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Exploring Livelihoods of Urban Women Traders in the Context of Socio-economic and Political Crisis: Evidence from Harare, Zimbabwe

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I. INTRODUCTION

Over the past two decades the economy of Zimbabwe, once one of the Sub-Saharan if not Africa's biggest agricultural producer was in a freefall. During this time, Zimbabwe failed socio-economically and politically amidst unprecedented human rights violation, rising poverty, massive unemployment, illegitimate elections and poor service delivery amongst others. Life became unbearable in urban and rural centres. The majority of the already unemployed and the employed sought to generate and supplement income through informal activities. Informal sector became the sole provider of employment and played a significant role in as far as sustaining livelihoods is concerned. To-date a large number of unemployed and employed urbanites depend on informal sector. Women and other people depended on multiple livelihood strategies. However, city fathers have reacted in a hostile manner to most of these informal activities this has posed one major constraint to the full realisation of fruitful livelihoods of urbanites. The confluence of several events including neo-liberal

policies, economic mismanagement, payment of gratuities to war collaborators, fast track land reform and increased isolation of Zimbabwe from the wider international community has necessitated the collapse of Zimbabwean economy hence the extension and over reliance of urbanites on informal sector activities. This paper therefore seeks to identify and explain the livelihood strategies, challenges faced in various informal operations and coping mechanisms of women traders at Magaba in the context of an economy performing under threshold. This is significant given the socio-economic and political crisis that Zimbabwe has undergone.

II. ZIMBABWE AS A FAILING STATE

The crisis that Zimbabwe has undergone clearly demonstrates the relationship between economic and political terrain in the performance of the country's economy. The economic strength of Zimbabwe soon after the advent of independence was amazing with well established export, agro-industry and comparatively strong manufacturing and mineral sectors. However, during the early and mid 1990's economic growth became stagnant and the country saw currency devaluation, deindustrialisation, retrenchments, wage cuts and upsurge of unemployment rate [1]. Service delivery was severely under attack with cut of subsidies in education, health and other social services [2]. This general decline cannot be blamed wholly on the failures of the government but can be understood in the context beyond government control. Zimbabwe was no exemption of the ubiquitous structural adjustments in Africa. As many scholars concur now, Zimbabwe had no alternative than to adopt the structural adjustment programmes-SAPs (locally known as the Economic Structural Adjustment Programmes-ESAPs).

Many countries in the continent that adopted the SAPs experienced contracting economies instead of rejuvenation and economic growth the result was reduced standards of living be it in urban or rural areas. In that light, a 1995 Poverty Assessment revealed that 62% of the populace could not afford to provide basic needs and 46% were lacking food. This was further evidenced by increased number of street beggars and petty trading particularly by women [3]. Tamukamoyo

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[4] rightfully claim that during this period (1990s) the “informal economy came into its own” because of the disastrous impact of ESAP, with backyard industries and petty trading sprouting ubiquitously as workers and families adopted a range of livelihood strategies. By the year 1996 the informal sector employed 1.56 million people compared to 1.26 million in the formal sector. Employment in the formal sector (including the civil service and manufacturing) had shown an annual drop in sheer numbers, while vending, small microenterprises and illegal trade operations have shown a consistent positive growth [5,6].

Besides the ESAP, the government in the last two years at the close of the economic restructuring decade undertook policies that seriously contributed to the economic downturn. Maclean [8] argue that the policy decisions were greatly disgraceful and disastrous including payment of gratuities to war collaborators, unpopular military involvement in DRC civil war and expropriation of land without compensation commonly known as ‘Third *Chimurenga*’ (or war of liberation). Consequently, these hastened economic collapse with inflation sky rocketing such that prices of commodities, when available, changed almost daily. This had serious implications on livelihoods. The informal economy increasingly became the provider of employment and income as urban residents took refuge in informal livelihood activities hence the informal sector became an “employment haven” [7, 8].

Despite the central role played by the informal sector (black market) in providing livelihoods, city fathers, under the government directive, embarked on a campaign in 2005 under the code name of ‘Operation *Murambatsvina*’ (or clean up the trash) to clamp down the illegal activities, illegal cultivation and illegal structures [9, 10]. This had profound effects on the informal economic activities. However, after the operation most of the activities have become more resilient and highly adaptable than before [11]. Informal activities *per se* are a continuous reminder of the decline of the formal economy and the failure to secure stable employment. Activities carried out in the informal sector are heterogeneous including small scale manufacturing, foreign money exchange, retail and vending mostly carried out by women [12, 13, 14, 15] Men in the informal sector are mainly concentrated within more complex activities for instance repair services, metal work and carpentry [7]. Generally speaking, the broader socio-economic and political situation in Zimbabwe has forced ordinary Zimbabweans (skilled, semi-skilled and unskilled) to look for other avenues of earning and supplementing income. Hence the informal sector has become an unofficial back bone of the economy. Overall, the Government National Unity is confronted with the massive task of turning around the Zimbabwean economy unemployment is still approximately 90%. The general populace are still experiencing inadequate

social services, infrastructure, power cuts, retrenchments and shortages of safe and clean water supplies [15]. To date livelihoods found outside the formal sector bears a great deal of significance for household sustenance.

III. THEORETICAL FRAMEWORK: SUSTAINABLE LIVELIHOODS APPROACH

In order to conceptualise how women traders operate and diversify their operations, this paper is theoretically underpinned by the sustainable livelihoods approach (SLA). This approach was originally and explicitly used to rural working poor but it has recently been applied to urban working poor [16]. The broad aim was to ascertain actions, constraints and resources which affect livelihood sustainability with regards to specifically shocks and trends [17, 18, 19] Trends affecting urbanites can be classified as seasonality, fierce competition and health hazards. Shocks can include for instance the structural adjustment programmes (like the ones implemented in Zimbabwe), forced evacuations (like the Operation Restore Order in Zimbabwe in July 2005). In general terms the SLA stipulates that individuals, households and communities draw upon five important assets/capitals (including natural, financial, social, physical and human assets) to construct and diversify livelihoods. Each capital is significant in its own way for instance urban women traders rely on social capital for dissemination of information concerning supply and demand of goods. This depicts their ingenuity in relating laws of supply and demand in informal markets. Constructing livelihoods is not without its own problems. The SLA acknowledges the role of formal, informal, organizational and institutional factors in enhancing or limiting sustainable livelihood outcomes. In this respect, Scoones [19] argues that “an understanding of ... institutions, their underlying social relationships, and the power dynamics embedded in these, is ... vital”. Hence, the livelihoods framework animates this paper and is brought to bear on the lives and livelihoods of urban women traders at Magaba.

IV. THE PRESENT STUDY

Almost five years after the formation of the Government of National Unit (GNU) the informal sector still bears a great deal in the lives of urbanites. Livelihood strategies that developed during this Zimbabwean crisis deserve a particular attention. Decreasing state support and the decay in kinship ties coupled with the economic and political crisis meant that ordinary people had to use their own resources at disposable, and develop their own livelihood strategies to sustain households. Most of the studies [15, 2, 19] focused on the effects of structural adjustment programmes on informal sector activities. Kamete [5]

have focused on the home industries in Harare high-density suburbs. Overall, all these studies date back from 1980's and 1990's. The paper is important for a number of reasons. It fills the important empirical gap in the study of Magaba market place specifically, thereby by generating fresh and current literature. It does so by offering a gendered examination precisely looking at women traders at Magaba as not passive victims of the crisis but innovative agents seeking to secure family economic well-being. It deploys the livelihoods framework in a manner which is sensitive to both structure and agency. This study uses an explorative approach in its quest to understand the various livelihood strategies pursued by the urban women as well as the constraints.

