

“Village market” formation and livelihood conundrums among displaced rural Zimbabwean flood victims

Village market
in Zimbabwe

Elmon Mudefi

*Department of Social Sciences, Walter Sisulu University – Mthatha Campus,
Mthatha, South Africa*

Wilson Akpan

*Research Directorate, Walter Sisulu University – Mthatha Campus,
Mthatha, South Africa, and*

Alice Stella Kwizera

*Department of Sociology and Anthropology,
University of Fort Hare – East London Campus, East London, South Africa*

Received 18 September 2023

Revised 31 December 2023

26 January 2024

Accepted 7 February 2024

Abstract

Purpose – The primacy of commerce in livelihood security cannot be overstated. However, in a rural context defined by involuntary socio-ecological displacement, commerce can assume a sociologically distinct character, with far-reaching implications. Based on first-hand encounters with victims of the devastating 2014 flood in Tokwe-Mukorsi, Zimbabwe, this paper analyses how the processes of “recreating” village markets in the resettlement site of Chingwizi impacted the victims’ experiences of resource provisioning and livelihood security.

Design/methodology/approach – Qualitative data were collected through 10 in-depth interviews, 10 key informant interviews and two focus group discussions, five years into the flood victims’ resettlement in Chingwizi. The data analysis focused on the dynamics around the recreation of village markets, and the consequences of this on the household economic standing of the resettled flood victims.

Findings – The paper reveals how the formation of village markets in Chingwizi was influenced not primarily by the ethno-commercial and ethno-economic impulses reminiscent of life in their ancestral home but mostly by new, disruptive dynamics and challenges unique to the resettlement site. The paper elucidates the constellation of factors that, together, exacerbated the flood victims’ overall socio-economic dislocation and disadvantage.

Originality/value – The study provides a systematic understanding of the dynamics of ethno-commerce, particularly on the evolution of village market activities and livelihoods, among Zimbabwe’s Chingwizi community over a period of five years into their resettlement. It brings to the fore, the often ignored, but significant nuances that ‘village market’ formation and livelihoods recreation takes in a resettlement context.

Peer review – The peer review history for this article is available at: <https://publons.com/publon/10.1108/IJSE-09-2023-0682>

Keywords Socio-ecological displacement, Resettlement, Ethno-commerce, Village markets, Livelihood security

Paper type Research paper

© Elmon Mudefi, Wilson Akpan and Alice Stella Kwizera. Published by Emerald Publishing Limited. This article is published under the Creative Commons Attribution (CC BY 4.0) licence. Anyone may reproduce, distribute, translate and create derivative works of this article (for both commercial and non-commercial purposes), subject to full attribution to the original publication and authors. The full terms of this licence may be seen at <http://creativecommons.org/licenses/by/4.0/legalcode>

The authors acknowledge all the participants who took part in this study. This includes the government of Zimbabwe (Masvingo Provincial and Mwenzi District Offices), the displaced flood victims in Chingwizi and the research assistants.

Declaration of interest statement: The authors have no conflict of interest to declare.



International Journal of Social
Economics
Emerald Publishing Limited
0306-8293
DOI 10.1108/IJSE-09-2023-0682

Introduction

This article examines the reconstruction of a village market in southern Zimbabwe's rural Chingwizi resettlement community in Mwenezi district, approximately 500 km south of Harare. Chingwizi serves as the resettlement site for over 3,000 families displaced by the 2014 floods in the Tokwe-Mukorsi basin (Chivi district), about 150 km away. The events surrounding the 2014 Tokwe-Mukorsi flood phenomenon, and the subsequent displacement of families residing in the dam basin have been fairly well-documented (Mavhura, 2020; Mucherera and Spiegel, 2022; Nhodo *et al.*, 2020). This article interrogates the displaced victims' "agency" and "creativity" amidst rural market politics orchestrated by *makoronyera* ("middlemen") and retailers from neighbouring townships and "host" communities. It also analyses how these factors impacted the nature of rural markets and ethno-commerce in the resettlement area.

Recent literature on the economics of displaced persons has predominantly focused on the resilience of their income-generating activities and the effects of these activities on the incomes of both the displaced households and the host communities (Esteves, 2021; Gong *et al.*, 2021; Wilmsen, 2016). With regard to income generation, for example, Wilmsen (2016) suggests that household earnings tend to decline in the first few years of displacement, regardless of the availability of human capital, physical capital, natural capital or financial capital. Incomes are only likely to increase over time as victims adapt to their circumstances, especially when supplemented by external support that promotes investment in small enterprises and stimulates the local economy (Wilmsen, 2016). Regarding variations in household incomes, Gong *et al.* (2021) found that households that had previously relied on environmentally dependent livelihoods before displacement experienced more vulnerability and socio-economic decline the farther away from their original location they were resettled. Furthermore, the sustained losses experienced by households due to displacement, the composition of their labour force and their access to production capital all contribute significantly to determining income variations.

What appears to be lacking in the dominant examinations of displacement, especially in the case of rural Africa, is a contextual understanding of "ethno-commercial" and "ethno-economic" dynamics. One refers here to dynamics around the commercial and economic activities peculiar to a people and the associated corpus of local knowledge and narratives. There is a need for an understanding of how displacement impacts on "place-bound" and often culturally defined market activities and trading patterns, how the displaced strive to regain some sense of commercial and economic dynamism and the overall effect of these dynamics on socio-economic existence at the household level. This understanding becomes particularly crucial at a time when societies are compelled by various circumstances to rely more on the market (Usman and Callo-Concha, 2021) – that is, shift from "farming to fork" to "buying to fork", as a Dutch dictum puts it (Baumann *et al.*, 2023). Within the "buying to fork" argument, the concept of "consumer sovereignty" has emerged to underscore the need for families and communities to not solely focus on producing their own food but utilising their purchasing power to influence producers in terms of what, how and when to produce, as well as where the produced commodities should be delivered or sold (Baumann *et al.*, 2023; McMahon, 2018). However, in the context of forced displacement and resettlement, shifting to market-driven food systems is never a choice made in pursuit of consumer sovereignty. Instead, it is a consequence of the disruption and failure of displaced persons' production practices, forcing victims into an involuntary shift towards the market to meet most of their household needs.

