



The Impact of the COVID-19 Aftermath on the Sustainability of Women's Informal Business Enterprises in Zimbabwe: The Need for Faith Based Interventions

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Abstract

Using a qualitative phenomenological research design and a sample of 15 women informal workers, this study sought to explore the impact of the COVID-19 pandemic on the sustainability of women's informal business enterprises in Zimbabwe. Underpinned by the Sustainable Livelihoods Framework (SLF), the research is based on the premise that the devastating COVID-19 pandemic resulted in loss of livelihoods, particularly for women in the informal sector. This was borne from the failure to recover from economic shocks triggered by the pandemic's containment measures as well as its spill-over effects. Women, who bear a larger percentage of informal workers, as well as bearing a disproportionate burden of poverty, were directly affected by the domestic economic effects of the COVID-19 pandemic. In a bid to redress the economic impact of COVID-19 on women in the informal sector, this research posits that informal workers constitute the religious or class minorities supported by Faith-based organisations (FBOs). FBOs are embedded in local communities and are renowned for being among the first respondents to disaster. In response to the Sustainable development Goals' 'No poverty (SDG1)', 'Zero hunger' (SDG 2), 'Gender equality (SDG5)' and 'Reduced inequalities (SDG10)' as well as the pledge that "no one will be left behind", this research sought to appraise the response of FBOs to the COVID-19 induced plight of informal women traders in Zimbabwe.

Keywords: COVID-19, Faith-based Interventions, Informal business enterprises, Informal women traders, Sustainable Development Goals, Zimbabwe

Introduction

The COVID-19 pandemic has had profound socio-economic impacts globally (Mensah, Damte, Okyere et al, 2023), with women in the informal sector disproportionately affected (Chirisa et al., 2021; Chirume & Kaseke, 2020). In Zimbabwe, where the informal economy is a critical source of livelihood for many (Dudzai & Wamara, 2021), women informal traders faced severe disruptions due to lockdown containment measures. It has been noted that the COVID-19 pandemic disrupted economies on a global scale, with developing countries, and particularly African nations, facing dire profound economic consequences (Mensah et al., 2023; Sia, Kyalisiima, Kihumuro et al., 2023). Within a number of African countries, and Zimbabwe in particular, women who engaged in informal business enterprises were the most affected by the spill-over effects of the COVID-19 pandemic (Mashapure et al., 2020). Women involved in cross-border trading, fruit and vegetable vending and the sale of *mabhero* (second-hand clothing) were severely affected by the imposed lockdown containment measures resulting in loss of disposable income and livelihoods. During the lockdown period, informal traders were grossly affected by inter-province travelling regulations (Mashapure et al., 2020).



Informal trading has long been a significant source of livelihoods for many women in the Zimbabwean context, and particularly in urban settings. It was an avenue that offered flexibility, a steady source of livelihood and a means of financial independence for many unemployed women. However, the COVID-19 pandemic, with its concomitant lockdown containment measures, created innumerable challenges for informal women traders, leading to unprecedented setbacks and failure to recover for many women.

This article examines the effects of the pandemic on women's informal businesses, highlighting the systemic prejudices they face and the need for faith-based interventions in addressing these challenges. Drawing on academic literature and empirical evidence, the article argues that FBOs can provide holistic interventions, including financial support, skills training, and advocacy, to help women recover and sustain their livelihoods. The discussion also explores the broader economic implications of the informal sector and the cultural and religious factors that hinder women's formal employment.

Background to the Study

The informal economy is a cornerstone of many African economies, providing employment and income for millions, particularly women. In Zimbabwe, the informal sector accounts for over 60% of economic activity and employs approximately 70% of the working population, with women constituting the majority (Chigudu, 2021; Muzvidziwa, 2020). However, the COVID-19 pandemic and its associated lockdown measures severely disrupted this sector, leaving many women without livelihoods and exacerbating existing gender inequalities. This is attributed to the informal sector being the principal source of employment for women in most developing countries. The proportion of women in the informal sector exceeds that of men in most countries.

