



Chaotic, blurred and uncertain: views on citizen risk perception and risk taking in Zimbabwe

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Contents

1. Introduction and Background	3
2. Methodology.....	3
2.1 Focus Group Discussions.....	3
2.2 Civil Society Dissemination and Validation Meetings	3
3. Youth views Report.....	4
3.1 Chaotic Governance.....	4
3.2 Culture of fear	5
3.3 Learned helplessness	6
3.4 Questions over Citizen Activists/Movements.....	7
3.5 Employment, education and risk aversion.....	7
3.6 Blurred lines between ZANU-PF and the Government.....	8
3.7 ZANU-PF is the risk to citizens	9
3.8 Voting pressures	10
3.9 The risk takers	11
4. Conclusions on youth FGDs.....	12
5. Civil Society Dissemination and Validation Meetings.....	13
5.1 Age and risk aversion	13
5.1.1 <i>Young people</i>	13
5.1.2 <i>The elderly</i>	13
5.2 Gender and risk aversion	14
5.3 Residence	15
5.4 Redefine risk, risk conception and risk aversion.....	15
5.5 Operation Murambatsvina (OM) and its link to risk taking.....	16
5.6 Education, employment and risk aversion.....	17
5.6.1 <i>Middle class- Urban and Educated</i>	18
5.6.2 <i>Civil servants</i>	18
5.7 Election mode	19
5.8 Class and organisation	19
5.9 The silence of the church	19
5.10 Xenophobia and the exit route	20
5.11 Political cultures and risk aversion.....	20
6. Recommendations from respondents	22
7. Conclusions on civil society dissemination	22

1. Introduction and Background

The Research and Advocacy Unit and the Mass Public Opinion Institute conducted a study to examine active citizenship in Zimbabwe, with a major focus on women and youth. Using all the six rounds of the Afrobarometer data from 1999 to 2014 the study looked at “risk aversion” focusing on the risk taking and risk aversion behaviour of Zimbabweans.¹ The interest in people’s risk taking behaviour was borne out of the need to understand the rise to eminence of citizen movements and collective citizen action and apparent increase in active citizenship in 2016. The desk study was underpinned by the hypotheses that people’s risk taking/avoidance is differentiated according to gender, age, education, employment, residence (rural or urban), and political affiliation as well as residence and political affiliation which were thought to be more central variables in determining risk taking and risk aversion in Zimbabwe. After conducting the desk study, MPOI and RAU then sought to triangulate sources by conducting dissemination meetings in Harare, Mutare, Gweru and Bulawayo with the dual objectives of validating the findings in the desk study “*Are Zimbabweans Revolting: Risk Aversion Study First Phase*” paper and eliciting key respondents’ and youth views on Zimbabweans’ risk taking and risk aversion behaviour.

2. Methodology

2.1 Focus Group Discussions

RAU and MPOI held focus group discussions with randomly selected youth in Gweru, Mutare and Bulawayo in Zimbabwe. The objective of the FGDs was to capture young people’s views on risk aversion and risk taking behaviour in Zimbabwe. We developed an FGD guide that looked at individual perceptions of risk, commonly held views of the drivers of risk and youth experiences with risk taking.

Location	Group	Male	Female
Gweru	FGD	7	5
Mutare	FGD	10	5
Bulawayo	FGD	5	3

Data was recorded during the meetings, transcribed, cleaned and entered into NVIVO where the analysis was done. This analysis began with reading, coding of major themes and word frequency count, and thematic analysis of the emerging themes.

2.2 Civil Society Dissemination and Validation Meetings

Participants were mainly drawn from civil society organisations, international development organisations, academia and community groups in the four centres where the meetings were held.

Location	Group	Male	Female
Harare	Key informants	10	4
Gweru	Key informants	12	8
Mutare	Key informants	12	7
Bulawayo	Key informants	10	5

¹ Eldred Masunungure, Tony Reeler, Richman Kokera, Daniel Mususa, Stephen Ndoma & Heather Koga (2016), *Are Zimbabweans Revolting? An examination of Risk-taking and Risk-Aversion since 1999*, May 2017. MPOI & RAU.

The meetings proceeded by way of presentations of the summary findings followed by in-depth discussions in a question-and-answer format guided by the presentation and key questions posed before the participants. The paper “Are Zimbabweans Revolting: Risk Aversion Study First Phase” theorised that people’s risk taking/avoidance is differentiated according to gender, age, education, employment, residence (rural or urban), and political affiliation. The paper also theorised that residence and political affiliation might be more central variables in understanding variations in risk taking behaviour in Zimbabwe. Age, gender, education and employment were the other factors identified in the paper as critical in understanding risk aversion. The dissemination meetings attempted to focus on these variables, to get participants’ reactions as well as soliciting views on the following questions:

- *Why has Operation Murambatsvina had such a long effect, and did it have a rebound effect on the elections in 2008, and was the latter a combination of both OM and the economic decline?*
- *Why are women no more risk averse than men?*
- *Why should older people become more risk taking over time?*
- *Why are the middle class – urban and educated – so risk averse?*
- *Why are ZANU-PF supporters much more risk taking than others?*
- *Is any of this explained by “political cultures”?*

Data was recorded during the meetings, transcribed, cleaned and entered into NVIVO where the analysis was done. This analysis began with reading, coding of major themes and word frequency count, and thematic analysis of the emerging themes.

3. Youth views Report

3.1 Chaotic Governance

The young people were asked to describe Zimbabwe’s political situation in one word and across all the three sites, the respondents were unanimous that there was chaotic governance in Zimbabwe. Some of the words given by the respondents included “*Clueless, Disorder, Poor, Chaotic, Disaster, Volatile, Critical, Unfair, Unstable, Dead, and Hazardous*”. The overwhelming majority of respondents indicated they were risk averse and attributed this to the chaotic governance of the country which was pervaded by intimidation of citizens by the state. This results in people becoming increasingly wary of expressing themselves in public, well expressed in the Afrobarometer surveys by the very high percentage of citizens – usually over 80% - who state that they “*are always careful about what they say about politics*”. This was a key statement in the construction of the risk aversion index (Masunungure et al. 2017).²

The different avenues available for citizens to participate in governance processes are not fully utilised. Previous experiences with token consultation from local councils further dissuade the citizenry from taking an active interest in participating. In one group some respondents cited the example of residents’ association meetings being shunned by residents because residents felt councils repeatedly ignored their views and the consultation processes

² See again, Eldred Masunungure, Tony Reeler, Richman Kokera, Daniel Mususa, Stephen Ndoma & Heather Koga (2016), *Are Zimbabweans Revolting? An examination of Risk-taking and Risk-Aversion since 1999*, May 2017. MPOI & RAU.

were not done in good faith, with vocal residents reporting victimisation. The same challenges bedevilling national level governance processes have cascaded to local governance processes with the end result being increased risk aversion among citizens.

