they would be back in their country but the socio-political and socio-economic conditions there are unbearable.

3. 7.4. The story of prophets and freedom: Advocacy

The socio-economic hardships that were faced by the Israelites during the time of Amos and Isaiah and other prophets are very similar to what is currently happening in Zimbabwe. Economic policies are not favorable for the small business owners. There has been no prophetic voice for voiceless until lately when the church came up with a “Vision for Zimbabwe” which spells out the Zimbabwe we want.

Amos and Isaiah were prophets who committed themselves to the freedom of poor. They articulated the revelation of God in “concrete social situations and they spoke for Gods,”¹⁶⁹ Finally, “the prophet of God is not just a vehicle of communication”¹⁷⁰ but

¹⁶⁸ United Nations Millennium declaration (New York: 18 September 2000) 2
¹⁶⁹ Duling, The NT: History, literature and social context 4th 4
¹⁷⁰ Childs. The book of Exodus: A critical theological commentary 73
people who answered a call of God and incorporated their genuine human or personal commitment to human freedom.

3.7.5. The Messianic story and freedom: Incarnation

Jesus Christ came and lived at a time when dictatorship imperialism, cruelty, fraud, repression, vindictiveness “murder, corruption unemployment marginalization and where slavery was debasing.”171 According to Tenney, “the world of the first century was not unlike the modern world of the twentieth century. Rich and poor, virtuous men and criminals, freemen and slaves lived side by side and the social and economic conditions that prevailed were similar to those of present day in many respects. As Jesus lived and experienced the harsh socio-economic conditions of his period he could not help but “do the will of his father who sent him” (John 6: 38). Undoubtedly, for Jesus “the will of the Father” was among other things, to feeding multitudes of hungry people, proclaim the good news to the poor, set the prisoners free, restore sight, (Luke. 4: 18 f), heal the sick, eat and live with them.

3.8. A message for Zimbabwe

Having discussed how from the onset of creation human dignity was part of a creation package for humanity, how over time, humanity experienced deprivation of freedom and agency due to either self indulgence or oppression by others; how Exodus spells out freedom in a dramatic intervention of God and human agency in a bid to restore human dignity; how Amos and Isaiah represent a body of prophets whom God commissioned from time to time as agents in his continued freedom or salvation plan for humanity; and finally, how God himself came into the world in the person of the Christ and articulated those freedom values that were propagated by the Creator God, Moses, Amos and Isaiah we would therefore want to discuss what God’s message for Zimbabwe and the challenge for the Church in Zimbabwe today. Certainly, it is God’s eternal desire, mission and commitment to have all men and women experience freedom. To achieve this God requires human effort, availability and willingness to be his agents.

Likewise, we need to affirm God as “the champion of the poor within the framework of the epistolary Christology by speaking of the heavenly Christ who for our sakes became ‘poor’ so that we might become ‘rich’ (2 Corinthians 8:9).” The mission of Jesus is the mission of every anointed believer. That mission is to promote the good news of Jesus Christ and that is the unfinished business of setting people free from any form of unfreedoms.

The suffering of the Israelites drew God’s attention to the situation because God by nature abhors oppression. Certainly, “liberty is considered to be an essential principle of justice because the freedom of political and cultural self-determination is seen as an essential element of personal existence. Slavery in all forms contradicts justice even if both the master and the slave can participate in transcendent freedom.” As Amos says “the lion roars: Let justice flow,” he proclaims an inescapable message of peace and justice for the nation of Zimbabwe. At all times, God condemns sin, oppression, slavery and inequality perpetrated by the powerful against the weak. Jesus Christ lived and

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172 Boring et al. The people’s New Testament Commentary 9
befriended the poor and the marginalized. He set them free from all forms of unfreedoms and gave them a sense of dignity.

The bottom line is that all human beings are equal before the creator and should therefore respect each other’s values, dignity and freedom. God created each person “in his own image” (Genesis.1: 26-27) and gave each person the privilege to shape and cherish his/her own cultural values, norms and traditions. The Zimbabwean constitution and policies need to consider that “policy implications follow from the long-term view of an extended future for human race of more people having to live on the earth” under those policies. As such the constitution and policies that are undemocratic, oppressive or designed to benefit a few privileged people are sinful and abominable to the Lord. Whereas Zimbabwe is a sovereign and democratic state “experience has shown that a political democracy which is not based on economic and cultural democracy is not worth much.” The struggle for freedom for the poor is still imperative in Zimbabwe.

3.9. A challenge for the church in the community

The word church is not found in the Old Testament. The disciples never heard of the word church before, until Jesus first used that word in Matthew 16: 18. Indeed we can figure out that by ‘Church’ Jesus meant “the gathering of people who believe in him – his followers.”

For this study the terms, assembly, congregation, society or gathering means God’s agents through which the preaching of the good news and carrying out of social action by the power of the Holy Spirit is made possible. “The church has a crucial role to play. We are God’s development workers as he brings blessings to the needy in the world through us.”

Having discussed the meaning of the word church it would, therefore, be necessary to discuss what the role of the church in community is in view of freedom. The Church is ‘God’s agent’, and God’s message is about freedom – hence the church as God’s agent for...
freedom propagates the same message of freedom. The role of the church is to be the light, salt, caregiver, service provider, preacher and teacher of the good news, change and transformation agent. The church should inspire, motivate, encourage and empower the communities through a holistic gospel which covers issues such as the Kingdom of God. When the process of transformation is realized through development, people will be able to take part in social choices and in the formation of "public decisions that impel the progress of the opportunities created by the institutional arrangements."178

Essentially, the church needs to shoulder the responsibility of ensuring that the people of God have opportunities that will enable them to achieving freedom that will further enhance their wellbeing humanization and equity for them and their future generations and choose to live or do things that they value.

The church needs to follow the footsteps of Jesus who spent a lot of time with a small group of disciples, knowing them, discussing with them, teaching and training them how to do his work on earth. He empowered them to carry on with his work. Jesus challenged and commissioned his disciples to “Go” (Matthew 10 and 28) and do exactly what he was doing while still on earth. Remember Jesus did not and does not segregate people. He treats all people equally. He met and made friends with ordinary and marginalized people. He ate with them. He valued them. Jesus took time to understand their real needs and responded heartily to their needs.

3.10. Stock taking: The present experience of the church

Perhaps the starting point for the church is to apply the Social analysis principles which Holland and Henriot identify as the first step in the “pastoral circle” also called the “hermeneutic circle.”179 This is an essential tool that can help church leaders to assert themselves, that is, settle and identify with the community where they operate; to reflect, observe and think about their theological relevance; plan or set steps and strategies of implementing their prophetic message and vision; identify gifts, talents, skills, experience

178 Sen, Amartya. *Development as freedom* 15
and passions of the members of the church; implement, that is, to putting words into action; and to review what has been done or not done in view of the church’s vision and plan of action. In their book: Social analysis: Linking faith and justice Holland and Henriot provide us with a diagrammatic illustration of the sequence or process of the pastoral circle which I found to be quite helpful if the church needs to establish a way forward for a freedom centred development process frame-work.

