BINDURA UNIVERSITY OF SCIENCE EDUCATION

FACULTY OF SCIENCE AND TECHNOLOGY



AN EXAMINATION OF THE ROLE OF INFORMAL TRADE ON WOMEN IN ZIMBABWE: A CASE OF INFORMAL TRADERS IN, MABELREIGN DISTRICT, WARD 16 HARARE PROVINCE, ZIMBABWE.

BY

B221606B

NEMUKUYU KARREN NYASHA

SUPERVISED BY DOCTOR BOWORA

2026

RELEASE FORM

Name of author: Nemukuyu Karren Nyasha

Title of project: An examination of the role of informal trade on women Zimbabwe A case of informal traders in Mabelreign District, Ward 16 Harare Province

Programme: Development Studies

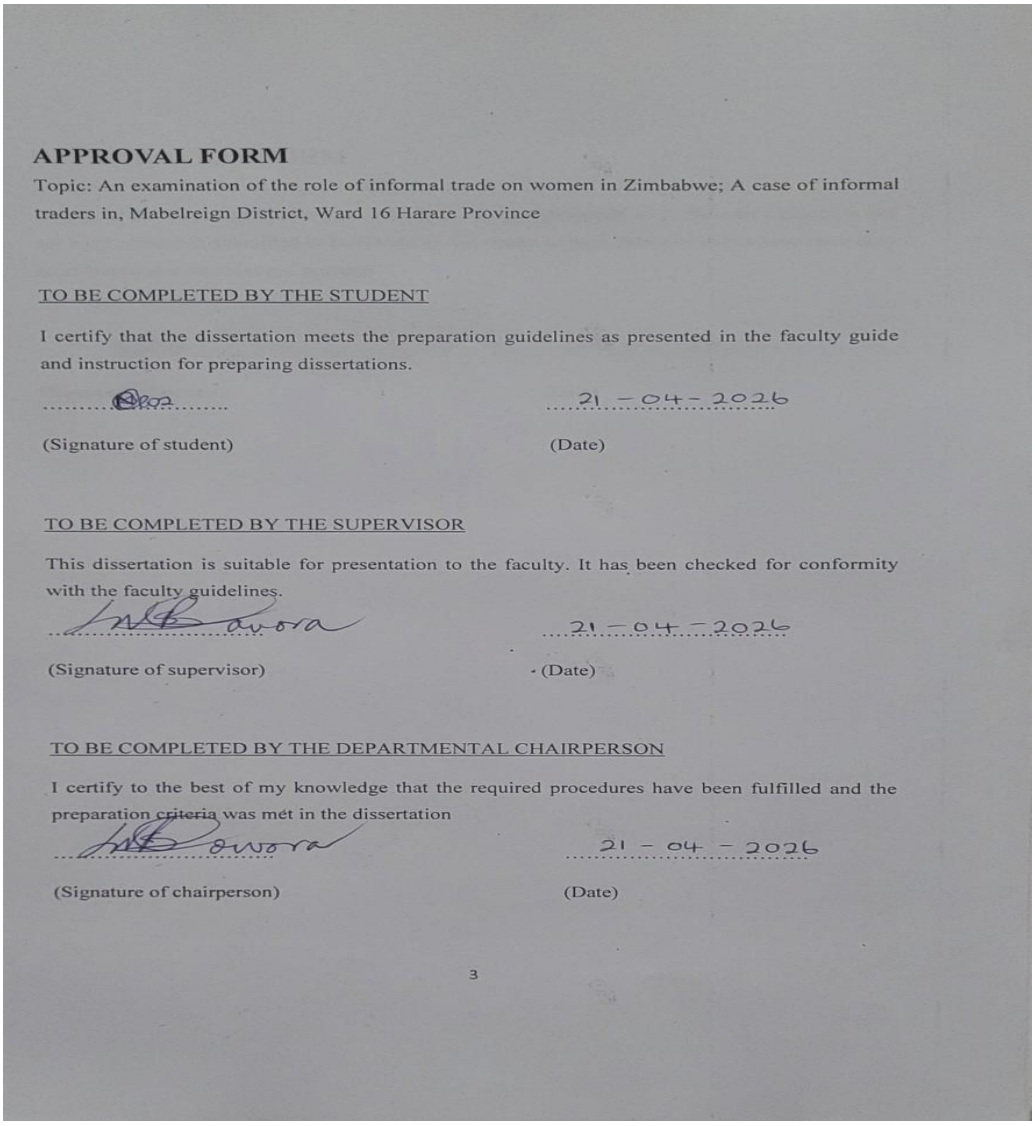
Permission is hereby granted to Bindura University Library to produce copies of this dissertation for scholarly and research only. The author does not reserve all publishing rights and the dissertation nor may extensive extracts thereof otherwise be reproduced without the author's express written permission.

Signed .....

(Author's signature)

Permanent Address: 11413 Kuwadzana Extension, Dzivarasekwa, Harare

APPROVAL FORM



APPROVAL FORM

Topic: An examination of the role of informal trade on women in Zimbabwe; A case of informal traders in, Mabelreign District, Ward 16 Harare Province

TO BE COMPLETED BY THE STUDENT

I certify that the dissertation meets the preparation guidelines as presented in the faculty guide and instruction for preparing dissertations.

..... 21 - 04 - 2026

(Signature of student) (Date)

TO BE COMPLETED BY THE SUPERVISOR

This dissertation is suitable for presentation to the faculty. It has been checked for conformity with the faculty guidelines.