3.2 Culture of fear

The political climate in Zimbabwe is saturated with fear. Citizens fear both the unknown and known consequences of their free expression. Several respondents indicated that Zimbabwe has freedom of expression but not “freedom after expression”.

*Many people in my area were beaten up for trying to speak their mind.
We were threatened that if we didn't vote the “right” way our property would be seized.
Itai Dzamara disappeared and people are now scared.
People are victimised for example Dzamara and Chizuze went missing because they were vocal.
When stay-aways are called for some don't heed the call because of fear.
Others do not like to be involved because of personal experiences or because of what happened to others.
The big chefs from the government complex disappeared, what about us the “mujingaregomas”
The environment is too volatile to express one's opinion.
My grandmother warned me that if did not attend the 21st February Movement celebrations something bad would happen to me
Zimbabweans are risk averse because of fear stemming from previous events.*

Past experiences with abduction of dissenting voices have socialised people into living under a culture of fear. People have become socialised into pairing expressing oneself with expressing views about politics, even if expressing views on non-political issues such as service delivery. The association of politics with the expression of citizen voice has meant that conflation leads to the almost automatic assumption that expressing oneself leads to violence, victimisation, and the possibility of being abducted and disappearing without trace. Resultantly, young people regarded themselves as risk averse and expressed that they were not risk takers.

A number of the respondents indicated that they were once risk takers in the past but had stopped doing so, arguing that the election outcome is always biased and hence they saw no point in taking risks anymore. Several respondents detailed how they expressed themselves freely before the 2008 but were disappointed that both the 2008 and 2013 election results did not bring about the change they desired. After cost-benefit analyses and reflection, many people decided that the risks taken in 2008 were not worth anything as the result was the same. The youth respondents affirmed:

Some respondents indicated that they feared participating in demonstrations because, even though demonstrations are allowed by the law, they always turned violent in the end, either because of demonstrators' actions or the police reaction. Citizens are afraid of this violence, and, in one discussion, participants cited a recent demonstration which began peacefully but turned violent, and a child died because of the commotion resulting from the firing of teargas canisters by the police. The systematic abuse and intimidation of dissenting voices has also had the effect of quietening citizen voices. According to respondents, the fear gripping communities is not innate but is instilled through repeated exposure to political violence and

State-led repression. When citizens evaluate the gravity of the risks to which they are exposed, and the issues they would like to articulate, the risks outweigh the benefits, given the impunity afforded to the police, army and other pro-ZANU-PF non-state perpetrators of political violence. This is a contributory factor in making people risk averse.

3.3 Learned helplessness

Another theme emerging from the FGDs was that people were averse to risk because, despite their participation in political processes and events, the results were known beforehand: the state would always unleash its repressive machinery to quell demonstrations, protests and douse the citizen voice. In essence, citizens have tried all that they think they can do as individuals, and, as communities, to try and turn the situation around, but have come up against a violent foe and have repeatedly seen their efforts come to nothing. Wave after wave of protests, petitions and demonstrations have failed to extract responsiveness, accountability and good governance from the government. Instead, citizens have seen first-hand, or through neighbours, relatives and friends, how the government has used violence and intimidation to quell citizen actions. Lately, social media is also being used by the State to peddle the notion of State surveillance of citizens' views and to create fear about the strength and reach of the repressive arms of the State beyond physical participation in protests and demonstrations. Citizens have "learned" to fear demanding their rights. Citizens have "learnt" that their efforts to claim their rights and entitlements lead to loss of innocent lives including children and the elderly who can be "bombed" with teargas while seated in their homes, away from protests and demonstrations going on in the streets.

According to respondents, citizens have been expressing their discontentment for a long time and have not attained the desired results with "waves" of demonstrations and protests dying away after the State reacted by unleashing violence.

The elections, for example, are generally seen as one of the best avenues for citizens to show their views on, support for or loss of confidence in how they are governed. However, despite enjoying massive support among the youth and the urban electorate in particular, the opposition has never secured enough control of the State and government to effect the changes yearned for by the citizenry. Consequently, from the discussions with the youth respondents, it is clear that a sense of resignation with the status-quo pervades the youth.

*Even if we demonstrate nothing will happen.
Whatever you are demonstrating for won't come to you.
I am risk averse because I am playing a game that has already been won.
Protests lead to nothing. It doesn't change anything
You win elections but you don't win power
I am tired of fighting a losing battle. I have been there before.
No one will help me if I get arrested
I haven't seen any change from previous demos. Results-
does the demo give positive results. If nothing comes out
of it people don't bother taking risk
When they are happening I critically think if it is worth
the risk*

Respondents indicated disinterest in participating in elections, demonstrations, protests and other forms of citizen actions as they saw no gain out of it. There was widespread pessimism about changing the status-quo through citizen action. Some discussants likened protests,

petitions, demonstrations and voting to “going round in circles with no development”. The overarching view was that no form of citizen action would succeed due to the State’s violent response or rigging of elections. In essence, participants were of the view that their time would be better spent if they focused on their families, livelihoods than clashing with the police and the army rather than exposing themselves to the risk of abduction, violence and arrest.

3.4 Questions over Citizen Activists/Movements

Closely tied to the issue of the continued failure of citizen action to produce the desired results is the notion of “paid citizen activists”. Most discussants expressed an uncertainty over the sincerity of most leading figures in the current wave of citizen action (from April 2016 into 2017). Respondents expressed suspicion over the motivations of most of the leading figures in the citizen movements such as *#This Flag* and *Tajamuka/Sesjikile*, and some put forward the hypothesis that these movements are not genuine citizen movements. Rather, they suggest that the leading figures, such as Stan Zvorwadza, Evan Mawarire, and Linda Masarira, are only after making names for themselves and creating activism careers for themselves by mobilising the youth to protest and demonstrate against the government, but are not in activism for the long run. Several respondents questioned Evan Mawarire’s (of *#This Flag*) decision to leave the country at the height of the *This Flag*’s influence.

For some of the demos, people are paid to participate, and thus if a demo comes that has no incentives, people will not participate

Others respondents questioned why such movements did not develop clear cut structures to ensure sustainability of their efforts once the leading figures were arrested by the government. It has now become expected that the government silences dissenting voices by accusing them of causing violence and destruction of private property, among the host of criminal allegations that can be levelled against leading pro-democracy activists. Some respondents had more extreme views, going further to say these leading activists were not serious about ameliorating conditions in the country, but were only focused on getting paid by “donors outside the country” after each demonstration or protest. The high levels of animation during the discussions around the citizen movements indicates the wide range of views on the issues and the deep extent to which people subscribe to the views they hold over the sincerity of the citizen movements. However, the merits of such hypotheses might be, as it was discernible that, for several people, the lack of clarity on who was driving the *#ThisFlag* and *Tajamuka/Sesjikile* movements caused uncertainties amongst the people and this played a part in shaping their risk perception. It is debatable whether these movements caused people to have less fear or to be more circumspect in expressing their political views or joining demonstrations and protests.