The sub-Saharan Africa's economic sectors are mainly informal and women are the dominant actors in the informal sector (Muzvidziwa, 2015; Zhanda et al., 2022). The informal sector is characterised by consumption-driven economic activities therefore, limited savings if at all, are available. Within the context of Zimbabwe, women command 70% of informal traders and they engage in informal work to cater for household economic needs. This employment sector does not require huge capital or financing to set up a business. It has no associated costs, for example, there are no rental or tax payments as trading is usually done in the streets, open spaces, makeshift tuck-shops in high density residential areas or open boot car sales. Women informal traders in Zimbabwe commonly engage in informal cross-border trading; selling *mabhero* (second-hand clothing imports); vegetable and fruit vending on the streets, catering and décor services, dressmaking and hairdressing. Given a conducive socio-economic environment, these forms of informal trading have been instrumental in lifting up the livelihoods of many informal women traders (Muzvidziwa, 2015). Proceeds from these different forms of trading have enabled many women to send their children to school, to buy properties for some, and to have a decent way of living. However, during the government-imposed lockdown, all forms of informal trading were classified as non-essential services and therefore informal workers had to close shop and adhere to the stipulated regulations, an unprecedented move that left them incapacitated.

Since the emergence of the COVID-19 pandemic, it has been widely acknowledged that 1.6 billion of the world's 2.2 billion informal workers have been disproportionately impacted by the crisis (ILO, 2020). This recognition underscores the unprecedented nature of the pandemic and its far-reaching consequences. Furthermore, the gendered dimensions of the pandemic's effects have been extensively documented (Alon et al., 2020), with informal economies in low- and middle-income countries facing heightened vulnerability due to constrained resources for recovery. Given that informal employment constitutes the majority of labour in these economies (ILO, 2018; Ohnsorge & Yu, 2021), the crisis has intensified a detrimental cycle characterized by reduced economic demand and insufficient fiscal capacity to implement

effective stimulus measures. The livelihoods of individuals in emerging market and developing economies (EMDEs) are often reliant on informal economic activities. In these regions, the output from the informal economy typically represents around one-third of the gross domestic product (GDP), while informal employment comprises approximately 70 percent of total employment, with self-employment making up more than half of this figure (Ohnsorge & Yu, 2021). In other sub-Saharan African (SSA) countries, informal employment exceeds 90 percent of total employment, and informal output accounts for up to 62 percent of the official gross domestic product (GDP) (World Bank, 2019).

Between 1991 and 2015, informal workers played a significant role in the economy, contributing an average of 61% to the country's gross domestic product (Mujuru 2021). From 30 March 2020 to May 2021, Zimbabwe's borders remained closed, with the exception of air travel, which was financially inaccessible to the majority of the population. During this period, the lockdown measures confined citizens to their homes, permitting movement only for the purchase of essential food items or in cases of health emergencies (Chenzi & Ndamba, 2023). The government enforced these restrictions by imposing severe penalties, including heavy fines and imprisonment, on individuals or entities found in violation of the regulations. During the lockdown period, the government ordered the closure of all shops not offering essential services and security personnel were on full deployment so as to ensure compliance (Government of Zimbabwe 2020). The suspension of public transport was also instituted except for the Zimbabwe United Passenger Company (ZUPCO) and the police and military forces were positioned at various checkpoints leading to the central business centre (CBD) (Chenzi & Ndamba, 2023).

Research Methodology

Methodologically, the study adopted the qualitative phenomenological research design which focuses on exploring the essence of human experiences and understanding the meaning people attribute to these experiences (Cresswell & Poth, 2018; Flood, 2010). The phenomenological research design was adopted for the study because it allows for the gathering of deep information and perceptions through inductive, qualitative methods using in-depth personal interviews and focus group discussions as research instruments. This research design underscores the significance of incorporating individual perspectives and subjective interpretations. This therefore allowed for the in-depth interrogation of the impact of the COVID-19 aftermath on women informal traders in Harare, Zimbabwe. The research sample comprised of fifteen informal women traders from Harare. Snowball sampling, which is a non-probability sampling method, was used to recruit research participants. Also referred to as network sampling, informal traders have their own network hence the researcher relied on the basis of referrals to construct the research sample. The researcher asked participants to come up with preferred choice of pseudonyms so as to maintain confidentiality.

