

Access to Services and Assets

Inadequate Infrastructure: women in the informal trading face a challenge of inadequate infrastructure and services that include poorly designed work spaces, hardly maintained public toilets and very limited access to water. In order to deal with the challenge of poorly designed work spaces, some women have allocated themselves working space (especially on the streets in the central business districts) which has hence increased confrontations with the police or municipal police. 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. The conditions are worse for women living with disabilities as there are no ramps and 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'.

Limited access to credit and financing: access to credit or capital is a major challenge affecting growth of businesses that women operate. An RBZ (2018) report indicates that 26 percent of bank account holders in Zimbabwe are women and that women and young people are the least beneficiaries of bank loans. 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. The Reserve Bank of Zimbabwe encouraged banks to establish women's desks focusing on the development of products and services that meet the specific needs of women and by end of June 2018, ten banks had established such desks (RBZ, 2018).

Although as provided for in the Financial Inclusion Strategy, the government of Zimbabwe launched the women's bank to address the challenges of financial exclusion faced by women, the bank has not effectively addressed the issues of collateral security, interest rates, size of loans. However, the presence of the women's bank is a good starting point and an opportunity that can be harnessed for effective financial inclusion for women.

The Women's bank in Tanzania that was established in 2009 has succeeded in promoting financial inclusion for women by:

- Ensuring accessibility of the bank through the establishment of 81 financial centres in 10 regions. These financial centres provide all banking services.
- Provision of education and training on business management, record keeping, pricing, packaging, licensing, formalising business,
- asset ownership and capital adequacy,
- networking and exposure,
- decision making and collateral free loans through group lending

It is very possible to replicate Tanzania's example in Zimbabwe to ensure that there is financial inclusion in the country's economic sector. All that is required is to have buy-in from policy makers and also for the women informal traders to be capacitated with knowledge on how to turn challenges that are currently facing into opportunities.

Conclusion

Women informal traders still suffer from invisibility, stigmatisation, violence, harassment, poor working conditions and lack of recognition of their economic contribution. By ignoring women's informal trading activities, Zimbabwe as a country is definitely neglecting a significant proportion of their trade. There is need to address the issue of informality in mainstream trade policy making and to strengthen the notion that women informal traders are also an important stakeholder in the Zimbabwean economy.

OPPORTUNITIES AND CHALLENGES FACED BY WOMEN IN THE INFORMAL SECTOR IN ZIMBABWE

Since the late 1990s, Zimbabwe has been facing economic challenges which saw the decline of the gross domestic product (GDP) by more than 40% cumulatively during the period 2000-2008 reaching peak levels during the period 2007-2008 when hyperinflation set in. In 2008 alone GDP dropped by 14.8% (EU, 2016). With the advent of the Global Political Agreement (GPA) and the adoption of a multicurrency regime, inflation came down to a single digit and GDP growth experienced a rebound registering an average growth of 11% during the three-year period from 2009-2011. However, since 2012, GDP growth has been slowing down. It recorded 4.5% in 2012 and 2013, 3.8% in 2014 before decreasing to 1.1% in 2015 (EU, 2016).



Opportunities and Challenges faced by Women in the Informal Sector in Zimbabwe

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Zimbabwe's economic crisis is characterised by fiscal and monetary misalignments, chronic cash shortages, low investment and savings, industrial stagnation, reduced agricultural output, high domestic and foreign debt and high unemployment among young people and those previously employed in the formal sector, with many turning to the informal sector (ADBG, 2018). The informal sector is contributing 64% to the employed population in Zimbabwe with more females active in this sector than males (ZIMSTAT, 2014). The Zimbabwe Chamber of Informal Economy Associations reported that 67% of those in the informal sector are women (ZCIEA, 2016).

1. Challenges and Opportunities for women in informal trading

Lack of coordination of stakeholders: One challenge that women in the informal sector face relates to the multiplicity of government ministries dealing the informal sector in Zimbabwe (ILO, 2017). There is no single government ministry or department designated to deal with the informal economy or women in the informal economy, hence women in this sector are not clear on which ministry to approach to have their issues addressed. The ministries dealing with informal sector activities include: the Ministry of

Women Affairs, Community, Small and Medium Enterprises, Ministry of Local Government, Ministry of Home Affairs, Ministry of Finance among others.

Stringent licence requirements: According to a study by ILO, women face the challenge of stringent formal requirements for getting licences and designated official workspaces. Due to these challenges, it is alleged that the City Councils' Licencing Authorities sometimes demand kick-backs for one to obtain an operating licence or a working place in the designated areas. Zimbabwe Republic Police (ZRP) and the Municipal Police would not allow the informal workers to do their businesses without paying some form of bribe from women if they are to avoid being removed from their selling points or worse still, have their wares confiscated (ILO, 2017). Cross border traders face the same challenge, without bribing immigration officials at border posts, they risk having their goods disallowed entry into the country or have to pay inflated duty fees (Mupedziswa and Gumbo, 1998; ILO, 2017).

Harassment: Related to this challenge are challenges of verbal, physical and sexual harassment by Zimbabwe Revenue Authority (ZIMRA) officials, ZRP, municipal police, and in some cases by 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 (ILO, 2017).

Lack of maternity and other benefits: Owing to the unregulated nature of the operations, women face the challenge of casualization of labour. This is because of the reproductive role of women, hence they are often not given permanent contracts in their places of work due to fear of the loss of labour when they are away on maternity leave and other benefits. For those working in the informal sector, falling pregnant was a sure way of terminating one's own contract.

Poor working conditions: 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 (ILO, 2017). The health problems affecting the informal economy women emanate from poor lighting, long and arduous working hours, poor water and sanitation, and poor work place design including operating in the open streets, overcrowding for those operating in designated open markets and inadequate water and sanitation.

Working hours: The ILO study revealed that the majority of women in the informal economy work for more than forty hours a week. Due to the absence of employment contracts, informal sector employers subjected employees 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. There were however some women in time related under-employment. This under-employment was a result of the women's triple roles (productive, reproductive and community management). In addition, those in time related under-employment were mostly vendors selling at schools due to the time-specific opening school hours (ILO, 2017).

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 which states that workers in the informal economy 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. 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.

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. 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 (ILO, 2017).

Table 1: Analysis of the application of the ILO seven securities in the informal economy

Type of security	Women's position
Labour market security	<ul style="list-style-type: none"> There is no (clear) job description; Existence of unpaid overtime; No payslip provided, Existence of slavery type of employment, whatever the employer says, you do, no questions, Verbal abuse, Absence of non-wage benefits for employees eg housing, transport, funeral assistance, training
Employment security (protection against employment instability)	<ul style="list-style-type: none"> No contracts of employment, mostly verbal/oral contracts; No contribution to any formal social security schemes, If a female worker gets pregnant, she can lose employment or have an interruption of wages
Job security	<ul style="list-style-type: none"> No promotion or appraisal Limited possibilities of skill development Low skills recognition
Work security	<ul style="list-style-type: none"> There is no provision of protective clothing Exposure to health and safety risks, diseases, illnesses Irregular hours of work and unpaid overtime No training on workplace health and safety Absence of leave days (paid or unpaid) 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 no on the job training Due to multi-tasking, one becomes a 'jack of all trades and a 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 worker
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.