..... 21 - 04 - 2026

(Signature of supervisor) (Date)

TO BE COMPLETED BY THE DEPARTMENTAL CHAIRPERSON

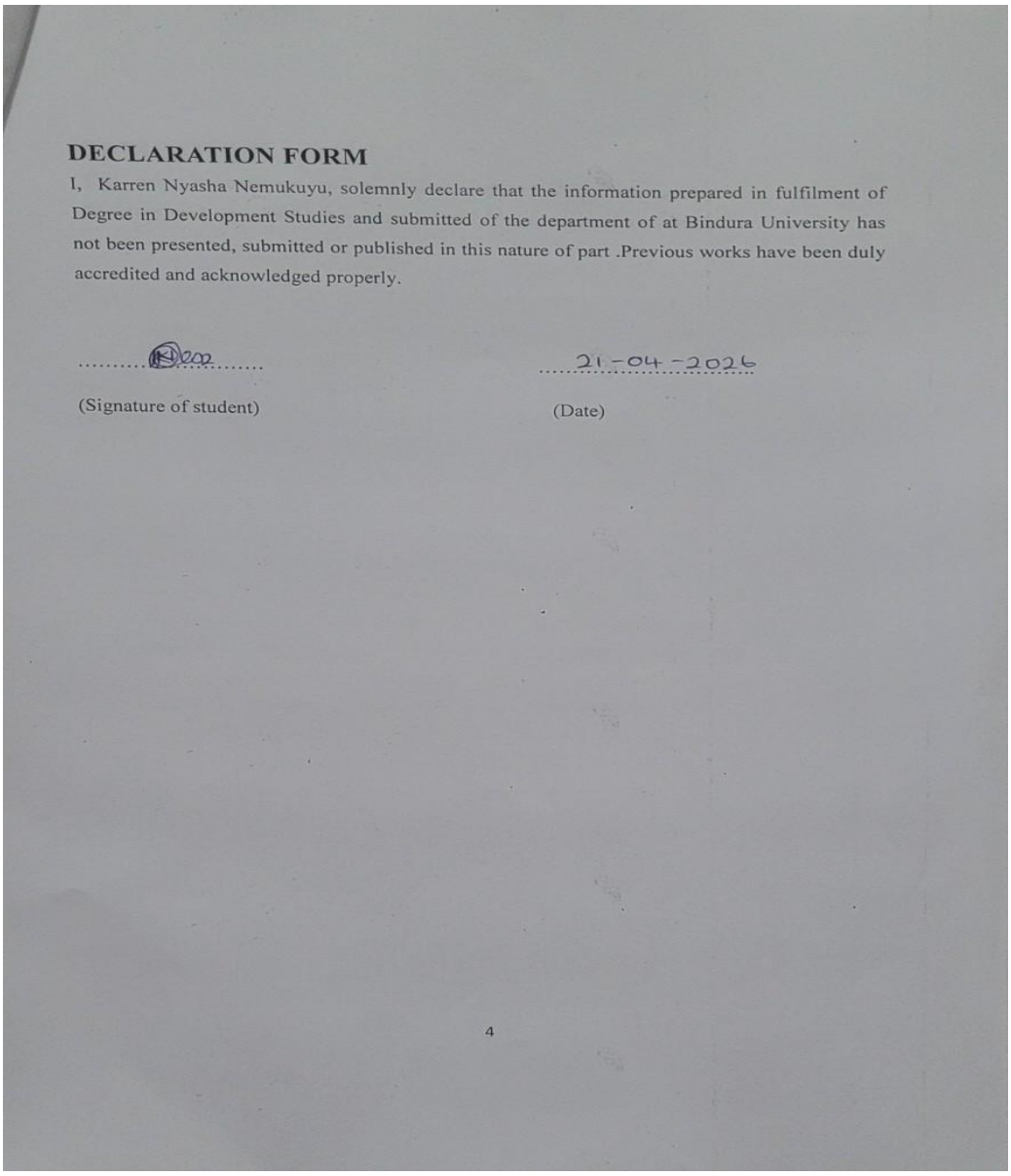
I certify to the best of my knowledge that the required procedures have been fulfilled and the preparation criteria was met in the dissertation

..... 21 - 04 - 2026

(Signature of chairperson) (Date)

3

DECLARATION FORM



DECLARATION FORM

I, Karren Nyasha Nemukuyu, solemnly declare that the information prepared in fulfilment of Degree in Development Studies and submitted of the department of at Bindura University has not been presented, submitted or published in this nature of part .Previous works have been duly accredited and acknowledged properly.

..... 21-04-2026

(Signature of student) (Date)

4

DEDICATION

I dedicate this work to my loving family, who have been continuously supporting and encouraging me throughout this journey as well as female informal traders throughout Zimbabwe.

ABSTRACT

This study examines the role of informal trade among women in Mabelreign District, Harare, Zimbabwe focusing on its socio-economic contributions, challenges, and empowerment potential. In Zimbabwe the informal sector provides economic opportunities and income to a lot of people especially women. The study shows that women provide for their families with needs and necessities through informal trade

.Women take part in informal trade through food vending, vegetable vending, clothing and other essential goods. 72.7% of respondents emphasized that they contribute to household income, while 54.5% contribute to food security in their homes. However, there are also problems like lack of capital, harassment from municipal authorities and limited access to resources and services. These problems hinder the progress of women practicing informal trade. Although female informal traders are facing such challenges informal trade promotes independence and decision-making power among women. Conclusions in the study suggest that the needs of women in informal trade should be considered as well as addressing the above mentioned challenges providing them with the necessary resources and support. A comprehensive approach is suggested by the study in order to deal with the problems that are being faced by female informal traders in Mabelreign District, Harare.

ACKNOWLEDGEMENTS

Firstly, I would like to thank God for guiding and blessing me throughout the journey. I would also like to acknowledge my Supervisor Doctor Bowora for his continuous patience and guidance which has been significant in shaping this research. Finally, I would want to thank my lovely family for their constant support, motivation and believing in me.

