



In this Issue

- 1. Exploring the role of the Indian community in the Zimbabwe's Business Sector**
Norman Pinduka
- 2. Do Indians in Zimbabwe fuel informality? Tracing the links between informal development in Zimbabwe and Indian business traders in downtown in Harare**
Mavhima Brilliant
- 3. The Impact of the Association of the Indian Community in the Public Health Sector in Kabwe Central Province in Zambia**
Irene Bwalya Mwila
- 4. Indian lecturers' perceptions of the learning culture among university students in Zambia and implications for building back better in Post COVID-19 era**
Maureen Kabwe Kanchebele Sinyangwe



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Editor's note

India and Africa share a long history of engagement dating back almost 2 millennia. Indians have had presence on the continent of Africa for almost as long and continue to do so today. Throughout this duration their engagement with Africa and its people has been shaped by, and has similarly shaped, the larger historical forces of the age. The events of the past year, especially the COVID-19, has demanded a new way of engaging with people, making the need to 'think locally...connect globally', as the t-shirt of the man on the cover proclaims.

This issue of African Currents is comprised of a selection paper, submitted as part of the International Online Internship programme organised by the Centre of African Studies, that focus on the theme of Indians in Africa. They investigate the role of Indians in specific locales in Africa involved in a number of different sectors ranging from business to education to healthcare and even philanthropy.

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Contents

Editor's Note

List of contributors

1. **Exploring the role of the Indian community in the Zimbabwe's Business Sector**
Norman Pinduka pg 1
2. **Do Indians in Zimbabwe fuel informality? Tracing the links between informal development in Zimbabwe and Indian business traders in downtown in Harare**
Mavhima Brilliant pg 20
3. **The Impact of the Association of the Indian Community in the Public Health Sector in Kabwe Central Province in Zambia**
Irene Bwalya Mwila pg 37
4. **Indian lecturers' perceptions of the learning culture among university students in Zambia and implications for building back better in Post COVID-19 era**
Maureen Kabwe Kanchebele Sinyangwe pg 70

1. Exploring the role of the Indian community in the Zimbabwe's Business Sector

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Abstract

Zimbabwe's business sector has seen the participation of people of many races and nationalities from all over the world since the country's independence over four decades ago. While their impact varies in terms of engagement and contribution, the Indian community in the country's business sector has remained too vital to ignore. It has taken part in a variety of formal and informal business activities and economic ventures in Zimbabwe, all of which have had an impact on the country's overall economy and human security. In light of this, the purpose of this research is to investigate the role of the Indian population in Zimbabwe's economic sector. The study establishes that the Indian community has aided the establishment of lending institutions; the provision of training and skills, as well as affordable products and services which have been critical to the economic and social development of Zimbabwe.

Introduction

This study aims to explore the role of the Indian Community in the Business Sector in Zimbabwe, which is largely based in the informal sector. Zimbabwe and India share cordial relations - politically, economically, and in the social sector. Furthermore, India and Zimbabwe share similar views on most international issues such as the Non-Aligned Movement and other multilateral fora like World Trade Organisations (WTO) and G-15 and the United Nations.

Zimbabwe has faced various international issues because of certain domestic policies, but India has supported Zimbabwe in the Human Rights Commission. Zimbabwe has also supported India for its elections to ECOSOC, UNESCO, the Council of the International Civil Aviation Organisation (ICAO), and in the UN Human Rights Council elections. India and Zimbabwe are members of G-20 in WTO and have common positions on IPRs and agricultural subsidies. Zimbabwe generally supports India in many elections in the multilateral fora and Resolutions in the UN. These relations at the state level have also been cemented through various platforms socially.

Background Information

Zimbabwe and India's political and economic relations date back to the 17th Century and the Munhumutapa Kingdom. Strong trade links were developed between the Kingdom and Indian merchants during this period and the trade focused heavily on textiles, metals, minerals, spices and salt. India has been a partner in the development of Zimbabwe since Zimbabwe got its independence in 1980 - assisting in the field of telecommunications, power, transport and tourism sectors. In terms of the Indian community in Zimbabwe, it can be noted that the Indian presence in what is now Zimbabwe dates back to 1890 or earlier. Some scholars have suggested the similarities of the gold mining techniques carried out in southern Zimbabwe during ancient periods with the Indian ones, a brass cup of Hindu workmanship dated to 14th or 15th century AD has been found in Zimbabwean workings (Kindu, 2017 p.3).

During the colonial period Indian plantation workers in South Africa crossed the border into Southern Rhodesia. A voluntary wave of Indian migrants also came at this time from the east, made up mostly of Gujarati men crossing the Indian Ocean to look for new opportunities. These men landed in Beira in Mozambique. Finding that immigration restrictions made it difficult for them to go to South Africa, they made their way across Mozambique, ending up in what was then known as Southern Rhodesia (Kings 2018, p.44). Immigration was restricted in 1924 when it became a self-governing colony of the United Kingdom. The following year, entry of Indian migrants was restricted to wives and minor children of existing

residents, with exceptions made on occasion for teachers and priests (ibid). The restrictions remained in force until the independence of Zimbabwe in 1980. It is critical to note that Indians in Zimbabwe have never made up more than one per cent of the country's population. At present, there is the presence of over 10,000 Zimbabwean of Indian origin in the country.

Research Methodology

Methodologically, the research is rooted in constructivism and employed a qualitative research approach wherein interviews and documentary analysis were utilized. Purposive sampling was used to select respondents for interviews. The researcher managed to conduct 5 interviews with members of the Indian business community in Harare, who shared their first hand experiences with the researcher. Data analysis was done through thematic and qualitative content analysis. In ensuring validity, the research used respondent validation and corroboration. To ensure that the ethical considerations of research were observed, respondents are hereby referred to as R1 for respondent 1, R2 for respondent 2, R3 for respondent 4 and R5 for respondent 5. The researcher experienced several challenges in conducting the research. Firstly, the Covid-19 pandemic, which restricted the researcher's mobility and direct contact with key informants of the research. However, in all the five interviews, the researcher observed all Covid-19 prevention measures.

Understanding the life of an Indian in Zimbabwe

This research also looks at the various issues faced by Indians in Zimbabwe. Overall, the Indian community in Zimbabwe live freely and explore all available economic, political, social and legal opportunities. In fact, one of the respondents (R5) noted that "I am surprised that you talk about the Indian Community instead of saying Zimbabweans of Indian origin...". Such a statement implies that Zimbabweans of Indian origin view themselves as Zimbabweans just like all the other communities such as the Shona, Tonga and Ndebele people. It can also be noted that the

Zimbabwean-Indian community has, since independence, never faced any of the discrimination and hardships imposed in other African countries, like South Africa, for example.

By and large, the Indian community is well respected in Zimbabwe and has maintained cordial relations with the host communities or locals. Such sentiments were shared by R1 who noted that Zimbabwe has its challenges, economically and politically (including some issues of identity). However, the Indian community has been immune to such issues and has lived comfortably in Zimbabwe, engaging and involving themselves not only in business related activities, but in the politics of the country as well. A case in point is that of Senator K.G Patel, who died in 2011. He was a member of the Politburo and Central Committee of the ruling party - Zimbabwe African National Union - Patriotic Front (ZANU PF). He was accorded the status of a national hero in 2012. Furthermore, Mr. Bharat Patel, a man of Indian origin, was a High Court judge, and later, a judge of the Supreme Court. Justices Ahmed Ebrahim and Adam also retired as Supreme Court and High Court judges, respectively. Justice (Retd.) Ahmed Ebrahim, awarded Pravasi Bhartiya Samman in 2004, actively participated in all President's Daily Briefs (PDB). Several Zimbabweans of Indian origin have participated in the 12th, 13th, 16th, 20th and 22nd Know India Programme (KIP) (https://www.mea.gov.in/Portal/ForeignRelation/Zimbabwe_December_2013.pdf). This illustrates that the life of the Zimbabwean-Indian or of the Indian community in Zimbabwe as a whole, is not different from that of the native Zimbabwean, as they enjoy similar rights and opportunities despite their different origins and race. Against this background, it is plausible to explore the roles that the Indian Community has played in the Business Sector in Zimbabwe. The following results are largely based on first-hand information gathered from interviews.

Results

This section presents the data gathered by the researcher through interviews with people of the Indian business community in Zimbabwe. It needs to be noted that the term Indian business community is used to refer to Zimbabwean-Indians and Indians that

are based in Zimbabwe and involved in some kind of business activity in the country.

Fiscal Establishments for Lending Purposes (informal lending)

The first point to take note of is that the Indian community in Zimbabwe has established money lending and loaning institutions in Harare. These institutions generally have two vital activities that are associated with formal institutions throughout the globe (Kipps, p.33). The first relates to the issuing of loans and receiving deposits from customers. In the context of Zimbabwe, the Indian community has played the massive role of establishing informal lending institutions which have been vital in helping out local citizens in Zimbabwe. Respondent 4 (RA) noted that lending institutions around Harare particularly in Belvedere have played an important role in assisting locals for various projects.

The institutions have both physical structures and name tags and are usually operated at a family level in most instances. R1 noted the terms and conditions attached to issuing of loans to clients, which include the client's personal details; written records; Involvement of witnesses and fixed assets. Table 1 below more information regarding the loans' terms and conditions.

Table 1 Fiscal Loans terms and conditions

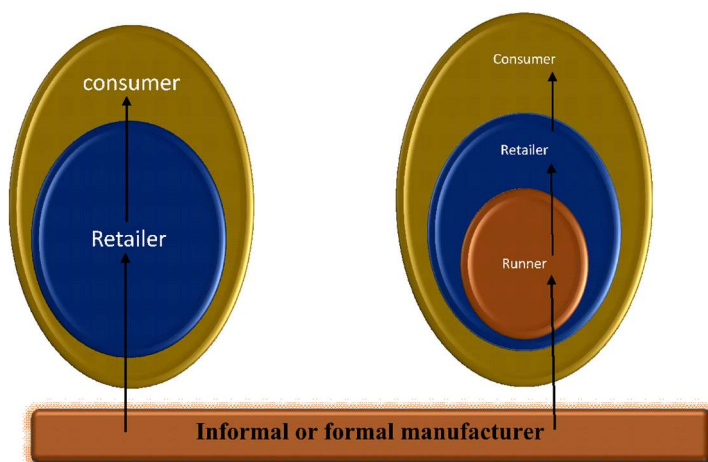
Date	Amount loaned	Amount to be paid	Interest Rate	Loan Type	Date of Payment	Charges	
						Three (3) days to Six(6) days (30%)	(7) days and above (40%)
20/08/19	US1,000	USD1,300	30%	Short	27/08/19	USD1,690	USD1,820
20/08/19	USD2,000	USD2,700	35%	Medium	03/09/19	USD3,510	USD3,780
20/08/19	USD10,000	USD14,000	40%	Long	20/09/19	USD18,200	USD19,600

Source: Author’s compilation based on information given by interviewees

Business 'Runners'

The Indian business community has also played the role of being business runners in Zimbabwe. The trend of trade is usually associated with three ends in terms of channels of distribution - the manufacturer, the retailer and the consumer. However, in Zimbabwe, trade has seen the involvement of a fourth part - a 'business runner', Indian business runners play the intermediary role between wholesalers and retailers as noted below. R5 explained that a business runner functions as a mediator in informal business transactions.

