

BINDURA UNIVERSITY OF SCIENCE EDUCATION
FACULTY OF SOCIAL SCIENCES AND HUMANITIES



**CHALLENGES FACED BY WOMEN IN THE INFORMAL SECTOR
DURING THE COVID-19 LOCKDOWN IN CHITUNGWIZA URBAN**

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A Dissertation Submitted to the Department of Peace and Governance in partial fulfillment for the requirements for the Master of Science in Peace and Governance Degree

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ABSTRACT

The purpose of the study was to understand and outline the challenges being faced by women in the Informal Sector during the Covid19 lockdown period. The study employed the qualitative method of collecting data such as key informant interviews using key informant interviews guide. The study also used documentary search to complete the research findings in order to make the research a success. The findings confirmed that women are facing challenges in the Informal Sector which is affecting their standard of living. However the study concluded that women are facing challenges during the Covid-19 lockdown period. The research recommends that the Municipality, Ministry of Women Affairs and the NGO's of Women Empowerment to assist women on the challenges that they are facing in the Informal Sector.

DECLARATION

I, registration number (B1851009), declare that the content of this dissertation is my own original work with the exception of such references which have been ascribed to their sources and has not been previously submitted to any other University.

SIGNATURE.....

DATE...../...../.....

DEDICATION

This research is dedicated to my Father Mr Zuze and my mother Mrs Zuze together with my sisters Charmaine and Myah. Not forgetting my friends Mavis, Tanatswa and Denisse their love and support will forever be appreciated. Above all I want to thank the Almighty God who gave me the strength to undertake this study.

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LIST OF ABBREVIATIONS AND ACRONYMS

BUSE	Bindura University of Science Education
GDP	Gross Domestic Product
ILO	International Labour Organization
SLA	Sustainable Livelihoods Approach
NGO's	Non Governmental Organizations
ZIMSTAT	Zimbabwe National Statistics Agency

CHAPTER ONE

1.0 INTRODUCTION

1.1 Background of the Study

The novel coronavirus disease (Covid-19) emerged at the end of December 2019 in Hubei province, Wuhan city of China. The authorities in Wuhan took unprecedented steps and locked down the city on January 23, 2020, to lower the risk of further disease transmission (Chahrour M, 2020). In response to Covid-19, many countries have now introduced travel restrictions (both inward and outward) with the intention to prevent the spread of the epidemic (Bedford J, Enria D, Giesecke J, 2020). Public health experts and government officials are taking several measures, including social distancing, self-isolation, or quarantine; strengthening health facilities to control the disease; and asking people to work at home (Remuzzi A, Remuzzi G, 2020). It should be noted that, the Covid-19 pandemic is affecting the running of businesses because people cannot access markets.

The dawn of Covid-19 led to transformational change globally. The change was abrupt and discontinuous thus requiring absolute and radical change. Most, if not all governments globally were negatively affected; their economies and their citizens were left in disarray. Therefore, most governments including the Zimbabwean government were working on a trial and error basis in trying to come up with a viable fix that fitted the pre-existing scandalous conditions imposed by the novel corona virus. The pandemic was met with rapid response of a highly cautious nature, but was this response fair? Was the rationale used to determine the response just to all? Were there other people disadvantaged by the government's response to Covid-19? This study deliberates its focus on exploring the implications of the Zimbabwean's government's response to Covid-19. Most women are starting businesses, face challenges therefore during the Covid-19 lockdown they faced various challenges in operating their businesses. The number of women entrepreneurs is on

the rise. The empowerment of women and the improvement of women's social, economic and political status essential for the achievement of both transparent, accountable government administration and sustainable development in all areas of life (Mieko, 2000). Regardless of the positive outcomes, women are finding it difficult to survive in the business environment given the challenges that their facing in the business sector. This research would assess the challenges being faced by women in the Informal sector during Covid-19 lockdown in retail business in Chitungwiza Town.

It should be noted that, Women in the Informal sector are finding it difficult to apply for loans for their business. This is due to the fact that women do not have knowledge on how these loans can help them to boost their business, how to open a bank account so that they can apply for the loan and also they do not own titled assets. In this sense therefore, this brings into light that women managed businesses are restricted on receiving these loans this is mainly because women in many countries are far less likely than men to own physical assets such as land, housing and large agricultural equipment.

It is crucial to note that, Women face a variety of problems in becoming entrepreneurs. In this sense therefore, this include factors such as lack of access to education of both how to run their business so that they can make a profit and how to prevent the spread of Covid-19 and capital. However, it should be noted that cultural attitudes highly contributes on holding women back therefore to get more women in business, training programs one will need to recognize and challenge restrictive gender norms. Women are also finding it difficult to balance their responsibilities both at home and in the business sector. According to some scholars education and work experience are valuable input into production. Lack of knowledge and reduced access to business training among female entrepreneurs can reduce their productivity in business. Therefore it is important for every women entrepreneur to be fully equipped and empowered knowledge and skills on how to run a business.

Women in the Informal sector often have challenges in running their businesses therefore they find ways to adjust to these challenges. This includes factors such as maintaining good public relations, provision of fast and effective services, flexibility in prices and services, advertising and keeping proper records and paying municipal bills. It should be noted that in the plight of adjusting to these challenges women end up costing these women money and even their self-respect and pride.

1.2 Purpose of the Study

The purpose of the study is to understand the challenges being faced by Women in the Informal Sector during the Covid-19 Lockdown period in Chitungwiza Urban.

1.3 Statement of the Problem

The Covid-19 pandemic affected the trading by women in the Informal Sector. This therefore means that if women in the Informal sector couldn't trade during Lockdown they had low income and they were in a state where they couldn't pay rentals, pay school fees for their children and pay Municipality bills hence they lost their source of livelihood. It should be taken into consideration that, when women are affected children are also affected.

1.4 Objective of the Study

1. To examine the challenges being faced by women in the Informal sector during the Covid-19 lockdown period in Chitungwiza Urban.
2. To assess the effects of Covid-19 Lockdown on women in the Informal sector in Chitungwiza Urban
3. To examine the causes of the challenges being faced by women in the Informal Sector in Chitungwiza Urban.

1.5 Research Questions

1. What are the challenges being faced by women in the Informal sector in Chitungwiza Urban?
2. What are the causes for the challenges being faced by women in the Informal sector in Chitungwiza Urban?
3. What are the effects of Covid-19 Lockdown on Women in the Informal sector of Chitungwiza Urban?

1.6 Assumption of the Study

1. The assumptions of the study are that Women in the Informal Sector are facing challenges due to insufficient funds to run their business during COVID-19 Lockdown period.
2. Women entrepreneurs are facing challenges during the COVID-19 Lockdown period due to hard lockdown measures that are implemented.

1.7 Significance of the Study

It is crucial to note that, the research will seek to explore the importance of highlighting the challenges being faced by women in the Informal sector during the COVID-19 Lockdown period. Stakeholders that are to benefit are:

Students -because the research will be used as reference by other scholars that would want to carry further researches in the area of challenges women in the Informal sector.

Women—benefit women from Chitungwiza and uncover women’s problems and the quest for better understanding of the determinants that hinder.

Ministry of Women affairs, Community, Small and Medium Enterprises - benefit from the findings of this study and to establish policies which favour women and also to implement the quota system.

Chitungwiza Municipality-will benefit from the findings of this study and it therefore enables the Municipality to implement policies that can help women in the informal sector thus good governance. This means that this study will help the Municipality to get information quickly and come up with solutions.

1.8 Delimitations of the Study

The delimitations of the study is that the study is only centered in Chitungwiza Urban. The study is also only focusing on women only not everyone doing business in Chitungwiza Urban. The study is only covering the challenges being by women in the Informal sector during the covid-19 lockdown period that is the hard lockdown that is from 2020-2022.

1.9 Limitations of the Study

Limitation of the study is access and availability of key participants because of busy schedules. It should be considered that the sample size maybe small to conduct the research, hence the results can be invalid. The student faced a challenge on funding in carrying out the research since the student is not yet employed and still doing her studies. The researcher faced challenges on reaching the women in Chitungwiza since the researcher was studying in

Bindura district. Therefore it should be noted that the research was delayed to conduct the research and had to wait for a semester break at school.