3.5 Employment, education and risk aversion

Education is another factor shaping risk perception. Those who are educated feel that some forms of expression are unnecessarily risky; for example, protests are not for the educated. For some people, their risk perception is influenced by the need to be secure financially and this is dependent on one’s employer. The participants indicated that civil servants cannot express themselves in ways done by others who are not civil servants because the ruling party dominates government. A civil servant who expresses views that are against the ruling will be placing their job security in jeopardy.

So your job can be at risk if you demonstrate. We are afraid to say anything for the sake of my job and my livelihood. The educated populace will not throw stones, and if you are older than 18 you would not want to throw stones. You would want to get a job, and certainly you will not throw stones because you do not want to go to jail. For the uneducated, it's no problem to throw stones.

According to some respondents, the educated people are risk averse because they are detached from the harsh conditions which the uneducated poor people have to contend with on a daily basis. Respondents holding this view argued that the educated elites never took to the battlefields during Zimbabwe's liberation war, and some respondents claimed that it was mostly the poor peasants who "stayed in Maputo and Dar es Salam...who fought and died in their numbers". Respondents asserted that the educated people are risk averse since they held jobs or had sources of income from which they derived an existence they were reasonably satisfied with.

Hence, they have less motivation to be risk takers than those who are unemployed. Unemployment causes a higher level of discontentment and desperation hence unemployed and "desperate" people readily join protests. However, this views held by respondents is in disagreement with the findings in the paper which showed no differences between the employed and the unemployed. The shifts in the kinds of viable economic activities that are accessible to different sections of the population that impact on a person's decision whether or not to be risk taking and analyses of these shifts will lead to a better understanding of people's risk taking behaviour.

3.6 Blurred lines between ZANU-PF and the Government

Another factor shaping citizens' risk taking behaviour was the ever-decreasing demarcation between ZANU-PF and the government. Several respondents indicated that this demarcation was increasingly becoming blurred and this was more pronounced for people employed by the government.

ZANU-PF, through senior civil servants and the different ministries, was accused by participants, of employing excessive rent-seeking behaviour and patronage networks. According to respondents, their risk aversion stemmed from the lack of separation of ZANU-PF issues and government issues. For civil servants, this untenable scenario made them more self-aware and over-cautious about what they say especially in the workplace. Given the workers' penurious conditions the State capture of government institutions enabled ZANU-PF to buy votes within the civil service' formal working space through patron-client negotiated access to stands, agricultural inputs and cattle. The civil service was thus viewed as a tactic for pushing ZANU-PF interests by manipulating workers and embedding political affairs alongside workers' official government responsibilities and duties:

There is code of conduct for civil servants and one of the requirements is that you should be apolitical, yet the police etc. were taken to Matopo for 21st February movement, If the MDC has a function and as a civil servant you are seen there you will be in trouble.

*I am not free because of the fear and repercussions that come with criticizing the government or the ruling party.
 Depends on the time and place and who is present. If I don't know the people around me then I am not free.
 If they (ZANU-PF Youth) come for you, you have to lie that you belong to them.
 Our parents are ZANU and war vets. You are pressured because you are expected to pledge allegiance to one party because of the risks or what was done for you by the party
 Discrimination at work places, especially government departments where you can get fired if you are in the wrong side
 I am not free because of what I witness in my community. Especially what happens to those that do speak out.*

Respondents reiterated lack of freedom to express oneself as the main driver of risk aversion. Some respondents went further and argued that, within the civil service, a person can miss out on certain benefits once they are perceived to be a member of the opposition. In their efforts to express themselves, most people, not just the civil servants, were turning to use of social media which gave them power because they could post and make comments on topical issues anonymously, and thus further away from the attention of daily forms of surveillance on civilian voice. Social media was being used to call for, and mobilise the citizenry to participate in demonstrations, and many people were expressing their views via social media, as, for example the protests against bond notes in 2016. Discussants averred that citizens were not free to join any political party of their choice because the benefits attached to supporting another party such as food aid were highly politicised. Though the food aid did not come from ZANU-PF to the masses, it will be presented as having come from Mugabe. Essentially, the line between ZANU-PF and the Government has become less clear-cut and citizens are averse to expressing their views on governance issues, let alone hard questions of electoral reform, or political party candidates among others.

3.7 ZANU-PF is the risk to citizens

Respondents explained that risk-taking behaviour should be behaviour that seeks greater good and underlined how the political environment was making it difficult for them individuals outside the ZANU-PF party to go against the status-quo in pursuit of that “greater good”. According to respondents, ZANU-PF as the ruling party was effectively the biggest risk to all other individuals and groupings outside of ZANU-PF.

Theft and graft of money and resources from national coffers was highlighted as a ZANU-PF preserve, as, for example, the infamous \$15 billion, theft and conversion of State resources from ZIMDEF all benefit ZANU-PF and its supporters, while masses go hungry and critical sectors, such as education and health, continue to be under-funded.

*I have to be part of the ruling party and as a youth I won't benefit.
 If I am on the opposition side my opinion won't be valued.
 You are not free. It is conditional. You are only able to exercise freedom of speech when you are at your party's rally e.g. Evan Mawarire became the voice of the voiceless but in the end he was silenced
 I am a risk taker by virtue of being here and discussing this.*

ZANU-PF, its supporters and leading figures are benefiting from the State resources. Anyone who tries to point out these issues is accused of harbouring the “regime change” agenda.

The ruling party’s supporters enjoy State protection, and impunity from prosecution, while others are disadvantaged by the State and ZANU-PF led theft from national coffers, while, simultaneously, they are victimised for demanding accountability from the ZANU-PF led government. Furthermore, respondents indicated that the wider Zimbabwean society, not just the youth, believe they are only free and safe from victimisation when saying good things about the ruling party, and not demanding good governance, democracy and human rights. From this standpoint, ZANU-PF as a party is the risk to citizen freedoms and is the dominant consideration in people’s risk perception. According to some respondents, the only way? they can also enjoy their freedoms is if they join the ruling party and become active members.

