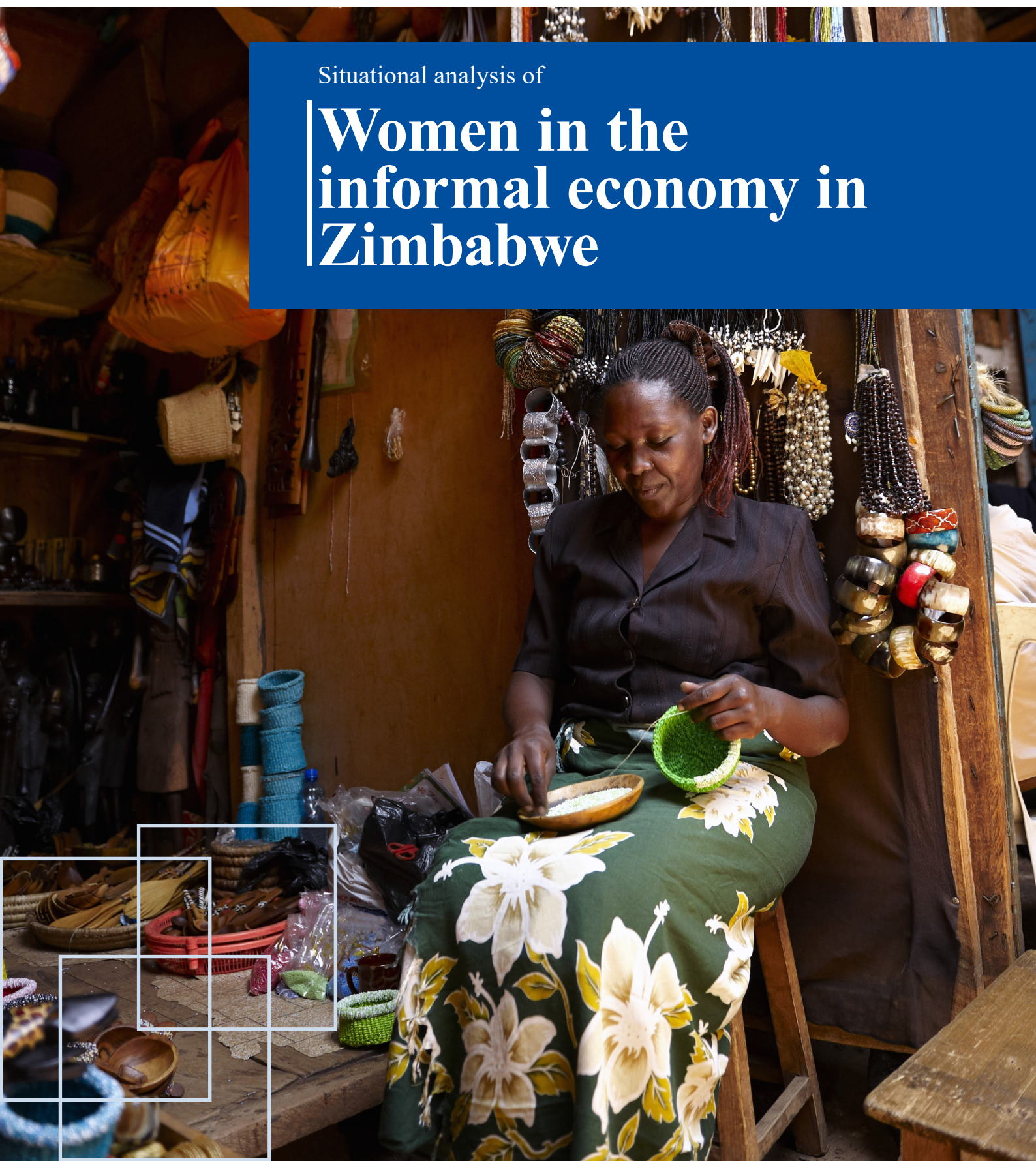


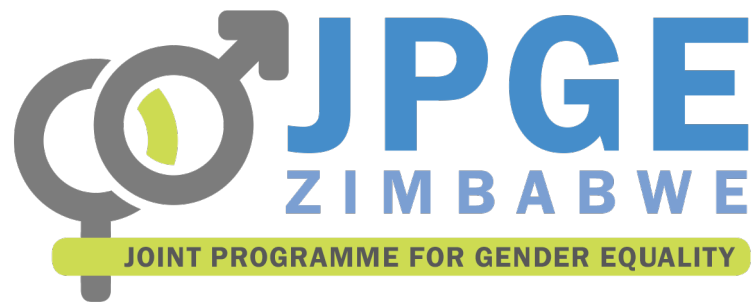


International
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Situational analysis of

Women in the informal economy in Zimbabwe





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Paper prepared by the Labour and Economic Development Research Institute of Zimbabwe (LEDRIZ)



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Acronyms

ESAP	Economic Structural Adjustment Programme
ILO	International Labour Organisation
LFS	Labour Force Survey
MSE	Micro-Small Enterprises
UN	United Nations
UNDP	United Nations Development Programme
UNIFEM	United Nations Development Fund for Women
ZimStat	Zimbabwe Statistical Agency

1. Introduction

1.1 Background to the research

The United Nations in Zimbabwe bringing together the ILO, UNDP and UN Women in support of the Government of Zimbabwe and with the financial support of the Government of Sweden implemented the Joint Programme for Gender Equality (2014 – 2017).

The programme sought to enhance women's political participation and influence; stimulate women's economic empowerment and working conditions; and, strengthen national accountability on gender equality and women's empowerment.

The ILO contributed to the strengthening of women's economic empowerment and improvements to women's working conditions. This was achieved through initiatives to increase women's control and ownership in key economic sectors through capacity building, improved access to financial and technical resources to women entrepreneurs. The ILO's approach also aimed to strengthen knowledge of women workers' rights and deepen the application of relevant International Labour Standards, advocating for national laws, policies and frameworks that are gender sensitive and encourage empowerment of women and girls.

Further, advocacy through lawmakers, government and decision-makers for ratification and implementation of the ILO's gender equality Conventions, and the inclusion of women workers' rights in law and practice were promoted. Additional through development partners and other UN Agencies for increased participation of tripartite partners in gender equality programmes and gender mainstreaming through the job or livelihood creation and improving working conditions.

However, there are challenges for one to get a complete picture of the realities under which women work in Zimbabwe. While there are various statistics to reflect women's participation in the labour market, there is need to generate more reflective data on women who dominate employment in the informal economy.

1.2 Objective of the research

The objective of this research is to understand and identify how women are represented in the labour market, with particular focus on the informal economy. It seeks to reveal the capacities for women to access and maintain economic empowerment and conducive working conditions in the workplace.

1.3 Scope of work

The situational analysis includes the following with respect to women workers in the informal economy:

- i. Employment in the informal sector by status in employment (Employers, own-account workers and members of producers' cooperatives, contributing family workers or employees)**
- ii. Levels of income/ earnings**
- iii. Educational attainment and illiteracy**
- iv. Work conditions – access to maternity protection, conditions allowing for family responsibilities, occupational safety and health, labour administration inspections among other factors**
- v. Security of employment, social security and protection**
- vi. Women's representation in informal non-agricultural work**
- vii. Growth strategies, productivity, and quality employment generation**
- viii. Access to skills development and training**

1.4 Research methodology

The methodology used in this study included both quantitative and qualitative approaches, such as questionnaires, focused group discussions and key informants. To minimize the subjectivity of the inquiry, which can result in difficulties in establishing the reliability and validity of the approaches and information, the investigation used the triangulation research methodology, which relies on a multi-method strategy in order to enhance confidence in the ensuing findings.

In this regard, the multiple strategies used in the investigation included a desk review, interviews, focused group discussions and questionnaires.

Areas covered during the study included, Harare, Chitungwiza, Chivhu, Masvingo, Gutu, Zvishavane, Marondera, Bindura, Chinhoyi, Bulawayo, Gweru and Mutare. Respondents came from the different suburbs in the cities and towns and were gathered at central locations for the interviews.

- a) Desk review: The consultants evaluated relevant government and public documents on the informal economy and in particular documents on women in the informal economy.
- b) Interviews with key stakeholders: interviews were held with women leaders (area leaders) in the informal economy, from organisations which include Zimbabwe Chamber of Informal Economy Associations (ZCIEA), National Vendors Union of Zimbabwe (NAVUZ) and National Cross Boarder Traders Association (NCBTA) among others. This included women department leaders in informal economy organisations and local leaders in the informal economy. Interviews were also held with women working in formal companies but employed informally.
- c) Focus Group Discussions: Focus group discussions were held in all the cities and towns visited. Each meeting had a minimum of 15 participants drawn from different organisations working in the informal economy.
- d) Questionnaires: A total of 160 questionnaires were administered and filled in (Annex 1).

1. Evolution of informal economy and women participation

At the advent of independence in 1980, Zimbabwe inherited a relatively small informal economy. The informal economy accounted for less than 10 per cent of the labour force. This was due to three major reasons:

- (i) the existence and role of the informal economy was largely carved out by the dual and enclave nature of the Zimbabwean economy inherited at independence. It was dual in that the formal economy that was male dominated was highly protected by national policies and it co-existed with a largely ignored informal economy which was dominated by women. The focus of government's attention was more on the urban formal in terms of policy formulation and programmes. The formal economy was an enclave in that it had a growth momentum of its own, mainly as a result of exposure and linkage to the global economy as compared to the informal economy. As such women were concentrated in the informal economy and communal sector which received inadequate assistance necessary for growth momentum equivalent to that of the formal sector, consequently resulting in gender disparities which still exists today;
- (ii) the pre- independence migration policies and regulations restricted the black majority from migrating to the urban areas from the rural areas, unless they had secured formal employment. The policies created a reserve labour supply in rural areas, while controlling African urban settlements and economic activity by inhibiting free movement from rural to urban areas; and
- (iii) there was manipulation of statistics by the then government (Rhodesian Government) to show that there were labour shortages in the nation. The Rhodesian Government denied the existence of the informal economy and refused to recognise the phenomenon of unemployment¹.

