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## Article

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Journal of Innovation and Entrepreneurship

**Provided in Cooperation with:**

Springer Nature

*Suggested Citation:* Takaza, Stella Chipo; Chitereka, Chipo (2022) : An investigation into the livelihoods strategies of informal women traders in Zimbabwe, Journal of Innovation and Entrepreneurship, ISSN 2192-5372, Springer, Heidelberg, Vol. 11, Iss. 1, pp. 1-22, <https://doi.org/10.1186/s13731-021-00175-3>

This Version is available at:

<https://hdl.handle.net/10419/259651>

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# An investigation into the livelihoods strategies of informal women traders in Zimbabwe

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## Abstract

This article investigated varieties of livelihoods strategies employed by some informal women traders doing business at flea markets in the Harare Business Districts of the Harare Province. The study was informed by the Sustainable Livelihood Approach professed by the Swedish International Development Cooperation Agency Division (SIDA 2001) for Policy and Socio-Economic Analysis. A quantitative and qualitative research design was developed and data was gathered through questionnaires, in-depth interviews, focus group discussions and direct observations during transect walks. The objectives of the study were to; identify micro-credit schemes used by the informal women traders doing business at flea markets, explore the livelihoods of microcredit schemes as pathways to poverty eradication and finally determine interventions and sustainable strategies that could be used for the informal women traders. The study discovered that women informal traders engaged in diverse activities for sustainable livelihoods strategies that eradicate poverty. The bulk of informal women traders face staid livelihoods challenges, resulting in them living in poverty. The study thus calls on Government and financing institutions to finance them for local empowerment, gain access and control of available livelihoods resources in a meaningful way. A range of policy interventions and sustainable strategies could be developed that enable informal women traders to eradicate poverty in Zimbabwe,

**Keywords:** Flea markets, Micro credit schemes, Poverty eradication, Informal women traders

## Introduction

The problem of limited livelihoods resources is a staid threat among scores of women worldwide, mostly in developing countries including Zimbabwe. The bulk of the women in developing countries are engaged in the informal sector and a higher percentage of people is working in the informal sector which has become a significant sector of the economy, relative to the formal sector is poor and material needs are socially determined (Ligomeka, 2019; Chirisa, 2013; United Nations, 2000). This innovative study was conducted to investigate the livelihoods strategies used by women at flea markets. Ligomeka (2019) describe flea markets as places where people meet to buy and sell products, and are owned by the city council or private individual families. The descriptive and

exploratory study was conducted within the Harare Central Business District (CBD) of Mashonaland East Province. The target population was drawn from 90 informal women traders and 10 informal men traders to represent. The study was informed by the Sustainable Livelihood Approach proffered by the Swedish International Development Cooperation Agency Division (SIDA, 2001) for Policy and Socio-Economic Analysis. Data analysis applied qualitative and quantitative methods. Statistical Computer Software Package (SPSS) was employed and later triangulated to realize the significance. The paper is therefore organized into remarkable themes that include; background to the study, literature review, and research methodology, discussions, policy implications, study limitations and future direction. The conclusion is drawn from this discourse.

### **Background to the study**

The informal sector plays a critical role in addressing the problem of insufficient livelihoods worldwide, particularly in developing countries including Zimbabwe. Ligomeka (2019) confirm that the proportion of activities that are categorized as informal or small scale including flea markets is usually high in Zimbabwe. Perez-Escamilla, 2017; World Report, 2020) provide that; "close to 800 million individuals had no access to sufficient food, 2 billion individuals experienced key micronutrient deficiencies, and 60% of individuals in low-income countries are livelihoods insecure". These challenges have been experienced mainly among the informal women traders doing business at flea markets. Ligomeka (2019) and Chirisa (2013) stress that the small sector in Zimbabwe is a significant proportion of the economy in which the number of women in the informal sector exceeds that of men in most countries. This study is, therefore, calling for obligatory responses to address the multifaceted systemic and gendered issues in the form of an investigation to make it lucid for the informal women traders. That's why the research inquiry of this study is paramount to respond to the following questions;

- Where are these informal women traders operating from daily or yearly?
- What are the livelihoods strategies used by the informal women traders to sustain?
- What challenges do they face when they do their businesses at open flea markets?
- What survival and coping strategies do they use?
- What is being done for them to address the problem?

The concern of this study emerges, because earlier studies have not been pro-active in answering the gender-related questions which required to be addressed adequately. Up until now, there is a broad lane of unpublished works on the livelihood strategies used by the informal women traders who have been seen contributing a higher proportion to the economy for poverty eradication. This groundbreaking research acknowledges the gap which substantiates that these vulnerable groups face difficulties in accessing livelihoods resources to sustain under diverse and complex socio-economic and environmental hardships. The state of affairs in decades has been reported to be worse in the inner circles of the densely populated metropolitan cities such as the Harare Central Business District (HCBD) of the Mashonaland East Province of Zimbabwe. Many informal women traders continually proliferate in the face of multiple livelihoods challenges for as long as there are no appropriate policy interventions to counter the side effects of the restricted

livelihoods resources and their impact attendant of socio-economic hardships. Multiple studies like Mupambireyi et al. (2014a) and the Zimbabwe Poverty Report (2017a, b) agree that, poverty is the inability to attain a level of well-being constituting a realistic minimum be it in the developed or developing countries, where economic activities can be categorized into two; formal and informal sector. Even though some populations are expected to benefit from guaranteed livelihoods activities, the HCBD prove that the multi-faceted socio-economic challenges have continued to subject many informal women traders to chronic poverty. Broadly, it was realized that women have countless needs but limited livelihoods resources available for them to sustain during diverse and complex economic circumstances.

Against this backdrop, that's why this study is left with no alternative other than to break the ground and conducts this research that endeavours to interrogate on the livelihoods strategies employed by the informal women traders. The study seeks to close the wide gap of livelihoods invisibility of the women traders that has remained unchallenged and have been getting worse over the years. Chirisa (2013) corroborates highlighting that women tend to work in the invisible sectors of the economy. This study is as a result undertaken to investigate varieties of livelihoods strategies engaged by women traders in the informal sector. The research focuses on the accessible savings and Micro-Credit Schemes, (MCSs) of the informal women traders doing business at the flea markets. The explorative study is conducted with the view to unpack uncompromising scarcity of livelihoods resources among informal women traders doing business within the HCBD. These livelihoods scarcity issues appear to undergird and perpetuate the problem of poverty among these vulnerable groups. This is happening against the background, wherein the World Bank (2015) observed that the country was once a breadbasket for the Southern Africa region and beyond. The prime concern of this study is to observe how informal women traders do their business for poverty eradication under the current prevailing socio-economic hardships. The primary quest of this study is to capture the number of flea markets and informal women traders engaged in savings and micro-credit schemes for poverty eradication. The study is expected to proffer innovative practical interventions and sustainable strategies which both the Government and Financial Institutions, and the informal women traders, could apply when dealing with the problem of abject poverty in Zimbabwe. The study is informed by the Sustainable Livelihoods Framework proffered by Swedish International Development Cooperation Agency (SIDA, 2001); a Division for Policy and Socio-Economic Analysis; an action programme that specifically promotes sustainable livelihoods for the poor. However, Chirisa (2013) corroborates highlighting that; "there is an overlap between working in the informal sector and being poor".

