

Furthermore, there is need for organisations or associations in the informal economy such as Women in Business Alliance of Zimbabwe and ZCIEA to establish relations with companies that offer insurances and offer products at discounted premiums tailor-made for women informal economy players. This will boost the eligibility of women into these schemes and ensure that its women members are able to get the necessary cover they need and can afford.

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

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

Implementation of the National Financial Inclusion Strategy to promote access to credit and financing: There is need to lobby the government to spearhead implementation of the National Financial Inclusion Strategy (2016-2020) which proposed various financial inclusion strategies for women micro, small and medium enterprises. The Strategy (Section 6) acknowledged that women require access to a range of financial products and services that cater for their multiple business and household needs and that are responsive to the socioeconomic and cultural factors that cause financial exclusion in women. Some of the strategies include establishment of a Revolving Women Empowerment Fund which will be availed at affordable interest rates to support projects managed by women, prioritisation of women entrepreneurs in credit disbursement, strengthening women entrepreneurs' human capital by developing appropriate entrepreneurial education and training opportunities, development of appropriate collateral substitutes in order to address the challenge of security among women borrowers, among others. These strategies will address the specific-needs of the business or activities undertaken by women in the informal economy.

Furthermore, a detailed assessment of the women friendliness of the services of the Zimbabwe Women's Bank is needed so that it directly responds to the needs and conditions of the women that it is supposed to serve.

Lobby for the Review of legislation and By-Laws: The legislative framework for local government is set out in several pieces of legislation. The principal acts governing local authorities in Zimbabwe are: Urban councils act (chapter 29:15), Rural district

councils act (chapter 29:13), Provincial councils and administration act, provisions, and local authority by-laws. Most of the legislation has provisions which need to be reviewed as they do not speak to the prevailing socio-economic situation in the country and this is affecting women in informal trading.

Access to skills development and training: There is need for tailor made training and skills development programmes, content of which can be packaged in a women empowerment toolkit covering a number of topics including product development and product costing, financial management, socio-economic rights, macro-economic policies. Such a toolkit will not only empower women to undertake their work professionally but will see the improvement in their income levels.

Awareness raising on socio-economic rights will empower informal economy workers to demand their basic socio-economic rights including right to basic utilities (water, sanitation, and electricity), decent work and a healthy environment which are also human rights and enshrined in the constitution. Once trained, they are able to demand their rights from the relevant authorities and they are able to mobilise for pro-active, effective and meaningful engagement with relevant authorities. Coupled with this is continuous efforts to encourage women to participate in budget consultations.

Access to information and services: Women in the informal economy have limited information and awareness of the macro perspective and potential of their businesses. There is need to increase their understanding of the markets and improve their access to strategic business resources and improve infrastructure, such as communication and transport facilities.

Facilitation can be made for women to access to affordable innovative technology that can change the way to do business, connect with others, innovate, and build networks and relations. The establishment of information and communications technology infrastructure that will connect more businesswomen to customers and markets, value chain support, mentoring and networking initiatives, as well as e-commerce programmes is necessary.

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

Regularisation of informal sector activities: Given the recognition of the critical role that the informal sector plays in the economy of Zimbabwe, there is a need for the facilitation of its activities, by regularisation of the informal sector to strengthen the economy and ensure that there are safety nets for women and girls to offer them protection.

Women in decision making: There is need to continue to lobby for the implementation of constitutional provisions on 50-50 representation of women in decision making and empower women at various levels with leadership skills to be part of the nation's development agenda.



OPPORTUNITIES AND CHALLENGES

FACED BY WOMEN IN THE INFORMAL SECTOR IN ZIMBABWE

Policy and the Informal Sector: The Zimbabwean Situation

The Zimbabwean government has committed to the economic recovery agenda with a target to become an upper middle income society by 2030 (GoZ, 2018)¹. The government through the Transitional Stabilisation Programme (2018-2020) recognises the rising role of this type of trade by individuals and households as safeguards against the decline in formal employment.

Limited information and knowledge on laws, by-laws and regulations: At macro-level, it is of concern that, those in the informal sector are not conversant with the major policies of the country and what they contain with regards to women economic empowerment issues. There are no programmes designed by either the government or the municipalities aimed at informing, educating and training these workers on the provisions of laws and by-laws that have direct or indirect bearing to their day to day activities. Instead, the informal economy workers only realise the infringement or violation of such laws or by-laws when authorities arrest them or confiscate their goods. This has also seen municipal police taking advantage of women by asking them to pay hefty fines for violations that sometimes do not exist.