After the attainment of independence, the government officially acknowledged the existence of the informal economy and scrapped away the restrictive migration laws. This enabled the activities of the informal economy to become more visible and grow. The relaxation of migration laws saw the growth of the urban population from 13 percent of the total in 1960 to 23 percent by 1982 and 30 percent by 1990. The migration was in search of better employment opportunities in the urban areas. The failure of the economy to grow at sufficiently high levels and create adequate jobs and the continued marginalisation of the informal economy through lack of adequate government support reinforced the dual and enclave economic structure inherited at independence and perpetuated the growth of the informal economy to date.

Government's first economic policy statement entitled 'Growth with Equity-1981' provided a clear policy position on the informal economy, declaring that it would provide the 'sector' "...with the necessary infrastructure and assistance to promote productive employment."

The Transitional National Development Plan (TNDP), 1982-85) made an analysis of the origins, composition and problems of the informal economy and provided some recommendations on the way forward. It explained that its existence was linked to rapid population growth, failure of the formal economy to absorb the new entrants into the labour market, the rural-urban migration and rising cost of living.

In the 1980s, it was estimated that out of every six persons selling wares at the Mbare Musika Market, the ratio was 5:1 in favour of women². Ndlela (2006), noted that the majority of the informal traders, particularly women traders, faced a number of constraints, including the following:

- a) lack of financial support – as most of the activities were not legally registered and the owners had no forms of security, they could not obtain support from the financial houses;
- b) inability to purchase required raw materials and inputs;
- c) lack of consistency in the quality of goods produced and sold by the traders;
- d) lack of organised traders' groups, particularly before the emergence of Women in Business programmes and the black empowerment lobby, the Indigenous Business Development Council (IBDC); and
- e) placing of many imported goods under the open general import licence (OGIL) regime.

¹ Thandika Mkandawire. 1985- The informal sector in the labour reserve economies of Southern Africa with special reference to Zimbabwe. Working Paper No. I

² Ndlela, D.B. 2006. Informal Cross Border Trade: The Case of Zimbabwe. IGD-Discussion Paper No.52-2006

The ILO/SATEP Study of 1985 and the Gemini Study of 1991, are the two key studies that examined the evolution of the informal economy during the first decade of independent Zimbabwe. The studies noted that the share of informal economy employment grew from less than 10 per cent of the labour force in 1982 to 20 per cent by 1986/87 and 27 per cent by 1991. Women accounted for 67 per cent of all micro-enterprises in 1991 (77 per cent of the urban-based and 62 per cent of the rural-based ones). However, they accounted for only 57 per cent of the total informal economy employment, reflecting the tendency of male-owned enterprises employing more people compared to their female-owned ones. According to the Gemini Study, enterprises owned by women grew at an average annual rate of 6 per cent, compared to 10 per cent for male-owned ones.

Table 1: Gender of proprietor by stratum in Zimbabwe, 1991

Gender of proprietor	Urban areas (percent)	Rural areas (percent)	Total (percent)
Female	76.5	62.0	66.6
Male	21.9	36.2	31.7
Mixed Joint Proprietorships	1.6	1.8	1.7
Total	100.0	100.0	100.0
Source: Gemini Survey, 1991			

The 1990s witnessed a massive change in the Zimbabwean economy with the introduction of Economic Structural Adjustment Programme (ESAP) in 1991. The failure of ESAP to shift the economy onto a superior and sustainable growth path, and especially its underperformance in terms of employment creation left a legacy of poverty and marginalisation. Throughout the ESAP period, 1991-96, the informal economy continued to expand as more workers continued to lose their jobs. Workers who were able to keep their formal jobs, due to the fall in real income, secondary jobs in the informal economy became a necessity in order to maintain a their standard of living.

By the mid-1990s, the major cities of Zimbabwe began to witness rising unemployment. Government provided the impetus for the ascendance of the informal economy through a series of policies. These included reducing regulatory bottlenecks to allow new players to enter into the production and distribution of goods and services, supporting indigenous business development and black empowerment and relaxing physical planning requirements³. Statutory Instrument (S.I) 216 of 1994 of the Regional Town and Country Planning Act effectively allowed for the development of non-residential activities in residential areas. This sent a clear signal to local authorities of the government's desire to promote the informal economy in residential areas and the sector grew as more players participated.

Several studies looked at the development of the informal economy during the ESAP period and beyond. However, the most comprehensive and extensive were the Gemini Studies (1993 and 1998), which together with the 1991 study, provided a useful basis for time-series and comparative analysis⁴. Gemini (1998) found that as at March 1998:

- there were 860,329 manufacturing, commercial, and service micro and small enterprises (MSEs), representing a decline of 8.7 per cent over the 1993 figure, and a decrease of 0.9 per cent over the 1991 level. The study observed that the number of urban MSEs grew markedly, especially after 1993; and
- despite growing by 12 per cent during the period 1991-93, rural MSEs declined by 23 per cent in 1998 compared to 1993. This resulted in fundamental changes in the distribution of MSEs, with the share of urban MSEs rising from 29 per cent of the total in 1991 to 39 per cent by 1998. A possible explanation for this shift was the high rate of rural-urban migration and the fact that most rural MSEs were started on the basis of remittances from urban areas. With the increased hardships under ESAP, and notably declining real incomes, the urban-rural remittances declined.

Gemini (1998) revealed that over 99 per cent of the proprietors in 1998 were black Zimbabweans, and over 80 per cent were married with an average dependency load of 3.3 per proprietor. The average years of experience in MSE work was 8.81 years. This suggests that the age of MSEs had almost remained static between 1984 and 1998.

³ The urbanisation, housing and local governance crisis in Zimbabwe, UN-Zimbabwe July 2005.

⁴ Godfrey Kanyenze, et. al. (2003) *Giving voice to the unprotected workers in the informal economy in Africa: The case of Zimbabwe*, ILO Sub-Regional Office for Southern Africa, Harare

Unlike earlier studies that suggested the majority of proprietors had primary education, in 1998 it was found that most of them had secondary education (22 per cent had some secondary education, while 25.4 per cent completed secondary education).

In terms of credit, the Gemini Study (1998), showed that 12,000 firms received formal credit, while 9,400 enterprises got micro-loans. As shown in Table 2 below, formal credit hardly went to firms that were solely female-owned. However, almost two-thirds micro-lending went to female-owned MSEs. Formal loans largely skewed to urban MSEs, accounting for 78.3 per cent of all such recipients, compared to 21.7 per cent for rural MSEs. However, the tables are reversed when it comes to micro-loans, with rural MSEs accounting for 53.4 per cent of such loans, compared to the 46.6 per cent that went to urban MSEs.

Table 2: Gender of proprietor of firms receiving credit

Gender of MSE proprietor	Of firms receiving:	
	Formal credit (percent)	Micro-loans (percent)
Female	10.0	65.2
Male	36.3	7.0
Jointly owned	53.7	27.8
Total	100.0	100.0

Source: Gemini (1998), Table 4.9, page 34.

The gender-orientation of MSEs also underwent a dramatic change during the period 1991-1998. Whereas 73.3 per cent of all MSEs were owned by at least one woman in 1991, the level dropped to 70.7 per cent in 1993 and 58.1 per cent by 1998, a decline of 3.1 per cent per annum between 1991 and 1998. A marked shift by female proprietors from manufacturing to trading and to a lesser level, services occurred. Of the MSEs that closed between 1994 and 1998, more than 80 per cent were female-owned. Table 3 reflects firm size, growth and profitability by gender of proprietor.

Table 3: Firm size, growth and profitability by gender of proprietor

MSE characteristic	MSEs that are...			Total
	Female-owned	Male-owned	Jointly owned	
Average No. of Employees	1.6	2.2	2.8	1.9
Average annual rate of firm employment growth	8.4%	24.5%	5.2%	12.5%
Average annual sales	Z\$13,985	Z\$84,172	Z\$119,601	Z\$48,382
Average annual profit	Z\$8,394	Z\$54,663	Z\$70,629	Z\$29,409

Source: Gemini (1998), Table 6.3, page 45.

Clearly, using average number of employees and average annual sales, female-owned firms were smaller than other MSEs. The average annual rate of firm employment growth for male-owned firms was almost three times that for female-owned ones. While the average annual profit for female-owned firms was Z\$8,394, that for male-owned ones was Z\$54,663. The majority of women were in low profit sectors, with almost 60 per cent of female proprietors in only five sectors, namely, vending farm products, tailoring or dressmaking, crocheting, knitting, and grass/cane/bamboo production, all of which were below the average MSE profit level.

In terms of constraints faced by manufacturing, commercial and service MSEs, Gemini (1998) cited marketing (especially not having enough customers), finance and inputs as the main reasons. Urban MSEs were more likely to close due to financial constraints, while rural MSEs were likely to stop operating because of input problems. Women-owned enterprises were likely to close for personal reasons or due to input problems than male-owned firms.

Using data from the 2004 Labour Force Survey (LFS), the ILO (2008) applied both the enterprise-based and job-based concepts of informality, to find out the state of informalisation of the workforce. The job-based concept revealed that 80.7 per cent of the jobs in the country had been informalized.⁵

Luebker (2008)⁶, noted that trade and related activities such as repair and maintenance were the main source of employment and account for roughly 60 per cent of all informal jobs. Street vending and other forms of informal retail trade were the single most important source of work, in particular for women who sell items with low profit margins such as fruit and vegetables. Another 20 per cent of all informal workers were in manufacturing, including male-dominated activities such as furniture making and female-dominated activities like sewing and crocheting. This represented a shift from manufacturing to services if compared to the 1990s.