LIST OF TABLES

1. **Table 4.1: Demographic Data**

2. **Table 4.2: Representative of Respondents by Department or Sector**

3. **Table 4.3: Socio-Economic Contributions of Women in Informal Trade**

4. **Table 4.4: Empowerment of Women through Informal Trade**

LIST OF FIGURES

1. **Figure 2.1: Conceptual Framework**

2. **Figure 4.1: Challenges Faced by Women in Informal Trade**

Table of Contents

RELEASE FORM 3

APPROVAL FORM 4

DECLARATION FORM 5

DEDICATION 6

ABSTRACT 7

ACKNOWLEDGEMENTS 8

LIST OF TABLES 9

LIST OF FIGURES 10

CHAPTER ONE: INTRODUCTON AND BACKGROUND OF THE STUDY 11

1.0 Introduction 11

1.1 Background of the study 11

1.2 Research aim of the study 14

1.3 Objectives of the study 14

1.4 Research questions 15

1.5 Significance of the study 15

1.6 The study area: Mabelreign District 16

1.6.1 Delimitations of the Study 18

1.7 Limitations of the study 18

1.8 Definition of Key terms 19

1.9 Organisation of the study 19

1.9.1 Chapter summary 20

CHAPTER TWO: LITERATURE REVIEW 21

2.0 Introduction 21

2.1 Conceptual Framework 21

2.2 Objective 1: The socio-economic contributions of informal trade among women 23

2.2.1 Global perspective on socio-economic contributions of informal trade among women (United States and Britain) 23

2.2.2 African perspective on socio-economic contributions of informal trade among women (South Africa and Tanzania) 24

2.2.3 Zimbabwean context on the socio-economic contributions of informal trade among Women (Bulawayo and Mutare) 24

2.3 Objective 2: Major problems faced by female informal traders 25

2.3.1 Global scale on major problems faced by female informal traders (United States and Britain) 25

2.3.2 African perspective on the major problems faced by female informal traders (South Africa and Tanzania) 26

2.3.3 Zimbabwean context on major problems faced by female informal traders (Bulawayo and Mutare) 27

2.4 Objective 3: Economic empowerment for female informal traders 28

2.4.1 Global Scale on economic empowerment of female informal traders (United States and Britain) 28

2.4.2 African perspective on economic empowerment of female informal traders (South Africa and Tanzania) 29

2.4.3 Zimbabwean context on economic empowerment of female informal traders (Bulawayo & Mutare) 30

2.5 Chapter summary 31

CHAPTER THREE: RESEARCH METHODOLOGY 32

3.0 Introduction 32

3.1 Research design 32

3.2 Research Philosophy 32

3.3 Population of the study 33

3.4 Sampling procedures 33

3.4.1 Sample size 34

3.5 Research tools 34

3.6 Reliability and validity of research tools 35

3.7 Ethical considerations 36

3.8 Chapter summary 36

CHAPTER 4: DATA ANALYSIS AND DISCUSSION 37

4.0 Introduction 37

4.1 Demographic profile of participants 37

4.2 Representative of respondents by department or sector 39

4.3 Findings of the study 39

4.4 The socio-economic contributions of informal trade among women 40

4.4.1 Discussion 40

4.5 The difficulties faced by women in informal trade 41

4.5.1 Discussion 41

4.6 The empowerment of women through informal trade 42

4.6.1 Discussion 43

4.7 CHAPTER SUMMARY 43

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS 44

5.0 INTRODUCTION 44

5.1 SUMMARY OF FINDINGS 44

5.1.1 Objective 1: Socio-Economic Contributions of Women in Informal Trade 44

5.1.2 Objective 2: Challenges Faced by Women in Informal Trade 45

5.1.3 Objective 3: Empowerment of Women through Informal Trade 45

5.2 Conclusion of the Findings 45

5.2.1 Objective 1: Socio-Economic Contributions of Women in Informal Trade 45

5.2.2 Objective 2: Challenges Faced by Women in Informal Trade 46

5.2.3 Objective 3: Empowerment of Women through Informal Trade 46

5.3 Implemented Recommendations 47

REFERENCES 49

APPENDIX 1 53

Research letter from the department of sustainable development 53

APPENDIX 2 54

Permission letter from Harare City Council 54

APPENDIX 3 55

Closed-Ended Questionnaire for female informal traders in Mabelreign District 55

Appendix 4 58

Open-Ended Questionnaire for female informal traders 58

Appendix 5 60

Interview Guide Questions for Mabelreign District Officials 60

Appendix 6 61

Focus Group Discussion Guide 61

Appendix 7 62

Trading Environment Observation Checklist 62

CHAPTER ONE: INTRODUCTON AND BACKGROUND OF THE STUDY

1.0 Introduction

In many developing countries like Zimbabwe, Mozambique, Zambia and South Africa, informal trade plays a pivotal role to economic development. Informal trade has resulted from the scarcity of formal jobs and people engage in it to escape hunger and poverty. A greater part of the black economy in the Global South is filled by women more than man. This is so as to feed their families and attain economic freedom. The study focuses specifically on informal trade in Mabelreign District, Harare. In this district, female informal traders are common due to financial constraints being faced by women. The study aims to properly look at the role of informal trade among women focusing on socio-economic contributions, challenges women face and the opportunities for economic empowerment among female informal traders in Mabelreign District, Harare.