The modified Pastoral circle

The steps of the pastoral circle are appropriate for the church in any given community. Certainly, church leaders have to deliberately set themselves upon a journey (pastoral circle) toward becoming a relevant church motivated for “constructive change in the search for justice.” The journey also calls for the establishment of the “quantity and quality of human resources” in terms of gifiling, talents, experiences and passions of church members, and the designing of a developmental policy. In my view, any meaningful developmental policy seeks to add to the spiritual dimension of the church the following critical issues: mediation for economic freedoms, advocacy for social freedoms, and mobilization for political freedoms. The spiritual linkages between these

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References:
Holland et al, Social analysis: 8
Fridolin, Uur. Development and mission 55
crucial roles of the church in the community include: priestly (mediation), prophetic (advocacy) and agency (mobilization) roles of the church.

This engagement in various forms of action concerns many areas of social life – poverty, food security, primary health, gender violence, environmental degradation and the like. For this research, the focus is upon the livelihoods of small business entrepreneurs, and in the light of chapters 1 and 2, I challenge the church to know that there are many small business owners out there suffering and crying out for economic freedom in Zimbabwe, hence, the wake up call the church to “rise up and shine for the light has come.” Of course, it takes commitment and willingness to lay down her life in order to bring hope for the poor people of Zimbabwe.

3.11. Conclusion

Based on the four biblical stories discussed above, the greatest challenge the church faces is not only to identify with the oppressed, but also to advocate for their freedom from slavery so that they can put their labour into productive and valuable use. The church, as the change agent of the Kingdom of God is well placed to specifically facilitate a developmental process that will liberate small businesses.

Our understanding of the display of the glorious qualities of God’s nature and character compels us to serve him with a sense of zeal that makes the Christian development work distinctive and unique from secular development, although there is a very thin line between Christian and secular development. Development is about bringing freedom, equality, power and dignity to all people in society. In my view the church has an obligation to preach the gospel to the poor in a holistic way.\(^3\)

In chapter three we mainly discussed the theological perspective of freedom while in chapter four we seek to discuss freedom from a theoretical perspective. Chapter four begins by introducing Amartya Sen and then discusses Sen’s economic concepts of freedom and unfreedom, development as freedom, the evaluative role and the

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\(^3\) That is a gospel that embraces both the spiritual and the physical aspects of life.
instrumental role of freedom, democracy and the market mechanism. In the end our task is to link Sen’s perspective on freedom with the biblical stories of freedom.
Chapter 4

FREEDOM AS THE ENDS AND MEANS OF DEVELOPMENT

"With adequate social and economic opportunities individuals can effectively shape their own destiny and help each other."¹⁸⁴

In chapter three, we discussed four key biblical ‘stories’ and their promotion of freedom. This provided us with a theological grounding for thinking about freedom in society. As such, in this chapter we now move to examine Amartya Sen’s theory of freedom as the ends and means of development as set forth in his key text, Development as Freedom.¹⁸⁵ Sen is an agnostic and an economist, so the question I need to address is: Why engage with him in a theological discussion if he is not a Christian or a theologian? The answer to this is that my interaction with Sen has helped me connect the biblical stories of freedom with real issues that concern economics, business, social life, and politics. This helps to ground our major objective of advocating for holistic freedom. Furthermore, since, the focus of this study is on small businesses and freedom, a concept which is not in the bible, it is therefore fitting to interface Sen’s economic concept of freedom with the biblical concept of freedom.

Chapter four introduces Amartya Sen and then his concept of freedom and unfreedom, and development as freedom. This chapter looks at both the evaluative and the instrumental roles of freedom. Apart from a whole range of other issues that Sen discusses I chose to include in this section two concepts: democracy and the market mechanism as we shall see how they are relevant in this study. Having done this, this section goes on to reflect on Sen’s perspective of freedom in relationship to the four biblical stories of freedom.

¹⁸⁴ Sen. Development as Freedom. 11
¹⁸⁵ Sen. Development as Freedom. 11

71
4.1. Introducing Amartya Sen

Amartya Sen is a Bangladeshi Nobel Prize winning economist. He taught at Harvard University until 1998, then at Cambridge University and returned to Harvard in 2004. He was born and grew up in the “city of Dhaka, now capital of Bangladesh.” He has authored many articles, and books on economics, social life, development, and ethics, and been extremely influential in debates about development in global forums such as the United Nations and World Bank. His book, *Development as Freedom* is based on five lectures he gave as “Presidential fellow at the World Bank during the fall of 1996.”

Through this study we managed to establish a theological basis for freedom but linking this freedom to entrepreneurship was for me an attainable vision since there is hardly any text in the bible that precisely talks about entrepreneurship. I therefore found Sen to be a helping hand in relating my theological understanding of freedom to the economic, business, social, and political freedom. To a large extend both Christian and non-Christians can find a common ground or common understanding in dealing with the problem of oppression from the theological world view as well as from the theoretical world view.

4.2. Freedom and Unfreedom

In his book, *Development and Freedom*, Sen provides us with a well developed theory that deals with the ‘problem’ that development faces, and which is usually understood as ‘poverty’ or ‘under-development’. He proposes the term, which he coined, *unfreedom*. Unfreedoms encompass “poverty, tyranny, poor economic opportunities, systematic social deprivation, and neglect of public facilities, intolerance or over-activity of repressive states.” Over and against these unfreedoms, stand the freedoms which people can experience in a context of “economic opportunities, political liberties, social

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186 Sen, *Development as Freedom* 8
187 Sen, *Development as Freedom* xiii
188 Sen, *Development as freedom* 3
powers, and enabling conditions of good health, basic education and encouragement and cultivation of initiatives.”

Besides identifying the problem, Sen also noted the source and impact of the problem. According to Sen, unfreedom “can arise either through processes that do not allow freedom of action and decision (such as the violation of voting privileges or other political civil rights) or through inadequate opportunities that some people have for achieving what they minimally would like to achieve.” Unfreedom can have a serious negative impact on people for example, “economic unfreedom, in the form of extreme poverty, can make the person helpless prey in the violation of other kinds of freedom.” For instance the impact of HIV/AIDS on poor people, who can not afford nutritious food, access to medical aid and good hospitals, is quite extensive in comparison to rich people.

This problem of unfreedom, in Sen’s opinion is quite varied such that one aspect of unfreedom can have a ripple effect on other unfreedom. “Economic unfreedom can breed social unfreedom, just as social or political unfreedom can also foster economic unfreedom.” Our discussion on the instrumental role of freedom (below) will shed more light on the wide range of unfreedoms which must be tackled by development.

Clearly, then, the object of development is to set people free from the shackles of unfreedom because development is about bringing or making a positive change in the lives of the marginalized people. In this way Sen asks us, in the title of his book, to think of development as freedom.