3.8 Voting pressures

Across the three locations, respondents were unanimous that Zimbabweans were not free to choose who to vote for, and asserted that Zimbabweans were pressurised to vote for particular candidates. They also believed that such pressures were heavier for rural voters than for voters in urban constituencies, who not as pressurized as much as those in the rural areas. Several respondents expressed that the concern that intimidation of rural voters had already begun even before the adoption/implementation of the Biometric Voter Registration exercise. Furthermore, the requirement for people to produce proof of residence as part of the voter registration was an intentional part of the process of disenfranchising massive numbers of eligible voters.

We are not free.

In some areas they go door to door intimidating voters.

There are already threats-being told that we know who you will vote for.

They change every election time- using different strategies to pressure voters.

For voter registration one needs to get proof of residence from the village head, if one belongs to the opposition, they do not get that proof

When voting the village head will be in the front, followed by his subjects hence people do not vote freely.

Intimidation by being told that there will be cameras monitoring

Some of the pressures exerted on voters included the food aid given to rural voters “for less than 6 months and they forget about the 4years and 6 months”. Rural voters are intimidated and threatened with withdrawal of food aid. To register to vote one is required to produce proof of residence which comes from the ZANU-PF-aligned Sabhuku.³ According to respondents this was different for urban voters who had a bit more freedom than rural voters there is freedom though some feared intimidation and violence

It was interesting to note that some participants strongly believed that ordinary people were better off than security personnel and the police, in terms of voting pressures. They held the view that freedom was dependent on whether you were “inside or outside”. The army and police were under pressure to vote for ZANU-PF, especially those living in camps or barracks where they are monitored while voting to ensure they voted for ZANU-PF candidates. A case in point was the respondent who said, “Last election my brother was a police officer. My brother was asked to vote in front of the sergeant. He voted for MDC and he is now unemployed and has been blacklisted.” Other discussants were of the view that the people on

³ Village heads

the “outside” of camps and barracks were under the most pressure through repeated exposure to propaganda songs; intimidation of voters who are told that there are cameras in voting booths to see who they voted for; voting as villages, with the Sabhuku (village Head) leading the queue; and the threats that it can be established during vote counting who they voted for. They threaten people saying there will be a camera in the booth.

Other discussants highlighted the door-to-door campaign methods as threatening, and claimed that citizens are threatened during these door-to-door campaigns that “we know you”. This places them under pressure on voting day. This is coupled by the knowledge that the area is a stronghold for party “X” or party “Y”. Thus, freedom to choose who to vote for with being pressured is dependent on the place. If the area is a ZANU-PF stronghold, it is difficult for people freely choose to vote for MDC, and vice versa.

If you are beaten up, it is you who is injured and your family pays the medical bills not the party; It will backfire for me and my family: injury, death and my children will suffer; At the end of the day if anything bad happens you are alone in it. You suffer alone

The underlying reason for people’s risk taking or risk aversion is the personalisation of the consequences of going against the tide. While support for any party, including expression of one’s views is necessary, and can lead to collective benefits, but there are risks.

It is the reality that you will suffer alone with no one to help, which makes citizens more careful about what they say in public, less keen to join protests, participate in demonstrations, and even less keen to join any political party of their choice and to vote for any candidate they desire without feeling pressured.

3.9 The risk takers

While the majority of discussants identified themselves as risk averse, there were a few who indicated they were risk takers. One discussant highlighted how she was inspired by a WOZA demonstration. Through the success of the WOZA demonstration, she began to appreciate the need for her to be engaged in citizen action. When asked to explain how and why they were risk takers, other discussants explained:

*Because my future lies within my hands and a lot can change;
I’m already at risk;
I was raised in a family of risk takers;
Being in the (this) FGD shows I take risks. I took a half day off (from work by) lying to my bosses that I needed to go to the doctor;
I think of the benefits and not the fear;
I only fight for a cause when I see wrong things happening, at least my message would have been passed through;
I am a risk taker because by being here as a civil servant and the nature of my job and because of what I have been saying here;
I always think of the benefit after the fear. If there is a benefit I will.*

The risk takers also indicated that they participated in political protests and demonstrations, and attributed their risk taking behaviour to frustration with the economy, being unemployed, and wallowing in poverty, while politicians were living in eye-watering luxury.

*Enough is enough. That is why I participated;
I participate because I think my voice should be heard;
Demonstrations are another way of expressing our grievances in the public eye;
I believe if you don't agree with something you must do something;
I participated in July 6 stay-away because I wanted change;
I participated in #thisflag because I believe it's a way for people to express their grievance...It shows people's feelings and that the masses are united. Everyone was scared even the Ministers and the Presidents felt the impact;
I have never (participated) but if I get the chance I will.*

*I am part of a group called New Age Movement;
I participated in WOZA demonstration; we took a stand and we did it well.
I'm into journalism and I need to stay away and I need to share the news;
I participated in one demonstration to represent a certain organisation;
I am a journalist. It is my duty to share and report information;
Only participated in one demonstration because I had to represent my organisation*

Other risk takers indicated they participated in demonstrations and protests to fulfil their professional duties/out of compulsion.

4. Conclusions on youth FGDs

The youth largely agreed that they were risk averse. They had wide ranging experiences and knowledge which shaped the reasons they gave for their risk aversion. The reasons coalesced around experiences with political violence and a sense of acceptance that youth or collective citizen action could not lead to improved governance. As such, the youth expressed concern over the inalienability of ZANU-PF and the government and cited this as a major consideration they had in deciding whether or not to engage in any political processes. They highlighted this ambiguity between ZANU-PF and the State as a tactic that was being deployed to ensure that expression of views on governance issues became synonymous with speaking out against ZANU-PF as a party and this caused them to be averse to claiming their rights as citizens. Others voiced concern over the sincerity of the prominent figures in the leading citizen activist movements. While a few individuals indicated that they were personally not risk averse, the majority of respondents reported that they were averse to taking risks because of the culture of fear which they said permeated through all structures and facets of the Zimbabwean society including the civil service, army and police.

5. Civil Society Dissemination and Validation Meetings

5.1 Age and risk aversion

5.1.1 Young people

Young people especially graduates were viewed as risk averse and disinterested in political issues around them. Some participants lamented the “dilution of youth interest in politics” and posited that in the past the youth were the bedrock of politics though student activism but now even student activism is on the decline. Others explained youth risk aversion to the youth having “not seen the other side of life”, “having no history”. Essentially saying the youth have not tasted how good things were in the past and thus, have no motivation to risk their limbs clamouring for a restoration of a working economy because they have never seen it working. Others in support of this notion asserted that young people have no motivation to take risks because they have very few things to worry about especially those still living with parents and cannot see the better horizon. Others went further to suggest that the youth are gullible and not motivated to take risks because they look at immediate gains hence, once their immediate needs are satisfied they disengage for example those who got stands via the party. Such youths were viewed as short-sighted and only focused on waiting for an opportune time to reap rewards from their investment of time, money and effort in education “*when things are sorted out*”. They hoped to get good paying jobs when the economy became functional again but were not willing to risk getting injured in the process of protesting and demonstrating against the government.