### **Literature review**

The world literature shows that livelihoods insufficiency among vulnerable women masquerades serious threats with great potential to cause global civil unrest and poverty to many people, especially that of informal women traders in developing countries including Zimbabwe. Pieces of literature reveal that in the past, the livelihoods shortages among women traders doing business at flea markets have not been studied and understood in satisfactory detail. This review, for that reason, presents literature that

systematically speaks about the problem of livelihoods among informal women traders from local, regional and international perspectives. A study by Adeel (2017) demonstrate that "a comprehensive approach requires the broad engagement of stakeholders; states, civil society organizations, FBOs, social workers, private businesses and industries, researchers and social scientists at all levels. The United Nations Systems (UNs); regional commissions, international, regional financial institutions and other donor agencies in the developed countries have been concerned with endless efforts that engage in joint partnerships to eradicate poverty over the years. These interventions show that global efforts appear to endlessly fall short to address the needs of informal women traders, especially in developing countries for example Zimbabwe. The majority of women have many fundamental needs but limited livelihoods resources available for them to sustain. This review is therefore concerned with the livelihoods of informal women traders doing business at flea markets in the HCBD of Zimbabwe. In the past, numerous researches have been conducted devoid of investigating how informal women traders attain sustainable livelihoods at the grassroots level. The United Nations Decade for the Eradication of Poverty (1997–2006); the United Nations Millennium Development Goals (UNMDG, 2015) and the Sustainable Development Goals (2015) initiatives highlight the need to eradicate poverty using various strategies. Despite multiple efforts of the United Nations agencies, multiple studies reveal there are substantial livelihoods intervention gaps in the scientific literature intended to target women traders that have remained unchallenged over the years.

Besides that, some stakeholders equally strategized to implement the 2030 Sustainable Development Goals (SDGs); especially Goal No 1 with a thrust to end extreme poverty in its form. A piece of literature justifies that progress on sustainable livelihoods of women traders doing business at flea markets lags. Some stakeholders agreed at the global level to maneuver the implementation of the Sustainable Development Goals (SDGs, 2015) for poverty reduction. Although works of literature confirm that some developing countries have adopted these devices, scores of informal women traders have been perceived to experience poverty and the copious escalating cost of basic commodities as well as reduced livelihoods resources. The World Summit for Social Development (WSSD) held in Copenhagen in March 1995 emphasized the significance of improving access to savings and credit schemes for people with low or no income; with special consideration on the needs of the informal women traders. Karlan (2005) agree that worldwide, women constitute approximately 75% of savings and micro-credit schemes recipients. The United Nations (2012) re-affirms that IWTs engage in these schemes which may unleash the potential of hundreds of millions of the worlds' poorest which was not the case before. The global observations demand the quest for this review to investigate the livelihoods strategies used by IWTs which have in the past negatively impacted informal women traders who energetically endeavour to fight poverty in successive periods of economic hardships at all levels.

In Sub-Saharan Africa for example, poverty eradication by informal women traders doing business at flea markets has become a common phenomenon and as a result a major concern by many stakeholders. The main thrust at the regional level is to gain an appreciation of the livelihoods difficulties faced by the informal women traders in the Sub Saharan region. The quest is to comprehend how the majority of women access

available livelihoods under the prevailing socio-economic hardships. Mupambireyi (2014b) is of the view that developing countries; sub Saharan region in particular have been plagued with a plethora of economic and environmental challenges which scuttled economic growth. Richman (2009) says that savings and MCSs by several informal women traders at flea markets have been successfully done in countries like India, Ethiopia and Kenya. Despite these lucid observations in the region, the problem of poverty among informal women traders appear to persist in some countries like Zimbabwe. The IEG Working Paper 2015/4 for example substantiate the Chen, Rasmussen, and Reille (2010) reports that in 2009, inclusion versus stability of micro-finance in some developing countries was pegged at 7 percent in Bosnia-Herzegovina, 10 percent in Morocco, 12 percent in Nicaragua and 13 percent in Pakistan. The African continent for instance comprised merely 4% of the overall population which had access to savings and micro-credit schemes. To improve the standard of living of the poor, the mainstreams of IWTs doing business at flea markets seem to access livelihoods through savings and MCSs. Comparable studies elsewhere confirm that if women are provided with the necessary tools, savings and MCSs can benefit IWTs by allowing them to have successful businesses at flea markets that unleash the problems of acute poverty. Studies conducted by Srinivas (2005) and the Grameen Bank (2012) confirm that when implementing savings and MCSs, attendance by members is compulsory for the repayment of loan installments and the collection of savings. Studies show that some meetings of IWTs reinforce a culture of discipline, routine repayments and staff accountability. An informative study in India (2012) on MCSs revealed that 18% of the overall population especially women had some form of microfinance schemes which protected its members from whichever eventualities. Richman (2009) found that poor women in Ethiopia, India, and Kenya have been excluded from government savings and lending schemes or faced prejudice in banking systems other than benefiting from savings and MCSs. These form successful businesses to enhance their livelihoods. Earlier studies show that the savings and MCSs success examples are documented in countries such as Latin America, Bangladesh, India, Thailand, Indonesia, West Africa, Southern Africa and Kenya amongst others. The remarkable variances demonstrated by these practical examples have shown that savings and MCSs programmes of the informal women traders demonstrate a significant gap related to small loans meant for the poor people; especially IWTs doing business at flea markets. Literature has shown that these self-employment projects generate income, allowing members to care for themselves and their families. As shown by multiple studies, the achievements of the Grameen Bank in Bangladesh have been considered the most prominent of the success stories reaching over 2 million people with cumulative lending of about USD2.1 billion. However, the problem of poverty among many informal traders doing business at flea markets persists. Pieces of literature show that the Grameen Bank is responsible for making savings and MCSs available to women that prove high payment rates which is partly outstanding to the practice of weekly public meetings in the informal sector. Chirisa (2013) buttress women in the informal sector have to come up with coping strategies that enable them to continue with their trade despite challenges.