Voice and influence

Gender equality in decision-making is both a question of human rights and a democratic and socio-economic imperative. Occupation of key institutional positions by women is a pre-requisite for their meaningful participation in national development processes that include their participation in the economy and the attainment of their rights. A greater presence of women in public office, consultation with women clients of public services to capture their voices, responding to their needs and demands and reforms to legal and policy frameworks and judicial systems are all key democratic factors that cannot be realized in the absence of women's participation in governance. The Beijing Declaration and Platform of Action argues that:

¹GoZ, 2018 Vision 2030 Towards a Prosperous and Empowered Upper Middle Income Society by 2030



Women's equal participation in decision-making is not only a demand for simple justice or democracy but can also be seen as a necessary condition for women's interests to be taken into account. Without the active participation of women and the incorporation of women's perspectives at all levels of decision-making, the goals of equality, development and peace cannot be achieved (Beijing Platform for Action, 1995).

There are lots of opportunities presented by the 2013 Constitution as it ushered in a bill of rights that is more in line with international commitments. Sadly, women's representation is still very low at all levels of decision making.

Gender and the Legislature

In terms of Section 116 of the Constitution of Zimbabwe, the Legislature consists of Parliament and the President. The President is part of the Legislature in his capacity as Head of State who holds the Public Seal and accordingly must assent to Bills passed by Parliament before they become law. Parliament consists of the Senate and the National Assembly. Cumulatively, Parliament has 350 Members.² The Senate is headed by the President of the Senate, a woman and the Speaker a man, heads the National Assembly. Pursuant to section 135 of the Constitution, the Speaker of the National Assembly is the Head of Parliament.

In terms of Section 124 of the Constitution, the National Assembly consists of 210 members who should be elected from the constituencies. An additional 60 female members are elected from the 10 provinces through a system of proportional representation bringing the total number of representatives to 270. Currently, 85 out of 270 (31.5%) seats in the National Assembly are held by women. This figure comprises 25 among the 210 constituency MPs [only 12%] plus the 60 women MPs who fill the proportional representation seats reserved for women. In the absence of the women's quota mentioned above, there would only be 25 women out of the total of 210 i.e. 12%. Given the poor number of women in the National Assembly, it is highly unlikely that the numbers of women in parliament will increase once the proportional representation system is done away with. 31.5% of women in the National Assembly calls into question the sincerity of the national commitment to the goal of women constituting half the membership of all elective bodies [Constitution, section 17(1)(b)(ii)].

Regarding Senate, the Constitution provides for proportional representation for the election of persons to the Senate. In terms of Section 120 of the Constitution, the Senate is composed of 80 Members. Of these, 6 are elected from each of the 10 provinces while 16 are chiefs elected by the Provincial Assembly of Chiefs from eight provinces. These exclude the 2 Metropolitan Provinces, the President and Deputy President of the National Council of Chiefs and 2 that are appointed to represent persons with disabilities. In the current Senate 35 out of 80 (43.8%) seats are held by women, a drop from 38 out of 80 (48%) in the previous Senate. Despite the drop, this is nearer the Constitution's 50%

mark than the National Assembly's 31.5%. The percentage of women in Senate is a result of the implementation of the quota system which requires political parties to submit party lists reflecting equal representation of women and men on the proposed party lists, with a woman at the top of the list, commonly referred to as the zebra system. This quota system will be in place for the life of the first two parliaments following the adoption of the new constitution.

The above figures fall far short of the 50% proportion of women required in terms of the Constitution, National Gender Policy and the SADC Protocol on Gender and Development. The fact that decision-making positions in all these institutions are dominated by men implies that patriarchal tendencies and values pervade the institutions which can culminate in prejudicial decisions against women in all sectors including the informal sector. Some of the reasons advanced for the under-representation of women in leadership and decision making positions in Zimbabwe include their lower levels of education, poor access to information, higher vulnerability to violence, lack of political experience compared to men, lack of access to financial networks to raise funds for political campaigns and lack of support for family care obligations and these should be addressed.

Women's Parliamentary Caucus

The Zimbabwe Human Development Report 2009³ states that the Zimbabwe Women's Parliamentary Caucus (ZWPC) was formed out of a regional consensus to address women's and gender issues in national parliaments. It is therefore a national machinery responsible for lobbying Parliament and advocating for women's rights and empowerment. This structure transcends party politics. The female parliamentarians work together to advance women's empowerment, gender equality and equity. The Caucus has been a strategic ally for CSOs in pushing for the passage of the Sexual Offences Act in Parliament in 2002 and the Domestic Violence Act of 2006, as well as the formulation and adoption of the new Constitution. In the latter process members of the Caucus were part of the group of 20 Constitution Task Force that lobbied for gender equality provisions. There has also been an emergence of gender "Champions" within Parliament who champion issues that affect women such as access to sanitary wear and the trafficking of women and girls. The Caucus has faced its own challenges mostly prompted by the political polarisation that is playing out in national politics. This has created divisions even among the women thereby reducing its effectiveness, yet it is potentially an effective platform to champion for the interests of women informal traders.

Gender Capacity of Parliament of Zimbabwe

The vision of the current parliament is "To be an effective, efficient, participatory and gender sensitive democratic Parliament that responds to the needs and aspirations of the people". A baseline survey conducted in 2016 on the capacity of Parliament to mainstream gender revealed low levels of knowledge about gender by members of parliament, implying limited capacity to mainstream gender and support initiatives meant to promote women in general.