Amartya Sen's analysis of the salience of commerce in his "entitlement theory" becomes relevant (Muzerengi *et al.*, 2021). Sen argued that "what is earned" (in kind or cash) and "what is purchased" are vital for household food provisioning (Ayaviri-Nina *et al.*, 2022). Nevertheless, a recurring concern for displaced persons centres on the establishment of

new rural markets and their intersection with the challenges encountered in an attempt to generate income essential for supporting their families. Focusing on the intricate nature of new markets formation in a resettlement context, this article addresses two interrelated questions: How did the flood victims resettled in Chingwizi recreate village markets five years into their resettlement, especially in the face of rural “commerce politics”? What were the impact of ethno-commerce activities and associated dynamics on individual household economics?

Conceptualising village markets and rural commerce

A treatise on ‘village market formation’ in a resettlement context must be premised on the argument that there is no society without commerce (Hebinck *et al.*, 2014), and that commerce takes on a new character in different socio-political, economic and cultural contexts, and as it evolves over time. Historically, “market” was construed as a physical location where sellers and buyers met to exchange goods and services for a “price” (Stigler and Sherwin, 1985). This included barter trade platforms and formally organised, institutionalised and regulated physical markets equipped with well-built infrastructure, which can range from urban corner stores to shopping malls. The absence of such market arrangements within a community’s immediate environs has led to the emergence of what is commonly referred to as ‘food deserts’ in urban settings (Brinkley *et al.*, 2019), with situations, residents being compelled to travel long distances to fulfil their shopping needs.

Some markets are not definable in spatial or physical terms. Examples of these include the “labour market” and the “commodity market”, which are non-spatial platforms where “buyers” and “sellers” interact (Grossman, 2020). In contemporary times, especially in Africa and other developing regions, “invisible” non-static marketplaces are on the rise due mainly to the proliferation of mobile telephony. They are especially popular among socially disadvantaged groups and serve as significant supplementary income sources alongside traditional activities like hawking and vending (Agogo, 2021). They have also contributed to the mainstreaming of what was previously considered “illegal” or “underground markets” in some ways (Early and Peksen, 2019). In the context of this paper, “village markets” encompass many of the physical, symbolic and virtual attributes mentioned above. They serve as the primary platforms where the rural populace in various parts of Africa engage in the exchange of goods and services (Aaker and Moorman, 2017). However, as shown later, establishing and maintaining such platforms in a displacement context is fraught with problems.

Actors in village market recreation

Village markets involve diverse participants who contribute directly or indirectly to the economic activities and overall dynamics of the market. The types of actors involved depend on the context and unique circumstances of the village market. Nevertheless, most village markets encompass the players shown in Figure 1:

What holds greater significance regarding the mentioned “change agents” is their differential power and influence over village market processes. As articulated in Actor-network Theory (ANT), certain “actors” within a system, along with specific “actor-network associations”, tend to exhibit more power and influence than others (Ku *et al.*, 2021). This entails dominance over other market actors and the processes associated with market development. For instance, in much of Sub-Saharan Africa, *local authorities* are widely recognised for predominantly controlling the market activities and spaces of informal traders within the market (Kiaka *et al.*, 2021; Rogerson, 2017). Here, *informal traders* encounter restrictions from showcasing their wares in certain spaces (usually in central business



Figure 1.
Village market actors

Source(s): Author's own creation

districts) as they are often hounded for the requisite operating licenses (Hove *et al.*, 2020). Research conducted in Kenya, Mozambique and Zimbabwe, for example, has indicated that informal traders who violate the regulations set by local authorities face dire consequences – confiscation of merchandise, arrests, physical assaults and “official” extortion (Kiaka *et al.*, 2021).

In a new resettlement location, *local farmers and producers* who “ought” to supply most of the commodities in a village market, often face serious production challenges related to unfavourable geological and climatic conditions (Gomez Jr, 2020), which then compel dependence on external traders and merchants, and their “opportunistic” practices. Furthermore, *middlemen* who facilitate transactions between local producers and buyers gain more power to exploit vulnerable and desperate displaced persons while also dominating market decisions and activities (Sharp, 2021). A study conducted by Pickering (2020) on the Cardiff Market in the United Kingdom found that influential *local traders, transporters, local artisans, vendors and stall owners* played a leading role in instigating somewhat unwholesome changes in the market (see also Kadir, 2019; Corbin and Hall, 2019). Even so, some institutions set difficult demands on displaced rural persons such as the need for collateral security to access credit (Zander, 2019). The role of NGOs is also sometimes seen as “misplaced” and disadvantageous (Gilbert and Mohseni, 2018).

Discourses on village markets and the rural economy

Scholars have raised concerns regarding constraints to the sustainability of the labour-intensive nature of rural livelihoods. Behera *et al.* (2021) attribute the limited labour supply in rural economies to rural-urban, and even international, migration, which often becomes exacerbated by displacement (George and Adelaja, 2021; Roy and Mukhopadhyay, 2019). For Darity *et al.* (2018, p. 3), developed and affluent urban centres are likely to continue to progress at the expense of rural communities that lack good roads, telecommunication networks and adequate energy, water, health and education facilities (Gomez, 2020). These

deficiencies, coupled with the absence of proper market infrastructure, impede the development of thriving village markets, although in recent years, this has been mitigated to some extent by the emergence of rural e-commerce, the utilisation of appropriate marketing mix for rural commodities, as well as other innovations targeting the rural space (Song *et al.*, 2023; Millard, 2022; Keelson and Nanekum, 2021; Ramaano, 2023; Chatterjee, 2019; Kaul, 2022).

While some scholars have highlighted the prevalence of rural people's reliance on environmental livelihoods (Ali *et al.*, 2020; Ramaano, 2023), such reliance has resulted in the extinction or near-extinction of forest resources, with adverse climatic consequences (Phumee and Pagdee, 2021). In all this, studies have pointed out that rural residents are more than ever expected to demonstrate creativity and resilience in confronting daunting challenges, including leveraging local knowledge to transform and benefit from sectors such as tourism (Phumee and Pagdee, 2021; Makwindi and Ndlovu, 2022; Ramaano, 2021).

Village markets in Chingwizi: a “before and after” portrait

Prior to displacement, residents of Tokwe-Mukorsi community relied heavily on Tokwe and Mukorsi Rivers for their primary means of sustenance (Mudefi, 2022; Nhodo *et al.*, 2020). They engaged in livestock rearing on expansive communal lands, cultivated different grain crops in the fertile alluvial soils along the rivers and specialised in horticulture. The rivers also held significance for fishing and economically significant vegetation such as reeds for crafting and basketry (Chirisa, 2019). The community occupied a strategic location along the bustling Beitbridge-Harare highway, positioned just 10 kilometres from Ngundu Growth Point and 5 km from the Museva business centre (Bernard and Maxwell, 2013; Nciizah, 2019). The road network not only served as a “marketplace” but also facilitated easy transportation of goods to large markets such as Beitbridge, Masvingo and Chiredzi towns (Nciizah, 2019).