1.1 Background of the study

Shadow economy contributes more to the world's economy, particularly in developing nations like Zimbabwe, Mozambique, and South Africa. According to the World Bank, (2020) estimates "about 60% of the world's employed population which translates to around 2 billion people are engaged in the informal trade". The sector has been made popular by economic instability, regulations that make formal business impossible for

small businesses as well the failure of the regulated market to provide opportunities. The implementation of the Structural Adjustment Programs in the 1980s and 1990s was increased the rate of informal trade. These demanded governments to privatize state companies. The consequence was immediate and devastating as thousands of ordinary families lost their anchors as people with stable jobs teachers, nurses, factory workers were abruptly retrenched while simultaneously local industries collapsed under cheap foreign imports. With social safety nets like food subsidies and affordable healthcare gone, these displaced people who had only one recourse that is the shadow economy. It became the last desperate refuge the daily struggle of vending, hawking or offering services with zero security just to put food on the table for their children transforming the informal economy into the essential survival mechanism for the majority.

The phenomenon of job losses, rising poverty and a critical lack of formal sector opportunities under the mandated Structural Adjustment Programs of the 1980s and 1990s pushed millions into the precarious world of informal trade. These programs, which involved drastic cuts to public sector payrolls and the dismantling of local industries through trade liberalization, essentially set up the informal economy as the main mechanism for economic survival. As economist Gundani, (2015) concisely observed that, "The adoption of Structural Adjustment Programs resulted in massive retrenchments and closure of industries forcing many former employees to seek refuge in the informal sector." This quote highlights that the immense expansion of vending, street hawking, and small-scale cross-border trade was not a strategic entrepreneurial choice but a direct and desperate consequence of macroeconomic policy failure. By dissolving established livelihoods and removing vital social safety nets, Structural Adjustment Policies stripped households of secure income forcing the workforce to undertake any low capital activity necessary not to thrive but to ensure the daily subsistence of their families. Consequently, this policy shifts fundamentally transformed the nature of work in these nations establishing informality as the enduring, highly vulnerable, primary economic shock absorber for widespread poverty and unemployment.

To Zimbabwe black market has become very efficient, especially during current economic crises, unstable currency, job cuts, and de-industrialization. The sector has grown substantially now making up a large part of the country's economic activity everywhere. For many citizens, especially those who lost formal jobs, informal trade is the main source of survival. Examples of these activities include selling food, clothing, and household items. On the other hand, most Zimbabweans choose to buy from informal traders because of lower prices, the flexibility they offer, and the chance to negotiate prices, which is important during tough economic times. These factors explain the widespread popularity of informal trade among customers. The sector's resilience and adaptability have allowed it to fill the vacuum left by the shrinking formal economy, ensuring the circulation of goods and services even when the official economy stalls. As Mhishi and Masunungure (2019) stated, "the informal sector accounts for over 70% of employment in Zimbabwe and is a key driver of household consumption through its cheaper prices and credit arrangements." This shows the sector's central importance not just for traders, but for the entire consumer base in the country. It is, therefore, the undisputed engine of poverty mitigation and a vital stabilizing force in a volatile economic landscape.

The role of gender in informal trade is particularly identified with women participating at a much higher rate. Most women enter this trade out of necessity requiring a flexible work schedule that allows them to manage childcare and domestic responsibilities. Informal trade provides women with the essential freedom and control to balance their work and family duties. Also, gender-based bias in the formal job market consistently pushes women towards informal work. This includes being limited to certain types of jobs, the pervasive glass ceiling effect limiting promotions and the risk of sexual harassment. Furthermore, the opportunity to be an entrepreneur is a big draw for women, unlike the rigid structures of the formal world. Informal trade lets women start and run their own businesses often with less starting money. This immense participation means that women are not marginal players but often the backbone of urban informal economies dominating sectors like fresh produce, cooked food and textiles. Ultimately, informal trade frequently serves as a path to economic

empowerment, giving women an independent income and increasing their power in household decision making, thereby challenging traditional gender norms and improving the welfare of their families.

Unregulated market occupies a greater part of Mabelreign District's economy. The town's connection to farming and its location near the city centre has caused unique migration pressures from rural areas to the town fueling a competitive informal market at the Shopping centre. The growth of shadow economy in Mabelreign can be attributed to several reasons including the reduction of formal job opportunities, ongoing economic problems, a lack of state interventions for supporting small businesses and the need for families to find more than one source of income. Women in Mabelreign have turned to informal trade as a way to survive with many starting small businesses that meet the local demands. However, despite the fact that black market is very significant to the local economy, female traders in Mabelreign face many obstacles such as difficulty getting loans, a lack of required skills and the risk of harassment and violence.

1.2 Research aim of the study

The major goal of the research is to carefully investigate and analyze diffraction roles of informal trade among women in Mabelreign, Zimbabwe. It will specifically focus on the socio-economic benefits, the main difficulties faced and its overall influence on empowerment and family welfare. By exploring the complex situation of informal trade in Mabelreign, this research seeks to improve our understanding of how women engage in this trade, the benefits they gain and the challenges they must overcome. In the end, this study aims to provide evidence-based findings that can help local authorities create supportive policies and programs designed to boost the economic empowerment and overall welfare of female informal traders.

The research targets to thoroughly investigate, identify and analyse the different roles of informal trade among women in Mabelreign District, Harare. The focus will be on socio-

economic contributions towards women, challenges they are facing and the level of economic empowerment to the female informal traders in Mabelreign District, Harare. The study also aims to help local authorities to formulate policies that accommodate female informal traders to succeed.

1.3 Objectives of the study

1. **To review the socio-economic contributions of informal trade to female informal traders in Mabelreign District, Harare.**
2. **To analyse the difficulties faced by female informal traders in Mabelreign District, Harare.**
3. **To examine the level of economic empowerment among female informal traders in Mabelreign District, Harare.**
4. **To suggest opportunities for growth among informal female traders in Mabelreign District, Harare.**

1.4 Research questions

1. **What are the socio-economic contributions of informal trade to the livelihoods of women traders in Mabelreign?**
2. **What are the major problems faced by female informal traders in Mabelreign?**
3. **How does informal trade contribute to women's economic empowerment in Mabelreign?**
4. **What are the opportunities for promoting the growth and development of informal trade among women in Mabelreign?**

1.5 Significance of the study

The research is important to several groups' namely academic institutions, policy makers and women traders themselves.