Freedom provides many people, rich or poor, with space to play their significant roles in society. Most importantly, freedom provides space for all people to play their part in development as agents as opposed to being clients. Sen says “what people can achieve is influenced by economic opportunities, political liberties, social powers and the enabling conditions of good health, basic education and encouragement and cultivation of

189 Sen. Development as freedom 5
190 Sen. Development as freedom 17
191 Sen. Development as freedom 8
192 Sen. Development as freedom 8
Therefore, it is the role of the development process to establish an environment conducive for the creation of freedoms as well as expanding the freedoms. Similarly, freedom will facilitate the expansion of development because "the instrumental role of freedom concerns the way different kinds of rights, opportunities and entitlements contribute to the expansion of human freedom in general and therefore promoting development."\textsuperscript{194}

According to Sen, "freedom is central to the process of development for two distinct reasons: The evaluative reason and the effectiveness reason."\textsuperscript{195} The former refers to the assessment of progress which has to be done primarily in terms of whether the freedoms that people have are enhanced and so focuses on freedom as an 'end' of development. The later refers to the fact that the achievement of development is thoroughly dependent on the free agency of people, and so focuses on freedom as a 'means' of development.

While all the processes of expanding human freedoms are very important "freedoms depend also on other determinants such as social and economic arrangements (for example facilities for education and health care) as well as political and civil rights (for example, liberty to participate in public discussion and scrutiny."\textsuperscript{196} Similarly, "industrialization or technological progress or social modernization can substantially contribute to expanding human freedoms."\textsuperscript{197} However, "the range of relevant freedoms can be very wide"\textsuperscript{198} and "the extensive coverage of freedoms is sometimes seen as a problem in getting an operational approach to development."\textsuperscript{199}

Sen's theory of development as freedom should be seen from a people-centred development perspective because he is more concerned about people themselves rather than commodities. "The freedom-centred perspective has a genetic similarity to the common concern with quality of life which too concentrates on the way human life goes
and not just on the resources or income that a person commands." Sen also argues that “focusing on human freedoms contrasts with the narrow views of development such as identifying development with the growth of Gross National Product, (GNP) or with the rise in personal incomes or with industrialization, or with technological advance or with social modernization.”

Sen’s argument for ‘unfreedom’ as a better and more comprehensive description than ‘poverty’ as the problem of development tells us things that are actually important about people’s lives, and provides a much better framework for policy interventions in enhancing human development. Although his discussions are quite complicated and complex, the crux of the matter is that: “greater freedom enhances the ability of people to help themselves and also to influence the world. And these matters are central to the process of development.” Indeed, having greater freedom to “do the things one has reason to value is significant.”

4.3. Development as freedom

While a study on development can usher us in a wide range of definitions of the concept of development the object of this section is to help us to understand freedom centred development from Sen’s perspective. Sen says “development is a process of expanding human freedoms, and the assessment of development has to be informed by this consideration.” The goal of development is to narrow the disparities between the rich and the marginalized. Effective development is also about bringing freedom and equality in our society. As development brings a positive change for the poor people, transformation gradually takes place.

The object of development is to set people free from the shackles of unfreedom. Development can be seen, “as a process of expanding the real freedoms that people
enjoy.” 205 Further more, “development has to be more concerned with enhancing the lives that we lead and the freedoms we enjoy. Expanding the freedoms that we have reason to value not only makes our lives richer and more unfettered, but also allows us to be fuller social persons, exercising our own volitions and interacting with – and influencing – the world in which we live.” 206 Thus “development requires the removal of major sources of unfreedom: poverty as well as tyranny, poor economic opportunities as well as systematic social deprivation, neglect of public facilities as well as intolerance or over activity of repressive states.” 207

According to Sen, *freedom centred development* endeavours to give people dignity, worth and a sense of usefulness. “Development is particularly concerned with the agency role of the individual as a member of the public and as a participant in economic, social and political actions.”208 In this instance Sen does not talk about an “agent” as someone who represents his or her Master or Boss. Sen uses the term “agent” to refer to “someone who acts and brings about change, and whose achievements can be judged in terms of her own values and objectives whether or not we assess them in terms of some external criteria as well.” 209

According to Sen, therefore, the problem of development is unfreedoms not poverty. Right solutions are thus required to bring about freedom, well being, or what Christians call “shalom.” Freedom cannot be measured by the income that one gets. Incomes and commodities are not a clear indication of well-being or of happiness.

Essentially, poverty is “capability deprivation,” 210 not necessarily a lack of income because “deprived people learn to be happy with less.”211 If people are to experience total well being or that state of bliss, they need to have those opportunities that will provide them with capabilities for functionings. In criticizing the standard definition of income poverty (which reduces the problem to one of material goods, commodities and

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203 Sen. *Development as freedom* 3
204 Sen. *Development as freedom* 15
205 Sen. *Development as freedom* 3
206 Sen. *Development as freedom* 19
207 Sen. *Development as freedom* 19
208 Sen. *Development as Freedom* 5
209 Sen. *Development as Freedom* 63
income) Sen suggests that we should rather understand poverty on the basis of the lives actually lived by the poor, characterized by him as a life of “unfreedom.” For poor people the good life or wellbeing is broad based and poverty in terms of income is a narrow and problematic definition. According to Sen a more important problem with incomes and commodities as the basis of understanding poverty is the diversity of human beings and human situations and he notes “five sources of difference between income and the advantages to well-being” as follows:

- Personal heterogeneities - disabilities, illness, age, sex.
- Environmental diversities - climate: cold winter in north, tropical diseases in humid areas.
- Variation in social climate - crime, violence, public education, and health, population.
- Differences in relational perspectives - commodity requirements for acceptable behaviour differ in various communities.
- Distribution in the family - rules relating to age or sex can affect the individuals.

Therefore, “these different sources of variation in the relation between income and well-being make opulence – in the sense of high real income – a limited guide to welfare and the quality of life.” A quality of life (holistic) that is a life that has both material, psychological, spiritual, intellectual, political and social dimensions.

Sen suggests that the concept of “human capability” provides a better way of dealing with wellbeing and a lack of wellbeing. “An alternative to focusing on the means of good living (i.e. income) is to concentrate on the actual living that people manage to achieve (or going beyond that, on the freedom to achieve actual livings that one can have reason to value).” As people gain more capabilities they also gain more functionings and ultimately people experience freedoms or well-being.

Sen defines functionings as “the various things a person may value doing or being. It includes: elementary ones: being adequately nourished, being free from avoidable disease and complex ones: being able to take part in community life, having self-respect.”

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212 Sen. Development as Freedom 63
213 Sen. Development as Freedom 70
214 Sen. Development as Freedom 71
215 Sen. Development as Freedom 73
216 Sen. Development as Freedom 75
defines capability as: “the alternative functionings that are feasible for a person to achieve. Capability is thus a kind of freedom: the substantive freedom to achieve alternative functioning combinations.”

At least every country should facilitate for elementary capabilities because these are the measuring device to check if a country looks after its people well or not. “Deprivation of elementary capabilities can be reflected in premature mortality, significant under nourishment (especially of children), persistent morbidity wide spread, illiteracy and other failures.”

4.4. The evaluative role: Freedom as an ends for development

Having discussed Sen’s perspective of development in view of the problem and the answer our focus is now on how freedom plays a pivotal role in development both as ends (Evaluative) and means (Instrumental). For Sen, the “expansion of freedom is viewed as both (i) the primary end and (ii) the principal means of development. The primary end can be called the constitutive role and the principal means can be called the instrumental role of freedom in development.” The two roles are thus linked by “empirical connections relating freedom of one kind to freedom of other kinds.” Sen says: “Freedoms are not only the primary ends of development, they are also among its principal means.”