Theoretical Framework: The Sustainable Livelihoods Framework (SLF)

This study is underpinned by the Sustainable Livelihoods Framework (SLF). The SLF comprises of a comprehensive collection of skills, assets (both material and social resources), and strategies adopted by individuals and communities to sustain their well-being and survival (UNDP, 2017). Central to this framework is the principle of sustainability, which emphasizes the capacity of individuals or communities to effectively traverse and recover from periods of stress or crisis (UNDP, 2017). The SLF underscores individual or community ability to preserve or enhance existing and future skills and assets while ensuring responsible stewardship. The SLF presents a multidimensional theoretical framing for examining the impact of COVID-19 on informal women traders hence positioning it as appropriate for the study. The SLF places emphasis on understanding how individuals and communities utilize their assets which include human, social, financial, physical and natural capital to address challenges and this aligns well with the lived experiences of informal women traders affected

by the COVID-19 pandemic. The COVID-19 pandemic disrupted the livelihoods of informal women traders who were operating in a precarious economic environment. The SLF framework offers a distinctive approach to the conceptualization of poverty as well as interventions aimed at improving the conditions of the poor and the marginalized (Church Action on Poverty and Oxfam, 2009). Instead of solely focusing on deprivation, the framework places emphasis on the strengths, capabilities and resources owned by people living in poverty. It takes into account, the strategies they adopt to respond to their situation by leveraging on available diverse assets (Church Action on Poverty and Oxfam, 2009).

Research Findings

Key Drivers of Women's Informal Work

According to research findings, a number of socio-economic and cultural factors have been attributed as key drivers of women's informal work. Gender-based discrimination and occupational division in the market which results in the exclusion of women from attaining formal jobs is a major contributor that drives women to engage in informal work. Additional, socio-cultural norms as well as stereotypical behaviours limit women's choice of work and the better alternative is usually informal trade. The research participants also indicated that women bear a disproportionate amount of unpaid work through unequal responsibilities and domestic work. They highlighted that household chores and child-minding as well as taking care of the older family members was a socio-cultural practice and expectation of every married woman. The burden of such chores reduces women's chances of gaining employment in the formal economy. Patriarchal norms and gender-based stereotypes were identified as factors that disadvantage women in terms of skills, education and work experience as well as access to and control of assets which includes property, financial services and social capital.

COVID-19 Lockdown Induced Challenges for Women in Informal Business Enterprises

Restriction of Movement and Cross-Border Trade Disruptions: One of the most immediate impacts of the COVID-19 lockdowns was the restriction of movement, which directly affected cross-border trade, an essential sector for many African women. Women who rely on the import and export of goods across borders, including food products and second-hand clothes, were unable to travel due to border closures, restrictions, and health protocols. This led to significant losses in their businesses as they could not replenish their stock, and their operations were paralyzed for extended periods. Mai Tino (Interview, Harare, 23 September 2024):

Kuvharwa kwakaitwa maborder zvinhu zvedu zvakabva zvavharana. Tange tajaira kuti almost every week, unotocrosser kunotoro stock, and mazuva acho tange tatove marunner, kungonohodha stock ichisvika ichipera. Takange tave kutokwana kwana pambinga but zvese zvakaparara palockdown – capital yese yakapera, kuzosimuka kwakabva kwanetsa.

The closing of borders led to the crumbling of our business ventures. We were used to crossing the border every week to replenish stock – during those days, we were more of runners¹ – we would just go to order stock which would be fully sold. We mingled with the rich wannabes but all that ended during the

¹ In the Zimbabwean context 'runners' are traders who buy bulk stock of goods in different forms for resale at cheaper wholesale price in large quantities for quick disposal of stock.

lockdown period – our capital got depleted, it then became difficult to resuscitate our business ventures.

Supply Chain Disruptions and Loss of Stock: For those involved in fruit and vegetable vending, the supply chains were severely disrupted. During the early phases of the pandemic, there was a decrease in agricultural production, compounded by labour shortages and restrictions on transport, which hampered the flow of goods to the markets. This led to women traders being unable to access fresh produce, and many who relied on seasonal or perishable goods saw their stocks spoil before they could sell them, resulting in financial losses.