There were also large gender differences with respect to income: weekly mean incomes of men were roughly three times those of women, and median incomes of men were about twice as high. Although men work slightly longer hours per week, the main explanation for this discrepancy was that women were over-represented in activities that generate paltry returns, such as street vending and crocheting, while men were more often engaged in activities with higher returns, such as making furniture. This was in line with the UNIFEM 2005- Progress of the World's Women Report (Figure 1).

Figure 1: Segmentation of informal employment by average earnings and sex



Source: UNIFEM 2005: Progress of the world's women 2005

As shown in Figure 1, women are predominant at the base of the pyramid as compared to men, where there are lower quality jobs with lower average earnings and poverty risks are higher. Sadly, there is reduced presence of women at the upper pyramid where earnings are higher and poverty risk is lower.

1.2 The growth of informal employment

The growth of the informal economy has also been evidenced by the growth of informal employment both in the formal and informal economies. In 2011, of the 5.4 million employed aged 15 years and above, 4.6 million (84 per cent) were considered to be in informal employment, 91 per cent of whom had unskilled jobs.⁷ According to the 2011 LFS, females constituted 53 per cent of those in informal employment and 29 per cent of those in formal

⁵ M. Luebker (2008) 'Employment, unemployment and informality in Zimbabwe: Concepts and data for coherent policy-making', ILO Sub-Regional Office for Southern Africa, Harare, July.

⁶ Luebker, M, 2008. Decent work and informal employment: A survey of workers in Glen View, Harare.

⁷ In 2004, roughly 4.1 million (80.7%, or four out of every five jobs) had informal jobs, 90.2% of which were unskilled.

employment. Educational attainment was associated with the type of employment of person had, with 95 percent of the informally employed having secondary or lower levels of education, while 52 percent of those in formal employment had some tertiary education.

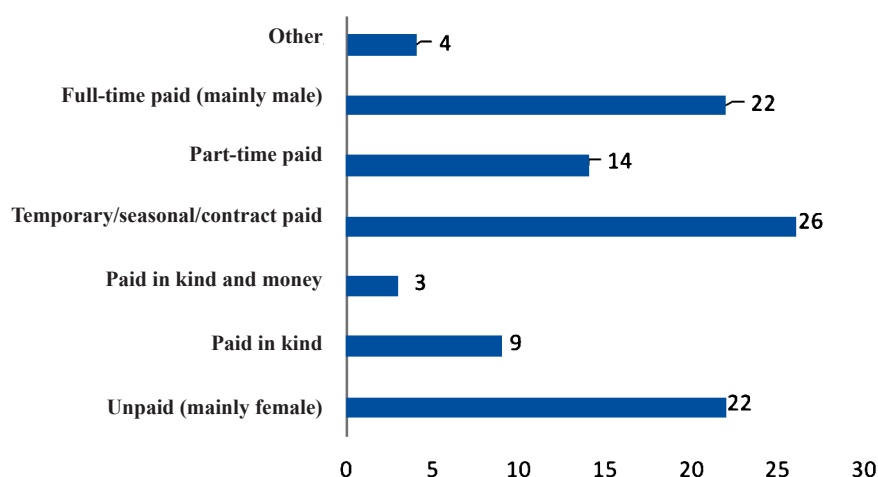
The 2012, FinScope Survey noted that there were 5.7 million people in the MSMEs Sector in Zimbabwe, which comprised 2.8 million businesses and 2.9 million workers. Table 4 shows the disaggregation of the 2.8 million businesses.

Table 4: Disaggregation of the 2, 8 million businesses in the 2012 FinScope Survey

	2 million (71%) Individual entrepreneurs	800 000 (29%) Business owners with employees
Gender	53 per cent female	54 per cent female
Age	28% are 30 years or younger	30% are 30 years or younger
Education	31% have primary education or less (including 4% without any formal education)	28% have primary education or less (including 7% without any formal education)
Position in the household	66% are heads of households	64% are heads of households
Sources of income	49% reported that the business is their only source of income	48% reported that the business is their only source of income

Of the businesses with employees, the following existed (in terms of paid vs. unpaid employees), see Figure 2 below:

Figure 2: Unpaid employees in the MSMEs



Source: FinScope Survey, 2012

From Figure 2, within the MSMEs, females constituted the majority of the unpaid workers (22 per cent), indicating that more female workers in informal employment were more income and job insecure.

Furthermore, the 2014 Labour Force and Child Labour Survey noted that the share of informal employment to total employment, increased from 84.2 per cent in 2011 to 94.5 per cent in 2014. The share of females in informal employment declined from 52.9 per cent in 2011 to 48.6 per cent in 2014, reflecting that more men were gradually getting informally employed. Although a fall in female share of informal employment was recorded, the LFCLS estimated that within the informal economy women still accounted for 52.4 per cent. The majority of the females were engaged in informal wholesale and retail trade (78.8 per cent), followed by manufacturing (7.6 per cent).

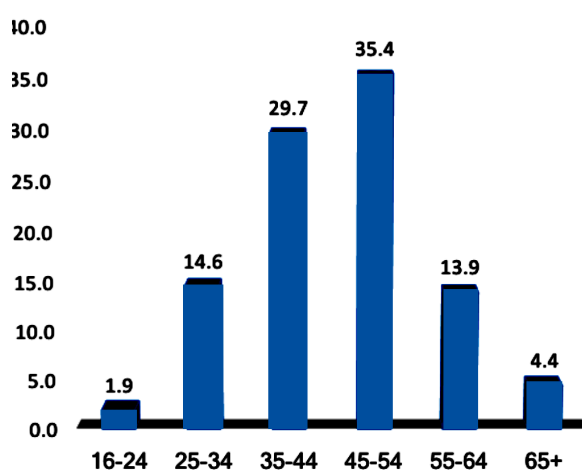
2. Research findings

2.1 Characteristics of women in the informal economy

2.1.1 Age

Figure 3 depicts that the majority of the interviewed women in the informal economy (35.4 per cent) were in the 45-54 age group. This was because young women in the informal economy are not organised or are not part of any association in the informal economy. This was followed by the 35-44 age group, at 29.7 per cent (Figure 3). Within the rural areas, there are women within the age group of 65 plus still active in the informal economy. Informal economy activities undertaken by women aged 65 years and above included pottery, market gardening and making and trading in sweeping brooms. One can deduce that participation of older women in the informal economy was a clear indication of the lack of government social protection schemes (pensions) or inadequate pension pay-outs.

Figure 3: Respondents age groups



Source: Survey results

2.1.2 Marital status

Table 5 shows the marital status of the respondents.

Table 5: Marital status of respondents

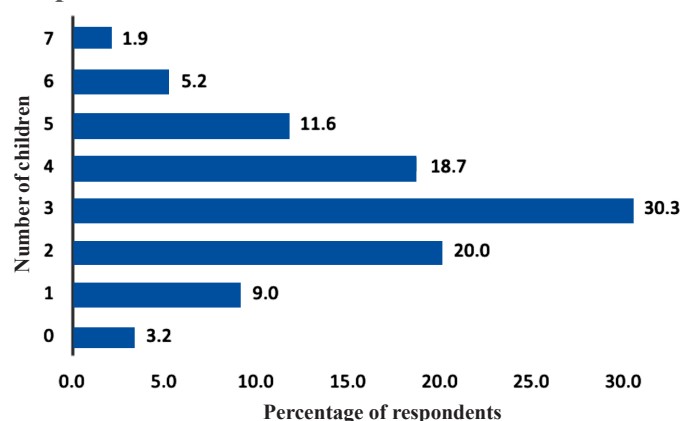
Marital Status	Percent
Single	19.9
Married	44.9
Widowed	29.5
Divorced	3.2
Not stated	2.6
Total	100.0
Source: Survey Results	

Of the total respondents, 44.9 per cent indicated that they were married followed by 29.5 per cent who were widowed. Of the 19.9 per cent who recorded that they were single, 79 per cent (15.8) had children but were never married (single mothers). This implies that 48.5 per cent of the respondents were household heads, comprising widows, single mothers and divorcees.

2.1.3 Children

Figure 4 shows the number of children of the respondents.

Figure 4: Number of children of respondents



Source: Survey results

The highest number of children per respondent was 3 (30.3 per cent). This was followed by 2 children per respondent at 20.0 per cent and 4 at 18.7 per cent. Older women (45 years and above) were noted to have more children when compared to the younger women. Respondents also noted that they had to take care of children left by relatives who had died, mainly due to HIV/AIDS.

2.1.4 Employment status

The survey showed that of the respondents, most women in the informal economy were own account workers (94.9 per cent), followed by employees employed without pay at 4.5 per cent (this was a combination of unpaid contributing family workers and workers who had gone for months without getting their wages). Only 2.6 per cent were paid workers in the informal economy as shown in Table 6.

