



**Promoting the Participation of Informal Sector
Actors in Economic, Policy and Legislative processes**

The Informal Sector in Zimbabwe

**Unpacking women's lived realities with Unpaid Care
and Domestic Work**



June, 2022



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Foreword

This mapping exercise sought to unpack how women in the informal economy are affected by the double burden of contributing economically to their families' income while at the same time having to do unpaid care and domestic duties. Marginalized women, the majority of whom are located in the informal economy, are especially vulnerable to falling into poverty when they are forced to perform unpaid care and domestic work. Poverty rates by sex and gender are widest for women between the ages of 25 and 40. This is when households typically face increased child care expenses and women have less time for paid work. Women and girls who are the main caretakers at home are less likely to have time to attend a school or secure work. Spending more time on unpaid care also means having less time for paid labour, participation in governance processes, self-care, rest, and leisure. Before the COVID-19 pandemic, women spent three times as many hours on unpaid domestic and care work as men. During the pandemic, time spent on care work has increased for both women and men, but the increase in this work has been far greater for women. In Zimbabwe, where over 70% of women live in poverty, and 93% of the workforce is informal, access to child care is a major barrier to the majority of the country's livelihoods. This mapping exercise posits that, in order for women's burden of unpaid care and domestic work to be recognized and balanced with their roles as critical contributors to the informal economy, there is need for a multi-pronged approach of the various stakeholders. There must be engagement from local to national level to facilitate for development of basic women human rights

"Lastly and more importantly, i would want to thank Oxfam for the support and making this mapping exercise a reality. I know that Oxfam has a lot of choices when it comes to Valuing Women Work (VWW) partners and we are so grateful that you chose to support VISET"

Samuel Wadzai

VISET Executive Director

Executive Summary

Informal trading has taken place in Zimbabwe since the pre-colonial era and has grown remarkably in recent decades with women taking center stage in the sector. Zimbabwe is pre-dominantly a patriarchal society that is defined by the subjugation of women and the informal sector is no exception. The burden of women as informal traders in addition to their roles in unpaid care and domestic work has robbed women of an equal footing in regard to economic emancipation. This has compromised their full participation in their own economic development as well as that of their families, their respective communities and the country at large. Although Zimbabwe has made many inroads in ensuring the enhancement of women's human rights by enacting policies that promote gender equality and equity, more can still be done by government and various stakeholders such as development partners and non-governmental organizations to promote women's participation in the informal sector in particular.

This mapping exercise sought to unpack how women in the informal sector are affected by the double burden of contributing economically to their families income while at the same time having to do unpaid duties and all this in a very insecure/volatile setting where they don't have a pay check at the end of the month and never know how much they might make and where the unpaid duties might also close opportunities for them to make money. The study makes use of the tool of Applied Political Economy Analysis (APEA) with a very strong infusion of gender analysis bringing to the fore issues to do with women, their identities, vulnerabilities and involvement in the informal sector. The study also sought to proffer policy frameworks and social security mechanisms for women's inclusion.

From the mapping exercise done in Harare, Bulawayo, Chiwundura and Goromonzi districts in Zimbabwe, it is clear that women's needs and priorities are still often not considered in the critical informal sector and that their identities are complex and often misunderstood and known. Women's vulnerabilities are real and there is much more that needs to be done for women to not be relegated to unpaid care and domestic work as informal traders. Moreover, it is also clear that being active in the informal sector is not considered as work and the sector itself is not considered as a critical part of the economy especially amongst the women. Moreover, it is evident that there is need to amplify efforts towards building robust social security mechanisms that protect women in the informal sector. The proffered policy frameworks and social security mechanisms for women's inclusion, if taken into consideration by the power holders, will go a long way in transforming women's lived reality in the informal sector with regards to the existent nexus with unpaid care and domestic work for women.

This study drew the conclusion that in order for women's burden of unpaid care and domestic work to be recognized and balanced with their roles as critical contributors to the informal sector, there is need for a multi-pronged approach of the various stakeholders. If the informal traders, the women themselves, government, private sector, non-governmental organizations and development partners hold hands, there will be a transformation of the informal sector that will go a long way in ensuring that women's roles in the unpaid care and domestic work is balanced thus giving them an opportunity to become key contributors in the informal sector. Zimbabwe needs such a hybrid initiative in the informal sector in order for there to be a difference made in women's lived realities as informal traders and those with critical contributions to unpaid care and domestic work. A balance of this nexus is key now, more than ever for the country and enhancing women's human rights!



1. Introduction – a broad perspective on unpaid care and domestic work

Existing patterns in the division of labor between men and women manifest inherited differences and deeply rooted inequalities. Unpaid care and domestic work entail a systemic transfer of hidden subsidies (women do the work for free, there is no additional cost for the household or even the economy at large implied to pay for these services) to the rest of the economy that go unrecognized, imposing a systematic time-tax on women throughout their life cycle. These hidden subsidies signal the existence of power relations between men and women; also, they connect the “private” worlds of households and families with the “public” spheres of markets and the state in exploitative ways. Unpaid care and domestic work include all non-remunerated work activities and it is safe to say that it lacks social and economic recognition plus remuneration.

Unpaid care and domestic work are both an important aspect of economic activity and an indispensable factor contributing to the well-being of individuals, their families and societies (Stiglitz et al., 2007). Every day individuals, especially women, spend time cooking, cleaning and caring for children, the ill and the elderly. Despite this importance for well-being, unpaid care and domestic work is commonly left out of policy agendas due to a common misperception that, unlike standard market work measures, it is too difficult to measure and less relevant for policies. Women typically spend disproportionately more time on unpaid care and domestic work than men. On account of gendered social norms that view unpaid care and domestic work as a female prerogative, women across different regions, socio-economic classes and cultures spend an important part of their day on meeting the expectations of their domestic and reproductive roles. The unequal distribution of unpaid care and domestic work between women and men represents an infringement of women's human rights (UN, 2013) and also a break on their economic empowerment, emancipation and progress. The International Labor Organization (ILO) defines the informal sector as a "way of doing things characterized by (a) ease of entry; (b) reliance on indigenous resources; (c) family ownership; (d) small scale operations; (e) labor-intensive and adaptive technology; (e) skills acquired outside of the formal sector; (g) unregulated and competitive markets (ILO, 1972). The sector is characterized by gender inequalities and is largely under supported by policies that respond to the inequalities to include unequal distribution of unpaid care work.

The Unpaid care factor in the informal sector - Who carries the burden?

Care work, both paid and unpaid, is at the heart of humanity and our societies. Economies depend on care work to survive and thrive. Across the world, women and girls are performing more than their share of the total amount of unpaid care work as the majority of care workers are women.

According to the ILO study on unpaid care work and care jobs for the future of Decent jobs in 2018, work consists of two overlapping activities: direct, personal and relational care activities, such as feeding a baby or nursing an ill partner; and indirect care activities, such as cooking and cleaning. Unpaid care work is care work provided without a monetary reward by unpaid carers. Unpaid care is considered as work and is thus a crucial dimension of the world of work. The majority of the care work worldwide is undertaken by unpaid carers, mostly women and girls from socially disadvantaged groups. Unpaid care work is a key factor in determining both whether women enter into and stay in employment and the quality of jobs they perform.

Estimates based on time-use survey data in 64 countries (representing 66.9 per cent of the world's working-age population) by the ILO in 2019, show that 16.4 billion hours are spent in unpaid care work every day. The great majority of unpaid care work consists of household work (81.8 per cent), followed by direct personal care (13.0 per cent) and volunteer work (5.2 per cent). The analysis showed that across the world, without exception, women perform three-quarters of unpaid care work, or 76.2 per cent of the total of hours provided. In no country in the world do men and women provide an equal share of unpaid care work. The graph below shows the contributions by sex.

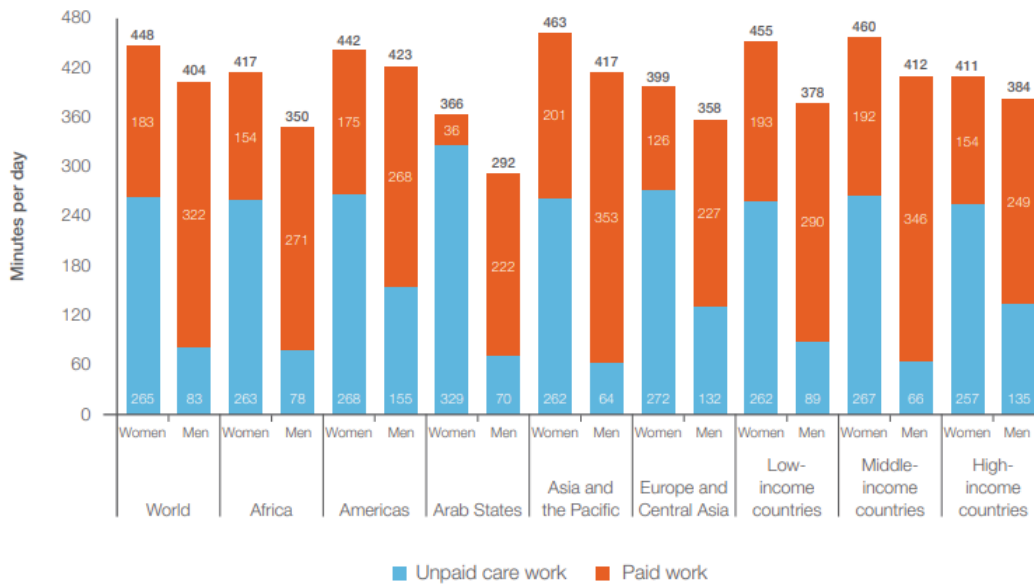


Table 1: Source: ILO 2019 Time-use Surveys

The above graph is testimony that women tend to carry the bulk load of unpaid care and domestic work thus disadvantaging their own professional growth in formal jobs.