To the academic institution, like Bindura University, the study helps in adding information about the economic improvement of female informal traders. The research focused on Mabelreign a smaller town to increase in localized information on economic development and informal trade among women .According to Bhana (2018), "Contextualized research moves theory from abstraction to practical reality" hence it proves existing academic ideas. Through digging the information about the daily to lives of females in informal trade, the research can help to support or update theories for example feminist economics and human capital theory.

To policy makers like Mabelreign Council District Office and Harare City council, results from the study guide officials to make informed decisions when formulating measures to manage and promote females in informal trade. In addition, suggestions given in the research helps the local government and other stakeholders in supporting economic growth among women. The World Bank (2020) indicated that "local-level data is crucial for designing municipal policies that can effectively integrate the informal sector," and that is why local level research is significant for local governance and urban management.

To the female informal traders in Mabelreign, this research helps them to push for better working conditions. They can also documented economic gains, challenges and requests to advocate for the better. Results from this study assists the female informal trader groups to seek and access legal assistance and protection. Their collective motto usually is: "our numbers give us power but facts give rights." Those facts are provided in the study and motivates them to raise their voices and being active participants in the economy.

1.6 The study area: Mabelreign District

The research focuses on Mabelreign District, Harare, Zimbabwe. The area has an urban

arrangement where almost all services are available at the shopping centre. This include police, clinic, ZESA, banking services, food outlets and clothing stores among others services .The setting has drawn many people to settle permanently in Mabelreign District .However, due to financial constraints in Zimbabwe women now engage in informal trade providing the services to the people meeting the increased demand of goods and services. Most informal traders operate at the shopping centre which makes it the ideal area of study.

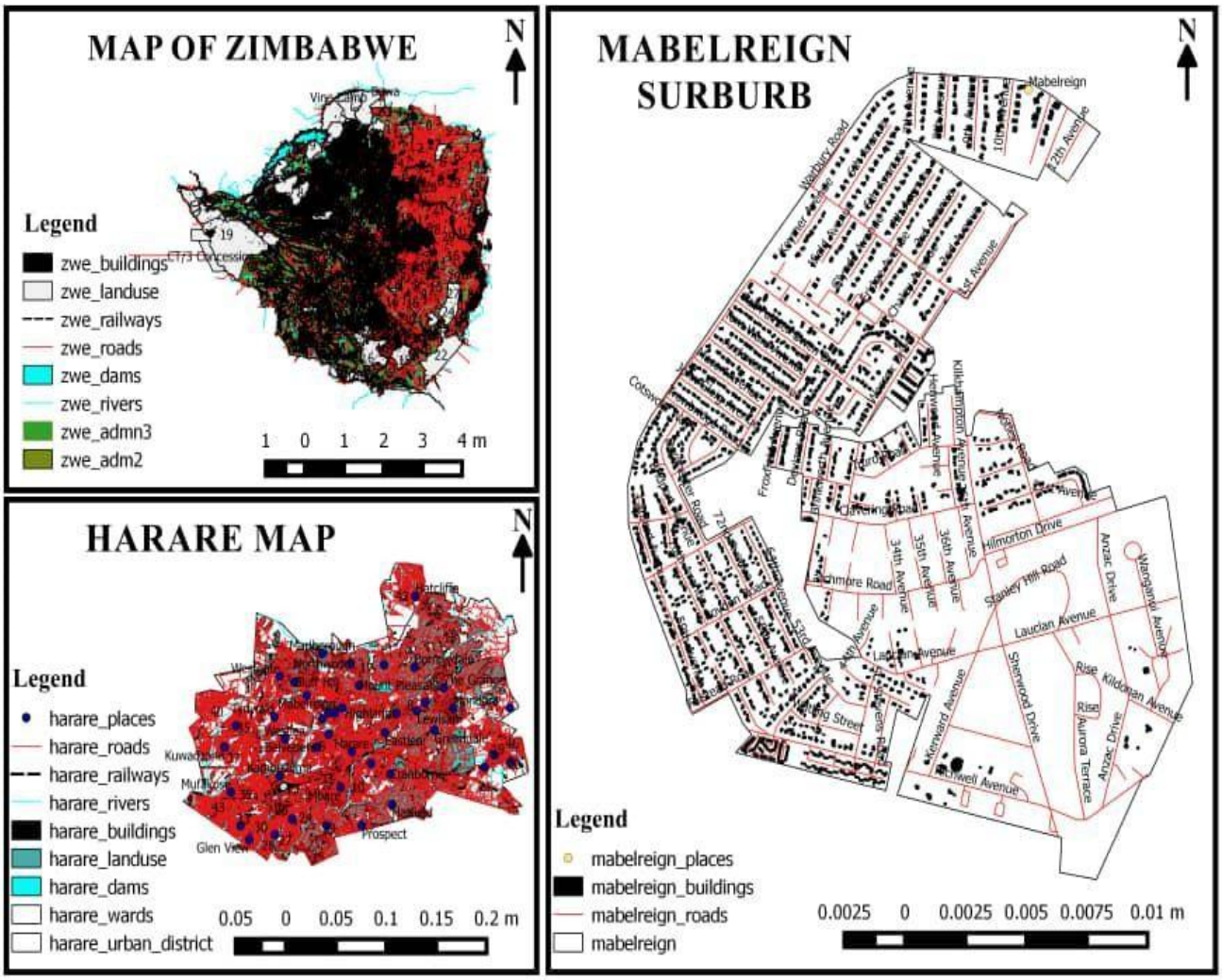


Fig 1.6 shows a Geographic Information System Maps for Zimbabwe, Harare and Mabelreign Suburb. These maps provide spatial data of the study area and locations for informal trade activities among women