The evaluate role of freedom is also referred to as the primary end of development, also called the constitutive role. “The constitutive role of freedom relates to the importance of substantive freedom enriching human life.” The substantive freedoms or basic freedoms “include elementary capabilities like being able to avoid such deprivations as starvation, under-nourishment escape morbidity and premature mortality as well as

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217 Sen. Development as Freedom 75
218 Sen. Development as freedom 20
219 Sen. Development as freedom 36
220 Sen. Development as freedom 37
221 Sen. Development as freedom 10
222 Sen. Development as freedom 36
78
freedoms that are associated with being illiterate and numerate, enjoying political participation and uncensored speech and so on.” 223

4.5. The instrumental role: Freedom as the means of development

As noted above, Sen also understands freedom as the means, or the process that is important for development. The instrumental role of freedom “concern the way different kinds of rights, opportunities, human freedom in general, and thus to promoting freedom in development.” 224 Instrumental freedoms contribute “directly or indirectly, to the overall freedom people have to live the way they could like to live” 225

The diversity of the instruments involved is quite extensive. Sen identifies five types of instrumental freedom: Political freedoms, Economic facilities, Social opportunities, Transparency guarantees and Protective security. 226 Sen provides comments on these instrumental freedoms as follows:

Political freedoms: - Include civil rights: Opportunities that people have to determine who should govern them to what principle, possibility to scrutinize and criticize authorities, freedom of political expression, Uncensored press, freedom to choose between different political parties and political entitlements associated with democracies in the broadest sense: (political dialogue, dissent and critique, voting rights, participating selection of legislators and executive).” 227

Economic facilities: Include opportunities: to utilize economic resources for the purpose of consumption or production, or exchange, markets mechanism, and access to finance for both large enterprises and tiny establishment.” 228

Social opportunities: Include arrangements for: Education, and health care.

Transparency guarantees: Include arrangements for basic presumption trust: Need for openness that people can expect, freedom to deal with one another under guarantees of disclosure and

223 Sen. Development as freedom 36
224 Sen. Development as freedom 37
225 Sen. Development as freedom 38
226 Sen. Development as freedom 38
227 Sen. Development as freedom 39
228 Sen. Development as freedom 39
lucidity, rights to disclosure\textsuperscript{229} and disclosure of financial irresponsibility and underhand dealings." \textsuperscript{230}

**Protective Security:** Include arrangements for: Social safety net to safeguard people from starvation and death, Unemployment benefits, statutory income supplements, Ad hoc arrangements e.g. famine relief, emergency public employment to generate income for destitute.\textsuperscript{231}

We have discussed the diversity of the kinds of freedom that are instrumental in enhancing human freedom itself. All the “five distinct types of freedom” \textsuperscript{232} that is, political freedoms, economic facilities, social opportunities, transparency guarantees and protective security are invariably, opportunities that can enhance freedoms required to directly enhance the capabilities of people as they also “supplement one another, and furthermore reinforce one another.”\textsuperscript{233} Sen says that: “The creation of social opportunities through such services as public education, health care, and the development of a free and energetic press, can contribute both to reductions in mortality rates.” \textsuperscript{234} Sen also talks about the pioneering example of “Japan.”\textsuperscript{235} in enhancing economic growth through social opportunities especially in basic education. “Japan’s economic development was clearly much helped by the human resources development related to the social opportunities that were generated.”\textsuperscript{236} Our discussions above have inherently covered the interconnections of the instrumental freedoms but we also need to examine the importance of democracy in development because democracy is the nursery bed for the rest of these instrumental freedoms.

\textsuperscript{229} Sen. Development as freedom 39
\textsuperscript{230} Sen. Development as freedom 40
\textsuperscript{231} Sen. Development as freedom 40
\textsuperscript{232} Sen. Development as freedom 40
\textsuperscript{233} Sen. Development as freedom 38
\textsuperscript{234} Sen. Development as freedom 40
\textsuperscript{235} Sen. Development as freedom 40
\textsuperscript{236} Sen. Development as freedom 41

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4.6. Democracy

Democracy and political rights are critical for people to freely express their views or choices. Democracy is that enabling environment for development to effectively take place. Democracy is critical for development because it provides space for all people to participate fully and equally as development agents in their own right as opposed to being passengers who are just being driven and conducted by others. Progressive democracy provides space for sustainable livelihoods and that enabling environment is necessary for agency. Democracy is a holistic vehicle or conduit through which people can exercise their natural calling to work for themselves, for God and for others. The definition of democracy as it is generally understood is "government of the people, by the people, for the people" This definition of the concept of democracy sounds quite inclusive and all encompassing. It is in this democratic condition that every one finds space to excel in his/her work or business initiative. Democracy is the political framework in which freedom as a 'means' can be exercised, by valuing the agency role of citizens in shaping the very goals to which a society is moving.

Understandably, there is no society that can achieve absolute democracy. However, a democratic society is one that is characterized by democratic choices, public debate, public liberty, and socio-political participation by its populace. Democracy should, therefore, enable people to express and support their claims of economic means of production, recognize human rights and values and enhance the agency of all people. On talking about the importance of democracy, Sen says, "our conceptualization of economic needs depends crucially on open public debate and discussion, the guaranteeing of which requires insistence or basic political liberty and civil rights". Indeed, democracy is imperative if people are to be successful in development.

When more and more people find their environment generally conducive for development they will ultimately contribute to the growth of the GNP as well as to their own wellbeing. Freedoms facilitate for the expansion of development because "the instrumental role of freedom concerns the way different kinds of rights, opportunities and

entitlements contribute to the expansion of human freedom in general thus promoting development.\textsuperscript{238}

Governmental responses to the acute suffering of people, often depend on the pressure that is put on the government, and this is where the “exercise of political rights (voting, criticizing, and protesting and so on) can make real difference. This is a part of the \textit{instrumental} role of democracy and political freedoms.”\textsuperscript{239}

\section*{4.7. Markets mechanism}

In his book \textit{Development as Freedom}, Sen looks at a range of issues to which he applies his understanding of unfreedom and freedom such as income and mortality, unemployment, health care and capability deprivation, gender inequality, famines and other crises, women’s agency and social change, population, food and freedom, culture and human rights. But in terms of the focus of this thesis, his focus on markets is helpful to understand the concept of the market mechanism, and how it affects or influences development as freedom. Markets, in whatever form, are meant to be a social freedom and “to deny that freedom in general would be in itself a major failing as a society.”\textsuperscript{240} As this research is about entrepreneurship and freedom markets form the primary interactive place between small businesses and their customers. The policies and regulations that govern and direct markets are our major drawbacks because often they are meant to benefit the rich and the powerful multinational corporations. In this discussion Sen helps to understand the two parts of the markets mechanism: The role of markets in development and markets and labour.

\subsection*{4.7.1. The role of markets in development}

Challenging the idea of understanding the place of the market mechanism only in derivative terms, Sen quotes Adam Smith who noted that “freedom of exchange and transaction is itself part and parcel of the basic liberties that people have reason to

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\item \textsuperscript{238} Sen. \textit{Development as Freedom} xi
\item \textsuperscript{239} Sen. \textit{Development as Freedom} 150
\item \textsuperscript{240} Sen. \textit{Development as Freedom}. 112
\end{itemize}
\end{footnotesize}
value. According to Sen, the contribution of the market mechanism to economic growth is of course, important but this comes only after the “direct significance of the freedom to interchange – words, goods, gifts – has been acknowledged.” He also says that “the rejection of the freedom to participate in the labour market is one of the ways of keeping people in bondage and captivity, the battle against the unfreedom of bound labour is important in many third world countries to day.”