Table 6: Status in employment

Type of Employment	Percentage
Own Account Worker	94.9
Employed with pay	2.6
Employed without pay	4.5
Source: Survey results	

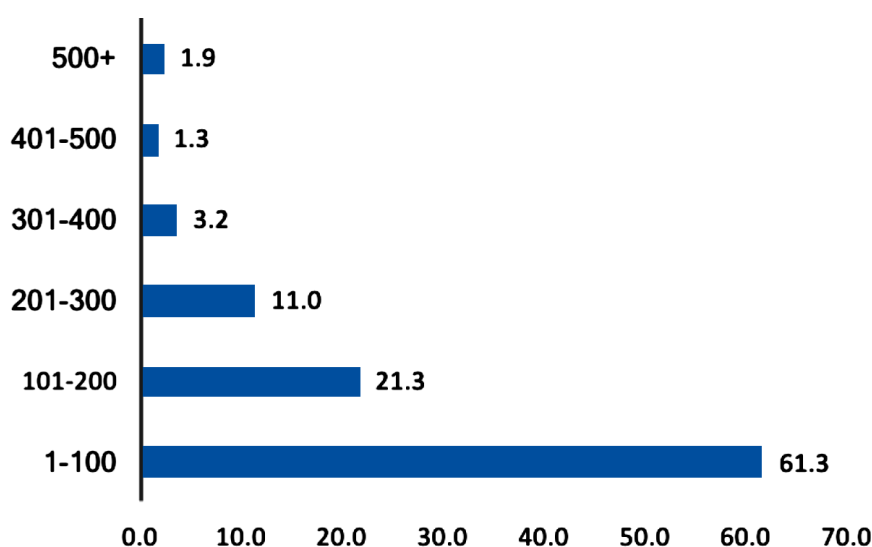
Of the 94.9 per cent own account workers, about 23 per cent noted that they had been working for other people, but they opted to do their own trade, as payment of wages was either not forthcoming, delayed or not commensurate with the effort and work they had put in. Thirty-five per cent of the employers had to let go of their workers as the economic outlook made it difficult to raise money to pay rentals and staff, thereby opting to engage family members and become own account workers. This is in line with the 2014 LFCLS that also showed that the majority of women (82.6 per cent) in the informal economy were own account workers.

2.1.3 Incomes and wages

Figure 5 shows the monthly incomes of the respondents. The majority of the women in the informal economy (61.3 per cent) were earning below US\$100 per month. These were mostly involved in fruit and vegetable vending, poultry, sales agents for perfumes and cosmetics. Those earning above US\$400 (3.2 per cent), were involved in cross boarder trading, food vending, selling groceries and selling clothing and footwear.

Low incomes and harsh working conditions are the reality of the informal economy. Figure 5 shows that the cash incomes of informal economy female workers are extremely low, a finding which holds when the enterprise-based concept is used, contrary to the media's impression that the informal economy is the domain for 'excess profiteering.'

Figure 5: Monthly income (US\$)



Source: Survey results

The majority of the respondents in Figure 5 (61.3 percent) earned a monthly income which was far less than the ZimStat national Poverty Datum Line (PDL) for a family of five pegged at US\$475 as at December 2016. In addition, female employees in the informal economy are subjected to low and irregular incomes which are often paid late, a clear indication of decent work deficits. Table 7 shows the analysis of income levels by age.

Table 7: Income level by age

Age/Income (US\$)	1-100	101-200	201-300	301-400	401-500	500+
16-24	0.6	0.6	0.6	-	-	-
25-34	8.4	3.2	1.3	0.6	-	0.6
35-44	18.2	7.1	2.6	0.6	-	0.6
45-54	22.1	5.8	3.2	1.9	0.6	0.6
55-64	9.7	4.5	1.3	-	-	-
65+	2.6	1.3	0.6	-	-	-

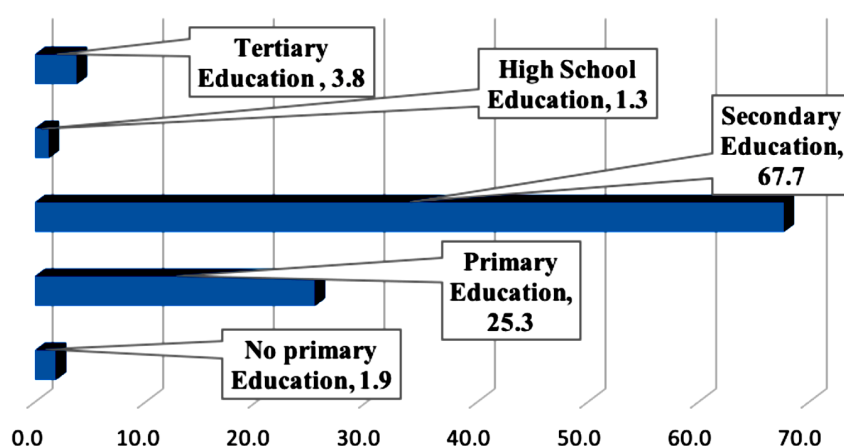
Source: Survey results

Table 7 shows that the majority in the low income bracket (US\$1-US\$100) were in the age category of 45-54 years, followed by those in the age category of 35-44 years. Those earning US\$500 and above were evenly distributed between the age categories of 25-54 years. Interestingly, those of the younger age 16-24 years and those in older ages of 55 and above earned an income less than US\$300 as compared to their counterparts. This means that the younger and older ages incomes fall behind that of the middle-ages and are poorer. However, the FGMs revealed that one of the reasons for low incomes was the lack of access to credit to grow their businesses.

2.1.4 Education Level

Figure 6 shows the level of education of the respondents. About 67.7 per cent of the women interviewed indicated that they had attended secondary school. This was followed by 25.3 per cent who indicated that they had attended primary school. The high level of literacy may be read as a sign of under-employment and contrary to claims in literature that women engage in the informal economy because of low literacy levels (Holmes and Scott, 2016).

Figure 6: Level of education



Source: Survey results

2.1.5 Working conditions

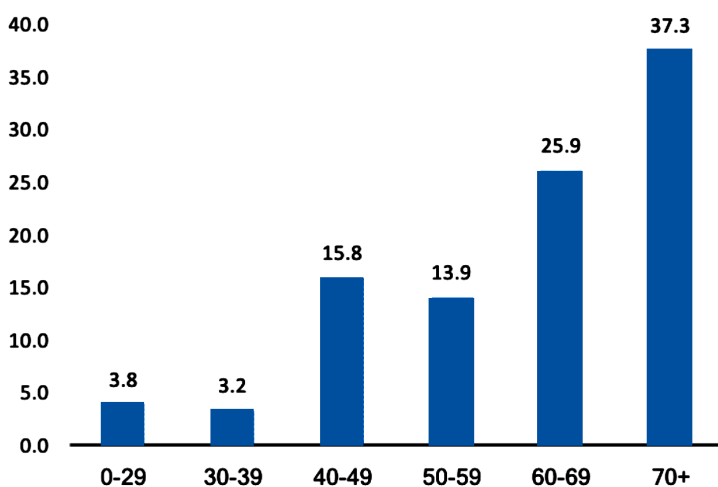
Access to maternity protection: there is no access to maternity protection for female workers in the informal economy. Those employed in the informal economy noted that falling pregnant was a sure way of terminating your own contract. Maternity leave nor benefits are non-existent for informal economy workers. In the FGMs, women highlighted that it was now common to find women opting to delay child bearing so as to secure employment. For own account female workers taking time off from work, on maternity leave, resulted in decline of their business for the period they go on leave. Hence, women opt to take short absence from work and come back immediately after giving birth further exposing them to health risks. Without anywhere to leave their children (e.g. low cost crèches), women find themselves taking babies and children to informal economy working areas thus exposing them to a variety of dangers. For instance, a case was reported of a two-month old baby who was crushed to death by a municipal vehicle which was chasing the baby's mother who was an informal economy vendor ⁸.

Occupational safety and health (OSH): The informal economy in Zimbabwe is characterised by poor working conditions. In spite of the health and safety risks that abound in the informal economy, study findings revealed that labour inspectors hardly ever visit such working premises mainly due to lack of resources and the absence of formal systems and structures for extending the same services to the informal economy as is done for the formal economy. It is also evident from the study that the health problems affecting the informal economy women emanate from poor lighting, long and arduous working hours, poor water and sanitation, poor work place design including operating in the open streets, and ignorance of chemical risks for those undertaking chemical manufacturing. Those working at designated open markets, overcrowding and inadequate water and sanitation also compounded the job-related safety and health risk factors.

Respondents, particularly those in the manufacturing sector (soap making, cleaning, sanitary chemicals, brick making), noted that most times they work without any personal protective clothing (PPC) and equipment (PPE) despite the various hazards associated with their work. Since the informal economy is not covered by formal insurance schemes, in the event of injuries at work, they easily slide into abject poverty as they will not have any other source of income to fall back on.

Hours of work: Figure 7 shows the hours of work of the respondents. The majority of women in the informal economy work for more than forty hours a week. About 37.7 per cent highlighted that they work overtime for more than seventy hours in a week, followed by 25.9 per cent who work between sixty to sixty-nine hours a week. Seven percent of the women were in time related under-employment.⁹ This under-employment was a result of the women's triple roles (productive, reproductive and unpaid care work). In addition, those in time related under-employment were mostly vendors selling at schools due to the time-specific opening school hours.

Figure 7: Hours of work



'As long as there are customers, we have to continue to work, and sometimes we go beyond 22.00 hours and are expected to start work by 06.00 hours.' A common statement from the key respondents.

Source: Survey results

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<http://www.sundaynews.co.zw/municipal-police-vehicle-crushes-infant/>

Time related underemployment refers to people involuntarily working for less than 40 hours a week but want to work for more hours.

Workers in the informal economy highlighted that due to the absence of employment contracts, their employers subjected them to unclear, unregulated working schedules and sometimes overtime as they have to extend work into weekends and public holidays, which is a sign of indecent work.

Social security: Workers in the informal economy are not covered by the national social security schemes. The National Social Security Authority (NSSA) that administers national social security schemes operates under the NSSA Act. The Act states that workers in the informal economy and domestic workers are not to be covered. Thus, membership to the national security schemes is limited to formal economy workers and does not cover informal economy workers.