V. MATERIALS AND METHODS

The two main objectives of this study are to explore, identify, understand and analyze the current challenges or problems faced by women traders at Magaba in Harare (Zimbabwe). The overall research method of the study is qualitative. This kind of research "gives a more in-depth description and nuanced understanding of events or actions and this helps the researcher to gain insight into why and how these events or actions take place rather than just presenting a phenomenon". However, both qualitative and quantitative methods were utilised to pursue the goals of this study in order to complement each other and derive 'rich data' of livelihoods pursued by the urban women. Specifically, three techniques were utilised to guide the objectives of this study: a closed ended questionnaire was administered, in-depth interviews were conducted with women vendors and lastly participant observation was employed.

a) Sampling strategy, data collection and analysis

The Magaba market is rather fluid (with considerable inward and outward mobility) such that it was not possible to draw a random sample of a stable universe. Purposive non-random sampling was employed to identify women traders for the survey and in-depth interviews. A qualitative technique in form of in-depth interviews with twenty-four women at Magaba was conducted. In-depth interviews were better suited to explore and study meanings, experiences, and processes and provided urban women vendors with the opportunity to author their experiences in their own words. Each interview was approximately 35 minutes long. Bennett, Glatter and Le Vacic [20] rightfully claim that "spending an equal amount of interview time with each interviewee ensures consistency which leads to trustworthiness of the study". It is important for the researcher to record every detail of the interview [21]. In order to capture the important details, a digital recorder was used in order to add to the accuracy, trustworthiness and consistency of collected data. A

qualitative paradigm suits the goals of this study that are to explore livelihoods of urban women vendors, understand their constraints as well as their coping mechanisms. In that respect qualitative paradigm is consistent with the theoretical framework (sustainable livelihood approach) which is primarily concerned with elucidating the processes by which people come to describe, explain, and otherwise account for the world in which they live; hence, it becomes important to listen to the participants own voices in studying livelihoods.

To derive thick descriptions forty nine structured survey questionnaires were administered to complement the in-depth interviews. These were critical in trying to establish the fundamentals pertaining to how women traders make ends meet. In addition, simple observation at Magaba was employed during the field work. The purpose of this was to identify and understand the social behaviours of the women vendors, including their relations with each other and with customers. It also gave me the opportunity where necessary to ensure the reliability of information obtained by way of questionnaires and interviews. After the collection of data using the above mentioned instruments, data was analysed. Data collected using the survey questionnaire was analysed using the *Statistical package for Social Science* (SPSS v16). For qualitative analysis, data was transcribed and sorted according to themes that emerged.

b) Study Site

This section provides a background to the study site, namely, Magaba in Mbare, Harare. Mbare is a high-density suburb (township) in Harare Urban that was established in 1907 as an Urban Native Location located south east of the city centre. It was built as a dormitory location for domestic servants and industrial workers. Mbare is known to have the country's biggest market (known simply as *musika*) where people from the countryside and nearby farms bring their produce for sale. No map is known to the researcher that clearly shows the location of Magaba in Mbare, and there is a tendency to say that it is the furthest section of Mbare when one is approaching the city centre because it is located at the edge of town. Magaba is approximately 3.9 kilometers from Harare's central business district.

Magaba (meaning 'empty tins'), as a geographical area within Mbare, was unofficially established in the 1950s by a small group of tin smiths who produced tin cans and other steel products to generate income. These tin smiths resided in nearby Nyenyere hostel. Two important informal sector sites developed in Magaba as the surrounding population increased. Firstly, there was the establishment of Mupedzanhamo market in the 1960s (a verb meaning 'ending all problems'). Mupedzanhamo is renowned for selling diverse products such as secondhand clothes, traditional medicine and plumbing materials. With the

advent of the Zimbabwean crisis in recent years, it stocked goods which were scarce within the formal market. Secondly, Siya So market was formed (again in the 1960s) selling steel products including window frames, door frames and tin cans and engaging in motor repairs. In addition to these two informal sites, Magaba Shopping Centre was opened in 1967 and there are informal vendors trading in open spaces at the shopping centre. These three sites are not contiguous and together they constitute what is referred to as the Magaba market (in the Magaba area), and our study covers all these sites.

Magaba is one of the areas that were demolished by Operation *Murambatsvina* in July 2005. Although the operation 'cleansed' Magaba of informal economic activities, these activities have subsequently re-emerged and have even become more resilient. It seems that undercutting informal activities is a 'mission impossible' and Magaba remains as a heterogeneous hub of petty traders, both men and women.

VI. RESULTS AND DISCUSSION

In trying to identify the livelihood strategies of women vendors, the following themes emerged: on-market livelihood strategies (in form of vending activities) and off-market livelihood strategies including remittances, urban agriculture, renting-out rooms, cross border activity and other livelihood strategies. Following that discussion is the challenges/constraints as well as the coping mechanisms that are employed by women.

a) Vending: women trader profiles

The majority (57.1%) of women traders surveyed at Magaba are between the ages of 31-35 years, while (28.8%) are between the ages of 25-30 years. A small number of traders (6.1%) range between the ages of 36-40 years, while (8.1%) are between the ages of 41-45 years. In terms of educational levels, the majority of respondents (57.1%) completed secondary school while 22.4% attended only primary school. Only 16.3% were illiterate and a mere 4.1% attained a tertiary qualification. Very few women traders at Magaba have high levels of education and this seems to be a broad historical tendency. Hence, the survey results on education are consistent with the earlier study of Magaba by Brand [19] in the 1980s. Married women constituted the highest proportion of traders at 49.0%. Single women (28.6%) ranked second highest while the respective figures for never married, divorced and widowed were 8.2%, 8.2% and 6.1%. The number of household members (and hence the number of dependents) for the surveyed women traders varies considerably, with household sizes ranging from one to seven people. The largest number of Magaba households (65.3%) has between three to five persons, and households of either one person or two people amount to 4.1% each.

The reasoning behind specifically married women's involvement in vending at Magaba is illuminating as it focuses on a critical overarching theme which is reiterated throughout the interviews, namely, the prevalence and significance of urban poverty for vendors. This is the case even when the husband was formally employed. The majority (51.7%) of the married women indicated that their spouses were employed in the formal sector, while 24.1% spoke about their spouses as unemployed. Spouses involved in the informal sector amounted to 13.8%, and smaller percentages were recorded for house-husband (3.4%), retired (3.4%) and other (3.4%). Insofar as their husband worked, in-depth interviews with married women indicated that vending was often a way of supplementing the income of their husbands (given that formal wages, in the context of skyrocketing inflation and falling real wages could no longer sustain families for the whole month before the next pay day). Urban living standards had deteriorated dramatically such that some households were relocating to rural areas. Vending became critical therefore for household survival. One married respondent aged thirty five reported the following:

"These days it is very difficult to live on one salary because you would need to pay school fees, rentals, and electricity and water bills, there are a lot of things that need money and with salaries that people are getting...it is just a dollar but it's not enough" (In-depth interview, March 2012).

In reiterating this, another respondent aged forty declared:

"Poverty has forced us to look for other means of increasing income levels. In the past I used to know the husband's salary will be enough to cover all expenses... now not even half way through [the month] sometimes we have to skip meals so that we get food for supper" (In-depth Interview, March 2012).