Supply chain disruption was cited as a major challenge to the normal flow of business by the informal traders. Incessant roadblocks by the police compounded the plight of fruit and vegetable vendors who had to constantly bribe the police officers in order to be allowed to pass. However, there was very limited transport bringing cheaper produce from the rural to urban settings to allow vendors to procure their stock. This was shared by one of the research participants, Mai Two (Interview, Harare, 14 October 2024):

Tainohodha stuff yedu kuMbare uye zhinji yacho yaibva kumaruzevha saka zvaitibatsira kuwana profit yakati ooo – manje nelockdown mota dzevarimi dzaisafamba kuunza zvirimwa kuMbare and isu vacho kutoenda kuMbare kunohodha zvaitonetsa nenyaya yema road block uye zvinhu zvacho zvekuhodha zvaidhura nenyaya yekushomeka.

We used to order our stuff from Mbare Vegetable market and most of the produce came from rural farmers so this helped us to make a better profit margin – but during the lockdown period, farmers were unable to supply their produce to Mbare vegetable market – and we were also unable to go to the market to order due to manned road blocks – the limited supply also raised the price of agricultural produce at the market.

Another research participant shared her experience of losing most of her stock because of the abrupt lockdown. The participant (Mai Zviko, 14 October 2024) shared that she used to sell her clothing stuff on credit. Resultantly, the abrupt lockdown did not allow her to collect cash for all her credit sales and this led to the failure to recover the monies she was owed prior to the lockdown.

Decline in Consumer Demand: Lockdowns, social distancing measures, and the general fear of the virus led to reduced consumer spending. Many people were reluctant to leave their homes, even for basic purchases, due to health concerns. This resulted in a sharp decline in demand for goods sold by informal traders, such as fruits, vegetables, and second-hand clothes. For women who operated on tight margins, this decline in sales was devastating, often leading to the loss of daily earnings and the depletion of savings. Most informal traders, the fruit and vegetable vendors, hairdressers and others bemoaned that the COVID-19 lockdown period led to a decline in consumer demand. This was expressed by one of the research participants (Mai Mhofu, Harare, 20th September 2024):

Nekuda kwelockdown, ndakapedzisira ndaisa musika pamberi pegedhe pamba pangu but waigona kupedza zuva rese pasina kana munhu 1 atenga zvake

Because of the lockdown containment measures, I ended up setting a stall at my front gate but sometimes a day would go by without even a single person buying.

Similarly, another research participant also shared her struggles during the lockdown period (Mai Moyo, Harare, 23rd September 2024):

Ndakange ndichiita mari nemabhero, ndaiti ndikavhura bhero, capital yangu yaidzoka paday rekutanga, paizopera bhero ndinenge ndatove neprofit. Asi palockdown, hapana kana munhu aibatikira kutenga bhero, kaprofit kese necapital yacho zvakapera nekubhadhara rent nekutenga chikafu. Business rangu rakabva rabroker nekuti ndaive ndisisina mari yekuhodha bhero.

I was involved in selling second hand clothing, I would open a bale and would recoup my capital on the first day. By the time I finished selling, I would have gained profit. But during the lockdown, no one bothered to buy second hand clothes, I exhausted both my capital and profit which I used to pay for rent and buying foodstuffs. I have since closed shop since I did not have money to order another bale.

Whilst other types of informal traders faced severe hardships during the lockdown period, the hairdressers who were part of the research sample expressed a bit of gratitude as they were able to secure some clients and this enabled them to somehow cope with essential household expenses.

Nguva yelockdown yairwadza kunyanya kwatiri ma hairdresser. Hapana kwataiwana macustomer nekuti vanhu vaingogara mudzimba dzavo plus zvekugadzira musoro yaitove last option and zvaitoitwa nevanhu vane mari dzavo. Sakai ipapa taive totoita mahouse calls tobva tatocharger extra but kwaitove kurisker chaiko kungoti chero dai taigara pamba waitofunga kuti kufa necovid kuri nani pane kufa nenzara. But ndinofunga isu taive nani pane mamwe ma informal because vanhu vaifarira kurukwa mabroads nekuti anolaster saka waitoti musoro \$15 or \$20 and taigona kuwana kana vanhu two paweeek saka mari yechikafu zvaitove nani waingotenga mabasics.

The lockdown was a difficult period especially for us as hairdressers. There was nowhere to find customers since people stayed inside their homes and doing their hair was the last option, hairdressing was only for those with excess cash. Hence, we did house calls and we charged a bit extra but it was a risk but even if we stayed at home one would think it was better to die of COVID-19 than to die of hunger. But I think we were much better than other informal traders because clients opted to be braided because it lasts longer so we would charge between \$15 and \$20 per head and at times we could braid two people per week so this enabled us to have a bit of money to cater for basic food stuffs.