The relation of the market mechanism to freedom and thus to economic development raises questions of at least two quite distinct types:

• “Denial of opportunities of transaction though arbitrary controls, can be a source of unfreedom in itself.”

• “Markets typically work to expand income and wealth and economic opportunities that people have.”

These two questions that are seemingly in agreement or in favour of the market mechanism are both relevant to the perspective of substantive freedoms. However, they must be looked at separately, for as Sen says: “in the contemporary economic literature, it is the latter argument – based on the effective work and favourable results of the market mechanism – which receives all the attention.” Essentially, “arbitrary restrictions of the market mechanism can lead to a reduction of freedoms because of the consequential effects of the absence of markets.” Yet “deprivation can result when people are denied the economic opportunities and favourable consequences that markets offer and support.” While the freedom to enter markets can itself be a significant contribution to development, “the denial of access to product markets is often among the deprivations from which many small cultivators, businesses and struggling producers suffer under traditional arrangements and restrictions.”

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241 Sen, Development as freedom 6
242 Sen, Development as freedom 6
243 Sen, Development as freedom 7
244 Sen, Development as freedom 25
245 Sen, Development as freedom 25
246 Sen, Development as freedom 26
247 Sen, Development as freedom 26
248 Sen, Development as freedom 26
249 Sen, Development as freedom 7
Sen accepts that markets can sometimes be “counter productive”\textsuperscript{250} hence the need for “control in the financial market.”\textsuperscript{251} But he also says it can still be argued that there is “some social loss involved in denying people the right to interact economically with each other.”\textsuperscript{252} In that view the market system can be an engine of fast economic growth and expansion of living standards. “Policies that restrict market opportunities can have the effect of restraining the expansion of substantive freedoms that would have been generated through the market system, mainly through overall economic prosperity.”\textsuperscript{253}

Owing to his perspective of freedom centred development Sen argues that “the discipline of economics has tended to move away from focusing on the value of freedoms to that of utilities, incomes and wealth.”\textsuperscript{254} Sen discusses the free-market mechanism as a basis for economic “efficiency” but this may not necessarily guarantee freedom or equity for all people. “A situation cannot be efficient without cutting into the utility or freedom of someone else, and yet there could be enormous inequalities in the distribution of utilities and freedom.”\textsuperscript{255} In fact, the problem of inequality gets magnified when one moves from income inequality to inequality in the distribution of substantive freedoms and capabilities.

Finally, small businesses “have good reasons to buy and sell, to exchange and to seek lines of trade that can flourish on the basis of transactions”\textsuperscript{256} therefore, the development of “free markets in general and of free seeking of employment in particular is a much appreciated fact in historical studies.”\textsuperscript{257}

\textbf{4.7.2. Markets and labour}

The assumption is that free markets provide employment as well as labour freedom. Essentially, “the loss of freedom in the absence of employment choice and in the
tyrannical form of work; work can itself be a major deprivation.” According to Sen, where there are persistent denials of basic freedom to seek wage employment away from one's traditional bosses. In the absence of a free market mechanism child labour and sex-slavery are quite prevalent in most countries. The freedom of women to seek employment outside the family is systematically denied. In a free market arrangement, child labour and sex-slavery are a violation of women's liberty and gender equity. It also militates against the economic empowerment of women. “One of the biggest changes in the process of development in many economies involves the replacement of boarded labour and forced work which characterize parts of many free labour contract and unrestricted physical movement”

The importance of freedom of employment and that in working practice is crucial to understand the “valuations involved.” If people value to work for themselves in the form of small businesses, then a market mechanism which recognises and supports such values should be in place. Similarly, “the freedom of workers to change employers makes him/her free in a way not found in the earlier (bonded labour) modes of production (for example during the Pre-capitalist agricultures).” Furthermore, the extension of the freedom of workers in a society to sell their “labour power is an enhancement of their positive freedom, which is, in turn, an important measure of how well that society is doing.” Certainly, free labour is advantageous for the small business owners as it may mean low over head costs. The whole family can provide labour to cover a variety of duties.
4.8. Sen’s perspective and the biblical stories of Freedom

In this chapter we have discussed Sen’s freedom-centred development theory and explored the way it provides us with tools not only for identifying the ‘problem’ faced by development but also in identifying the “answer” to the problem. The theological issues, such as oppression, injustice, dehumanization, and suffering that lay on the heart of God and his agents the prophets and continue to be God’s concern today are the issues that Sen has expounded for us. We thus find a linkage between Sen’s theory of freedom and the biblical theology of freedom that cannot be detached or overlooked.

Sen sees unfreedom as the problem and freedom as the solution. Through out the four biblical stories we noted that oppression and injustice were the problems that troubled the people of God. From time to time to God responded to the cry for freedom by his people and provided them with freedom as the solution to the problem. We also noted that God’s response was relative to the context of in which his people lived.

As we now move on to chapter five and discuss the way forward for the church we hope to come up with a solution to the problem that hampers the progress of small businesses in Zimbabwe. In chapter five our focus is to discuss a freedom-centred training. Our initial point of departure is a critique of the current training models in the light of Paulo Freire’s training models. We then look at freedoms as the means of development and how a liberative education model can facilitate for this freedom. As this chapter entails a way forward, it is therefore fitting to end by a suggesting a church based freedom-centred training for entrepreneurs.
Chapter 5.

THE WAY FORWARD FOR THE CHURCH:
 Freedom centred training

"The quest for peace, development, and reconstruction is a central biblical message and task which comes to the church calling to, again be the prophetic community seeking the 'shalom' of God in the midst of the society."

5.1. Introduction

Freedom is the major focus of this study but to achieve this freedom we need a channel or vehicle that will help us to foster real freedom for small businesses. Having already developed a biblical challenge for the church to participate in development that brings about freedoms, our fundamental objective in this chapter is to lay a freedom-centred developmental training framework for the church to undertake its active role of mediation, advocacy and mobilization. Here we will make significant use of the pedagogical thinking of Paulo Freire.

In his book, Pedagogy of the oppressed, Paulo Freire contrasts dialogical and anti-dialogical action in the context of education. The former is a liberating education system and the latter is an oppressive or banking education system. A liberating education system or a freedom-centred education system is critical for effective developmental training. This concept of freedom-centred training can be extensively developed by borrowing and adapting the concept of liberating education from Paul Freire’s book which I found to be complementary to the notion of freedom as both a means and an end, which I seek to articulate in this study. Freire’s model of training can be a vehicle through which we can effectively achieve Sen’s concept of freedom for small businesses.

