

MIDLANDS STATE UNIVERSITY



FACULTY OF ARTS

DEPARTMENT OF DEVELOPMENT STUDIES

RESEARCH TOPIC

WOMEN PARTICIPATION IN THE INFORMAL SECTOR AND ITS EFFECT ON HOUSEHOLD LIVELIHOODS. THE CASE OF ZENGEZA 4 IN CHITUNGWIZA.

BY

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DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS OF THE BACHELOR OF ARTS HONOURS DEGREE IN DEVELOPMENT STUDIES DEGREE.

OCTOBER 2014

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DEDICATION

This work is dedicated to the Dube family, my brother Ronald Dube, Mr and Mrs Dube in particular who has inspired me and guided me and through their commitment in attaining excellence. They have inspired me undoubtedly to be original and to always aim for the best in all endeavours be it academic, social, economic and spiritual.

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ABSTRACT

The purpose of this research was to examine how the participation of women in the informal sector has impacted on household livelihoods in terms of food security, income, level and quality of education, asserts, health care and standards of living, in Zengeza 4. Particular attention was given to examine also the extent of women participation in the informal sector. Only a sample of 26 women informal operators were selected as respondents. Semi-structured questionnaires, and interviews were used to collect the information from the selected respondents. The results were based on the information captured in the questionnaires and qualitative face to face interactions. The participation of women in the informal sector has contributed to the alleviation of urban poverty. Women dominated the streets in Zengeza 4 though men also had a bigger number. Women tended to participate in culturally defined activities such as selling of both new and second hand clothes, sweets, airtime, fruit and vegetables while men ventured in activities that are more technical such as sofa making, bed making and other kitchen property. The income in many households increased as compared to the period when they were not selling on the streets. Food security was enhanced to a standard of three meals/per day though the quality differed, women afforded to buy movable and immovable assets such as houses, cars, house property, and women afforded to pay accommodation rentals, clothing their children and taking their children to hospital in the event of sickness and other medical complications. Women participation in the informal sector has thus proven to be a viable development strategy for alleviation of poverty in many households though they faced challenges such as harassment by town council police, corrupt council officials, high interest rates from microfinance institutions, lacked of permanent trading sites and low demand and competition.

ACRONYMES

GPD	Gross domestic product
ZIMSTAT	Zimbabwe National Statistics Agency
SMEs	Small to medium enterprises
ZIMRA	Zimbabwe Revenue Authority
HIV	Human Immune Virus
AIDS	Acquired Immune Deficiency Syndrome
ICBT	Informal Cross Border Traders

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INTRODUCTION

The informal sector is a panacea to poverty in most of the third world countries and Zimbabwe in particular. However little has been said on the participation of women in the sector and their impact on household livelihoods in urban areas. The sector has become one of the major employers of women in Zimbabwe with 54.6% women and 45.4 % men (Express, 2013)

Economically the informal sector has contributed about 19.5 % to the national GDP (Express, 2013). On the same note, figures from Zimstat show that the total value added for the informal non-farm activities is \$810 million while the value added from households engaged in agriculture is \$921.4 million giving a total \$1.73 billion (Express, 2013). Zimstat as cited in (Express, 2013). Hence, women contribute about 67% of the agricultural labour force in Zimbabwe.

Women also constitute about 52% of the total population and perform about 53% of the economic activities but their work is rendered invisible because it is not measured and is lowly paid (Zimbabwe, 2010). It is imperative to have an in-depth understanding of the extent of women participation and their contribution towards the alleviation of poverty in many households across the country. Important to note is the fact that women are a sleeping giant and an invisible force that when fully financed and economically enabled can spur growth and alleviate urban poverty across the Zimbabwean geographical divide.

This research therefore, sought to examine the extent of women participation and their contribution towards household livelihoods in urban areas and to unearth their potential in poverty alleviation in Zimbabwe. It shall focus on Zengeza 4 in Chitungwiza as it is one of the places where there are many women involved in the informal sector.

BACKGROUND OF STUDY

Since the attainment of independence in Zimbabwe women has been the majority operating in the informal sector. A study carried by (Kanyenze et al; 2003) in Zimbabwe indicated that, women accounted for 67% of all micro-enterprises in 1991 and constituted 57% of the total informal economy employment and the average age of participants was 37-38 years (Nkululeko. J Ndiweni, 2014). One of the major reasons for this phenomenon is that women have been disadvantaged in the education system thereby leaving them with no skills to qualify for employment in the formal sector. On the same note, retrenchments in the formal sector accounted for the rising number of women involved in the sector as the sector provided an escape route for many married couples (O.I. Manyanhaire, 2007).

Some scholars suggest that divorce and death due to HIV and AIDS and other natural causes account for the rise in female-headed families in Zimbabwe. One study by (Gumbo, 2001) revealed that female headed of households (widowed, divorced and separated) constituted the greatest percentage (42.0) of women traders in 1998. In all the years, these constituted the largest percentage of traders (39.6%, 43.2%, 45.9% in 1992, 1993 and 1995) respectively.

Since 1992, as noted by (Gumbo, 2001), separation, divorce or death of spouse accounted for many women traders as heads of households. (O.I. Manyanhaire, 2007), share the same sentiments in his research carried out in Sakubva in Mutare that both the divorced and widowed women carry double burdens of production and reproductive roles in the home. Their social conditions and hardships drive them into vending activities. The informal sector therefore has proven to provide women with a coping mechanism in day-to-day family sustenance as poverty has reduced over the years. Women participation in the informal sector have grown over the years as many uneducated women finding it better to operate in the informal sector as no qualifications are required.

Women tend to venture into culturally defined and low income activities as vending foodstuffs, running mini-restaurants and sewing, while men tend to engage in activities that are more technical such carpentry, welding and metal fabrication and trading, which yield higher income (Nkululeko. J Ndiweni, 2014). Most women across Zimbabwe are involved in selling tomatoes, mangoes, bananas, apples and plums, potatoes, spinach, cabbages, butternuts to corn, herbs and clothes at flea markets. Most of these commodities are seasonal and thus are subject to availability and demand.

More so, informal operators usually prefer operating in peri-urban sites than centres as they are less expensive and cuts expenses such as transport costs. (Chirisa, 2013) shares the same view basing on his research in Ruwa that, peri-urban areas are often cheaper than the centres hence most women informal operators had been attracted to Ruwa which is peri-urban sites because the centre provided for them with a hub of reprieve from the ‘urban penalty’ of unaffordable rents and lack of spaciousness for certain ventures like practicing off-plot farming.

CONCEPTUAL FRAMEWORK

Participation can be conceptualised to mean the active engagement and involvement of women in the informal sector. Women have become a major source of labour in the informal sector across the country. Their participation gives the base to the discussion of the various activities women engage in for their household livelihoods.

Contextually household livelihoods can be conceptualised as the capabilities and activities required for a means of living in a domestic unit consisting of family members (Farlex, 2014). The examination of household livelihoods will be based on the following indicators:

- ❖ Income
- ❖ Health care

- ❖ Standards of living
- ❖ Assets acquired
- ❖ Food security
- ❖ Accommodation
- ❖ Quality and level of education

PROBLEM STATEMENT

The informal sector has played a huge impact in improving the livelihoods of people in Zimbabwe since the 90s to the present date. Over the years urban poverty has been on the rise and the informal sector has proven to be an escape route for many urban households with the larger share of participants being women. This research therefore, sought to examine how the participation of women in the informal sector has impacted on household livelihoods. In particular, the research focused on women in Zengeza 4 in Chitungwiza, Zimbabwe.

RESEARCH OBJECTIVES

- ❖ To examine the extent to which women participate in the informal sector in Zimbabwe.
- ❖ To examine the impact of women participation in the informal sector on household livelihoods in Zengeza 4.
- ❖ To examine challenges and offer solutions on how women can improve household livelihoods.

RESEARCH QUESTIONS

- ❖ To what extent, has women participated in the informal sector in Zimbabwe?
- ❖ How the participation of women in the informal sector has impacted on household livelihoods?
- ❖ What are the possible solutions on how women can improve household livelihoods?

THEORETICAL FRAMEWORK

The researcher used the Marxist feminist theory in explaining the various issues stemming from the research. This is a combination of Marxist economic views and feminist ideologies of oppression where feminists used Marx's economic views to explain women oppression (Gilbert, n.d.) Marxist feminist theory places emphasis on the confinement of women to the private sphere. The theory is also largely concerned with division of labour that keeps women confined to the private sphere alienated from the means of production, while men occupy the public sector controlling the means of production (Strong, 2014), hence blaming patriarchy and capitalism as sources of oppression.

Women also enter the wage labour from a subordinate position (D. Mawere, 2011), thus women's work is devalued while men's work is valued hence labour is under paid. Women also occupy low wage jobs such as cooking, secretarial jobs when they join the public sphere. (Gilbert, n.d.) Notes that, women's subordination evolved in pre-history where communal, matrilineal societies were violently subdued with patriarchal societies in which individual wealth and private property ownership were key. Thus in early leadership and respect, women became powerless domestic workers and passive beneficiaries and recipients.

Marxist feminists suggests that women's liberation is centred on their active involvement in the public sphere where they can own factors of production hence improving their social status (D. Mawere, 2011). This theory explains this research in that women participation in the informal sector is also key towards the ownership of the means of production in the public sector. In Zimbabwe, women were confined in the private sphere where they were not permitted to go to school as it was said to be for the male child and that men were considered breadwinners while women were home managers (domestic workers) in the private sphere.

With the participation of women in the informal sector, women are no longer confined in the private sphere and the informal sector has become an entry point for a large involvement of women in the public sector (sphere) hence women empowerment and a social status upgrade.

JUSTIFICATION

The desire to examine the participation of women in the informal sector and their impact on household livelihoods instigated this research, as very little has been said and most of their contribution in the poverty alleviation is rendered invisible. Zengeza 4 in Chitungwiza was the selected area of study as it is one of the places where there are many women involved in the informal sector. This study is also crucial to different stakeholders such as non-governmental organisations involved in women empowerment and poverty alleviation in particular as it will guide their programming, academia, on knowing and understanding the contribution of women towards household livelihoods and the state government as a base data for policy formulation on women empowerment, development and poverty alleviation.

RESEARCH METHODOLOGY

The study is qualitative in nature and therefore employed qualitative research methodology. Qualitative research methodology is a more exploratory method that provides deep descriptions of how people experience a given research issue (FHI, 2006). Qualitative research method enabled the researcher to understand the social issues evolving around the informal sector in the area of study. More so, the strength of qualitative research is its ability to explore personal experiences of a given research issue and enables the researcher to solicit in-depth effects of the informal sector on women and how their lives have qualitatively improved during the period under study (FHI, 2006). Thus qualitative enabled the researcher to capture information beyond just answers as the researcher could analyse the attitudes, behaviour and emotional attachments to responses.