Opportunity for decent work in the informal economy? ¹

Work must be rewarding, productive and offer opportunities for growth and social mobility. While some people in the informal economy earn incomes that are higher than those of workers in the formal economy, workers and economic units in the informal economy are generally characterized by poverty, leading to powerlessness, exclusion, and vulnerability. Most workers and economic units in the informal economy do not enjoy secure property rights, which thus deprives them access to both capital and credit. They have difficulty accessing the legal and judicial system to enforce contracts and have limited or no access to public infrastructure and benefits. They are vulnerable

¹ Martha Chen 'Rethinking the Informal Economy, from enterprise characteristics to employment relations', in Rethinking Informalization, Poverty, Precarious Jobs and Social Protection, Edited by Neema Kudva and Lourdes Benería, Cornell University Open Access Repository

to harassment, including sexual harassment, and other forms of exploitation and abuse, including corruption and bribery. Women, young persons, migrants and older workers are especially vulnerable to the most serious decent work deficits in the informal economy. The decent work agenda is defeated by the criminalisation of the informal economy in most countries with women and girls bearing the brunt of such realities. In order to nurture and promote decent work, it is necessary to eliminate the negative connotations of informality while at the same time ensuring that opportunities for livelihood and entrepreneurship are not destroyed and to promote the protection and incorporation of woman workers and economic units in the informal economy into the mainstream economy. Continued progress ²towards recognized, protected decent work will only be possible by identifying and addressing the underlying causes of informality and the barriers to entry into the economic and social mainstream by women.

Women are overrepresented among the underpaid and unprotected workers in Harare, Bulawayo, Chiwundura and Goromonzi districts in Zimbabwe. Despite their contributions to the economy, returns to education are lower for women, gender-based wage differentials persist, and market segmentation and occupational segregation further exacerbate inequalities. Gender disparities in the division of labor between paid and unpaid work also persist, with men spending more of their work time in remunerative employment and women performing most of the unpaid care and domestic work. There is limited knowledge on how women enterprises are structured, challenges, opportunities for growth, how the policy framework supports women in the informal sector, social security mechanism adopted by women, the intersectionality of unpaid care and domestic work in the informal sector and technical assistance required to support women enterprises and how they

can deal with their challenges. In order to address a number of issues highlighted above, VISET conducted this mapping exercise unpacking the dynamics often informal sector and the nexus with women's unpaid care and domestic work. The end result of the study is to propose policy recommendations that can be implemented for the betterment of women's lives as a strategic way to recognize, represent, redistribute, reduce the burden of unpaid care and domestic work.

2. Background to the Study

2.1 The term 'informal sector'

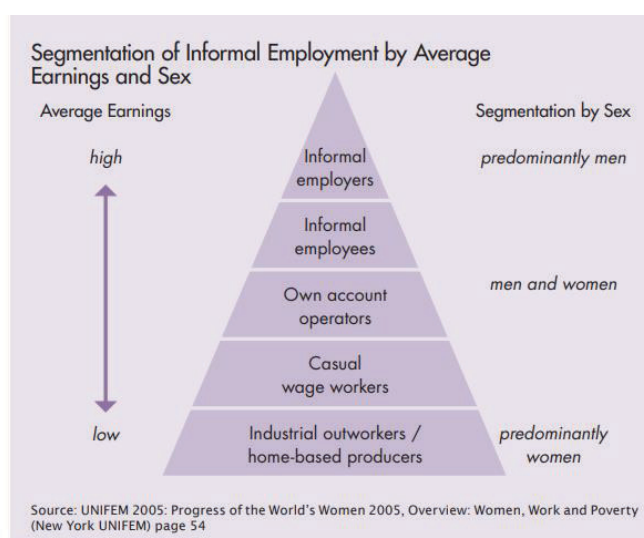
In the early 1970s, economic anthropologist Keith Hart observed from his research on Ghana, that the 'informal sector' had not just persisted but expanded. The terminology of 'informal sector' gained widespread acceptance after the ILO used it to analyse economic activities in Kenya for an ILO Employment mission in 1972. In the ILO analysis it was noted that activities in the informal sector were unrecognized, unrecorded, unprotected and unregulated. They observed that the informal sector included a range of activities from marginal survivalist work to profitable enterprises. This has remained and actually expanded given the economic contraction due to the 2008 global financial crisis, wars, climate disasters and recently the COVID-19 pandemic. In most countries including Zimbabwe, the informal sector is largely viewed as illegal, unsupported and criminalised by archaic laws that do not recognise this sector and are in preference of the formalised and capitalist system - colonial heritage plays into this. This capitalist system often gives men power, privilege, access and control of socio-economic resources at the expense of the women. Those participating in the informal sector are looking for ways to have a sustainable livelihood in an ever changing economic climate and they trade as vendors, cross border traders and petty industries. The 2002 International Labour Conference (ILC) Resolution on Decent Work

and the Informal Economy marked a breakthrough in analysis - providing a framework which recognised the diversity and heterogeneity of actors and activities in the informal economy and broadening the understanding of its parameters. It established that informality exists across a wide range of sectors and, importantly, also includes casualized and precarious work within the formal economy. This brought in a broader definition of informality to being defined as the 'informal economy'. In Zimbabwe, the majority of those found in the informal economy are called vendors as they are often seen to be vending different wares in an attempt to make ends meet. This has led to Zimbabwe beginning a robust debate around the informal economy and this research by VISET is contributing to unpacking the realities of women in the informal economy in Zimbabwe.

2.2 Gender dynamics in the informal economy- Who is in the informal economy?

The informal economy has traditionally been viewed as a catch basin for women and men who cannot find jobs in the formal economy and who are therefore pushed to take any work or create their own employment through small, even marginal, economic activities. According to a Research that was conducted by Marilyn Carr and Martha Alter Chen in 2001 entitled Globalization and the Informal Economy: How Global Trade and Investment Impact on the Working Poor, there is a direct link between employment in the informal sector and the levels of poverty experienced by an individual. The research holds that being poor is often stronger amongst women than it is for men. The findings further unravel that, though women participate in large numbers in the informal sector, men participating in the sector tend to be over represented at the top segments of the sector while women are at the bottom tiers where they specialize in trading mostly perishable items, for survival and take care of family needs. This is true in the Zimbabwean informal sector and has a negative bearing on the ability of women in the informal economy to participate effectively in

decision making processes or their capacity to contribute in the reconfiguration of the economic sector in a way that advances their individual or group development. They are faced with the dual challenge of being a mother faced with the socially constructed duty of fulfilling all the household duties and also competing with men who are confronted by little or no side callings such as attending to the household chores. The feminization of poverty and discrimination by gender, age, ethnicity or disability also mean that the most vulnerable and marginalized groups tend to end up in the informal economy. Women generally have to balance the triple responsibilities of breadwinning, domestic chores, elder care and childcare. Women are also discriminated against in terms of access to education and training and other services that could ameliorate their positions. The women in the informal economy tend to be clustered in ‘traditional female’ oriented economic activities such as tailoring and cooking which are often more poorly remunerated and suffer greater market saturation than other types of economic activities. All these factors influence women’s risk of poverty and marginalisation within the informal economy. The diagram below is an illustration of the gender dynamics in the informal sector as analysed by UNIFEM now known as the UN Women.



2.3 African Union and SADC Response to Informality- Is there hope for the Informal economy?

According to Jackie Meyers in the African Growth Revolution (2018), Informal employment remains the main source of employment in Africa, accounting for 85.8 per cent of total employment and 71.9 per cent, excluding agriculture. The vast majority of economic units in Africa are informal (92.4%). High informality in Africa is exacerbated by the dwindling ability of formal employment generation to absorb the increasing youthful population in the continent which is projected to increase by 105 million people by 2030. Katharina Guhr (2022) adds that colonization is a critical contributing element to how African informal economies are currently structured. Despite its challenges, the informal economy remains a key component of most economies in sub-Saharan Africa. The root causes and drivers of informality in Africa include not only elements related to the economic context (poverty), the legal, regulatory, policy and institutional frameworks but also some micro level determinants such as low level of education, discrimination, lack of access to economic resources, to property, to financial and other business services and to markets. The high incidence of informality is a major challenge for the respect of workers' rights, especially for women and the decency of working conditions, and has a negative impact on enterprise creation and growth, public revenues, government's scope of action, soundness of institutions and fair competition.