Figure 1 Traditional Trading vs the Emerging Channels of Distribution by the Indian Community in Zimbabwe



Source: Author's compilation based on information given by interviewees

Figure 1 above gives a general depiction of the position of the Indian business runners in Harare, Zimbabwe. Traditionally or in most instances, retailers usually source their products from

manufacturers without a third party (left diagram in Figure 1) but the trend has been changing as runners are now playing a vital role in linking the manufacturers to retailers. Indian communities have thus been instrumental in bringing about this change in trade and transaction in the Zimbabwean business sector.

Indians and Employment Creation in Zimbabwe

Over the past two decades, the economy of Zimbabwe has undergone a number of issues owing to the closure of industries which had an adverse impact on the economic security of citizens. At the international level, the national reputation of the country has been negatively affected by targeted sanctions. This has in turn affected investment opportunities in the country. The Government of Zimbabwe has responded to the economies woes of the country by establishing measures and policies aimed at boosting economic growth (Rewayi, 2021). It has established close links with outside firms to and allowed their operations in Zimbabwe, and the Indian community has been vital in this context. Many of these Indian companies have operated and are still operating in Zimbabwe.

As provided on the embassy of India website (<https://eoi.gov.in/harare/>), several Indian private companies have partnered and assisted in the growth of Zimbabwe's business sector. The most notable ones include: the Indian Railway Construction Company (IRCON), Rail India Technical & Economic Services (RITES), Water and Power Consultancy Services (WAPCOS) and Telecommunications India Ltd., (TCIL). WAPCOS continues to provide technical expertise as well as training to personnel at Hwange Power Station in Zimbabwe. They also consult for GOI projects under LOCs. Information regarding these projects can also be found on the official WAPCOS website (<http://www.wapcos.gov.in/demo/Home/Solar%20Projects.pdf>).

Other notable companies include Varun Beverages which is the world's second largest franchise (outside the US) of carbonated soft drinks and non-carbonated beverages sold under trademarks owned by PepsiCo. Varun Beverages has a manufacturing plant worth US\$ 20 million installed in Harare. It is owned by Indian

billionaire Ravi Jaipurira, who built a US\$30 million Pepsi bottling plant in Harare.

Table 2: Indian companies in Zimbabwe

	Proprietor and Name of Company	Sector	Contact Details
1	Mr. Pradeep Varyani, Paroan Vista	Paper and raw materials for printing, packaging and allied industries	140 Seke Road, Graniteside, Harare, Tel: 748262/3, Cell: 0772415293, Fax: 771351, E-Mail: varyani@live.com
2	Mr. Suketu Naik, Shamrock Holdings	Tourism (game viewing and hunting, photographic safaris and related activities)	E-Mail: doc@shamrockholdings.org
3	Mr. Mahomed Mussa (Zimbabwean with Indian background)	Wholesale	15 South Ave. & 42 Kenneth Kaunda Cnr Orr Street, Harare Tel: 750918

4	<p>Mr. Elliot Shoniwa, General Manager</p> <p>Blackwood Hodge</p> <p>(Zimbabwe) P/L</p>	Tata Group subsidiary	<p>Stand No.4917, Cnr of Hobbs Rd and Simon Mazorodze Road, Harare, Tel: 620951-57, 667716D, Cell: 0773 369877, Fax: 620958, E-Mail:</p> <p>eshoniwa2002@yahoo.com</p>
5	<p>Mr. Anup Chand, Managing Director Cure Chem</p> <p>Overseas P/L</p>	Chemicals manufacture and retail	<p>11 Williams Way, Msasa, Harare, Tel: 486461, 490500, 496917, 480210, Cell: 0772 210466, Fax: 486817, 481204, E-Mail:anupchand@curechem.com</p>
6	<p>Mr. Sanjay Tyagi, Director Investment & Finance</p> <p>Dakota Mining</p>	Exploration and mining	<p>4 Mount Pleasant Drive, Mount Pleasant, Harare, Tel: 332128, Cell: 0772 125784, E-Mail: sanjay@dakotamining.com</p>
7	<p>Ms. Sonel Popatlal, Corporate Account Executive Dandemutande</p>	Communications Technology Company Internet Service Provider	<p>Level 9 Pegasus house, 52-54</p> <p>Samora Machel Avenue, Harare, Tel: 791675, Cell: 073 355 5555, Fax: 791674, E-Mail:sonel.popatlal@dandemutande.co.zw</p>

8	Mr. Raj Patel, Managing Director Decisions Trading Company	Wholesale & retail of stationery & energy accessories/equipment	Colcom Complex, 1 Coventry Road Workington, Borrowdale, Harare, Tel: 756850/756841, E-Mail:raj@decisionstrading.com
9	Mr. Vivek Churiwala/Kunal Shah, Director Chegutu Gold Mine (Pvt) Ltd	Exploration and mining	75, Tredgold Drive, Belvedere, Harare, Tel: 740721, Cell: 0779 972500, E-Mail: kunal@dromholdings.com
10	Mr. Arun Mooljee , Director FABCO Holdings P/L	Hardware and building materials retail chain	80-85 Cameron Street, Harare, Tel: 773003-5, 759353, Cell: 0772 415970, Fax: 755858, E-Mail:arunmooljee@yahoo.com
11	Mr. Bhasker Patel, Managing Director Nico Orgo Fertilizers	Fertilisers and other agricultural inputs	Stand No.19166, Musset Road, Seke Tilcor Industrial Site, Chitungwiza, Harare, Tel: 778197/0270-22589, Cell: 0733 412809, Fax: , E-Mail: bpatel@nicoorgo.co.zw
12	Mr. P.K. Ganediwal,	Holding company with interests in cotton and	15, Austin Road, Workington, Harare, Tel: 667608/667609, Cell:

	Managing Director Parrogate Zimbabwe P/L	textiles, edible oil, grain milling, commercial farming, ferroalloys and real estate	0712 870397, 0773030267, Fax: 758954, E-Mail: pkg@parrogate.com, parrogate@africaonline.co.zw
13	Mr. D. Shah , Pharmaceuticals & Chemical Distributors P/L	Chemicals and pharmaceuticals retail	Tel: 662654/55, 664684, Fax: 661887/665196, E-Mail: pcd@zol.co.zw
14	Mr. Samir Popatlal, Pop Technology	Manufacturing	E-Mail: samir@popzim.com
15	Mr. Upendra Alamwar, Resident Director Steel Base P/L	Steel/steel products manufacturing and retail	48 Barking Road, Willowvale, Harare, Tel: 620151/8, Cell: 0772 570392, Fax: 620150, E-Mail: upendra@steelbase.co.zw
16	Mr. Alexander Johnson , Group General Manager	Steel/steel products manufacturing and retail	Old Steel Works Road, Heavy Industrial Zone, Reedcliff,

	Steel Makers (Zimbabwe) P/L		Zimbabwe, Tel: 5568743 / 5569360, Cell: 0733 408165 / 0772 2570399, Fax: 5568569, 62353, E- Mail:alex@zim.steelma kers.com
1 7	Mr. Narottam Somani , Chairman Surface Investments Pvt. Ltd	Dry foods distributors and cooking oil processors	Masanga Road, Chitungwiza : 7th Floor, Angwa City, 50 Angwa Street, Harare, Tel: 757964/965/967, Cell: 0712 875799, Fax: 757975, E-Mail: ns@surface.co.zw, nsomani18@yahoo.com, ns@midexgroup.com
1 8	Mr. Mustafa Sachak , CEO Zimnat Group	Insurance and investment management	Zimnat House, 3rd Str/Nelson Mandela Ave, Harare Tel: 252286/701176-83 Fax: 791192;Cell: 0772 602526 E- Mail:sachakm@zimnat.c o.zw
1 9	Mr. Prashant Shah, Director	Gold mining	46 Edmond Avenue, Belvedere, Harare, Tel: 2923306, Cell: 0773 957072, Fax: , E-Mail:

	Turnpile Investments P/L		turnpile.investments@gmail.com, prasan@minmetint.com
20	Mr. G Jha Zorway International P/L	Pharmaceuticals and medical supplies	15 Austin Rd, Workington, Harare, Tel: 6622122, Cell: 0772 224836, E-Mail: zorwayinternational@gmail.com, ghanshyamjha@yahoo.com
21	Mr. Dinesh Pandey, Managing Director Elkhart Mine P/L	Exploration and mining	73 Glenara North Ave, Highlands, Harare, Tel: 443742, Cell: 0712 320191/0733 867740, Fax: 443717, E-Mail: whitegem13@yahoo.co.uk
22	Mr. Devendra Gupta, Managing Director, Planet Pharmaceuticals and Chemicals P/L	Chemicals and pharmaceuticals retail	4 Douglas Road, Workington, Harare, Zimbabwe. Cell: 0772 869172, E-Mail: planetpcl@gmail.com, devzim@gmail.com
23	Mr. Sanjay Babbar, CEO	(Dealers in	22 Edison Crescent, Graniteside, Harare Tel: 752232, Cell: 0772252843

	Kia Motors P/L	Mahindra Tractors and Jeeps)	sanjaybabbar@gmail.com
2 4	Mr. P. Makoni, Dozer & Dumper Company	Dealers of Bharat Earth Movers Ltd (BEML) construction and mining equipment	24 Watts Rd, New Ardbennie, Harare; Tel: 620711, Cell: 0772 154 194, Email ptmakoni@sgi.co.zw
2 5	Mr. Ravindra Prasad B.AGM (Projects Zimbabwe) Technofab Engineering	Engineering/ Manufacturin g	E-Mail: bravindradas@gmail. com
2 6	Mr. Sunil Kumar Project Engineer Angelique International Ltd	Engineering/ Manufacturin g	H.No.38, Tredgold Drive, Belvedere, Harare. Cell: 0771 651441 / 94066583, E- Mail: ailzim.harare@gmail.co m
2 7	Varun Beverages (Zimbabwe) P/L Mr. K. Shankarlyer Dir & CEO and	Bottling plant for Pepsi brand	Office : 7, Normandy Road, Alexander Park, Harare Factory: Corner Simon Mazorodze/Georges Roads

	Mr. Dipti Man Das, Manager		Willowvale, Harare Cell: 0783 765 867, E-Mail: Diptiman.das@varunzim.com
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These Indian businesses employ several locals and thereby contribute positively to the community and enhance economic security. This is an important contribution in the sense that human security is arguably hinged on economic security. Acharya A. (2011, p.480), for instance, states that economic security, as noted by the UNDP Report of 1994, entails an assured basic income for individuals, usually from productive and remunerative work or in the last resort from publicly financed net. According to Kondo and Makanza (2014, p.75), human security is hollow unless it is underpinned by economic security. Hence, lack of a means of support and regular income undermine a person's livelihood security. The Commission of Human Security (2003) cited in Kondo and Makanza (2014, p.75) explains that:

When people's livelihoods are deeply compromised, when people are uncertain where the next meal will come from, when their life savings suddenly plummet in value, when their crops fail and have no savings, human security contracts. Therefore, various factors contribute to economic insecurity and these include insufficient economic resources, unstable economic flows and asset losses.