DATA GATHERING INSTRUMENTS

INTERVIEWS

This is a more commonly interview frame worked technique that follows an order to address key themes. At the same time, it allows flexibility that allows the researcher to get an in depth understanding of the interviewee's response and therefore develop the themes as they arise (Stuart MacDonald & Nicola Headlam, 2008). Semi structured interviews were used in this research and they were more preferable to carefully capture the relevant information that provide answers to the research issue. Furthermore, semi structured interviews enabled the researcher to capture personal experiences and challenges encountered by women during their respective economic activities and in the private sphere. In this research, only women participating in the informal sector were interviewed particularly those in Zengeza 4.

QUESTIONNAIRES

This is a method of gathering data through written questions, where respondents provide answers to the questions. Questionnaires are important because they save time and enables the researcher to gather both qualitative and quantitative data from a wide range of respondents.

Desktop Research

The researcher also conducted an in-depth study of the available literature on the subject under study, both on the area of study and broadly on the theme women and the informal sector. Desktop research was also useful to the researcher in that it enabled the researcher to find broader statistics and find the knowledge gap. Thus, desktop research helped the researcher to avoid duplication of other scholars and researchers' work.

DATA GATHERING TECHNIQUES

SAMPLING

With the large numbers of women participating in the informal sector in Zengeza 4, it is a difficult task to interview every women participating in the informal sector hence only a sample size was used as a representation of other women participating in the informal sector. Sampling can be generally defined as an act of selecting a part from a whole for the purpose of providing insight on the characteristics of a whole (Fridah, 2002). Thus sampling was crucial as it served time and resources during the research.

PURPOSIVE SAMPLING

This is one of the most common sampling strategies, which groups participants according to preselected criteria relevant to a particular research question (FHI, 2006). Sample sizes are flexible prior to data collection; depend on the resources and time available, as well as the study's objectives. This method therefore was useful, as it enabled the researcher to gather much data against the time available for the data collection in the area of study. More so, it enabled the researcher to collect data from the relevant respondents hence saving time and resources (FHI, 2006).

TARGET POPULATION

Generally Chitungwiza has an estimate of about 365,000 (Wikipedia, 2014) with Zengeza constituency holding an estimate of 97 000 of which Zengeza 4 is relatively the biggest of all residential areas in Zengeza constituency comprising of Zengeza 1 to 5 (Parliament, 2006). However this research only focused on women participating in the informal sector and only 26 women informal traders in Zengeza 4 were used through purposive sampling.

LITERATURE REVIEW

THE INFORMAL SECTOR IN SOUTH AFRICA

For a better insight, it is imperative to understand what the informal sector is. (Chirisa, 2013) Defines the informal sector as the production and marketing of goods and services outside the established formal sector. By virtue of the sector being informal, it implies that it is not regulated by the government and the transactions are not recorded as part of the GDP. The sector is largely dominated by selling of petty commodities which includes convenient goods such as fruit and vegetables, mobile recharge cards and other small items. Mostly the goods generate small profit, hence the sector is regarded as a low income venture.

In South Africa, men and women tend to have approximately an equal share in the informal economy; however women constitute a greater share of informal employment than men. In urban areas than in rural setups, women in informal employment are more likely to be wage employees (Wills, 2009).

In South Africa, the informal activities are largely low income activities which include liquor retailers / shebeens, spaza (grocery) shops, house shops that particularly specialise in selling small items, such as chips and sweets, cool drinks, cigarettes and frozen meat. More so, women venture into hair dressing, which ventures can be labelled as culturally defined or stereotypical activities, while men might specialise in technical activities, which include car repairs, tire mending and electrical repairs (Wills, 2009).

(Siqwana-Ndulo, 2013) Shares that black women tends to constitute a majority of street traders in South Africa are who trade in a range of low and medium goods including clothing, knick knacks, sweets and fruit and vegetable. The Labour Force Survey conducted in 2000

noted street vendors (informal sector) across South Africa are estimated at 500,000, while 70% of whom deal with food items. Both young and older women in the informal sector tended to be between 25-49 years, with older women street traders (Siqwana-Ndulo, 2013).

The South Africa, the growing unemployment has paved way for the popularity of the informal sector as an alternative option, especially among the youth and the poor as a majority of the participants in the sector are uneducated hence difficulties in securing formal jobs. Women and girls characterise the poorest group of workers in the sector (Lindile L.Ndabeni, 2013). Women poverty however proves to be a common phenomenon in South Africa and Zimbabwe, and the informal sector is a panacea to poverty as it enhances income and food security.

Like in most developing countries, the informal sector transactions are not included in national records in South Africa. The informal sector also contributes to an estimate about 28% of South Africa's GDP (SALGA, 2010) thus implying that it is an important sector within the South African economy. With all transactions recorded in the informal sector, the informal sector contribution to the GDP might be higher in most developing countries.

THE INFORMAL SECTOR IN EUROPE

The informal sector in Europe is known by different names such as the underground market and the shadow economy in almost 30 countries in Europe (Hazans, 2011), whereas others have labelled it subterranean, informal, hidden, parallel economy (Gexhani, 2003).

In Europe participation in the informal sector is said to be a way of evading taxes as noted by (Gexhani, 2003), suggesting that much of the informal activities are not hardship driven but driven tax evasion and criminal status of such activities. Some scholars share the view that the informal sector in developed countries such as Italy, generate high income as much as those formally employed in firms. This becomes a different phenomenon in Africa as a

majority of activities are characterised of low income and are more of survival driven. Much emphasis however is on tax evasion in developed countries. In Albania, the informal sector contributes about 30% of the total GDP (Albania, 2004).

THE INFORMAL SECTOR IN ZIMBABWE

Structural Adjustment Programmes and the Informal Sector

Many scholars have identified structural adjustment programme as one of the major contributors to the emergence of the informal sector. Structural adjustment programmes caused many job losses in the formal sector. More so, the independence of Zimbabwe saw the removal of migration restrictions that were established by the colonial powers to regulate and discourage the influx of people from rural areas to urban areas mostly women. Many women lived in rural areas depending on farming while men worked in towns and cities to generate income for his rural family. More so, the influx into urban area was an attempt to escape from rural poverty as the successive colonial regimes neglected the development of rural areas (Dhemba, 1999). Urbanisation occurred at a very fast pace, far exceeding the rate of industrialisation resulting in an escalation of urban poverty. This led to overstretched infrastructure, straining of social services, unemployment and an acute shortage of housing (Dhemba, 1999).

Retrenchment in both the public and private sector was also a major cause of urban poverty in Zimbabwe as this was occurring on a massive scale hence urban poverty became a major phenomenon in most cities. Most women took the initiative to venture into the informal sector to sustain households when their husbands were retrenched and also single mothers opted for the informal sector as a survival strategy since employment was hard to secure due to lack of education and skills.

(Gumbo, 2001), reportedly cites that ESAP passed a great deal of problems on women in the informal sector, as it affected their health, accommodation and increased competition on very low demand. This is justified as income to spend declined and also many joined the informal sector including the men who had lost their jobs. The work of women intensified in the private sphere as women became bread winners in most households. (Gumbo, 2001), gave an overview of the participation of women and men in the informal sector between 1992 and 1995 respectively as:

YEAR	FEMALE %	MALE %
1992	49	40.8
1993	54	42.6
1995	50.7	19.3
1998	41.2	35.3

In most households, women became the providers of the day to day needs suggesting that women has a vital role to play in the development at grass roots level and alleviate urban poverty.

Profile and consumption patterns of women in the informal sector

Recent research show that majority of women operating in the informal sector are not skilled enough to work in the formal sector as a majority had not attained education to a higher level. In a research conducted in Ruwa it was identified that 63 % of women and men operating in the informal sector had gone to “O” level, while only 1 had gone to “A” level and proceeded to a diploma. Also in Ruwa less than 20 % of the operators used their professionals to make a living (Chirisa, 2013).

In Sakubva Mutare, it was realised that about 10% of the interviewed female operators never went through formal education, while men attained formal education but did not proceed to the tertiary level and this explains the cultural inequalities between men and women as men were allowed to go to school while women were discouraged for going to school. Majority of

men and women (about 40%) in the sector were school drop outs at different levels due to family poverty (O.I. Manyanhaire, 2007). Thus many of the operators are not highly educated to take up professional jobs in the formal sector leaving them no choice than to work in the informal sector for survival.

The informal sector is largely dominated by low capital trades with capital as little as USD \$40 and above. Profit margins are low ranging from USD \$ 40 to USD \$ 70 A day (Chirisa, 2013). Thus the informal sector becomes an escape route for many urban poor and the unemployed as many households generate income and thereby increase per capita income with low capital requirement.

Challenges Faced In the Informal Sector

Despite the growing realisation and lobbying by some scholars that the informal sector proves to be a way of alleviating poverty in urban households many operators especially women continue to face a multiple challenges. A majority of the problems faced by women are legislation related and by-laws enforced by the municipality authorities. Many scholars point out that the Town and Country Planning Act (1946), the Vagrancy Act (1960), the Urban Councils Act and the Vendors and Hawkers By-laws (1973) are some of the pieces of legislation that were enacted to discourage the growth of informal activities in urban Zimbabwe (Dhemba, 1999). Thus women continue to suffer from harassment from the police and municipality authorities especially those who have not paid their subscription to the town council and those operating on undesignated areas (Chirisa, 2013).

With the continuous harassment from municipal authorities and the police, urban poverty is bound to increase unless a policy that protect and empower women in the informal sector is put in place.

In addition, women reported that they cannot access credit facilities, educational facilities and inferior legal status yet they take greater responsibility in day to day sustenance (Chirisa, 2013). Same sentiments were expressed in Manicaland, Mutare, however informal traders also face a challenge of rotting products as many of them are perishables such as fruits and vegetables on open spaces where weather is adverse (O.I. Manyanhaire, 2007). More so, policy is one of the challenges faced by women operators in the informal sector, for example the Operation Murambatsvina. Policy can be the base of development and economic growth but can also be a stumbling block for many development initiatives.

Operation Murambatsvina and its bearing on women in the informal sector.

Operation Murambatsvina is a blamed directive as many scholars argue that it disrupted the livelihoods of many people and was inconsistent with the millennium goal of sustainable livelihoods (Sigauke, 2008). In Mutare, during the operation many informal activities were dominated by women of such were flea markets and selling of vegetables. Thus the operation had a bearing on women more than it was on men.