Locally, the Zimbabwean economy has been characterized by macroeconomic imbalances such as high budget deficits, the balance of payment deficits, inflation and low



economic growth (The World Report, 2017). To address the imbalances in livelihoods experienced in their families, the majority of informal women traders in the HCBD of the Harare Province endeavour to subcontract satisfactory livelihoods resources at flea markets. Zimstats (2013) and the Zimbabwe Poverty Report (2017a, 2017b) provide that Poverty and Poverty Datum Line Analysis (PDLA) in 2011/2012 was pegged at 62.6% of households who are deemed poor, whilst 16.2% are living in extreme poverty. The Poverty Datum Line as defined by the Zimbabwe Poverty Report (2017a, 2017b) reflects the cost of a given level of living standard which must be attained if a person is deemed not to be poor. Besides, Zimstats (2019) figures demonstrate that poverty in Zimbabwe is high (72.8%) among households without salaried workers as compared to those with a salaried worker (38.5%) living below the PDL. Therefore, these figures illustrate that individual poverty in Harare Province is (3.8%) (Zimstats, 2019). These figures show that the impact investigation will help to discover a fresh trajectory into the existing body of knowledge, moreover, proffer novel perspectives on best practices and policies for IWTs doing business at flea markets. Several studies reveal that in the past, some women have employed hard-hitting strategies that directly encroach on their anticipated livelihoods resources which compromise their standard of living significantly. Hitherto, previous researches have targeted women in general without specifically focusing on poor women doing business at flea markets. Chirisa (2013) is of the view that informal sector players tend to operate in a risky terrain such that women have experienced a lot of challenges that have affected their lives. That's why this review sought to identify the blow thrown in the face of the informal women traders doing business in the HCBD of the Mashonaland East of Zimbabwe. This innovative study will supply solutions to the problem as it affects the women in the informal sector. The study is designed to intervene effectively by interrogating the impact of the socio-economic and livelihoods as well as evaluate the policy implications on women doing business at flea markets. The results of the study will lead into suggesting comprehensive policies on livelihoods to eradicate poverty that benefits informal women traders.

### Conceptual overview

The study is informed by the Sustainable Livelihood Approach (SLA) proffered by the Swedish International Development Cooperation Agency Division (SIDA, 2001). The SLA was developed for Policy and Socio-Economic Analysis Livelihoods that comprise "the capabilities, assets including both material and social resources as well as activities for a means of living which is sustainable when people can cope with and recover from stresses" (Ian Scoones, 2009). The SLA in the formal and informal sector goes beyond the conventional definitions and approaches to poverty eradication (Krantz, 2001). Both the formal and the informal sector contribute to shaping the lifestyles of ordinary people during socio-economic and environmental hardships. As highlighted earlier, Government literatures enlighten that salaried workers in the formal sector denote workers in registered enterprise. In addition, unsalaried workers in the informal sector represent workers in unregistered businesses or activities for poverty eradication. Mostly, IWTs get involved in MCSs at flea markets for poverty eradication. Chambers and Conway (1992) describe Sustainable Livelihoods as the capabilities, assets together with both material and social resources and activities used by a household for means of living.

Chambers and Conway agree that a livelihood is sustainable only when people cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation. In the short and long term period, the assets contribute to other livelihoods at the local and global levels. Then the SLA becomes fundamental, because it captures diverse techniques that address the fundamental requirements of an individual, household, and community. The Institute for Development Studies (IDS) and the British Department for International Development (DFID) have been implementing the SLA (Kantz, 2001). At the household level, this approach has been preferred for this study, because it relies on diverse categories of 'capital' and human, social, natural, physical, financial, and socio-economic and political structures and processes. Varieties of literatures show that IWTs engage in MCSs at flea markets designed to maintain the family units in reducing poverty. This is done by facilitating access to capital, livelihood strategies and decision-making powers through processes, such as policies, legislation, institutions, culture, and power relations. A number of IWTs at flea markets take to the stage and make livelihoods differences in poverty reduction as the majorities are exposed to whichever form of challenges once there are no appropriate institutional intervention strategies. The study found the informal women traders faced pressure in attaining sufficient livelihoods at flea markets which tends to get worse, forcing them to live below the PDL; hence the need for further investigation.

## **Research methodology**

### **Data collection methods**

The descriptive and explorative study used the survey method. Questionnaire tool guides were used to collect quantitative and qualitative data. Most data was gathered through in-depth interviews, informal conversations, Focus Group Discussion (FGDs) and participant observations. In-depth interviews were conducted with the respondents only willing to be researched. The sampling design was based on geographical location, meaning that the respondents were representative of the informal women traders doing business at flea markets in the locality.

### **Location of the study**

The study was conducted in the Harare Central Business District of the Mashonaland East Province. The district was selected, because the constituency is prone to hosting many people migrating from the entire corners of the country to the Metropolitan City for various reasons. These people include women and children, younger people who are always on the move to the greater Harare for greener pastures. The district was also selected because of its networking position with the main roads from other cities or rural areas facilitating the transportation of livelihoods resources and people; making it a leading economic zone. The HCBD in the past used to host only the working-class population and yet these days everyone aspires to be identified with quality city life.

### **Study population**

The unit of analysis for the study applied stratified and sampling of 90 informal women traders aged between 22 and 50 years. These were sampled to participate in the study.



As well as 10 key informants comprising men doing business at the flea markets were selected to participate in the study. The sample comprised 100 people in totals.

### Data analysis

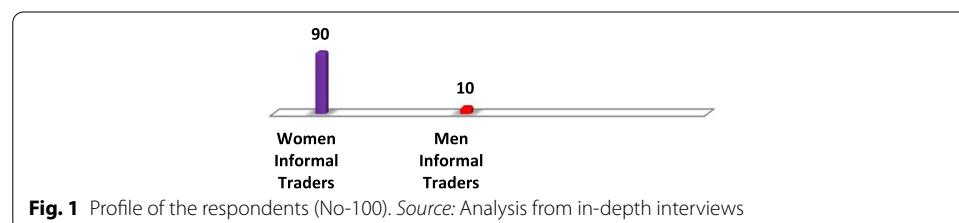
Data was collected guided by the Livelihoods Strategies approach that was developed by SIDA (2001). Quantitative data analysis utilized the Statistical Package for the Social Sciences (SPSS) Computer Package for descriptive presentation. Then qualitative data analysis was done using topic ideas and themes that emerged from in-depth interviews. In addition, quotes were taken from respondents' transcripts through in-depth interviews to demonstrate thematic materials. Summaries of the findings, discussions, policy implications, conclusions were drawn from the discourse analysis.

### Ethics in research

All through data collection, research ethics and privacy were observed to respect the privacy of the respondents. The researchers sought maximum consent from the respondents themselves signing a consent form as well as verbal. The researcher made it clear to them that the collected information was purely for academic purposes. The researchers were responsive to the sensitive nature of the study and the implications of observing informed consent and confidentiality. Neuman (1993) define ethical considerations as what is or not legitimate to do or what is 'moral' when conducting scientific research. For confidentiality purposes, the names and places used in this research are not their real names and places which imply that pseudo-names were used all through the data presentation. The respondents agreed to contribute to the study and the collected data was kept in confidence to protect the respondents.