26Nlenanya Onwu explained both Shalom and peace from the Hebrew and Greed context. See: Biblical Perspectives of peace, development and reconstruction Its Socio-Religious Implications for Churches in Africa in Phiri, I. A. Ross K, A. Cox, J. (Eds.) The Role Christianity in Development, Peace and Reconstruction: Southern Perspectives (Nairobi: All Africa Conference of Churches) 34
The *Pedagogy of the oppressed* is a text that was produced as a response to one critical social problem, that is, “oppression.” This book is an eye opener. As a humanist and libertarian pedagogy the book has two distinct stages. Firstly, “the oppressed unveil the world of oppression, and through the praxis commit themselves to its transformation or development. Secondly, as the reality of oppression has already been transformed this pedagogy ceases to belong to the oppressed and becomes pedagogy of all people in the process of permanent liberation.”

Through mediation the church can fulfil her priestly role while she also fulfils her prophetic role through advocacy and her role of agency through mobilization. Because the church has the space to do the work that enhances human freedoms I, therefore, suggest that in the Zimbabwean context around the struggle for entrepreneurship and small business opportunities, the church endeavour to inculcate freedoms through a developmental training process that expands real freedoms that people “enjoy and have reason to value.” This developmental training process in inclusive terms “integrates economic, social and political considerations.”

Chapter one of this study provided us with various problems that negatively impact the enterprising efforts of most small businesses in Zimbabwe. Right at the start of the thesis we noted in section 1.2.

This research recognises that the church must take up its prophetic, mediation and advocacy roles in empowering small businesses in Zimbabwe. However, this thesis is particularly concerned to explore what the church can do at the level of education and training for ordinary people rather than to become dis-enabled by the disabling economic and political environment.

Given a whole range of problems that affect small entrepreneurs in Zimbabwe, one hopes that training as a practical intervention by the church can enhance the agency of small businesses in Zimbabwe. Therefore, the object of this section is to briefly provide the

265 Sen. *Development as freedom.* 18
266 Sen. *Development as freedom.* 8
meaning and definition of training; and also provide a critique of current training models using Paulo Freire’s training model which is an educational model that is in harmony with Sen’s understanding of freedom as both the ends and the means of development. In view of an attempt to challenge the church to be engaged in a freedom-centred developmental training programme this part of the study becomes a basis for the way forward for the church in enhancing the agency of entrepreneurs.

Now for the developmental training process to take place it is important for the church to observe the following suggested practical steps: Firstly, the church needs to conduct a stock taking exercise of her experiences in the community. Secondly the church needs to begin to develop a training policy and methodology, thirdly to develop a training process and fourthly, to mobilize and implement a freedom-centred training. Providing opportunities for achieving freedoms is an imperative for the church’s activities. In other words it is a calling for the church to help people in finding freedoms from all forms oppression. Considering the enormous amount of socio-economic and socio-political problems in Zimbabwe today, the method, through which the church can free human beings, especially the poor and marginalized, is to seek and implement sustainable economic development interventions that will ultimately empower a “whole person.”267 If freedom is not achieved through development then development is "obsolete"268

\footnote{Sen, Development as freedom, 18}  

89
5.2. A critique of current training models using Paulo Freire’s training model

Training should be understood as any “learning activity which is directed towards the acquisition of specific knowledge and skills for the purpose of an occupation or task.” Training is a “learning experience in that it seeks a relatively permanent change in an individual that will improve the ability to perform on the job and training can involve the changing of skills, knowledge, attitudes, or behaviour.”

Training, as one of the fundamental objectives of developmental initiatives should not be limited to aspects of administration or bookkeeping. Training should focus on bringing a positive change of the mindset of the small entrepreneurs. In other words, development that brings about positive change should be “holistic” and “people-centred.” Essentially, freedom-centred training needs to help small business owners not only to do their business properly but also to acquire knowledge and gain access to available opportunities. Furthermore, education or training provides a basis for intellectual empowerment and enhances not only chances for employability but also increases capacity for continued personal development. Training provides skills that widen the horizon for someone to compete, for example, on the labour market. Besides competing on the labour market, with relevant skills men and woman can as well venture into their own manufacturing or service geared enterprises.

The dilemma we have today is that for so long, freedom has only been conceptualized or narrowly understood as just one aspect of freedoms. Hence, so much is yet to be done in order to actualize freedoms that can provide a basis for development. To do this we need to be engaged in a process entailing a freedom-centred training system that will unpack a whole range of freedoms for small entrepreneurs. Through this research we attempt to provide the church with the necessary tools for unpacking freedoms.

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269 Cole. Personnel management 271
271 Sen. Development as Freedom xii
While it is possible for people to live under oppression particularly when the oppressed have "internalized the images of the oppressor and adopted his guidelines, and are fearful of freedom,"²⁷² the million dollar question which we all need to answer is "how can the oppressed, a divided, unauthentic beings participate in developing the pedagogy of their liberation?"²⁷³

Freire sees oppression as "violence"²⁷⁴ perpetrated by those who oppress, exploit, and disregard other human beings as equal to them. He also sees oppression as "domesticating"²⁷⁵ and "dehumanization"²⁷⁶ of other human beings. Oppression can be detrimental to self-esteem, self-realization, personal development or community development. According to Freire "self-deprecation is another characteristic of the oppressed which derives from their internalization of the opinion the oppressor hold of them."²⁷⁷

Furthermore, Freire thinks that the oppressed are "emotionally dependant."²⁷⁸ Hence, the pedagogy of the oppressed can be such a vital instrument which can be used by the church in their advocacy, mediation or mobilization strategies. The bottom line is to create awareness of how the oppressor is oppressing other people and how the oppressed can accept their "total responsibility for the struggle"²⁷⁹ for their freedom. We can observe from Freire's discussions that there are two or more factors which stifle the awareness of oppressive tendencies of the oppressors. "As long as they (the oppressed) live in the duality in which to be is to be like and to be like is to be like the oppressor this contribution (the pedagogy of the oppressed) is impossible."²⁸⁰ Furthermore, "as long as the oppressed remain unaware of causes of their condition, they fatalistically accept their exploitation."²⁸¹

²⁷² Sen. Development as Freedom 29
²⁷³ Freire. Pedagogy of the oppressed. 30
²⁷⁴ Freire. Pedagogy of the oppressed. 37
²⁷⁵ Freire. Pedagogy of the oppressed. 33
²⁷⁶ Freire. Pedagogy of the oppressed. 26
²⁷⁷ Freire. Pedagogy of the oppressed. 45
²⁷⁸ Freire. Pedagogy of the oppressed. 47
²⁷⁹ Sen. Development as Freedom 50
²⁸⁰ Freire. Pedagogy of the oppressed. 30
²⁸¹ Freire. Pedagogy of the oppressed. 46
Education or training is a vehicle for either oppression or liberation depending on the education policy that is being propagated by a given country or organization. According to Freire “banking education,”²⁸² is a form of education or training which is antidialogical in contrast to the problem posing education which is dialogical and learner centred. Most oppressors have been successful in oppressing other people by using banking education.