(Department of Sociology, 2006) University of Zimbabwe, share the view that the fundamental error that has been committed is that one-sided emphasis has been laid on city standards only, without adequately recognizing the livelihood impacts of the Operation Murambatsvina exercise as many urban dwellers relied on the informal sector for survival. During the time of the operation the economy of Zimbabwe had dwindled, hence an increase in the unemployment rate which was estimated to be 70 % and subsequently increasing to 80 % in 2006 (Department of Sociology, 2006). The economy had not recovered from the effects of the Economic Structural Adjustment Programme which saw many people in the formal sector being retrenched and turning to the informal sector for survival. Alleviating poverty in urban areas proves to be a mammoth task if there is no policy to integrate the sector into the

system, protect informal operators, and create a conducive atmosphere for women and male traders in the sector.

Many scholars placed much emphasis on the general outlook of the informal sector without paying particular to the contribution of the dominant sect in the informal sector. Women have been holding a larger share in the informal sector and has contributed in the alleviation of urban poverty across many towns in Zimbabwe. During the Economic Structural adjustments programs (ESAP) women became the breadwinners in many households but their contribution has not been fully acknowledged hence the purpose of this research.

CHAPTER ONE

THE INFORMAL SECTOR AND THE PARTICIPATION OF WOMEN IN THE SECTOR IN ZIMBABWE

1.1 THE INFORMAL SECTOR IN ZIMBABWE

(The international labour organisation; 2000) as cited in (Chidoko, et al., 2011), defines the informal sector as a segment of labour market in the developing countries that has absorbed significant numbers of jobseekers, mostly in self-employment, and workers in very small production units. Comprehensively and complimenting the international labour organisation (Mhone, 2000) defines the informal sector as very small scale units producing and distributing goods and services, and consisting largely of independent, self-employed producers in urban areas of developing countries, which utilize a low level of technology and skills; which therefore operate at a low level of productivity; and which generally provide very low irregular incomes and highly unstable employment to those who work in it.

The informal sector in Zimbabwe has been one of the major employers since the attainment of independence in the 80s. Two key studies by the international labour organisation in 1985 and the Gemini in 1991 reveal that the share of informal economy employment grew from less than 10% of the labour force in 1982 to 20% by 1986/87 and 27% by 1991 (Kanyenze et al, 2003) as cited in (Nkululeko. J Ndiweni, 2014). By 1996 the sector employed 1.56 million people compared to 1.26 million in the formal sector (Gumbo, 2001). The economic decline intensified in 1998 and reached its peak towards the end of 2007 and 2008 as a result of the adoption of Economic Structural Adjustment Programmes (ESAPs) under the guidance of the international financial institutions and the land reform programme. This resulted in many thousands of formal sector workers, mainly civil servants and workers in state-owned

enterprises, being retrenched and rendered unemployed (international labour organisation; 2004) as cited in (Nkululeko. J Ndiweni, 2014).

Economically the informal sector contributes about 20% to the country's total GDP. According to figures from Zimstat the total value added for the informal non-farm activities is \$810 million while the value added from households engaged in agriculture is \$921.4 million giving a total \$1.73 billion (Express, 2013). Zimstat as cited in (Express, 2013) shares that, about 3.7 million people in Zimbabwe are involved in informal sector activities. The majority of households and people engaged in informal sector activities are in Manicaland province being 18.4% and 18.5% respectively out of the total in Zimbabwe. In Harare, 9.4% of the households are engaged in informal sector activities and the number is expected to grow as the economy is not recovering. The 2004 labour force survey according to the (Zimbabwe, 2010) revealed that women dominate the informal sector (53 percent) while men constituted 47 percent, suggesting that women occupy the larger share in the informal sector as compared to men hence their larger contribution in alleviating urban poverty.

1.1.1 CHARACTERISTICS OF THE INFORMAL SECTOR IN ZIMBABWE

The informal sector emerged being labelled the "black market" which denoted that it was an illegal entity that had to be dealt with to keep the economy in check. This view could have ignited the Operation Murambatsvina which saw many informal unregistered markets destroyed in 2005. (Dhemba, 1999) states that, the town and Country Planning Act (1946), the Vagrancy Act (1960), the Urban Councils Act and the Vendors and Hawkers By-laws (1973) among other laws are some of the pieces of legislation that were enacted to stop informal activities in urban areas. Thus the local authorities and the state police are always on the heels of the informal traders in a bid to restore order in accordance with law.

According to Kolstee, et al (1994) and Matsebula, (1996) as cited in (Chirisa, 2009) the informal sector in Zimbabwe is characterised by a diverse range of small-scale and micro activities, usually with no corresponding institutions such as banks and with none of opportunities for growth and accumulation, which typify formal small-scale enterprises. Thus the informal activities are not recognised by formal institutions and not well integrated into the national system. Informal enterprises do not have the requirements for them to be able to acquire a loan from a bank as most of them are in capacitated to repay the loans. All informal operations are not registered entities hence are not regarded in the nation records.

Transactions in the informal sector are usually not documented and those who participate in such trade do not pay taxes to the revenue authority and that poses a challenge in national economics as many people are now employed in the sector, thus the revenue base at national level is compromised. The closest they come to being registered is through the subscriptions or hawker's license that they pay to the city council. It is important to note only those who sell their products at designated areas, usually pay these subscriptions but a wide range of operators do not operate on designated places (Chirisa, 2013).

In addition, the operations in the sector are not capital intensive as they require as little as USD \$10-\$40 and very few USD \$41 and above depending on the type of trade they are involved in. Profit margins range from USD\$ 20 -\$ 40 to as high as USD \$ 70 A day (Chirisa, 2013). Thus the informal sector becomes an escape route for many urban poor and the unemployed as many households generate income and thereby increase per capita income with low capital requirement.

1.2 THE GOVERNMENT AND THE INFORMAL SECTOR IN ZIMBABWE.

The informal sector in Zimbabwe has been treated over the years as an illegal venture. Many by-laws were enacted to hinder the informal sector operations. Of such laws is the Country

Planning Act (1946), the Vagrancy Act (1960), the Urban Councils Act and the Vendors and Hawkers By-laws (1973) (Dhemba, 1999). The police and the municipal authorities has been on the heels informal sector operators in urban areas due to these legal statutes.

As stipulated by the Urban Councils Act, the city council is mandated to clean the streets and restore order. Though the Act is in place, every morning of every day, papers, tin cans, plastic packets, green shells of maize, rotten tomatoes and lots of other rubbish is removed from streets (Herald, 2013). Therefore crackdowns on informal vendors are organised to restore order in the streets. Hygiene has been the basis for antagonism between the local authorities and hawkers as most of their goods and products are packaged in dirty plastic containers which leaves the general populace at high risk of infections and other medical complications. (Herald, 2013), reports that, irrespective of the Food Hygiene By-laws Section 8 k (II) which stipulate that:

“(the public should) not place any food lower than 500 millimetres from the ground on any pavement or in or about any forecourt or yard . . . ensure that open food, while displayed or exposed for sale or during delivery, is kept covered or is otherwise effectively screened so as to prevent any infection or contamination”.

Thus many operators violate this law, resulting in constant harassment by the local authorities and the state police. Ignorance of the law by a majority of vendors results both in harassments and confiscation of their goods, public health hazards.

The conflict between the local authorities and the state police is also based on the operator licences. Many vendors and hawkers do not poses a licence and a disk that give them the permission to sell their products in designated places as provided by the relevant town authorities. The Hawkers and Street Vendors by-law Section 4a) requires that “no person shall, whether as principal, agent or servant, carry on the business of a hawker unless he is in

possession of a valid licence or a disc . . .” however many informal sector operators argue that acquiring a licence or disk cost US\$140 and they are located where no one comes (Herald, 2013). Therefore, evading licences for most operators is the only way out in the prevailing economic situation. A majority of the vendors move to the city centre where there is a sure market, but this is a violation of the Hawkers and Street vendors by-law 4(1) b which requires them to work “in the area specified ” (Herald, 2013).

1.3 THE MINISTRY OF SMALL TO MEDIUM ENTERPRISES

After the realisation that the informal sector has become the major employer in Zimbabwe in the prevailing economic situation where there is a high unemployment rate. The government of Zimbabwe introduced the ministry of small to medium enterprises which is mandated to cater for the informal traders in the different fields and trades. Debates and recommendation are being proposed by the ministry of small to medium enterprises to formalise the informal sector and integrate it into the national system.

In a statement by the Minister of Small to medium enterprises according to (Rukuni, 2014) state that, the ministries has setup pillars to support the informal sector. Of such pillars is:

1. Injecting an entrepreneurial spirit in the Zimbabwean population so that people can engage in small businesses so as to generate an income for their sustenance.
2. The provision of different entrepreneurship ship skills
3. Setting up of an incubation centre where SMEs will be incubated for three months with high technology machines, and afterwards sponsored to start their own businesses.
4. Supporting the SMEs with the marketing of their products through trade fairs and also through linking them to other nations.

However emphasis was placed operators who are involved in the production sector not cross border retailers. The ministry seeks to encourage production of own indigenous products so as to boost exports and hence a balance of payments.

1.4 FORMALISING THE INFORMAL SECTOR

Many stakeholders such as the Zimbabwe revenue Authority and the ministry of Small to medium enterprises are driving towards a formalisation of the informal sector in a bid to improve the national tax remissions and improve employment opportunities in the country as the sector has been the largest employer. ZIMRA Commissioner General, Mr Gershem Pasi as cited by the (ZBC, 2014) enlightened that the Zimbabwe Revenue Authority is working closely with the Ministry of Small to Medium Enterprises and Co-operative Development and the Ministry of Local Government, Public Works to capture and utilise tax revenues from all informal economic activities, enhance industrial development and encourage production. ZIMRA Commissioner General, Mr Gershem Pasi as cited by the (ZBC, 2014) shared that the Finscope 2012 Zimbabwe SMEs Survey reported that 5, 7 million people employed in the SMEs sector, which is a greater percentage of the total population and the sector generated an estimate of US\$7, 4 billion which is not included in the formal channel.

In this context the Ministry of Small and Medium Enterprises and Co-operative Development has come up with a policy document that will ensure that the informal sector positively contributes to the national coffers (Sunday-mail, 2014). Among a number of proposals from the policy document were the plans to register entities in the informal sector and classify them as private limited companies, co-operatives, sole traders or as partnerships (Sunday-mail, 2014). The policy is to encourage growth and the development of indigenous industries which in the long run will substitute imports and enhance exports. Injecting more

capital and training those who are already involved in the informal sector so as to facilitate growth.