Formal employment levels and labor productivity in the SADC region are generally low and this trend is directly linked with social and human development challenges. Gender inequality, lack of social protection and vulnerable employment all affect employment and labour progress. Vulnerable employment can be characterized by inadequate earnings, low productivity and difficult conditions of work that undermine fundamental worker rights. These factors are especially

affecting women who tend to occupy the low end of the socio-economic narrative. A number of policy instruments and guidelines have been developed and adopted within the SADC region related to employment, labor and gender equality which give strategic guidance to stakeholders in Members States as well as facilitate collection of data and analysis. These are; SADC protocol on employment and labor 2014, Regional Indicative Strategic Development Plan (RISDP), the SADC Charter of Fundamental Social Rights; Draft Codes of Conduct on Child Labour, Declaration on Productivity, Code on Safe Use of Chemicals. The Gender Policy acknowledges that the labor market in Southern Africa is characterized by gender inequalities, made worse by legislation, laws, policies and practices that disadvantage women.

Unpaid care and domestic work are a major contributing figure to sex disparity and women's destitution. The sum and concentrated realities of unpaid care and domestic work in Southern Africa has been exacerbated by the HIV/AIDS and recently COVID-19 pandemics. Mainland Southern Africa is said to be the foremost HIV/AIDS affected region within the world. Southern Africa has less than 5% of the world's populace³ and however has the most elevated rates of HIV/AIDS and has also been hard hit by the COVID-19 pandemic, South Africa is a case in point they probably have better capacities to test than the rest of the continent. The worst affected nations by HIV/AIDS incorporate Swaziland, Botswana, Lesotho, South Africa and Zimbabwe. This has had major xxx in the financial approaches the informal sector recognizes and seeks to account for women's commitment in national and global economies through insights, national accounts, budgets, and tax collection. The research by VISET seeks to bring down to the

³ Why Should We Care About Unpaid Care Work? D. Budlender (2004) United Nations Development Fund for Women (UNIFEM)³ Thandika Mkandawire. 1985- The informal sector in the labour reserve economies of Southern Africa with special reference to Zimbabwe. Working Paper No. I

Zimbabwean experience the narrative around how to make unpaid care and domestic work obvious and to create accounted for models that support women as key drivers of unpaid care work and the informal economy. This will empower approach creators to define and actualize gender-sensitive arrangements that will counter the stereo typical ways that the informal sector is viewed when it comes to unpaid care and domestic work.

2.4 Zimbabwe, the informal sector, unpaid care and domestic work

At the approach of independence in 1980, Zimbabwe acquired a moderately small informal economy. The informal economy accounted for less than 10 per cent of the work constrain. This was due to a couple of reasons: Firstly, the presence of the informal economy was generally carved out by the double enclave nature of the Zimbabwean economic structure acquired at independence. It was double in that the formal economy was male ruled and exceedingly ensured by legal frameworks and it co-existed with a generally ignored informal economy which was overwhelmed by women. Secondly, the center of government's consideration was more on the urban formal sector in terms of approach definition and programs. The formal economy was an enclave in that it had a development energy it possessed, basically as a result of introduction and linkage to the global economy as compared to the informal economy. Women were concentrated within the informal economy which was often overlooked and which lacked help essential for development momentum.

This definition of the informal sector and the prevalence of women thereof meant that women had to face the narratives of the informal sector being disregarded and embraced as a "women's world". A world that was marginalized in definition and without "proper" placement on the economic scale compared to the formal sector. There was no financing and safety as women came together to fend for their families and ensure economic emancipation. Most of the informal sector was

regarded as women's clubs and were common within churches where women were taught subjugation as was in line with a "submissive wife" which is aligned with the Holy Scriptures. Moreover, the sector was led by mostly white middle class women who were minister's wives and had no view to challenge the status quo. This did not help support women in the informal sector to further their agenda of enhancing development for the informal sector. After independence, the government officially recognized the presence of the informal economy and rejected the prohibitive migration laws such as those that regulated the movement of black people. The unwinding of migration laws saw the development of the urban population. The migration was in search of business opportunities within the urban areas. The disappointment of the economy was that it failed to develop at sufficiently high levels and make satisfactory employment opportunities for the population to explore, especially women who were already disadvantaged by the socio-economic narrative in Zimbabwe. The continued marginalization of the informal economy through lack of satisfactory legal frameworks fortified the double and enclave financial structure in the informal sector and perpetuated the development of the causality nature of the informal sector to date.

In the 1980s, on a sample of six informal traders, of the six people selling goods in the Mbare Musika Market, that percentage ratio was 5: 1 in favor of women. Ndlela (2006) noted that the women traders faced many limitations, including:

- a) Lack of financial support-most activities are not legally registered and nothing is registered with the owner
- b) They could not get any form of security from financial institutions.
- c) Unable to purchase the required raw materials and inputs.

- d) Inconsistent quality of goods manufactured and sold by merchants.
- e) There is a shortage of organized dealer groups, especially before women appear in business programs.
- f) Black Empowerment Lobby, Indigenous Business Development Council (IBDC) which was male dominated and disadvantaged women.
- g) Transfer of many imported goods under the Open General Import License (OGIL) system.⁴

This reality defined by Ndlela above has continued to the present-day Zimbabwe with a very limited improvement narrative. In the 1990s, Zimbabwe's economy witnessed massive changes and in 1991, there was the introduction of the Economic Structural Adjustment Programs (ESAP), many people continued to lose their jobs and joined the informal sector. In the mid-1990s, unemployment rates began to rise in major cities in Zimbabwe. Government through various measures, gave momentum to the rise of the informal economy. These measurements reduced regulatory bottlenecks and allowed new players to enter product production and distribution, support services, indigenous business development and black empowerment. Sadly, the informal sector still remained a prerogative for women and the same challenges mentioned by Ndlela (2006) are evident to this day for women in the informal sector.

2.5 The informal sector, unpaid care and domestic work in Zimbabwe

Having made a case above on the history of the informal sector in Zimbabwe and how women are placed therein, one of the most challenging narratives around the informal sector is the burden of unpaid care and domestic work for women. According to the UN Special Rapporteur on Extreme

⁴ Ndlela, D.B. 2006. Informal Cross Border Trade: The Case of Zimbabwe. IGD-Discussion Paper No.52-2006

Poverty and Human Rights' 2013 Report on unpaid care and domestic work, slanted responsibility for care entrenches women's disproportionate vulnerability to poverty across their lifetime. The importance of nurturing and caring for personal and family well-being cannot be understated. Referred to as 'social reproduction' (Bakker, 2007), care work in Zimbabwe includes the essential tasks (e.g. childcare, cooking, and cleaning) required to support the development of cognitive, emotional and physical capabilities (Bakker, 2007; England, 2005). Seen as a whole, these 'care' tasks provide the critical inputs required for personal growth and healthy development of families (Oakley, 1974 cited in Sullivan, 2004). They contribute to '...the re-creation/re-production of the population from one day to the next and from one generation to the next...the intergenerational transmitting of historically derived values, norms, skills and knowledge as well as the construction of identities and subjectivities, individual and collective... (Steans and Tepe, 2010, p. 809).' All this work makes it difficult for women to apportion their time appropriately between what they have to do in the informal sector and whatever care roles they also have to take care of. Moreover, this points to women also taking part in the continued oppression of women by upholding values and norms that might not fit the society anymore.

2.6 Risk management in the informal economy in Zimbabwe

Informal economy workers, women especially, often face a greater range of risks, which largely reflect their working and living conditions. A vibrant informal economy contributes significantly to economic growth in Zimbabwe, but the informal workers lack key protection mechanisms, their working conditions are often poor and unregulated, while occupational health and safety issues are overlooked. They have lower incomes and less training than formal workers, as well as more limited access to healthcare and protective equipment. Poor safety and health working conditions prevail in the informal economy and carry high social and economic costs. According to ILO

estimates, 2.78 million people die each year from work-related accidents or diseases, and 317 million sustain occupational injuries, representing an estimated loss of 4% of global GDP (2012). These risks affect women mainly because they are already disadvantaged socio-economically compared to their male counterparts.

2.7 Social protection in Zimbabwe's informal economy

There are limited social protection schemes in Zimbabwe's informal sector. The National Social Security Authority (NSSA) that administers national schemes has nothing for informal workers. It is clearly outlined in the institution's policy documents that it is not required to do so. The National Pension Scheme, which was established in 1993 under NSSA, states that the Pension and Other Benefits Scheme is for every working Zimbabwean above the age of 16 years and under the age of 65 years who is in permanent employment, seasonal, contract or temporary employment. And this does not include domestic workers and the informal sector, who are expected to join at a later stage. As a result, if a worker in the informal economy gets sick or injured during the course of their work, they are expected to cover their own medical bills. As such informal traders, women in particular, have developed their own security schemes called mikando, kufusha mari and burial societies which they have used to assist members in need. Members agree to deposit an agreed sum at the end of each day, week or month and this can be loaned to members at a fixed interest rate. Profits realised from the mikando are divided among all registered members at the end of an agreed time frame.