Other participants believed that youthful risk aversion could be explained through understanding the role played by religion in inducing passivity among young people. They held the view that religion made people passive and less concerned with rectifying governance challenges in the present time with people being content that God is in control and that things will eventually be rectified, hence taking risks now was of no benefit. Proponents of this view called for “a balanced theology” which made people aware of the conditions of their existence now and gave them realistic expectations of the future and the motivations to utilise their agency now to shape that future.

Another thought thread believed that some young people were risk averse because they “had trust and faith in the system” hence even though some could participate in demonstrations and protests once in a while, they would not be bothered to vote to choose leaders in government. According to this view, young people’s risk aversion was due to a genuine belief that the government was crippled by sanctions and external forces, especially rural youth. Some participants questioned the accuracy of the paper and highlighted this “failure” to show risk taking trends by age and residence to show risk taking by young people in the urban areas and young people in rural areas. Another thought strand postulated that most young people are easily swayed by ZANU-PF promises of jobs for example the 2.2 million jobs promise made by president Mugabe in the run-up to the last presidential election in 2013.

5.1.2 The elderly

Across the four sites, participants generally concurred with the older people’s risk taking trends as claimed by the paper. Many felt that older people were increasingly becoming more risk taking because they faced the burden of providing for their families/households and thus were dissatisfied with the government and this manifested in their risk taking behaviour. The older people felt let down by the government more than the young generations because the older ones had experiences of a functioning economy, they knew and understood that with

proper governance and effective policies, the economy could be revived. The older generations were discontented ~~by~~with the government and had the Smith regime and immediate post-independence periods as benchmarks against which they compared the current government.

It was suggested that older people's risk taking was premised on the nationalism-oriented socialisation that they were exposed to as children growing up under colonisation. Such socialisation took place in their homes, schools and communities and was responsible for their low tolerance of the current government's maladies. This view was developed further by some discussants who argued that schoolchildren in countries, such as the USA and Britain, were actively inculcated with nationalist socialisation in school. ~~and~~ This socialisation made them more aware of the changes in government and governance and made them more likely to take risks such as protests and demonstrations once the government slackened on key bread and butter concerns. However, such socialisation became from the immediate post-independence period in Zimbabwe. Instead, the National Strategic Studies that has been recently infused into Zimbabwe's education curriculum was aimed at creating a youth population that is subservient to ZANU-PF ideology not one that is aware of its history. Inevitably, without the proper ideological backbone, the youth today could not be expected to add together the events around them and give them a nationalist interpretation that can help solidify youth resolution to take a stand against a government which they felt was abusing human rights and looting from national coffers.

The government was accused of actively trying to curtail youth participation in democratic governance processes even at universities. Some discussants highlighted the death of student activism and gave the examples of university campus police units that were "more ruthless than ZRP" in violence against students. The security unit at the Midlands State University (MSU) was commonly referred to as "Zvinyavada", was pointed out as very brash and aggressive towards students while the Students Representatives Council (SRC) at MSU was reportedly filled up by students strategically planted by ZANU-PF to ensure the weakening of the students' voice. These factors cumulatively, meant that youth became more risk averse not just at universities but in the wider society as well.

The educated youth were viewed as more risk averse than their uneducated counterparts and the particular kinds of risks that people took was shaped by "what is at their disposal". Proponents of this view felt the paper's conception of risk and risk taking behaviour was not entirely accurate and needed to be re-calibrated. They explained that other factors mediated risk taking behaviour among the youth for example, access to opportunities for them to exhibit their risk taking behaviour. They believed that this "access" was critical and some gave the example of what they termed "Infantile radicalism" whereby year after year, some young people become rowdy and uncontrollable during the last week of the Trade Fair in Bulawayo, to the point where the police has to be called to restore calm. As such, risk taking should be viewed as seasonal because the events, exposure to risk and access to risk taking behaviour can be seasonal. Some respondents felt the paper did not adequately capture this seasonality.

5.2 Gender and risk aversion

Gender was highlighted as a critical variable shaping risk taking behaviour. Some groups felt that Gender advocacy work that has been done by women's groups has contributed to women being more aware of the circumstances and conditions around them and more capable of mounting a systematic challenge to conditions they deemed unfavourable to them hence

women could be risk takers at the same level as men. The liberation struggle was also highlighted as having played an important factor in shaping women's risk perception and making women take as much risk as men. According to exponents of this view, there was no stratification of male and female freedom fighters during the war; they were equal and all carried the same guns and went through the same training in the same bushes. Due to this, women in Zimbabwe are active in the risky forms of citizen expression, just like the men.

Another factor mediating gendered risk taking was the issue of patriarchy whereby women's groups are fighting for space for expression of women's concerns against male privilege and the argument that historically, men have disadvantaged women across all facets of civic life. Men have also let women down. Women are trying to fight for their space. From the domestic sphere to the public sphere, there are women that feel they have had enough of male leaders and male leadership. This view holds that women are the spine of the family unit and they bear the brunt of the domestic chores, the poverty and they also have to contend with male domination of household property. Inevitably, a mass of women disgruntled by androcentrism has risen to claim space for women's views to be heard and addressed hence women are taking risks politically, at the levels that are similar to men's risk taking. These views and explanations buttressed women's risk taking trends as claimed by the paper.

5.3 Residence

According to respondents the majority of people in Zimbabwe are disgruntled by the current state of affairs. People's perceptions of the causes of disgruntlement are multifaceted and this has is intricately linked to the people's perceptions of the alternatives that are there and the alternatives that they have or think they have access to, in dealing with their disgruntlement. This inevitably, has an indelible impact in their risk taking behaviour. If people residing in "affluent" suburbs feel aggrieved by the government, they are less likely to go on the streets and loot shops. Rather, they are likely to talk about it on twitter, facebook or talk about in whatsapp groups and their professional networks. This does not necessarily mean they are risk averse. Instead, this calls for analyses of the opportunities they have to congregate with like-minded individuals, other individuals that also feel collectively aggrieved and then going about to start demonstrations and protests. This also calls for analyses of what participation in demonstrations and protests means to these affluent people and what are their reasons for choosing to express their voice in other ways. This calls for re-definition of risk and risk perception so that the paper and future analyses do not omit critical views and factors that shape risk taking behaviour.

5.4 Redefine risk, risk conception and risk aversion

According to the generality of participants, the paper used some very useful concepts and questions to frame risk and to construct the index on risk taking. Some respondents concurred with the overall risk taking trends in the paper and added that "Zimbabweans are just voters, not citizens. The study on risk aversion becomes should be just a portion of the studies on citizen engagement with the State". From this viewpoint, Zimbabweans only exercise their citizenship insofar as voting in elections is concerned but do not exercise any other rights and entitlements they have as citizens.