### Results and discussion of findings

The study investigated the livelihoods strategies of the informal women traders involved in savings and micro-credit schemes in the HCBD. A good rapport conducive for a mixed-method was established with the respondents to determine appropriate policy intervention strategies that could be used to develop appropriate livelihoods of the informal women traders. Data were gathered in the following parameters; Socio-demographic profile of the respondents, the nature of the business, the formation of MCSs, types of lending schemes, profit sharing and terms of payment, member's benefits, challenges encountered by the IWTs, why women engage in micro-credit schemes, policy implications, research limitations and future direction, the way forward and conclusion.



### Socio-demographic profiles of the respondents

The data presentation involves the profiles of informal women traders and informal men traders to represent.

Figure 1 shows the demographic profiles of the respondents who participated in the study. These were 90 informal women traders and 10 informal men traders doing business at the flea markets. These results show that more women were sampled than men Chirisa (2013) highlight that in general terms, women have more challenges than men. The ages of the respondents comprised those economically productive women and men whose ages ranged from 22 to 50 years.

### Nature of business

The data presentation shows the nature of the business done by the informal women traders at a flea market. The study explores the sources of livelihoods of informal women traders doing business to improve their livelihoods for poverty eradication.

Table 1 shows the nature of businesses of the IWTs at the flea markets. The 90 informal women traders and 10 key informants indicated that they were involved in savings and MCSs at the flea market. The majority of the activities were centered on buying and selling assorted local and imported goods. The items ranged from traditional handicrafts, clothes, handbags, blankets and kitchen wares to children's toys. The vast majority of IWTs were selling handmade mixed products comprised of weaving, knitting, and crocheting, whilst others were selling imported products from other countries. Several IWTs indicated that they were selling traditional products such as pottery, basketry and locally made weaved floor mats to generate income.

The respondents indicated that they engaged in various savings and micro-credit schemes, as several individuals found themselves living in poverty. Mulwa (2008) says "micro-savings and credit schemes refer to more structures saving and loaning facility created and managed by its members". These loans are facilities acquired informally from people in the same network, and formal credit lending institutions like banks and microfinance institutions (Mugabi, 2010). The motivation behind conducting this study was to understand the challenges faced by IWTs with the view to suggesting comprehensive interventions and strategies that could be used by the informal women traders. The study found that many informal women traders were involved in savings and MCSs at some flea markets in the HCBD which became attracting centres for poor women who aspired to do business in savings through MCSs. These activities were planned to

**Table 1** A Comparison of Locally Made and Imported Products

Traditional handicrafts	Imported items
Handmade bags	Clothes and hand bags
Crocheted garments	Children's toys
Basketry	Blankets
Handmade mixed products	Kitchen wares
Weaved/ knitted garments	Shoes
Traditional pottery	Accessories
Locally made weaved floor mats	Furniture

Source Analysis from in-depth interviews

enhance the required livelihoods, improve socio-economic development status, setting standards for poverty eradication and improving living standards. The majority of IWTs had a long tradition of working together as groups based on social relationships revolving around kinship ties, gender or village memberships. The study found that for IWTs selling local products, their business was lower than those selling imported goods, since some seemed to consider the local products to be of cheap quality than the imported products. Several IWTs indicated that some consumers preferred expensive materials regardless of higher prices. The emergence of imported products from other countries had pushed aside the locally made products. This influenced the position of informal women traders in boosting income in a meaningful way under economic hardships. The study found that informal traders who imported products for sale tended to benefit more than those who sold local products.

#### **Quality of micro scheme investment**

The quality of savings and microcredit investment used by the informal women traders doing business at the flea markets was of major concern for this study. The respondents indicated that IWTs at flea markets they were involved in MCSs not governed by any legislation or policy frameworks. Mupambireyi et al. (2014a) confirm that "the informal sector operates outside the realm of official regulatory frameworks and workers are not registered, regulated or protected under the labour legislation and social protection". The majority IWTs mobilized themselves and planned their MCSs of their interest with affordable rules and regulations they understand better. Through pooling the resources together based on the group or socio-economic ties to form savings and MCSs (locally known as rounds or mukando), some women grouped themselves in a participatory and systemic approach. The groups contributed a certain agreed amount of money per week or month. The women traders decided among themselves on how they intended to use the money though bound by a simple constitution which stipulates written down rules and regulations which are clear to them. The group rules guided the operations of their schemes on certain aspects for example registration, contributions, benefits and code of conduct. Zheke (2010) confirms that when the group is too big, the group members can be subdivided into smaller units of (6 to 20) members to manage their schemes efficiently and effectively. The grouping process is usually reported to be simple as it does not need any paperwork. Zheke added that some groups are usually small and structured after preliminary meetings are held to decide how many should be in a group and how much each member contribute per day, per week, per month or. Zheke affirmed that normally interested groups are invited to join the rounds or mukando based neither on their educational background nor economic status. These are based on characteristics such as trust, honesty, reliability, and punctuality, savings potential and locality and many more. The researcher found that once the group is structured, members decide on when to meet and how they want to share the generated profits basing on the group constitution. By pooling financial resources together, women reported that they manage to improve various sources of livelihoods which ultimately increase resilience to some unexpected risks and shocks such as illness, death in the family and pay medical bills. The women informal traders enlightened that if a member changed a place of residence from the particular flea market to another, the respondents indicated that

this automatically disqualifies an individual from being a member of savings and MCSs. Members understood that their departing member thereafter joins another group, where she can operate from. During in-depth interviews, one IWT member reported that she had not joined any group but had decided to do a self-motivated saving scheme for the reasons best known to her. The woman informed that she had constructed a self contribution strategy in which in the end used the money to purchase items from foreign countries which she sold at the flea market. The self-motivated respondent had this to say;

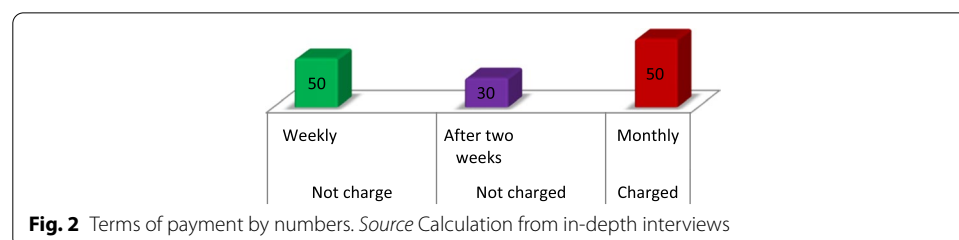
*I decided not to join the group but rather to do it alone and every day I put aside a certain amount. On the first day, I put aside one dollar, the second two dollars, the third three dollars and so forth until the end of the month in which I raised USD460 dollars for myself. I used the money to order new items or for any other contingencies and this works very well (Interview with the respondent 20 June 2018).*

The survey found that the savings and MCSs' arrangements fostered motivation among women who seized the stage and decided to make a distinction in their lives. Mugabi (2010) point out that "the provision of MCSs in such a measure is meant to reduce the burden of poverty among households, where interveners can support schemes in the form of loan procedures and paperwork, combined with accounting experiences especially access to formal sources of credit". The survey also found out that savings and MCSs operate devoid of policies and legal frameworks to protect their investment. This however requires some form of interventions by Government and financial institutions to protect and empower the poor IWTs doing business at flea markets.