Though married respondents talk about being 'forced' into the informal economy, this move does entail a deliberate choice based on the recognition that the formal economy is no longer, in itself, a sufficient basis for urban livelihoods in contemporary Zimbabwe. For single, divorced and widowed women, vending is their main source of income (which would also be the case for married women without a male breadwinner). Given the absence of a male breadwinner, these women assumed full financial responsibility for the households. The evidence collected during the survey shows that the majority (59.2%) of the women are not the main breadwinners of their households (or are not considered as such); while a significant minority (40.8%) of the women vendors are the main breadwinners. Although previous studies (for example, [2]) indicate that women's income is generally regarded as being supplementary to men's household income contribution,

my study shows that women are playing an increasingly crucial role in household income generation, though still secondary income earners in the main.

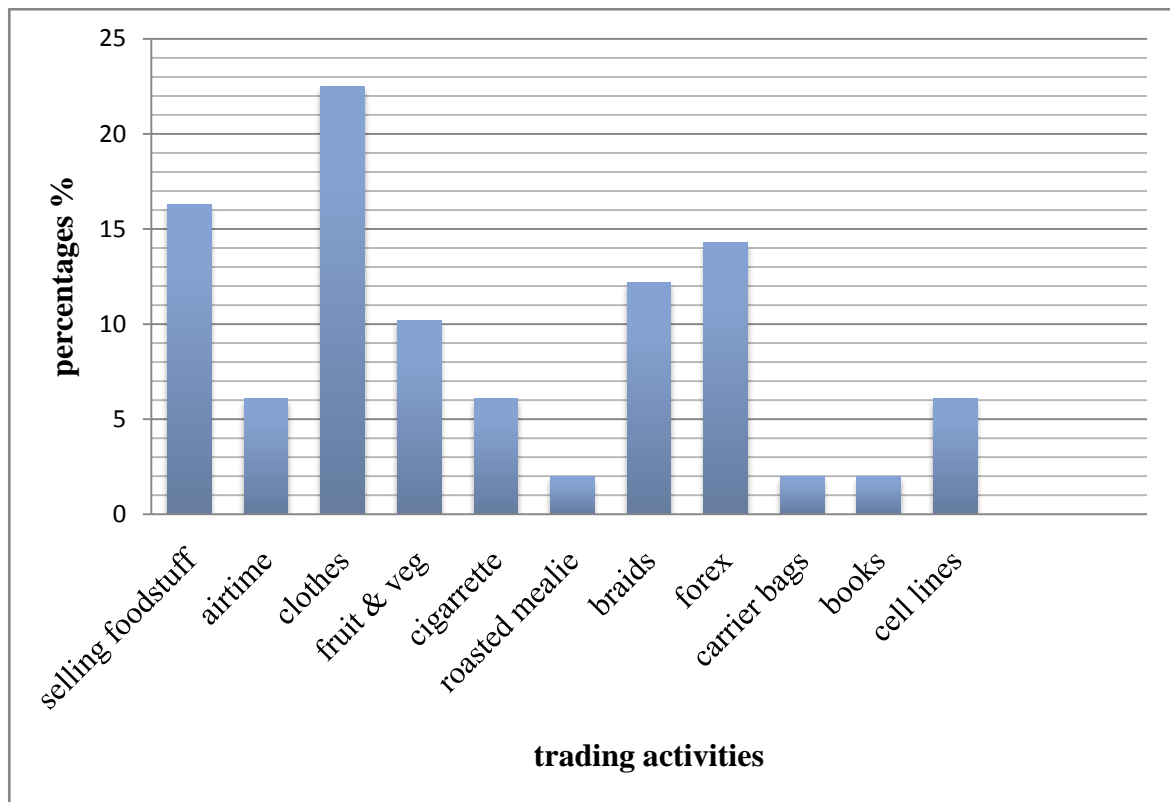
b) Nature of trading activities

It is first important to stress that these women are owner-operators (i.e. they operate their own business alone); there were no cases in which the vendor employed another person at times when they were absent from trading activities. However, intra-household relations were significant in that household members would if need stand-in for the vendor (without remuneration) to avoid loss of household income via vending. In the past, women traders in Harare tended to focus their vending activities on fruits and vegetables, whether in the streets, at a bus terminus or elsewhere (see for instance MacPherson [22]). However, this paper brings to the fore that the majority of wares sold at Magaba are now mainly durable commodities. This change in the nature of trading activities, namely a broadening of the product-base in informal trading, is a reflection of the emergence of a range of parallel markets during the crisis in Zimbabwe and marks informal vending as an alternative commodity-source to formal supermarkets and retail outlets (as the official sources suffered from intermittent commodity shortages).

Magaba market occupies a very spacious area and is packed with vendors of all kinds. The main types of products found at Magaba include fruits, vegetables, mobile phone credits (juice cards or airtime), cigarettes, linen cloth, pesticides for rats and cockroaches, cosmetics, fast foods and many more. Because of the heterogeneous nature of activities, vending operations were categorised as perishables, durables and services. Women traders regularly engage in more than one activity simultaneously. Out of the 49 individuals interviewed through a survey questionnaire, results indicate that 8 respondents (16.3%) were selling foodstuffs such as sandwiches, cooked rice and boiled eggs (other than fruits and vegetables). Foodstuffs were seen as important because they attract workers who pass through town on a daily basis. The traders also claimed that foodstuffs entail low investments, quick turnover and constant cash earnings compared to other commodities; this cash met consumption needs (mainly food security in the household) as well as being converted into capital for investing in the next day's vending activity. Over five percent of respondents (3 respondents or 6.1%) sold 'juice cards' (or airtime for cellular phones). This was popular as a vending activity because urban Zimbabweans are highly dependent upon mobile phones as a means of communication.

Over twenty percent of traders (11 respondents or 22.5%) reported selling second-hand clothes (commonly known as *mazitye*) and this activity has prospered because retail clothing stores are very

expensive given the fall in real wages (particularly for residents living in high-density areas such as Mbare) (see figure 1 below). Foreign currency trading was another popular trading activity at Magaba (14.3%). Other activities of less significance included selling roasted mealies (or maize cobs) (2%), carrier bags (2%), books (2%), and cellular phone lines (6.1%). Mealies are not popular for vendors because of the time consumed in preparing roasted mealies for sale. Books are a low priority because of the location of Magaba (at a distance from any school). Cell phone lines at one time became very expensive (during the years from 2005 to 2008, they were sold for up to 700 South African Rand) and they are now abundantly available in telecommunication outlets and sold at less than US\$5 (or about 40 South African Rand). Magaba women traders tend to be quite ingenious and astute in terms of monitoring market forces (notably supply and demand imbalances), such that they shift between specific trading activities depending on market signals.



Many of the vendors claimed that selling durable goods has high returns compared to selling perishable goods. This was because the sheer amount of profit from durable products is more than the comparable amount for perishables; the amount for the latter is considered as mere petty cash or pocket money. Further they claimed that durables do not lose value or deteriorate, such that they can stock them until the demand is high (especially at the end of the month). One divorced respondent aged twenty eight reported the following:

"It's different when you are selling profitable goods, I get more dollars when I sell aluminium pots, clothes and shoes...I can get more than US\$60 per day compared to selling biscuits for US\$1 for two packets...that money is for transport only, you can just sell biscuits at home unlike coming here [Magaba]" (In-depth interview, March 2012).

The profit margin varies considerably between traders. In examining income or earnings generated, I distinguished between low, medium and high income traders. Overall, 57.1% of traders generate medium to high returns (over \$150 US per month) while 42.8% generate low returns (up to \$150 US per month) (see figure 2).