The Indian community has hence played a vital role in ensuring that economic security is realised in Zimbabwe through employment creation.

Indian Community and Skills and Training in Harare

The Indian community has also positively impacted skills development through training in various business sectors of Zimbabwe. Indian businesses have trained locals in various technically based sectors. The leading Indian firm in Zimbabwe, famous for its skilling and training of locals is ZIMGOLD or Pure Oil – a leading importer, manufacturer and processor of edible oil, soybean and cotton oil seeds, with an integrated crush and refining plant which operates in Workington, Harare. It was established in 2013-14 and has trained a number of locals to produce its various products. R1 stated that they recruit over 1000 workers and their current product mix of pure oils portfolio includes 3 brands and 2 variants of cooking oils – Zimgold Soya, Zimgold blend, Red Seal and Better Buy. It is important to mention that Varun Beverages, has also made major impacts in skills impartation in Zimbabwe. R3 notes that Zimbabweans have enjoyed its products such as Pepsi, Mirinda, Mountain Dew, Sting and Seven-Up, among others which are bottled at its Pepsi bottling plant in Harare.

The Indian Community and Work and Business Ethics in Zimbabwe

The functioning of any business is based on a certain set of principles that ought to be recognised for the success of the business. Duxbury (2019:78) notes that work ethics and business ethics are crucial in the running of any business. Business ethics are norms, values, and ethical practices that guide the operation of any business. Work ethics include hard work and diligence, which also have a moral benefit and an inherent value to strengthen characters and individual abilities. It needs to be appreciated that Zimbabwe's economy is largely reliant on the informal economy. The contributions of the Indian community towards streamlining this informal sector has been significant, especially in terms of being time conscious and innovative.

It is vital to note that Zimbabwe has had a vibrant informal economy since before 1980. However, as a result of the economic downturn that the country experienced in the past three decades, the informal economy is now gaining more attention (Makuyana and Pinduka, 2020). The conspicuous nature of Zimbabwe's informal economy is noted in the International Monetary Fund working paper titled,

'Shadow Economies Around the World: What Did We Learn Over the Last 20 Years?' (2018). It states that more than 60% of the Zimbabwean economy is informal, second only to Bolivia's 62.3%. Consequently, the pronouncement of the informal economy in Zimbabwe, which stood at 10% at independence is simply due to the fact the formal system has been failing to accommodate the able and probable working class. Under such circumstances, the Indian community has been credited for imparting work and business ethics in Zimbabwe.

Contributing Affordable Services and Products in Zimbabwe

The Indian community has also played a vital role in rendering affordable services and products in Zimbabwe. Due to the now competitive nature of the economy, it has become important for the players to render quality service at an affordable price. This has resulted in improved service delivery in Zimbabwe where the Indian Community has been critical in offering such services. Perhaps one of the most well-known retail outlets is Muhammed Mussa wholesalers, which is considered the backbone of informal trading in Harare. It is perhaps the largest wholesaler in Harare, and has operated here for decades. Small to medium retailers rely on wholesalers like these for their business. The activities of the Indian community are thus invaluable in furthering the formal and informal economy in Zimbabwe.

Conclusion

This research explored the roles of the Indian business community in the business sector of Zimbabwe. It expounded the different historical developments of the migration of Indians to Zimbabwe and revealed the cordial relations between Zimbabwe and India; and how these have shaped the treatment of Indians in Zimbabwe. The findings from various interviews reveal that the Indian Community in Zimbabwe has played a vital role in the country contributing positively to the economy of the country and the human security of citizens. They have contributed through innovation, training, and skill development of locals, as well as employment creation as they operate in Zimbabwe's formal and informal economy. They have also improved the work and business

ethics and provided support and financing services to locals in the country.

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2. Do Indians in Zimbabwe fuel informality? Tracing the links between informal development in Zimbabwe and Indian business traders in downtown in Harare

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Abstract

Are Indian traders responsible for delivering cheap goods in Zimbabwe? While trading activities between Indians and Zimbabweans are as old as Zimbabwe itself, Indians traders in Zimbabwe have successfully become the sources of cheap goods in Harare - from groceries, to textiles, electricals, and hardware, to mention a few. The paper is an attempt to explore the links between Indian traders in the downtown area and the informal sector in Harare. The paper indicates that the concept of informality has been over-defined but in different contexts. What drives informality often varies but circles around socio-economic factors. Using interviews, document review, and photography as data sources as well as thematic content analysis as a data analysis method, the paper identifies that Indians own more than 60% of the shops in the downtown area. This is also linked to the fact that around 30% of the goods traded in the informal sector come from the area owned by Indians. The paper concludes that while there are strong synergies between informal traders and Indian traders in Harare, the informal sector in Zimbabwe has many different sources that include China, Dubai, France, South Africa, Zambia, Tanzania, and Mozambique, depending on the goods that are being traded.

Introduction

Do Indian products and their involvement in the Zimbabwean market promote the informal sector in the country? This is the central question that the researcher attempts to study in this paper. This research deals with the three major aspects:

- The relationship of Indian trade and the informal sector in Zimbabwe
- The types of goods
- The significance of the trade relationship and its impact in Harare

Historical Background

The relationship between India and Zimbabwe is as old as the History of Zimbabwe. Artefacts found in the great Zimbabwe ruins indicate that the Great Zimbabwe was engaging in trade with the Indian's (Nagoor, 2021). This means that the economic development of Zimbabwean traders (informal) has been linked directly to India. A look at recent aspects of trade between India and Zimbabwe indicates the existence of a bilateral agreement. The Bilateral trade between India and Zimbabwe totalled US\$222.31 million in 2014-15. Indian exports to Zimbabwe stood at \$222.19 million, while imports stood at \$120,000. Zimbabwe has, of late, started following the 'Look East Policy' and India is now looked upon as important trading as well as a business partner. Figure 1. Indicates the goods that have recently been traded between Zimbabwe and India.

Indian trade and the Zimbabwean informal sector

The trade and the involvement of Indian traders in the informal markets of Zimbabwe is well documented (Adanlawo, 2021, Bassi et al. 2021; Young, 2021). Studies across the globe indicate that Indian's are associated with manufacturing and selling affordable products. These products are then sold in the informal markets in various countries Like Pakistan, Bangladesh etc. In the case of the

African continent too, there exists a link between India and the rise of the informal economy in many of the countries. Indians are famous for conquering the pharmaceutical and textile markets. Indian traders also supply fabric to local traders in countries like Tanzania (Nshimiyimana and Kamande, 2021). In the case of Zimbabwe too, Indian traders have a huge market presence. Indian business people have acquired a good reputation in local markets and groceries, as well as hardware and textile stores in largest markets. Tuck-shop owners in Harare, for example, depend on companies like Muhammad Mussa Trading and Bhola, who continue to flourish within informal markets. Informal traders rely heavily on Indian goods as they are more affordable and promise with huge profit margins (Mohanakumar, 2021).

Harare is famous for its huge informal markets. Mbare Magaba is perhaps the largest informal market in the area (Moyo and Gumbo, 2021). These markets are known for their affordable rates and wide variety of cheap products that are acquired from different sources. The downtown area in Harare is a commercial cum industrial zone. It is mainly made up of raw material traders occupying the ground floors; light industry operators on the second floor (sometimes also including tailors, hair salons and barbers); and lastly the industrial area primarily made up of Indian traders on the third floor. The area is under Local Development Plan number 17.

Informal traders that operate in Harare, Zimbabwe, are also often consumers of the products sold by the sellers in the downtown market area. Informal markets in Zimbabwe survive by selling cheap goods that they acquire from different sources including China, Dubai, and India among others (Abel et al. 2021). These informal markets employ around 60 percent of the people in Harare, which is indicative of their significance and impact on the Zimbabwean economy (Dzawanda et al. 2021). In terms of regulation, informal markets in Zimbabwe are considered to be freelance and operate outside of legislative bounds. Between 2013-2018, Zimbabwe operated under the Zimbabwe Agenda for Sustainable Socio-economic Transformation (ZIMASSET), which cemented the position of vendors within the city and renamed them to Small to Medium Enterprises or SMEs. They were also later represented by a ministry called the Ministry of Small to Medium Enterprises (Chista, 2021). This ministry gave a direction for the further enhancement of the

position of vendors in Harare. It also created an avenue for the development of markets and improved the relationships between source countries/regions and vendors in Zimbabwe.

Literature Review

The relationship between the Indians operating within the downtown area of Harare and the informal sector of the city can be fully understood upon a conceptualization of the central principles of the terms under study. It is critical to define a few key terminologies in this section so that the study can be better placed within a theoretical framework.

Definitions of Informality: The first aspect that is critical is understanding the definition of the term informal. Informality is one of the most overused yet less understood terms (Egger et al. 2021). The term is viewed to be constantly evolving and thus hard to define (Berniell et al. 2021). The central aspects of the concept of informality entails the unregulated nature of the business; fewer number of employees; and a general focus on subsistence. This position of informality has been the major development issue in the context of African countries, as is evident in the following excerpt about the informal employment in Ghana:

Accra's poor were not 'unemployed'. They worked, often casually, for erratic and generally low returns...the ability to stabilize economic activity within a bureaucratic form made returns more calculable and regular for the workers as well as their bosses. That stability was in turn guaranteed by the state's laws, which only extended so far into the depths of Ghana's economy. 'Formal' incomes came from regulated economic activities and 'informal' incomes, both legal and illegal, lay beyond the scope of regulation. I did not identify the informal economy with a place or a class or even whole persons. Everyone in Accra, but especially the inhabitants of the slum where I lived, tried to combine the two sources of income. Informal opportunities ranged from market gardening and brewing...every kind of trade to gambling, theft and political corruption. (Hart, 1973)

Zimbabwean informality:

- 1) *The history:* Informality in Zimbabwe can be traced back to the early 1990s when the world bank and the International Monetary Fund brought about the Economic Structural Adjustment Programs (Chavunduka and Chaonwa-Gaza, 2021). This was an attempt to improve government expenditure and try to boost Gross Domestic Product through external funding. This attempt saw the government of Zimbabwe cutting back on parastatals like Cotton Company, Dairy Board Zimbabwe and the Zimbabwe United Passenger Company (Maguranyanga et al. 2021). The pulling back of funding from these organizations led to them to retrench employees and become dependent sellers in the streets. Around 1994, the first informal transport system was seen on Zimbabwean streets and by the year 2008, the nation was almost 100% informal. To date, the current informality rate stands between 70 to 90% informal, depending on which definitions of informality one prescribes to.
- 2) *Informal Markets in Zimbabwe:* Zimbabwe currently harbours above 200 informal market sites with more than 10 vendors on each site, and numerous smaller informal markets which might be unaccounted for (Toriro and Banhire, 2021). This indicates the nature of informality and how it is engraved within the system of the Zimbabwean economy. Following the untraceable and unregulated nature of the informal markets in Zimbabwe, the current finance minister of the country placed a 2% compulsory transaction tax on every transaction held in the country. This was done through an instrument known as 'SI 205/2018'. This tax was a statutory instrument introduced in October 2018, which made it legal for the government to charge 2% tax for all electronic transactions. The law was introduced by Finance Minister Mthuli Ncube as part of his Transitional Stabilisation Program (TSP) that ran until 2020 with the aim to widen the government's revenue collection.