1.5 WOMEN PARTICIPATION IN THE INFORMAL SECTOR IN ZIMBABWE

Since the attainment of independence in Zimbabwe women has been the majority operating in the informal sector. A study carried by (Kanyenze et al; 2003) as cited in (Nkululeko. J Ndiweni, 2014), showed that, women accounted for 67% of all micro-enterprises in 1991 and constituted 57% of the total informal economy employment and the average age of participants was 37-38 years. One of the major reasons for this phenomenon is that, women have been disadvantaged in the education system thereby leaving them with no skills to qualify for employment in the formal sector. On the same note, retrenchments in the formal sector due to the adoption of the Economical Structural Adjustment Program, accounted for the rising number of women in the sector, as the sector provided a survival strategy for many married couples (O.I. Manyanhaire, 2007). Women participation was to compliment the income of their husbands and even sustain the family as their husbands were retrenched from their formal jobs.

Some scholars suggest that divorce and death due to HIV and AIDS and other natural causes accounted for the rise in female headed families in Zimbabwe. One study by (Gumbo, 2001) revealed that female headed of households (widowed, divorced and separated) constituted the greatest percentage (42.0) of women traders in 1998. In all the years, women who were divorced, separated and widowed constituted the largest percentage of traders (39.6%, 43.2%, 45.9% in 1992, 1993 and 1995) respectively and have been heads of households since 1992 (Gumbo, 2001).

(O.I. Manyanhaire, 2007), share the same sentiments in his research carried out in Sakubva in Mutare that both the divorced and widowed women carry double burdens of being both

father and mother in the home. Their social conditions and hardship drive them into vending activities in the informal sector. The informal sector therefore provided women with a coping mechanism in day to day family sustenance.

1.5.1 ROLES OF WOMEN IN THE INFORMAL SECTOR

Women tend to undertake such culturally and stereotypically defined activities as vending foodstuffs, running mini-restaurants and tailoring which are low income trades, while men tend to engage in more technical activities such as carpentry, welding and metal fabrication and trading, which yield higher income (Nkululeko. J Ndiweni, 2014). Most women across Zimbabwe are involved in selling tomatoes, mangoes, bananas, apples and plums, potatoes, spinach, cabbages, butternuts to corn, herbs and clothes at flea markets. Most of these commodities are seasonal and thus are subject to availability and demand resulting in unstable incomes.

Women are not only into retail and vending but are also involved in the production sector, where they produce food products such as peanut butter. Most of the women are not licence bearers as they operate from backyards. The Fadzavanhu enterprise is one of the enterprises that are into aggro-processing, production and supply. The enterprise is run by four women operating in Chitungwiza supplying retail outlets and supermarkets (Action, 2014). However, in some supermarkets do not accept as their products do not have barcodes to fit into the modern system. Some of the women are into chicken rearing, which is one of the high income ventures in the informal sector. This venture is largely production than retail.

In production women have utilised their homes to be industries, where they manufacture soaps and detergents for supply and resell to shops and individual households. A survey by the (Worldbank, 1991) showed that 67% of the women operated from their homes, 17% from modern workshop, 7% from traditional stalls and the rest from kiosk, market stalls and sheds,

implying that such activities are not examined for consumption by the standard association of Zimbabwe. Furthermore the (Worldbank, 1991) reported that 40% of women with premises are renting, while 48% are using family premises and only 12% uses public premises provided by the local authorities. Such a variation suggest that many informal operators in Zimbabwe are not licence bearers due to high fees and low demand which will translate into a loss.

1.5.2 CHARACTERISTICS OF WOMEN LED ENTERPRISES IN THE INFORMAL SECTOR.

Most of the women in the informal sector operate out of their homes. This is because it is difficult to obtain suitable and affordable business premises and because of pressures of household management responsibilities (Worldbank, 1991). Due to this observation women have become invisible while they are the major players. However some of the women operate on points provided by the local government where they are required to pay an amount for a licence.

Most of the informal activities be whether green-collar or white collar are nocturnal. These enterprises are mostly active in the night as a counter move evading the harassment by the state police and local authorities (Chirisa, 2012). Most women are fruit and vegetable vendors, who sell their produce during the night. This is a common phenomenon in Harare Copa Gabana taxi rank, along Speak Avenue, Chinhoyi Street and Mbuya Nehanda Street. During the day the streets of Harare, Gweru and Bulawayo are swamped by the state police raiding the informal traders, where women and children run for their dear life, many women will be carrying children on their backs. Therefore nocturnal trading has come in handy as a strategy to generate income without harassment.

Women led enterprises are both production and retail in nature. Most women venture into buying and selling of clothes, second hand clothes (mabhero), fruit and vegetables, pirated disks and body lotions which illegal. However some women have ventured into the production sector where they produce food stuffs like peanut butter for the purpose of supply and selling in the streets like the Fadzavanhu enterprises (Action, 2014) and Mrs Evermore Maredza who is the brains behind the Sellomac Investments (Mapuranga, 2014).

Most of their transactions are based on cash, but however some business deals are now based on barter trade where women purchase pots (kitchenware and exchange it for maize in rural areas and afterwards sell the maize in urban areas at a higher price. This selling strategy has proven to have profit for many women including man also. Of such trade is the trading of wood curios in South Africa from Zimbabwe as highlighted by (Jamela, 2013), where traders exchange their goods for grocery.

Some Women led enterprises are characterised by the door to door marketing and selling, while others on street roads are characterised by one on one negotiation and persuasion. Prices are not fixed as they can be negotiated to meet the customer and the seller's needs. In a study by (Munhande, 2008), one woman selling food commodities pointed out that in some situations she reduces prices of her commodities so low in order to solve pressing problems. Price discounts enhances a quick turnover and guards against losses especially for food traders. Charging high prices demotivates customers, hence the establishment of negotiation where sellers ask customers how much they have so as to make a transaction.

Most of their activities are low income oriented (O.I. Manyanhaire, 2007). More so, most of the operations need low capital as little as USD \$40 and very few USD \$41 and above. Profit margins range from USD \$ 40 to USD \$ 70 a day (Chirisa, 2013). Purposeful diversification

is one of the employed strategies to ensure that income is stable in all periods of the day, months and seasons, where women engage in selling different kinds of goods (Chirisa, 2013).

More so, operators usually prefer operating in peri-urban sites than centres as they are less expensive and cuts expenses such as transport costs. (Chirisa, 2013) shares the same view basing on his research in Ruwa that, peri-urban areas are often cheaper than the centres hence most women informal operators had been attracted to Ruwa because the centre provided for them with a hub of exoneration from the ‘urban penalty’ of unaffordable rents and lack of spaciousness for certain ventures like practicing off-plot farming.

The participation of women in the informal sector has enhanced women status in decision making. Many women in the informal sector have been reported to be making their own decisions in managing their businesses and also are able to make decisions in the society. In a study by the (UN, 2008), A higher proportion of women traders make unilateral decisions on the way they conduct their ICBT business. Women in cross border trading have been labelled to be departing from the cultural housewife norm and is labelled as loose morals.

1.5.3 WOMEN PARTICIPATION AND EFFECTS ON HOUSEHOLDS

The participation of women in the informal sector across Zimbabwe has presented both positive and negative effects on the livelihoods of many households. This section shall discuss the positive impacts such as income, living standards, social security, education to mention but a few basing on previous researches and success stories from previous studies.

The participation of women in the informal sector has improved the household incomes in different towns and levels across Zimbabwe. In the study conducted in Sakubva in Mutare, many respondents shared that women involvement in vending activities has helped in family upkeep as many women claimed that their monthly income during busy periods where there is high customer turnout, exceeded that of their formally employed husbands (O.I.

Manyanhaire, 2007). Thus women as played a complimentary role in the generation of household income.

In a research conducted by (Chirisa, 2013) in Ruwa, one female respondent highlighted that she managed to record a daily income to sustain the family to the next day through the selling of bread unlike sandals which have gone low in terms of demand on the market. With her income the respondent noted that she majors in providing her dependants in the village with school fees and money for the grinding mill. Such a contribution was on minimal basis as the dependants produced for their own food through faming. However the respondent shared that income was not enough to do more for her dependants in rural areas as she had to pay rentals and school fees for her children and buy food to feed the family.

Suggesting that women have made a milestone in catering for their families including extended families. Many of their children can now go to school and can afford at least two meals a day. However incomes in the informal sector are not stable as competition and demand can affect the profits. More so, income varies with the type of ventures women are involved in. income is the basis of all other livelihoods factors, that is, the availability of income entails the possibility of archiving all other aspects of livelihoods such as asserts, standards of living, food security, education and health.

In comparison to the 2008 situation, their livelihoods have improved. The same phenomenon was witnessed in Sakubva, Mutare as cited in (O.I. Manyanhaire, 2007) that of the interviewed respondents women who had between 3 and 5 children constituted 20% and only one claimed to have 7 children. Among the vendors who had children, 30% of the men had children who did not go to school compared with 25% of the women. The rest of the respondents had minors who had not attained school going ages. This shows that women are focused to sustaining the family and educating their children with the little they have. More

so, others have managed to educate their children through secondary level and advanced level and are well able to pay for their school fees (Mahori, 2008). Some have even managed to educate their children to tertiary level (university and colleges) (Mahori, 2008).

Furthermore some women in the informal sector have invested in immovable assets such as houses from the returns of the informal sector. Important to note is that, the informal sector is characterised of low income trade which includes fruit and vegetables vending and high income trade which includes flea market business and tailoring. In a study by (Mahori, 2008), one divorced interviewed respondent shared that she resigned from her formal job as a bursar at a school in Norton and joined the informal sector as across border flea market trader as she could hardly make ends meet with her monthly salary. Returns in the flea market trade made it possible for her to build a two bedroomed house as well as financing her daughter's education who had just finished "A" Level. This clearly shows that apart from day to day sustenance, some of the informal sector operators have gone a milestone from being lodgers to owners of properties (landlords).

In a research by (Muzvidziwa, 2007), social security and support systems outside the formal sector emerged, which are commonly known as "maround". These systems were enacted by women informal traders both in low income and high income trades as a way of boosting up livelihoods and finance such projects like house constructions and school fees for children. (Mahori, 2008), shares the same sentiments in his study on social security for women in the informal sector that, most women who were interviewed were involved in social support groups such as women associations, burial societies and credit-and savings groups. With credit and savings groups "maround" most women have managed to raise school fees for their children at different levels including university level. Some have also bought cars to aid business and convenience.

For some women in low income trading activities such as hair plaiting are operating on a survival basis as they are still struggling with their budgets. However they are able to take their children to hospital and provide them with basic education. One respondent in a research by (Ngundu, 2010) in Chegutu shared that, through her income, she manages to get everything she needs, that is taking her children to hospital, to school, food and accommodation rentals. However she expressed concern that her income was not much to meet other expenses and food was of great need to sustain her small family. Though income is small she managed to sustain her family and ensure food security, education and medical care for herself and children.