The above excerpts are representative of some of the informal women traders who were operating on tight margins. The depletion of disposable income led many informal traders to close shop. A lesser number managed to resuscitate their businesses, albeit at a lower level.

Health and Safety Concerns: Informal traders often operate in crowded markets or on the streets, making it difficult to comply with physical distancing measures. Additionally, many of these women did not have access to personal protective equipment (PPE) or the means to implement health and safety measures. This heightened their vulnerability to contracting the

virus, further exacerbating the situation. Research participants shared that fear of contracting the virus was the least of their worries. As much as they would have wanted to have PPE, a number of the research participants indicated that they had to prioritise the fewer resources they had to cater for household basic necessities. One of the research participants thus shared:

Isu mavendor taitongopfeka mask chete zvatokwana. Waingoziudza kuti Mwari ndivo vanochengeta. Dai taida kutevedzera mitemo yese yekudzivirira COVID isu tisina mari yekutenga zvikwanisiro kana kuita social distancing, mhuri dzaifa nenzara. Asi hazvirevi taisaziva tiri kuzviisa parisk hombe chaiyo.

For us as street vendors wearing a mask only was enough. We would just tell ourselves that God is our protector. Had we conformed to all the COVID-19 protective measures yet we had no money, or even observed social distancing, our families would have died of hunger. But this did not mean we were not aware that we were placing ourselves at a very high risk.

The lack of health insurance and personal protective equipment (PPE) exposed informal traders to a higher susceptibility of COVID-19 infection. However, the need to fend for their families outweighed whatever health concern they might have had.

Limited Access to Government Support: While some governments implemented relief measures, such as cash disbursements and food aid, many women in informal businesses were excluded from these programs. Research participants indicated that they were regarded as employed hence did not qualify to receive government aid. One of the research participants shared that whenever the community gathered to collect humanitarian aid, preference was given to the unemployed. She thus shared: (Mai Rumbi, 15 September 2024):

Pese painzi vanotambura huyai mutambire rubatsiro rwechikafu kana zvimwe, ndaitobviswa muline ndichinzi ava mahustler vemabhero vane mari yet unenge utoro pazero, mabhero waimatengesa kupi nguva yelockdown?

Every time the less fortunate in the community went to receive aid in the form of food or other stuff, locals would dismiss me from the line citing that I am a hustler who sells second hand clothing items and I do have money, yet I had nothing. Where can one sell *mabhero* during the lockdown period?

The informal sector often lacks formal registration, making it difficult for women traders to access financial assistance or social security. Additionally, the bureaucratic hurdles involved in applying for aid often left women struggling to navigate the processes without proper support.

Psychosocial Impact: The stress of not being able to meet basic needs, compounded by the uncertainty of the pandemic, took a psychological toll on many women. Loss of income meant they were unable to support their families or send children to school, thereby heightening their feelings of anxiety and depression. Additionally, the socio-cultural expectation of women as primary caregivers added an extra layer of responsibility during a time when their ability to work and earn an income was compromised.

Discussion of Findings

The informal sector is regarded as a global phenomenon but very protuberant in the African context (Recchi 2020). It commands a massive contribution to employment and in sub-Saharan Africa, it constitutes 86% of the total employment and 60% of urban employment

(ILO, 2018). In the context of Zimbabwe, the informal sector employs 80% of the population, whose livelihoods were significantly jeopardized by the COVID-19 pandemic (Dzawanda et al., 2021). Findings for the study indicate that the COVID-19 concomitant restrictive measures imposed through limited movement resulted in the decrease of non-essential goods and the lockdown period greatly affected people's earning capacity which led to the reduction in their consumption expenditure. Women, who bear a larger percentage of informal traders, as well as bearing a disproportionate burden of poverty (Muzvidziwa, 2015), were directly affected by the domestic economic effects of the COVID-19 pandemic (Manyonganise, 2022). The SLF adopted for the study draws attention to the diverse assets both individuals and FBOs can capitalise on to improve the livelihoods of informal women traders.