#### Terms of payment and profit sharing

The data reveal the terms of payment and profit-sharing among the beneficiaries.

Figure 2 illustrates how respondents paid back the loan. Some expressed that they were failing to pay back the loan on time. A typical problem in saving and micro-credit scheme is loan defaulting" (Mulwa 2008). Those who reported failing to pay back the loan on time was fined as per the agreed amount. The study found that some women paid the agreed amount every week, whilst others paid back every month without being charged interest and others were charged interest. Even though some members were comfortable with the terms of payment, a number expressed that they were not satisfied with the method of payment. On the contrary some uttered dissatisfaction with the terms of payment. A few members complained with regards to the method of payment, time of payment and the interest payable to the lender. Mulwa (2008) point out that principle operating with savings and credit scheme is saving regularly, borrowing



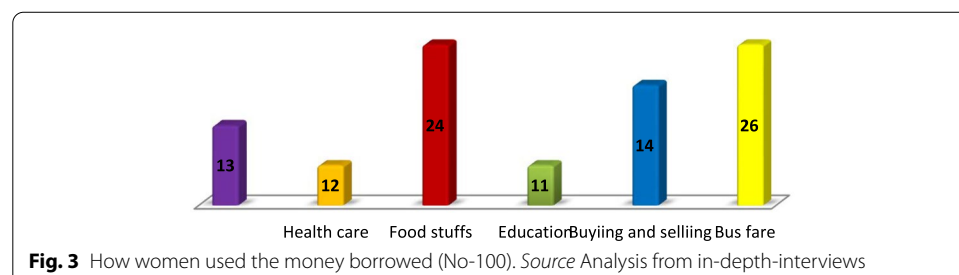
wisely and repaying loans promptly as per agreement with the other group members. Some IWTs expressed unhappily that sometimes women borrowed the agreed amount and paid back the loan with or without interest charged on them.

Furthermore, several IWTs provided financial support as short term loans (merry-go-round) to their members under a special arrangement. Merry-go-round is a localized initiative of informal savings and credit facility which is usually organized among very close friends (Mulwa 2008). The money contributed by members is usually not kept in whichever bank account other than alternatively circulating within group members, where terms of payments are stipulated. The women doing business would then share profits after every 6 months or stipulated period and sometimes give each other groceries for example salt, sugar, salt, cooking oil and soap. A few members indicated that they received less than \$200 per term, whilst the majority articulated that they received above \$500 more than others which revealed some variances in their administration. Mulwa (2008) clarify that group members in both merry go round and savings and credit schemes contribute equal amounts of money regularly. A handful of poor women highlighted that they struggled to pay back the loan because of one reason or the other. The informal women traders reported that sometimes they found themselves paying back the mortgage through other sources apart from the benefits through tokens or gifts from relatives which even made it difficult to translate into loan interest. This survey discovered that these terms of payment and profit-sharing among informal women were a good strategy, although there is a need to put in place clear guidelines to avoid possible conflict and misunderstandings among the group members. Mulwa (2008) aver that "savings and credit schemes are not meant to give charity, neither is it meant to maximize on profits, other than simply to give service to its members at cost".

#### How women used the money borrowed

The data shows how informal women traders used the money they borrowed from savings and MCSs.

Figure 3 illustrates how women used the money they borrowed from the savings scheme. The responses indicate that the IWTs used the borrowed money for the following; buying and selling was reported (14) food kinds of stuff (24) and bus fare expenses (26), property investments (13), education (11) and health care (12). However, the highest expenditure was on food stuffs, whereas the lowest was medical bills. The survey found that although the amount agreed upon was small, some members found it difficult to pay back the loan on time for various reasons. For example, one member expressed that she was raising money to pay hospital bills for a relative diagnosed cancer in the



amount of (USD1, 800) and the money was insufficient to meet those medical costs. Mulwa (2008) says the amount is usually too small for the formal requirements of most commercial and financial institutions. The survey also determined that the scheme generated reasonable income that improved the living standards of the poor informal traders and advanced several reasonable standards for poverty eradication.

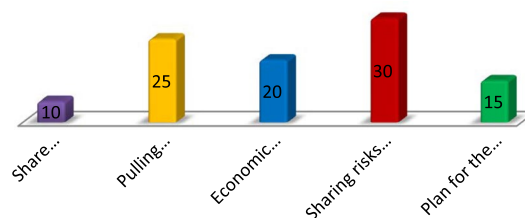
A few group members indicated that they managed to send their children to school, accessed quality health care, improved their living standards, paid monthly rentals on time, and bought new residential stands. Most remarkably, one member revealed that she was able to acquire a motor vehicle. Berhane of Action Aid (2009) aver that more resources in the hands of women signify better health, quality living standards and education for the whole family, as women spend the money on schools and medicines for their children. The majority of informal women traders reported that they needed money to purchase essential items for various reasons. Thus lessons learned from the Grameen Bank (2012) show that savings and MCSs allowed women to care for themselves and their families. A number of IWTs expressed that they use the money borrowed from group schemes to address their special needs they were not able to do before. Mulwa (2008) corroborate citing that "savings and credit schemes are built on the assumption that everybody will have something to save no matter how poor".

#### Reasons why women engaged in micro credit schemes

The data presentation shows the reasons why women engaged in savings and MCSs at flea markets.

Figure 4 shows the reasons why IWTs preferred to engage in savings and MCSs while doing business at flea markets. The survey discovered that the responses varied as some expressed that they joined the schemes to share risks (10), to plan for the future (15), for economic reasons (20), pulling resources together (25) and sharing experiences (30). The responses show that the sharing of experiences were the highest (30), whilst sharing risks was the lowest (10). The IWTs emphasized that they carry out business at flea markets mainly to advertise their products and share experiences. Chirisa (2013) study correspond to this study's findings and further argue that life in the informal sector is not as easy as it seems and informal sector players operate in a risky terrain which requires the competitors to come up with the coping strategies that allow them to continue with their trade.