The study noted that a worker in the informal economy who falls ill or is injured at work, has no compensation or cover which increases their poverty risks. Thus, they lose out on their day income and have to self-fund on all medical bills. The FGMs also revealed that workers in the informal economy are not entitled to sick leave and that off days taken for sick leave are recorded as being absent from work and are not compensated. The study also revealed that for cross boarder traders, social security is critical in that they are exposed to higher risks of asset loss and road accidents which are at times life threatening or result in disability subsequently resulting in life-long cycle of poverty.

However, the research showed that in order to cover the social security gaps, women in the informal economy have established their own safety nets in two forms. These have been based on the type of trade, looking into key and specific needs for the women members. Women have formed groups with the aim of assisting each other. Firstly, they contribute on a weekly basis to a “social protection” fund which is set aside to help members when they fall ill or have not paid school fees or require medical fees. For instance in Plumtree, there was a women’s informal economy group that assisted members living with HIV and AIDS to buy supplementary foods. Secondly, members pool funds which they can lend to each other and pay back over time at agreed interest rates, usually between 5 and 10 per cent. This ensures continuity of their businesses and provides ready capital for those intending to boost their operations and protects the borrower from going under. The Zimbabwe Chamber of the Informal Economy Association (ZCIEA) noted that they have a training programme focusing on educating women on how to effectively implement Saving and Credit Schemes. This type of scheme has been commonly referred to as “kufusha mari” and “mikando.” Whilst these schemes have greatly assisted women to cover the social protection gaps, one of the major challenges is that they remain inadequate as they are negatively affected by women’s low contributory capacities emanating from low, and at times irregular incomes coupled at times with interruptions emanating from unpaid care work and reproductive roles.

Analysis of the ILO seven securities: Table 7 analyses the ILO seven securities with regards the informal economy paid employees.

Table 7: Analysis of the application of the ILO seven securities in the informal economy

Security	Status
Labour market security- Adequate employment opportunities, job choice	<ul style="list-style-type: none"> • There is no (clear) job description; • Existence of unpaid overtime; • No payslip provided; • There is existence of slavery-type of employment, whatever the employer says you do, no questions; • Increase of verbal abuse; • Absence of non-wage benefits provided to workers, housing, transport, funeral assistance, training, among other benefits.
Employment security- Protection against employment instability	<ul style="list-style-type: none"> • No contracts of employment, mostly verbal/oral contracts; • Do not contribute to any other social security schemes; • If a female worker is to get pregnant, this can lead to loss of employment or interruptions in wages.
Job security- Promotion of occupational stability, career development	<ul style="list-style-type: none"> • No promotion or appraisal; • Limited possibilities of skill development, thus you learn your job as you do it; • Skills recognition very low:
Work security- Promotion of occupational health and safety standards, limits on hours of work	<ul style="list-style-type: none"> • There is no provision of protective clothing; • Exposed to health and safety risks, diseases, illness; • Irregular hours of work, plus unpaid overtime; • There is no training on health and safety at the workplace; • Absence of leave days – paid or unpaid (vacation leave and sick leave) thus overworking;
Skill reproduction security- Opportunities to obtain and retain skills through both off-the-job and on-the-job training	<ul style="list-style-type: none"> • There is no provision for skills development; • There is on the job-training; • Due to multi-tasking one becomes “a jack of all trades and master of none”.
Income security- Promotion of adequate and stable earnings	<ul style="list-style-type: none"> • Prevalence of low, irregular and poverty wages and income; • Rates paid at the discretion of employer and not based on negotiations; • Lack of knowledge of actual pay, benefits, overtime pay due to lack of payslips, payments are at the discretion of management; • Due to target work, failure to meet targets means non-payment of wage regardless of circumstances beyond the workers.
Representation security- Protection of collective rights	<ul style="list-style-type: none"> • Not allowed to join trade union: joining trade union leads to termination or non-renewal of employment contract; • No freedom of association; • Nepotism in employment, causing workers not to join trade union.

Table 7 clearly shows that paid informal economy workers suffer from serious decent work deficits.

3. Main sectors of activities for women in the informal economy

3.1 Main sectors of operation of women in informal economy

Due to the challenging macro-economic environment, more and more women have been involved in “low hanging fruit” opportunities, which come with quick returns. This has seen more women venturing into buying and selling, and less into manufacturing activities which at times require significant start-up capital; resulting in concentration of women in activities that require less capital investment in the informal economy. As a result, fewer women have developed niche markets. The tendency has been to huddle over a few select products which leads to over-supply, increasing competition resulting in a marked decline in the women’s incomes, making them part of the cohort of the ‘working poor’.

Below is a list of areas that women are participating in and making a living from.

- a. Cross-border traders: Cross-border trading is one of the oldest informal economy activities in independent Zimbabwe. Women in Zimbabwe have been going to and from South Africa (which has been the main destination), selling crocheted items (doilies-madhoiri) and coming back with cash or electrical items for resale. Table 8 shows a trend analysis and periodization of the most common destination countries.

The strict import control regime and a system of granting people annual holiday allowances gave rise to cross-border trade. Import-driven trade was generated mainly by employed persons. Export-driven trade was hampered by strict enforcement of the CD1 limit. Customs officials often impounded goods intended for export, for example, doilies. Following the Beijing Conference in the mid-1990s, the then First Lady, Sally Mugabe lobbied through the Women’s League for a relaxation of the CD1 rules.

Table 8: Countries of destination

Period	1980-1990	1990-2000	2000-2008	2009-2016
Main Country of Destination	South Africa	South Africa	South Africa	South Africa
		Botswana	Botswana	Botswana
				Zambia
				Mozambique
				Tanzania
Source: Survey Results				

Whereas the items of trade have changed and also diversified over the years, the destinations have also changed and diversified. South Africa¹⁰ had been the primary destination of most cross borders, the following are the other countries added to the list of countries of main destination; Botswana, Mozambique, Tanzania and Zambia (see Table 8 above). Outside the SADC region, there is the United Arab Emirates (Dubai) and China (Guangzhou).

The selling points for most of these goods are home, car boot sales and flea markets. The research findings showed that cross border traders’ source of business (destination) is determined by their geographical location as shown in Table 9.

¹⁰ The introduction of Statutory Instrument 64 of 2016, Control of Goods (Open General Import Licence) (No.2) (Amendment) Notice, 2016 (No.8), saw a fall in the amount of trade by cross borders to South Africa.

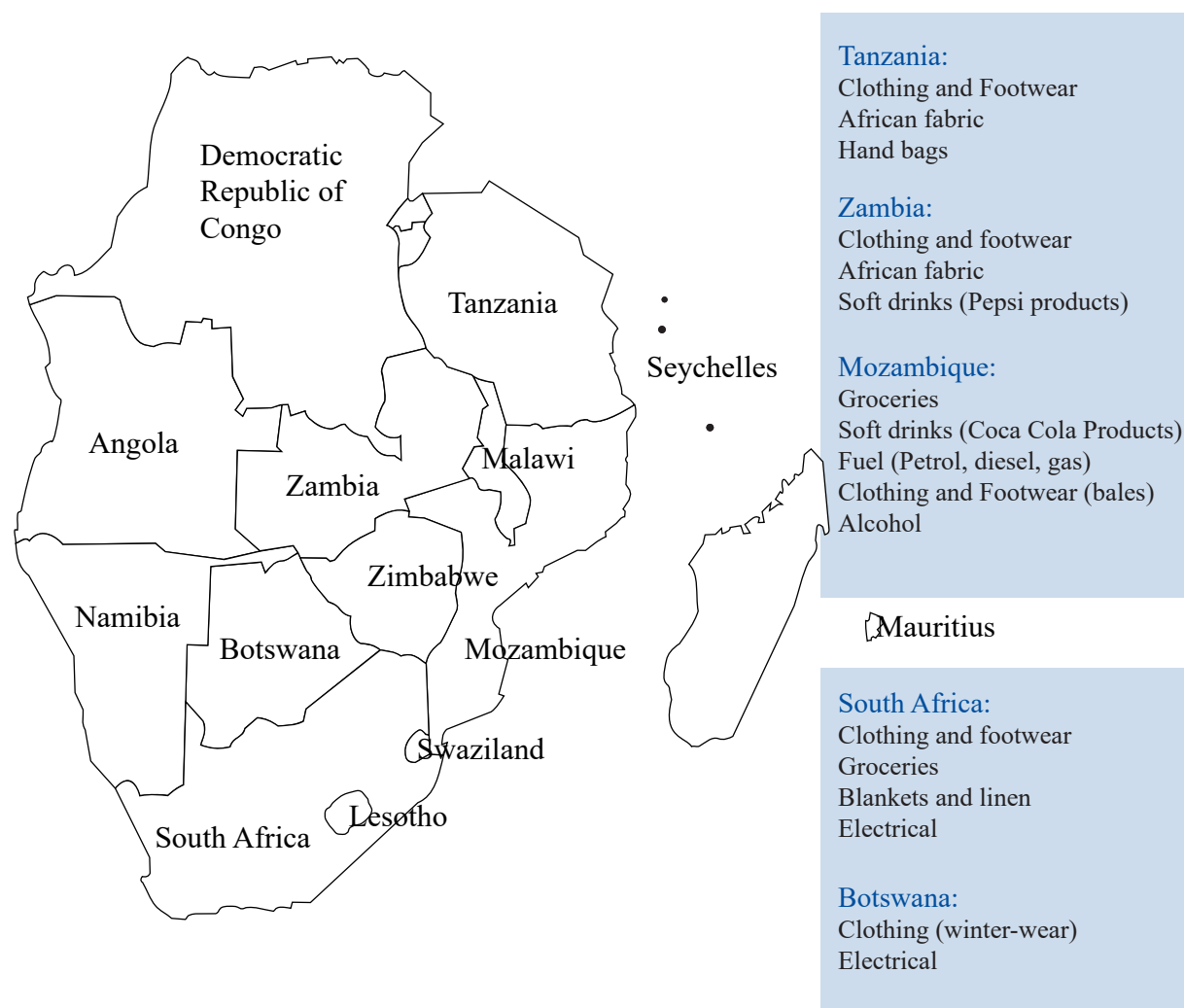
Table 9: City / Town of residence vis a vis Destination

City/Town	Cross Border Destination
Harare/Chitungwiza	Tanzania, Zambia, South Africa, Botswana
Bindura	South Africa, Zambia
Chinhoyi	Zambia
Chivhu	South Africa
Bulawayo	South Africa, Botswana
Mutare	Mozambique, Zambia, Tanzania
Marondera	Mozambique, South Africa
Masvingo	South Africa
Zvishavane	South Africa, Botswana
Gutu	South Africa
Gweru	South Africa, Botswana, Zambia

Source: Survey results

Figure 8 illustrates the merchandise bought by women cross border traders by country of destination.