Gender and the Executive

The Executive branch of Zimbabwe has always been a three male presidium until 2004 when the first female vice president was appointed into office. She was expelled in 2014 and it reverted to a male presidium. This male dominance could explain why gender equality and women empowerment issues have not been given due attention. In the previous administration, only three of the 26 Cabinet Ministers, three of the 13 Ministers of State, and 5 of the 24 Deputy Ministers were women. 11.5% of the Cabinet was female which figure is far below women's 52% share of the population⁴. In the current administration, there are six females of the 20 Cabinet ministers; six out of 11 Ministers of state, and three out of 14 deputy ministers are women, this means that females constitute 33% of the current administration. This is a clear violation of Section 17.1 (b) of the Constitution, which requires gender equality in all government appointments and commissions⁵.

An important issue that is not usually covered by the indicators of gender equality in appointments into the cabinet is the kind of ministries headed by women compared to men. Women are traditionally appointed to ministries that are considered 'soft'. In the previous administration, the following ministries were headed by women: Women Affairs, Gender and Community Development, Small and Medium Enterprises and Cooperative Development, and Environment, Water and Climate. Women had never been appointed to 'hard' ministries such as defence, justice, home affairs, foreign affairs, finance, economic planning, trade and energy, which tend to be strategic and have big budgets which could allow for gender responsive budgeting. It is important to point out that for the first time, there are female ministers heading 'hard' ministries that had since independence been relegated to men, such as Defence and War Veterans Affairs and Information, Publicity and Broadcasting Services. The later can be strategic for the improvement of media coverage of women and a redress of negative publicity of women. The other ministries headed by women are Women Affairs, Community, Small and Medium Enterprise Development, Environment, Tourism and Hospitality Industry, Public Service, Labour and Social Welfare and Youth, Sport, Arts and Recreation. There is need to lobby for female shadow Ministers to be put in strategic ministries.

Gender and Local Government

Local government constitutes what is commonly referred to as the fourth pillar of Government. Female representation at local government level has continued to drop since 2008, with 261 (14.5%) female councilors down from 373 and 323 in 2008 and 2013 respectively. At local government level, Affirmative measures are not provided for at local government level despite the fact that this is where issues that most affect women's lives are decided. A positive development though is that the number of female candidates competing for local authority elections has increased. In 2013 only 899 females competed, but in 2018 the figure of female candidates for Local Authority elections rose to 1176.

It is unfortunate that the constitution does not provide for affirmative measures at local government level despite the fact that this is where issues that most affect women's lives are decided and implemented. Despite the above statistics at community level, there has been an improvement in the participation of women in decision making, an opportunity that can be taken advantage of to groom women and provide them with the necessary information and skills. Women are taking leadership positions as chairpersons of committees. Some informal development committees such as Garden and Water Point Committees are reported to be dominated by women because they are in charge of nutrition and fetching of water. For formal structures such as School Development Committees, Health Centre Committees, Ward Development Committees and Village Development Committees it is government policy that special interest groups such as women, youth and people with disabilities are represented, hence women are represented.⁶

An issue of concern remains that of lack of meaningful participation of women in decision making structures, beyond representation. A study conducted by Diakonia (2018) revealed that some women do not contribute during meetings, and sometimes when they raise contributions, they are not taken seriously. However, it was revealed that the level of respect that women command in meetings sometimes grows with age and social status.

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Conclusion and Recommendations

Women in informal trading face challenges linked to access to assets and services, lack of voice and the overall rules of the game. However, opportunities have been opened up by the gender provisions in the constitution of Zimbabwe, the Transitional Stabilisation Programme, creation of the Women's bank and the numerous though uncoordinated stakeholders that are trying to champion the voice and interests of people in the informal sector, particularly women. In response to the gaps and challenges that women in informal trading are facing, the following recommendations are proffered:

Social Protection: There is need for lobbying of the extension of social protection to cover women-specific needs in the informal economy. The implementation of the National Social Protection Policy, launched in December 2016, will be critical in ensuring that workers in the informal economy are covered. The National Social Security Authority should design schemes that closely correspond to the circumstances of women members.

²The Parliament of Zimbabwe, Composition, 2015.

³GoZ/UNDP, Zimbabwe Human Development Report 2009 - Gender and Human Development, "Unlocking the Gender Paralysis in Development (A WIN-WIN Situation)", 2009.

⁴Stephen Ndoma and Richman Kokera, Afrobarometer Dispatch No. 87 Reaching for equality: Zimbabweans endorse gender equity in politics but say citizens treated unequally before the law.

⁵Government of Zimbabwe, Constitution of Zimbabwe Amendment (No 20) ACT 2013.

⁶Care International, 2014 Gender Analysis of the Enhancing Nutrition, Stepping Up Resilience (ENSURE) Project, 2014.