1.10 Definition of Key Terms

Gender- refers to the socially and culturally constructed differences between men and women. It is the social attributes that are acquired during socialization and defined activities, responsibilities and needs connected to being male or female and not biological identity (Mackenzie, 2000).

Women-are more than one adult female person (Mosby, 2009)

Covid-19- It is a disease caused by SARVS COV2 threatens triggers what doctors call a respiratory tract infection, it can affect your upper respiratory tract (sinuses,nose and throat) or lower respiratory tracts (windpipe and lungs) (M. Pathak, 2021)

Informal Sector-It was used to describe a type of employment that was viewed as falling outside of the industrial sector (Lewis, 1955)

1.11Dissertation Outline

Chapter 1: Introduction

This chapter introduces the topic under study, background of the study, statement of the problem, aim and objectives, research questions and assumptions of the study, definition of key terms, limitations and delimitations of the study.

Chapter 2: Literature Review and Theoretical Framework

This chapter will focus on the theoretical framework of the study, literature review and scholarly views critiqued and chapter summary will be covered in this chapter of study.

Chapter 3: Research Design and Methodology

This chapter emphasize on the methodology that the study will conduct using which is qualitative research method and the sampling technique and the research tools of the study. The validity and reliability of the study will also be covered in this chapter and the use of ethical considerations when conducting the research.

Chapter 4: Data Presentation, Analysis and Discussion of Findings

The chapter will emphasize on the findings of the study that is the data collected through interviews and questionnaires. This chapter seeks to analyse the findings and present them through the use of graphs and pie charts.

Chapter 5: Summary, Conclusions, Recommendations and the Areas of Further Research

This chapter comprises of the summary, conclusions, recommendations and areas of further investigations.

CHAPTER TWO

2.0 LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1. Introduction

The chapter focuses on Literature review on the challenges being faced by women in the informal sector during the Covid-19 lockdown period. It will also relate to the sustainable livelihoods approach to the study. The chapter seeks to define informal sector, its role, the effects of Covid-19 on the informal sector and the challenges that women are facing in the Informal Sector.

2.2. Theoretical Framework

This study will be guided by the Sustainable livelihoods approach.

2.2.1 Sustainable Livelihoods Approach

The sustainable livelihoods approach helps in understanding the standard of living of the people. The concept of sustainable livelihoods approach is an attempt to go beyond the conventional definitions and theories to food insecurity that leads to drought argues (Krantz, 2011). The SLA is widely associated with Chambers and Conway (1992) who define the framework as referring to the capability of a scheme to nourish its levels of production irrespective of the magnitude of disruption experienced. The SLA helps in increasing human capital. The emphasis on livelihood was further explained by Chambers who introduced the basic elements of this approach, with a focus on rural development and poverty. Subsequently, the approach has been elaborated and expanded by chambers himself and other scholars like (Cornway, 2010). The term sustainable livelihoods relate to a wide set of issues which encompass much of the broader debate about the relationship between poverty and environment. Chambers developed the idea of Sustainable Livelihoods with the intention to enhance the efficiency of development cooperation (Greyson, 2015). The SLA makes people

to realize and develop their coping strategies and effectively use them especially during drought (food shortages), outbreak of diseases to mention a few. Further, Sporton & Thomas, (2012) identifies “five elements of this framework. The first link is based on the rural productivity.” Livelihoods become sustainable if they can generate employment either through subsistence production or waged labour in activities that enhance self-worth of rural populations. The second link is based on poverty reduction. For the livelihoods to be sustainable, they must address the causes of poverty (both qualitative and quantitative) thereby promoting greater equity access of capital assets. The third element constitutes of enhanced capabilities and wellbeing, abilities to access and mobilise assets with more subjective experiences of wellbeing (feeling of self-esteem, security and happiness). In the same sense, the fourth element is based on the resilience of the livelihoods to short term stresses and the ability to recover from long term shocks. The fifth element is the sustainability of natural resource base which is the long-term resilience of the natural environment to stresses and shocks. The depletion of natural resources beyond the capacity of a system to maintain the productivity may result in the long-term depletion of stocks to the detriment of livelihoods thus then increases the poverty rate in situations like drought (Sporton & Thomas, 2012). This therefore suggests that the SLA is the only way of organizing the complex issues that surround poverty.

2.2.2 Definition of Informal Sector

The informal economy has been defined in a variety of ways (Bruton, 2012). It is fraught with terminologies from early studies by anthropologists, sociologists and economists such as: ‘underground’, ‘black’, ‘hidden’, ‘irregular’, and ‘criminal’ (Gërkhani, 2004; Henry & Sills 2006; Schneider, 2000; Smithies, 1984). The literature tends to use the terms ‘sector’ and ‘economy’ interchangeably and popularly defines the sector to include businesses that are characterised by partial or non-compliance to business, tax and employment regulations, but

produce and sell legal goods and services (Hart, 2006; Godfrey, 2011; McGahan, 2012; Williams, 2006). The informal economy is a key contributor to the provision of essential products and services, and employment generation (Chen, 2006). Informal economy businesses are also essential to the competitiveness of formal organizations and regional economies, through their involvement in supply chains and strategic networks (Blunch, 2001; Jones, 2006). Jones(2006); Kar & Marjit(2009) notes that these trends are integral to contemporary neo-liberal capitalism and globalization, as large multi-national enterprises strategize to save costs and maximize return on investments, through the use of cheaper inputs and more flexible employment arrangements, often brokered by smaller informal businesses and agents. Unlike the formal economy, the informal economy is not properly registered, recorded or enumerated, with businesses operating off-the-books and failing to pay taxes or comply with labour and employment laws (Chen, 2006; Gërkhani, 2004).

In developing economies informal economy employment provides livelihood for many, out of the reported informal economy working populations, 70% in Sub-Saharan Africa; 60% in Latin America; and 59% in Asia are self-employed/owner labour, while informal jobs constitute 30% to 40% of wage employment. If agriculture is included in the estimation, informal employment constitutes about 90% of the economy in these regions (Schneider, 2011). The informal economy has a growing and disguised character in developed economies (Blunch, 2001; Chen, 2006, 2012), and accounted for an average of about 16% of GDP of developed countries in 2012 (Schneider, 2012).

2.3 The Role of the Informal Sector

Hart, (1971) first introduced the term ‘informal economy’ in anthropological research on income earning strategies among poor people in Accra, Ghana (Gandolfo, 2013). Hart’s (1973) work marked the beginning of the Third World dual economy theory that differentiated regular and permanent paid labour from small self-employed labour.

According to (Blunch, 2001) the informal economy now includes more technologically-advanced and sophisticated informal activities undertaken at home or in small manufacturing and service operations, unlike ‘traditional’ jobs such as hawking that marginalists arguments usually portray. This observation further suggests that the informal economy may have assumed many new and sophisticated forms, and provides a pointer to potential new understandings of the phenomenon. McGahan, (2012) notes that in responding to overtures from large formal firms in these structural relations, both informal and formal firms co-evolve capabilities. Modern day international trade and economic discourse that advocates trade liberalization, openness, lower tariff, and non-tariff barriers is pushing this institutional agenda further by increasing domestic competition and promoting informal economy participation in developing countries (Breman, Kar & Marjit, 2009; Verick, 2006).

2.3.1 The Informal Sector of Zimbabwe

According to Riphenburg (1996) non-governmental organizations in Zimbabwe have been very influential in supporting women cooperatives in rural areas. According to Buang, (2014) various NGOs in Zimbabwe are training women and youth in savings and lending activities which supplement their income-generating activities. Buang, (2014) further argues that saving clubs helps to create self-help solutions to community issues, create associations to address community-wide issues through self-sufficiency and building capacity to carry out effective large-scale micro-finance activities. Savings clubs are created by people who organize themselves, receive training and collectively pool their savings and loan it out to one another at group-determined levels of interest.