Methodology

The paper engaged a mixed method research approach. This approach is inclined towards the pragmatist research philosophy which argues that studies need to be balanced for it to be fully exhaustive (Bail, 2021). The methods used were both qualitative and quantitative. However, the study used an embedded mixed method which involved a huge focus on qualitative data and use of quantitative data for verification of facts. The qualitative data was collected from 8 respondents that were selected using convenience sampling. This is so as there was no guarantee of responses from the participants which led the researcher to record the findings from willing respondents in the area. The researcher collected quantitative data using a questionnaire. Photography was also used to collect visual proof of the products that the respondents sold in their establishments. This data was collected from people that were part of the informally employed business sector in Harare. The Content analysis method was used to analyse the data; whereas the discourse analysis method was also employed to monitor the non-verbal communication of respondents.

Findings and Analysis

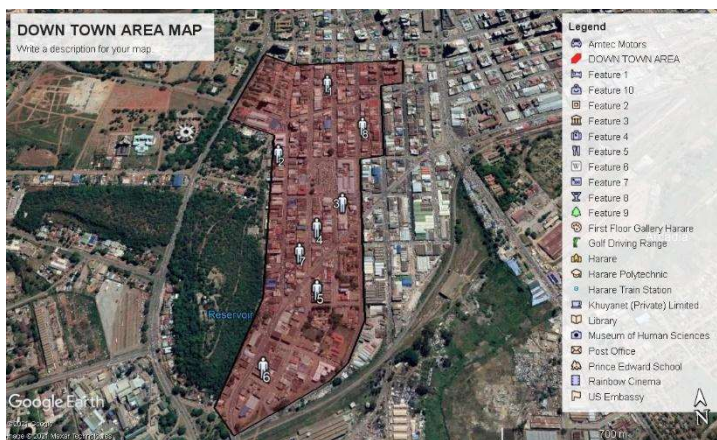
This study identified various aspects that provide valuable information regarding the relations between Indian traders and the informal sector in Zimbabwe. These aspects can be classified as follows: the concentration of Indians; types and varieties of goods traded; and Indian market in downtown Harare. These aspects are discussed in detail below.

Indians in the Downtown Harare

The focus area of the study was the downtown area in Harare, which has the largest concentration of Indian traders in the area. According to data collected during this study, a rough count indicated that the area had over 87 commercial stands, 59 of which were Indian owned. Of these 59, about 37 had active Indian traders

while the rest were either closed or sub-let to other traders. Eight of these active Indian traders were interviewed for the purpose of this study. The rest were either unwilling or unavailable for interviews. Figure 1 below shows the distribution of respondents across the focus area.

Figure 1: Respondent Distribution in the focus area of downtown Harare



Source: Google Earth, 2021

The image indicates that while there were only 8 respondents for this study, these were well spread out across the study area. Thus, this research has a good representative sample in terms of variety and scope of types of Indian traders and goods sold.

Items sold by Indian traders

The researcher analyzed the variety of items sold by Indian traders in the focus area with the purpose of understanding their relativity to the items being sold in informal markets. The items identified by the researcher were:

- Textiles
- Textile consumables
- Hardware Sales
- Cycle Repair kits

These were the main items sold in Indian shops in the area. The most common of these were textile and fabric, which were largely available in 4 out of the 8 shops under study. The most common supplier of the textiles to these shops is KAYMO – an Indian owned fabric supplier (see figures 2 & 3 for photos of the KAYMO shop).

According to a shop assistant at KAYMO, the major buyers of KAYMO fabric are the informal dress makers operating in Rezende and Chinhoyi street in Harare. This shows how Indians have carved a space for themselves as one of the main sources of affordable raw material for tailors that worked informally in the Harare Central Business District. The affordability of their materials was confirmed by one of the respondents who stated that, “We buy from Indian suppliers because their prices are generally fair and you can find everything you want from them”.

Besides fabrics and textile, the study identified that Indian shops were also major sources of textile consumables (see Figures 4 & 5). These consumables included, but are not limited to: buttons, needles, machine oil, sewing machine parts, ribbons etc. These consumables are largely sold to the tailors that operated within the Rezende area. One of the tailors indicated that “We only find machine parts in Indian shops, if you fail to find parts from them, your chances of finding them in Harare will be close to none”. This statement indicates the significant position of the Indian sellers for informal tailors in Harare. The researcher looked for various machine parts to confirm this statement and found that only shops in the downtown area that were owned by Indians actually specialized in sewing and machine parts/consumables. This is an important indicator of the indispensable nature of Indians or of Indian businesses in the informal markets of Zimbabwe.

Figures 2 & 3: KAYMO shop



Source: Author, 2021

Figure 4 & 5: Textile consumables

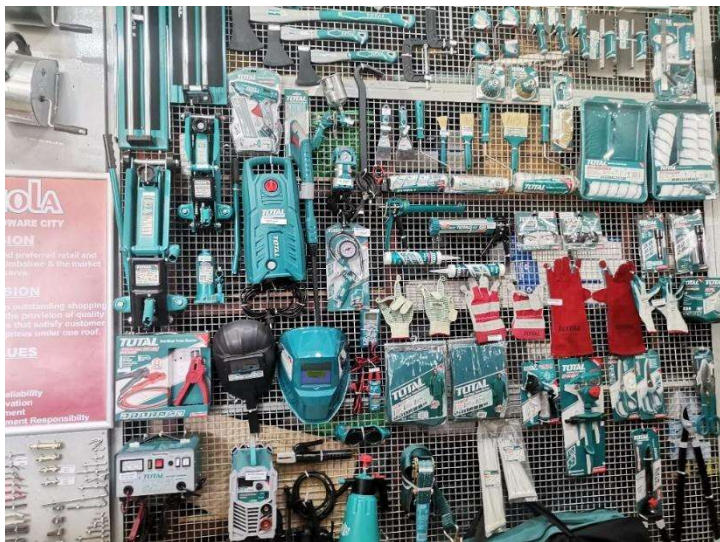


Source: Author, 2021

The other goods sold by the Indians in the area are hardware, which includes plumbing, electrical and general hardware supplies. The Indian hardware suppliers also have a large sphere of influence in downtown Harare. The researcher identified that the most common Hardware suppliers in the area are two Indian businesses named Bhola Hardware and AMANAT. These were located on 4 sites in the study area (figures 6 & 7 indicate their location along Harare Street).

Amanat is an hardware/electric store, right next to Bhola Hardware. These are the large scale or wholesale suppliers of hardware to informal retailers in most neighbourhoods around Harare. One retailer interviewed in Dzivarasekwa stated that "We buy our electrical hardware from Amanat and we resell here". This statement indicates the strong influence of the Indians in the downtown area and in Dzivarasekwa as well, which is located about 13 km from the Indian shops. Another respondent in the Magaba area in Mbare indicated that they sourced all their items from Bhola hardware. Figure 5 shows the items available at Bhola Hardware. These items are similar to those sold in the largest informal market in Zimbabwe. Thus, these trade links are indicative of a very strong commercial relationship between Indian traders and informal operators in Zimbabwe, specifically downtown Harare. The downtown area is thus a critical commercial zone for Indian traders, which explains their large presence and influence in the area.

Figure 6 & 7: Amanat and Bhola Hardware



Source: Author, 2021.

The Total Brand is another Indian owned brand with a large presence in Harare. This brand is also managed by Bhola Hardware and supplies products to the informal markets in the area. The study found that Total brand was found in the shops of various informal operators in the downtown area and in Mbare (see Figure 8).

Figure 8: Total Goods in Mbare



Source: Author, 2021

The Indian goods sold in informal markets were identified by customers as affordable and profitable. All of the respondents that were interviewed agreed that they preferred trading with Indian suppliers and businesses in the area because they had good quality and variety of products, were reliable and provided affordable products with good profit margins which benefited buyers. This shows why Indian businesses flourish in Zimbabwe and how they impact the informal sector economy in areas such as downtown Harare.

Local zimbabweans are also grateful for the presence of these Indian suppliers. As one seller in Mbare said emotionally, "The source of my products is from the Indian supplier, they sell to me at half price and I can make a profit and feed my children well". Thus, one can see that this relationship between indian traders and local buyers is mutually beneficial and thus quite successful. Furthermore, this relationship is further cemented by the flexibility that Indian traders provide to the local buyers. One respondent spoke about this aspect:

I trade with the Indians because when I go there with a huge order, they are flexible and we can negotiate and they give me the products at a lower price making it more profitable for me.

This flexibility of Indian traders could be because most of them operate as family businesses, which leaves them more room for negotiation.

Conclusion and Policy Recommendations

The paper focused on understanding the relationship between the informal operators in Harare and why they preferred trading with Indian businesses. The economy of Harare is almost 70-90% informal, as per several studies. The study identified that there are about 37 Indian operators within the focus area of downtown Harare. This constitutes roughly 60% of the commercial shops in the area. These Indian owned shops supply different items including: textiles, textile consumables, hardware etc. These goods are high in

demand and largely marketable to the informal sector which utilizes a bulk of raw materials for their small businesses. Thus proves the significance of the India business community and the Indian diaspora in general, placing it at the centre of the informal economy in Harare, Zimbabwe.

Regardless of the informal nature and the subsistence orientation of the informal sector, the study identified a great deal of potential for relations between Indian traders and Zimbabwean industries. The focus needs to be placed on the development of the informal traders to regularize markets that have the potential to grow into large scale sustainable businesses. The growth of the Indian presence in the informal sector could also allow more South South integration and enhance trade opportunities with India, which could bring about positive growth in Zimbabwe's national trade and gross domestic product.

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3. The Impact of the Association of the Indian Community in the Public Health Sector in Kabwe Central Province in Zambia

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Abstract

Zambia aims to deliver quality healthcare despite challenges faced in coping with the disease burden - including the ongoing COVID-19 pandemic. High levels of poverty also lead to higher health risks (EHealth Strategy, 2013-2016). This research is a qualitative study about the Indian community in Zambia, and how they have positively contributed to health, economic and social wellbeing of the Kabwe district through various healthcare projects such as expansion clinics, oxygen donations to COVID Centres, water and hygiene supplies to institutions, health service delivery in pharmacies, hospices, orphanages, dental and ophthalmic services, among others. The study suggests that there is a need to implement synergies between Zambians of Indian descent and indigenous Zambians to enhance innovation and awareness of diverse cultures that promote coexistence of the Zambia -India relations and activities that promote health.