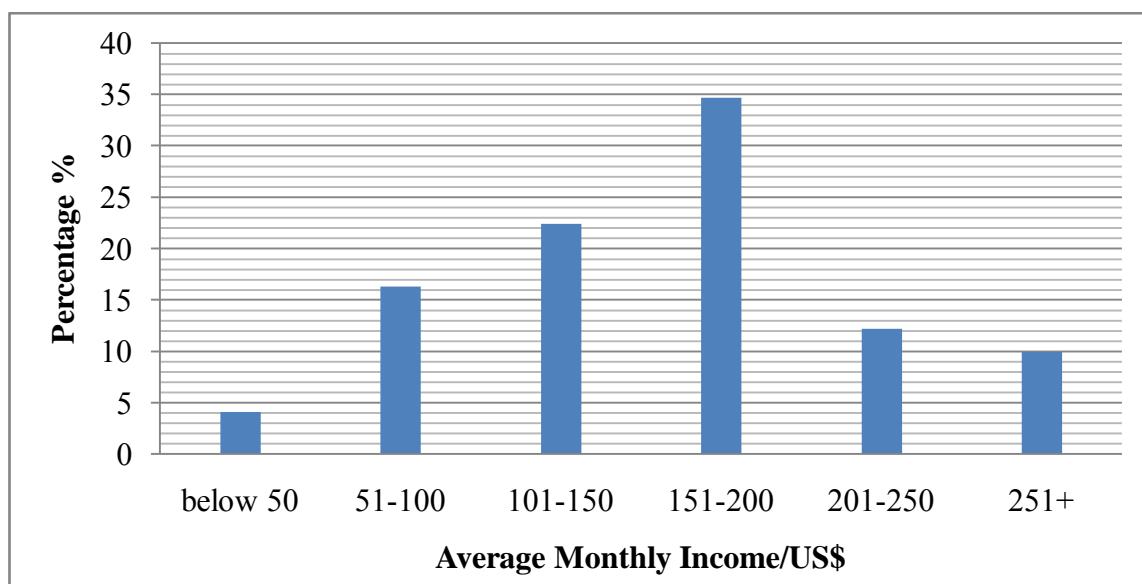


Figure 2

Note : Below 50 to 150=low returns, 151 to 250+=medium and high returns

The income earned then is prioritized by vendors and their households for daily consumption needs. Insofar as the earnings by the woman trader is the main source of household income, or the only source, then the livelihood of the household on a longer-term basis becomes hugely problematic. Magaba women traders argue that vending activities (as a livelihood strategy) is normalized compared to previous years. In part, this is because the dollarization of the economy has contributed towards stabilizing the trading environment and allowing for more regular and less erratic earnings. Criminalization of vending activities in Harare has contributed to severe suffering of many vendors under the hands of the police. Hence women have lost their goods and at times have fines without repossessing the goods. This is consistent with Muzvidziwa [12] that informal activities in Masvingo were also criminalised. In this regard, harassment by police undermines the productivity of livelihoods at best and is inhuman at worst. As a result, households continue to be trapped in vicious cycles of poverty and vulnerability which they are barely able to cope.

c) Sources of goods to trade

My Magaba study indicates that there are clear linkages between the informal and formal sectors of the Zimbabwean economy, including in relation to the source of goods sold through informal vending. The majority (51.1%) of the women petty traders at Magaba sourced products mainly from the formal sector in Zimbabwe (Machipisa and Mohammad Mussa to name merely two). Only 10.6% sourced their products from other informal traders; for instance, those selling human hair (braids) sourced this from a nearby supplier at a wholesale price. Only 2.1% spoke about the goods as

being self-provided. A considerable number of women (36.2%) reported travelling across the Zimbabwean border to purchase goods in another country and then reselling these goods at Magaba. There were various reasons for sourcing goods from outside Zimbabwe. First of all, the charging of exorbitant prices by retail shops and companies in Zimbabwe which produced the same products sourced outside Zimbabwe. Secondly, traders sometimes sought to acquire brand- name goods which customers preferred over the many Chinese products sold in Zimbabwe (these products are locally known as 'zhingzhong', which means 'products below standard'). Lastly, the manufacturing sector in Zimbabwe has not yet regained its productive capacity such that certain products remain scarce on the local market. South Africa was the main country from which durable goods were sourced, but other countries included Zambia, Mozambique and Botswana. Two important and popular markets in Johannesburg (South Africa) were mentioned, namely, China City and Dragon City.

At the same time, it is not only market-related livelihood activities which provide income to urban women at Magaba as there are also off-market livelihood activities; the following section considers these.

VII. OFF-MARKET LIVELIHOOD ACTIVITIES AND INCOME SOURCES

Urban women do not rely exclusively on vending as a livelihood strategy. Testimonies from the urban women refer to the importance of remittances, urban agriculture, rentals, urban-rural linkages and cross-border activities.

a) *Remittances: cash and non-cash*

This simply entails the movement of cash and commodities within one country, such as remittances from urban to rural areas by migrant labourers. In addition, cross-country remittances are increasingly important. Zimbabwean nationals have left the country in their hundreds of thousands over the past decade, mainly as economic refugees, and they have remitted cash and commodities to Zimbabwe through a variety of channels [23].

Urban women at Mugaba have at times been recipients of these remittances. It emerged that 14.2% of the sampled respondents received remittances from elsewhere in the country or from outside Zimbabwe, and from different people including family members. The main source of outside remittances for Magaba women traders was South Africa and primarily in the form of commodities (both perishable and durable); cash though is also remitted and used, for example, for educational expenses. Though some of the commodities remitted are currently readily available in Zimbabwe, they may be very expensive. As noted earlier, earnings by Magaba vendors may be as low as US\$50 per month. In this regard, the testimony by one unmarried woman is very revealing:

"I always come here [Magaba] at 9am in the morning and spend the whole day until the sunset...but sometimes it's not worth it when I get less than US\$10, at times I can even go home with US\$7; if I subtract transport I am left with US\$6 this is not enough. With this little I cannot afford most of the basic foods had it been not for my sister who works in South Africa. I always receive groceries every month; without her I could be struggling more" (In-depth Interview, March 2012).

Such sentiments clearly show that, despite their significance, earnings from vending activities are not necessarily able to sustain urban households. Remittances from further afield in the diaspora were reported to be mostly cash remittances, considering the expenses incurred in trying to send commodities from afar; however, goods are also sent. One Magaba respondent aged twenty six indicated the great significance of this for her standard of living:

"I get US\$335 (after bank charges) from my sister who is working in United Kingdom as a nurse after every two months and sometimes she sends clothes, cell phones etc...I can make a living through the money she sends me...it's very helpful" (In-depth interview, March 2012).

Cash transferred from far afield normally goes through the formal channels (like Western Union) regulated by the Zimbabwe Reserve Bank, while cash coming in from South Africa is done unofficially. Usage of remittances differed significantly across the recipients focus is monthly household sustenance such as

accommodation, food consumption, education, health and electricity and water bills [24]. However, some cash becomes an investment by being channelled directly into informal vending activities through the purchase of commodities for re-sale. Remittances do make a contribution to household sustainability by mitigating the effects of the crisis in Zimbabwe however, they may be an unstable form of household sustenance because their ongoing transference is beyond the control of Magaba households and thus the latter depend quite heavily on the choices made by friends and family living, studying or working elsewhere.

b) *Urban agriculture*

A significant number of urban households in Zimbabwe practice urban farming for food security purposes, despite the scarcity of land as natural capital in urban centres. This is done throughout the entire year but it is intensified during the rainy season from late November. The survey indicates that the vast majority (84.1%) of women vendors practice urban agriculture. The site for farming varies considerably. 23.7% of households engaged in agricultural practice alongside roads, 23.7% along railway lines, and 18.4% on unutilized residential stands, 7.9% on land allocated for urban agriculture and 5.3% on hillsides. Access to these sites varied considerably as well ranging from inherited land, allocation by friends who have left urban areas due to unbearable cost of living and invasion. Women themselves provided the labour and are sometimes helped by household members. No women reported to be hiring outside labour. Of particular significance is the staple crop of maize (73.5% of households), but also important are onions (6.2%), tomatoes (8.2%), sweet potatoes (10.2%) and sugar cane (2%). These are similar findings to the study by Kutiwa et al [25] of urban Zimbabwe. A factor that contributed to the focus on the growing of maize is the high cost of mealie meal in the supermarkets.