Figure 8: Merchandise obtained by country of designation



Source: Survey results

b. Vending

i. Food vending: Food vending has been on the increase in most cities and towns. Women have noted that the activity is very profitable and incomes are high. The daily takings range between US\$40.00 to US\$60.00, with a profit of not less than US\$20.00 a day. This is on average higher than the average national minimum wage of around US\$350 per month. This has seen food vendors able to employ at least two workers to do both the cooking and serving of clients. Food vending is categorized into three set-ups, those that :

Entry into food vending market is difficult, as people buy from trusted people and will not buy from new-comers. This has seen already established food vendors having a monopoly on the market. It is also due to this that, food vendors can afford to make good profits, due to customer loyalty.

- run take-away small restaurants. These are in the central business districts (CBDs) of the cities and towns, mostly;
- sell food from their cars boots. They cook at home and sell the food from their car boots at strategic locations, mostly at local shopping complexes, growth points and in-front of workplaces; and,
- set-up a shop at workplaces. They bring cooking utensils and food items and set-up their cooking place at the workplace of the clients. This is mostly in mining areas (artisanal mining).

ii. Fruit and vegetable vending: the majority of respondents, about 63 per cent of the women are vendors in fruit and vegetable. This is due to the ease of entry and low income needed to start this type of business. The business is a low-end income activity, with the majority living from hand to mouth. Vending of sweets and chocolates is male-dominated. The vending spots are usually in the CBD area and in suburbs where the women reside.

- c. Agriculture: Participation in agricultural activities covers both women in urban and rural areas. Whereas in urban areas the concentration is on poultry rearing and selling, in rural areas women are more into market gardening focussing on tomatoes, potatoes, onions and vegetables.
- d. Retail: In the 1990s concentration was more on manufacturing, however, with the change of the millennium, more women in the informal economy are gradually moving into retail. This has been due to the quick returns in the retail sector and the reduced need for capital injection to commence business.

Women have opened tuck-shops in their backyards and within the communities they live. They buy in bulk from wholesalers, and sell in their local areas or suburbs. Some of the women registered that they buy their supplies from cross border traders, who tend to be cheaper. The selling of grocery items has also been taken to the streets, especially in the Harare CBD. The products are sold at less than 75 per cent of the market price, but are only sold on a cash basis.

The presence and growth of international value brands, has seen a growth in retail, with the birth of “sales agents” for different products. Brands such as Avon, Ivory Shlain, Tupperware, Ocean Perfume, Table Charm and Angels among others, have flooded the market and more women are joining and becoming agents for these products.

Within the retail sector, women have also been selling cosmetics imported from South Africa and Tanzania. Some are also involved in fish-selling, mostly by those in towns close to a big water sources. Others buy fish in bulk from both licenced and unlicensed fishermen, and sell in the local area or in the streets of Harare CBD and close to supermarkets.

- e. Service sector: with the fall of the manufacturing industry, women have also focused more on the service industry such as hairdressing, domestic services and wedding decoration services. There has also been an increase in car boot food vending at informal economy workplaces and shopping markets.
- f. Manufacturing: Although the number of women involved in manufacturing activities has been on the decline over the past decade, those still involved have diversified in this sector. They revealed that they are into manufacturing lotions, floor polish and both household and industrial detergents at competitive prices. This has seen women being the main suppliers of detergents to most households in the high-density residential areas which most households had found too expensive in formal retail shops.

Sewing and knitting are still part of the activities undertaken by women in manufacturing in the informal economy.

Interestingly, women have ventured more into male-dominated areas such as brick moulding, welding and furniture manufacturing. Asked why they had preferred to undertake such work, they indicated that such work came with better incomes.

The past years have registered an increase in the production of traditional beer by women in the rural informal economy. The type of beer brewed depends on the rules set by the local traditional leaders. Whereas some leaders only allow villagers to brew opaque beer (chi-seven days), others have allowed the brewing of other traditional beers like kachasu and chi-one day (illegal brews).

Women in the informal economy have started venturing into formally male-dominated areas such as:

- Sculpturing
- Clay Moulding

- g. Mining and stone quarrying: During the survey some women indicated that they were now involved in artisanal mining and stone crushing. About 4 per cent of the women interviewed noted that they were involved in these activities due to the economic downturn and the decline in agriculture production. These activities are well paying hence an increase in participation by more. According to the Zimbabwe Artisanal and Small Scale Mining Council, women and children account for about 30 per cent of the artisanal miners in the country¹¹. Clearly, this shows an increase in child labour.

Stone crushing, which has over the years been a male-dominated field, has also seen an increase in the number of women who participate in it, especially in Chitungwiza and Chinhoyi. Those interviewed said that although it is painful and laborious it is a trade relatively cheaper to enter. One only needs to have a hammer, collect rocks in the area and start crushing the rocks manually to three quarter stones for sale. Given the high rise in residential house construction in most major cities and towns, this has become a lucrative business. However, this is a high safety and health-risk activity. Some of the women bemoaned the absence credit facilities from financial institutions; they would have bought stone-crushing machines to lessen the burden and yet increase productivity and incomes.

- h. Multiple sector traders: The research also showed that due to the volatility of the economic environment and the associated insecurities, women are undertaking multiple jobs in the informal economy, thus further straining their care economy role. This is done as a way of diversifying risks and supplementing income. There were examples shared of women concurrently engaged in a combination of economic activities such cross border trading, poultry breeding and market gardening.

3.2 Main informal economy activities by geographical location

Table 10 indicates the main informal economy activities by geographical location.

Table 10: Main sectors of operation by geographical location

City/Town	Main Activities
Bulawayo	Selling second hand and new clothes Selling cosmetics and hairdressing Cross boarder trading
Harare	Vending Selling second hand and clothes Selling of basic commodities
Chitungwiza	Brick moulding Stone crushing Selling second hand and clothes
Gweru	Vending Cross boarder trading Selling new and second hand clothes
Masvingo	Cross border trader Selling groceries Vending
Mutare	Cross border trading Selling second hand and new clothes Selling of drinks and mineral water
Bindura	Vending Hairdressing and selling cosmetics Poultry keeping
Zvishavane	Poultry keeping Cross boarder trading Vending
Gutu	Small scale farming and market gardening of tomatoes and vegetables Vending Poultry and livestock keeping
Marondera	Cross border trading Selling groceries Selling second hand clothes, footwear and new cloths
Chivhu	Vending Small scale farming and market gardening Selling groceries
Chinhoyi	Buying and selling of furniture Cross border trading Market gardening and selling produce
Source: Survey results	

An analysis of the activities undertaken shows that there is no particular trend by geographical locations. This is mainly because the unstable economic environment pushes women to engage in those activities that are lucrative at that particular phase or time.

4. Challenges faced by women in the informal economy

The following are the major challenges highlighted by the respondents.

Inadequate infrastructure: women in the vending business and manufacturing sector highlighted that there were inadequate infrastructure and services. They cited poorly designed work spaces, hardly maintained public toilets and very limited access to water as their major concerns which made it particularly difficult for their operations. This has seen them allocating themselves working space (especially on the streets in the central business districts) which has hence increased confrontations with the police or municipal police. They also noted that the areas that they are sometimes allocated by the local authorities are far from the customers which affects their daily earning. Furthermore, the structures developed by the authorities do not protect them from the elements such as wind, rain and the sun. As much as the designation for male and female toilets is there, the toilets in most of the areas are closed as they are not in proper working conditions. For instance, one of the ZICEA officials highlighted that there was only one functional toilet at the Harare Fourth Street vending area occupied by more than a thousand vendors, thus exposing the informal economy workers to safety and health risks.

Limited access to credit and financing: access to credit or capital was highlighted as the main reason for choosing or not choosing which trade to go into when entering the informal economy. Some of the reasons for limited access to credit include: the cost of service delivery versus the capacity of the women to meet the stringent requirements which range from the minimum loanable amount, quality of collateral, repayment terms, number of years of business experience to requirements to submit business plans.

Without access to credit, most of the women end up trapped in low-end income generating activities in the informal economy that have easy entry requirements, which in most cases is selling fruit and vegetables.

Limited and at times absence of social security: Social security deficits abound in the informal economy due to exclusion from formal national social security schemes and this affects more women than men. The critical need for social security for women arises from the nature of their informal activities such as (i) high risks of asset loss, and (ii) exposure to accidents which may be life threatening or may lead to permanent disability (especially road accidents for cross boarder traders). The absence of maternity cover and benefits is also prevalent for both informal workers and own account workers which exposes them to interruptions in business activity, loss of income and lifelong poverty. The existing informal social insurance schemes lack support from formal institutions and are threatened by the low contributory capacities of women emanating from low and irregular earnings which are sometimes interrupted by reproductive and unpaid care work.