The effects of the informal sector vary with the type of venture and social networking the women are involved in. women operating in low income trades are still facing challenges in budgeting as the income will be too little and yet profit inflows fluctuate coupled with the low demand customer turnover and competition.

In another case as noted by (Ngundu, 2010), one respondent remarked that being in the informal sector has awarded her the chance to impart survival and practical skills to her child that even if they have failed in the mainstream education they have a backup in their lives to survive. Implying that some of the women are viewing the informal sector as a better alternative to the mainstream formal sector.

More so, the informal sector has boosted the self-esteem of women as it enhanced their social status and decision making. In a study by (Ngundu, 2010), a number of women respondents remarked that they felt proud as they have become independent and not constantly relying on other people for their survival. Thus women has gained self-empowerment through the informal sector as they can now access and control the means of production, which they could not do before.

The informal sector is a panacea to poverty across many households including female headed households. Many households have managed to feed their children from the income earned from their informal enterprises. However the availability of income varies and depends on the type of activities the women are engaged in. (Munhande, 2008) shares the view that many households in Gweru who rely on selling food are poor. In most areas women have managed to send their children to a boarding school which is considered as a better living condition as it is considered a luxurious status in many Zimbabwean households.

1.6 THE INFORMAL SECTOR IN CHITUNGWIZA

Chitungwiza is a residential area established 30 km from the Harare city centre, which was established to house industrial workers from Harare. The residential area has graduated to be an independent town. Formal jobs in Chitungwiza are scarce hence some of people work in Harare while a greater number operate in the informal sector to sustain their families. Many informal operators operate from wide open air spaces, home industries, and road side (CCDN, 2012).

The informal sector in Chitungwiza is very diverse, some are into production, service and retailing/ vending. As for producers like carpenters they don't have a proper working space leaving their products vulnerable to adverse weather which leads to quality of the product compromised (CCDN, 2012).

Women in Chitungwiza are also into the production of food, some have organised themselves into informal cooperatives for the purpose of production to generate income for their respective households. Of such enterprises is the Fadzavanhu enterprise which comprise of four (4) women who produce peanut butter. The project is based on buying peanuts from the local farmers and supplying butter across the geographical divide in Chitungwiza. The project started as an informal business but has grown to an SME (Action, 2014).

Chitungwiza is well vested by development stakeholders such as Practical Action which has trained and supported many households to start income generating project especially in Zengeza 3 residential area. Most of the trained personnel were women who were then employed into the informal sector (Stevens, 2006). Of such projects is welding, brick making, peanut butter making, freezit making, sewing, vending, poultry rearing and cross border trading. The informal sector has become the sole source of household livelihoods. (Action, 2014), states that by 2005 women occupied 60% of the informal jobs that were created, implying that women have the larger share in participation in the informal sector.

In Chitungwiza women are starting businesses which have the potential to grow into bigger enterprises. (Mapuranga, 2014) shares on a success story of an informal business pioneered one lady by the name Evermore Maredza who is the brains behind the Sellomac Investments, a business where she brands and packages peanuts and peanut butter from her back yard. Maredza has operated informally and has become one of the major suppliers of peanut products to the local retail shops and tuck-shops in Chitungwiza, but have not managed to penetrate the local supermarkets such as OK and TM as they require barcodes for products (Mapuranga, 2014). Maredza as an informal business woman is also an employer with employees whom she pays and remain with a profit of \$300 after all expenses.

CHAPTER TWO

2 WOMEN PARTICIPATION IN THE INFORMAL SECTOR AND ITS EFFECT ON HOUSEHOLD LIVELIHOODS IN ZENGEZA 4.

CHAPTER INTRODUCTION

This chapter seeks to give in-depth analysis on the participation of women in the informal sector and its effects on household livelihoods with special reference to Zengeza 4. The section shall give attention to how women lived before they engaged into the informal sector, the extent of women participation in the informal sector, characteristics of women led enterprises, activities of women in the informal sector and how their activities have impacted on their standards of living. The results are based on the ground research conducted in Zengeza 4 residential area in Chitungwiza.

2.1 HOW WOMEN LIVED BEFORE PARTICIPATING IN THE INFORMAL SECTOR

Since the attainment of independence, the Zimbabwean economy presented different situations and circumstances that pushed women into the informal sector. The economy declined and unemployment increased over the years. The graph below fully illustrate the life women lived before they ventured into the informal sector at different periods and times.

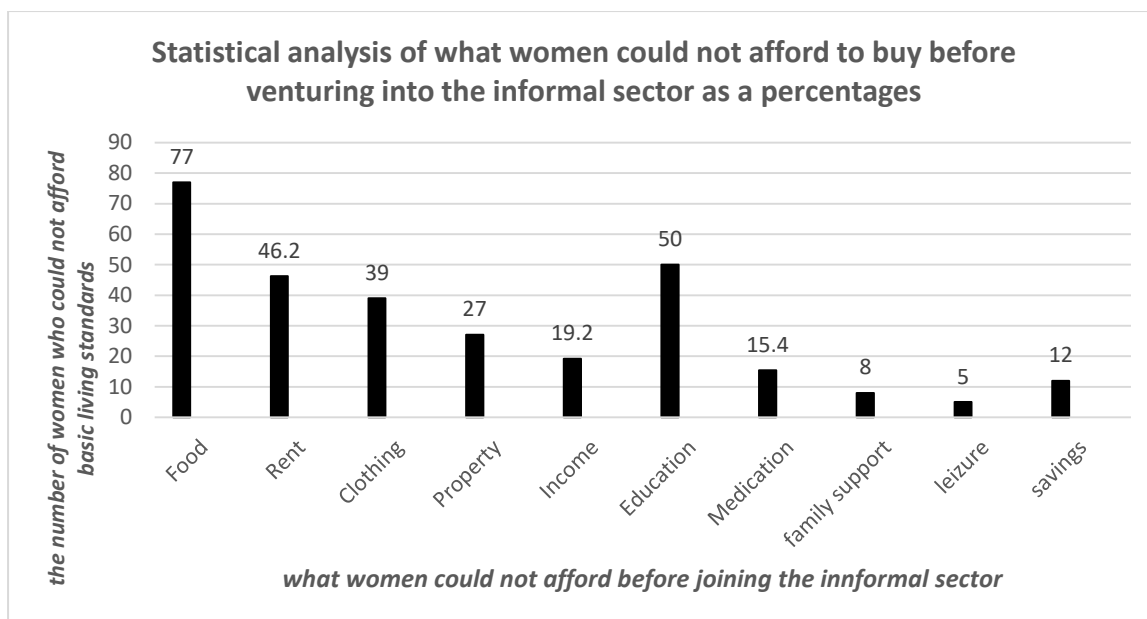


Figure one above shows the different livelihood indicators which women could not afford before they engaged themselves into the informal sector. The percentages shows the number of women who shared what they could not afford according to priority before they joined the informal sector. Some highlighted some issues while some left out some issues. From the graph above 77% of the respondents shared that they could not afford to buy adequate food to feed their families and other dependents that relied on them. Food security is one of the fundamental aspects of human development, hence the fact that most women have been living in poverty. To some, food was not a problem as others had husbands who supported the family. Even if some shared that their husbands were employed, about 19.2% of the respondents indicated that income in their respective households was in-adequate to sustain the whole family and to pay house rents, school fees, and medication for the children.

More so, 50% of the respondents indicated that their children had dropped out of school due to the economic financial down turn which saw their spouses being retrenched while others indicated that they were single parents while some where single women who had not married. Many household could not afford to pay school fees. One respondents specifically pointed out that she could not afford school uniform for her children which was stress-full situation

for her. Thus, the informal sector became a panacea to many developmental challenges encountered by women.

Of the interviewed respondents, 5% mentioned leisure but highlighted that leisure was not a priority as income was not adequate to meet all the basic family needs. However, this suggested that when they started selling on the streets the status quo changed and could now have enough income for leisure time with family on weekends. Supporting extended family was a difficult task to do as indicated by only 8% of all the interviewed respondents. The respondents noted different things that they could not do that they were now able to do in the informal sector.

Due to the fact that income to cater for all the basic needs and everyday basic expenses was scarce, it was a mammoth task for most of the respondents save money for other things, but however only 12% of the women noted that they could not afford to save some money in what they termed “maround” for contingency and even to buy property. In addition, almost all the respondents could not afford to buy residential stands or immovable property like houses. Most of the women were lodgers who could not afford to pay full rent in time, buy food and clothing for the family. Only 27% highlighted that they could now afford to buy property, which translates that a majority of the women were surviving from hand to mouth in their day to day living.

2.1.1 THE EXTENT OF WOMEN PARTICIPATION IN THE INFORMAL SECTOR

From the general observation, women constituted a greater majority of the people operating in the informal sector. However women tended to participate in a certain line of activities such as selling fruit and vegetables, airtime, blankets, clothes (second hand and new) , cutlery, kitchen ware, maputi, shoes, hair dressing to mention but a few, while men were into

sofa manufacturing, tyre mending, welding, selling electronic devices such as radio, torches and few in selling of fruits. However some few women sold sofas which trade was dominated by men. However they were not direct producers but employed men for production while they marketed and sold the sofas. Thus women participation was less technical in orientation than man operating in the informal sector.

2.1.2 THE PROFILE AND CHARACTERISTICS OF WOMEN PARTICIPATING IN THE INFORMAL SECTOR

AGE RANGE		MARITAL STATUS	
20-40 (%)	40-70 (%)	MARRIED (%)	SINGLE (%)
80.8 %	19.2 %	77 %	19.2 %

Figure 2

Most of the sampled and interviewed respondents were young women and middle aged women of 20-40 years. This age range constituted 81 % of the total interviewed respondents. Most women were still economically active members of society. However 19.2 % constituted of women who were between 40-70 years. This entailed that even older women who are to be protected by the state are the ones running around for the sustenance of their families and dependents. Most of these women sold low income goods such as maputi, zap nax, sweets etc and were into cutting and designing as they could not afford to carry heavy bags of clothes from Zambia and South Africa, which trade was dominated by the age range of 20-40 years.

More so, 77% of the women were married either with a marriage certificate or traditionally without a marriage certificate. About 19.2 % of all the respondents were single, either by death or those who have not married at all. Most of these women started selling in the informal sector at different times and places. However some stated working in the informal sector as early as 1994, while some started around 2001 and with the latest of 2014, implying that the informal sector is still attracting many women for survival and development.