The paper used the four main questions of:

- *Freedom to say what you think;*
- *Freedom to join any organisation;*
- *Freedom to vote;*
- *Careful about what you say.*

Participants indicated that these questions were very helpful in giving an overview of risk taking but were not exhaustive and cannot be used in isolation to explain risk taking behaviour and trends within the entire population of Zimbabwe. Participants queried the definition of risk taking on the basis of the index score/values derived from the four questions taken from the Afrobarometer and argued that what was meant by risk in the paper as derived from the index taken from these four questions, was not clear and did not accurately stand for the same in people's realities on the ground. In particular, respondents across the four sites argued that ZANU-PF supporters are not risk takers contrary to the paper's claim. Rather, they are the risk to everyone else. They enjoyed police and State protection and committed acts of violence and aggression towards non-ZANU-PF supporters while being afforded impunity from impunity. Opposition supporters who are victims of political violence did not enjoy the same kind of police interest in arresting their attackers while ZANU-PF victims of political violence enjoyed the police' enthusiastic prosecution of the attackers. Essentially, the kinds of risks which these two groups were exposed to were different making it conceptually and practically unclear how ZANU-PF supporters could be labelled as risk takers.

According to some respondents using the term risk taking in relation to ZANU-PF members and supporters is "too much". The freedom to support ZANU-PF is not risk taking because there is no risk. It should rather have been called - freedom to participate in political processes. The ZANU-PF cadre has nothing to lose when they utter political sentiments. Expressing oneself if you are a ZANU-PF supporter is not risk taking or risk aversion, because ZANU-PF members are actually the risk, they are free to say what they want and do what they want but not so for opposition supporters. The actions that people take cannot be considered as risky if they are aware of the outcome. ZANUPF supporters know very well that they have the support of state machinery via the courts and the police and even when people report them to the chiefs for any electoral violence. Thus freedom to say what you think, freedom to join any organisation, freedom to vote and being careful about what you say do not apply as factors for consideration when mapping risks and risk taking behaviour in Zimbabwe. Actual and verified participation in the protests and demonstrations over "hard" governance issues such as electoral reform, tenure of the presidency, stepping down of the president and calls for his resignation, calls for return of the rule of law among others, should be measured to come up with accurate claims of risk taking. Others added further that this "verification of actual participation" needed to be done at multiple levels "beyond Afrobarometer statistics".

Participants in Bulawayo queried the accuracy of the report's claim (on page 10) that the Manyika are most risk averse and the Ndebele are the least risk averse.

Some participants suggested that other considerations such as relative economic stability in rural areas, migration within and out of "hotspot" areas, clarity of the risk and immediacy of the dangers that one is exposed to after expressing their views in particular ways are some of the very important factors that shape people's consideration of how to behave in public. Another factor to consider is the legacy of Operation Murambatsvina which saw many of the displaced people moving to rural areas.

5.5 Operation Murambatsvina (OM) and its link to risk taking

Respondents agreed with the view that the government carried out Operation Murambatsvina with the latent objective of displacing huge urban populations and disrupting support for the main opposition party-the MDC. As a result of OM, huge numbers of urban dwellers were forced to relocate to the rural areas. OM demonstrated that the citizenry lacked power to

demand accountability from the government and that real power lay in the Executive rather than local government which. The Executive pushed forward with political move and masked it as a civil issue where the government was concerned with the cleanliness of towns and cities. The poor were greatly affected and these were the majority that identified with the opposition's worker-centred ideology. The operation pained a lot of people and according to some views this had an effect in the 2008 presidential elections where many demonstrated their anger towards the government by voting for the opposition.

The smashing of people's houses and shacks literally destroyed communities and networks of support for the members of those communities. OM also destroyed many urban dwellers' basic social capital and effectively annihilated urban groups' activism capacities. The affected people were left with scars and due to the relocation to rural areas. Many also lost their sources of livelihood. According to some respondents, the operation was carried with such irresistible brute force that was supported by ad-hoc government policy hence the resentment of the government and local clashes between residents and local council personnel who participated in the destruction of houses that were deemed illegal under the operation. The violent and sudden manner in which the operation was conducted induced so much fear and trauma among the people who suddenly found themselves homeless hence the massive risk aversion among urban dwellers.

According to some respondents, people tend to "*give so much credit to this Operation Murambatsvina [yet], there were other events that influenced the 2008 elections. Even the land reform contributed to 2008*". According to this school of thought, risk aversion is seasonal because of the seasonality of political events such as OM, the land reform exercise and the 2008 elections were all seasonal events that brought with them political tensions in different locations throughout Zimbabwe for example in during the 2008 election period in Mashonaland provinces there was intense political violence, yet in Matabeleland people were walking completely free. Thus, the effects of Operation Murambatsvina should not be emphasised. Participants found it problematic that the risk aversion trends from the index around 2005 and 2006 were assumed to be explicable in terms of the effects of Operation Murambatsvina. As argued by some participants, risk has to do with the potentiality of negative effects and people's analyses of "what is in it for me before I participate". Thus, the operation had massive effects, but care should be exercised in attributing cause and effect between the operation and risk aversion. More still needs to be established regarding local responses to OM and local capacities to deal with other threats to individual and collective freedoms and security.

5.6 Education, employment and risk aversion

Some discussants concurred with the hypothesis that education and employment were central mediating factors for risk aversion. According to discussants educated people are less likely to engage in risk taking behaviour. For some, the educated and employed aged 18 and above are actually much less inclined to join demonstrations, protests which will lead to stone throwing and being chased around by the baton-wielding police. This category of people would be more concerned with getting a job, securing that employment and would be less willing to be arrested and jailed for causing public disorder and the criminal record will have long term repercussions with one's career. Some participants retorted that some supposedly "employed" people were actually unemployed because of the low salaries and conditions of employment hence, such people would also be likely to take risks. They pointed out that between 2014 and 2016 the unemployed were risk takers. Relative to other time periods covered by the study, unemployment was at its highest during this period and risk taking increased massively in that same period. Resultantly, there would be a need in future to cater

for these differences because merely holding a job did not equate to satisfaction and decreased risk taking.