According to Kachingwe (1997) the creation of the Ministry of Women affairs Gender and Community Development for the purposes of accelerating and improving the emancipation of women and the development of communities has improved the status of women. The ministry promotes self- help projects in agricultural production, encouraging women to identify and undertake income-generating. NGOs in Zimbabwe have been complimenting the government's effort through promoting entrepreneurship.

2.4 The Effects of Covid19 on the Informal Sector

2.4.1 Poverty

It should be noted that hard lockdown of markets results in poverty. In line with this view, most families depend on these businesses that are locked. In this sense they will be performing below its usual standards hence affecting children and the family. Poverty is a condition where individuals or households live below the minimum standard of living that they will be lacking resources to meet their basic needs such as food and shelter (Smith, 2013). It should be noted that, Developing Countries like Zimbabwe are the ones that are mainly affected by this issue of lockdown that is being adopted by many Countries worldwide. According to (Zimbabwe Human Development Report, 2011), 80% of Zimbabwean population is living below poverty datum line; unemployment rate is more than 80% (ZIMSTAT) and 70% of the population is rural based. The undesirability of poverty anywhere in the world is beyond a shadow of a doubt, and this much-loathed roguish sprite is increasingly devastating innumerable spatial spheres, urban areas not excluded (Kamete, 2002). The majority of these were women, who earned slightly more than fifty percent of what their male counterparts earned – a definite case of dependence (Herald, 22 January 2000).

2.4.2 Loss of Income

Informal Sector provides a crucial source of income for most communities and vulnerable groups especially women. These communities typically live subsistence existences

and require weekly trade and traveling across towns without any restrictions due to lockdown in order to purchase essentials to survive. Since informal traders typically are under lockdown, much of their stocks have spoiled, resulting in hefty losses because they are forced to close down their businesses.

2.4.3 Social Effects

Young people were also affected in various ways by this pandemic. In this sense, it is crucial to note that they were deprived of their right to education. In as much as lockdown is concerned number of crimes increased in communities such as rape, domestic violence and robberies. This therefore shows that lockdown caused disorder in communities.

2.4.4 An Overview on the Effects of COVID-19

Zimbabwe has an ambitious governance reform agenda aimed at devolving key functions to the sub-national provincial and district levels, as well as a number of legal reforms (Tamru, S, K Hirvonen & B Minten, 2020). Over the past years, economic growth has been on a general declining trend, culminating in contraction by an estimated 6.5 percent in 2019 (Ngutijinazo, O, 2020). The Covid-19 pandemic hit Zimbabwe at a time when the country had targeted an economic rebound by inter alia, getting the economic fundamentals right through the implementation of the short-term Transitional Stabilization Programme (TSP) (Mukeredzi, T, 2020).).

Zimbabwe has experienced its worst economic and social period from the mid-1990s up to the 2009-10 where the multi-currency regime took over (Kahungu, M & R Mabala, 2020). This period has seen companies retrenching due to viability reasons and basic goods disappearing from the shelves of supermarkets (Wadero, A, 2020). Entrepreneurs flooded almost all economic activities (Wenham, Smith & Morgan, 2020).

2.4.5 Overview: On the livelihoods and economy in Nigeria

Nigeria is one of the African countries that depend also on the informal sector for a living. In this sense, due to the novel corona virus its economy was also affected. According to the International Labour Organization (ILO), they revealed that global unemployment rate has reduced by 25 million since the beginning of the Covid-19 outbreak in November, 2019. Outbreak disease in Nigeria accounts for a complex effect (Olabisi, Michael & Charles Sawyer, 2020). The economy took another nose dive after the outbreak of the corona virus. Production and trade at a macro and micro level as well as small to medium enterprises and industries took a huge hit of 64.7% of the economy in the country is sustained by informal sector Ngudi, (2020)

2.4.6 Women Empowerment

The phrase empowerment has different explanations depending on the socio-economic, political and cultural term in which it is presented. Overall empowerment can be perceived as a community). In discussing the relationship between empowerment and poverty reduction, (World Bank, 2001) defines empowerment as the expansion of freedom of choice and actions and increasing one's authority and control over the resources and decisions that affects ones' life. Similarly, Kabeer sees women's empowerment as a process through which women gain the ability to take ownership and control of their lives. Key elements here are the expansion of choices and the ability to make strategic life choices (Kabeer, 2001) cited in DAW, 2001.

Although the process of empowerment depends on women themselves involving consciousness raising, participation, and organizing themselves, it can also be facilitated through education, capacity building, training and other measures. Change has to happen in the structures and legal frameworks (family laws and property rights) in order to make the

self-transformation process of empowerment sustainable (Kabeer, 2001), and (World Bank, 2001).

2.5 Challenges being faced by Women in the Informal Sector

2.5.1 Lack of Capital

Researches of Karim(2001), shows that financial problems were the most common problems faced by women entrepreneurs in Bangladesh and inadequate financing was ranked first. A variety of studies (Boden & Nucci(2000); Du Rietz & Henrekson (2000); Watson, 2003) found out that women were more likely to discontinue their businesses although not because of business failure but because of financial constraints. Ayadurai, (1987) adds to this view by stating that women's inexperience of negotiating with the banks and their lack of financial confidence to argue for what they are entitled to, are some of the problems they face in obtaining loans. According to Mudbug (2000), women often have fewer opportunities than men to gain access to credit for various reasons, including lack of collateral, an unwillingness to accept house hold asset as collateral and negative perceptions of female entrepreneurs by loan officers. According to reports on Human Development in Asia (2000) the most vulnerable women workers are those who are the sole or primary income earners. They lack funding, access to institutional credit and their minimal incomes reinforce their poverty.

According to Haq (1996) Women are almost invisible to formal financial institutions they receive less than 10% of commercial credits. A study conducted by ILO (2008) in Ethiopia, the United Republic of Tanzania and Zambia showed that, women entrepreneurs do not have the same access to networks as men; women entrepreneurs have difficulties accessing premises due to, a lack of property and inheritance rights; women's lack of access to titled assets that can be offered as collateral for loans adversely affects the growth of their

enterprises; women entrepreneurs lack access to formal finance and rely on loans from family and cooperatives.

2.5.2 Challenge to Access of Markets

It should be noted that, due to covid-19 restrictions and lockdown women are finding it difficult to access markets for the growth and survival of their businesses. In this sense, the International boarder of South Africa was closed hence spoiling the business networking. Most Zimbabwean businesses depend on SA so the closing of the boarder caused the shutdown of some businesses. UNECE, (2004) argue that women lack the ability to tap into new expertise, knowledge and contacts. UDEC, (2002) women who have limited networks especially business related network. The fact that women are lacking networking in business is that they do not have exposure hence Covid-19 being a major factor restricting business networking. Business networking is a necessary tool for the success of businesses especially in the informal sector.

2.5.3 Challenge to Access of Policy Makers

Women in the informal sector are finding it hard to contribute in policy making so that they can be represented and their challenges can be addressed. According to UNECE,(2004) most women have little access to policymakers or representation on policymaking bodies. Women's lack of access to information also limits their knowledgeable input into policymaking (UNECE, 2004). A national survey carried out by the Ethiopian Welfare Monitoring Unit as sited in Eshetu & Zeleke (2008) shows that women entrepreneurs in Ethiopia are not provided with adequate policy related and strategic support from the national government. In line with this view, Robertson (1998) and ILO (2008) further supported that the key factors that affect women performance especially in developing

continents like Africa are vulnerability of women to adverse effects of trade reform; restraints with regard to assets (land); lack of information to exploit opportunities; and poor mobilization of women entrepreneurs; lack of management skills; lack of awareness among young women of entrepreneurship as a career option; conflicting gender roles; gender inequality, inappropriate technology; and constraints at the legal, institutional and policy levels .

CHAPTER THREE

3.0 RESEARCH DESIGN AND METHODOLOGY

3.1 Introduction

The chapter will discuss the procedures that were used by the research to explore the problem under study. This integrates research design, population sample and data collection methods which will be used in gathering innumerable data types. The chapter also presents the procedures that will be used by the research in the collection of data from the participants.