Therefore their stories differed with the time they started as well as the prevailing situation in the economy.

Most of the women traders did not have a permanent trading area, which resulted in street vending along roads and any open space where they deemed necessary, where the town council compelled them to pay what the respondents referred to as rent which was charged depending on the type of goods sold. For those selling petty food stuffs (maput, zap nax, maheu, sweets etc.) and second hand clothes were required to pay USD \$1 per day, while those selling bricks and sofas were required to pay US\$70 and USD\$50 respectively per month. Most respondents just occupied open free spaces, where there were no toilets and running water for sanitation and hygiene. In some places sewer leakages were just flowing, leaving many operators prone to infections.

2.1.3 REASONS FOR JOINING THE INFORMAL SECTOR

Reasons for joining the informal sector was diverse, though almost all the respondents indicated hardships as the main push factor. By hardships the respondents meant that food was scarce, they could not afford rent, clothes, school uniforms and school fees for their children. However one respondent shared that she joined the informal sector due to the desire to buy property, suggesting that food was not much of a problem but the goal was to raise money for buying home property and asserts. Most of the respondents pinpointed food scarcity as the major drive as others shared that, before they ventured into the informal sector they could afford only one (1) meal a day showing that food insecurity played a huge part as a push factor.

More so, other women joined the informal sector as they wanted to help their husbands with income as it was not enough to support the family and meeting all the day to day expenses including school fees, clothing and accommodation. One respondent shared that her husband

was retrenched from the formal sector where he was working in a butchery in Zengeza 2, which meant that there was no source of income in the home and as a result pushing her to start selling second hand clothes (mabhero) in the streets.

Different circumstances motivated women into the informal sector, one single lady, 22 years of age shared that she started selling on the road so as to raise registration fees for her 'O' Level examinations with the hope that when she passes she can join the prison services which has a more stable income than the informal sector. To her, the informal sector is a hard jungle to survive, she pointed that she will leave the streets when she pass her examinations. Others also got their inspiration from church members. One lady of the age range 60s noted that she was motivated by her fellow church (ZAOGA F.I.F) counterparts to start selling as it would alleviate poverty in her home.

More so, others had left parents and siblings in rural areas who looked up to them for food and school fees. In order to fulfil all the responsibilities, they ventured into the informal sector so as to get income to support their parents and siblings.

Figure 3 below shows the number of dependents per informal worker. 3 % of the respondents had no dependants that looked up to them as some had not yet married, while 31 % supported from 1 to 3 children which included own biological children and extended family. A majority of women (46 %) indicated that, they supported between 4-5 dependents such as biological children, extended family including parents in rural areas and siblings while 19 % of the women informal traders shared that, they supported 6-8 dependents of biological children, extended family including parents in rural areas and siblings.

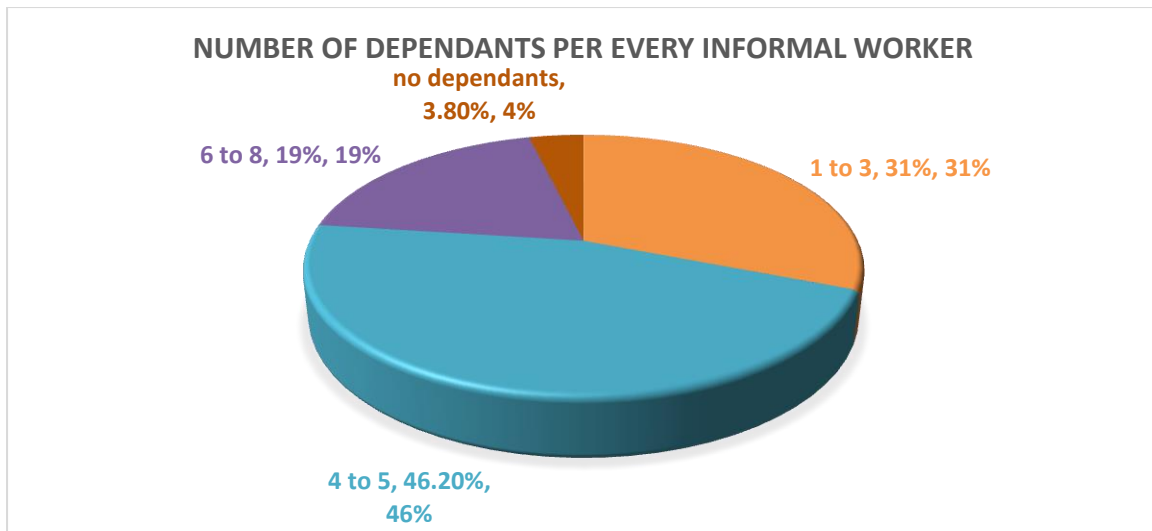


Figure 3

2.1.4 ACTIVITIES OF WOMEN IN THE INFORMAL SECTOR

Women participated in various activities as shown in figure 4 below. Women activities ranged from selling (1) clothing which included bedding materials, curtains, foot ware, new and second hand clothes, (2) food items which included, freezits, snacks (maputi, zap nax), eggs, maheu, drinks, fruits, vegetables, fresh maize cobs and chickens (3) furniture, (4) building materials, (5) plastic utensils, (6) kitchen utensils, (7) airtime, (8) electrics and hair dressing.

Most women are engaged in selling clothing related goods with proportion of 54 % of all the respondents as they have proven to be a high profit business in the history of the informal sector. Most of the clothes were imported from neighbouring countries such as South Africa, Botswana and Zambia, while others were second hand clothes imported from Mozambique.

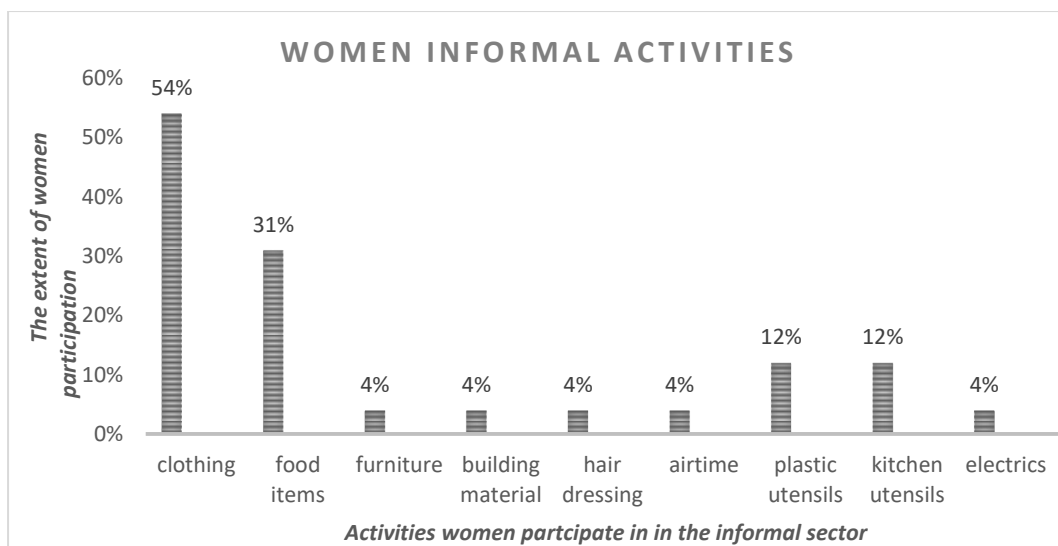


Figure 4

However food items which included fruit and vegetables accounted for 31% of the all the respondents. This trade is regarded as low profit making business but regular income, as many women had no capital to boost their business from low to high income. More so about 12 % of the women participated in selling plastic utensils and 12 % kitchen utensils respectively. This was a trade where very few women were found as it also attracted a high capital base. Those who sold kitchen utensils included goods like pram stoves, pots and plates as shown below:

Some women employed what is known as strategic diversification of products as they sold a variety of goods of their stands so as to capture different range of customers ensure regular and consistent income.

More so, a considerable number of women were engaged in trades such as selling airtime, electrics, weaves and hair dressing. Women activities can be further classified on the basis of income as high income, and low income trade. Women ventured into different trades according to different levels of capital.

Low income and capital trades

This category was heavily characterised with small businesses such as, selling fruit and vegetables (tomatoes and vegetables), snacks (maputi and zap nax) freezits cigarates, sweets, maheu, drinks, eggs and airtime. This category generated from as little as USD \$ 1.50 a day to USD \$ 50.00 or USD \$ 70.00 a day and USD \$ 30.00 - USD \$ 300.00 per month.

High income and capital trades

This category was characterised by the selling of clothing which included new clothes, second hand clothes (mabhero), suit cases, curtains, foot ware, blankets, bed covers, towels, baby clothes, laundry dishes, plastic drums and buckets. Income ranged from as low as USD \$ 5.00 - USD \$ 200.00 and a monthly range of USD \$ 150.00 – USD \$ 2000.00. One lady who was into selling face bricks shared that she can sell bricks worth USD \$2000 a month which is much better paying than most of formal jobs with the current prevailing situation.

In comparison the lifestyles changes with the change in income range and business undertaken by women. Asset/ property accumulation differed from low income trades to high income trades as low income trades cannot afford to buy asserts like stands/ houses but can only afford small household properties such pots, stoves, chairs and plates as shall be discussed in the next sections.

2.1.5 WOMEN PARTICIPATION AND ITS EFFECTS ON LIVELIHOODS

INCOME

Most women alluded to the fact that before they engaged into the informal sector, income was very low if any as some shared that their husbands had been retrenched from their formal jobs while others shared that their husbands are employed in industries and others informally

as street vendors. Nevertheless, despite being employed income was not adequate to sustain the family and support other dependants such as siblings and parents in rural areas.

Income proved to be the basis and to occupy the central position in many household livelihoods. Generation of income in order to assist their husbands in family sustenance and as bread winners was the sole purpose, though one the respondents pointed out that she ventured in the informal sector to raise money for ‘O’ level registration that she may write examinations and proceed to join the prison services.

The participation of women in the informal sector saw the improvement in income generation in comparison to the period before they had joined the informal sector. It is important to note that profit accumulation, turnover and asset accumulation largely depended on the type of business the respondents participated in as some who sold freezits could not afford to buy stands and immovable assets while some who participated in selling face brick could manage to buy stands. Figure 5 below shows the type of activity the women are involved in, their income range per day, per month and the number of dependants they support with their incomes.