The other reasons why women joined savings and MCSs were to provide them with a base from which they can protect themselves against any form of contingencies. Some added that risk-sharing and pooling resources together for poverty eradication were the



**Fig. 4** Reasons why women join MCSs (No-100). Source: Analysis from in-depth interviews



foremost reasons. The responses explain that informal women traders decide to provide capital to the women who are unable to access loans. Zimbabwe Poverty Report (2017a, 2017b) demonstrates that in urban areas, poverty is the highest among households that depend mostly on their business. Thus savings and schemes facilitate the IWTs to gain access and control of livelihoods resources and to eradicate poverty, where opportunities prove limited otherwise.

The study found that some IWTs are proficient to invest in such businesses and secure distribution channels to start making more money consistently. Some studies confirm that informal women traders engage in savings and MCSs for empowerment and as resolute pathways to eradicating poverty. Some IWTs indicated that in the past, they had failed to qualify for traditional loans provided by some Commercial Banks. Moreover, this is why scores of IWTs had decided to join the savings and MCSs as sources of livelihoods to cushion them and for poverty eradication. In general, the poor women have no collateral security and funds for them to be able to pay back the loans. Mulwa (2008) point out that contributions mark up should be affordable to members of the group, including the economically poor. The micro-enterprise owners can then begin enduring and thickening their pockets and thus narrowing the Poverty Datum Line (PDL). SIDA (2001) corroborate averring that "there is a need to access capital, livelihood strategies, and decision-making power through processes, such as policies, the legislation". Some IWTs positively said the involvement in savings and MCSs in a critically strained economy is fundamental, because the initiatives escort them to overall economic growth. They added that individuals acquire a steadier income which makes it possible for them to buy more products to wholesale and generate extra income to sustain. Kofi Annan (2012) is of the view that savings and MCSs are a wise investment in which women are regarded as a minority group are likely to venture into initiatives. Even if they encounter social and economic challenges more than their male counterparts, it is acknowledged that IWTs did not have protected ways and means to save the money although with the MCSs fortunately, IWTs proved proficient to earn hard cash used to circulate among its members to purchase items and sell them later.

**Table 2** The Challenges Faced by IWTs by Frequency and Expected Income

Type of challenge	Frequency	Expected outcome
Lack of Start-up capital	30	Poverty
Unpredicted weather patterns	15	Reduced income
Harsh economic conditions	30	Low income and poverty
Lack of policy and legal frameworks	10	Poor management
Limited networking opportunities	12	Economic Isolation
Increased completion among IWTs	17	Conflict and misunderstanding
Depressed consumer demand	33	Reduced product interests
Lack of proper working infrastructure	15	Burglary and products damage
Lack of proper management ethics	20	Violation of customer rights
Lack of markets to sell their produce	20	Reduced income and poverty
Lack of incentive ad subsidies	06	Apathy or reduced morale

Source Analysis from in-depth interviews

### Challenges faced by women in poverty eradication

The data presentations illustrate the challenges faced by IWTs doing business at flea markets attempting to explore sufficient sustainable livelihoods for poverty eradication.

Table 2 confirms some of the challenges faced by IWTs at flea markets when IWTs seek to enhance their livelihoods as a pathway to eradicate poverty. The study noted that women who faced challenges with regards to lack of start-up capital constituted 30 and unpredicted weather patterns recorded 30. Harsh economic conditions and lack of legal policies to protect their businesses was 15. The slightest was those respondents who lacked networking opportunities which recorded 10. Additional challenges include; increased competition, depressed consumer demand and lack of proper working infrastructure. However, as indicated earlier, several respondents communicated that they faced challenges in paying back the loan. When some IWTs borrowed money from the group, a few reported that they did not fully understand the permissible terms associated with the loans. Mulwa (2008) is of the view that "women decide to engage on the savings or contributions within their financial capacity". Nevertheless, the majority IWTs indicated that sometimes individuals receive loans with good terms but fail to understand the requirements, since some take the loan without complete information on how individuals repay the loan.

The respondents were asked to highlight some of the challenges they encounter when doing business at flea market. A number of respondents mentioned unpredicted weather conditions as some of the challenges encountered by women doing business at the flea market. The IWTs communicated that some of the items sold at the flea market were seasonal. Some women indicated that selling winter and summer clothes was a major challenges due to changes in weather patterns from winter to summer and vice versa which always leave them with abundant stock after every season. The survey found out that this affected their business and ability to pay back the loan on time. The majority women traders expressed a major concern that there were no proper structures to secure their items during the rainy season. Several women reported that sometimes they were forced to close their stalls as individuals had no proper roof or building structures to store their products in either hot or rainy season; hence for them, their business was a loss at times.

The bulk of IWTs expressed that the other challenge related to personal problems such as paying school fees, hospital bills and rent which was a good excuse for not being able to pay back the loan within a stipulated period thereby necessitating dropping out of members. Mulwa (2008) propound that "inconsistency in contributions and rate of drop-out among the members sometimes leads to low morale among the group members". Often, sickness and death in the family have been cited as another major reason why some members were failing to open their businesses for some time. The vast majority expressed that after losing their dear ones, a few members disclosed that when they are usually in grief and mourning. The bereaved members articulated that they usually close their businesses for days, weeks or even months to recover from grief and bereavement. Some respondents disclosed that, in the African context, it is a taboo for any bereaved person to operate or even to join the scheme for profit after the death of family member or friend in a meaningful way.

The other challenge was lack of proper management expertise and misuse of funds which constantly affected their business. A few women in the group were suspected to be misusing the borrowed money as they were purchasing luxury items instead of generating profits for the business as well as paying back the loan on time. During interviews, one woman always mentioned that the borrowed money was used for "personal items" which some of the group members regarded as misuse of funds. Mulwa (2008) warn that dishonesty has often led to premature withdrawals of those who have benefited, thus creating conflict and protest from those who are still waiting for their turn". During interviews, when the researchers probed further for clarification on the issue, the responded was undecided to simplify what she meant by the word "personal use". The researchers noted that there was a lack of proper mechanisms to check up on the proper use of loaned funds among women micro-credit operators. Mupambireyi et al. (2014b) reveals that those deposited involuntarily in the informal sector due to the Economic Structural Adjustment (ESAP) in the early 90s are facing a raft of challenges.

Another comparable challenge was related to a unavailability of a subsidy, motivation or incentives and policy guidelines on savings and MCSs for women doing business at flea markets for poverty eradication. Ligomeka (2019) point out that most of the goods sold in Zimbabwe are sourced from various places including Zimbabwe. However, several respondents highlighted that sometimes they strive to import goods for vending but these were occasionally confiscated at the border post or faced hassles at the border post which subsequently contributed to losses and de-motivation. Several respondents expressed that sometimes officials besiege their goods demanding immigration declaration forms for a quantity of imported wares essential for them. The bulk of IWTs mentioned that in as much as they wanted to work according to the law and regulations of the country, at times they are uninformed or misinformed. As a result, they are forced to hide some of the goods by not declaring them to the revenue authorities. Chirisa point out that the transactions are usually not documented and those who participate in such trade do not pay taxes to the revenue authority. The respondents expressed that sometimes officials at border posts clash with vendors who fail by commission or omission to prove that their wares have been officially declared at the designated entry points. Some respondents mentioned that when they declare goods at the border post, some due to illiteracy fail to find, where it is written that one should keep the declaration forms safe for future reference. Ligomeka point out that some vendors imported goods in bulk and sell them at different flea markets such as indoors, in the field, under a tent, or streets where traders sell their goods from their car boots across the HCBD which makes it difficult to keep the required declaration forms at the selling points. The survey discovered that the border post officials as a result encounter a few deceptive vendors who miss out on some declaration processes at each country's entry points which is bound to deprive the state millions of dollars in revenue. Murwira point out that at times those officials track them down and collect what is due to the state.