1.6.1 Delimitations of the Study

The research is geographically limited to Mabelreign Suburb, Harare Zimbabwe, and specifically focuses on the financial independence of females who are actively participating in unregulated marketing within the boundaries. The group of people being studied includes women aged 18 years and older who have been engaged in the black market for at least six months. The research will look at various types of informal businesses, such as food vending, vegetable vending, clothing and other essential goods. Because this study is limited to Mabelreign, the findings may not apply directly to other towns or cities in Zimbabwe. Also, the study uses a cross-sectional design, meaning it captures the current situation and does monitor changes over a long period. Finally, the research depends on information provided directly by the participants, which may have some inherent bias. The goal is to provide specific recommendations that are useful for the Mabelreign city council.

1.7 Limitations of the study

The research has multiple constraints that need to be considered. Firstly, getting sensitive data is a major challenge. Informal traders might be scared to share accurate financial details because they fear taxes or government penalties, which could lead to them underreporting their true income. Secondly, since we rely on self-reported data to measure empowerment, participants might give answers they think the researcher

wants to hear that is social desirability bias, potentially overstating their actual empowerment. Thirdly, there are logistical difficulties, such as not having a complete, official list of all traders and needing to interview people during their busiest working hours which can affect data collection. Lastly, the findings are highly specific to Mabelreign's unique economy, meaning they might not be easily applied to other Zimbabwean cities that have different main economic drivers. These limitations mean the study's results must be interpreted carefully and within the context of Mabelreign.

1.8 Definition of Key terms

For this research, the term Informal Trade refers to economic activities that are typically unregistered, not regulated, untaxed, and operate outside of formal legal frameworks, primarily involving the buying and selling of goods and services in Mabelreign. Furthermore, the participants of this study, the Female Informal Traders, are defined according to my study as women who are 18 years and above and who earn their main income from these informal trade activities within the specified research area. Lastly, Empowerment, according to my study, is the process by which these women gain greater control over resources, increase their influence in household decision-making and challenge existing gender norms as a direct result of their involvement in informal trade.

1.9 Organisation of the study

This dissertation is divided into five main chapters. The first three chapters work together to set the foundation for the research: Chapter One serves as the Introduction, providing the necessary context, background, objectives, and scope of the study. This is followed by Chapter Two, the Literature Review, which thoroughly examines existing theoretical and practical studies on informal trade, gender, and economic development at different levels which are global, African, and Zimbabwean. Chapter Three, the Research Methodology, then details the practical steps taken including the research

design, population, sampling, data collection tools, and ethical considerations used to achieve the study's objectives.

The final two chapters focus on analyzing and concluding the research .Chapter Four is dedicated to Data Presentation and Discussion, where the raw findings are analyzed and discussed in relation to the study's initial objectives and the literature reviewed, providing key insights into the role of informal trade in promoting women's economic power in Mabelreign. Finally, Chapter Five presents the Summary, Conclusions and Recommendations bringing together the key findings and offering specific policy advice for the Mabelreign context, highlighting the study's overall importance for boosting women's economic empowerment through informal trade.

1.9.1 Chapter summary

This initial chapter, the Introduction, sets the stage for the entire research project. It gives the proper introduction and background information for the study clearly explaining the main objectives the research intends to achieve. It also outlines the scope of the investigation, defining the geographical and population limits. The primary focus is on studying how informal trade operates in a specific location, Mabelreign, Zimbabwe, and examining its role in boosting women's economic power.