Research findings further reflect that the COVID-19 pandemic and the accompanying lockdown containment measures deepened women's economic gender disparities and increased food insecurity, a situation also reported by Manyonganise (2022) and the United Nations Women (2021). In relation to food insecurity, Manyonganise (2022:236) posits research participants opined that "hunger has become more dangerous than the virus itself in the absence of safety nets from both religious institutions and the government". A larger number of women had to close shop and this meant they had no source of income while others ran out of inventory leading to the permanent closure of their businesses. In a volatile economic climate like Zimbabwe, the lack of household economic subsidies, social emergency plans in terms of monetary grants, and the lack of collateral to apply for credit or bank loans to revive their business after the lockdown left a larger percentage of women incapacitated and unable to revive their informal trading thereby plunging them into abject poverty. It was also believed that the Zimbabwean government used the lockdown period as an opportunity to decongest the sprawling informal sector that had spiralled out of control within urban areas (Mwonzora, 2021; Zhanda et al., 2022). Additionally, the demolition of vending stalls exacerbated the already dire situation of the informal traders (Moyo-Nyede et al., 2020). The demolitions were carried out under the guise of a city clean-up campaign (Kulkarni, 2020).

Research findings indicated that prior to the COVID-19 lockdown period, some women were involved in informal cross border trading (ICBT). In the context of Zimbabwe, ICBT is a women's dominion and a source of livelihood for many, most especially women (Kurebwa 2015). While it has been noted that the colonial legacy relegated the indigenous African woman to the private domain of the household through customary law, globalisation brought about new avenues for women to actively participate in the public domain and the economic sphere through their involvement in cross-border trading (Gudhlanga & Madongonda, 2021). Muzvidziwa (2015) highlights the dominance of women in ICBT. His study indicated that women had weaned themselves from being 'dutiful housewives and homemakers' but instead, were regarded as '*varume pachavo*' (equated to be on the same level as men in light of being breadwinners) (Muzvidziwa, 2015: 131). Accordingly, ICBT became a deeply gendered practice that emerged as a significant coping mechanism and investment strategy for numerous women within the context of an economic downturn, as exemplified by the situation in Zimbabwe (Muzvidziwa, 2015). However, the COVID-19 lockdown measures, which included the closure of borders, significantly disrupted this critical economic activity, thereby intensifying the challenges faced by women engaged in ICBT. Restricted mobility and the failure to cross borders resulted in many women losing their primary source of livelihood, further worsening their economic vulnerability. This disruption has not only underscored the precarious nature of informal trade as a livelihood strategy but it has also highlighted the systemic inequalities that disproportionately affect women in times of crisis.

Sentiments expressed by the research participants concur with the study by Kurebwa (2015) who shared that despite women making a formal contribution to the country's socio-economic activities, informal traders are not formally recognised and are often excluded in policy formulation. This then exposes women to economic shocks and the failure to recover. Mashapure et al. (2020) posits that the insufficient regulatory, policy, and legislative framework

for reaching informal workers in the region presents significant challenges for governments in delivering relief and implementing measures to restore the basic livelihoods of informal workers. However, Tanyanyiwa et al. (2023) highlight that municipal authorities in African cities have often adopted stringent measures toward the informal sector. As such, informal traders are frequently perceived as a public nuisance and are deemed unworthy of government assistance (Tanyanyiwa et al., 2023). Thus, they face rigorous regulatory frameworks and are often subjected to persistent harassment by law enforcement agencies and this affects their trading business as traders have to constantly run away from the municipal police raids. Dzawanda et al (2021) also pointed out that even though a sizeable number of informal traders lost their livelihoods during the pandemic, the government introduced more restrictive measures for the informal sector, thereby leading to its destruction. In the wake of the challenges faced by women informal traders, this study lobbies for faith-based interventions as a safety net for the many informal women traders affected by the COVID-19 pandemic.