### **Policy implication**

In Zimbabwe, comprehensive policies and programmes targeting women doing business at flea markets are considered appropriate strategies as pathways to poverty eradication. The Sustainable Livelihoods Strategy propounded by SIDA (2001) emphasizes the

realization that poverty as conceived by the poor themselves; is not just a question of low income, but also includes other dimensions such as poor health, illiteracy, lack of social services, etc., as well as absent of state interventions. It is evident that, women in the informal sector encounter multi-dimensional challenges related to poverty which is mostly overlooked by policymakers. Suwal and Pant as cited in Chirisa (2013) observed that the common informal sector activities are carried out by the roadside, in homes, flea markets, and as they walk. This study found out that the informal sector requires immediate intervention strategies through policies and programmes that target informal women traders involved in savings and MCSs to eradicate poverty at some designated points. The Zimbabwe Poverty Report (2017a, 2017b) provides that; "eradicating poverty is a top priority of the Government's overall policy objective, which stems from the country's development blueprint, the 'Zimbabwe Agenda for Sustainable Socio-Economic Transformation' (Zim Asset), October 2013–December 2018. The Sustainable Livelihoods approach calls for a need to access capital, livelihood strategies, and decision-making powers through processes, such as policies, legislation, institutions, culture, and power relations. The study found out that informal women traders doing business at flea markets are involved in unregistered savings and MCSs as pathways towards poverty eradication. During interviews, it came out that there are many challenges in the IWTs' endeavours that require urgent attention by the blueprint, specifically targeting informal women traders doing business at flea markets. The study for example noted that women doing business at flea markets could do well with adequate support from the central Government, local institutions and international institutions. The responses also revealed that those who produce products locally lack markets to advertise or sell their products.

The study ascertained that some MCSs were initiated by IWTs without government or Non-Governmental Organizations (NGO) support motivating them yet policies and legal frameworks are essential for quality implementation of the savings and MCSs of the women doing business at flea markets. Mulwa (2008) reinforce that "unless registered, such schemes have no legal authority to sue or to be sued". Literature shows some practical examples of those MCSs supported which are drawn from other countries. It has been shown that Government and Financial Institutions support such schemes by enacting comprehensive policies and legal frameworks which make them legally successful. As a way forward, the lessons learned show that Government and Financial Institutions could have a significant role to play in assisting women doing business at flea markets by giving group members incentives for them to gain access and control over available livelihoods resources. Mulwa (2008) point out that "savings and credit schemes should be facilitated or at least referred by a reputable organization which will oversee that the members' savings are safe". The survey determined that informal women traders needed that kind of support (not remote control) in their initiatives from proficient agencies with expertise through effective monitoring and evaluation of their activities for them to address the problem of maladministration amongst themselves. The Sustainable Livelihoods Strategy which guides this study lay emphasis by guiding towards the re-enforcing of policies and legal frameworks as a form of control. The United Nations Development Fund for Women (UNIFEM) suggests that savings and MCSs are the key strategies to facilitate informal women traders to end poverty. Some

growing evidence show the involvement of some financial institutions such as the World Bank, Global Fund for Women, Agri-Bank, Small and Medium Enterprises (SMEs), NGOs and many other financial institutions and a few small businesses which is fundamental towards poverty eradication. However, over the years, some of these institutions are primarily concerned with those who are visible devoid of focusing on the small scale entrepreneurs. Mulwa (2008) warns that "care should be taken to ensure that loaning procedures and default penalties are strictly adhered to safeguard against the problem of going out of hand". In Zimbabwe, these institutions may provide soft loans to women doing business at flea markets to enhance their businesses thereby gain access and control of their livelihoods resources. Nyakudya argues that businesses of flea markets are now overcrowded and the aspect of savings and MCSs by women doing business at the flea market is becoming important. The Government of Zimbabwe for example has the Constitution which is a legal document of the country which covers all aspects of the economy. This study acknowledges that Government has the responsibility to enforce laws and regulations that will witness each flea market and MCSs fitting in with the Zimbabwe Constitution of 2013 and the Government's overall policy objective, which stems from the country's development blueprint, the 'Zimbabwe Agenda for Sustainable Socio-Economic Transformation (Zim Asset, 2018). The Zimbabwe Poverty Report (2017a, 2017b) for example recognize that eradicating poverty is a top priority of the Government's overall policy objective, which stems from the country's development blueprint, the 'Zimbabwe Agenda for Sustainable Socio-Economic Transformation (Zim Asset, 2018).

The Government policy documents already launched could assist in establishing opportunities through Commercial Banks specifically for women doing business at flea markets for them to benefit as a path way towards poverty eradication. As highlighted earlier the study discovered that women involved in savings and MCSs at flea markets encounter numerous challenges in administering the credit funds as well as paying back loans. The World Summit for Social Development held in Copenhagen in March 1995 called on Governments to review national, legal regulatory and institutional frameworks that restrict the access of poor women, especially. Krantz (2001) of SIDA argues that depending on the agency, the approach could be used largely as an analytical framework (or tool) for programme planning and assessment or as a programme in itself to eradicate poverty.