Limited information and knowledge on laws, by-laws and regulations: There are no programmes designed by either the government or the municipalities aimed at informing, educating and training these workers on the provisions of laws and by-laws that have direct or indirect bearing to their day to day activities. Instead, the informal economy workers only realise the infringement or violation of such laws or by-laws when authorities arrest them or confiscate their goods. This has also seen municipal police taking advantage of women by asking them to pay hefty fines for violations that sometimes do not exist.

Harassment: women in the informal economy are in most cases subjected to verbal, physical and sexual harassment by ZIMRA officials, municipal police, clients, service providers and fellow male informal workers. There were alleged reports of women who have been asked to perform sexual acts by officials so as to ensure that they do not lose their wares to the local authority, ZIMRA or police. Within the locality they work in, some women noted that they had to move, as their male counterparts were taking over their working space and harassing them. Victims of harassment find it difficult to report cases or seek recourse as they are already regarded as “illegal operators” by both the local authorities and police. Furthermore, the stringent formal requirements for getting licences and designated official workspaces exposed women to verbal and sexual harassment.

Multiplicity of government ministries dealing with women in the informal economy: In Zimbabwe, there

is no single government ministry or department designated to deal with the informal economy or women in the informal economy. Women in this sector are not clear on which ministry to approach to have their issues addressed. The ministries include: the Ministry of Small and Medium Enterprises (SMEs), Ministry of Local Government, Ministry of Women Affairs, Gender and Community Development, Ministry of Home Affairs, Ministry of Finance, Ministry of Youth, Indigenisation and Empowerment, among others. They alleged that one can variably be referred to the next ministry at a whim by the officials when trying to find solutions to their many challenges. Some of the women complained about the Ministry of SMEs focus only on the registered players at the expense of everyone else

Polarisation within the informal economy: whereas freedom of association is a basic right for people, the level of polarisation of the informal economy currently is working against women players in the informal economy. There are several organisations formed by the informal economy players in the various cities and towns to represent their interests. However, because they are so many of these small organisations, they (organisations) fail to come together in lobbying and advocating for the interest of workers in the informal economy. Hence a lot of pertinent issues are never raised or addressed effectively.

Corruption: The surge of corruption in the country was also highlighted as one of the challenges faced by women in the informal economy. For example, cross border traders indicated that without bribing immigration officials at border posts, they risk having their goods disallowed entry into the country or have to pay inflated duty fees. Further, the Zimbabwe Republic Police and the Municipal Police in the majority of cases would not allow the informal workers to do their businesses without paying some form of bribe to avoid being removed from their selling points or worse still, have their wares confiscated. Even the City Councils' Licencing Authorities sometimes also demand kick-backs for one to obtain an operating licence or a working place in the designated areas.

Harassment through bribery is also very common at road blocks, where buses from across the border are stopped, each passenger's parcels searched. There are sometimes as many as five road blocks in one trip between Beit Bridge and Harare or Beit Bridge and Bulawayo. At these road blocks, receipts of purchased goods are demanded, passengers are even ordered to disembark from the bus to explain to the Police those items with no receipts or with receipts police deem to be forged or under-valued, all intended to force cross borders to pay some form of bribe to the officers so that they go through without too much delay and interrogation.

Women living with disabilities: there has been an increase in the number of women in the informal economy with disabilities. With the fall of social welfare allocations, this has seen women living with disabilities trying to eke a living in the informal economy. Their situation is worse off than their able bodied counterparts. For instance, they face several challenges, which include- unsuitable infrastructure (lack of ramps, no concrete surfaces), poor or no suitable sanitation facilities in most of these places of work which are insensitive to disability, and inability to run away from police when they engage in their so called 'Clean-Up-Operations'.

Crime and theft of their goods from public spaces: as they do not have storage space, women lose their wares to theft. Not only are women losing their wares to criminals but in some cases fellow male counterparts are the perpetrators. Women have had to pay guards to protect their wares, and in most cases the costs are exorbitant compared to their earnings. There are cases of payment of US\$1 per night and at times the costs are around 30 to 40 per cent of their incomes.

Inability to care for their children whilst working: there are no facilities that allow women to care for their children while they undertake their work. This has resulted in women having to take their babies and children to their workplace and subject them to the harsh working environment, at tender ages such as exposure to heat and cold weathers, rain, dirty working spaces and exposure to obscene language.

Table 11 indicates the summary of the main challenges disaggregated by informal sector.

Table 11: Disaggregation of challenges faced by informal economy subsector workers

Sector	Challenges
Cross border	Harassment (physical, sexual and verbal) Customs Clearance Declaration form (CD1) regulations and SI 64 of 2016
Vending	Infrastructure-selling stalls and storage facilities Local Authority By-laws Access to finance and credit Crime and theft
Agriculture	Access to finance Irrigation infrastructure Access to markets and market information (no road network and information)
Retail	Infrastructure Local Authority Bylaws Access to finance ad credit
Services	Local Authority Bylaws Protective clothing
Manufacturing	Lack of occupation safety and health provisions Access to finance Access to markets Access to technology and state-of-the-art machinery
Mining	Lack of occupation safety and health provisions Lack of access to finance Lack of proper drilling and excavating machinery
Source: Survey Results	

5. Conclusions, recommendations and possible specific interventions by the ILO

5.1 Conclusion

Most of the women have entered the informal economy not by choice but, due to lack of opportunities for employment in the formal economy. The entry into informal activities is based on ease of entry; reliance on indigenous resources; small scale of operation and unregulated and competitive markets. The economic sectors where women are found include cross border, different types of vending, agriculture, retail, services, manufacturing and mining and quarry. At times, some of the women are active in multiple sectors or undertake more than just one job in the informal economy to as to diversify incomes in light of the volatile economy. However, this becomes stressful especially given the triple roles of women in the household (productive, reproductive and unpaid care work). The majority of the women are subjected to poor working conditions, low and irregular incomes and acute decent work deficits. Social security deficits are prevalent for women in the informal economy as they are excluded from formal national social security schemes.

Whilst informal social insurance schemes exists in some cases, they are challenged by the low contributory capacities of women emanating from low and irregular incomes and at times interruptions caused by reproductive and unpaid care work. These insurance schemes should also include maternity-based schemes as it is a women-only lifecycle contingency and thus requires special health services and reproductive health provisions.

Due to economic hardships and the overcrowding of women and men in certain informal economy activities, women have had to diversify and venture into formerly male-dominated areas, such as artisanal mining, stone crushing, buying and selling of fuel, and manufacturing.

Monthly incomes of women in the informal economy vary depending on the type of activity engaged in, the low earning activities include fruit and vegetable vending, poultry, agents, whilst the higher earnings activities are cross boarder trading, food vending, selling groceries and selling clothing and footwear. The study also revealed that women in the informal economy are much more likely to be own account workers and less likely to be employers, relative to men, and even within the same occupational group. Sadly, the low earnings activities also expose them to higher poverty risks than men.

Whilst challenges faced by the women can be disaggregated according to type of activity, the most common challenges include lack of infrastructure workspace, social infrastructure (water points, electricity, sanitation); access to credit and financing; information and knowledge on laws, by-laws and regulations; harassment (sexual, verbal and physical); multiplicity of ministries dealing with women in the informal economy; polarisation within the informal economy; crime and theft of their goods from public spaces, corruption and inability to care for their children whilst working. Women living with disabilities also face peculiar challenges which require specific interventions.

5.2 Recommendations

Social Protection: The study also evidenced the absence or lack of social security in the informal economy. It thereby recommends the extension of social protection to cover women-specific needs in the informal economy. The implementation of the National Social Protection Policy, launched in December 2016, will be critical in ensuring that workers in the informal economy, including domestic workers are covered. The National Social Security Authority should design schemes that closely correspond to the circumstances of women members and also taking into consideration the heterogeneity of the informal economy, asset loss risks, contributory capacities of the women members and the specific lifecycle risks of women.

As noted in the study, women have already initiated self-help safety nets such as “kufusha mari” and “mikando”, there is need to build on such initiatives which are local and community driven to ensure that they become more stable, they grow and are sustainable. In their current state the initiatives are not sustainable as they depend on only contributions from members, in the event that the members cannot pay they will collapse. Thus, there is need to promote the micro-insurance and area-based schemes, which will be critical in the short-run to ensure that there is coverage for the workers in the informal economy and especially female workers. There is also need to put a special emphasis on the accessibility of social protection to women living with disabilities. This will ensure that they are not abused or taken advantage of by their able-bodied counterparts.

Organisations or associations in the informal economy need to establish relations with companies that offer insurances, for example an organisation like ZCIEA can enter into an agreements with insurance organisations like FML and offer products at discounted premiums tailor-made for women informal economy players. This will boost the eligibility of women into these schemes and ensure that its women members are able to get the necessary cover they need and can afford.

Organisations such as ILO may also assist with technical expertise in providing international best practices of social protection schemes for the informal economy. These can be tailor-made to suit the Zimbabwean context.

Ratification and domestication of ILO Recommendation 204: in 2015 the International Labour Conference adopted Recommendation 204- Concerning the Transition from the Informal to the Formal Economy. The objectives of the Recommendation are to: (a) facilitate the transition of workers and economic units from the informal to the formal economy, while respecting workers’ fundamental rights and ensuring opportunities for income security, livelihoods and entrepreneurship; (b) promote the creation, preservation and sustainability of enterprises and decent jobs in the formal economy and the coherence of macroeconomic, employment, social protection and other social policies; and (c) prevent the informalisation of formal economy jobs. It therefore becomes critical for the nation to ratify and domesticate the recommendation as it provides an enabling and guiding framework for the realisation of decent work in the informal economy where women abound, as it transitions to the formal economy.