3.2 Research Design

Maxwell, (2011) argues that a research design is a framework or scheme which provides adequate and systematic investigation for a research problem. A case study research design will be used in this research. The study used a case study because it permits the researcher to simplify a real life area under study which is contemporary. The research was conducted in Ward 2 and Ward 21. In this sense Yin, (2009) defines case study as a concept which deals with the study of a case within a real life contemporary context or setting. Case study research design allows the researcher to undertake a detailed data collection which includes various sources of information from key informant interviews, and focus group discussions.

3.3 Research Methodology

According to Stake (2005) "research methodology is a systematic way to solve a problem, it is a science of studying how research is to be carried out and can be understood as the study of methods by which knowledge is gained." Qualitative methodology will be used to collect data. Qualitative method helps the researcher with a detailed picture of what people do, think and feel. In this sense, it is a subject involving opinions and meanings hence it is very

valid. Qualitative research method will be used to collect data in Chitungwiza ward 2 and ward 21 marketing areas. According to Stake (2005) “research methodology is a systematic way to solve a problem, it is a science of studying how research is to be carried out and can be understood as the study of methods by which knowledge is gained.” Qualitative research method is categorized by its purpose, which relate to understanding some features of social life (Bricki, and Green, 2007). In this regard, Qualitative data collection methods such as interviews, focus groups, and document analysis are being used to find out the challenges being faced with women in the informal sector in Chitungwiza Urban. Further, De vosetal (2002) argues that qualitative design stimulates participant accounts of meaning, experience or insights.

3.4 Population and Sample

3.4.1 Population

Best& Khan (2007) define population as a set of individuals having the same characteristics which are of interest to the researcher. The research’s particular population to gather data concerning the challenges being faced by women in the informal sector was in ward 2 and 21 marketing areas. The sample size consists of 40 people, 20 from each ward and they comprised all age groups as the problem affects both of them in different dimensions. 20 people were from ward 2 and the other 20 people from ward 21 this was done to have balance on data collection so as to have a valid research. Participants from both wards had to outline the challenges being faced by women during the Covid-19 and how they have been surviving during lockdown.

3.4.2 Sample Size

Fowler (2002) defines a sample “as a small part of anything designed to show the style, quality and nature of the whole.” Sampling is a process used in statistical analysis in which a pre-determined number of observations will be taken from a larger population. A target

population is referred to as a collection of individuals or objects that are regarded as the main focus of a scientific query (Welman, 2012). The research used 20 participants from each of the 2 wards which were used as sample being drawn to understand the challenges being faced by women in the informal sector in Chitungwiza Urban. A population is a group of individual persons, objects, or items from which samples are taken for measurement for example a population of presidents or professors, books or students. Gravetter & Forzano, (2009) described the target population technique.

3.5 Sampling Techniques

3.5.1 Purposive sampling

Purposive sampling is a procedure that involves the picking of people who represent the preferred population. The study used 20 participants from each of the 2 wards which were used as sample being drawn. The key participants selected were Chitungwiza Municipality, Ministry of Women's Affairs, NGO's and Women's groups. Kothari (2004) alludes that purposive sampling is founded on the researcher's knowledge of the population. In this regard, the researcher was targeting women who were interviewed to have an insight on the challenges their facing as women in the informal sector. These key informants were mainly targeted in carrying out the research to identify the problems being faced by women in the informal sector.

3.5.2 Simple random sampling

Simple random sampling was used in producing a manageable sample. Simple random sampling involves the selection of a sample at random from the sampling frame (Saunders, 2013). In these 2 wards there was sampling of both women and men to have a better understanding on how women are facing challenges in the informal sector. The research used 20 participants from each of the 2 wards which were used as sample being

drawn. In this sense, Simple random sampling was used because it is a procedure that involves selecting people who represent the desired population.

3.6 Data Collection Methods

Qualitative methods of collecting data include direct interaction with people on a one to one basis or group setting. Data collection is a process of collecting information from all the relevant sources to find answers to the research problem, test the hypothesis and evaluate the outcomes (James, 1999). Interviews and focus group discussion are to be conducted so as to find out the challenges that are being faced by women in the informal sector in Chitungwiza.

3.6.1 Key Informant Interviews

Interviews were conducted with key informants who were directly related to the area of study. In line with this view, in order to produce reliable and valid responses women were interviewed with their technical know-how helping to obtain best results. Interviews are a method of data collection which involve active interaction between the researcher and the respondents, the interview is used to obtain information relating to biographical information background of the subjects, their beliefs about certain phenomenon, feelings, motives, present and past behaviour and conscious reasons for actions or feelings (Walliman, 2011). Therefore, semi structured interviews were used to conduct the research. The semi- structured interview questions included a series of open ended questions related to the challenges being faced in the informal sector.

3.6.2 Documentary Search

Secondary data sources are normally understood as data which has another core mandate. Potter (2003) views secondary sources of data as that already existing data which has been shaped by other researchers. Secondary data is the information that already exists and it involves collective data which already exists. This can be in the form of newspapers, journals and magazines. Therefore the study collected data from newspapers, Chitungwiza Council documents and researches. The study specifically focused on the Chitungwiza Municipality reports in order to attain more reliable information about the challenges being faced by women in the informal sector. It should be noted that, secondary data is high in terms of rehabilitating.

3.7 Validity and Reliability.

3.7.1 Validity

Validity can be defined as the correctness or credibility of an account, explanations or interpretation that a research may come up with it as it is concerned with the integrity of the conclusions that are generated from a piece of research (Gibbs, 2007). A research should provide a true picture of what is being studied for it to be regarded as valid. The study used qualitative research methodology in identifying the challenges being faced by women in the informal sector in Chitungwiza Urban. Therefore, the research instruments used in this research obtained data that gave an accurate dimension and a true picture of the challenges that the women are facing in the informal sector of Ward 2 and ward 21 of Chitungwiza Urban.

3.7.2 Reliability

Lewins (2007) writes that “reliability implies that repeated observations of the same phenomena should yield similar results and different observers following the same procedures that arrive to the conclusions.” It should be noted that, if the study is not reliable it is also not valid hence it cannot be used. Validity and Reliability are very important aspects when evaluating a particular instrument

3.8 Data Presentation and Analysis

Data analysis is a process of gathering, and transforming data with the goal of highlighting useful information, suggesting conclusions and supporting decision making (Welmann, 2012). Furthermore, Wellman (2005) explains data analysis as a process of gathering, modelling and transforming data with the goal of highlighting useful information. Therefore the research will use Pie charts, tables and graphs to show and give a clear picture on how the research progresses in the use of various data collection instruments. Data analysis is a process of bringing meaning, structure and order to the collected material from the research.

3.9 Ethical Considerations

Research ethics are moral guidelines followed by the researcher when undertaking a research. Ethics are the standards that govern the conduct of a person when conducting a research. Saunders, Lewis & Thornhill (2003), define ethics as the appropriateness of behavior in relation to the rights of those who become the subject of work. Ethics were highly considered to protect the rights of the participants in order to report results fairly and accurately. In this sense, the study fully informed the participants about the procedures undertaken during the research and appointments were made with the interviewees a few

days before the interviews. The participants were informed about the purpose of the research which is an academic research. In this regard, the study avoided writing names of the people during the research. The study made efforts to ensure anonymity and confidentiality of all those who participated in this research. As part of ensuring anonymity, no names were used to refer to contributions made by participants in this study. Letters of introduction from the university and the Chitungwiza Municipality were collected to seek permission to carry out the research in the marketing areas. In this sense, Participants were requested to sign consent forms prepared by the researcher.

3.10 Summary

The chapter highlighted the research designs used by the researcher which was case study. It also outlined and defined the study population and sample. The chapter went on to highlight the research sampling techniques used by the research which includes purposive and expert sampling. It highlighted the data collection method used by the researchers which included semi-structured interviews, key informant interviews and document analysis. It is also discussed the data analysis and presentation and outlined in the ethics that guided the research process.

CHAPTER FOUR

4.0 DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

4.1 Introduction

This chapter focuses on bringing forth the data which has been gathered using the methodology described in the previous chapter. The data will be presented, analyzed and discussed in this chapter. The data analysis will follow the structure of the research objectives in trying to understand the challenges being faced by women in the informal sector during the covid-19 lockdown.