1. Rationale

1.1 Health care services in Zambia

The Government of the Republic of Zambia aims to deliver quality healthcare services to its citizens. The Zambian health system has faced a number of challenges to cope with the high disease burden against the backdrop of a shortage of healthcare professionals, and inadequacies in drugs and

medical supplies, funding, equipment and infrastructure. Health facilities have been further strained as the COVID-19 pandemic has taken its toll in the country. The Sustainable Development Goal (SDG) Numbers 3 also talks about ensuring healthy lives and promoting wellbeing for all ages (United Nations, 2015).

Some of the major health problems in Zambia are:

- 1) lower respiratory infections (such as tuberculosis);
- 2) HIV/AIDS, which remains one of the leading causes of death in the country; and
- 3) Malaria and other non-communicable diseases of the circulatory system (CDC, 2019).

Zambian society is characterized by high levels of poverty, which puts vulnerable communities like children and women at much higher health risks. For children, these health issues include HIV, malaria, pneumonia and diarrhoea. The vision of the Ministry of Health (MoH) of Zambia is to build a nation of healthy and productive people that contribute positively to the development of the nation (Ministry of Health EHealth Strategy 2013-2016).

Public health refers to the practice of preventing disease and promoting good health among the inhabitants of a region (American Public Health Association). In Zambia, the public health act (Cap. 295) was enacted to prevent diseases and to regulate all other matters of public health (GN 500 of 1964, SI 163 of 1965).

1.2 Health care Services in Kabwe

In Zambia, the health service delivery system has three levels.

- The 1st level includes district hospitals, health centres and health posts.
- The 2nd level includes general hospitals, usually at the provincial level, and
- The 3rd level involves central specialised hospitals.

There is only one 3rd level hospital in Kabwe catering to the entire population of the Central Province. The province also has one 2nd level hospital; 2 mini hospitals; 18 health centres and 22 health

posts (Ministry of Health, 2017:13). The MoH of Zambia continues to prioritise health service provision in its quest to achieve universal health coverage (UHC) (TI International, 2021). The UHC agenda aims to ensure that all Zambians have the preventive, promotive, curative, palliative and rehabilitative health services that they need.

1.3 Eye Health Services

Although Zambia has witnessed a huge investment in its eye health infrastructure, there are still many barriers that threaten the accessibility of quality eye care services for all. These barriers include human resource shortages, lack of quality equipment, and inadequate infrastructure in most health facilities.

The major causes of blindness in Zambia include cataract (53.2%), glaucoma (19.0%), trachoma (5.7%), refractive errors (15.3%), corneal opacity (3.6%) and retinal disorders including diabetic eye diseases (3.2%). Almost 80% of these cases are preventable (Health Press Zambia, 2019). It is estimated that over USD 2,000,000 has been invested in Eye Health infrastructure in Zambia from 2018-2021. Most notable of these investments have been towards the construction and refurbishment of specialised units in hospitals including Kabwe Central Hospital and Eye Clinic. Zambia is also a signatory to the World Health Organization's "Right to Sight" policy. Coined in 2000, the aim of this policy is to eradicate causes of preventable and avoidable blindness (ZOS, 2020). Vision 2020 has also been implemented in the National Eye Health Strategic Plan to increase eye health coverage to at least 90% by the year 2021 (NEHSP, 2017 -2021).

Figure 1: Kitwe Central Hospital Eye Annexe



Source: MOH, 2020

1.3.2 Kabwe Central Hospital Eye Department

The Kabwe Central Hospital Eye Department was inaugurated by the Honourable Minister of Health, Dr Chitalu in 2018. The Lions Club Norway (LAN) invested a total of USD 880,000 (ZMW 8,800,000) in the construction of the Kabwe Eye Hospital (Chilufya, 2018).

1.3.2.1 School Eye Health Progress in Zambia

A one-day training was conducted by Kabwe Central Hospital in 2018 to train teachers in Kabwe to screen the eyes of students in schools. They were taught eye testing and eye health promotion.

Figure 2 Kabwe Central Hospital Eye Department



Source: Chilufya, 2018

1.4 Contributions of the Indian Community to health care in Kabwe, Zambia

According to the Zambia Statistics Agency (ZSA), the population of Zambia is 17.9 million (ZSA, 2019). Almost 95% of this population are Christians, and about 2.7% are Muslims. There are also smaller numbers of Hindus (approx. 10000); as well as Baha'is, Buddhists, Jews and Sikhs. Most Muslims are migrants from South Asia, Somalia and the Middle East; whereas Hindus are mostly of South Asian descent.

The constitution of Zambia declares the country a Christian nation but guarantees religious freedom (U.S Department of State, 2019). The Indian community in Zambia has contributed positively to health service delivery. The notable health sectors are eye health, pharmaceutical services, and more recently, COVID-19 prevention interventions.

1.4.1 Impact of Indian Community on Eye Healthcare in Zambia

India is recognised as a leader in quality and low cost eye care in Zambia (Saldinger, 2018). In 2018, the vision screening programme was launched in India to support vision care among all citizens in India and other developing countries (Rao, 2020). Eye health, as an integral part of other healthcare services, needs to be further propagated.

Figure 3 Free eye screening in Kabwe

Free Eye Camp

- ❖ Free Consultation
- ❖ Free Medicines
- ❖ 200 Free Cataract Surgeries

15th to 18th April, 2019

Kabwe Central Hospital, Zambia.

Patients can go to the Eye Department at Kabwe Central Hospital for screening for possible inclusion in the theatre list.

To give a gift of vision:
Mr. Bala: 0971399486, Mrs. Nagu: 0977596633,
Mrs. Deepa: 0973852814

AMMA
embrace the world
Amrita Zang

Source: Kabwe Central Hospital, 2019

Furthermore, the University Teaching Hospital's Ophthalmic Centre is the country's principal training centre for eye care professionals. This centre was refurbished in 2012 with the help of Nava Bharat Ventures of Hyderabad India (ICARE, 2021).

1.1.4.2 Sri Sathya Sai

The Seva programme provides medical eye camps in Africa for cataract surgeries, an initiative that was started in 2005. The aim of these camps is to provide free services to Africans with cataracts who cannot afford surgery. The medical coordinator of the programme, Dr. S. Upadyay, visited some of the African countries to verify the quality of surgeries and hygiene standards within hospitals. Lenses were provided to various patients in need. In remote areas where such lenses were unavailable, they were imported.

Sai Vision In Zambia

The Sai devotees in Zambia also organized a Cataract Medical Eye Camp for cataract surgeries in Kitwe, the third largest city in Zambia. More than 100 patients were treated with the support of the Kitwe Central Hospital. All of these surgeries were done in the Kenyan fashion - which involved reaching out to the rural folk through outreach programmes. Some of these patients had neither the facility, nor the money to receive treatment and were thus more than willing and grateful for this initiative. The devotees also organised a review of these patients in nearby hospitals and provided reading spectacles to many for free. In recognition of their service, the Sri Sathya Sai Organization of Zambia was invited to join the Kitwe Central Hospital in celebrating World Vision Day on 13th October 2005.

Figure 4 Letter of appreciation, certificate of recognition from Kitwe Central Hospital, Zambia to Sri Sathya Sai



Source: Radiosal.org

1.4.1.3 Vision Care Opticians

Vision Care Appasamy Eye Hospital was established in 2009 in Lusaka, Zambia. The Hospital is a branch of Vision Care Optics, which is based in Chennai, India. Vision Care provides the human resources, technical support and equipment to Appasamy Eye Hospital in Lusaka. There are a total of 14 Vision Care Opticians outlets in Lusaka. Other branches of Indian eye hospitals in the city include Eye-Co Opticians, Tokyo Opticians, Phil Opticians, and Sunbird Eye, all of which offer cost effective services.

According to an Indian Optometrist at Kabwe vision care, there are 14 Vision Care branches (for primary eye care) across Zambia (personal comm., 2021). The Kabwe branch attends to an average of 8 clients per day. This translates to an average of about 3500 clients in a month across all 14 Vision Care branches in Zambia, excluding other eye care providers. The various services provided by these centres are eye screening, dispensing glasses and

treating complications. Serious abnormalities are referred to the hospital to be seen by doctors, who are Indian ophthalmologists. A cornea cataract specialist travels from India every two months to conduct major eye surgeries in Zambia.

1.4.1.4 Sightsavers

Sightsavers, is an organisation in Zambia working towards the elimination of blindness by treating trachoma and cataract, including surgeries for the same. More than 2.6 million people in Zambia have been affected by trachoma (Sightsavers, 2010). Sightsavers' support involves providing specialised ophthalmic equipment, as well as training for ophthalmic staff.

Figure 5 Monze Mission Hospital Eye Clinic



Source: Ministry of Health

Figure 6 Check up after cataract operation, Monze Mission Hospital



Source: Sightsavers, 2018

Figure 7 A doctor and ophthalmic officer conducting eye examination in a rural area



Source: Sightsavers, 2018

Figure 8: Zambia Ophthalmological Society (ZOS) working with Indian professionals

Zambia Ophthalmological Society - ZOS

Exploring retinal pathologies with Fundus Autofluorescence (FAF) imaging

Speaker

SEPT 23
Wednesday 17:00 - 18:00 CAT

Dr Rameez N Hussain
MS (Ophth). FVRS

Consultant Vitreo Retina Surgeon
Head of Vitreo Retina Services
Orbit Health Care - Dr Agarwal's Group of Eye Hospitals (Indian Ocean Cluster)
Mauritius, Madagascar, Mozambique.

Source: Zambia Ophthalmological Society, ZOS

1.5. Kabwe Indian Community

Mother Teresa of Calcutta was the founder of the Order of the Missionaries of Charity - a Roman Catholic congregation in India dedicated to helping the poor. She was one of the 20th century's most significant humanitarians and was canonised as Saint Teresa of Calcutta in 2016 (NRP, 2016). In Kabwe, Mother Teresa of Calcutta Missionaries of Charity Hospice provide caretaking services for orphans, sick and vulnerable people. By 2018, the hospice in Kabwe had taken care of more than 65 orphans and 115 patients in total (Daily Nation, 2018).

Figure 9 Mother Teresa of Calcutta (1910-1997)



Source: Google images

The researchers interviewed four businessmen of Indian origin representing the following organizations: Kabwe PC brothers, Kabwe Autospares and Hassasing Surgery. All 4 grew up in Zambia. They acknowledged that there are various charitable projects implemented by the Indian community in Kabwe. Some of these include:

- The Mahatma Gandhi Clinic: a clinic in Katondo
- A water tank at Kawama clinic, and
- Donations of oxygen to various hospitals during the COVID-19 pandemic.

Infact, Dr Hassasing of Hassasing Surgery, a well-known medical professional in the region, also provides affordable services at a private clinic within Kabwe.