In addition to the crops listed above, a majority of households seemed to grow leafy vegetables (such as *covo*, *tsunga* and *rugare*) for purposes of eating with sadza (cooked mealie meal) these vegetables were treated as a substitute for meat which is far too expensive in the butcheries for Magaba vendors to afford (with one kilogram costing about US\$4.50). Sweet potatoes (locally known as *mbambaira*) were also substituted for bread which costs US\$1 a loaf. Urban farming is mainly for household consumption but there is also some income generation through agriculture. More than half of the women (50%) indicated that they earned US\$21-40 per month especially during rainy season. The income generated was used for urgent household needs, such as school fees and the purchase of school uniforms for children in the household. Urban farming though is not without its problems (see Chirau and Chamuka [26]). Crop

slashing by local police as a deterrent measure has taken place, and interviewed women cried foul about this disheartening practice because it led to reductions in crop yields and often undercut any prospects for surplus sales. Although these and other challenges existed, the Magaba women vendors spoke out strongly about the importance of urban agriculture. One widow respondent therefore reported the following:

"Bread is now available in shops but the price for bread is too high...Instead of wasting my money I will have mbambaira (sweet potatoes) for my breakfast which I easily grow for myself" (In-depth interview, March 2012).

c) Renting out rooms

Aside from remittances and urban agriculture, interviewees (particularly those who owned a house) derive some income from renting extra rooms to lodgers. In Harare high-density areas, the majority of people do not own houses and they depend upon landlords for accommodation. Shortages in accommodation have in fact influenced some house owners to make extensions to their houses in order to provide rental accommodation. Interviewees who owned houses exclaimed that, prior to Operation Murambatsvina, backyard accommodation (known as 'boy-sky') generated significant income for them but that this was dramatically stopped because the operation entailed the destruction of all illegal dwellings. Lodging though is still pervasive in Mbare and other high-density areas in Harare.

Six vendors, based on in-depth interviews, disclosed that their main source of income was derived from renting out rooms; hence, they 'convert' physical capital into a direct source of income. One married respondent indicated:

"I am proud to own a house, this is very important to me if I do not get anything from selling second hand clothes I always find that I get money at the end of the month. Five of my rooms are rented out and each room costs US\$65 a month" (In-depth interview, March 2012).

Another respondent exclaimed:

"It's a blessing that I inherited a house after my husband died; without that I could be struggling to provide food to my family...each room costs US\$70 per month" (In-depth interview, March 2012).

Unlike vending, renting out rooms provides a stable and reliable income per month, and this income is used for educating children, paying monthly bills and food consumption; but it is also sometimes used to purchase goods sold by the house-owning vendor at Magaba. But most of the Magaba vendors do not own houses and they rely upon rental accommodation. With one room costing around US\$70 per month (and with most households including a number of dependents)

this becomes a major monthly expense for Magaba traders.

d) Urban-rural linkages

Urban women at Magaba also utilize urban-rural linkages as a supporting mechanism for their households, and to cushion themselves against shocks and crises. This is more prevalent in the case of older women (who tend to uphold rural values) and with those who prioritize their historical and cultural roots. This result is consistent with the study by Muzvidziwa [27] who noted that "continued utilization of rural-urban networks as a survival option was a pragmatic response to scarcity of resources, including jobs". Without keeping the urban-rural linkages alive, the Magaba women openly proclaimed that decent livelihoods in Harare would be a mission impossible. Some respondents have access to land in rural areas. One woman inherited rural land and she claims that land forms a crucial basis for constructing livelihood strategies in Harare. She grew crops there, including maize and groundnuts (to make peanut butter after processing). A widow aged thirty eight had this to say:

"I sell most of my produce. You see the peanut butter [I was shown a carrier bag full of bottles with peanut butter]; each goes for US\$1.50 and a bucket of maize goes for US\$7". (In-depth interview, March 2012)

In this specific case, then, urban-rural linkages feed directly into vending at Magaba. Maintaining urban-rural linkages also contributed to barter trade within the village of origin. This was promoted through bringing into the rural village basic commodities such as cooking oil, bathing and washing soap, sugar and second-hand clothes. Most of these commodities were not available in rural supermarkets and retail outlets because of the bad roads and transport costs which hindered delivery. These commodities were exchanged for agricultural products (mainly maize) which were for household consumption or reselling at Magaba. In addition to bartering, Magaba vendors also used rural areas as alternative markets for their goods. In doing so, they charged exorbitant prices because of the scarcity of basic commodities in rural areas. At times they sold goods on credit and this attracted rural buyers. Vendors, despite their meagre incomes, in addition sent remittances to their rural area of origin to support parents and other family members. In return the Magaba households received agricultural products from their rural families, especially during harvesting season, and this led to a reduction in household expenditures and acted as a safety net given the many risks of urban life. The findings of this study therefore go contrary to the conclusion by Schlyter [28] that "it seemed impossible for women to maintain two places simultaneously as a survival mechanism, they were urban or they left and resided for a longer period in rural areas".

e) Cross border activities

As raised previously, the continuity (and indeed the very existence) of the informal trading activities of Magaba and indeed other vendors relies quite extensively on the ongoing importation of goods by informal cross border traders. This is because of the scarcity of many commodities within Zimbabwe, the lack of diversity within product ranges and their comparatively high local prices when available [29], compared to primarily South Africa. It is therefore important to reiterate the significance of cross border trading. This informal importation is done either by the Magaba traders themselves or by others (mainly women) who specialize in cross border trading. Cross border traders often travel on a weekly basis (over weekends) to ensure a regular supply of commodities at markets such as Magaba. Because of long border delays, new duty tariffs and corrupt officials, traders often feel compelled to bribe customs and immigration officers in order to proceed on their travels without excessive hindrance and to reduce expenses (for example, paying the duty tariffs would likely lessen profit levels on the commodities once sold).

The majority of urban women traders who traded in durable goods relied on crossing the border to stock (and sometimes hoard) commodities for re-sale at Magaba; these commodities included clothing, electrical appliances, pots and linen. One unmarried respondent aged twenty eight reported the following:

"I started going to South Africa in 2009 with my friend. In Johannesburg we have established our customers who buy seat covers and bed covers, while there we also do piece jobs within homes like doing laundry, ironing and any other domestic work to raise cash to buy stuff to resell and also food for our families" (In-depth interview, March 2012).

In feeding directly into Magaba vending, cross border trading contributes significantly to household sustenance [30]. This quotation also indicates that, in undertaking cross border trading, Magaba women sometimes use the opportunity to engage in casual domestic work (including laundry and ironing) outside the country. This is commonly referred to as piece work (or *mabasa emaoko* in Shona). While away on trading excursions (inside the country or outside the country) to purchase goods for re-sale, most women revealed that they delegated family members, relatives or friends to watch over their stall at Magaba: they received help on a voluntary basis from children (18.4%), relatives (12.2%), friends (20.4%) and husband (6.1%). Nearly 43% indicated that they do not delegate at all and that they always work alone. Delegation was done to prevent loss of sales while away from Harare. On return, a bar of soap, cooking oil or other goods are given to the assistant as a token of appreciation. Because of social reproduction and domestic work responsibilities, Magaba traders who are single mothers stressed that

their stay across the border was limited in length because of concerns about the safety and comfort of their children.