Social protection is currently high on the development policy agenda, especially in the aftermath of the global economic crisis which undermined the livelihoods of many working poor in the informal economy Horn (2009, 2011). In June 2012, the International Labour Conference (ILC) adopted a Recommendation for a Global Social Protection Floor that would cover people at all

stages of the life cycle and be comprised of a combination of cash transfers and access to affordable social services, especially health care. There is a growing consensus in development policy circles on the need to prioritize extension of social protection coverage to excluded groups, adapt both social and private insurance to incorporate informal workers by providing fiscal and other incentives for their affiliation and coordinate diverse forms of protection. Effective social protection structures, policies, systems and programmes can play a major role in reducing poverty and vulnerability, redressing inequality, promoting inclusive growth and development of human capital (ILO, 2014}. Zimbabwe is the world's second largest informal economy, after Bolivia. Social security support of the informal sector has been a crisis. The ultimate effect of this background saw, majority of Zimbabwe's population migrating and joining informal sector for social security safeguards and livelihood sustainability. Be that as it may, in the post-independence period, the Zimbabwe Government adopted an enslaved economy which recognize the formal economy as the main contributor to the national economy while the informal economy contributes at least 40% towards the GDP - LEDRIZ (2021).

This narrative explained above shares the current narrative surrounding the informal economy and how it can be traced from global regional and national levels. The insights shared give a strong basis for VISET to embark on this mapping exercise to understand the nexus that exists between the informal economy, women unpaid care and domestic work. Unpacking how the above relates to Zimbabwe in particular is useful to support a robust policy narrative that will serve as relevant to the current context for women in Zimbabwe.



3. Study Framework and Methodology

3.1 Overview

The purpose of the mapping exercise was to map out women situated in unpaid care and domestic work - their identities, vulnerabilities and their involvement in the informal sector in Bulawayo, Chiwundura, Harare and Goromonzi. The mapping exercise sought to identify social security mechanisms that informal sector women are using as they conduct their business in the respective targeted areas. Moreover, this mapping exercise examined the policy framework supporting women in the informal sector in the hope to proffer suggestions to support possible solutions around policy formulation.

3.2 Study area

The research was done in Harare, Bulawayo, Goromonzi and Chiwundura, although VISET has a strong national presence with structures in all the major cities and towns. Since its formation, VISET has implemented a number of projects on the formalization of the informal sector and unpaid care work. VISET structures, known as Socio-Economic Champions (SOCHAMPS) have been key in spearheading the implementation of project activities in the target areas. Goromonzi and Chiwundura are peri urban areas that have predominantly agrarian economy that relies on agriculture for food security, economic growth and development. Traditional and seasonal rain-fed agriculture is the main production system in rural Goromonzi, an arid constituency with 75% poverty prevalence and 222 324 people housed in approximately 55 652 households (Zimbabwe Poverty Atlas 2015). The non-performing economy, the COVID-19 pandemic induced lockdowns and continuous patriarchal dominance on means of production in urban and rural areas have seen the shifting of the entrepreneurial profile of women in the informal sector to witness women bearing the brunt of more unpaid care and domestic work.

3.3 Study Design

The cross-sectional mapping exercise employed an Applied Political Economy Analysis (APEA) with a very strong infusion of gender analysis bringing to the fore issues to do with women, their identities, vulnerabilities and involvement in the informal sector then the study also seeks to proffer policy frameworks and social security mechanisms for women's inclusion. The APEA sought to understand the underlying interests and incentives that contribute to the decisions and behaviors

of key actors which can be rooted in political, social, economic and personal factors⁵. Moreover, the mapping exercise employed a feminist analysis that sought to unpack the informal sector in light of issues to do with systems and structures that are deeply rooted in sex, gender, race, discrimination, equality, choice, difference, power and how women's lives are generally lived.

3.4 Study population

All traders within the informal sector residing in the selected districts of Harare, Bulawayo, Goromonzi and Chiwundura were considered for the study sample. Representatives of various government ministries, local authorities, private organizations and civic organizations were interviewed as key informants whilst representatives of informal traders and VISET structures were included as participants in the Focus Group Discussions. Any other person who did not work with or was not in the informal sector, was a non-resident in the selected districts as well as being under 18 years of age was excluded from the study.

3.5 Sampling

The mapping exercise utilized a combination of probability and non-probability sampling. Probability addressed the quantitative research question while purposive sampling deliberately selected the sample given the experiences and knowledge of respondents about various sectors in the informal economy. The total of 138 people were sampled and reached through one-on-one structured quantitative questionnaire interviews administered through kobo toolbox. The study further incorporated Key Informant Interviews and Focus Group Discussions in the 4 target areas

⁵ <https://www.dmeforpeace.org/resource/applied-political-economy-analysis-methods-to-inform-responsive-community-led-programming/>

to substantiate the information provided in the one-on-one interviews. Appendix 1 provides the list of participants included in the key informant interviews and focus group discussions.

3.6 Data Collection Methods

In light of the aforementioned designs employed for this study, the methodology included document review surveys, key informant interviews (KIIs) and Focus Group Discussions (FDGs) to have an in-depth understanding of the size, composition and key characteristics of the informal sector including mapping out the specific challenges and opportunities in the target areas. These data collection methods enabled the collection of quality data to respond to the research questions. The use of both quantitative and qualitative methods helped in determining the intersectionality that exists for women in the informal sector, unpaid care and domestic work including the perceived social and economic value of women's work.

3.7 Data Analysis

Qualitative data was analysed for content and thematic trends within the given responses. SPSS Statistics V21.0 was used to analyse qualitative data with the aim of producing charts and tables containing frequencies and proportions of responses.

4. Study Findings

In this section, the focus is an overview of the key study findings on Informal Work – unpaid care and domestic work and its nexus with women's lived realities. The results are presented along thematic lines of women, their identities, vulnerabilities and involvement in the informal sector

then policy frameworks and social mechanisms. In section 5, we focus on the way forward and recommendations.

Table 2: The table below shows the number of respondents reached in each of the enumeration areas through individual interviews.

Enumeration area	Frequency
Bulawayo	47
Chiwundura	35
Goromonzi	11
Harare	42
Total	138

Table 3: The majority of the respondents were aged between 31 - 40 years with only 2 reporting to be under 20 years of age. The majority of informal traders are in the age group of 21 to 40 years old. The shows that most of the actors in the informal sector are youths who would ordinarily be employed in the formal sector after completing either high school or tertiary education. Due to the

limited opportunities in the formal sector, most youths are deferring to the informal sector to etch a living. While the informal sector provides alternative employment for most of the youths, it has many challenges that limit growth and opportunities for productive and gainful employment. The youth bulge in the informal sector presents both opportunities and challenges that require policy interventions to make the work in the informal sector productive and focus on long term impacts.

Age Group	Frequency
<=20	2
21 - 30	28
31 -40	65
41 - 50	32
51 - 60	8
Total	138

Table 4: The majority (55%) of respondents attained at least secondary school education with 2.2% having no form of formal education at all. The levels of education are critical in understanding the potential of the informal sector to grow and offer decent and productive employment. The high

levels of education in the sector can also be utilised in advancing continued education, awareness raising, nature and level of interventions required.

Level of Education	Percentage of respondents
Nil	2.2%
Primary	13%
Secondary	55.1%
Tertiary	25.4%

Most (70%) of the respondents interviewed indicated they were Christians. Religion plays a key role in the way chores and work is arranged at family and societal level. This is useful for an informal sector organization such as VISET as they mobilize and build a coherent sector for awareness raising and advocacy work.

Religion	Percentage of respondents
Apostolic	21.7%
Christianity	70.3%

Muslim	2.2%
Other	1.4%
Traditional	2.2%

Table 5: Religion

Disability

Gender	Number with disability
Female	8
Male	4

Table 6: 12 (8 female and 4 male) of the respondents were recorded to be with a disability. The majority (8) of the persons with disabilities respondents are female who over and above attending to household chores and informal work they still have to cope with disability which normally presents its own limitations. Of those 12 people with disability 8 of them were street vendors with only 1 being a legalised vendor. Having a disability compound to the challenges faced by street vendors to evade municipal police and other exploitative structures who physically harass the vendors. Over and above a disability 4 of the persons stay with people who need their additional care and attention.

4.1 Women, their identities, vulnerabilities and involvement in the informal sector

4.1.1 Zimbabwe's informal economy structure and how it operates

105 (76%) out of the 138 respondents were female. This means that in participating in unpaid care work in the informal sector, will be experienced more by women than men within the sector. This is another key demographic dynamic to take note of in designing interventions in the sector.

