

Currency Substitution, Dollarisation and Possibility of De-Dollarisation in Zimbabwe

¹Wellington Garikai Bonga, ²Netsai Lizzy Dboro

Abstract: Dollarisation can be a path to economic stability and growth if managed properly. Governments which end up dollarising only do so as a last resort. This paper used both explanatory and empirical approach to explore the nature of currency substitution and dollarisation in Zimbabwe. The paper also discusses the possibility and the requirements for de-dollarisation to take place. The process of dollarisation in Zimbabwe was parallel to that it was not backed by international reserves as is normally the case with countries that have dollarised. The only foreign currency that the government had was from taxation after full dollarisation. Currency substitution has important phenomenon in countries with high inflation rates, complicating forecasts of money demand and making monetary policy more difficult to conduct. The most important incentive for currency substitution has been change in the domestic inflation rate, though there have been episodes of currency substitution arising for other reasons. Adequate reforms have been emphasized before de-dollarisation.

Key Words: Dollarisation, Currency substitution, De-dollarisation, Currency boards, Bad money, Good money, Graham's law, Monetary policy, Monetary regime

I. Introduction

Where is the Zimbabwean dollar? What led to its demise? Is it normal for a currency to disappear? Will it come back? Many people will perhaps have interest in the last question because it is still differently to those who have seen it all happening. However, all the questions are of crucial importance to be answered. Zimbabwe abandoned its local currency in 2009 after it had been ravaged by hyperinflation which topped 231 million and introduced a basket of foreign currencies dominated by the United States dollar. This paper discusses the journey the Zimbabwean dollar took until its disappearance from the market, how other currencies dominated the local market, and the possibility of the return of the Zimbabwean dollar in the near future.

All what has happened is commonly known as dollarisation or currency, which can occur formally or informally through currency substitution. The kind of dollarisation taken by Zimbabwe will also be discussed to clarify the possibility of such happenings relating to theories and empirics. Besides having been unable to convert domestic money balances of the banking system, the Reserve Bank of Zimbabwe could not provide the lender of last resort function. In fact dollarisation in the absence of reserves to re-capitalise the central bank essentially wiped out its capital.

How do people demand local and foreign currencies? In a normal economy the demand for foreign currency is far less than the demand for local currency. This is because majority of residents in the country are not involved in international dealings, they just leave on local production and what business provides. However, it is worthy to note that there is both demand for both currencies in the economy and the ratio represents the stability of the economy. The size of the economy and population size really matters on the amount of currency circulating in an economy.

Currency substitution emanates from the functions of money namely the store of value and as a medium of exchange. Several factors are always in place that affects the efficient functions of such currency. The Zimbabwean dollar is not an exception in this case, the currency lost the store of value function and was later recognised as a medium of exchange but was still the formal currency for formal markets. The demand for the Zimbabwean dollar decreased by each day as the economy was in crisis. Answering the proposition by Graham (commonly known as Graham's law) good money substituted bad money. Bad money refers to the currency that is continuing to lose its functions.

Significant currency substitution does not require even 'little old lady on Main Street to hold foreign money. All that is required is a significant subset of individuals and enterprises which on the margin are indifferent between holding another dollar of their money portfolio in domestic versus foreign money. Miles (1984)

According to Dallas and Haller (1984), "The mere holding of a diversified portfolio of currencies, however, is not sufficient for currency substitution to be meaningful." In their further analysis they say those holdings must also change in response to changes in the relative opportunity costs of holding foreign money balances. That is if individuals actually hold a diversified portfolio of currencies, then they will respond to changes in the cost of holding one currency relative to another by changing the relative amount of each currency

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Table of Contents Proceedings Of A Conference On Currency Substitution And Currency Boards

1. Understanding the eBook Proceedings Of A Conference On Currency Substitution And Currency Boards
 - The Rise of Digital Reading Proceedings Of A Conference On Currency Substitution And Currency Boards
 - Advantages of eBooks Over Traditional Books
2. Identifying Proceedings Of A Conference On Currency Substitution And Currency Boards
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Proceedings Of A Conference On Currency Substitution And Currency Boards
 - User-Friendly Interface
4. Exploring eBook Recommendations from Proceedings Of A Conference On Currency Substitution And Currency Boards

- Personalized Recommendations
- Proceedings Of A Conference On Currency Substitution And Currency Boards User Reviews and Ratings
- Proceedings Of A Conference On Currency Substitution And Currency Boards and Bestseller Lists
- 5. Accessing Proceedings Of A Conference On Currency Substitution And Currency Boards Free and Paid eBooks
 - Proceedings Of A Conference On Currency Substitution And Currency Boards Public Domain eBooks
 - Proceedings Of A Conference On Currency Substitution And Currency Boards eBook Subscription Services
 - Proceedings Of A Conference On Currency Substitution And Currency Boards Budget-Friendly Options
- 6. Navigating Proceedings Of A Conference On Currency Substitution And Currency Boards eBook Formats
 - ePub, PDF, MOBI, and More
 - Proceedings Of A Conference On Currency Substitution And Currency Boards Compatibility with Devices
 - Proceedings Of A Conference On Currency Substitution And Currency Boards Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Proceedings Of A Conference On Currency Substitution And Currency Boards
 - Highlighting and Note-Taking Proceedings Of A Conference On Currency Substitution And Currency Boards
 - Interactive Elements Proceedings Of A Conference On Currency Substitution And Currency Boards
- 8. Staying Engaged with Proceedings Of A Conference On Currency Substitution And Currency Boards
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Proceedings Of A Conference On Currency Substitution And Currency Boards
- 9. Balancing eBooks and Physical Books Proceedings Of A Conference On Currency Substitution And Currency Boards
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Proceedings Of A Conference On Currency Substitution And Currency Boards
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Proceedings Of A Conference On Currency Substitution And Currency Boards
 - Setting Reading Goals Proceedings Of A Conference On Currency Substitution And Currency Boards
 - Carving Out Dedicated Reading Time

12. Sourcing Reliable Information of Proceedings Of A Conference On Currency Substitution And Currency Boards
 - Fact-Checking eBook Content of Proceedings Of A Conference On Currency Substitution And Currency Boards
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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