At times, some Magaba traders would organize themselves as a group based on trust and reciprocity (or social capital broadly) to engage in the collective purchasing of goods in South Africa, Mozambique, Botswana and Zambia. More specifically, one trader would go to purchase goods on behalf of the group – this was done to minimize duplication of cross border visits and thus to curb transport costs, as well as to ensure imported goods for those women who did not have legal documentation to cross country borders. For example, new clothes and shoes are sourced from South Africa, caterpillars or mopane worms (locally known as *madora*) from Botswana (this is sometimes substituted for meat or leafy vegetables) and second-hand clothes packed in large bags (locally known as *mabhero*) from Mozambique. However, this collective spirit is eroded and dissipates when it comes to the day-to-day practicalities of vending at Magaba, which is based on stiff competition even between traders who form part of the same group involved in collective purchasing.

VIII. OTHER LIVELIHOOD STRATEGIES

It became apparent from the interviews that women traders who were unmarried had additional alternative sources of income specifically from boyfriends. Respondents made it clear that there was no need for having a boyfriend unless he provided financial assistance. This assistance included cash as well as groceries every month-end, and therefore this provided a reasonably stable source of income as long as the relationship continued.

Women vendors were also involved in *marounds* (rotational and savings groups) which depended on relationships of trust between group members. These savings groups however did not always include women traders at Magaba only but also other interested local women. Some women were involved in more than one group, as there are different kinds of groups – including those formed around Magaba market and those formed around place of residence or church. Each group member makes weekly or monthly contributions per week or month, either cash or in-kind (mainly groceries) contributions. Members would take turns drawing on the available cash and commodities. One respondent said they were contributing cash for the first half of the year and groceries for the second half of the year. Through group membership, women would then draw cash income in the first half of the year and groceries during the second half. Pensions were also reported amongst widowed women; though not a substantial amount, pensions did at least guarantee a limited stable source of income.

Without the pensions most widowed Magaba women claimed their situation would be miserable. Pension income was used for, amongst other expenses, accommodation rentals, school fees and groceries.

IX. LIVELIHOOD CONSTRAINTS

The aggressive macroeconomic milieu which has reigned in Zimbabwe during the last decade or so has greatly limited the capacity of the urban poor in Zimbabwe to sustain their livelihoods. In this regard, the central state and local municipalities have not been particularly supportive. In this section, in examining the challenges of women traders at Magaba, I look specifically at questions pertaining to credit loans, transport, competition, employment and seasonality.

a) Credit Loans

The bulk of people in urban areas acknowledge the significance of access to credit in either cash or kind. Credit acts as a means of increasing household incomes through allowing for investments in income-generating activities and small business ventures. Despite this, the majority of poor households do not have access to credit from banks and other money lenders. Credit loan facilities are not new in Zimbabwe but, historically, most of these have been aimed at small to medium enterprises (SMEs) and not petty traders like women at Magaba. Banks and NGOs have been targeting women as a social category, but specifically poor and marginalized women have not benefited from these interventions [7]. The majority of women who participate in petty trading do not benefit because they do not meet loan requirements, such as collateral security, set by banks and other money lenders [31]. Women traders at Magaba therefore face this credit obstacle due to limited or no collateral. Further, they normally lack a guarantor with long-term and sufficient income to act as security for them, and their informal activities generate low and irregular returns deemed unacceptable to money lenders. In addition, the Government of Zimbabwe, through state and statutory bodies such as the Small Enterprises Development Corporation (SEDCO), the Ministry of Youth and the Ministry of Gender and Women Affairs, provide credit facilities. However, few traders at Magaba knew anything of significance with regard to these credit opportunities, and none had in fact benefited. In any case, due to the economy performing under a necessary threshold, these bodies had exceedingly limited funds for credit disbursement.

The lack of credit facilities to finance livelihoods contributed to the limited livelihood activities of Magaba women and to their limited accumulation of assets. Hence, this greatly impacted on the day-to-day operations of their livelihoods, particularly considering their ongoing cash flow problems. As such, traders sometimes ran out of cash to purchase goods for re-

sale, and even some traders failed to pay for transport fares from their area of residence to the market where most of their livelihood activities were carried out. As intimidated by one unmarried women aged thirty:

"There are many problems that we face. I would say one major problem is the lack of credit loans, as several times we have heard that the government is giving out loans and these have not reached us. Without credit loans we cannot improve our businesses; we would want to open small spaza shops and attract more customers. But without loans to start that remains a dream. The money we get is difficult to save and is too little; it covers transport and food on a daily basis but to embark on such ventures [spaza shops] is impossible" (In-depth interview, March 2012).

Given the inadequacy of finances, livelihoods are threatened and compromised, such that on occasion trading activities come to a standstill.

The majority of traders knew of the existence of informal money lenders. But Magaba traders were afraid of borrowing money for these lenders. Interest rates on these loans are very high, and paying a loan back to these lenders was like tying a rope around one's neck. Vendors indicated that they were specifically afraid of confiscation of their trading goods after failing to pay back the money. One woman aged thirty four indicated the following:

"It's very difficult to get cash from the people who do chimbadzu [informal money lending] because when you fail to repay them they come and collect everything. One of my friends had her house emptied and if you fail to pay back and redeem your things they will auction them to get their money back. . That was a lesson on its own and I learnt not to acquire a loan. My job does not give me much, so I do not want a loan; let those who want loans get them" (In-depth interview, March 2012).

Clearly, loans in-of-themselves are not inherently advantageous for Magaba traders.

In as much as vendors needed credit, loans were either not available to them or they feared the consequences associated with credit. Although credit loans are sometimes romanticized as a key poverty alleviation strategy, there is often silence on the consequences to the trader when the loan is not paid on time in full. In this way, loans may rather exacerbate poverty and vulnerability. Besides the lack of credit loans, vendors at Magaba experience ongoing transport problems.

b) Transport

Both formally and informally employed urbanites are affected by the public transport inadequacies and costs. Transport problems were identified as critical by those Magaba traders who travelled on a daily basis from different low density areas

in Harare to Magaba, while those who reside at Magaba Flats, Matapi Flats, Tagarika Flats, Nenyere Flats, Matererini Flats and other places near the Magaba market were able walk to Magaba to trade their wares daily. During both the morning and evening times, public transport was scarce and this inconvenienced livelihood activities. The scarcity of transport is not attributed to the shortage of fuel (as it was in earlier years) but to the shortage of public vehicles and traffic jams as well as regular police operations to oust ramshackle transport operators from city roads. One married respondent from Highfield said the following:

"I stay in Highfield and I have to wake up very early in the morning because by 7 o'clock kombies (commuter omnibuses) will be scarce; most of them are stuck in town with no way out and operators hike the fare from R5 to US\$1 [about R10] and this happens again in the evening when I want to go home ... They charge as well for chichangani [carrier bag] at the same price. Sometimes you begin to see that you are just working for transport only;... everything is increasing, food, clothes and housing truly it's getting out of hand" (In-depth interview, March 2012).

Public transport, in terms of fluctuating costs even within a particular day, is therefore controlled by market forces of supply and demand.