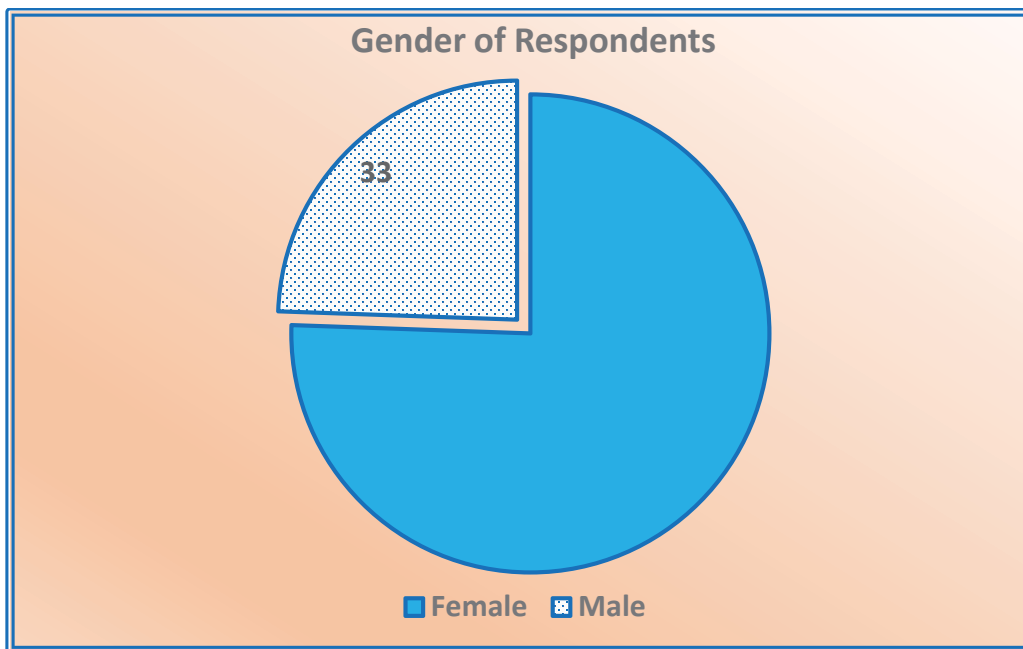


Table 6: Gender composition in the informal sector.

The informal economy is largely dominated by women in rural and peri-urban areas as shown in the table below. This could be an indication of single headed households run by women who still have to conduct household chores when they get back home. Interventions for the informal economy in rural and peri-urban must therefore be skewed towards women's needs.

	Rural	Peri-urban	Urban	Total
Female	16	24	64	104
Male	4	3	27	34
Total	20	27	91	138

The majority (63 out of 138) of women interviewed are married with an additional 18 staying with a man. Marital status in a patriarchal society plays a key role in determining the burden of unpaid care work and decision making in a family unit and society. For those married or have a partner decision making is highly likely also influenced by their spouse or partner.

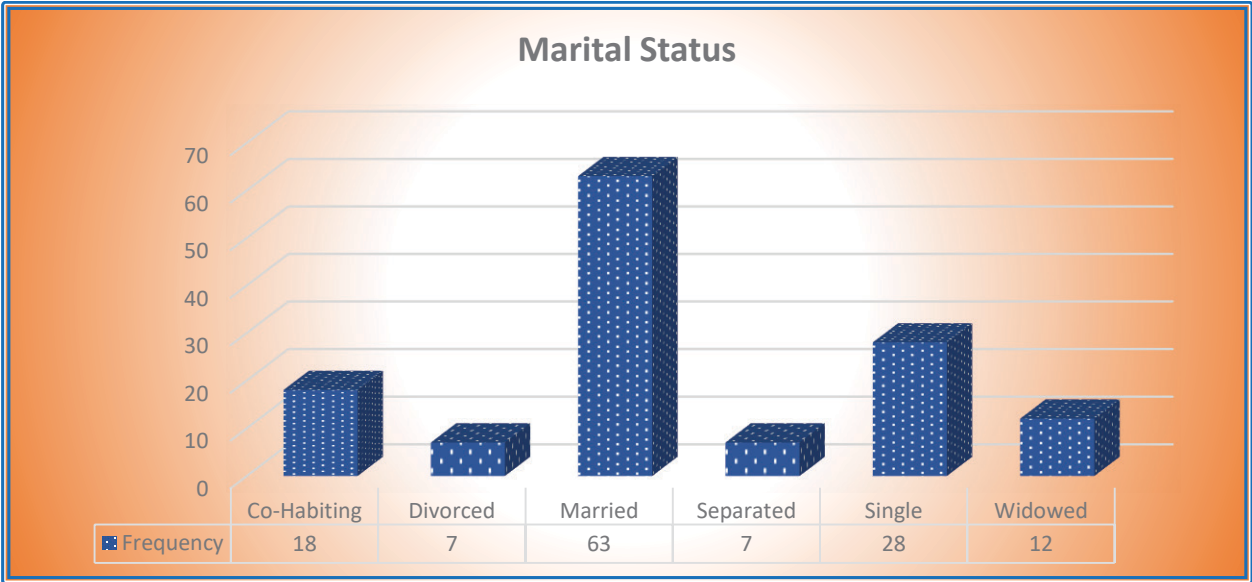


Table 7: Marital status

The Informal enterprise is highly unstructured and traders venture into business initiatives they so choose, that suit their investment capital and potential market. Very few operate in the space designated for the businesses which they do and such conformance was recorded in Senga Gweru. The choice of designated spaces is a bone of contention in the sector. From the interviews most vendors choose to be in undesignated spaces based on the access to their market. They prefer to set up their markets where there are high traffic volumes while the councils allocate them spaces where they find not viable and not easily accessible by their market target.

Most of the traders in the informal sector are not registered nor are they organized into any form of group or association. This puts them at risk largely from municipal police who confiscate their wares as well as solicit for bribes in exchange for freedom.

The few that are organized are usually affiliated with unions and informal sector organizations working to enhance their capacities and facilitate their integration. Some of the vendors staying in towns or in the peri-urban areas normally travel in between urban centers depending on the perceived demand during particular times of the month. e.g., Gweru and Kwekwe as well as Harare and Chitungwiza.

Night trading is a phenomenon in urban areas as municipal police would have knocked off work and also limited Zimbabwe Republic Police (ZRP) presence. This enables vendors to spread mats for pavement trading, sell their wares from carts and also build some makeshift temporary structures to place their products. The risks associated with night trading such as mugging, sexual harassment and rape are most likely to be experienced by women than men in the sector.

Most vendors rely on space barons to get strategic natural market spaces especially near shop entrances. However not all vendors are operating illegally with some paying licenses to local authorities to enable them to operate from official sites allocated by local authorities.

The urban environment has also largely brought about car boot traders who simply park at strategic sites, display their wares and drive off upon concluding their business for the day. Associated with the urban environment is the partitioning of large shop spaces by private owners into small informal operating spaces which attract less harassment from council and national police forces. Markets at residential premise gates are also quite common in urban areas. The emergence of mobile vendors has also increased through mobile pick-up truck vendors driving around neighborhoods with vegetable products. Given the nature of mobile vending most men are in this market segment because they tend to have drivers licenses.

The rural trading environment is mainly driven by roadside (highway) informal traders of farm produce and some other food items required by travelers. This can be through unstructured or structured markets set up on major bus stops, terminus and stations or specific sections of the highway associated with particular products. For example, honey stalls in between Fairfields and Chaka along the Harare - Masvingo highway. Some of the vendors also engage in traveling to the nearest cities to wholesale agricultural products.

4.3 Main sectors of the informal economy - Active actors and power holders

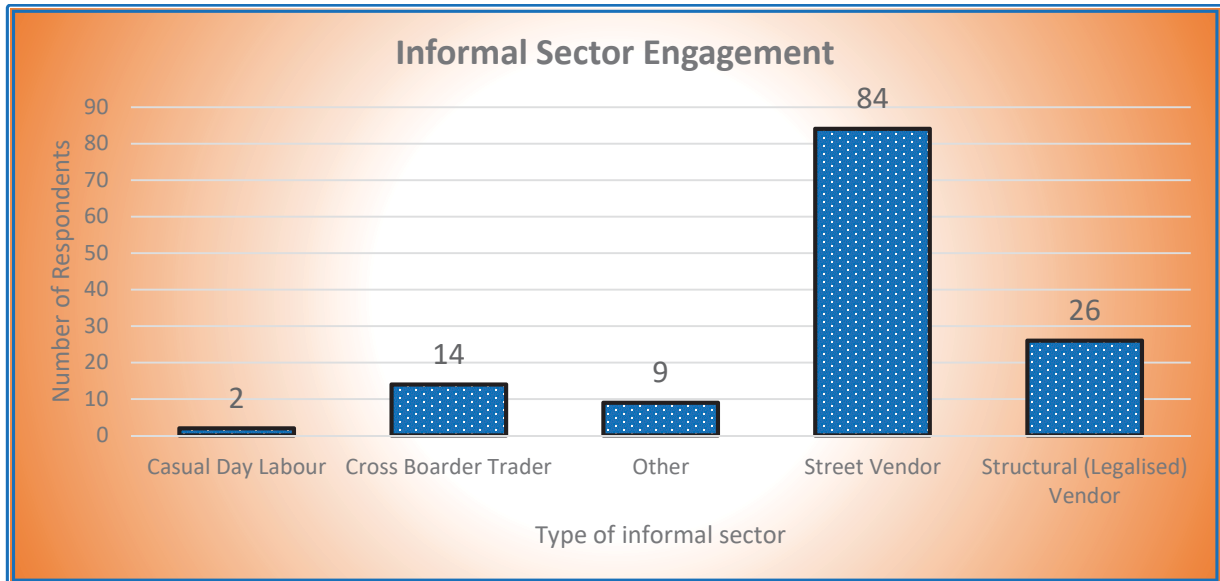


Table 8: Sectors in informal economy

4.3.1 Main sectors in the informal sector:

The main sectors found that define the informal sector include: Street vending, money changing, cellphone & accessories, car sales, sex work, transport-(Mushikashika), sewing, clothing (flea markets and **mabhero**), saloon, beauty and health care products, and hardware, cross border trading, domestic workers, casual day laborers, agri-produce sellers (meats and vegetables), welders, mechanics, car boot sales, food caravans and tuck-shops.