4.2 Section A: Demographic Data of Participants

1. Gender

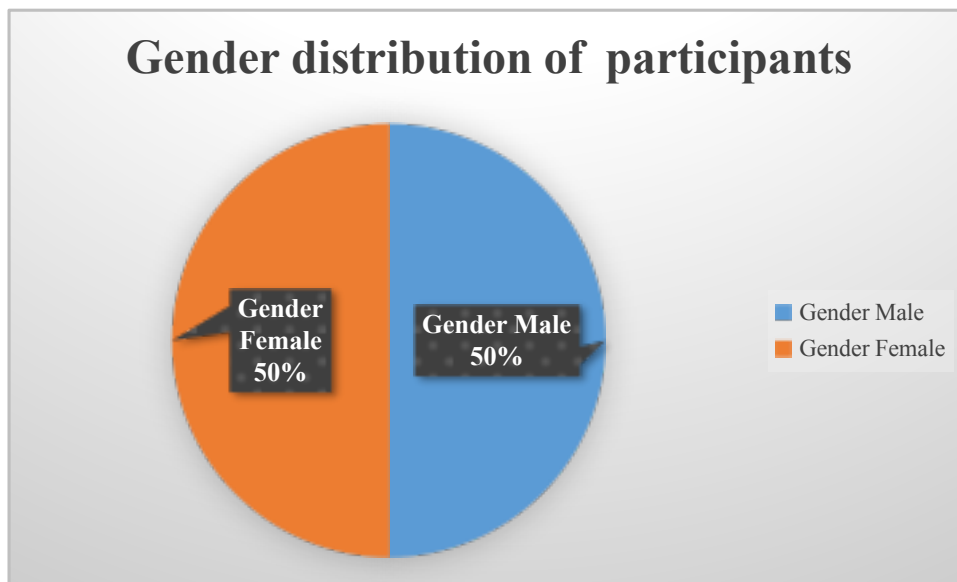


Fig 4.1: Gender distribution of the participants.

From the figure above, there was an equal balance in the gender of the participants, 50% male and the remaining 50% were female. The study took a sample size of 40 respondents from 2 wards in the Chitungwiza Urban District.

2. Distribution of participants by wards

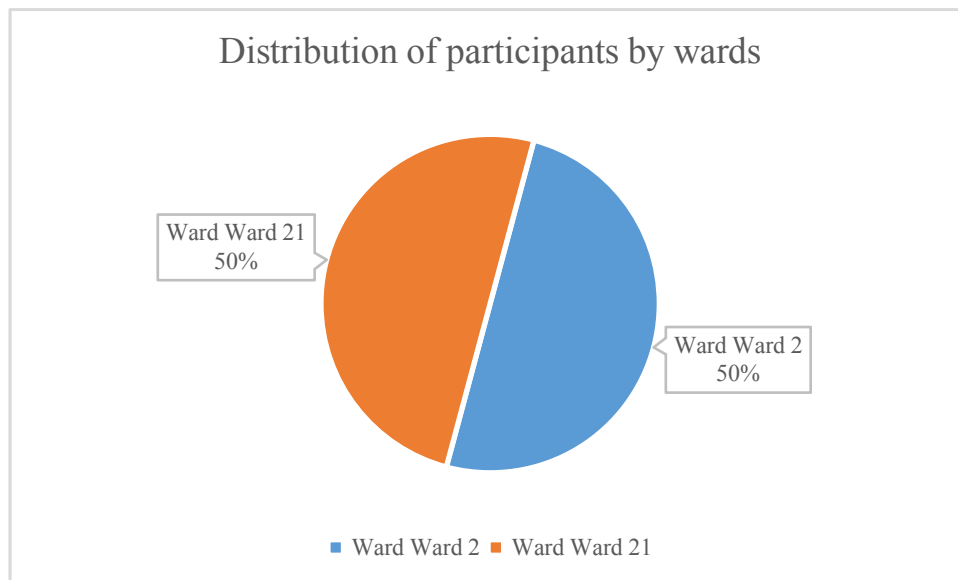


Fig 4.2: Distribution of participants by ward.

The figure above shows the distribution of the participants across the wards under study. The participants were equally distributed across the 2 wards, with each ward housing 50% of the respondents. This was mainly done to have concrete evidence on the challenges being faced by women in the informal sector.

3: Age

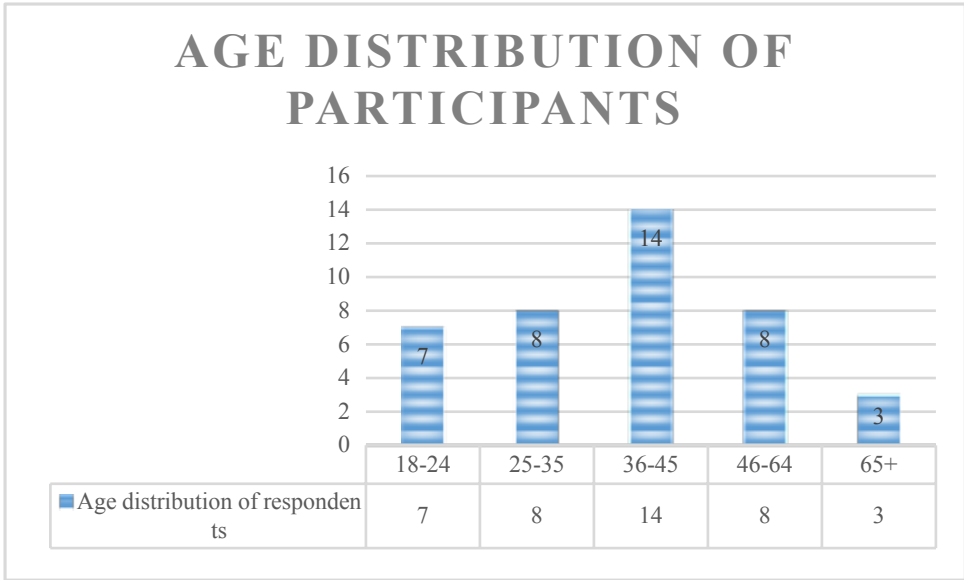


Fig 4.3: Age Distribution of Participants.

The above shows the distribution of the participants by their age groups. The highest frequency was 35% which belonged to participants between 36-45 years. This was followed by participants aged between 25-35 and 46-64 which had 20% each. Participants with 18-25 had a frequency of 17.5%. There were very few participants in age group of 65+ with a frequency of 7.5%.

4: Educational Qualification of Participants

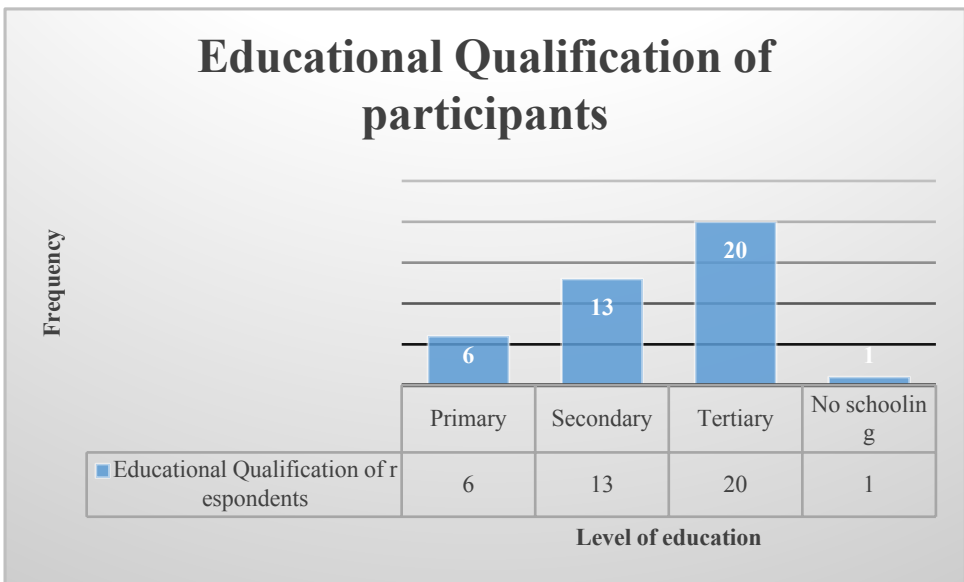


Fig 4.4: Educational Qualifications of Participants.