In this respect, traders as a whole explicitly agreed that transport fares were constantly changing and being hiked, and they varied considerably between low density areas. Traders from the nearby areas of Mufakose, Glen Norah and Warren Park pay a fare of US\$1 during peak hours while those traders from areas further afield (like Chitungwiza) pay a fare of US\$2. To curb transport costs, the majority of traders (especially those living at some distance from Magaba market) resorted to pickup trucks (locally known as *pikidhas*) instead of public transport vehicles called *kombis* (commuter omnibus). In the mornings, cohorts of people are seen ignoring *kombis* while waiting for *pikidhas*, and the same occurs at nightfall. *Pikidhas*, according to traders, had comparatively cheap fares no matter what time of the day. Furthermore, traders were not obliged to pay for carrier bags as in the case of public transport. In addition, the respondents intimated that *kombis* are generally unsafe and are usually involved in accidents because of high speeds in rushing and competing for passengers.

Further probing into transport routes showed that, in the case of *kombis*, there was no direct link to Magaba market; therefore traders had to wait for and board two or more *kombies* to Magaba. Observable in both the morning and evening are traders walking from drop-off points to another *kombie* rank, with their carrier bags on their heads as well as *magweja* (boys who push carts) pushing scotch carts (locally known as *zingoro*) in single file. One unmarried respondent indicated:

"That's the cheapest thing to do; we just hire a cart from Market Square (Market Square is a bus terminus approximately 2 kilometers from Magaba) to Magaba because if you want to use a kombie they are expensive" (In-depth interview, March 2012).

This sentiment is shared by the majority of women and it demonstrates women's ingenuity in response to the transport problem in seeking to minimize expenditures for their trading operations. Besides transport, shelter was a critical problem for women at Magaba.

c) Shelter

Given the physical set-up of the Magaba market, harsh weather conditions raise problems for the traders. Data gathered through the survey suggested that 39.6% were affected by such problems. Magaba is an outdoor market which lacks overarching shelter and, in addition, traders lack stands on which to display their goods and to keep them safe from exposure to the vagaries of weather. Vendors and their goods therefore are continuously exposed to dust, cold weather, exposure to sunlight, and rain. The available shields they have in the form of umbrellas are only appropriate for sunny weather and not for wet weather. Weather conditions had a number of specific effects on both the women and their commodities for sale.

First of all, wares were damaged especially during excessively hot days and the rainy season. This reduced the quality of the goods and resultantly led to the reduction of selling prices for each damaged item. In times of rains women have to run to nearby cover to avoid damage of their wares. Some vendors have started selling their wares under cover on pavements outside nearby stores and (because of this) they are in constant conflict with shop owners. Regarding the lack of proper shelter, one of the interviewees had this to say:

"We need proper shelter like people at Mupedzanhamo ... Council is not doing anything to accommodate us. Our products get wet during the rainy season and obviously when the customers want to buy they negotiate for reduction of prices and we lose profits. This is a problem we always face each and every rainy season. If we had proper shelter it was better. Most of the times we run to over our products with tents and umbrellas because once they get wet they lose value and the price drops too" (In-depth interview, March 2012).

Secondly, the bad weather contributed to health problems especially influenza. Because of this, some traders opted to remain at their home during incremental weather, thereby reducing their daily income. Thirdly, particularly because there is no overarching shelter for the market, the weather drives potential customers away. One respondent who sells second-hand clothes stated that *"when it is cold and raining there is no business"*. Magaba is not an official designated area of

operation as far as vending is concerned and vendors are not allowed to put up even ad-hoc tents to shelter their products. Hence, the problems experienced by the traders are perennial.

In addition to shelter (and the physical set-up of the market more broadly), there is no ablution facility at the market. Vendors and their customers (and passers-by) relieve themselves at a nearby cemetery. Women vendors expressed discomfort in using the cemetery for this purpose and had advocated for some time for the provision of toilets, if only movable cabin toilets.

d) Competition

A significant challenge for the women traders is the question of competition. Ever since the formation of the Government of National Unity, there has been no meaningful improvement to the Zimbabwean economy and the informal trading sector is swamped by new and old entrants. Most of the informal trading places in Harare are characterized; it seems quite literally at times, by the law of the jungle. Women traders at Magaba expressed, in one way or another, the emergence of market saturation – in fact of over-saturation – which has contributed to the lowering of profits and profit margins. Competition at Magaba was marked by constant fluctuation as, during my field work, I noticed changes to the number of traders on-site on a daily basis; and this also leads to significant irregularity and variation in daily sales. One Magaba interviewee noted:

“There are so many people coming to Magaba as you can find everything here. But if you are selling similar goods you hardly get cash because customers have a variety to choose from unless you have regular customers. And if you are selling quality goods, customers will flock to you and you make good money. Most of the people who can afford to do so are now running to supermarkets because all the goods are back in the shelves ... [which is] a situation different from the previous year’s” (In-depth Interview March 2012).

Regular traders complain about suffering severe competition from irregular traders, mainly those people who trade at Magaba market as a complementary source of income.

Month end and weekends are normally the most viable time because customers (at least those who are employed) have buying power after receiving their monthly or weekly salary or wage. This rapid influx into markets after pay-day is caused mainly by the low incomes earned from formal employment and the immediate consumption needs of low income households. Generally, prices for goods at Magaba are lowered by traders when demand decreases, which in turn lowers profit margins during the expected slower days of the month. The ever-increasing competition has also contributed to increased working hours by traders to maximize sales; according to the Magaba survey,

63.3% of traders have increased their working time for this reason. Despite this intense competition, and the stress that it invariably put on women traders given the livelihoods demands of their households, women traders regularly shared information with other traders about where they sourced their goods for resale and at what cost price. This was mainly done among traders with well-established high levels of trust between them.

Competition does not only emanate from within the informal trading sector. As previously mentioned, in recent years there has been some recovery of the formal retail sector in terms of availability and cost of basic commodities in Zimbabwe. Prices in supermarkets and shops are still high compared to the informal sector, though, with high and medium income urbanites frequenting these retail outlets while lower income groups still purchase commodities in the informal sector. The point however is, in the past, shelves in the formal retail sector were empty and commodities were scarce up until 2007 and 2008, and upper and middle income groups until that time often purchased goods in the informal sector. This no longer is taking place, at least on its previous scale, and hence informal traders like at Magaba have lost a significant customer base to a formal economy seeking to get back up on its feet.

e) Employment

Informal trading for most women at Magaba is their main source of income and, as indicated, it is not necessarily a reliable and sufficient income source. Any prospect of formal employment, despite the low salaries and wages currently earned, may be a more viable option for at least some of these women. But the prospects of this employment are exceedingly limited considering an unemployment rate of 80%. The Government of National Unity, regrettably, has not improved matters as all main economic indicators demonstrate. Employment policies and programmes have had only limited effects. For instance, black empowerment under the leadership of Saviour Kasukuwere (Minister of Youth, Development, Indigenization and Empowerment by then) has failed to transform the lives of the urban poor. In this regard, one married interviewee highlighted the following:

“We were thinking things will get better since 2009 but there is no change; people are still suffering, there are no jobs at all, some companies are retrenching workers and people are surviving in the black [informal] market. We need jobs because black market money is not predictable; one month I get more and the other month I get less. Companies at least pay per month although it is not much; but you are guaranteed that you will at least get something at the end of the month. Without jobs which pay well our lives will be hard because we need better income to sustain our families” (In-depth Interview March 2012).

Another vendor aged twenty five shared the same view:

"I didn't get a proper job after I finished my school and worse I am an orphan and I am the first born. I have to take care of my siblings but because there are no jobs in the country I can't just sit and starve at our home. The money that I get here is very little, I hardly struggle to pay for fees, rates and groceries; other months I have to rely on my relatives. If I could get a job life could be different ... It's hard ... It's hard....life it's difficult" -

(In depth Interview March 2012).