The Role of Faith-Based Organizations in Addressing the Plight of Women Informal Traders

Faith-based organizations (FBOs) have a long history of providing social support and community development in Africa. In the context of the COVID-19 aftermath, FBOs are uniquely positioned to address the multifaceted challenges faced by women informal traders. Their deep-rooted presence in communities, coupled with their moral authority, enables them to mobilize resources and provide holistic interventions to the plight of informal women traders affected by the COVID-19 lockdown containment measures. In order to redress the plight of women informal traders, the study lobbied for faith-based interventions. In a bid to recompense the economic impact of the COVID-19 pandemic on women in the informal sector, this research posits that informal workers constitute the religious or class minorities usually supported by Faith-based organisations (FBOs). FBOs are embedded in local communities and are renowned for being among the first respondents to disaster. In response to the Sustainable development Goals' 'No poverty (SDG1)', 'Zero hunger (SDG2)', 'Gender equality (SDG5)' and 'Reduced inequalities (SDG10)' as well as the pledge that "no one will be left behind", FBOs are strategically positioned to respond to the plight of informal women traders through providing holistic interventions, including financial support, skills training, and advocacy, to help women recover and sustain their livelihoods. Since the informal sector is an informal enterprise with very limited or no access to government support programmes and more exposed to the dynamics of the global economy, FBOs, which are non-political or non-partisan entities, are better positioned to respond to the COVID-19 induced plight of informal women traders. Hence, this study calls for the active engagement of faith-based organizations to employ a preferential option for the poor and the marginalized, particularly women informal traders who succumbed to the economic aftermath of the COVID-19 pandemic. FBOs are made up of a number of religious charitable organizations affiliated with one or more faith/spiritual tradition and therefore can reach a wide spectrum of informal women traders.

The research further posits that it is of utter importance to engage FBOs because they share the vision to end extreme poverty, fight against injustices, and to uplift the poorest in global communities. Most religions share the same beliefs that no one, regardless of sex, age, race, or belief should be denied access to the basic necessities of life. FBOs contribute through offering services related to health, education, food and lobbying for gender equality to those communities in need. The work of FBOs is undertaken through action, advocacy, education and collaboration which may be undertaken by the FBO involved or through partnership with public and private organizations at both the domestic and international level. FBOs promote policy dialogue and constructive engagement with state institutions i.e. in the context of this study, FBOs can serve as the mouth piece of the incapacitated informal women traders through engaging in dialogue with the government, business organizations, religious institutions and political parties on responding to the plight of the informal women traders. Anas and Sultana (2022) highlight that the Agenda 2030 focuses on ending poverty and

bringing peace and prosperity to all persons by the year 2030. These authors further posit this can only be realised by lobbying for support from every part of society (Anas and Sultana, 2022). Similarly, Tomalin et al. (2019) argue that faith actors have immemorably been involved in development initiatives, inclusive of policy formulation. Recently, faith actors have committed themselves to join the global collaboration aimed at achieving the Sustainable Development Goals. The need for faith-based interventions for informal women traders therefore becomes a timely endeavour towards the realisation of “No Poverty (SDG1)”, “No poverty (SDG1)” and “Gender Equality (SDG5)”.

Conclusion

The COVID-19 pandemic disrupted national development plans for many countries and this has impeded the progress of most countries in aligning with the trajectories necessary to achieve the 2030 agenda. The realization of “Zero Hunger”, “Zero Poverty”, “Gender Equality” and the mantra “No one will be left behind” is just an illusion when countries, Zimbabwe included, are unable to service the needs of the poor and marginalised, especially during times of emergency, such as the COVID-19 era.

This study indicated a number of COVID-19 induced challenges for informal women traders. These have been identified as the restriction of movement and cross-border trade disruptions; supply chain disruptions and loss of stock; decline in consumer demand; health and safety concerns; limited access to government support and psychosocial impact. Informal trading is a neglected terrain, therefore this study posits that informal traders constitute religious or class minorities supported by faith-based organizations hence the need for faith-based interventions to alleviate the plight of informal women traders hard hit by the spill-over effects of the COVID-19 pandemic. The sustainable livelihoods framework adopted for the study serves as a valuable tool for addressing the challenges faced by informal women traders as a result of the COVID-19 pandemic. The framework places emphasis on the significance of assets, vulnerabilities as well as institutional contexts in shaping livelihoods thereby making it relevant for designing targeted interventions that can be adopted by individuals, communities and FBOs in poverty alleviation. The COVID-19 pandemic deepened existing vulnerabilities, inclusive of gender inequality, poverty and lack of social protection. As such, through the SLF, associated vulnerabilities can be identified thereby paving way for designing interventions that can improve the livelihoods of informal women traders.

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