1.6 Kabwe Hindu Association

Although the focus of the Kabwe Hindu Association is to promote the Hindu religion and cultural values in the region, the association also undertakes humanitarian projects to uplift the surrounding communities. Some of the notable projects of this

association include the Mahatma Gandhi Health Center (established in 1982); a children's ward inaugurated in the centre in 2018; and an eye care camp at Kabwe Central Hospital in 2019. In addition to these initiatives, a water supply plant was installed at a local orphanage to support a vegetable growing project in 2019. Another water plant was installed at Kawama Clinic to assist the community. Funds were also raised by the association to support the Kabwe Provincial Health Office (PHO) to fight against the novel corona pandemic. The funds were used to purchase personal protective equipment (PPE) kits, ventilators and medicines.

Figure 10 Kabwe Hindu Hall



Source: Google images

Figure 11 The Kabwe Hindu Association launches a Paediatric Ward



Source: Mahatma Gandhi Clinic

The Kabwe Hindu Association constructed the Mahatma Gandhi Memorial Clinic in Kabwe to commemorate the centenary of Gandhi's birth (Desai, 2014). In 2014, the Association constructed a children's ward in the same clinic, as part of the commemoration of Zambia's golden Jubilee (50 years since the country got independence). Mahatma Gandhi led India's independence movement against British rule. He may not have set foot in Zambia during his lifetime, but his name is associated with many health centres, schools and roads in the country. President Kenneth Kaunda, the first republican president of Zambia, delegated UNIP secretary general Grey Zulu to inaugurate the Mahatma Gandhi Memorial Clinic.

The clinic has grown over the years and now covers a catchment area of 19,000 people. Some of the services offered are out-patient, in-patient, maternal and child health, HIV testing, ART,

laboratory and environmental services (<http://epaper.daily-mail.co.zm/>).

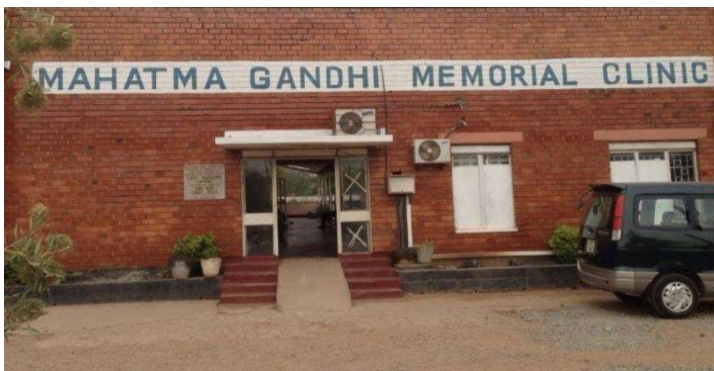
Figure 12 New Maternity Ward at Mahatma Gandhi Memorial Clinic, Kabwe



Source: Google Images

The United States Agency for International Development (USAID) officially opened the newly refurbished Mahatma Gandhi Memorial ART (antiretroviral therapy) Clinic in Kabwe. The Clinic began offering HIV related health services in 2006 (USAID, 2006). The clinic was later upgraded to include a laboratory and medical waste incinerator on site. It is now one of the largest COVID-19 testing vaccination sites in Kabwe.

Figure 13 Mahatma Gandhi Memorial Clinic Kabwe



Source: Google Images

1.7 Pharmaceutical Services

The Zambia Medicines Regulatory Authority (ZAMRA) is the Statutory Body established under an Act of Parliament; the Medicines and Allied Substances Act No. 3 of 2013. The main objective of the Authority is to ensure that all medicines and allied substances being made available to the Zambian people meet the set standards of quality, safety and efficacy (ZAMRA, 2021). Medicine regulation in Zambia dates back to 1941 when the Pharmacy and Poisons Act, Chapter 299 of the Laws of Zambia was first enacted to provide for the control of the profession of pharmacy and trade in drugs and poisons (ZAMRA, 2021). Nevertheless, there are challenges in the local manufacturing of essential medicines in Zambia. Challenges are related to dimensions of manufacturing locally such as lack of incentives, adequately trained human resource, capital, infrastructure and regulatory capacity on pharmaceutical standards (ZAMRA, 2020).

Figure 14 ZAMRA logo



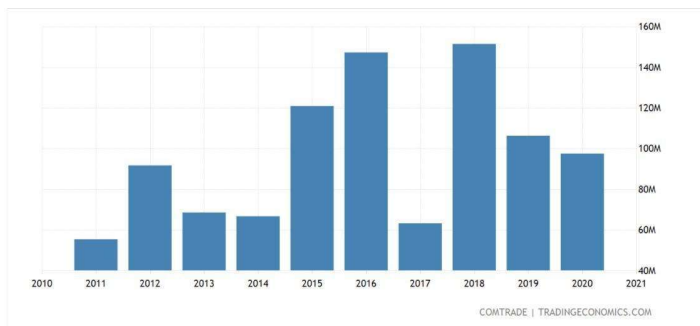
(Source: Google Images)

1.7.1 Pharmaceutical Supply Chain Support from India to Zambia

Zambia has had many challenges in the local manufacturing of essential medicines. Therefore, the country imports most of its pharmaceutical products, majorly from India. India is one of the most important suppliers of generic pharmaceuticals to the developing world (O'Carroll, 2018). Approximately 350,000 people worldwide, half of all people in the developing world, receive ARV treatment or use ARVs produced in India. Seventy percent of patients in the Medecins Sans Frontieres (MSF) HIV/AIDS project, take ARVs manufactured by generic companies in India (MSF, 2005). According to the UN COMTRADE database on international trade, pharmaceutical product imports were worth US\$ 97.4 million during 2020 (Trading Economics, 2021).

NRB Pharma Zambia Ltd is a manufacturing facility in Zambia established in 2016. It sells products to Mission Pharma after they are passed through audits and inspections from ZAMRA. The firm is headed by Mr Narayan, an Indian national from the state of Maharashtra (ZAMRA, 2019).

Figure 15 Value of pharmaceutical imports from India to Zambia

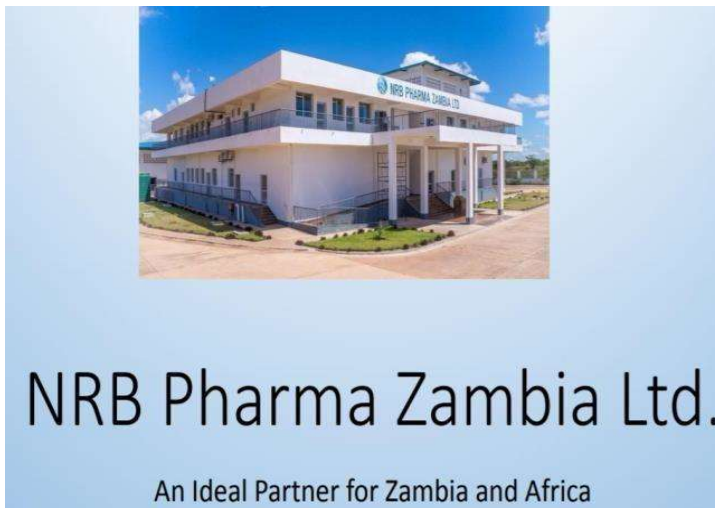


Zambia Imports from India of Pharmaceutical products

Value Year

Source: COMTRADE, 2021

Figure 16 NRB Pharma Zambia





Source: <http://www.nrbpharma.com/images/001.jpg>

Figure 17 Inauguration of NRB Pharma Zambia Ltd

Why NRB Pharma Zambia Ltd.

- One of the only 5 local manufacturers in Zambia.
- One of the best manufacturing facilities in Zambia.
 - New facility opened in mid-2016.
 - Investment in AHU's, well-equipped laboratory, latest production and packing machinery.
- Inaugurated & recognized by His Excellency The President of Zambia in April 2017.
- Primary focus is Government tender business.
- In addition, expanding sales into other institutional & private markets through tie-ups with reliable distributors in Zambia and surrounding regions.



Source: <http://www.nrbpharma.com/images/001.jpg>

1.7.2. Pharmaceutical Products in Kabwe

Health systems cannot function without pharmaceuticals. Access to good health care and essential medicines are viewed as fundamental human rights (WHO, 2017).

There are a number of dispensing chemists or pharmacies in Kabwe. Of the 7 chemists visited by the researcher, 5 were run by people of Indian descent. These were: Kabwe Pharmacy, Broken Hill Pharmacy, Centenary, Health Hub Pharmacy and Galaxy Pharmacy.

Unreliable supply systems and irrational use of medicines are common problems worldwide (WHO, 2007). Steady supply of quality medicines is a pillar of a functioning health system. As seen from the containers and packages of ARVs, most people living with HIV (PLHIV) receiving ARVs at health facilities in Kabwe use ARVs manufactured in India. The researcher found these packets of medicine as evidence from two clients on ART. ARVs were of different formulations ranging from first line, second line, as well as ARVs used for infant prophylaxis - all of which were from India.

Figure 18 LPNV/r packet



Source: Author Photo

Figure 19 NVP Syrup packet



Source: Author Photo

Figure 20 TDF/3TC/EFV packet



Source: Author Photo

1.8. COVID 19 Support

1.8.1. Trade Kings Foundation

Trade Kings Zambia PTY is an indigenous African company run by personalities of Indian descent. It has grown into a conglomerate which has a group of companies namely, Big Tree Beverages, Dairy Gold, Swiss Bake, Yoyo Foods, Royal Oak and Universal Mining and Chemical Industries Limited (Kafue Steel).

The Trade Kings Foundation launched a Hygiene Drive during the COVID-19 pandemic. They donated handwashing stands and hygiene products to be placed at 50 locations across Lusaka, including at bus stations and markets. The approach was to focus on enhanced prevention at both environmental and personal hygiene level for the masses in the identified hot spots (Minister of Health, 2020). The Group General Manager of the company, Mr Lux Subramaniam said:

As part of Trade Kings Foundation's CSR Campaign against COVID-19, we have launched the Hygiene Drive to contribute to enhancing personal hygiene practices particularly hand washing and sanitizing. Public hygiene and personal hygiene is our first defence against COVID-19 today as the disease is increasingly spreading.

Giving more details about the Hygiene Drive donation, Mr. Lux explained, “We have launched the HygieniX Hygiene Drive for densely populated spaces in our communities”. The communities include markets, bus stops, prisons, and COVID 19 isolation centres. Three of the largest prisons in the country, accommodating over 7,000 inmates in total, were also covered under this drive and similar arrangements were facilitated. All COVID-19 Quarantine Centres were also provided with adequate supplies of disinfection and hygiene products and hand sanitizing units were distributed countrywide.

Various hospitals and pharmacies were given the HygieniX hygiene product range and various cleaning materials to make these environments more sanitary. Up to 1,000 frontline medical personnel were provided with hygiene medical packs on a monthly basis.

These activities are all part of the K28 million that Trade Kings Foundation pledged to the people of the Republic of Zambia through the Ministry of Health. The foundation handed over 12,500 swabs for Covid-19 testing to the Ministry of Health as part of the pledge.