Access to Credit and Financing: the research reiterated the fact that most women in the informal economy and micro entrepreneurs do not have access to credit or financing thus they are trapped in low productivity activities. Government can support and promote more inclusive businesses, particularly those with women empowerment in their business strategy. Support can be in the form of providing direct capital to inclusive businesses and social enterprises that are women-owned or women-led. As with the set-up of the youth fund, Government can engage local banks and be guarantors of credit facilities extend to youthful women in the informal economy.

The government should also spearhead implementation of the National Financial Inclusion Strategy (2016-20) which proposed various financial inclusion strategies for women micro, small and medium enterprises. The Strategy (Section 6) acknowledged that women require access to a range of financial products and services that cater for their multiple business and household needs and that are responsive to the socioeconomic and cultural factors that cause financial exclusion in women. Some of the strategies include establishment of a Revolving Women Empowerment Fund which will be availed at affordable interest rates to support projects managed by women, prioritisation of women entrepreneurs in credit disbursement, strengthening women entrepreneurs’ human capital by developing appropriate entrepreneurial education and training opportunities, development of appropriate collateral substitutes in order to address the challenge of security among women borrowers, establishment of a Women’s Bank, among others. These strategies will address the specific-needs of the business or activities undertaken by women in the informal economy.

Organisations organising in the informal economy should assist women in the establishment of revolving funds.

Review of legislation and By-Laws: The legislative framework for local government is set out in several pieces of legislation. The principal acts governing local authorities in Zimbabwe are: Urban councils act (chapter 29:15), Rural district councils act (chapter 29:13), Provincial councils and administration act, provisions, and local authority by-laws. Most of the legislation has provisions which need to be reviewed as they do not speak to the

prevailing socio-economic situation in the country. The enactment of Statutory Instrument 216 of 1994, was one such progressive move.

Access to skills development and training: There is need for the Government to use the already implemented programmes, such as TREE, Start Your Business and Improve Your Business, as stepping stones towards the full implementation of such programmes nationally. This will see women having access to the much needed training and skills development programmes. One of the challenges noted during the study was on handling finances, thus identifying what is a profit, such programmes as mentioned will not only empower women to undertake their work professional but will see the improvement in their income levels. In addition, there is need to introduce specialised training on financial management for women entrepreneurs through an adult education programme in private/public tertiary and vocational learning centres. As alluded to by the ILO (2008), there is need to address the challenge of incorporating women into non-traditional areas of work through developing skills for women so that they can earn a decent income, rather than concentrate on products and services that are currently filling a saturated market.

Education and training should also include socio-economic rights so that informal economy workers are empowered to demand their basic socio-economic rights which are also human rights and enshrined in the constitution. These rights include right to food security, education, housing, health, basic utilities (water, sanitation, and electricity), decent work and a healthy environment. Once trained, they are able to demand their rights from the relevant authorities and they are able to mobilise for pro-active, effective and meaningful engagement with relevant authorities.

Broader access to information / awareness of macro perspective and potential of their businesses: Women in the informal economy have limited information and awareness of the macro perspective and potential of their businesses. There is need to increase their understanding of their businesses, and its productivity and profitability. This can be done by increasing access to information and training in product development and product costing, as well as access to markets. Thus, there is need to improve access to strategic business resources in remote areas and improve infrastructure, such as communication and transport facilities, farm- or factory-to market roads.

Improving assistance to women in the informal economy and in business: At both the national and local levels, there is a need for stronger monitoring and evaluation systems to track gender equality, in addition to women's economic empowerment. This will help ensure that programmes set at both these levels are accessed by women and women also benefit from the programmes. Thus, the government should also employ gender responsive value chain analyses to product or service development, and increasingly use them as a basis for strategic interventions, to enhance capacity growth and competitiveness. By identifying which values chains benefit women more, government and development partners can channel resources to these value chains, thereby employing women in the informal economy. Women in market gardening can be trained in value adding their products, unlike the current state where the majority are not. This will see an increase in their incomes.

Through different ministries the Government can also facilitate women entrepreneur's access to affordable innovative technology that can change the way to do business, connect with others, innovate, and build networks and relations. The establishment of information and communications technology infrastructure that will connect more businesswomen to customers and markets, value chain support, mentoring and networking initiatives, as well as e-commerce programmes.

Regular audits of women in the informal economy: there is need to undertake an audit on women activities in the informal economy in Zimbabwe. The audit can include an inventory of informal economy initiatives including social protection initiatives and their impact on the welfare of the women and their families; the number of jobs created by these initiatives; the number of disability-friendly informal economy initiatives. These audits should inform policy design and implementation.

Increasing productivity and income generating capabilities: there is need to introduce and promote low cost technologies and machinery that boost productivity. This can be linked to provision of access to credit to purchase

these technologies. For instance, in the agriculture sector establishment of renewable energy technologies such as solar systems, bio-fuels or mini-hydro technologies especially in the rural areas can boost agricultural production. This can be complemented by agro-technologies for value addition of agricultural products which can be backed up by energy security from the renewable energy sources.

5.3 Recommended possible interventions for the ILO

Table 12 shows some of the possible specific interventions that ILO can undertake.

Table 12: Sectoral Interventions

Sector	Specific interventions
Cross border	<ul style="list-style-type: none"> • Capacity development through training on trade –related regulations in Zimbabwe and beyond • Promote marketing of units for women’s products (through trade and/ or marketing associations).
Vending	<ul style="list-style-type: none"> • Setting up decent work-friendly infrastructure for vending • Assisting in review of by-laws • Training on ILO decent work agenda
Agriculture	<ul style="list-style-type: none"> • Promote credit packages and complementary financial literacy training for small-scale farmers • Establishment of pilot project (incubators) in potential growth areas e.g. organic farming / food
Production	<ul style="list-style-type: none"> • Training on product marketing, standardisation of products, value addition of agriculture produce • Services linking them to lucrative markets • Promote agro-technologies especially for the underprivileged rural informal economy women • Facilitate local women farmer groups to form marketing consortiums and identify buyers of agricultural produce • Promote out grower schemes, for example, in fish farming and horticulture (vegetables and floriculture) • Promote establishment and use of renewable energy technologies such as solar, biofuels and mini-hydro to boost productivity
Manufacturing	<ul style="list-style-type: none"> • Establishment of pilot project (incubators) in potential growth areas e.g. organic food production, chemicals manufacturing, fruit canning, clothing and textiles manufacturing • Alternative product designs and formulated production systems for women manufacturers • Facilitate local women manufacturing entrepreneurs groups to form marketing consortiums and identify buyers of products • Skills development in sector-specific manufacturing activities • Promote establishment and use of renewable energy technologies such as solar, biofuels and mini-hydro to boost productivity • Promote local marketing units for women’s products (through trade and/ or marketing associations). • Possible areas: Food processing and packaging (canning and fruit and vegetable processing, fish processing), beverage, tie and dye, batik, Vaseline and lotion making, cosmetic products and candle making; • Agro-processing; • Industrial chemical products such as paints, varnishes, soaps, detergents, inks, glues, polishes, pharmaceuticals, industrial chemicals, petroleum products, rubber and plastic products.
Mining and quarry	<ul style="list-style-type: none"> • Promote credit packages and complementary financial literacy training for small scale players • Acquisition of machinery especially for quarrying activities and permits • Training on occupational safety, health and environment • Promotion of local marketing

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Annex 1: Questionnaire

Women in the Informal economy: ILO Research

A. BACKGROUND

1. Age.....
2. Highest level of education.....
3. Marital status.....
4. How many children and dependants do you have? Fill box below

Age Group (years)	Number of children
0-7	
7-13	
13-19	
19-24	

5. What type of work are you undertaking in the informal economy and why?

.....

6. What other work have you undertaken in the informal economy before?

.....

7. What skills do you have?

.....

8. What training have you undertaken?

.....

B. EMPLOYMENT RELATIONSHIP

1. What is the type of your employment?

Type	Tick
Own account	
Employed with pay	
Employed without pay	

2. How long have you been working in the informal economy?

.....

3. Are you a member of any informal economy association? If YES name the association

.....

4. What is your earnings range per month?

Earnings per month	Tick
US\$1-100	
US\$101-200	
US\$201-300	
US\$301-400	
US\$401-500	
US\$501 +	

C. HOURS OF WORK

1. What time do you start.....and finish.....work?
2. Why do you work such workers?
.....

D. BENEFITS

1. Which of these benefits do you have?

Benefits	Tick	Benefits	Tick
Pension funds		Paid sick leave	
Medical aid		Medical facilities on site	
Loans		Subsidised housing	
Transportation		Childcare services	
Housing		Other	
Paid vacation			

E. WORKING ENVIRONMENT

1. Do you have decent operating space? Yes / No.....
2. If yes to the above, who allocated the space for you?

Local Authority: Other (specify)

3. Have you ever been harassed at your workplace? YES / NO
If YES, how
.....

4. Have you ever seen another informal worker or employee bullied at work? YES/NO
If YES, please give examples

Threats of violence	
Political victimisation	
Confiscation of goods	
Workspace invasions	
Arbitrary arrests	
Other	

-
5. Do you understand formalisation? YES / NO.....
If YES, what to formalise?
.....
6. Would you want to formalise and why?
.....
7. What type of business is making profit?
.....
8. What are the challenges that you are facing?
.....
9. What can be done to address your challenges?
.....