In addition, these respondents reported that formal employment was better because it comes with fringe benefits.

A stable income earned per month was what vendors as a whole desired through formal employment. But, because of the absence of employment opportunities, most vendors were satisfied that their informal trading activities gave their households at least some form of financial certainty. Other vendors spoke of their involvement in informal trading in more voluntaristic terms in the light of low levels of remuneration in the formal economy.

One respondent aged thirty eight argued the following:

"You know that I have been there in the industries and I was getting very little at the end of each month. I could not even properly take care of my family... I do not want to go back again in the industries. Now [through informal trading] at least I can make more money because I do not just rely on selling mazitye [second hand clothes] but I also do other things and I am getting more money compared to the one I was getting at Lyons [the place of formal employment] ... I would wait for money I can make now in two weeks...so why would I waste my time to go to work than making money in the black market. It's better to work in the black market than industries" (In-depth Interview March 2012).

Many Zimbabweans working in the informal sector have been conditioned to believe that sustainable livelihoods are only possible in and through this sector. This is not a denunciation of formal employment *per se*, but reflects the fact that formal employment is currently marked by very low levels of remuneration which inhibit payment of basic necessities like rent, education and health care. This in part leads to informal sector proliferation.

f) Seasonality

Beyond the many economic challenges noted already (including the fluctuations in sales within a particular month), Magaba traders face seasonal peaks and troughs in sales and this leads to ebbs and flows in livelihood activities. Seasonality affects traders differently (or possibly not at all), depending on the wares in which they are trading, as the sales of certain products

dropped or rose during different seasons. One young trader aged twenty seven who sells freezits, cold drinks and homemade ice cream reported the following:

"You know when it is cold people do not buy freezits, or anything that is cold or liquid. This is a problem that we have and the business will be very low; at times you change to sell other things like tea with a slice of bread with eggs but there are already people who have established that market so you cannot expect to get much money from that" (In-depth Interview, March 2012).

Another trader aged thirty seven who sells farm produce noted:

"When it is summer, my business flourishes because a lot of people will be buying fruits (mangoes, peaches, avocados) and also green maize cobs and round nuts ... This is the time I get most of my profits" (In-depth Interview, March 2012).

Some of the traders revealed that they are not directly affected by seasonality because they have a number of income sources besides the one at Magaba, including traders who also relied on remittances and renting-out of rooms.

Traders, who lack diversification, either within their trading activities in terms of commodity inflexibility or outside trading completely, are mostly affected by seasonality. Furthermore, vendors selling durables (such as clothes and braids) expressed different opinions with regard to the existence and affects of seasonality. But most claimed that, during the festive seasons (for instance Easter and Christmas holidays); they experienced high demands while other parts of the year were off-season in this regard.

X. COPING MECHANISMS

The insufficient income earned currently by Magaba women traders has led to adjustments in household management primarily by searching for new avenues of saving the little income that is earned (that is, by reducing expenditure). For instance, my study revealed that most households are now limiting their household expenditure to strictly the basics (basic foodstuffs, rent and education primarily). This includes purchasing the cheapest foodstuffs available. Also, fewer meals per day (and smaller portions per person) were frequently reported by the respondents. The same meal (namely *sadza*, or boiled mealie meal, and boiled vegetables) is repeated over and over again. Furthermore, to cut on transport costs, walking to the Magaba market place (where livelihoods were carried out) was reported by those who resided reasonably close to the Magaba market. Additionally, women looked for cheaper houses in the high density areas to reduce rental costs, with some families now living in one room divided into two with a curtain. Sending children to

less expensive schools especially in the rural areas was another attempt to overcome the challenge of inadequate income.

Magaba women, as noted previously, generally do not have access to credit for a variety of reasons. However they now at times borrow money from relatives, friends and neighbours. In cushioning the insufficiency of income the majority of vendors have also resorted to savings groups (or *ma-round*). This type of social network, which exists beyond the immediate circle of women traders at Magaba and entails more neighbourhood-based groups, enables access to cash or in-kind foodstuffs on a reasonably regular basis in the context of the growing uncertainties of informal trading operations. This does not increase overall household income but does allow for large lump sums at frequent intervals. Aside from the *ma-rounds*, women vendors have tried to diversify their sources of livelihood income even further (beyond the diversification described earlier in the thesis) by for instance having trading stalls scattered at different locations selling different goods and engaging in part-time employment as domestic workers. In some incidences, children have been asked by their parents to abscond from classes on certain occasions to seek casual work to supplement household income. Quick cash was also acquired through the selling of assets and this was done normally at unreasonably low prices because of the urgent situation. One cross border woman revealed the following:

"Sometimes you do not have any choice because when you do not have any money and you need money urgently you just have to dispose your property. I still remember I had to sell my two door fridge to get money for collecting a passport. Knowing the importance of having a passport I was left with no choice but it worked to my advantage. Right now I can go to Mozambique and hoard clothes". (In-depth Interview, March 2012).

XI. CONCLUSION

The introduction of this paper traced some of the events that have led to Zimbabwean crisis and it went to give a snapshot of the sustainable livelihood approach. The paper then explored the various livelihood strategies executed by women traders to maintain family economic well-being and upward mobility. Albeit the fact that this paper is not representative, the relatively small number of interviews and survey questionnaires administered suggest important understanding of the nature of the livelihood strategies within the contemporary Zimbabwe. Three questions were posed:

- Identify and explain the livelihood strategies of women traders at Magaba

- In constructing livelihood strategies, what are the constraints they meet?
- With such constraints, how do women traders counter these constraints?

The paper discussed in great detail the vulnerability context of the Magaba traders, notably the economic and political crises which have marked Zimbabwe for many years. The vulnerability context relates mainly to the Zimbabwean economy (for example, unemployment and inflation) but it is generally recognized that the economic crisis has roots, at least partially, in political mismanagement (such as the fast track land reform process). This crisis impelled the Magaba women to enter into trading activities and to remain within the informal economy. Once in the trading sub-sector, the Magaba women made use of available individual and household assets (or capitals) in pursuing vending activities but also in simultaneously diversifying into other income-generating activities and food security initiatives (such as urban agriculture) to make up a livelihood portfolio (or number of livelihood strategies). The traders faced a series of challenges during their actual operations, many of them of an economic character and which relate back to the vulnerability context (such as transport costs). The Magaba women traders, in often ingenious fashion, responded to these challenges as – at best – coping mechanisms. The 'end' result, which is always subject to on-going fluctuation – are livelihood outcomes. The Magaba women have made important contributions to their household income and food security but, as a grouping, they emphasized that they are struggling and that they are effectively hanging in and hanging on in the face of adversity.

These empirical findings have implications for development theory. Precisely a sustainable livelihood approach is a substantial contrivance for evaluating urban livelihoods; access and control to different capitals enhance fruitful livelihood outcomes. In particular through social capital women traders argument their safety nets through forming informal savings groups (locally known as *ma-round*). The findings have implications for urban development policy. To avert urban poverty and vulnerability, city fathers and other stake holders should consider not only formalising but support informal operations. This can be done through less interest credit facilities bearing in mind that these operations yield less income per day, week and month. To achieve this participatory approaches are significant to ascertain the needs of traders. It is imperative for city authorities, municipality in particular to recognise the significance of these informal activities and provide useful as well infrastructural facilities that will aid to attainment of fruitful livelihood strategies. This will consequently reduce urban suffering and uplift standards of living.



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