Figure 21 Trade Kings handing over a check as part of CSR initiative



Source: Trade Kings website

Figure 22, 23, and 24: Trade Kings handing over HygieniX products





Source: Trade Kings website

Figure 25, 26: Trade Kings handing over sanitizers and hand washing equipment



Source: Trade Kings website

1.8.2 The Muslim Community.

The Muslim Community in Zambia is comprised of a large number of people of Indian origin. They donated several items to the Zambia Police Service to help fight against COVID-19. The donation was

presented at Sikanze Police Hospital by the representatives of the Muslim Social and Welfare Trust. This community is committed to supplementing the government's efforts in combating the pandemic. The donation was received by the Inspector General of Police (Zambia news 365, 2020).

Figure 27 Muslim community donates to Zambia Police



Source: Zambia News 365

Figure 28 Muslim community provides clean water to communities in Zambia

Providing safe and clean drinking water

**BY THE GRACE OF THE ALMIGHTY CREATOR
MSWT has sunk 350 boreholes in the following
provinces and districts:**

Lusaka Province: Lusaka, Chongwe, Rufunsa, Chilanga, Kafue and Chirundu

Eastern Province: Lundazi, Chipata, Katete and Petauke.

Copperbelt Province: Ndola and Luanshya.

Central Province: Kapiri Mposhi, Chibombo, Mumbwa, Serenje, Mkushi, Kabwe and Shibuyunji.

Muchinga Province: Mpika, Shiwangandu, Isoka and Chinsali.

Southern Province: Mazabuka, Monze, Gwembe, Pemba and Choma.

Source: Zambia Daily Times, 2020

Figure 29 Muslim Indian community completes Bore hole Project at Kawama Clinic, Kabwe



Source: Zambia Daily Times, 2020

1.8.3 COVID 19 support in Kabwe

The Trade Kings Foundation donated assorted Covid-19 related hygiene products and other food items to the Zambia Correctional Service (ZCS). The donations, presented by the Trade Kings Foundation General Manager, were made at Mukobeko Maximum Security Prison in Kabwe. The Central Province Minister presented the donation to the inmates on behalf of the President. The Commissioner General for ZCS, Deputy Commissioner General, Commissioner in charge of Corrections and Extension Services, Commissioner in charge of Administration, and other members of the Correctional Service Headquarters Command were also present during the event (ZCS, 2020).

Figure 30 Kabwe Moslem Association Mosque



Source: Google images

Figure 31, 32 Trade Kings donates to Zambia Correctional Service



Source: Zambia Correctional Services, 2020

2. Methodology

This was a descriptive and qualitative study into the social world in order to understand the environment in which people operate (Babbie, 2005:15). Data collection methodologies used were individual in-depth interviews and document analysis. Individual

semi-structured interviews were conducted with 5 men of Indian descent in Kabwe, all of whom were above the age of 40 and raised up in Zambia. Two of these interviewees are part of the Desai Auto spares; one from the PC Brothers Ltd; one a Medical Doctor; and the youngest one was an optometrist.

Purposive sampling was used to select the interviewees. These were Kabwe residents of Indian origin. Verbal consent was sought from all participants after an explanation pertaining to the purpose and objectives of the study. The participants interviewed were a representation of the other Kabwe residents of Indian descent. Data was analysed according to categorised themes from the interviews.

Document analysis was conducted by checking the actual packs and bottles of ARV drugs that were dispensed to clients from public health posts. These were used to verify the origin of the manufacturing company.

3. Key Findings

According to Dr. Hassasing of Hassasing surgery, a member of the Hindu Association in Kabwe, there are several projects implemented by the Indian community in Zambia. Notable projects are the support to health, such as the building and expansion of Health Centers. Mahatma Gandhi and Katondo Health Facilities in Kabwe both benefited from the Indian community. Donations of oxygen to the COVID Centre in Kabwe at Bwacha was also given. The community also assisted Kawama Clinic with a bore hole for running water. The community also donated hygiene supplies to the major correctional facilities (prisons) in Kabwe. The Indian community also delivers health services, running affordable centres, pharmacies, hospices and orphanages. According to the optometrist interviewed, there are several Indian firms providing ophthalmic services which include eye surgery, cataract, glaucoma, trachoma, refractive errors, corneal opacity, retinal disorders and diabetic eye diseases. In Kabwe, Vision Care Opticians and Eye Care Co Opticians contribute immensely to combating blindness.

4. Conclusion

Health is the state of complete physical, mental and social well-being and not merely the absence of disease (WHO, 1948). The Indian community in Kabwe has positively contributed not only to health but also to the economic and social wellbeing of Kabwe residents. It has supplemented government efforts through several projects, contributing towards the attainment of the SDGs, in particular SDG number 3 - which seeks to ensure healthy lives and promote wellbeing for all ages (United Nations, 2015).

The Indian community in Kabwe identify themselves as Zambians. Most expressed that they feel more Zambian than Indian or Asian. From the many projects carried out, it is evident that there has been a positive impact of the Association of the Indian Community in the public health sector in Kabwe, and Zambia as a whole.

5. Recommendations

The recommendations are as follows:

- There is a need to hold periodic public exhibitions for display of the many projects implemented by the Indian community in Kabwe.
- There is a need to implement synergies between Zambians of Indian descent and indigenous Zambians to increase innovative ideas and enhance healthy living.
- There is a need to create deliberate activities to learn diverse cultures and promote coexistence.
- There is a need to have a bulletin for awareness on Zambia -India relations and activities.

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7. Indian lecturers' perceptions of the learning culture among university students in Zambia and implications for building back better in Post COVID-19 era

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Abstract

The ongoing COVID-19 pandemic has seriously threatened the progress of education; but it has also presented opportunities for building back better in the sector. Educators at university level can provide a lot of insights on how to build back better and stronger, especially with respect to the learning culture. Five (5) lecturers of Indian origin teaching in universities in Zambia participated in this small-scale qualitative study. Semi-structured interviews – accommodating narrative accounts as explained by Riessman (2013) – were used to collect data from the participants. The findings of the study have been presented following themes that emerged from the data collected. They provided insight into the learning culture of students at Zambian universities and how to improve the learning culture of university students with respect to the curriculum, learning process, focus, drive and mindset in the COVID-19 era.

Introduction

CCOVID-19 has threatened education progress, but it has also presented opportunities for building back better. The case for skilling, reskilling, learning: both unlearning and

relearning in the Post COVID-19 era is a must and educators at university level should be consulted on what would be crucial to consider in building back better and stronger especially with respect to the learning culture. Five (5) lecturers of Indian origin teaching in universities in Zambia participated in this small-scale qualitative study. The findings of the study have been presented following themes that emerged from the data collected. Their perceptions of learning culture in general and the learning culture of the students they teach were sought. The analysis of the perceptions of the lecturers has given insight into some ideas crucial for improvement of university students' learning culture especially with reference to building back in the post COVID-19 era.

Methodology

Study site

The study site was District A* (not real name) in the Central province of Zambia, Africa. Figure 1 below shows the map of Zambia with all its ten provinces including Central province where District A is situated. There are five recognised Universities in District A: Three are public universities and the other two are private. To ensure anonymity of the study participants and the university they work in the real names will not be used. Wood & Smith (2016) are in support of this and suggest that for the sake of anonymity code names could be used instead of participants' real names. In line with this, the code names used for the three public universities are University V, University W and University X and the two Private Universities going by the code names University Y and University Z and reference to the research participants is detailed in the subsection 'study participants' below.

Figure 1: Map of Zambia with the Provinces



Source: Geocentric consult (2020)

Study participants

Purposive and convenience sampling were used in the selection of study participants. Purposive in the sense that the lecturers who participated in this qualitative study have worked both in universities in India and Zambia. Convenient sampling in that the participants were conveniently located in District A* where the researcher resides, and the research participants were willing and available to take part in the study. As already mentioned above, the participants' real names and the universities in which they teach have not been disclosed in any way in this report. This is also the case for the participants that were not lecturers but had attended universities India and or their home country in Africa and had shared some of their experiences while studying in India during the 09/04/2021 one session of the Internship programme. In reporting the responses to interview questions for instance, the researcher has

used interview numbers and university name code instead of interviewees' real names and the university they teach in as it was thought that readers would not be able to or would not find it easy to track or relate interview numbers and university code name to the interviewed persons and or where they worked. Participants in this study were assured that the information they had provided was only to be used for purposes of this study and not be used against them in any way. Permission was sought from the participants to record the interviews. Only one was willing to have the interview tape-recorded, while the four declined. The participant who was willing to have the interview recorded was informed that the audio recording data were to be stored securely and only shared with the Internship coordinating team. The five study participants were one (1) from University V, two (2) from University W and two (2) from University Y. Their lecturing areas covered the fields of Mathematics, Literature, Science and Computers.

Data collection

Data from the five study participants was obtained through face-to-face interviews. Seidman (2013) states that interviews are widely used in the collection of qualitative data. Interviews enable participants to "discuss their interpretations of the world in which they live, and to express how they regard situations from their own point of view" (Cohen, Manion & Morrison, 2000, p. 267). The interviews helped to produce rich and deep insight into the study participants' experiences and opinions regarding the learning culture of the university students they taught. Over the phone interviews (WhatsApp call) allowed for accommodating further in-depth insight understanding of the issues under discussions. This proved to be the case with the two study participants who were not lecturers but had experience of studying at university level in India and or in their home country in Africa. The crucial role of interviews in gaining deeper insight into issues under investigation is further expounded on in literature by researchers (such as Bell, 2005; Cohen, Manion & Morrison 2011; Silverman, 2004).

The interviews conducted were semi-structured interviews. They were chosen over the other types of interviews namely: structured interviews and unstructured interviews (Bell, 2005), to gain deep

insight into the study participants' perceptions of the learning culture of the students they taught. They enabled the study participants to express themselves on the topic under discussion and at the same time gave the researcher a chance to probe further. This is supported in literature by researchers (such as Bryman 2008; McMillan & Schumacher, 2010) who state that semi-structured interviews allow for probing further in more depth, follow up and seeking clarification to responses provided. An interview guide with semi-structured questions and 'prompts' was used. It helped in staying focused on the study area and also aided with maintaining consistency in what the study participants were being asked on. It has to be mentioned here that the researcher was flexible enough to probe further when the study participants mentioned something 'interesting' and relevant to the study area.

It also needs to be mentioned that narrative accounts that the study participants were giving in response to questions during interviews were also accommodated. Narratives convey more than opinions and information from study participants (Riessman, 2013). An explanation on narratives given by Riessman (2013) indicate that narrative segments can be presented in forms such as: " 'I'll clarify this with an example...', '...This is a classic example of...', or a lengthy story related to a particular experience" (p. 173). Similar expressions and narrative segments including: 'let me tell you what happened'... 'I will give you an example on this...' 'let me share one particular incident to help you understand what I am trying to say...' or ...a lengthy story about a particular experience to illustrate learning culture were a typical feature of the responses that the study participants in this study were giving to interview questions and prompts. It is particularly important to state here also that the researcher made efforts such as suggested by Ary, Jacob, Sorensen & Razavieh (2009) to validate the accuracy of the narratives that the study participants were giving. One way in which this was done was by seizing opportunities to seek clarification and more information or details on accounts being given whenever there was need. The researcher also recounted the narratives and asked the study participants to confirm whether it was correctly presented or not and guide accordingly when need be.