Figure 5: Women activities estimated incomes and number of dependents

	Estimated Income range per day		Estimated Income range per month		Number of Dependents
	Daily low(\$)	Daily high(\$)	Monthly low (\$)	Monthly high (\$)	
Activities by women in the informal sector selling:					
chicken off-layers	10	50		150	5
Tomatoes, part time jobs	3	6		186	5
Maputi, airtime, cigarettes etc.	6	15		50	2
Sofas	0	600	500	600	4
Plastic drums and buckets	30	60		600	4
Weaves and hair dressing		24		250	5
Face bricks and airtime	0	700	1000	2000	6
Clothes, maputi, drinks, freezits	5	15		500	7
2 nd hand clothes (mabhero)	0	60		200	1
Clothes, footwear, weaves	5	40		150	7
Cutting and designing	15	35		100	3

Clothes, dvds, radios		200		1500	7
Plastic shoes	2	5		60	3
Blankets, pots, curtains, cutlery	20	30		400	2
Blankets, shoes, curtains, prama stives		70		1000	4
Footwear, suit cases, baby blankets	50	70		800	2
2 nd hand clothes (mabhero)	10	20		200	4
2 nd hand clothes (mabhero)	2	10		40	3
Suit cases, laundry baskets, pots	5	20		200	2
Drinks, clothes, suit cases		15		200	5
Clothing, kitchenware, blankets		10		300	5
Maheu, fruits, freezits, maize cobs	6	15		105	5
Freezits		1.50			4
Fruits, eggs, sweets, vegetables	50	70	200	300	0
Vegetables, toamtoes, maputi, onions	5	15		100	5
Clothes, freezits, maputi, sweets	7	15		200	4

As shown in figure 5 above, the income of women earned per day varied from as little as USD \$ 2 or nothing at all to about USD \$700 depending on the type of goods sold or services provided. More so, monthly estimates ranged from as low as USD \$50 to as high as USD \$2000 depending also on the type of business. Most women appreciated their incomes while others expressed deep sorrow as the year 2014 has presented a different financial situation where there are very few customers' hence low income. However despite the low income in 2014, years past, some women enjoyed high incomes that enabled them to send their children to 'A' schools and bought cars and houses. Women participating in the informal sector pin pointed that with the engagement into the informal sector their lives have improved positively as their incomes (profits) complimented their husbands' efforts and are now able to feed their children, pay accommodation rents as shall be discussed in the next section.

More so, as the figure 5 shows, many households generated income that is sufficient for basic survival. The incomes could not archive more as a majority of women supported a

considerable number of dependents. Some women earned as little as USD \$40 supporting 3 dependants while others earned as high as USD \$2000 supporting 6 dependents. With basic and general calculations for some it will only buy food while for some it will buy food, pay rentals and sent children to school and for some buy houses and residential stands.

ASSETS

Through the informal sector, women also managed to acquire movable and immovable assets such as, fridges, stoves, sofas, displays, beds, houses, cars and residential stands respectively. Figure 6 below shows the assets acquired by women, the percentage of each category and the types of assets and property acquired.

Asset category	Number of women who managed to acquire as %	Types of assets and location
Houses	8 %	Bandura rural home, Zengeza 4
Residential stands	31 %	Manyame park x 2, Moven Mahachi, hopely, kuora village (Seke), Damafalls (Ruwa)
Property (furniture etc.)	81 %	Televisions (plasma), beds, pots, blankets, 4 plate stoves, kitchen chairs, sofas, radio, plates, fridge
Land (plot , farm rural stand)	4 %	Chivhu rural
cars	4 %	
Others	nil	nil

Figure 6

The participation of women in the informal sector has proven to be an escape route from poverty for some while for some has been a way of survival. As outlined in figure 6 above, many women about 81 % of all the respondents managed to buy property which is movable such as fridges, 4 plate stoves, sofas, televisions, kitchenware which they could not afford to buy before they ventured into the informal sector.

31 % of the respondents managed to buy residential stands in Manyame Park, Movern Mahachi, Kuora village in Seke, Hopely, and Damafalls in Ruwa by their incomes earned

from operating in the informal sector. Thus, suggesting that they managed to save some of their profits after all the expenses for food, education for children and accommodation. Others engaged into social saving schemes knowing as “Maround”, where they take turns to give each other an amount of money either per week, two weeks or a month in a group of about 5 people or more.

More so, 8 % built houses from their earnings in Zengeza 4 and Bindura respectively. On the other hand 4 % representing or 1 individual could afford to buy a car through the informal sector, while 4% managed to buy a rural stand in Chivhu. However it is imperative to note that the acquiring of property was according to priority.

EDUCATION

With the availability of income even if the profits were sometimes low, women always took the burden to educate their children even with scarce resources. 73 % of the respondents afforded to take their children to school either in zero grade, primary school and secondary education. However a general number of 27 % of the women shared that they could not take their children to school, some due to inadequate income, some had not attained school going age and others shared that it is their husbands’ responsibility to pay for the school fees. This however depended also on types of trades the women participated in. Out of the total number of children who were said to be supported about 6, 2 % had not attained school going age, while 6.2 % were eligible for grade zero, 31.3 % of the children were in primary level and 21 % in secondary level respectively.

Most women due to the reproductive burden sacrificed luxurious living so as to provide and secure a future for her children in terms of food and education. However the quality of education differed with the type of schools the children were sent. A majority of women sent their children to local schools so as to minimise costs while their children are attaining

knowledge. It is crucial to note that in the earlier sections women noted that they could not afford school fees for their children as there was little or no income to cater for their children’s education, but the status quo changed with the women engagement and participation in the informal sector.

HEALTH STANDARDS

Health is an important variable of development both at micro and macro level. All the respondents (100 %) shared that they afford to take their children and themselves to the hospital for medical attention in case of any medical complication. Only one respondent shared that she has no children to take to the hospital as she was not yet married, but well capacitated to seek medical attention for herself. However some pointed out that with their low income they could only afford basic medical health as they could not afford expensive health care such as operations. All of the respondents were not part of any medical aid schemes as they did not have required documents and other requirements such as pay slips. However for some women their place of operation made them very vulnerable for diseases as there were sewer leakages.

FOOD SECURITY

Food security is of particular importance when it comes to livelihoods. Many human endeavours evolve around food security either at household level or at national level. Food availability is a major concern for many women as they directly bear the reproductive and productive burdens. Many respondents shared that their primary concern is their children’s welfare.

Food security levels measured in meals afforded per day per household			
3 meals per day	2 meals per day	1 meal per day	NO
85 %	19 %	nil	nil

Figure 7

Figure 7 above clearly shows that many households were food secure with standard measurement of (3) three meals per day. 85 % of the respondents could afford their households three meals per day that is in the morning, afternoon and evening, while 19 % of the respondents afforded (2) two meals per day that is in the morning and evening only. Reasons for this variation differed across the respondents. Firstly the type of goods sold is one of the reasons why some of the households could not afford three meals a day while others afforded three meals per day. For instance women who sold goods like plastic shoes as shown below, tomatoes, zap nax, vegetables, maputi, hair dressing, eggs, freezits, chickens and traditional brooms. These trades are regarded as low income businesses with a range of as little as USD \$5/ day to as high as USD \$ 70/ day and an average of USD\$ 206 a month. Women could not afford three meals while they had school fees and house rental to be paid.

On the other hand, those who afforded three meals per day were involved in high income trades such as the selling of bricks, new clothes and second hand clothes, pots, sofas etc. However many women alluded to the fact that, before they ventured into the informal sector, they could not afford a balanced diet. Thus with their participation in the informal sector they could now afford a balanced diet for their households. Some even noted that “since I started selling I can now eat what I want and when I want it” implying that food was now affordable and available.

2.1.6 CONCLUSION

The participation of women in the informal sector is a panacea to many developmental challenges. Women involvement have enhanced the livelihoods of many households in Zengeza is demonstrated in this chapter. Though women faced different challenges and circumstances, many of the respondents alluded to the fact that, informal sector changed their

standards of living as income inflows improved as compared to the time before engaging in the informal sector.

Because income became available women managed to complement their husbands' efforts in paying accommodation rental, feeding their families (including extended family), paying of school fess for their children and siblings, buying movable and immovable assets and paying hospital bills. An improvement in income inflows occupied influenced positively the standards of living and the quality of life. However in operating in the informal sector, women faced many challenges as will be discussed in the next chapter.

CHAPTER THREE

3 CHALLENGES FACED BY WOMEN IN THE INFORMAL SECTOR AND MEASURES TO SOLVE AND IMPROVE THE PLIGHT OF WOMEN IN THE INFORMAL SECTOR

CHAPTER SUMMARY

This chapter seeks to explore the various challenges faced by women in the informal sector as corrupt town council authorities, low demand of goods and services, lack of capital, high interests rate charged by micro-finance institutions, lack of permanent trading sites for women and no toilets on trading sites, and to suggest possible measures to improve the operations of women in the informal sector as well as improving women led enterprises in the informal sector as mostly the intervention of government to avail affordable residential stands, capital for start-up and for boosting women led enterprises and town authorities to establish permanent trading sites for women.

3.1 CHALLENGES FACED BY WOMEN IN THE INFORMAL SECTOR

LOW DEMAND OF GOODS AND SERVICES

Women in Zengeza 4 shared quite a number of challenges they have faced in the informal sector since they started operating in the informal sector. Of such challenges noted was the low customer turn up, which translated that there was low demand and hence low income to meet all the day to day need of their families. Many of the women alluded to the fact that, in past years the informal sector was characterised with high incomes which were consistently high to support their families including extended family dependents, one women operating at Chikwanha shopping centre shared that

“when I started selling in the informal sector, I could afford to take my child to an A school where I managed to pay high school fees and even buy a car with my income, but recent years up to 2014 has been a difficult

year, there is no money and I have withdrawn my child from the A school now...”

Another women who operated at a site known as “gomba” shared that:

“I was working forestry company of Zimbabwe, and had to leave formal work to work in the informal sector as I found it better paying than formal employment, but things have changed now, there is low, demand and high competition...”

Thus despite the ability and the capacity of the informal sector to change the lives of women operating in the informal sector, progress is now largely hampered by the growing unemployment which results in many people operating in the informal sector, engaging in the same trade hence reducing income as the very little income will be shared among many informal sector operators. However the current prevailing situation accounts more as money is not readily available for individuals, hence very few people has enough money to spend on goods and services which they deem unnecessary.