Due to unfavourable farming conditions in Chingwizi, a significant number of households had transitioned to non-farm livelihoods during the early years of resettlement, with such activities accounting to about 48% of local economic activities (Mandirahwe, 2023; Mukwashi, 2019). However, existing studies provide little in-depth information on the dynamics of village market formation in Chingwizi. The primary assumption of the present study was that the recreation of Chingwizi's village markets was a gradual response to the ongoing development of the area. Whereas Chingwizi originally served as a forested wildlife conservancy before the resettlement in 2014 (Hove, 2016), it had evolved into a well-organised human settlement by the time of the study. For instance, each household had been allocated a one-hectare plot, and there was evidence of community infrastructure provisioning, although, overall, the area remained substantially underdeveloped.

Materials and methods

Qualitative data were collected utilising in-depth interviews, key informant interviews and focus group discussions (FGDs) with number of participants reached through data saturation. Unlike regular in-depth interviewees, “key informants” were selected principally because the researchers deemed them to possess *authoritative perspectives* on the issues on which those perspectives were sought. In the main, research participants from among the resettled persons were selected purposively based on their social status, knowledge and involvement in commercial activities and livelihoods in Chingwizi. Ten key informants were interviewed. They were: a local government representative (P1), a community head (P2), a political party Commissar (P3), a primary school teacher (P4), a retired school administrator (P5) and a local transporter (P6). Others were a retired official from the Agriculture and Rural Development Authority (ARDA) (P7), a high-ranking

representative of a local cooperative (KHIC) (P8), a pastor (P9) and a Church worker (P10). The 10 individual in-depth interviewees included: an unemployed male (P1), a female food vendor (P2), a female tailor (P3), a female livestock farmer (P4) and a female broom-maker (P5). The other in-depth interviewees were a mat-craftsman/seller (P6), a widow (P7), a male tuck-shop operator (P8), a male welder (P9) and a male vegetable producer (P10). Appropriate pseudonyms were used to differentiate the participants and the types of interviews undertaken. All the interviews were semi-structured.

FGD1 comprised 10 female discussants, while FGD2 had seven male discussants. Categorising participants based on gender made for a more comprehensive and gender-nuanced understanding of community members' experiences and perspectives. Pseudonyms were assigned to FGD participants ("P1f", "P2f" for female discussants and "P1m", "P2m" for male discussants).

Data collection occurred in July 2019. The study strictly adhered to the ethical guidelines of the University of Fort Hare, South Africa (Ethics Clearance Certificate No. KW1041SMUDo1), and the terms of "gatekeeper" approval issued by the government of Zimbabwe permitting access to the resettlement area. The research instruments comprised questions meant to: (a) assess the immediate coping mechanisms adopted by households following their resettlement in Chingwizi in 2014; (b) explore challenges encountered in their attempts to re-establish livelihoods from the former Tokwe-Mukorsi area; (c) probe household adaptation techniques vis-a-vis the new conditions in Chingwizi and (d) explore how these actions influenced the development of village markets and rural commerce in Chingwizi. The data were analysed under specific themes generated from the questions.

Data trustworthiness was enhanced through a pilot study that preceded the main study, a multi-method data collection approach, careful audit of materials and processes (Leung, 2015) and constant comparison with the findings of previous livelihood studies in Chingwizi and other developing environments (Mandirahwe, 2023; Mukwashi, 2019; Leung, 2015; Kadir, 2019).

Results

Reverting to traditional rural commerce

The loss of key livelihood assets and grain-/food-stocks to the floods, coupled with the challenges of re-establishing farming and other former production practices in Chingwizi, made food security a formidable challenge. According to a widow: "*Upon our arrival in Chingwizi, food donations became our major source of sustenance. However, individuals also supplemented their livelihoods through earnings from casual jobs, and by selling whatever items were left in their homes*" (P7, In-depth interview – 09/07/2019; cf. Ayaviri-Nina *et al.*, 2022). Reverting to traditional rural commerce involved selling the remaining livestock, selling part of the donations, selling craftwork products like brooms, mats and basketry products and undertaking casual jobs.

Before the displacement, rural ethno-commerce and village market activities helped people to generate income for use in purchasing essential grocery items from the market (Bernard and Maxwell, 2013). Due to farming failures in the resettlement site, ethno-commerce and village market activities became a food and livelihoods backbone for displaced households. Besides, the socioeconomic structure of Chingwizi underwent a significant revolution. For instance, cattle, which were traditionally kept by rural men as a symbol of wealth and prestige, and as a "currency" for acquiring land and paying the bride price (Ndlovu and Mjimba, 2021), became a highly sought-after commodity exchanged for grain or sold for cash.

At the local market level, displaced households traded small livestock like chickens and goats at low and "affordable" prices. They also sold household craftwork products like

cooking sticks (spatulas), sitting and wall-decorating mats, baskets, grass brooms and other cultural artefacts: *“While the income derived from the sale of crafted items is modest, it is preferable to having no income at all”* (P2m, FGD2 – 08/07/2019). Local middlemen within Chingwizi community “exploited” their fellow residents by purchasing commodities in bulk at very low prices, capitalising on the sellers’ desperation and lack of market information. Another significant challenge in the Chingwizi rural craft industry was the scarcity of natural materials for crafting. According to a schoolteacher, displaced individuals faced two options: *“Having to walk extensive distances to gather reeds and related forest products from distant places or poaching the products from the bordering host communities, albeit facing great resistance”* (P4, Key informant – 03/07/2019). Nuanetsi officials responded first by deploying guards to patrol their boundaries day and night, and later by erecting a fence to prevent any encroachment by Chingwizi residents. The Shangani community did the same, to prevent Chingwizi residents from harvesting natural resources in their area.