The above shows the education levels of the participants. The highest number was the participants that tertiary education with 50%. This was followed by the number of participants who went to secondary education with 32.5%, those in primary with 15% and the least with no schooling with 2.5%.

5: Marital Status

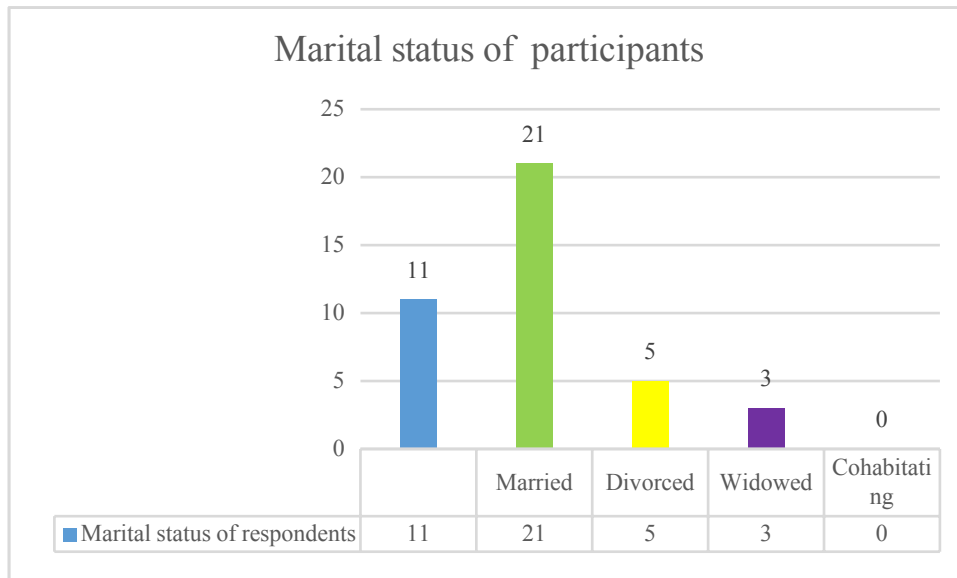


Fig 4.5: Marital Status of Participants

The above shows the marital status of the participants. 52.5% with the highest frequency are married. Followed by 27.5% single, 12.5% are divorced and 7.5% are widowed. None of the participants were cohabiting.

6. Income for families in Chitungwiza

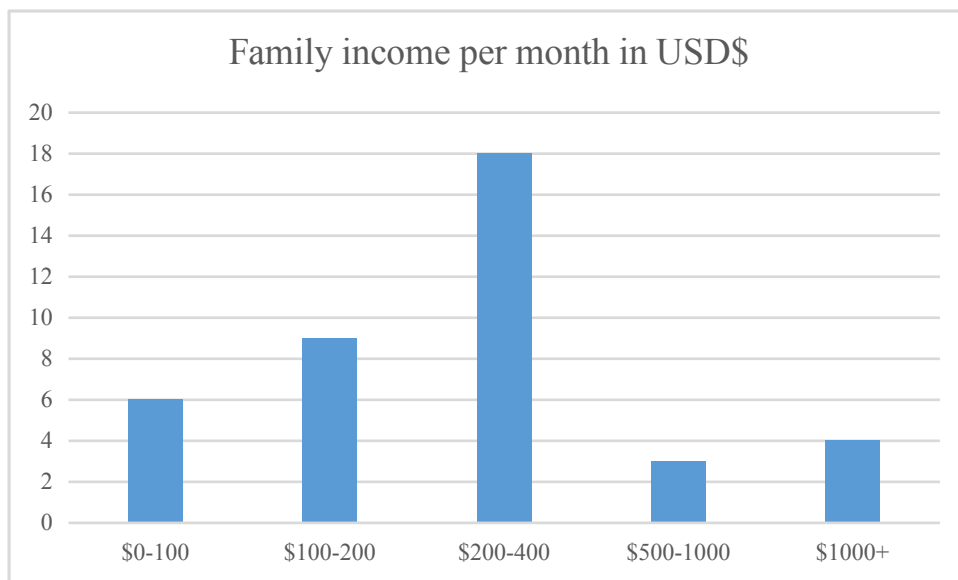


Fig 4.6: Family income per month in USD\$

The above shows the income distribution per family. Generally, the highest frequency was (45%). Followed by those who earn \$100-200 (22.5%), those who earn below \$100 (15%), those who earn above \$1000 (10%) and the least was 7.5%.

4.3 Section B: Challenges being faced by Women during Lockdown.

7. The response to the challenges being faced by women during the lockdown

CHALLENGES BEING FACED BY WOMEN IN THE INFORMAL SECTOR	FREQUENCY	Percentage
1. Limited financial resources	14	35%
2. There has been an increase on the outbreak of Covid-19	9	22.5%

3. Lack of Municipality support	6	15%
4. The lockdown conditions because they restrict the movement of people from one place to another	6	15%
5. Inconvenience caused by the Covid-19 lockdown conditions has led to a decrease in the financial and economic status at home.	5	12.5%
Total	40	100

Table4.1: The challenges being faced by women during Covid-19 lockdown.

The study asked the participants on what they are facing during the Covid-19 lockdown period. The study shows that the highest frequency on the challenges being faced by women is funding with highest number of participants which had 35%. Followed by the number of participants with challenges on the outbreak of Covid-19 with 22.5%, lack of municipality support 15%, lockdown restrictions 15% and the least had 12.5%.

The first objective of the study was to examine the challenges being faced by women in the informal sector during Covid-19 lockdown period in Chitungwiza. The figure above shows that the majority of the participants agreed that the most influential challenge being faced is limited financial resources. This is true, in Zimbabwe, the economic conditions are so limiting financially in companies, formal and informal businesses are not fully functional. One informal sector woman who responded in the interviews reiterated that:

Since 2020 when Covid19 lockdown started I have been facing challenges in operating and developing my business, I could not expand my business beyond the limited income and further grow my business operation system because I was limited financially.

This finding was done by Ngara (2021) who also found that the challenge faced by women in business in contemporary Zimbabwe is limited in access to finance. Moyo and Mangwana(2020) in their study also found a similar finding, their study was focused on Harare population and they investigated how women in business were facing challenges in Harare. Every participant to the questionnaire Strongly Agreed that financial limit is the major problem being faced. In the follow up interviews done, the researcher further questioned the interviewees concerning the lockdown and financial limit. It was found that the financial limit has not been because of the lockdown, this problem has affected the informal sector women since their beginning.

The majority of the respondents indicated that there were limitations placed on the trade due to the covid-19 lockdown restrictions. The limited number of customers on the streets where most business is done, the limited movement to collect stocks, the limited movement in delivering sold goods, the limitations and restrictions in being in public places all placed a heavy burden on the informal sector women. In an interview, a respondent made it clear that the limitations placed made it very hard to conduct any business, and one had to part with some money through bribes in order to sell products. Despite the struggle to sell, it was hard to come by any buyers because everyone was restricted to their homes. Most of the informal sector women sell physical products and not services and they could not do their business online.

There was an average **Agreement**, with an average scale score rating of 4.0 indicating that the participants believe the municipality does not support the informal business women. The response from interviewees concerning this issue was that, the municipality is “after them”. The findings of this study agree with the findings of Mathers & Saunders (2019) & Chiveso (2020) which found that women often face challenges from the authorities and hardships in financing their informal businesses.