The length of each interview is as indicated in the table below:

Table 1: Interview length

Interviewee	Length of interview(minutes)
Interview 1 University Y	15
Interview 2 University Y	11
Interview 3 University V	58
Interview 4 University W	25
Interview 5 University W	22
Presenter T	21
Presenter P	28

Source: Author

Data analysis

Data analysis can be said to be the processing of data for the purpose of answering the research questions (Boeije, 2010). The researcher read and reread the interview transcript and coded them accordingly. Taylor & Gibbs (2010) suggest that coding can be guided by themes identified from a range of sources including: previous research or theory; research questions being addressed; questions and topics from data collection instruments or from priori. The coding process for this small-scale qualitative study was informed by the research questions. In addition, the researcher was flexible and open to accommodating emergent ideas. The data collected and analysed for this study, has given insight into the perceptions of the study participants of the learning culture of students in the universities they teach in.

The researcher was aware that there are possibilities of researcher biases in qualitative research studies including in the process data analysis, interpretation and reporting. Cohen et al. (2011) cautions that one of the limitations of qualitative studies and which researchers have been aware of is that which is linked to researcher bias and subjectivity. The researcher was aware of this and exercised caution to avoid bias. The researcher ensured that the researcher's possible influence was consciously scrutinized and evaluated in the research process including when analysing data. This included critical self-reflection and examination especially with regard to potential biases as highlighted by Johnson & Christensen (2010).

Findings, Discussion and Conclusion

Understanding of the term learning culture

The term 'Learning culture' was not defined for the research participants. They were free to present their understanding of the term and share their perceptions of the learning culture of the students in the universities they were lecturing. One lecturer's response was:

...my understanding of learning culture is that it is the value attached to knowledge learning and seeking knowledge... (I3 University V).

Another indicated that:

...I think learning culture is generally about the importance attached to learning and the process of learning itself... (I2 University Y).

Yet another argued that:

...attitude toward, values and principles governing one's pursuit of knowledge

for its own sake and improving or empowering life... (I1 University Y).

Another lecturer stated:

Learning culture? ...it is about learning...about how we (want) to learn what we want or need to learn... (I5 University W).

Based on views shared by the study participants, it can be deduced that they share some similar views on what constituted learning culture in general without necessarily linking it to the subject area or field that they specialised in or lectured. Among examples of descriptions linked to learning culture in literature also cover aspects of learning itself and include that by Sagy, Hod & Kali (2019) who indicate that learning culture can be said to constitute instructional approaches that facilitate learning as founded on internal values of a given institution. Another is by Jenert (2011) refers to it as encompassing teaching and learning practices. According to Jenert (2011, unpaginated page), the expectation is that students are supposed "to be active, motivated, and self-responsible learners who eagerly engage in learning processes rather than 'consume' precast knowledge. Teachers are supposed to support student learning by acting as coaches who consult students..." regarding their learning. Knowledge construction and or acquisition is at the center of learning cultures though how it is pursued may vary depending on factors among them contexts.

Perception of the learning culture

Themes that emerged on the perception of the learning culture were: the learning process, focus or drive and reading culture. Excerpts from the interviews on each one of these are presented below.

Learning process

They want to learn, but it seems like they are in University for the paper (and then promotion), not necessarily for increasing knowledge and to acquire skills to apply it...(I3UniversityV).

...There appears to be too much dependence on their teachers[lecturers]. Teachers are important in sharing knowledge, but students should enrich their knowledge, by broadening their knowledge sources especially in this day and age of wide sources of information (I2 University Y).

Learning opportunities are available, but students memorising is what they seem to depend on. ...memorising especially simply for exams/tests and lost afterwards...(I1 University Y).

There is no question of asking...there is no student I am teaching [who asks] what is the extra reading I can do?... they are happy copying from the internet...that is not the way it should be...(I3 University V).

I will give you an example on this...a student wanting to be given every detail of the topic you are teaching...100% spoon feeding... (I4 University W)

Focus or drive

There appears to be a total lack of focus...Indian children drilled by their parents, from childhood, to achieve something...by the time they are at

tertiary level they are so focussed on what they want to be. It is different here...They are in university because they are getting money from somewhere two there is no other course available matching their resources...(I3 University V).

The lecturer also added that: "...They are lazy with no much sense of focus...like wanting the lecturer to do all the reading for them..." (I3 University V). Another lecturer mentioned that:

...there is really nothing wrong with thinking about finding a job and making money for oneself after graduating, but embracing the spirit of serving the community ...imparting lives... is crucial too (I2 University Y).

In addition, it was stated that:

Service to humanity... some sense of community service concept is there, but it seems there is much more that needs to be done to help raise awareness, change the attitude toward it and start to act to offer community service (I1 University Y).

Another comment made was that:

Students sometimes do not seem to drive or be in charge of their own learning. Taking responsibility for one's learning is more important for one to make progress in education and life in general (I2 University Y).

Reading culture

Examples of interview excerpts on this were: "...Poor reading culture generally and also ...Investment in extra reading is lacking..." (I2 University Y). A similar view was shared by I4 University W.

It is important to mention that while the respondents were of the view that the students have great learning opportunities and potential, these are not seized as would be expected for personal, professional and national development. COVID 19 has given us opportunities to (re)strategise for building back better.

Suggestions for rebuilding post COVID 19 era

More positive learning culture

While the respondents did mention that some students have a positive attitude toward learning, there was an emphasis on working toward a change of attitude toward learning for most. For instance, one lecturer said: "...embracing learning for now and then, unlearning and relearning is important for sustainable development" (I1 University Y). Another stated that: "...everything that presents as 'negative' learning culture can change if worked on ...there is hope..." (I2 University Y).

In line with the point on students changing their attitude, Miño-Puigcercós, Domingo-Coscollola & Sancho-Gil (2019) argue that students need to embrace an attitude of directing their learning processes, thinking critically and taking responsibility for their own learning. This however, cannot be done by students alone or on their own. Others in the university including lecturers have a role to play in this too. These roles could lie in areas of stimulating meaningful learning and students' commitment to learning as well as reinforcing active learning instead of passive learning (Miño-Puigcercós et al., 2019; Sagy et al., 2019). Thus Wals & Jickling (2002, p. 224) contend that this should involve all key actors linked to the Universities and that focus should not only be knowledge that students need to acquire, but also attitudes and competences too

"...which will enable them to cope with uncertainty, poorly defined situations and conflicting or at least diverging norms, values, interests and reality constructions in their personal and or (future)professional lives". It must be acknowledged here that one lecturer at University W for instance cautioned that:

while we want and expect our student to have a more positive mindset toward their learning, this is unlikely to be an easy process...it is likely to be slow actually because the students are already used to the kind of attitude they have, the way of learning and studying...This does not mean it is impossible to change though (I5 University W).

Miño-Puigcercós et al. (2019) acknowledge this too when they refer to and report the point that it may be difficult to change students' passive role into an active and engaging one in their learning. Realisation to change, however, can be considered as the first and valuable key to transformation. This then emphasises the point that all concerned, at university level, lecturers inclusive need to work together and strategically to help raise such awareness among students.

Curriculum relevance

Some of the points raised related to the curriculum itself. Examples of excerpts to this effect include: "Education should not be bookish, but relevant and practical" (I3 University V). Others shared that: "Curriculum content should be relevant to and enriching real life. So maybe lecturers should consider reviewing and updating curriculum content to suit the times we are in...COVID 19 times, technological age... (I1 University Y)." Another argued that: "Computer Science needed potential students to be encouraged. Those already in university may need to consider even taking some

computer science or technology- related short courses whether they are in sciences or arts... (I2 University Y).” In addition, it was stated that: “There is a need to embrace and start developing online learning skills (I1 University Y). Another point that was raised related to research. One lecturer mentioned that: “It appears there is no strong grounding and desire for research, for publication and impacting positively on humanity. This should be strengthened, encouraged and supported (I1 University Y).” *This point of view was emphasised on by the lecturer from University W who stated that:*

...compared to what I have seen and heard there appears to be more research in education, pharmaceuticals, medicine and other fields, and publications in Indian than there is in Zambia. Research helps to fill the knowledge gap and in finding solutions to problems such as covid 19 now etc...(I4 University W).

This was, in a separate interview, supported by another lecturer who stated that:

Research, not just as part of university programmes, should be taken seriously because research and research findings in and outside university contexts can benefit decision and policy makers in helping them to make informed decisions...policies... (I1 University Y).

Extra-curricular activities were also considered as an important point to be noted. One lecturer mentioned that: “This should be a critical part of the tertiary education system to produce well- rounded individuals (I2 University Y).” Another stated that “...extracurricular activities have a way of helping students reach out to the community members in addition to helping students develop important life skills (I3 University V).”

Suggestions related to curriculum relevance have been supported even in the context of sustainability and achievement of the 17 Sustainable Development Goals (UNDP, 2021). For instance, Wals & Jickling (2002, p. 229) maintain that

As educators with broad concerns about the future of the earth, and concerns about the multiple aspects of human/society/nature relationships we must seek more, not less diversity of thought. And, this will be best achieved when we use less exclusive language to describe ourselves and our educational activities.

This is what would help promote and encourage life-long, life-wide and life-deep learning (Banks, Au, Ball, Bell, Gordon, Gutiérrez, ... & Zhou, 2007) in our students too.

Curriculum relevance has also been supported in the context and quest for developing life qualities and 21st century work skills. Andrade (2018) points out that it is imperative to ensure relevance and value of higher education to its people. She further adds that institutions must determine how to innovate their curricula in order to ensure the relevance of higher education in the future to "...not only meet, but anticipate, the needs of a rapidly-changing world" (p. 72). Higher education does provide the context and opportunities to help develop in their students' dynamic qualities (Posch, 1991) as well as relevant skills including what are considered as the ten (10) key work skills for the future (Davies, Fidler & Gorbis, 2011). A relevant university curriculum can create opportunities and play a significant role in developing the dynamic qualities, 21st Century work skills coupled with environmental awareness in the students. Such would be useful for the personal and or professional development of the students and contribute to national development as well.

In conclusion, it can be stated that the case for skilling, reskilling, learning: both unlearning and relearning in the Post COVID-19 era is a must. Participants in this study have shared their perspectives

on some critical points worth considering in building back better, stronger and together especially with reference to the learning culture. The findings of this small-scale qualitative study have contributed toward gaining some insight into the learning culture of students at university level in Zambia and what needs to be considered for improvement of university students' learning culture with respect to: the learning process, focus or drive as well as change of mindset. The curriculum may not be for the students to change, but for educators or curriculum developers, but they still have roles to play such as in changing their own mindset and working toward seeking more knowledge, in-depth knowledge and application of the same, even beyond that which is offered for their personal and or professional benefit.

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