COMPETITION

In relation to low demand of goods and services was the aspect of stiff completion. Many of the women in Zengeza 4 alluded to the fact that many women and men are joining the informal sector everyday due to many factors, unemployment and retrenchments being the major drive. The worst of the situation was that, many operators tended to operate in the same trade that compromised their income inflows and money will be shared across a wide range of operators in the informal sector. A majority of women in Zengeza 4 were engaged either in selling clothes (including), airtime, and petty food stuffs, fruit, vegetables and kitchen utensils etc. These operators were not spacey situated but operated in the same proximity. This translated into the fact that demand will lower, while goods sold will depreciate in value especially those who sold perishable goods like fruits and vegetables. This phenomenon was largely exacerbated by the lack of permanent trading spots as a majority of women traders in

Zengeza 4 operated on open spaces where there were shades to shelter their goods and services. Due to competition and low demand food item, rot while others lost their flavours which resulted in losses. This compromised the functionality, performance and growth of women led enterprises in Zengeza 4. Such losses and a combination of lack of capital for growth proved to be a stumbling block for many women in the informal sector.

LACK OF PERMANENT TRADING SITES AND PUBLIC TOILETS

In Zengeza 4 at every 15meters interval is an informal trader selling either clothes or food stuffs. Such sites are not permanent and gazetted trading spots by the local authorities in Chitungwiza. Women are just occupying every open space available especially along roads where many people pass through. At such sites, there are no public toilets and water for sanitation and hygiene. Some of the women even operate where sewer leaks and flow everywhere posing and hazard for the women operators especially at “GOMBA”. Operating at such open spaces exposes the women to many challenges such, depreciation of goods being sold ranging from food to property due to adverse weather as discussed above.



Women trading sites in Zengeza 4

Adverse weather conditions affect both food and property. As shown in the picture above, tomatoes have a very short life span while sofas are prone both to the sun and rain. Such weather conditions compromise the quality of products available on the informal market. In

the case of rain, carrying the sofas to the nearby shed is a difficult task hence risking a lot just to earn a living.

CORRUPT TOWN COUNCIL OFFICIALS

Furthermore, instead of establishing permanent trading site, council official compel the traders in Zengeza 4 to pay what the respondents termed rental, which was fee they paid to the town council officials for operating in those open spots where there prone to adverse weather. The fees ranged from different figures as it depended on the type of goods sold. Majority of women shared that they paid USD \$1 a day, USD \$30 and USD \$70 respectively. The major challenge was on the fact many women alluded to that, sometimes they were given receipts when they paid while sometimes they were not given, meaning that money was not intended for the official purposes and office records but for personal enrichment. One respondent shared that:

“...sometimes they give us receipts when we pay while sometimes they don't give us anything at all...it's like when they want money for their pockets they just decide to go into the streets and ask rental fees from us which is very bad...”

On the other hand one respondent also said:

“...sometimes when we fail to pay the rentals and permit fee they confiscate goods which they estimate to be of the equivalent value with the licence money, but most of the times they confiscate good way above the licence money and sell them at very low prices not even enough for the licence...”

After collecting all the fees from the women operating along the roads in Zengeza 4, nothing is being done to improve or build permanent trading spots

LOW CAPITAL FOR GROWTH AND MICROFINANACE HIGH INTERESTS RATES

Low capital for growth has been highlighted by a majority of women operating in the informal sector in Zengeza 4. Many enterprises were under capitalised that even if they have ideas to grow, they didn't have the required capital for growth. Some of the women started a social saving women's club known as "maround" so as to boost capital while other have turned to micro-finance institutions for capital. Many respondents claimed that with the availability of capital they could develop their ideas into bigger enterprises.

Micro-finance institutions such UNDU had taken an effort to help the women in Zengeza 4 with capital to boost their businesses through loans. However many of the women complained for the high interest rates charged by the micro finance institution are too high and they are short term loans. One respondent stated that they are given USD\$300 and are expected to pay back USD\$32 per week is not feasible regarding the fact that there is low demand. Many of the operator might not even record USD\$32 per week in their sales. Many women have avoided to avenue of microfinance institutions resorting to a social saving women's club known as "maround". Short term loans proved not to be beneficial for many women in the informal sector as some could not manage to payback.

3.2 MEASURES TO IMPROVE THE OPERATION AND WOMEN LED ENTERPRISES IN THE INFORMAL SECTOR

In a bid to improve the operation of women in the informal sector in Zengeza 4 women highlighted their concerns which the Zimbabwean government and the relevant town authorities could do to alleviate their plight and improve the operating conditions and women led enterprises in Zengeza 4.

First and foremost women highlighted that the Zimbabwean government should do something to avail capital funding for the women led enterprises operating in the informal

sector so as to ensure growth and development resulting poverty alleviation and improved standards of living. The notion was on the basis that the informal sector has provided an escape route for many unemployed both educated and uneducated. Through the ministry of Small to Medium Enterprises the government should also seek to train women in many business skills, such as businessmen management, financial book keeping, marketing strategies and basic production courses such as candle making, poultry, market gardening and agro processing.

The ministry of small to medium enterprises can also engage women already operating in the informal sector in start-up projects in form of cooperatives in poultry, and candle making which will not only provide income but enhance food availability for many Chitungwiza residents but also Zimbabwe at large. The ministry will also oversee the project, monitor and control them until the women have mastered how the project ought to be run and conducted. However much emphasis is to be placed on production as it will graduate into major industries with appropriate monitoring, evaluation and training.

On the same note, the government should also revise the microfinance policy through the reserve bank to ensure that capital is affordable to women in the informal sector with low interest rates. This enhances the productivity of informal women led enterprises.

ESTABLISHMENT OF LOW COST TRADING SITES FOR WOMEN IN THE INFORMAL SECTOR

Since many people are turning to the informal sector as a way of escaping poverty due to unemployment, the relevant town council authorities and the relevant government ministries should ensure that permanent hygienic trading sites are established for the purpose of ensuring employment creation and poverty alleviation and hence national economic growth. More so the government should work with town authorities in Chitungwiza Zengeza 4 to ensure that revenue collection in terms of licences should be done but on affordable fees

depending on the type of goods and services provided. Thus town council licences should not be independent from ZIMRA charges but should be integrated and placed at minimal cost affordable for the women in Zengeza in the informal sector.

More so transparency and accountability should be enhanced so as to ensure that all licence payments and money collected is accounted for and that no money will be paid to any official who will be in the streets. In case of payments receipts should be issued upon the date of payment.

As a way to alleviate the plight of women in the informal sector, the Zimbabwean government should ensure the creation of jobs in the formal sector, thus the revival of industries. Employment creation side by side with the informal sector can foster development for the nation, and reduce the reproductive and productive burdens for women in Zengeza 4 in particular. It is also vital that the government recognise the sector and the participation of women in the sector and its impact and its contribution to poverty alleviation in urban areas. In Zengeza 4, a majority of women are in the streets selling in the informal sector. The recognition of the sector by the government by way of policy protecting and favouring the sector, women might stand a better opportunity to enhance development in grassroots level.

Recognition by the central government also entails recognition by the local governments. Such recognition stops the harassment of women selling in the streets as the participation of women in the informal sector helped in alleviating poverty in many households in Chitungwiza Zengeza 4. It was the plight of most women in Zengeza 4 that the local authorities in Chitungwiza recognise them and stop the constant harassment and ensure protection of women in the informal sector "...as selling in the streets is not by choice but by hardships..." as one respondent noted. Such recognition also enables the construction of permanent operating sites for informal traders in Zengeza 4, Chitungwiza.

3.3 CONCLUSION

Women operating in the informal sector in Zengeza 4, faced a wide range of challenges despite the fact that they have contributed to the alleviation of poverty in their respective households. Corrupt town council authorities, low demand of goods and services, lack of capital, high interest rate charged by micro-finance institutions, lack of permanent trading sites for women and no toilets on trading sites were some of the challenges encountered by women in their day to day operations in the informal sector. The challenges affect the profit turnover there by limiting and compromising income inflows which in turn affected the standards of living and other livelihood factors such as assets, education, food security and health. However to solve the plight of women the government and other relevant stakeholder should avail affordable residential stands, capital for start-up and for boosting women led enterprises, establish permanent trading sites for women and micro finance institutions to avail capital at lower interest rates and a longer repayment period.

4 CONCLUSION

The participation of women in the informal sector has proven to be a panacea for many households in both urban areas and rural areas. As revealed by this study many were the challenges that women encountered before participating in the informal sector which they noted that they could not afford to pay accommodation rentals, buy food to feed the family, buy clothes for themselves, their children and dependents, educate their children, take their children to hospital in case of any medical complication and buying property both movable and immovable asset was just a dream.

Hence the participation despite the numerous challenges as proven to be an escape route from poverty. The participation of women in the informal sector enhanced income generation complimenting their husbands' incomes, enhanced food security, improved living standards as many of the households could now afford to educate their children, seek medication for their dependents, buy assets including cars, residential stands and building house in both urban areas and rural areas.

Despite the numerous positive contribution of the participation of women in the informal sector and all the contribution the informal sector has contributed towards poverty alleviation and employment creation, it has not been exempt from challenges. Women faced many challenges such as harassment and corruption by the local authorities, lack of start-up and growth capital, low demand of goods and services, lack of a permanent and proper trading

sites as a majority occupied open spaces where goods were affected by adverse weather and high interest rate from the microfinance institutions.

It is therefore imperative for the government and the relevant authorities to recognise the informal sector and to come up with policies that propagate and protect women participating in the informal sector, through the availing of capital, training, funded projects for women groups, revising microfinance operative policies in terms of interest rates, so as to realise the full developmental potential of the informal sector and the participation of women in particular.

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5.1 APPENDICES

Questionnaire guide for women participating in the informal sector

I am a student at Midlands State University for Bachelor of Arts in Development Studies Honours degree. As part of the programme requirement, I am carrying out a research on how the participation of women in the informal sector has impacted on household livelihoods.

Instructions

- Please answer all questions
- Indicate your response with a tick in a given box or space and explanations where necessary.

- 1) Age range 20-40..... 41-70.....
- 2) Marital status..... Marriedsingle
- 3) If single, are you the head of the house? YES..... NO.....
- 4) How many children or dependants do you look after?
- 5) What do you sell for a living?
 - a.
 - b.
 - c.
 - d.
- 6) How much do you get per day and per month?
- 7) What property have you managed to acquire/buy since you started selling:
House
Residential stand.....

A car.....

Furniture.....

Land

- 8) Do you manage to send your children to school YES..... NO
- a. If yes how many....., which level have they attained
- b. If, NO why?
- 9) Do you manage to take your children or dependants to hospital? YES.....NO.....
- 10) How many meals do you afford a day?
- a. 3 meals
- b. 2 meals.....
- c. 1 meals.....
- d. None

5.2 INTERVIEW GUIDE

- 1. How did you use to live before venturing into the informal sector?
- 2. What inspired you to venture into the informal sector?
- 3. What have you managed to acquire since you started selling?
- 4. What are the challenges you face in operating in the streets /flea markets?
- 5. How did you think the government/town council can help?