Traditional commerce became expansive, involving middlemen from beyond Chingwizi who capitalised on cheap commodities offered by the displaced persons. According to the community head: *“Middlemen with links to butcheries in Beitbridge, Masvingo, Triangle and Chiredzi towns, and other surrounding growth points purchased a large number of cattle for the urban meat markets at low prices”* (P2, Key informant – 02/07/2019). The issue of significantly reduced livestock prices – and of low livestock prices – was related to widespread disease-induced cattle deaths in Chingwizi. All the while, young men were crossing the border into South Africa in search of better opportunities – an extension of the practice of *kusunza* – and risking their lives in the process due to animal attacks and the prospect of violent maltreatment in South Africa. The study also encountered widespread insinuations of a clash between commerce and culture, such as the facilitation of child marriages for lobola and other material benefits. There were even stories of young girls in Chingwizi dropping out of school due to pregnancy or marrying older men from outside Chingwizi:

I think, my daughter grew weary of numerous hardships, such as the long walks to and from school, hunger, and poverty. On the other hand, as a widow, I was also struggling financially, and when she got married, I hoped things would improve for the family (P7, In-depth interview – 09/07/2019).

Formation of home spaza shops in villages

The creation of new village markets and enhancement of ethno-commercial activities in Chingwizi were influenced by the realisation among displaced individuals that their displacement had irrevocably altered their traditional socio-economic system. This prompted them to forge a new direction that prioritised commerce over traditional production and farming practices. It even seemed that this understanding was what fuelled creativity and entrepreneurial mastery in the resettlement area. As suggested by [Luseno and Kolade \(2023\)](#), entrepreneurship in this setting revolved around the displaced people’s ability to discover economic opportunities in their daily challenges. This involved integrating entrepreneurship logics, skills and innovativeness to establish ethno-commerce and village market initiatives. Over time, entrepreneurs of Chingwizi had come to recognise a significant economic gap, challenge or opportunity which had to do with the absence of physical markets, such as supermarkets or stores in their area: *“Displaced households struggle very much when they need to do shopping as they must travel more than 80 km to Chiredzi on poorly maintained gravel roads”* (P6, Key informant – 08/07/2019). While Chingwizi’s staple grains were either donated or obtained from neighbouring communities, essential items like cooking oil, matches, salt, rice, sugar, lotions and soap could only be purchased from shops.

Only a few residents recognised the spaza business opportunity and constructed small shops in their homes. Spaza shops were mostly constructed using simple, affordable materials like poles and thatch, although some featured more durable materials, such as

bricks and corrugated iron sheets. At the time of the fieldwork period in 2019, each of the four Chingwizi villages had at least one spaza shop. One female FGD participant provided a simple “cost-benefit” analysis of the spaza shop business in Chingwizi:

Spaza shops are small, informal retail outlets situated in residential areas. They are an extension of individuals’ homes. They sell commodities used daily by people here. Occasionally, goods may be of poor quality, and prices are relatively high. Nevertheless, considering the transportation costs and the inconveniences associated with reaching a formal urban store, spaza shops are often preferred (P1f, FGD1 – 05/07/2019).

Concerns were raised by research participants regarding the conditions within spaza shops, which were deemed unsuitable for maintaining product quality, and the prices were considered excessively high (cf. [Hornberger et al., 2023](#)). Some called for regulation and monitoring to curb the possibility of some spaza operators engaging in illicit activities to maximise their profit.

Corroborating [Luseno and Kolade \(2023\)](#), the study found that many spaza shop operators had taken risks as new microentrepreneurs by engaging in unsecured lending and suffered some challenges as a result: “*Some consumers have a tendency to borrow money or make purchases on credit from the spaza shop but often fail to repay promptly*” (P8, Key informant – 09/07/2019).

A livelihood conundrum? Ethno-commerce, home spazas and informal townships

The present study found a prevalence of village markets in Chingwizi, characterised by a diversity of players: local people, middlemen operators, merchants and transporters. Notably, ethno-commerce and village markets seemed to have emerged as the primary sources of livelihoods and were undergoing a transition towards a more structured informal market system. As such, significant portions of the community now resembled an informal township. This “transformation” was evident in two established village market centres in Chingwizi. One was the Nyuni market centre (established in 2015 by displaced individuals who formed the Kushinga Home Industry Cooperative – KHIC), with members dealing in retailing, grain milling, carpentry, timber sowing, welding, tailoring, photocopying and printing. The other, which displayed informal township characteristics, was the “Monday-only” Chitima market. In contrast to Nyuni market centre, where local business operators predominantly held sway, Chitima market featured a blend of both local merchants and middlemen from outside Chingwizi. The market arrangements reflected the two ethno-commerce dimensions discussed earlier – traditional rural commerce and spazas.

The various rural commercial activities at Nyuni market took place in a single location. One welder detailed how his business impacted his household and the local community:

I am a maker and repairer of scotch-carts, wheelbarrows, window and door frames, school desks, water containers, hoes, axes, etc that support people’s livelihoods and I make a living out of it” (P9, 09/07/2019).

A major setback for this market centre occurred in 2017, when it was abruptly fenced off from Chingwizi by Nuanetsi, which asserted ownership of the area. Consequently, some businesses shut down. At the time of this study in 2019, the fate of the Nyuni market centre seemed precarious. The few remaining operators appeared to have taken drastic measures, by dismantling the fence and metaphorically “declaring war” on Nuanetsi. These dynamics illustrate the intricacies of establishing a village market in a displacement context and underscore the challenges that informal business operators encounter as they attempt to modernise their enterprises from a position of disadvantage. The denial of access to the sole location in Chingwizi with electricity, crucial for supporting their businesses, also constituted a significant setback.

At Chitima market, local producers and traders sold their commodities to buyers from the local community and beyond, dealing in items such as vegetables, chickens, craft items and grass brooms. Local traders, some of whom operated spaza shops from their homes, specialised in groceries, with a majority engaged in food vending. The study found that middlemen played a multifaceted role, procuring inexpensive commodities from local producers to sell elsewhere and importing goods from external sources into Chingwizi. Their merchandise ranged from groceries (e.g. rice, sugar, maize meal, cooking oil, surf, soap, lotions, etc.) to building supplies like cement, door and window frames and zinc roofing sheets. They also sold clothing, paraffin and household equipment and utensils. In the context of a rural, and newly established resettlement community like Chingwizi, this arrangement indicated a shift towards formalisation, even though the market retained a predominantly informal character. Surprisingly, middlemen from Ngundu Growth Point and Chiredzi town actively participated in this informal market, engaging in competition with local traders. An intriguing aspect of this dynamic was that formal operations seemed to be adopting a partially informal stance rather than attracting and encouraging informal traders to formalise (Chopra, 2018). Essentially, these dynamics threatened the survival of upcoming traders in Chingwizi.