Of the 138 people interviewed only one (1) had been part of the informal economy for more than 20 years. Most of the respondents had worked in the informal economy for 1 to 5 years. The other possible reason is the fluidity of the informal sector and also the impact of COVID-19 pandemic which might have forced more people into the informal economy in the past two years.

	Less than 1 year	1 - 5 years	6 - 10 years	11 - 15 years	16 - 20 years	20 years +	Total
Casual Day Labor	0	2	0	0	0	0	2
Cross Border Trader	2	5	2	3	2	0	14
Other	0	7	2	0	0	0	9
Street Vendor	9	30	28	12	3	1	83
Structural Vendor (Legalised)	1	8	7	7	7	0	28
	12	52	39	22	12	1	138

Table 9: Years in informal sector

Those who wield power in the informal sector

- Local authorities that own the land and have the power to regulate the sector and decide on allocation of trading spaces
- Inheritance of council-owned informal traders’ markets is also common (generation to another generation) it could be either whole stands or even markets.
- ZRP and Municipal police have enforcement power
- Political parties control some spaces and decide how markets operate e.g., markets are closed to attend funerals
- Connected individuals have power to control spaces and collect fees (space barons)
- Vendors under associations have a better voice than those who operate independently and usually have better access to services and opportunities within the sector.
- Private property owners have the power to determine rentals for their premises.

In most cases, amongst the informal sector itself, elderly women own operating space and the youth find it difficult to enter as they do not want to share space. Elder women act as the gatekeepers of the various vending spaces they are found operating within.

4.3.2 Informal sector disaggregated by geographic area

	Rural	Peri-Urban	Urban	Total
Casual Day Labor	0	0	2	2

Cross Boarder Trader	6	3	8	17
Street Vendor	14	24	46	84
Structural (Legalized) Vendor	0	0	26	26
Other	0	1	8	9
Total	20	28	90	138

The informal sector is highly dominated by street vendors regardless of the geographic area attributable to the easiness of becoming a vendor. There were no casual day labours neither where there any structural (legalised) vendors recorded in the rural or peri-urban area. Most of the legalised vending trades are prevalent in urban areas where councils have deliberately put up designated physical structures to house traders.

4.4 Informal ventures and enterprises women normally participate in

The table below shows the segmentation of gender by type of informal economy ventures.

	Casual Day Labor	Cross Border Trader	Other	Street Vendor	Structural (Legalised) Vendor	Total
Female	0	13	3	63	23	102

Male	2	1	6	21	3	33
Total	2	14	9	84	26	138

Table 10: Different informal sector ventures and gender composition

The informal economy is largely dominated by women with street vending being the most common form of trade. Women largely dominate in the selling of fruit and vegetables, clothing (new and second-hand clothing), groceries, cosmetics, money-changing, domestic workers, child care and sex work.

4.5 Work done by men and women outside the informal sector after trading hours

Men	Women
<ul style="list-style-type: none"> • 4am to 12 midnights - trading • Men after work go to do gardening, and some go to nightclubs for drinks. • Some men continue trading at night • Watch television • Gardening and farming 	<ul style="list-style-type: none"> • 4am to 7 pm-trading • Women trade fewer hours than their male due to them having to also do (before, in-between and after their informal work commitments) household chores.

Table 11: Trading hours

Most of the respondents woke up between 5am to 6am as shown below. The majority spent between 9 and 12 hours at the informal workplace. This is an average of 63-84 hours per week. None of the rural traders recorded spending more than 12 hours at their informal work place.

Wakeup Time	Number of hours spent at informal workplace?										Total
	6	8	9	10	11	12	13	14	15	16	
4 =< 5am	1	2	4	15	4	8	2	2	2	1	41
5 =< 6am	0	4	11	16	7	19	2	3	0	2	64
6 =< 7am	2	0	0	1	1	0	0	0	0	0	4
7am +	1	0	0	1	1	0	0	0	0	0	3
Before 4am	0	1	3	2	0	1	2	2	3	1	15
	4	7	18	35	13	28	7	7	5	4	128

Table 12: Hours of work

4.6 Other work/chores informal traders, especially women carry out during trading or after the trading hours

The graph below shows the amount of time spent by women doing household work outside the informal sector trading hours. Most of the individual household tasks take up to 2 hours.

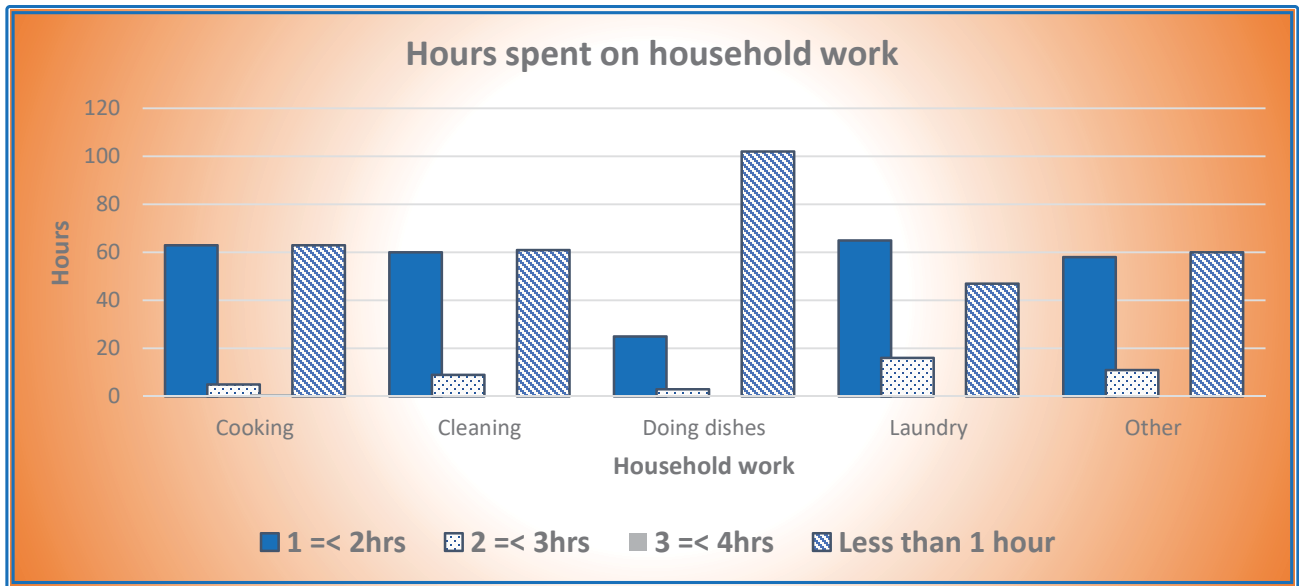


Table 13: Hours of household chores

The table below shows the number of hours spent at the informal workplace by informal traders.

Wake Up Time	Number of hours spent at informal workplace?	Total

	6	8	9	10	11	12	13	14	15	16	
4 =< 5am	1	2	4	20	4	8	2	2	2	1	41
5 =< 6am	0	4	11	16	7	19	2	3	0	2	64
6 =< 7am	2	0	0	1	1	0	0	0	0	0	4
7am +	1	0	0	1	1	0	0	0	0	0	3
Before 4am	0	1	3	7	0	1	2	2	3	1	15
	4	7	18	45	13	28	7	7	5	4	138

Table 14: Wake up times

4.7 Levels of income one makes per month/ per week/ day in these various activities

Daily incomes vary and traders sell different goods hence coming up with standard figures is difficult.

- For fruit and vegetables average income is 15-25 USD per day
- For mabhero, cell phone accessories, the average is 40-50 USD per day
- Agri produce (including poultry) is 70 USD per day

- Part-time jobs an average of 10 USD per day
- Cross border traders make more than 100 USD per trip

However, it is difficult to save or realize long term profits. All or most of the income is reinvested into stock replenishment with the little profit being used for daily upkeep.

4.8 Conditions of work in the informal economy in Zimbabwe

The informal sector is defined by the following working conditions: long working hours without leave, harassment and gendered corruption, limited and insecure operating spaces with no shades, toilets, water and storage facilities, no social security protection, no flexible working hours, lack of capital including limited access to financing mechanisms, complicated registration processes, lack of recognition, restrictive laws, unfair and unhealthy competition, and lack of occupational health and safety standards, limited negotiating power, unavailability of formal and fixed contracts, lack of legislative protection.