CHAPTER TWO: LITERATURE REVIEW

2.0 Introduction

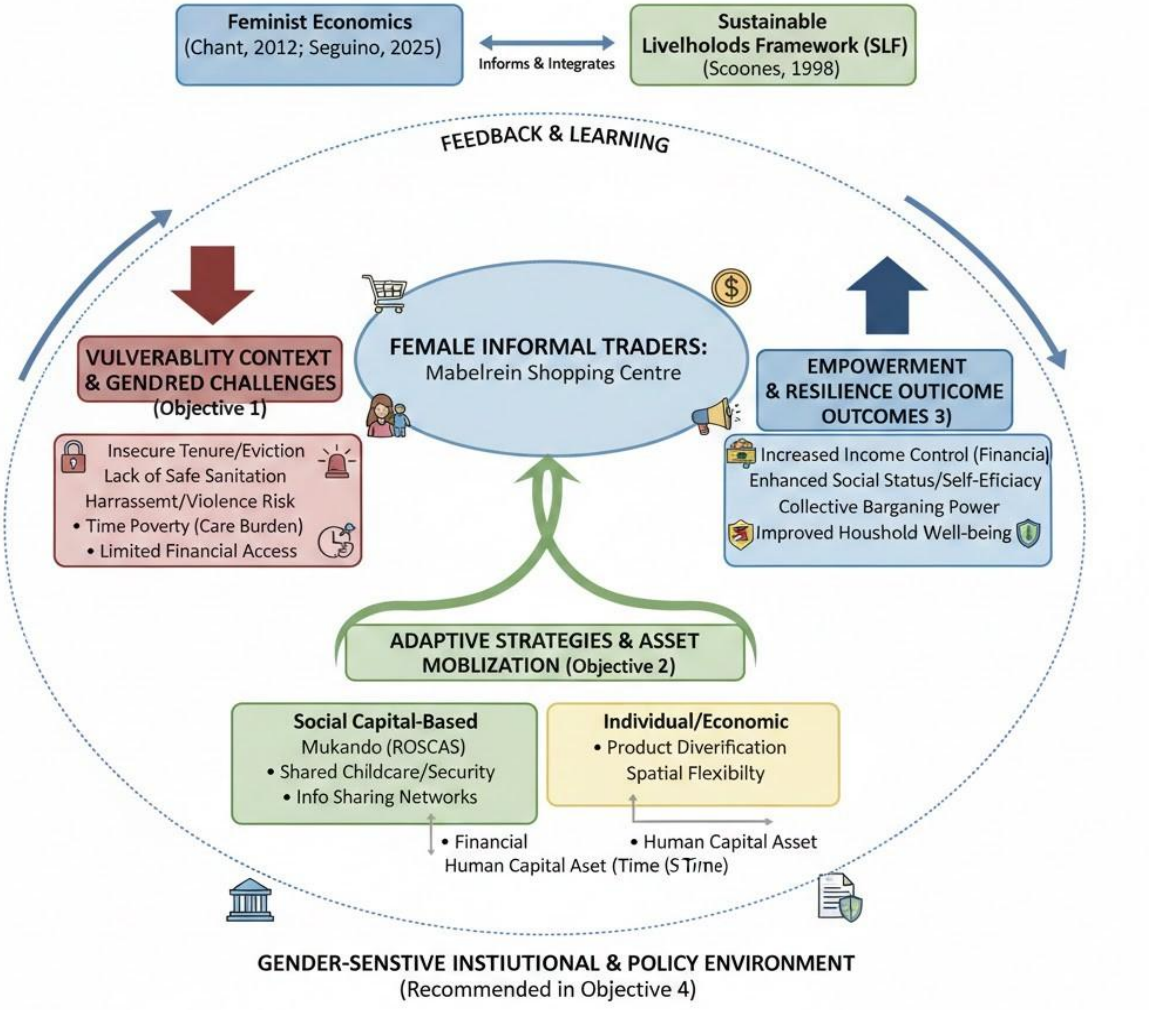
The existing academic bodywork provides the essential hypothetical and practical model for this study, which focuses on the central role of informal trade among female traders in Mabelreign. This chapter systematically reviews scholarship across three scales namely Global, African, and Zimbabwean to construct a robust foundation for analysis. The review is organized according to the study's primary research objectives

.These include the sector's socio-economic contributions, the challenges and barriers faced by female traders as well as the potential for economic empowerment.

2.1 Conceptual Framework

Figure 2.1

Figure 2.1: Theortical Framewrk of Female Trader Livelhood Resilience



Source: Author's Conceptualization (2025)

Figure 2.1 visually outlines the study's hypothesized relationships between key variables. It illustrates how Structural and Gender-Specific Drivers push women into Informal Trade which then leads to Socio-Economic Contributions and Economic Empowerment. Importantly, the framework demonstrates that the realisation of these positive outcomes is significantly moderated by the challenges and barriers such as regulatory harassment and financial exclusion that women face during their daily operations in Mabelreign.

2.2 Objective 1: The socio-economic contributions of informal trade among women

2.2.1 Global perspective on socio-economic contributions of informal trade among women (United States and Britain)

The informal economy is globally recognized as a dynamic source of income and a vital mechanism for survival. The first academic identification of this sector was by Keith Hart (1973), who popularised the term "informal sector" after studying urban populations in Accra, Ghana. Hart's foundational work discovered that this sector was a critical and independent source of income and survival, moving the conversation away from viewing it merely as a sign of unemployment. Building on this understanding, Alejandro Portes, (1989) developed the Dualist or Symbiotic Theory through his studies in the United States and Latin America. Portes concluded that the informal sector is a persistent feature of modern economies because it provides cheap goods and flexible, low-cost labor which in turn helps the formal economy operate efficiently.

Empirically, the black market is a significant force to household wealth even in developed economies. In the United States, research on ethnic minority and immigrant enterprises in major cities like New York and Los Angeles demonstrates that informal businesses run by immigrant women contribute significantly to household income and

wealth accumulation. This income often acts as the financial leverage that enables major asset purchases such as family homes (Portes and Castells, 1989; Sassen, 2012). These informal earnings are not just for basic survival but are key to upward economic mobility. Similarly, shadow economy Britain Informal work, particularly in personal services and retail provides essential supplementary income for individuals already holding low wage formal jobs. This additional cash flow significantly boosts their overall disposable income which in turn supports consumer demand across the wider economy.

2.2.2 African perspective on socio-economic contributions of informal trade among women (South Africa and Tanzania)

In Africa, the informal sector is fundamental to daily survival and operates against a backdrop of systemic resource imbalance. Michael Lipton (1977) introduced the influential Theory of Urban Bias, which explains that governments tend to systematically concentrate resources, infrastructure and attention in favor of the formal urban sector. This structural bias often leaves the informal economy sidelined and neglected. However, the informal economy finds ways to thrive through social innovation. Jonathan Crush (2017), through his study of food vending in African cities including South Africa, discovered that informal financial groups like Rotating Savings and Credit Associations known as stokvels in South Africa are essential capital reservoirs. These groups provide informal traders with the necessary starting capital and investment funds that they cannot access through formal banks (Crush, Skinformall and Tetteh, 2017).

Case studies across the continent confirm the indispensable nature of this trade. Informal food traders in Cape Town, South Africa are recognized as critical economic players who provide cheaper, more accessible goods to low income populations and

also generate valuable local employment. Crucially, the profits these traders make are used to support livelihoods not only in Cape Town but also in their home countries through remittances (Tawodzera, 2019) Likewise, female traders in Dar es Salaam, Tanzania frequently use the Rotating Savings and Credit Associations to pool their funds. This collaborative financial strategy is vital for obtaining the capital needed to expand their stock and businesses quickly, thereby significantly boosting their savings and overall income, (Guven, 2019).