Banking education is based on the following assumptions which mirror oppressive society as a whole: “The teacher teaches and the students are taught. The teacher knows everything and the students know nothing. The teacher thinks and the students are thought about. The teacher talks and the students listen meekly. The teacher disciplines and the students are disciplined. The teacher chooses and enforces his choice and the students comply. The teacher acts and the students have the illusion of acting through the action of the teacher. The teacher chooses the program content and the students adapt to it. The teacher confuses the authority of knowledge with his / her own professional authority which she / he set in opposition to the freedom of the students. The teacher is the subject of the learning process while the students are mere objects.”²⁸³

5.3. Freedom as a means for development: Liberative education

Contrary to the banking concept of education, is liberating education which seeks to overcome the above contradictions through the “acts of cognition, not transferrals of information.”²⁸⁴ In Freire’s words “dialogical relations is indispensable to the capacity of cognitive actors to co-operate in perceiving the same cognizable object.”²⁸⁵ In simple terms, dialogical action is about creating space for dialoguing or communicating, space for engaging in education that is serious about real liberation of the oppressed. The context in which the small businesses are operating in Zimbabwe is clearly seen in the light of the four biblical stories and in the eyes of Sen as a context of unfreedoms

²⁸² Freire. Pedagogy of the oppressed. 54
²⁸³ Freire. Pedagogy of the oppressed 54
²⁸⁴ Freire. Pedagogy of the oppressed 60
²⁸⁵ Freire. Pedagogy of the oppressed. 60 - 61
necessitating a drastic liberative intervention. Freire thus provides us with transformational and liberative tools that we need to through entrepreneurial training.

Based on his recent study on Paulo Freire’s model of education, R. S. Kumalo proposes an approach to Christian education with the goal of “transformation which leads to liberation.”\(^\text{286}\) According to Kumalo, Paulo Freire had a profound influence on South African educators and learners during the years of apartheid and Freire’s relevance to South African context was noted long ago by a number of scholars, for example, “Nelson Alexander in his *Liberation Pedagogies in South Africa.*”\(^\text{287}\) Similarly, for entrepreneurship and freedom the church needs to consider a freedom-centred training system that will help create a levelled economic playing field for all people in Zimbabwe.

Our discussion on the anti-dialogical and dialogical educational model, we need to note that most entrepreneurial training institutions in Zimbabwe perpetuate the anti-dialogical action which assumes that trainees are empty vessels with little knowledge or experience relevant to the learning situation; the trainer has all the knowledge and experience; the trainer pours all the knowledge and experience into the trainees and that trainees try out new behaviours in the real world after training ends. This model is not an effective training process because it is not trainer centred. On the contrary, we need to institute the dialogical educational model which takes into account that learners have a wealth of knowledge and experience which they bring to the learning situation. The facilitator provides an experience in which there is a sharing of ideas, values and experiences. This is a context where all participants learn from each other through the integration of new learning with previous knowledge and experience. Trainees try out new behaviour, while they continue to integrate training and experience in the real world. In my opinion, the church can indeed adopt this training system as it will help the church to address really issues that stifle effective socio-economic development.

\(^{286}\) Kumalo, R. S. *Theology and Education: The Role of the Church in Education for social transformation: A Methodist Contribution.* (Pietermaritzburg: UKZN 2005) 2000

\(^{287}\) Kumalo. *Theology and Education: 31*
5.4. Freedom-centred training for entrepreneurs

The discussion in this chapter is based on the need to develop an alternative training model to respond to some of the socio-economic and socio-political problems we identified earlier in this study. As we have extensively discussed the implications of these problems we turn here to briefly highlight how the church can facilitate in making opportunities available for the small businesses. “Economic opportunities mean unique business situations or community circumstances” which lend themselves to the furtherance of the economic interests of small businesses by providing a catalyst or stimulus to the growth or retention, or both, of commerce, industry and small businesses.

Training is a fundamental social opportunity that can create space for further social opportunities. The critical objective of this research is not only to challenge the Church to play a significant role in promoting freedoms for small business owners, but to also propose a freedom-centred training system that can be a vehicle through which the church can empower small business owners with business related skills. This section is not intended to be a training manual but a proposition for a training frame-work that can mitigate a broad based training model as well as an interactive training process. This section will also provide a suggested training process and an outline of a suggested training curriculum.

5.4.1. A suggested training model

Beyond a suggested curriculum structure, we need to contemplate about what training model or method we will use. Based on my discussions on freedom and my desire to execute a freedom-centred training model I certainly propose and advocate for a freedom-centred training method or a dialogical training model because this mode is capable of contributing to the understanding of the topic the participants are being trained and also enable them to use that understanding in their really life situations.

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However, whatever the model we may use there is no guarantee that the model will be a magical formula. What is important is that through dialogical action training becomes an active process. People are given an opportunity to think, discuss, participate, and share their knowledge and experiences with each other and “in the act of knowing, the subject is active.”

5.4.2. A suggested training process

Most importantly we have learnt from our focus on the instrumental role of freedom and human agency that training is about empowering people; hence, it should involve a method that encourages participation, acquisition, and internalization of the knowledge and skills for practical purposes. Certainly, training needs to move with time. Training needs innovative thinking as well as innovative implementation if it will make a huge difference in the community today.

The training facilitator will need to understand the essence of dialogue, which is the dialogue between the word and action, or what is known as 'praxis.” Essentially, dialogue cannot be reduced to one person depositing ideas in another, a simple exchange of ideas “to be ‘consumed’ by the discussants, a polemical argument between those who also want to impose their own truth on others, a situation where some name the world on behalf of others.” Dialogue should be part and parcel of any discussion groups. I suggest that a dialogical training method should be adopted by the church in its developmental freedom-centred training because as more and more the discussion groups have regular dialogue, a sense of “love, humility, faith in one another, trust, hope, and critical thinking” will start to emerge. According to Paul Freire, dialogue can not exist without these cardinal virtues. In fact, the person who proclaims devotion to the causes of liberation, yet is “unable to enter into communion with the people, is self-deceived.”

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289 Piaget, J. ‘Development and learning’ in R Ripple and V. Rockcastle (eds.) Piaget Rediscovered (Ithaca: Connell University 1964) 15
289 Freire. Pedagogy of the oppressed 68-69
291 Freire. Pedagogy of the oppressed, 68-69
292 Freire. Pedagogy of the oppressed, 43
293 Freire. Pedagogy of the oppressed, 43
While the training process is basically takes place in a group discussions set up, the facilitator needs to be more creative and acquainted with skills to plan a training session so that the group discussion does not become monotonous or boring. The facilitator needs to understand the participants, the aims for training, the subject to be trained. The facilitator needs to understand the essence of facilitation, the importance of dialogical training, how to present the topic and course objectives in such a way that can be understood, how to create training aids that bring clarity to issues being discussed, how to motivate dialogue and anchor discussions, how to probe experiences of participants and finally how to develop tasks and activities for the purpose of consolidating the knowledge of participants.

Before the discussion group takes off, the facilitator will need all the necessary tools and equipment as may be available, for example, a flip chart, marker pens, pens, crayons, pencils, glue, blank A4 papers, overhead projector, transparent paper or power-point facilities for use during the discussion process.
5.4.3. A suggested training framework

5.4.3.1. Introduction

Following a careful observation or assessment of the current context of the small businesses in the community, a curriculum for an effective freedom-centred training programme can be designed to meet the real needs of a particular target group such as, a group of small business owners in the community. Whereas training aspects need to cover issues related to administration and finance, an effective freedom-centred training programme needs to cover issues related to the spiritual, social, physical, political, psychological, intellectual, and economical dimensions of human beings. We thus need to develop a holistic training programme that caters for a wider coverage of the role of the church in society.