4.9 Barriers and challenges inhibiting growth of the informal economy from being viable and productive, decent employment.

The barriers noted to be inhibiting growth in the informal sector are:

- Confiscation of informal traders' wares leading to loss of working capital,
- Harassment and abuse from law enforcement inclusive of confiscation of products
- Harassment from customers and fellow traders
- Corruption- bribes & sextortion
- Currency instability affecting profits and viability.
- Transport challenges

- Limited access to capital
- Expensive licenses which do not match with the profits made by the traders
- High market rentals from private owners and space barons
- Limited designated market sites with adequate infrastructure with some of them located in non-strategic areas.
- Competition is too high as most traders have resorted to turning to the informal sector for employment. Too many traders selling the same products. Training and capacity building is needed for traders.
- Lack of recognition of informal work is automatically making traders get excluded from services provided by the government e.g., social protection and access to capital.
- Restrictive laws prevent traders from operating freely.
- Lack of knowledge on policies to formalize businesses to ensure access to capital.
- Most informal traders have limited knowledge in business management with no long-term plans to invest in equipment and business systems necessary for growth in the long run. Some of the traders would rather remain informal by choice due to their inabilities and restrictions around their operations e.g., artisanal small-scale miners. Training and capacity building is needed for traders.
-

4.10 Opportunities for decent employment in the informal economy

The opportunities to enhance decent employment and growth are limited due to some of the above-mentioned conditions which restrict business operations. Opportunities are available in the following areas;

- Devolution may trigger opportunities for infrastructure growth for the sector.
- Demand for goods, wares and services of the informal traders is readily available and thus a good indicator for continuity of businesses.
- Government and local authorities are slowly becoming responsive and acknowledging trader's existence.
- National recognition of the informal economy by the government and other agencies that are now coming up with policies and interventions to support the sector.

There is a need for continuous collaborations and partnerships to identify areas of value addition.

4.11 Support for Women's work outside the informal sector - supporters and duration

- Husbands usually offer psychosocial support, especially when sick. However very few assist in business operations.
- Children were identified as providing the largest form of support both in business and at home.
- Live- in relatives assist with some of the work at home and childcare whilst at work.
- Neighbors in some instances assist in child caring during working hours or after kids come back from school.
- Small finance institutions like Savings and Credit Cooperative Organizations/Societies (SACCOS) offering short term loans.
- CSOs offer capacity building trainings and self-help manuals but without any form of resource allocation for implementation. It would be important for development partners to explore ways of allocating resources towards implementation of what traders are trained around.

- Few women have domestic workers as they do not have capacity to pay them.

4.11.1 Assistance with household chores

Below are the statistics around household chores and the assistance women get:

Respondents	Available assistance with household chores
All the time	10.9%
Most of the time	23.2%
No	17.4%
Sometime	46.4%

Table 15: Assistance with chores

Women explained that, they dedicate a vast amount of their time to care for relatives with chronic illness. When it comes to chronic care, 46 (33.3%) respondents stay with people who needed additional care/attention due to chronic conditions or old age.

4.12 Challenges women face as informal traders when it comes to their work outside their informal work

Lack of trust from spouses who perceive women as having extra marital affairs whilst trading resulting in sexual and gender-based violence in marriages. Over and above the lack of trust by their spouses who deem themselves as head of households, feel they are entitled to demand the money women make from informal trading.

Generally, balancing unpaid care and domestic work and trading is difficult. Women have unpaid care and domestic work to do before they go to work as well as after work like household chores, assisting children with homework and offering care for the children, caring for the elderly, chronically ill and people with disabilities in some cases.

This means the time women invest in informal trading to try and make a living is less than their male counterparts in a patriarchal society where men don't offer much domestic assistance to their spouses. This is compounded by poor service delivery within the country where women will consume productive time fetching water from community boreholes, fetching firewood, traveling long distances to health centers and being stuck in long queues to withdraw money from the bank. A general scan of access to health showed that health services costs are high and most women in the informal sector do not have medical aid cover.

Health Centre –The majority of respondents (76.6%) stayed within 5km from a health center with 38% of those health centers being open 24 hours a day. Unfortunately, 80.4% of the health centers

did not offer comprehensive health services thereby putting the lives of patients at risk in time of an emergency.

Mental health issues as a result of the work burden and resource constraint was cited by the women respondents as a critical narrative that needs urgent redress.

Stigmatization of informal work within communities who label them as low-class citizens is an issue with women in the informal sector.

Due to inflation landlords now charge rentals in foreign currency regardless of the fact that traders sell their produce in local currency. This has presented a financial discrepancy for the informal traders who have very limited access to the USD.

4.13. Policy frameworks and social mechanisms

4.13.1 Social security mechanisms provided by the government, including the council in the informal economy in Zimbabwe

Generally, government support is limited and if available the Social Security Support from the government reaches those with strong political connections excluding the majority. e.g. COVID 19 funds never reached many deserving informal traders. A cushioning fund of 600ZWL was once gazetted but never disbursed to the intended beneficiary.

4.13.2 Social Security

The most common social security strategy was the grocery club and mukando which were subscribed to by 48.6% and 43.5% of the respondents respectively. Only 2.2% of the respondents were members of SACCU within their area of residence. Other social security strategies being

used by the respondents were home long-term savings (15.2%), local funeral club (26.8%) and other not specified strategies (10.1%).

Most of the social security interventions are the informal traders' own initiatives and have nothing to do with government.

4.14 Gaps in the informal sector that government, development partners and the private sector can work together to close

The Respondents noted the following as key gaps and possible ways to proceed in order to enhance the informal sector and enhancing women's economic emancipation:

- There is a need for stakeholders to recognize informal trade as work.
- COVID-19 taught us a big lesson, the government should invest in social protection mechanisms which cater for informal traders as they are not supported by NSSA.
- There is a need for the government to put in place policies that help to reduce informality on a gradual basis but tackle the drivers of informality like social & financial exclusion and offer incentives for traders to operate formally.
- Access to finance, most businesses in the informal sector have been small for a long time due to difficulties in accessing capital for business expansion.
- More work needs to be done to re-skill and up-skill informal workers so that they use innovative approaches which respond to current economic dynamics for them to grow their ventures towards the formal economy.
- Curb the rampant corruption at all levels within the sector. This is possible through recognizing the informal sector and creating a regulatory framework that facilitates their work, decriminalize the sector and grow into small to medium businesses.

- Government must dollarize the economy to counter the challenges of selling in RTGS and stocking in USD.
- There is a need for development partners, government and the private sector to join hands in the provision of decent and gender-sensitive market infrastructure
- Create platforms for engagement with policy makers to transform the sector.
- Awareness raising for the informal traders to understand their rights which if not, exposes them to abuse.
- Formation of associations/unions representing informal economy to speak with one effective voice.
- There is need for the sensitization of council employees, advocacy for gender-sensitive laws/regulations

4.15 Training related to informal work that informal traders receive or have received

The majority of the informal traders, especially women, do not have any form of training. Those who said yes, were trained in sewing, baking and catering. Some training in the following areas were identified as key in strengthening the sector;

- Training on human rights
- Gender sensitive budget trainings
- Sensitization of bylaws - at a small scale
- Training on value addition and value chains
- Leadership trainings – basic
- Policies that support various gender roles in the informal trade

Most of the interviewees were not aware of any policy that supports gender roles in informal trade. This calls for more sensitization on policies that exist and also for interrogation of practice in exacerbating the problems identified.

One of the most critical insights shared during the issues of training was that ZRP and Council who enforce laws on the group must have some form of identification to avoid unruly elements impersonating themselves as authorities. Moreover, it was noted that there is need for the aforementioned to be trained to aid understanding of the nexus between women, unpaid care and domestic work and the informal sector.

5. Recommendations

5.1 Maximizing mechanisms to improve women's livelihoods and enterprise growth in the informal sector

The mapping exercise proffered the following insights as strategic ways to improve women's livelihood and enterprise growth in the informal sector considering its nexus with unpaid care and domestic work:

- There is a need for national social security schemes meant for informal traders. For instance, to cushion women who will be on maternity leave. With the economy now highly informalised there is a need for NSSA to broadly cover the informal economy and offer a tangible social security benefit on retirement.
- Local authorities must modernize markets to include functional ablution facilities and child care facilities as well.

- Access to finance must be improved by the private sector and other players e.g. introduction of transparent revolving funds at low interest rate loans. Women's bank conditions are restrictive and scare away many women. Continued initiatives must be done by the bank to empower women to formalise and form associations that guarantee them access to finance.
- Access to information must improve for women to know services offered by government and local authorities.
- Deliberate investment in skills development initiatives for the informal economy by government, local authorities, CSO and financial institutions. These institutions must support innovation within the sector and amongst women traders.
- Government must routinely and largely consult informal traders, especially women, to understand the social security needs of the sector. Over and above being consultative the national budget allocation towards cushioning the informal sector in times of disasters is imperative.
- Infrastructure development within the informal economy must respond and be informed by the needs of the informal sector actors. There must also be a deliberate effort to build infrastructure in rural areas.