Discussion

The foregoing findings offer firsthand insights into the processes and outcomes of village market recreation within Zimbabwe's Chingwizi resettlement community. As discussed below, the study goes beyond conventional narratives on village markets by examining and illustrating the emergence of village markets and their development in a displacement context over a five-year period.

Ethno-commerce as a driver of village markets recreation

As indicated earlier, ethno-commerce entails the commercialisation of marketable aspects of a society, encompassing living cultures, cultural symbols, crafts and arts. It includes the corpus of local knowledge and idiographic narratives underpinning such commerce (Chisi, 2022). Specifically, the local knowledge acquired in Ngundu Growth Point and Museva business centre before displacement served as a pathway to venturing into market-related economic activities in Chingwizi. These activities ranged from livestock sales to craftwork activities and the establishment of two informal markets in the area. The strength of ethno-commerce lies in its heavy reliance on local knowledge and resources, making it a readily accessible avenue in crises situations. The burgeoning rural cultural tourism sector, in which local people leverage the geographical features of their localities to attract tourists and offer them cultural artefacts and symbols like music, dance and drama, illustrates this (Phumee and Pagdee, 2021; Ramaano, 2023).

In their desperation, some households in Chingwizi resorted to the practice of marrying off their daughters as a means of generating economic benefits. Culturally, in the Shona tradition in Zimbabwe, the girl child is symbolically considered a family kraal (*danga*); the lobola (bride wealth) paid on her is expected to bring wealth into the family. However, in Chingwizi, there were narratives that the economic "benefits" of marrying off girl children did not materialise. In this respect, the study's findings support Bauer (2023, p. 17), who argues that ethno-commerce could have "counterintuitive effects on human subjects, cultural objects and the connection between them".

Evolutionary resilience in village markets recreation

This study underscores the centrality of evolutionary resilience in the creation of new village markets following the resettlement of a displaced community in an entirely unfamiliar location.

The concept of evolutionary resilience broadens the meaning of resilience beyond merely serving as a “buffer” to preserve existing resources and “bouncing back” to an original state (Southwick *et al.*, 2014). It encompasses the dimensions of preparedness, persistence, adaptability and transformability (Blake *et al.*, 2017). In the aftermath of the Tokwe-Mukorsi floods disaster, households that successfully preserved their accumulated assets were better positioned to engage in traditional rural commerce as a coping strategy. They could sell the remaining livestock and properties to generate urgently needed household income. Similarly, the resilience dimension of “preparedness” underscores the importance of individuals being proactive and self-sufficient through the acquisition of knowledge, skills and possessions that are essential for survival in adversity situations (Blake *et al.*, 2017). Preparedness was demonstrated in this study by individuals in Chingwizi leveraging their craftwork knowledge and skills to engage in income-generating activities such as weaving and basketry. Those with savings and financial capital initiated spaza shops.

Regarding “persistence”, often described as the unwavering and resolute continuation of a course of action in the face of challenges (Sherman, 2017), residents of Chingwizi engaged in ethno-commerce and economic activities despite encountering numerous hurdles. Recreating village markets, especially in displacement, necessitates persistence, as the process is typically intricate and fraught with challenges.

The re-creation of village markets is unattainable without harnessing knowledge and flexibility demanded by the third dimension of evolutionary resilience, adaptability. According to Blake *et al.* (2017), adaptability centres around minimising the adverse effects of disturbances while maximising potential opportunities that may arise (see also Southwick *et al.*, 2014). Initially, households suffered from cultural fixations as they attempted former farm-bound livelihoods, which proved unsuccessful in Chingwizi. Echoing prior research conducted in China, households that underwent resettlement to locations farther from their initial residences encountered greater challenges in restoring their livelihoods when compared to those resettled in close proximity to their original locations (Gong *et al.*, 2021). Subsequently, Chingwizi residents started exploring their local environment and its resource endowment, exploiting them for income generation through trade. This involved, for instance, the making of craftwork products from timber. However, due to a lack of alternative livelihoods, and adequate space, households overexploited natural resources in the area, threatening environmental sustainability in the process (Ramaano, 2023).

Lastly, evolutionary resilience involves transformability, which denotes the innovative capacity to establish a fundamentally new system when ecological, economic, social or political conditions render the existing system untenable (Blake *et al.*, 2017). The displacement brought about the failure of the old system that sustained life in Tokwe-Mukorsi. In Chingwizi, however, the results of this study, showed that displaced people had successfully created a new socioeconomic system, as evidenced in the presence of informal townships such as Chitima and Nyuni markets. While households expressed concerns about the equilibrium not having been reached to support a decent lifestyle, it was clear that they had transitioned to a new socio-economic system.

Socio-political dynamics underpinning village markets recreation

As the findings show, the recreation of village markets in Chingwizi was fraught with “vertical” and “horizontal” challenges. Vertically, the community lacked institutional support from the state, private sector and NGOs, particularly in terms of essential market infrastructure, access to credit, market linkages and legal protections. They were practically establishing viable livelihoods on their own. Consequently, some individuals resorted to selling donated items just to get by. The absence of formal credit facilities further hindered the displaced people’s business initiatives. It was therefore no surprise that many lost their livelihoods when Nuanetsi forcefully took control of their businesses: the state was simply absent (Blake *et al.*, 2017).

In terms of horizontal dynamics, the act of displacement disrupted social connections when former neighbours from Tokwe-Mukorsi were thrown apart within Chingwizi. Despite the significance of social capital in business endeavours, its full utilisation was not realised in Chingwizi, as evidenced by conflicts over forest resources with the neighbouring Shangani community (Kadir, 2019). Even so, the flood victims found themselves at a disadvantage as they had to compete with shrewd middlemen, some of whom were well-established retailers and in the process were relegated to the periphery of the informal economy.

Implications for theory, practice and further research

This study expands the evolutionary resilience framework on two fronts. Firstly, evolutionary resilience typically places the responsibility for ensuring preparedness, persistence, adaptability and transformability solely on adversity victims. However, this paper contends that the intricate process of recreating village markets after resettlement cannot be accomplished independently by the resettled individuals. The successful execution of this process requires the involvement of numerous actors, particularly those who provide support to displaced persons. Secondly, while evolutionary resilience assumes positive transformability outcomes (Blake *et al.*, 2017), in reality, this is contingent on context-specific circumstances. The question is: “Positive outcomes for whom?” It appeared that middlemen and other established retailers were the primary beneficiaries of these markets.