Again, this study identified a gap which calls for the Government to craft and implement sound policies and legal frameworks that pioneer the launching of incentives to informal women traders for them to enhance their capacities to do business and protect the interests of women doing business poverty eradication. As Ligomeka (2019) found that IWTs sell various products such as new and used clothes, household items, etc, the World Report (2018) provide that "implementing some of the solutions have fallen short due to the lack of resources (both financial and human) and political will to cushion them". Earstwhile contemporary studies reveal that international Non-Governmental Organizations like CARE, UNDP and DFID support household livelihoods security mainly at the community level. In Zimbabwe, the National Government policies and legal frameworks are entrusted and mandated to local authorities to coordinate the programmes implemented at the district level. These agencies highlight those sustainable

livelihoods approaches enable policy environments, macro-economic reforms, and legislation as equally important for poverty reduction. The current survey shows that there is a great need for multi-stakeholder approaches to intervene through these various agencies, since some of the agencies are coordinated by regional financial institutions. Other donor agencies involved in poverty eradication include ILO, World Bank, UNDP and UNICEF which could as well provide a supportive role towards poverty eradication. The SLA lay emphasis on the implementation of these schemes to benefit women doing business at flea markets. This should assist to promote vibrant micro-credit schemes that facilitate the process of poverty eradication among informal women traders doing business at flea markets. The thrust of a multi-stakeholder approach, in the same way, will possibly initiate comprehensive micro-credit management training programmes that are in line with the aspirations of the World Summit for Social Development of March 1995. The SL Approach stresses that a more holistic view on what resources, or combination of resources, are essential for the poor, including not only physical and natural resources, but also their social and human capital (Krantz, 2001). The survey found out that these efforts could embrace massive and robust pieces in designing training workshops for women in business management; capacity building workshops and education on gender issues. As pathways towards poverty eradication, these leadership workshops for capacity building and local empowerment are required to enhance the livelihoods of women involved in savings and MCSs at flea markets. These interventions and sustainable strategies for informal women traders could be implemented in line with the SIDA's Sustainable Livelihoods Approach; which could effectively improve the livelihoods of poor women for poverty eradication. Krantz (2001) corroborates avowing that the SLA has its strength in that "it facilitates an understanding of the underlying causes of poverty by focusing on the variety of factors, at different levels, that directly or indirectly determine or constrain poor people's access to resources/assets of different kinds, and thus their livelihoods". Krantz (2001) noted that "the SLA has its weaknesses in the way resources and livelihood opportunities are distributed locally influenced by the informal structures of social dominance and power within the communities themselves; the issues which the UNDP and CARE seem not to address". Mulwa (2008) says management committees should however be formed by members to manage the scheme. Contained by the inner cycles of the HCBd in Zimbabwe, the findings conclusively argue that these issues affect the livelihoods of informal women traders doing business at flea markets. Chirisa (2013) added that "a good Governance approach is required to improve the livelihoods of women in the informal sector.

### **Research limitations and future direction**

This research had its limitations in its methodology. The sampling frame for example represented the whole population in the HCBd and yet only 90 informal women traders doing business at a few selected flea markets were sampled to participate in the study. However, the researchers in future can overcome this limitation by employing longitudinal studies to select IWTs involved in MCSs and selling goods at the flea markets at a larger scale which could be replicated in other provinces. In addition, future studies could be done to investigate the survival and coping strategies used by IWTs involved in MCSs at flea markets as well as policy interventions that could be used for them.



The proposed interventions could be translated into not charging exorbitant prices at their places of business but local authorities urged to advertising the business for and on behalf of IWTs by creating external links or external markets for IWTs regionally and abroad.

## Conclusion

This study investigated the livelihoods strategies of the informal women traders doing business at flea markets as one and the only strategy to eradicate poverty in Zimbabwe. The study was carried out at a few sampled flea markets in the HCBD of Harare Province. The study was informed by the Livelihood Framework proffered by SIDA (2001) which is specifically developed for poverty eradication. The specific objectives of the study were to; identify different micro-credit schemes by IWTs doing business at flea markets, explore the impact of MCSs as pathways towards poverty eradication and finally determine comprehensive interventions and strategies that could be used by informal women traders. Data was gathered through questionnaires, in-depth interviews, focus group discussions and direct observations. The study revealed that IWTs specialise in MCSs as their primary sources of livelihoods. Flea markets have become an attractive centre for women who want to do business in the HCBD. The MCSs enhance socio-economic development, set standards in poverty eradication and improves the lifestyles of IWTs. The responses demonstrated that many IWTs encounter many challenges resulting in finding it difficult to repay the loans. The study found that if financing institutions and Non-Governmental Organizations could assist them through small bank loans; this would help them to gain access and control of their livelihoods resources in a meaningful way. The study proposed area for further research and future direction on intervention policies related to livelihoods strategies that could be used for IWTs doing business at flea markets. The study also proposed for interventions in the form of Macro Micro-Credit Schemes (MCSs) financed by big institutions such as the Global Fund for Women and the International Monetary Fund. The study conclusively propose that there is need for the well-designed policy instruments and legal frameworks which help to free IWTs from poverty by increasing their participation in the economic and political processes of society in Zimbabwe.

## Abbreviations

HCBD: Harare Central Business District; SIDA: Swedish International Development Cooperation Agency Division; SPSS: Statistical Computer Software Package; ZPR: Zimbabwe Poverty Report; MCSs: Micro-Credit Schemes; UNs: United Nations Systems; UNMDGs: United Nations Millennium Development Goals; SDGs: Sustainable Development Goals; WSSD: World Summit for Social Development; IWTs: Informal Women Traders; PDLA: Poverty Datum Line Analysis; Zimstats: Zimbabwe Statistical Agency; SLA: Sustainable Livelihood Approach; IDS: Institute for Development Studies; DFID: British Department for International Development; FGDs: Focus Group Discussion; USD: United States Dollar; PDL: Poverty Datum Line; ESAP: Economic Structural Adjustment; Zim Asset: Zimbabwe Agenda for Sustainable Socio-Economic Transformation; NGOs: Non Governmental Organizations; UNIFEM: Nations Development Fund for Women; SMEs: Small and Medium Enterprises; UNDP: United Nations Development Fund; DFID: Department for Foreign International Development; ILO: International Labor Organization; UNICEF: United Nations International Children's Fund.

## Acknowledgements

We would like to thank all the women informal traders who volunteered to participate in this study and shared their thoughts, feelings and experiences on the topic under investigation. Without their generous support; this survey would not have been successful. We thank you all.

**Authors' contributions**

The authors took part and guided the study and their inclusion in the publication has been gained and no one is a 'ghost' writer. All authors read and approved the final manuscript.

**Funding**

The research project was self-funded and no funding was received from anywhere else except the initiatives of the researchers.

**Availability of data and materials**

Permission to collect data was sought from the local authorities who approved to access the study participants within their business premises. The informal women traders made decisions to participate in the study after adequate information was given that data after the collection was for academic purposes. There was no coercion or any undue influence. The researchers assured the participant's maximum confidentiality and anonymity using numbers instead of names on the questionnaire tool guides.

**Declarations****Ethics approval and consent to participate**

The work was conducted under the Department of Social Work of the University of Zimbabwe by Stella Chipso Takaza and Chipso Chitereka. We understand the methods used in this article and declare that the principal work contained in this article is original and we are the responsible persons. This Journal gets the sole and exclusive right to publish the work for the full length of the copyright period and permissions for reproduced work.

**Consent for publication**

The article has not been previously published and is not under consideration elsewhere.

**Competing interests**

The research was conducted with the support of some stakeholders as part of an academic exercise. The collaborative efforts enabled the researchers to gain access to the informal women traders at sites.

Received: 12 April 2020 Accepted: 15 September 2021

Published online: 31 March 2022

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