5.2 Recommendations to improve the status of women in the informal sector

- There is need to deal with the bureaucracy and corruption in the sector which continues to expose women to harassment, abuse and as unpaid care workers more than their male counterparts.

- Current policies governing the informal economy are divorced from the lived realities and needs of women in the sector hence the policy makers must enact enabling laws that promote business growth and ease of doing business for the sector.
- There is a need to provide incentives for formalization
- Social protection schemes for the informal sector must be prioritized especially with women's needs at the core of the interventions.
- Access to finance at reasonable interest rates for women traders must be improved
- Fund income generation activities for women.
- Informal economy actors who are women must be included in mainstream decision-making.
- There is a need to develop policies aimed at empowering women so that they get greater autonomy in financial and economic initiatives.
- Women should be exposed to capacity-building programmes aimed at enhancing their business.
- Elimination of middlemen and space barons within the system would be critical in sanitizing the informal sector.
- Allocation of more funding towards the construction of decent informal sector markets further backed by rural enterprise development programmes.

5.3 Recommendations

To Policy Makers

Local government level

- Women friendly working spaces (like playgrounds for kids)

- Local authorities should improve in terms of information dissemination and continuous engagement with the women in the informal sector
- Clear referral pathway system for women in the informal sector
- Educate the local authorities, government and informal traders to aid understanding of the nexus between women, unpaid care and domestic work and the informal sector

National government

- Coordination of the informal traders must be from one Ministry to avoid confusion, the current set up of having 4 Ministries engaged with Informality can only bring confusion.
- Recognition of the informal economy workers this will unlock immense resources from development partners and other agencies
- There is need to lobby for consistency in policies around women, unpaid care and domestic work
- Clear referral pathway system for women in the informal sector

To Informal Sector Actors

- Strengthen capacity of women not only to trade profitably but also to lead from self, home and the marketplace.
- Support women to own schemes that leverage their sheer size of numbers in the informal economy.
- Clear referral pathway system for women in the informal sector

To the Financial Services Sector

- Financial Inclusion that has a strong women focus, “genderized” and “tenderised” narrative

To Development Partners

- Development partners must focus on programs that build resilience, skills and capacities of informal traders which contributes to the growth of informal sector business.
- Empowerment of women as the power holders who are able to push back the different challenges they face in their area of work
- There must be engagement from local to national level to facilitate for development of basic women human rights
- Access to information on by laws and advocacy to change or abolish by-laws that are outdated or not favourable would be important for women and various players working in the informal sector
- Working groups -government, informal economy organizations, local authorities to aid understanding of the nexus between women, unpaid care and domestic work and the informal sector
- Establish information kiosks to aid understanding of the nexus between women, unpaid care and domestic work and the informal sector
- Clear referral pathway system for women in the informal sector
- Research further on gender perspectives to aid understanding of the nexus between women, unpaid care and domestic work and the informal sector

- Engagement -close the gap between government and the local authorities.
- Lobby for consistency within government institutions on policy enhancement
- VISET to work on modalities on how inspections within the informal economy – work with the Ministry of Labor
- Adapt to ever changing environment - decentralization to aid understanding of the nexus between women, unpaid care and domestic work and the informal sector
- VISET create platforms for collaboration with the government and the people to aid understanding of the nexus between women, unpaid care and domestic work and the informal sector
- Make government and local authority and government to listen to CSOs and implement our demands
- Information dissemination far and wide to aid understanding of the nexus between women, unpaid care and domestic work and the informal sector
- Mobilise for the participation of informal traders in the processes of policy formulation, monitoring
- Set clear targets, implementation plan and a clear National strategic plan as the informal economy highlighting where we want to go and what we want

6. Conclusion

In order for women's burden of unpaid care and domestic work to be recognized and balanced with their roles as critical contributors to the informal sector, there is need for a multi-pronged approach of the various stakeholders. If the informal traders, socially the women themselves,

government, private sector, non-governmental organizations and development partners hold hands, there will be a transformation of the informal sector that will go a long way in ensuring that women's roles in the unpaid care and domestic work is balanced thus giving them an opportunity to become the best leaders they possibly can in the informal sector. Zimbabwe needs such a hybrid initiative in the informal sector in order for there to be a difference made in women's lived realities as informal traders and those with critical contributions to unpaid care and domestic work. A balance of this nexus is key now, more than ever for the country and enhancing women's human rights!

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Appendix 1: Proposed Theory of Change

The burden of unpaid care work is heavily skewed against the women in the informal sector and interventions by stakeholders have to be deliberate in ensuring that there are gender responsive services to emancipate women in the sectors. These services include on-site and off-site support for women in the informal sector, particularly young women.

Government

If the government has to make it better for the woman in the informal sector especially those in the vending venture, either on the road side in the peri-urban or rural areas or at the stalls in the urban or peri urban areas, then law reforms to recognize informal work and unpaid care work in particular must be implemented expeditiously.

If government provides adequate social security by reforming national social security frameworks, then women in the informal sector would be catered for by the current policy, which currently has been recognizing formal work more than informal work, leaving women depending on their own social security innovations which are not so secure and expose them to risks such as losses, theft and fraud.

If the government prioritizes the informal sector in the national budget, then there will be adequate or meaningful resources allocated to the sector and accessed by women for the much-needed improvements in infrastructure, social security and access to cheaper capital for those who are starting or seek to upscale their businesses.

If local authorities recognize the work of the informal sector, especially those in the vending sector by reforming by-laws, providing decent infrastructure, providing security at vending sites and partnering with informal sector organisations, unions and associations to support the sector, then more women are more likely to thrive in their business, experience reduced gender-based violence, reduced burden of unpaid care work and more hours of work.

Development partners

If development partners interventions are more targeted at partnerships with local authorities in providing decent and subsidized infrastructure for those in the informal sector, then there will be improved working conditions for the majority of the women who are in the informal sector. This infrastructure will provide the much-needed sanitary facilities for women, child care infrastructure and even the curation of childcare services on some sites to support women who have babies and minors while meeting the children's rights to play and learn as well.

Financial services

If the financial services sector begins to provide services and platforms that are gender responsive, simpler and secure, then women in the informal sector will begin to have more rewarding, productive work which includes more sustainable social security. The starting point can be making use of digital platforms such as the RoundFund that recognize already existing initiatives such as

“mukando” and providing secure digital services that can be accessed by the women in the informal sector for transformative services for the informal sector.

Informal economy workers

If the informal sector workers come together into unions and associations, then they will have more amplified voices to engage with policy makers, development partners, financial service providers among other stakeholders to address the current challenges in the sector and unlock opportunities for inclusion, decent work and growth.

If the informal sector workers, particularly women continue with their current savings initiatives and grow them into resources they can access on secure digital platforms, then there is opportunity for curating “gold practices” that can be used for advocacy for the government to support such initiatives and for the informal workers to build their own resources and wealth on their own terms.

Civil Society Organisations (CSOs)

If civil society organisations that are working with the informal sector do programmes towards mobilizing, organizing and strengthening the informal sector workers or business owners by raising awareness, forming associations that are sector specific, creating dialogue platforms, developing models and model laws/policies, then advocacy initiatives meant to address the burden of unpaid care work in the informal sector can influence reforms and ensure implementation of gender responsive policies, practices at national and local levels by local government, development partners, informal sector actors themselves and other stakeholders involved.

If CSOs begin to profile the stories of women’s work in the informal sector, then the changed narratives will tilt towards recognizing the importance of women’s work and make it more protected and recognized as work.

THEORY OF CHANGE DIAGRAM

Recognition, Reduction and Redistribution of unpaid care work in Zimbabwe

Then Advocacy initiatives meant to address the burden of unpaid care work in the informal sector can influence reforms and ensure implementation of gender responsive policies, practices at national and local levels by local government, development partners, informal sector actors themselves and other stakeholders involved.

Then the changed narratives will tilt towards recognizing the importance of women’s work and make it more protected and recognized as work.

Then law reforms to recognize informal work and unpaid care work in particular must be implemented expeditiously

Then women in the informal sector would be covered for by the current policy, which currently has been recognizing formal work more than informal work, leaving women depending on their own social security innovations which are not so secure and expose them to risks such as losses, theft and fraud

Then there will be amplified voices to engage with policy makers, development partners, financial service providers among other stakeholders to address the current challenges in the sector and unlock opportunities for inclusion, decent work and growth.

Then women in the informal sector will begin to have more rewarding, productive work which includes more sustainable social security

THEN

If Civil society and development partners that are working with the informal sector do programmes towards mobilizing, organizing and strengthening the informal sector workers or business owners by raising awareness, forming associations that are sector specific, creating dialogue platforms, developing models and model laws/policies

If CSOs begin to profile the stories of women’s work in the informal sector

If government provides adequate policies, social security by reforming national social security frameworks

If the government prioritizes the informal sector in the national budget

If local authorities recognize the work of the informal sector, especially those in the vending sector by reforming by-laws, providing decent infrastructure, providing security at vending sites and partnering with informal sector organizations, unions and associations to support the sector

If the informal sector workers come together into unions and associations

If the financial services sector begins to provide services and platforms that are gender responsive, simpler and secure