5.4.3.2. A suggested training framework

In my opinion a training package that will bring freedom for small business owners needs to be based on a holistic training framework encompassing issues related to the spiritual, social, physical, political, psychological, intellectual, and economical dimensions or pillars of human beings. Training as a foundation for development will ultimately lead to freedom and freedom will in turn lead to further development. These areas of interventions will be briefly expanded into outlines of the training curriculum framework to be used by the church in training small business owners. These suggested training interventions are based on what this study saw as the obvious gaps in the existing training model. However, the suggested training interventions will only serve as a basis for formulating training concepts after consultation and some input from the potential trainees lest we switch back into the banking education where the teacher decides what should be taught.

Under this section we discussed the role of the church in relationship to a freedom-centred training that mitigates and enhances the agency of small business owners. As

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294 See: A suggested church based holistic training framework for small businesses on Appendix 3 p107
such a training programme that seeks to enhance the agency of small business owners needs to equip small business owners with a wide range of life skills and entrepreneurial skills. In my view, these skills will not only empower small business owners with skill to run their businesses but will also help them to understand their business environment and available business opportunities.
CONCLUSION: Summarizing the thesis

Through this study we managed to have a fairly clear perspective of the socio-political and socio-economic state of Zimbabwe. We also managed to see how oppression is rampant and prevailing at an alarming rate. Through this study we have seen the theological basis for freedom that has been laid through a reading of four biblical stories: the creation story, the Exodus story, the prophets’ story and the Messianic story. These stories can influence and challenge the church to be meaningfully engaged in a freedom centred development process that can foster the freedoms and values that small businesses need in order to grow and flourish. The study has also shown us that God abhors all manner of oppression and deprivation of the poor from accessing opportunities. Based on a study on Amartya Sen’s concept of development as freedom, we noted how his theoretical perspective of freedom interfaces with the theological view of freedom. From both perspectives of freedom we managed to observe the critical problem: oppression. We also observed how both the theory and the theology seek to provide the answer: freedom.

At the beginning of this study we raised the following questions: “How can the church in Zimbabwe aid the process of freedom?” And, “how can it do this in the area of small business development?” These questions helped us to map the way or the hypothesis of this study through which we manage to investigate, conceptualize, theologize and conduct interviews so as to establish the problem that cause all the unfreedoms that bedevil the small businesses in Zimbabwe. Our findings point to a variety of socio-political and socio-economic which make live unbearable for many Zimbabweans who want to do business and sustain their families. However, as we recognize the gravity of the problems and the need for a serious political change of the mind set of those in power, we do hope that through some form developmental interventions, the church can make a huge impact on the lives of the small business owners.

In my opinion, the contribution that the church can make to small businesses in Zimbabwe can be through the development of an appropriate holistic training programme for entrepreneurs. Because through a case study on the situation in
Masvingo undertaken through participant observation and interviews with various role players, this thesis identified a lack of a freedom-centred developmental training programme as fundamentally a major reason that lead to the lack of viability of the small businesses in Zimbabwe.

The final task of this study was to suggest ways through which the church can provide freedoms as an answer to the problem of oppression. In this study, freedoms are viewed in the context of political, economic, or social freedoms. For people to ultimately experience freedoms a freedom-centred developmental training programme or a more “holistic approach is needed if poverty eradication and social and human development are to become a reality.” 205 This study has provided a suggested outline of the fundamental freedom-centred training concepts. In providing these outlines we are conscious of the fact that we are not to be drawn back into a banking education or anti-dialogical education which Freire discounts in his education model. For both the theological and the theoretical concepts of freedom to be actualized a great deal of freedom-centred training needs to be adopted. I hope that this study will be an invaluable channel through which the church can help people to participate in the process of freedom through businesses.

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Pachipo, Margaret. (Ms.) SEDCO. (Masvingo: July 2005)
APPENDIXES

Appendix 1: Interview questions: (small businesses support organizations)

- Would you like to tell me about the aims and objectives of your organization?
- When has your organization been established in Zimbabwe and in Masvingo?
- What type of clients do you deal with and what is your geographical coverage?
- Would you like to explain to me some of the major concerns of your clients?
- What are the services or programmes you offer to your clients, for example do you provide training, monitoring or awareness creation?
- In your opinion are these programmes effective or not and how are they or not effective?
- Does your organization provide financial assistant to small business, if so, in what form and under what condition?
- What would you say are some of your success stories or short comings?
- What do you think needs to be done or improved in order for your organization to have a more effective impact on to your clients?

Appendix 2: Interview questions: (small businesses owners)

- Would you like to tell me about your business plans and dreams?
- When has your business been established in Masvingo?
- What type of customers do you cater for and how big is your clientele base?
- Would you like to explain to me some of the major needs of your customers?
- What are the services or products you offer to your customers, for example do you sell food stuffs, clothes or repair items?
- In your opinion are these services or products on demand and do you adequately provide them?
- Would you like to tell me where and how you get these products?
- Does your business have sufficient finance and how did you finance your business?
- What would you say are some of your success stories or short comings?
- What do you think needs to be done or improved in order to make your business more viable and sustainable?
Appendix 3: A suggested Church based holistic training framework for small businesses

Appendix 3.1. Some important elements for a suggested training model

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<th>SUGGESTED TRAINING AREAS</th>
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<td><strong>MODULE</strong></td>
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<td>1. SPIRITUAL FREEDOMS</td>
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| 4. POLITICAL FREEDOMS | 1. Democracy | Meaning and types of democracy, levels of government, governance, political parties the constitution, dialogue, participation in decision making; freedom and elections; people, power and faith. |
| 2. Justice, peace and reconciliation | The rule of law, courts, arrest, appeals, legal representation, and commercial law. |
| 3. Human rights       | Human rights charter, social welfare & security, and consumer protection. |
| 4. African politics   | AU, SADC, NEPAD, USoA |

| 5. PSYCHOLOGICAL FREEDOMS | 1. Emotions | Feelings and virtues: Love, jealousy, anger, bitterness hatred, envy; fear, stress, depression, temperament and tensions. |
| 2. Attitudes            | Thought processes, egocentricism, Afrocentricism, Eurocentricism, selfishness, tolerance. |
| 3. Behavior             | Work ethics; drug abuse, addiction, rehabilitation, transformation, crime, conflict resolution, forgiveness and forgetting, corruption and transparancy. |

| 6. INTELLECTUAL FREEDOMS | 1. Knowledge | Traditional vs. education, wisdom and philosophy, understanding and discernment; Dialogical and antidualogical education. |
| 2. Training             | Business economics, business administration, financial management, empowerment or capacity building, training methods and processes, advice and mentoring. |

| 7. ECONOMICAL FREEDOMS | 1. Sustainable livelihoods | Sustainable livelihood Framework, Self-reliance vs. dependency syndrome, GMO and Food security, food surplus, income generation and employment creation. |
| 2. Business management and the financial function | Principles of management and other related management skills, Capital, funding, budgeting, cash flow management and general accounting procedures. |
| 3. Wealth              | Creating wealth, investments, savings, ownership, sharing and the Asset Based Community concept. |