4.4SECTION C: Causes of challenges being faced by women in the informal sector

8. What is your respond to the following factors to the challenges being faced by women during lockdown?

FACTOR	FREQUENCY	PERCENTAGE
Funding	8	20%
High rents	4	10%
COVID 19	7	17.5%
Knowledge	5	12.5%
Domestic Responsibilities	6	15%
Lack resources	4	10%
Experience	3	7.5%
Other	3	7.5%
Total	40	100

Table 4.2: Causes of Challenges being faced by women during the Covid-19 lockdown

The study, through the research instruments was able to determine the findings as depicted in the table above. Funding emerged as a persistent problem and causative of problems with highest frequency of 20%. This was followed by COVID-19 which had 17.5%, Domestic responsibilities 15%, lack of knowledge 12.5%, lack of resources 10%, High rents 10%, Experience 7.5% and other factors with 7.5%. The other major cause of challenges in the Covid-19 lockdown period was the increased number of domestic responsibilities which the women had to perform prior to and after attending their informal businesses.

The main reason, as one participant in an interview mentioned is that:

Due to Covid19 everyone was at home, the whole family was confined in the home which means there was a lot of cooking, laundry, cleaning and other duties which culturally women should do. This increased the amounts of time and energy spent in the home before attending the informal business.

From these responds therefore, the women found themselves more tired during the covid-19 lockdown. Chiveso (2020) also found the same phenomenon in the similar study he conducted. The participants showed that experience is not a major cause of a challenge because the informal trades which they conduct require less experience to see through. The study could not find any other past studies which explored this line of questioning however there were similar studies under which educational experience was brought to the question in terms of edifying the informal trade, Ngara (2021). He, Ngara (2021) found that formal education had less importance on the conducting of informal business however it made impact in the understanding of financial performance and reinvestment in later stages of the business.

4.5 SECTION D: Effects of Covid-19 in the informal sector

9. What is your response to the following effects of lockdown on women?

EFFECTS OF COVID 19 LOCKDOWN	FREQUENCY	PERCENTAGE
1. Poor standards of living	9	22.5%
2. There have been incidents of women unable to pay rents and electricity bills	6	15%
3. There have been instances where women had to close their markets	10	25%

4. Increase on the spread of Covid-19	7	17.5%
5. There have been fatalities (loss of life) due to the pandemic disease	8	20%
TOTAL	40	100

Table 4.3 Effects of Covid-19 on women in the Informal Sector

The majority of the participants agreed that Covid-19 is affecting business operation which is causing some of the women closing their markets and informal businesses with a highest frequency of 25%. This was followed by poor standard of living 22.5%, loss of life 20%, increase on the spread of Covid-19 17.5% and the least being the effect that women are unable to pay rents and electricity bills 15%. The third objective of the study was to examine the effects which the covid-19 lockdown had on women with informal businesses.

The participant said that:

Every week we are losing our loved ones in our business because of this deadly virus Covid-19 and it is setting us back since the virus is spreading heavily.

One Municipality housing officer said that:

Yes Covid-19 is affecting business operations as few women are coming to pay their rents and electricity bills to the Housing department.

The unfortunate occurrence of loss of life to the covid-19 pandemic was another effect of the pandemic on informal businesses in Chitungwiza. The loss of life was indicated by the government of Zimbabwe in their regular updates on the deaths owing to covid-19 (Government of Zimbabwe, 2020).

This finding is supported by previous studies which show that not only informal businesses but all businesses including listed companies had to size down and at extremes to stop trading entirely (Moyo and Mangwana, 2021). This is a huge setback in the overall economic performance of the Zimbabwean economy.

4.6 Summary

The chapter focused on showing the data analysis, presentation, and discussion. The chapter in its qualitative analysis found that, there have been escalated instances of challenges in informal business for the women in informal business in the Chitungwiza area. In that regard, it was found that the major drawback is the financial problems associated with the lockdown conditions. The next chapter focuses on giving the summary and conclusions as well as recommendations of the study.

CHAPTER FIVE

5.0 SUMMARY, CONCLUSIONS, RECOMMENDATIONS AND AREAS FOR FURTHER RESEARCH

5.1 Introduction

This chapter focuses on the summaries of the study and the conclusions of the findings. It also emphasizes on the recommendations on how to avoid challenges being faced by women in the Informal Sector. The aim of this chapter is to wind up the study by demonstrating what the study found regarding the research objectives.

5.2 Summary

Chapter One

The first chapter of the study gave a detailed background of Covid19 and how it affected the economy. The chapter goes further in emphasizing the implications of the Covid19 pandemic on women in the Informal sector. In line with this view, it was highlighted that women are facing problems in the Covid19 lockdown period. The chapter also looked on the statement of the problem, aim of the study, research objectives, research questions and assumptions of the study. Furthermore, the limitations and delimitations of the study were outline in this chapter.

Chapter Two

The second chapter was based on the conceptual framework of the study which was Sustainable Livelihood approach. The chapter defined the term Informal Sector and the role that it is playing on the economies of developing countries such as Zimbabwe and that of Nigeria. The study elaborated on the effects of Covid19 in the Informal Sector which are increase in poverty, loss of income, social effects and a general overview of the effects of Covid19 in Zimbabwe and Nigeria. It goes further on highlighting the challenges being faced

by the Women in the Informal Sector which is lack of capital, challenge to access markets and access policy makers.

Chapter Three

This chapter was based on the research method of collecting data and research design of the study. The chapter mentioned the research design which was used in the study, population sample and data collection methods. The study used the Qualitative research method of collecting data. The chapter emphasized that the study used a sample of 40 people and make use of the purposive sampling technique and the simple random sampling technique of gathering data. The chapter discussed on the concept of validity, reliability, ethical considerations and data analysis.

Chapter Four

The fourth chapter comprised of the data presentation, data analysis and findings of the study. The chapter goes further on outlining the findings on the challenges that women are facing during the Covid19 lockdown period in the Informal sector through the qualitative data research method. The study conducted the research in Chitungwiza Urban area in ward 2 and ward 21.

Chapter Five

Chapter five is the final chapter of the study. In line with this view, it contains of summaries, conclusions, recommendations and areas of further research. In this sense, it is more of a recap of the previous chapters of the study.

5.3 Conclusions

Objective 1: Challenges being faced by Women in the Informal Sector

The first objective was to determine the challenges being faced by women in business during the lockdown. Basing on the findings of the study it is evident that women are facing challenges in the Informal Sector during the Covid19 lockdown period. The study found that the majority of the women are facing limited financial resources, lack of municipality support and a decrease in the financial and economic status at the homes of the women in the informal sector. The Covid-19 lockdown led to the majority of the women in the informal sector to reduce or even close their businesses. According to Mudbug (2000), women often have fewer opportunities than men to gain access to credit for various reasons, including lack of collateral, an unwillingness to accept house hold asset as collateral and negative perceptions of female entrepreneurs by loan officers. The lockdown led to business failure as it posed challenges in the social, economic and environmental factors of the businesses. Therefore in conclusion, it is plausible to deduce that women are facing difficulties during the Covid19 lockdown period in the Informal Sector.

Objective 2: Causes of the challenges being faced by Women in the Informal Sector

The second objective was aimed at understanding the causes of the challenges being faced by women in the Informal Sector during the covid-19 lockdown. The informal economy is a key contributor to the provision of essential products and services, and employment generation (Chen, 2006). The major findings were that the main causes to the challenges women are facing in the Informal Sector include funding problems, the difficulty in trying to balance domestic chores and the informal business, high rents with low income, lack of knowledge of financial management. The study concludes that funding, rents and lack of financial knowledge are the key factors that contribute towards the business failure of women

in informal businesses. The lack of financial knowledge makes it difficult for the businesses to survive during difficult times like the Covid19 lockdown which was characterized by reduced sales, increased rents, and logistical challenges.

Objective 3: Effects of Covid19 lockdown on Women in the Informal Sector

The third objective of the study was to examine the effects of covid-19 lockdown on women with informal businesses. The study found that the majority of the informal sector women had to close up their businesses during the covid-19 lockdown due to the above found challenges. The lockdown made it hard for women to pay their rents thus reducing the standards of living and the income generation of the family was reduced significantly, loss of life was also a result of the pandemic. Poverty is a condition where individuals or households live below the minimum standard of living that they will be lacking resources to meet their basic needs such as food and shelter (Smith, 2013). The study concludes that the effects of covid-19 on businesses, especially the informal businesses of women in the Chitungwiza area were negative. The effects led to lost sales, business closure, financial difficulties among other negative effects. The study concludes therefore, that the Covid19 lockdown brought negative effects on the informal businesses of women in Chitungwiza. All these effects of covid-19 led to undesirable outcomes among the informal sector business women.