Despite obvious resilience, displaced persons’ ability to undergo meaningful transformability and establish new livelihoods is contingent on institutional support: people require, at the very least, support for them to familiarise themselves with new ecological surroundings and identifying viable livelihood options. The state and other development actors can employ rural development approaches like participatory rural appraisal (PRA), participatory geographic information system (PGIS) and environmental sustainability and livelihood enhancement (ELSE) to reinforce livelihoods and village markets recreation efforts. All this requires the active involvement of the displaced persons themselves. Capital assets, including physical infrastructure, financial backing, social connections, human resources, education and health cannot be overemphasised either. Future studies should necessarily investigate the intricacies of entrepreneurship within resettlement settings.

Conclusion

The article elucidated the intricacies involved in the evolution of village markets and ethno-commerce, highlighting commercial dynamics among displaced persons, host communities and internal and external middlemen. It has been established that village markets and rural commerce were not static in the newly established resettlement community. Through resilience and creativity, the resettled households successfully transitioned from traditional rural economic activities to operating spaza shops, which eventually graduated to informal townships. However, the local population reaped minimal benefits from these markets, remained “trapped” in poverty and subject to exploitation by middlemen and opportunists. Taken together, the findings of this study underscore the significance of moving beyond mere evolutionary resilience to achieve tangible benefits in the livelihoods of displaced persons.

References

- Aaker, D.A. and Moorman, C. (2017), *Strategic Market Management*, John Wiley & Sons, New York.
- Agogo, D. (2021), “Invisible market for online personal data: an examination”, *Electronic Markets*, Vol. 31 No. 4, pp. 989-1010, doi: [10.1007/s12525-020-00437-0](https://doi.org/10.1007/s12525-020-00437-0).

- Ali, N., Hu, X. and Hussain, J. (2020), "The dependency of rural livelihood on forest resources in Northern Pakistan's Chaprote Valley", *Global Ecology and Conservation*, Vol. 22 No. June 2020, pp. 1-11, doi: [10.1016/j.gecco.2020.e01001](https://doi.org/10.1016/j.gecco.2020.e01001).
- Ayaviri-Nina, V.D., Quispe-Fernández, G.M., Vanegas, J.L., Ortega-Mejía, V. and Cordero-Ahiman, O.V. (2022), "Importance of purchasing power and education in the food security of families in rural areas – case study: chambo, Ecuador", *Sustainability*, Vol. 14 No. 10, pp. 1-9, doi: [10.3390/su14106068](https://doi.org/10.3390/su14106068).
- Bauer, B. (2023), *Linking Caribbean Cultural Resources and Creative Assets for Tourism Development Opportunities*, UNESCO, available at: <https://en.unesco.org/open-access> (accessed 15 December 2023).
- Baumann, S., Johnston, J. and Oleschuk, M. (2023), "How do producers imagine consumers? Connecting farm and fork through a cultural repertoire of consumer sovereignty", *Sociologia Ruralis*, Vol. 63 No. 1, pp. 178-199, doi: [10.1111/soru.12401](https://doi.org/10.1111/soru.12401).
- Behera, M., Mishra, S. and Behera, A.R. (2021), "The COVID-19-led reverse migration on labour supply in rural economy: challenges, opportunities and road ahead in Odisha", *The Indian Economic Journal*, Vol. 69 No. 3, pp. 392-409, doi: [10.1177/00194662211013216](https://doi.org/10.1177/00194662211013216).
- Bernard, C. and Maxwell, C. (2013), "Rural highway service centres and rural livelihoods diversity: a case of Ngundu halt in Zimbabwe", *Russian Journal of Agricultural and Socio-Economic Sciences*, Vol. 17 No. 5, pp. 13-17.
- Blake, D., Marlowe, J. and Johnston, D. (2017), "Get prepared: discourse for the privileged?", *International Journal of Disaster Risk Reduction*, Vol. 25, pp. 283-288, October 2017, doi: [10.1016/j.ijdrr.2017.09.012](https://doi.org/10.1016/j.ijdrr.2017.09.012).
- Brinkley, C., Glennie, C., Chrisinger, B. and Flores, J. (2019), "If you build it with them, they will come': what makes a supermarket intervention successful in a food desert?", *Journal of Public Affairs*, Vol. 19 No. 3, pp. 1-8, doi: [10.1002/pa.1863](https://doi.org/10.1002/pa.1863).
- Chatterjee, S. (2019), "Developing rural e-commerce: trends and challenges", *Briefing Paper*, Mekong Institute.
- Chirisa, I. (2019), *The Sustainability Ethic in the Management of the Physical, Infrastructural and Natural Resources of Zimbabwe*, African Books Collective, Langaa RPCIG.
- Chisi, T.H. (2022), "Transformations in the livelihood activities of Hlengwe people of the South-East Lowveld of Zimbabwe, 1890-2014", in Helliker, K., Chadambuka, P. and Matanzima, J. (Eds), *Livelihoods of Ethnic Minorities in Rural Zimbabwe*, Springer International Publishing, Cham, Switzerland, pp. 67-85.
- Chopra, M. (2018), "Informal sector-backbone of Indian economy", *International Journal of Research in Social Sciences*, Vol. 8 No. 2, pp. 759-767.
- Corbin, J.N. and Hall, J.C. (2019), "Resettlement post conflict: risk and protective factors and resilience among women in northern Uganda", *International Social Work*, Vol. 62 No. 2, pp. 918-932, doi: [10.1177/0020872818755863](https://doi.org/10.1177/0020872818755863).
- Darity, W. Jr, Hamilton, D., Paul, M., Aja, A., Price, A., Moore, A. and Chiopris, C. (2018), "What we get wrong about closing the racial wealth gap", *Samuel DuBois Cook Center on Social Equity and Insight Center for Community Economic Development*, Vol. 1 No. 1, pp. 1-67.
- Early, B. and Peksen, D. (2019), "Searching in the shadows: the impact of economic sanctions on informal economies", *Political Research Quarterly*, Vol. 72 No. 4, pp. 821-834, doi: [10.1177/1065912918806412](https://doi.org/10.1177/1065912918806412).
- Esteves, A.M. (2021), "A people-centred approach to assessing livelihoods impacts", *Impact Assessment and Project Appraisal*, Vol. 39 No. 6, pp. 478-495, doi: [10.1080/14615517.2021.1930833](https://doi.org/10.1080/14615517.2021.1930833).
- George, J. and Adelaja, A. (2021), "Forced displacement and agriculture: implications for host communities", *Sustainability*, Vol. 13 No. 10, pp. 13-21, doi: [10.3390/su13105728](https://doi.org/10.3390/su13105728).
- Gilbert, L. and Mohseni, P. (2018), "Disabling dissent: the colour revolutions, autocratic linkages, and civil society regulations in hybrid regimes", *Contemporary Politics*, Vol. 24 No. 4, pp. 454-480, doi: [10.1080/13569775.2018.1471645](https://doi.org/10.1080/13569775.2018.1471645).