5.6.1 Middle class- Urban and Educated

Discussants pointed out that in abstract terms it was easy to identify who constituted the middle class but in practice, this was very difficult and posed problems for anyone trying to explain risk taking among the middle class. Some discussants found it problematic for any analyses to attempt to isolate a group of “middle class, educated and urban” arguing that the main criteria for such an attempt—education, income, lifestyle and education—were vague and even though some people could fit some of the criteria, merely ticking these boxes was not sufficient in actually identifying who qualified and who did not qualify to be called middle class. The participants were mainly urban-based, employed people working for NGOs, in academia and other non-State entities but they expressed uncertainty over whether they belonged to the middle class. Nonetheless, discussants were of the view if this category could be identified by the common denominator of urban residence, employment or income above the “poor” yet not enough to be “rich”. If such a group could be identified, the members of this group would not take the same risks taken by the “poor” because they faced different challenges. This educated and urban-based middle class had higher chances of being preoccupied with their business or careers. Such a class would be averse to engaging in demonstrations, protests but would be more open to cyber and social media-based activism activities such as signing petitions and commenting on twitter and facebook.⁴ The middle class’ risk aversion stems from analyses of trends and patterns of violence, State response to demonstrations and protests as well as repressive legislation such as POSA. The middle class is averse to tear-gassing of protestors by the police and averse to violent clashes between protestors and police, hence their risk aversion.

5.6.2 Civil servants

Some of the people that would fit into the category of urban educated middle class are civil servants. As government workers, they have considerations that other population groups do not have such as the risk of being dismissed from work if found participating in anti-government demonstrations. Consequently, a range of spaces and avenues utilised by other groups are literally out-of-bounds for them. Inevitably, analyses of risk taking trends that do not account for this will produce inaccurate findings. The daily forms of resistance that can be carried out by masses do not start and end with speaking out, demonstrating and participating in protests. According to participants, the “*Middle class- Urban and Educated*” groups use varied forms of resistance which need a separate study beyond the main questions used in the paper to construct the index of risk taking. Risk taking behaviours are varied and need to be looked at in more detail. The broad and amorphous “*Middle class- Urban and Educated*” category may only be relevant in theory but totally inaccurate in actual practice hence attempts to understand their risk taking behaviour must be informed by an analysis of class, income, status and residence considerations which are factors considered by the middle class themselves in deciding whether or not to exhibit certain behaviours.

⁴ Here see, for example, RAU (2016), *Zimbabwean politics: Very Constrained and Confined. The lack of middle-class young women’s voices in political discourse*. September 2016. Harare: Research & Advocacy Unit; RAU (2016), *Are middle-class women “disconnected democrats”? A preliminary investigation into political participation of Zimbabwean women*. November 2016. Harare: Research & Advocacy Unit.

5.7 Election mode

An interesting notion that emerged from the discussions was that Zimbabwe is perpetually in election mode and the citizenry does not concentrate their efforts on substantive issues that need attention such as roads, the water crisis and drugs and medication in public health facilities.⁵ Rather, the citizenry is always preoccupied with arguments over which political party has the best ideology, which one should be the best one to govern the country, which candidate should be voted for in local council elections. There are always elections going on at different times, almost forcing people to focus on elections. Furthermore, the elections are almost always characterised by violence and intimidation of voters and this makes people to perpetually live in fear hence the risk aversion.

5.8 Class and organisation

The growth of the informal sector is the evidence of how the educated have struggled unsuccessfully to secure employment and eke out a living for their families and households. The MDC became a formidable opposition because of the organization of Trade Unions. The government has made deliberately ensured that most of the unemployed youth are not unionised despite the high numbers of informal traders. The disruption of citizens to organise themselves to take effective class action against the government serves to dissuade citizens from expressing themselves. When citizens look at the struggles of protests led by unions such as vendors' unions, the ordinary citizens are discouraged from expressing their views. Some respondents explained that the title of the report "*Are Zimbabweans revolting?*" talks to the issue of agency and citizen agency is a critical part of class organization so the title is very appropriate and enables the reader and other users of the report to also try to engage with issues of how the government attempts to keep them citizens disorganized by counter organizing through vote buying and other divisive patron-client practices.

The different social movements that rose to prominence in 2016 are continuously being charged with breaking the law, their leaders being arrested and released and the groups are now disorganised. The main opposition's decision to boycott elections has disillusioned supporters. Thus the fluctuations in risk taking between 2005 to 2009 and 2012 to 2014 are possibly because of the fluctuating strength of opposition political parties and other citizen pressure groups

5.9 The silence of the church

Other participants attributed the risk aversion trends to the silence of the church and its position not to speak out against the prevailing maladministration by the government. According to this interpretation of the role of the church in governance the church was at the forefront of dismantling the Smith regime. However, currently the church is largely quiet and is not exercising its authority. Lately Zimbabwe has seen the emergence of new highly churches that are focus on "prosperity gospel" and "miracles". These new churches are highly prescriptive of the behaviour expected from members. With Zimbabwe being a highly religious country with so many people who look up to the church answers, the church' hibernation is a cause for fear for the adherents. This contributes to the adherents of such churches withdrawing from participating in political and governance issues which are not

⁵ It should be noted here that, through all the AB surveys since 1999, the delivery of public goods and services has been the major concern of respondents. See, for example, RAU (2016), *Conflict or Collapse? Zimbabwe in 2016*. Report prepared by the Research & Advocacy Unit (RAU). May 2016. Harare: Research and Advocacy Unit.

prescribed or allowed by their churches.⁶ Thus, there is a need to look at the role of religion in order to understand risk aversion in Zimbabwe.

5.10 Xenophobia and the exit route

According to some respondents, risk aversion is primarily shaped by individual assessments of the options available to them at any moment in time. With respondents expressing loss of confidence in the ZANU-PF government, the only other supposedly viable option is the main opposition party-the MDC. However, after failing to ascend to power since being launched in 1999, some people have lost faith in the MDC rising to power and improving on the governance issues that people are discontented with. For some the MDC-T cannot also failed to deliver when it into government through the Government of National Unity (GNU). Inevitably, for some, the only option is to leave the country. However, some people cannot access birth registration documents, passports and other identity documents and thus, cannot leave the country. Furthermore, some have left the country and gone to the diaspora and have returned with stories of difficulties they faced there. The diaspora is both attractive and inaccessible for different people depending on their particular circumstances and this shapes their risk perception and decisions of which risks to take. For some, going to the diaspora shows risk aversion, while, for some, but also means they are great risk takers because of the uncertainties of living in the diaspora. Thus, in analysing the risk taking behaviour of Zimbabweans, there is need to also look at the role of the diaspora, the exit route and how access or lack of access to this exit route shapes the risks that people are willing to take.