5.4 Recommendations

The study came up with the following recommendations in order to avoid future challenges that can be encountered in the business sector:

Chitungwiza Municipality

The Municipality should assist the women in informal businesses during tough times like the covid-19 lockdown. The Municipality should reduce taxes and bills since the

economy is not stable and the fact that women already are facing difficulties both in the Informal sector and at home

NGO's Dealing with Women Empowerment

The youths were assisted financially through the Ministry of Youth the same can be done for the women in Zimbabwe who have informal businesses. This will help to reduce the negative effects of the covid-19 lockdown or any other tough times that shall come.

Women in the Informal Sector

The women in informal businesses should make an effort to get involved in financial education. This will equip them with the adequate financial knowledge on how to manage their businesses in the face of difficulties. The financial knowledge will enable the women in informal businesses to better survive in the businesses and remain operational, because the most undesirable outcome in the business is to shut it down, of which this was common in the covid-19 lockdown.

Ministry of Women Affairs, Community, Small and Medium Enterprises Development

The research recommends future studies to focus on financial education towards women in informal businesses. This will help to solve this problem of business closures in difficult times such as that of Covid19.

5.5 Areas of further Research

The research seeks to explore the challenges that women in the Informal sector faced during the Covid19 lockdown period. The study was able to outline the challenges being faced by women in the Informal Sector. However, the research recommends that the further areas which need to be researched are as follows.

Scholars should seek to explore the relationship between the income from women in business in Chitungwiza and the overall income of the Chitungwiza area in an effort to discover the contribution of the women towards the Chitungwiza gross income. Further study can be carried on understanding the levels of education of women in business. This is due to the fact understanding the management practices being done by the women in small businesses and see if the real challenges were Covid19 related or were stemming from lack of management skill among the women in the informal sector.

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ANNEXTURE 1

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BINDURA UNIVERSITY OF SCIENCE EDUCATION

Date: -----

TO WHOM IT MAY CONCERN

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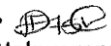
RE : REQUEST TO UNDER TAKE RESEARCH PROJECT IN YOUR
ORGANISATION/AREA

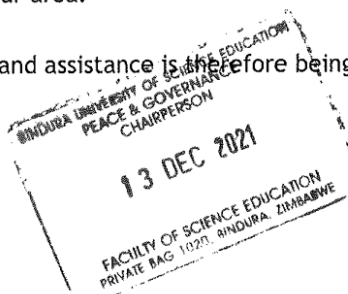
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This serves to introduce the bearer -----, Student Registration Number ----- who is a HBSc Peace and Governance student at Bindura University of Science Education and is carrying out a research project in your area.

Your usual cooperation and assistance is therefore being sought.

Yours faithfully

PP 
D. Makwerere (Dr)
CHAIRPERSON - PEACE AND GOVERNANCE



ANNEXTURE 2

QUESTIONARE FOR CHITUNGWIZA URBAN RESIDENTS

Dear Sir/ Madam

The Challenges being faced by Women in the Informal Sector in Chitungwiza Urban during Covid 19 Lockdown period

I would appreciate your cooperation with the above mentioned research project.

The attached questionnaire is part of a Degree research project aimed at understanding the challenges being faced by Women during Covid 19 Lockdown period and effects of Covid 19 in the Informal sector of Chitungwiza Urban. The research is very important to understand the challenges being faced by Women.

The questionnaire has been designed to take a maximum of 20 to 30 minutes to complete. You are free to withdraw at any stage of the interview. No names shall be identified with any responses and opinions.

I thank you greatly for your assistance in the completion of this questionnaire.

Yours sincerely

MITCHELL T ZUZE

Degree Research Candidate

Email: mitchellzuze98@gmail.com

SECTION A (Biographical Data)

Instruction: Please tick the appropriate box.

Sex: MALE FEMALE

Province ----- District----- Ward Number-----

Please mark "X" in the appropriate box. For open questions, write your answer in the space provided.

1. What is your age group?

18-24	25-35	36-45	56-64	65 +
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2. What is your highest level of education?

Primary	Secondary	Tertiary	No schooling
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3. What is your marital status?

Single	Married	Divorced	Widowed	Cohabiting
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4. How long have you been staying in this ward?

0-5 years	6-10 years	11-15 years	16-20 years	21 years +
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5. What is your family income per month (\$USD)?

\$ 0-20	\$ 21-50	\$ 51-100	\$ 101-200	\$ 201+
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6. What is your major source of income?

6. What is your major source of information?

Newspapers	Television	Radio	WADCO meetings	Other (please specify)
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SECTION B (CHALLENGES BEING FACED BY WOMEN IN THE INFORMAL SECTOR DURING COVID 19 LOCKDOWN PERIOD)

12. (a) Are you facing challenges during covid 19 lockdown period?

YES	NO
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(b) If yes, what is the challenge that you are facing?

13 (a) How often do you attend ward committee meetings?

Weekly	Fortnightly	Monthly	If not why?
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If you attend, what issues are discussed at the meetings?

The following questions are presented in a scale format. Please choose your opinion using the below stated key as a guide:

SD= Strongly Disagree; D=Disagree; U=Undecided; A=Agree; SA= Strongly Agree.

CHALLENGES BEING FACED BY WOMEN IN THE INFORMAL SECTOR	SD	D	U	A	SA
6. Limited financial resources					
7. There has been an increase on the outbreak of Covid 19					
8. Lack of Municipality support					
9. The lockdown conditions because they restrict the movement of people from one place to another					
10. Inconvenience caused by the covid-19 lockdown conditions has led to a decrease in the financial and economic status at home.					

SECTION C

(EFFECTS OF COVID 19 LOCKDOWN ON WOMEN IN THE INFORMAL SECTOR)

EFFECTS OF COVID 19 LOCKDOWN	SD	D	U	A	SA
7. Poor standards of living					
8. There have been incidents of women unable to pay rents and electricity bills					
9. There have been instances where women had to close their markets					
10. Increase on the spread of Covid 19					
11. There have been fatalities (loss of life) due to the pandemic disease					

SECTION D (CAUSES OF THE CHALLENGES BEING FACED BY WOMEN IN THE INFORMAL SECTOR IN CHITUNGWIZA)

What is your response to the following factors as challenges being faced by women?

FACTOR	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree
Funding					
High rents					
COVID 19					
Knowledge					
Domestic Responsibilities					
Lack resources					

Experience					
Other					

Are there any other comments you may want to make?

ANNEXTURE 3

INTERVIEW GUIDE TO THE HOUSING DIRECTOR OF CHITUNGWIZA MUNICIPALITY

My name is Mitchell T Zuze. I am an undergraduate degree student at Bindura University of Science Education and am undertaking my dissertation project in partial fulfillment of the requirements of the Department of Peace and Governance degree. The topic of the dissertation is “Challenges being faced by women in the Informal Sector during the Covid 19 Lockdown period”. A case of Ward 2 and 21 marketing areas in Chitungwiza.”A Questionnaire is attached below which seeks to understand the challenges being faced by women in the informal sector in Chitungwiza Urban. I kindly ask for your participation in my research and your efforts in participating through providing information to this research will be greatly appreciated. The information you are asked to provide is required for research purposes only and will not be used to jeopardize your position or compromise the integrity of

the organization. Your response will be kept in confidence and used solely for the purpose of this study. Your Cooperation is greatly appreciated

1. For how long have you been the Housing Director in this district?
2. What are your duties and responsibilities as a Housing Director?
3. What is your understanding of the term gender?
5. What issues are usually discussed in the council meetings?
7. How many women councillors are in the district?
8. What can be done to solve problems being faced by women in the informal sector of Chitungwiza?
9. Is there a gender policy in your council?
10. Are gender issues taken into account when council policies are being drafted?
11. What is the population of Chitungwiza