- Gomez, J.E.A. Jr (2020), "When four walls and a roof are not enough: human security issues of Resettlement in the Peri-Urban Fringe of Metropolitan Manila", *Journal of Human Security Studies*, Vol. 6 No. 2, pp. 125-141.
- Gong, Y., Yao, K., Zhang, R., Liu, B. and Wang, F. (2021), "Rethinking livelihood resilience after development-induced displacement and resettlement: a case study of Qianping Reservoir", *International Journal of Water Resources Development*, Vol. 37 No. 5, pp. 841-864, doi: [10.1080/07900627.2020.1790340](https://doi.org/10.1080/07900627.2020.1790340).
- Grossman, S. (2020), "The politics of order in informal markets: evidence from Lagos", *World Politics*, Vol. 72 No. 1, pp. 47-79, doi: [10.1017/s0043887119000121](https://doi.org/10.1017/s0043887119000121).
- Hebinck, P., Schneider, S. and van der Ploeg, J.D. (2014), *Rural Development and the Construction of New Markets*, Routledge, London and New York.
- Hornberger, J., Hodges, S. and Chitukutuku, E. (2023), "Fake-talk and the spaza shop: a fake food furore and the spectre of public health emergencies in South Africa", *Medicine Anthropology Theory*, Vol. 10 No. 3, pp. 1-21, doi: [10.17157/mat.10.3.7136](https://doi.org/10.17157/mat.10.3.7136).
- Hove, M. (2016), "When flood victims became state victims: Tokwe-Mukosi, Zimbabwe", *Democracy and Security*, Vol. 12 No. 3, pp. 135-161, doi: [10.1080/17419166.2016.1182804](https://doi.org/10.1080/17419166.2016.1182804).
- Hove, M., Ndawana, E. and Ndemera, W.S. (2020), "Illegal street vending and national security in Harare, Zimbabwe", *Africa Review*, Vol. 12 No. 1, pp. 71-91, doi: [10.1080/09744053.2019.1685323](https://doi.org/10.1080/09744053.2019.1685323).
- Kadir, H. (2019), "Migrant traders in the marketplaces (pasar) and their domination in the post-conflict society of the Moluccas Province, Indonesia", *The Asia Pacific Journal of Anthropology*, Vol. 20 No. 2, pp. 184-199, doi: [10.1080/14442213.2019.1580307](https://doi.org/10.1080/14442213.2019.1580307).
- Kaul, S. (2022), *Emerging Trends in Rural Commerce to Watch Out in 2022*, The Times of India, 28 January, available at: <https://timesofindia.indiatimes.com>
- Keelson, S.A. and Nanekum, I. (2021), "The role of informal commodity traders association in the marketing of farm products in selected rural markets in Ghana", *Journal of Development and Agricultural Economics*, Vol. 13 No. 4, pp. 314-324, doi: [10.5897/jdae2021.1277](https://doi.org/10.5897/jdae2021.1277).
- Kiaka, R., Chikulo, S., Slootheer, S. and Hebinck, P. (2021), "'The street is ours'. A comparative analysis of street trading, Covid-19 and new street geographies in Harare, Zimbabwe and Kisumu, Kenya", *Food Security*, Vol. 3 No. 2021, pp. 1-19, doi: [10.1007/s12571-021-01162-y](https://doi.org/10.1007/s12571-021-01162-y).
- Ku, M., Han, A. and Lee, K.H. (2021), "The dynamics of cross-sector collaboration in centralized disaster governance: a network study of interorganizational collaborations during the 'mers' epidemic in South Korea", *International Journal of Environmental Research and Public Health*, Vol. 19 No. 1, pp. 18-24, doi: [10.3390/ijerph19010018](https://doi.org/10.3390/ijerph19010018).
- Leung, L. (2015), "Validity, reliability, and generalizability in qualitative research", *Journal of Family Medicine and Primary Care*, Vol. 4 No. 3, pp. 32-41, doi: [10.4103/2249-4863.161306](https://doi.org/10.4103/2249-4863.161306).
- Luseno, T. and Kolade, O. (2023), "Displaced, excluded, and making do: a study of refugee entrepreneurship in Kenya", *Journal of Entrepreneurship in Emerging Economies*, Vol. 15 No. 4, pp. 808-834, doi: [10.1108/jee-04-2021-0163](https://doi.org/10.1108/jee-04-2021-0163).
- Makwindi, N. and Ndlovu, J. (2022), "Cultural and heritage tourism as an alternative rural livelihood diversification strategy for communities living adjacent to the Sehlabathebe National Park in Lesotho", *African Journal of Hospitality, Tourism and Leisure*, Vol. 11 No. 2, pp. 901-918.
- Mandirahwe, C. (2023), "New people, new livelihoods after Tugwi Mukosi dam construction: a case of Chingwizi area in Mwenezi district in Masvingo Province of Zimbabwe", Master's dissertation, University of Dayton.
- Mavhura, E. (2020), "Dam-induced displacement and resettlement: reflections from Tokwe-Mukosi flood disaster, Zimbabwe", *International Journal of Disaster Risk Reduction*, Vol. 3 No. 44, pp. 1-12, doi: [10.1016/j.ijdrr.2019.101407](https://doi.org/10.1016/j.ijdrr.2019.101407).
- McMahon, M. (2018), "Local food: food sovereignty or myth of alternative consumer sovereignty?", in Andr  e, P., Bosia, M.J. and Massicotte, M.J. (Eds), *Globalization and Food Sovereignty*, University of Toronto Press, Toronto, pp. 111-138.