5.11 Political cultures and risk aversion

According to respondents no one is free from fear of violence in Zimbabwe. The attainment of political independence for the country has not meant independence for the citizenry Within ZANU-PF, supporters must still be wary of what they say because of factionalism. At the higher echelons of power within ZANU-PF, no one can voice their desire to succeed the president and the ordinary supporters are told where to vote. The opposition sells their ideology, but, with the ruling party, you must vote ZANUPF because the party actually does voting audits. This ensures that the supporters are subjects of the leading figures and become passive recipients of the dictates of the party rather than active members who shape the direction of the party. This diminishes communities' capacities for people to shift from *parochial* to *subject*, and, desirably, to *participant* political cultures.⁷ Thus, the parochial culture pervades even the ruling party and is actively engendered by the ruling party through structures and actors within the communities.

The presentation raised further questions from participants who asked how the paper took into consideration the role of history and past violence in conditioning the political culture that we have today in Zimbabwe. One participant explained that their organisation did a study in the Mashonaland region and established that citizens there are still gripped with thoughts of the liberation war, and continue to socialize their children along the liberation war ideologies. With the State being so inalienable from ZANU-PF, most of the people in these provinces do not have much choice between doing what they are "advised" to do by the government or by

⁶ This might also be construed as another form of "exit" in Albert Hirschman's term, where, rather than leaving the field physically by migrating, the adherents of these "new" churches are psychologically leaving the field.

⁷ These terms derive from Almond & Verba (1963). See Eldred Masunungure, Tony Reeler, Richman Kokera, Daniel Mususa, Stephen Ndoma & Heather Toga (2016), *Are Zimbabweans Revolting? An Examination of Risk-taking and Risk-Aversion since 1999*, March 2017. MPOI & RAU.

ZANU-PF. Speaking up against the government is taken as speaking up against ZANU-PF. Such is the extent of the *parochial* cultures in much of Zimbabwe including the urban centres.

A critical cog in the dominant parochial culture in Zimbabwe is the concentration of powers in a few people who have legal/legitimate and political power to influence the important arms of government, including the agenda of parliament, and the decisions of the courts are often abused. The law is used as a tool for intimidation of dissenting voices and simultaneously protecting ZANU-PF supporters whose crimes are often conveniently and ambiguously presented and defended as having been done for the furtherance of ZANU-PF interest. Some participants gave the example of ZANU-PF rallies where both primary and secondary school children are forced to abandon their school work and attend ostensibly because the “president is coming”.

The village headmen, “MaSabhuku”, are also part of the system. They call all villagers to attend village meetings where the ZANU chair addresses and whips people into line, thereby fostering a culture of suspicion and distrust. In some areas, people are made to attend ZANU-PF rallies and political meetings daily where they are reminded of the liberation war, the violence of the 2008 election, and are “warned” that what happened to others during those days will happen to them if they do not vote for ZANU-PF. At such meetings, residents are constantly being reminded that election observers only observe during elections and not before or after the elections. Effectively, residents are constantly being told that they have no recourse against ZANU-PF aggression. The net effect of the conveniently created and deployed ambiguities between ZANU-PF and the government as well as the constant reminders of the liberation war and electoral violence is to discourage people from taking risks by thus actively cultivating risk aversion amongst the people.

Participants concurred that political cultures have a clear and central role in shaping risk taking behaviour of the citizens. Part of the configuration of the political cultures in Zimbabwe is the how inter and intra-party conflict manifests in the public domain. Within ZANU-PF, the Gamatox (Weevils) clash resulted in high level casualties and many people lost their positions in and outside the party simply because they were fingered as belonging to the losing faction. Factionalism has also crept into the main opposition party the MDC. As noted by one respondent, most of the leading figures during the formation of the MDC have gone on to form their own splinter parties, leaving the MDC because of factionalism. Essentially, the idea of having one unified ZANU-PF and one unified opposition is vanishing by the day as the key figures in the political parties fight over positions decisions. These leading figures are the few that can claim to be true participants within their own parties with the rest being subject to the decisions made in the higher offices. In discussing governance issues, ordinary members only follow the official party position. Risk aversion among the ordinary people can thus, be seen as coming from fear of being labelled “traitor” “Gamatox” among other terms used to describe people opposing the party’ stance. The parochial culture is now being forced on school children who are forced to recite the “National Pledge” without any consultation of their parents.

For some respondents, risk taking behaviour is contextual and there is a need to look at factors that are active at the local level. According to this view, Zimbabwe has a concoction of all the three main types of political cultures and each town/centre has its own culture depending on the how the dialectics of political power differentials between ZANU-PF and the opposition are expressed and how locals navigate them. At the national level, there are elements of the *participant* sub-culture: for example, parliamentary portfolio committees that make some attempt to consult the people even though they are not entirely transparent. The

parochial sub-culture is evident when one considers the imposition of draconian laws and regulations such as banning certain food imports needed by the masses and the imposition of bond notes. There is an illusion of participation, people that insist on their right to participate and to be heard are victimised hence the risk aversion. Proponents of this view thought that the risk aversion graph would continue to rise beyond 2014.

6. Recommendations from respondents

- Do a study on what makes people take on the government with its repressive machinery. At what point will people say “enough is enough”?
- Conduct a comparative study looking at data from the region for example Zambia, Malawi and South Africa.
- The methodology needs to be revisited. It is difficult to measure perceptions and attitudes around risk and risk taking using the four questions used to construct the index. Realities are more complex and multifaceted than what can be captured by the four questions. There is a need to go beyond the “dash in dash out approach”. Triangulation of data collection methods is imperative.
- The Afrobarometer sample is not representative of the people in Zimbabwe
- The risk aversion/risk taking data needs to be segregated by provinces so that participants can debate from an informed view
- Operation Murambatsvina needs to be put in context: contextual analysis has to be more thorough because OM had different effects on people in urban and rural areas.
- The study is silent on issues of disabled. There is need for an analysis on that too.

7. Conclusions on civil society dissemination

Participants largely concurred with the risk trends and the trajectory of the risk. Participants were also in agreement that, going beyond 2014, the risk aversion graph would continue to rise as the country moved towards elections. Electoral violence was the main trigger of inter and intra-party violence, and this manifested in people’s aversion of expressing their democratic rights through participation in protests, demonstrations and other forms of citizen expression as enshrined in the country’s constitution.

The factor accepted as the key driver of citizens’ risk aversion was fear, induced by exposure to and experience of violence with perpetrators enjoying impunity and support from the State. Participants queried the completeness, integrity and appropriateness of the Afrobarometer sample from which the findings were drawn. Some questioned the accuracy of drawing conclusions based only on a quantitative index constructed using secondary data collected for a purpose different to the risk aversion study. Some suggested that qualitative questions were needed in the data collection to probe subjective views and get a clearer understanding of regional differences and variations among participants sharing the same quantitative views.

Participants made wide-ranging recommendations on the methodology and on scaling up the study to include several other factors shaping risk aversion which were not included in the study including widening the scope of the analysis to compare regional trends.