-
- Millard, J. (2022), "Rural areas in the digital economy", in Schmied, D. (Ed.), *Winning and Losing*, Routledge, London, pp. 90-123.
- Mucherera, B. and Spiegel, S. (2022), "Forced displacement: critical lessons in the protracted aftermath of a flood disaster", *GeoJournal*, Vol. 87 No. 5, pp. 3855-3875, doi: [10.1007/s10708-021-10471-w](https://doi.org/10.1007/s10708-021-10471-w).
- Mudefi, E. (2022), "Grappling with food and livelihood practices in the context of socio-ecological displacement: the case of 2014 Tokwe-Mukorsi flood victims in Chingwizi, Zimbabwe", Doctoral thesis, University of Fort Hare.
-
- Mukwashi, T. (2019), "Diagnosing the 2014 flood disaster of Tokwe-Mukosi in search of sustainable solutions", in Chirisa, I. (Ed.), *The Sustainability Ethic in the Management of the Physical, Infrastructural and Natural Resources of Zimbabwe*, Langaa RPCIG, pp. 107-132.
- Muzerengi, T., Khalema, E.N. and Zivenge, E. (2021), "The synergistic relationship between Amartya Sen entitlement theory and the systems theory in developing a food security implementation model in Matabeleland South Province, Zimbabwe", *Jamba: Journal of Disaster Risk Studies*, Vol. 13 No. 1, pp. 1-7, doi: [10.4102/jamba.v13i1.965](https://doi.org/10.4102/jamba.v13i1.965).
- Nciizah, E. (2019), "Understanding climate change and rural livelihoods in Zimbabwe: adaptation by communal farmers in Ngundu, Chivi district", Doctoral Dissertation, Rhodes University.
- Ndlovu, T. and Mjimba, V. (2021), "Drought risk-reduction and gender dynamics in communal cattle farming in southern Zimbabwe", *International Journal of Disaster Risk Reduction*, Vol. 58, pp. 10-22, doi: [10.1016/j.ijdrr.2021.102203](https://doi.org/10.1016/j.ijdrr.2021.102203).
- Nhodo, L., Basure, H.S., Rukuni, T. and Mago, D. (2020), "Forced displacements and violence: experiences from the Tokwe Mukosi displacement in Masvingo, Zimbabwe", *Journal of Contemporary African Studies*, Vol. 14 No. 1, pp. 229-242.
- Phumee, P. and Pagdee, A. (2021), "From subsistence to market-driven: the role of non-timber forest products at community forests in Northeast Thailand", *Forests, Trees and Livelihoods*, Vol. 30 No. 3, pp. 151-168, doi: [10.1080/14728028.2021.1925975](https://doi.org/10.1080/14728028.2021.1925975).
- Pickering, J. (2020), "Managing change and constraint in Cardiff market: understanding the everyday work of market-traders with actor-network theory", Doctoral dissertation, Cardiff University.
- Ramaano, A.I. (2021), "Potential of ecotourism as a mechanism to buoy community livelihoods: the case of Musina Municipality, Limpopo, South Africa", *Journal of Business and Socio-Economic Development*, Vol. 1 No. 1, pp. 47-70, doi: [10.1108/jbsed-02-2021-0020](https://doi.org/10.1108/jbsed-02-2021-0020).
- Ramaano, A.I. (2023), "Geographical information systems in sustainable rural tourism and local community empowerment: a natural resources management appraisal for Musina Municipality' Society", *Local Development and Society*, Vol. 4 No. 1, pp. 74-105, doi: [10.1080/26883597.2021.2011610](https://doi.org/10.1080/26883597.2021.2011610).
- Rogerson, C.M. (2017), "Policy responses to informality in urban Africa: the example of Maputo, Mozambique", *GeoJournal*, Vol. 82 No. 2017, pp. 1179-1194, doi: [10.1007/s10708-016-9735-x](https://doi.org/10.1007/s10708-016-9735-x).
- Roy, N.S. and Mukhopadhyay, I. (2019), "Emerging challenges of rural labour market: insights from Indian villages", *Arthaniti: Journal of Economic Theory and Practice*, Vol. 18 No. 1, pp. 86-103, doi: [10.1177/0976747918795227](https://doi.org/10.1177/0976747918795227).
- Sharp, T.L. (2021), "Intermediary trading and the transformation of marketplaces in Papua New Guinea", *Journal of Agrarian Change*, Vol. 21 No. 3, pp. 522-544, doi: [10.1111/joac.12407](https://doi.org/10.1111/joac.12407).
- Sherman, D.R. (2017), "What is persistence?", *Paper presented at the 21st Annual Conference of the Union, North American Region*, Vancouver, British Columbia, Canada, 22-25 February 2017.
- Song, Y., Li, L., Sindakis, S., Aggarwal, S., Chen, C. and Showkat, S. (2023), "Examining e-commerce adoption in farmer entrepreneurship and the role of social networks: data from China", *Journal of the Knowledge Economy*, Vol. 16 No. 2023, pp. 1-37, doi: [10.1007/s13132-023-01379-6](https://doi.org/10.1007/s13132-023-01379-6).
- Southwick, S.M., Bonanno, G.A., Masten, A.S., Panter-Brick, C. and Yehuda, R. (2014), "Resilience definitions, theory, and challenges: interdisciplinary perspectives", *European Journal of Psychotraumatology*, Vol. 5 No. 1, pp. 1-14, doi: [10.3402/ejpt.v5.25338](https://doi.org/10.3402/ejpt.v5.25338).

- Stigler, G.J. and Sherwin, R.A. (1985), "The extent of the market", *The Journal of Law and Economics*, Vol. 28 No. 3, pp. 555-585, doi: [10.1086/467101](https://doi.org/10.1086/467101).
- Usman, M.A. and Callo-Concha, D. (2021), "Does market access improve dietary diversity and food security? Evidence from Southwestern Ethiopian smallholder coffee producers", *Agricultural and Food Economics*, Vol. 9 No. 2021, pp. 1-21, doi: [10.1186/s40100-021-00190-8](https://doi.org/10.1186/s40100-021-00190-8).
- Wilmsen, B. (2016), "After the deluge: a longitudinal study of resettlement at the Three Gorges Dam, China", *World Development*, Vol. 84, pp. 41-54, doi: [10.1016/j.worlddev.2016.04.003](https://doi.org/10.1016/j.worlddev.2016.04.003).
- Zander, R. (2019), "Barriers to credit access in rural Sri Lanka", in Bouman, F.J.A. and Hospes, O. (Eds), *Financial Landscapes Reconstructed: The Fine Art of Mapping Development*, Routledge, New York, pp. 193-207.

Corresponding author

Elmon Mudafi can be contacted at: emudafi@wsu.ac.za