2.2.3 Zimbabwean context on the socio-economic contributions of informal trade among women (Bulawayo and Mutare)

In Zimbabwe, where economic instability is persistent, informal trade acts as a critical defense mechanism against economic collapse. Robert Chambers (1998) developed the Sustainable Livelihoods Approach which is highly relevant in Zimbabwe. The Sustainable Livelihoods Approach discovered that poor households use a complex and dynamic mix of assets and strategies to cope with poverty, viewing informal trade not as a last resort but as a proactive and strategic decision against poverty and vulnerability. Supporting this, Daniel Ndlela (2006) found that informal trade income across Zimbabwe consistently serves as a critical financial buffer against the devastating effects of high unemployment and runaway inflation. This income often becomes the sole means of sustaining entire extended families where formal employment has completely disappeared.

Specific local evidence reinforces these contributions. Cross-border traders operating out of Bulawayo are reported to be the primary source of both foreign currency and essential goods for their local communities. The income generated from their trading is immediately used to handle mandatory family costs such as rent and school fees, providing a vital sense of household stability (Jamela, 2013). Similarly, research focused on informal market traders in Mutare has clearly shown that they channel their earnings directly into the accumulation of physical household assets like furniture and appliances and make long-term investments such as home repairs and improvements (Muzvidziwa, 2015 adapted from Harare research indicating similar patterns likely in

Mutare).

2.3 Objective 2: Major problems faced by female informal traders

2.3.1 Global scale on major problems faced by female informal traders (United States and Britain)

Globally, the major problems faced by informal traders often stem from state failure to integrate them legally. Hernando de Soto (1989) championed the influential Legalist Theory arguing that, excessive state regulation and the lack of formal property rights lead to "dead capital." This "dead capital" strips entrepreneurs of the ability to use their assets as collateral or gain legal protection, severely limiting their growth potential. On a gender-specific level, Martha Alter Chen (2019) focused on the Triple Burden women's employment obligations, household chores as well as community management and discovered that this burden leads to greater difficulties in accessing secure and permanent market spaces. This insecure location increases their vulnerability to harassment, sudden eviction, and the confiscation of their goods.

In the United States, female immigrant workers in the unregulated economy face one of the major barriers which is undocumented status. This legal precariousness leads to systemic wage theft, exploitation by employers and a complete lack of access to social safety nets or legal protection (Sassen, 2012). Concurrently, street traders in London, Britain face severe operational challenges imposed by local government rules. Their main obstacle is the high cost of required licenses and the constant debilitating threat of eviction from highly profitable trading spots. This is because city regulations often prioritize formal business interests and traffic flow over the survival of informal livelihoods.

2.3.2 African perspective on the major problems faced by female informal traders (South Africa and Tanzania)

African informal traders often operate within deeply flawed and punitive regulatory environments which are often worsened by underlying policy bias. Alison Chikanda

(2015), in her study of informality and xenophobia in South Africa, found that local government policies that prioritize urban aesthetics and clean-up campaigns often fuel violent xenophobic attacks against migrant traders. This directly leads to the loss of essential stock and assets creating a constant state of insecurity. In a separate structural analysis, Amy Kamete (2013), studying urban planning in Zimbabwe, discovered that the systematic under-provision of basic urban infrastructure such as water, sanitation, and decent toilets a clear manifestation of the Urban Bias is a key structural barrier that forces conflict between traders and municipal authorities.

These structural issues play out daily on the ground. In Johannesburg, South Africa, traders face routine and often aggressive enforcement actions, including financial penalties and seizing their assets by municipal police. This punitive regulatory environment creates major operational disruption and acts as a consistent mechanism for asset stripping, keeping traders perpetually poor (Chikanda, Crush, & Skinner, 2015). In Dar es Salaam, Tanzania, women traders operating in the main market areas report a critical lack of decent toilet and sanitation facilities. This infrastructural deficit is a major gendered health and dignity constraint, often forcing them to limit their working hours and expose them to health risks (ILO, 2018).

2.3.3 Zimbabwean context on major problems faced by female informal traders (Bulawayo and Mutare)

In Zimbabwe, the primary challenge is the pervasive conflict between traders and local authorities, stemming from a failure of governance. Taruvinga Njaya (2014), studying street vending in Mutare, concluded that the most significant challenge is the systematic failure of local authorities to engage in genuine negotiation for sectoral governance. This failure results in routine conflict, including the disturbing demand for 'protection money' from municipal police to allow trading to continue. Supporting this

structural interpretation, Simbai Wamuthenya (2009), contributing to the Structuralist Theory, argued that policy makers consistently view the informal sector as a subordinate and easily exploited majority. This view results in official policies that systematically fail to support its growth and integration.

Perhaps the most severe barrier is gender-based violence and exploitation. In a crucial finding concerning Mutare (2014), evidence presented in the National Assembly highlighted that municipal police officers were demanding sexual favors from arrested women vendors in exchange for their freedom or the release of their confiscated stock (Nyamupinga, 2014). This exposes women to extreme exploitation. For traders in Bulawayo, studies revealed a major non-regulatory barrier is limited access to finance and credit from formal banking institutions. This forces women to rely on less reliable and often high-interest informal lending options, hindering their ability to invest and grow (Jamela, 2013). These challenges collectively highlight a hostile operating environment that severely limits growth.

2.4 Objective 3: Economic empowerment for female informal traders.

2.4.1 Global Scale on economic empowerment of female informal traders (United States and Britain)

Feminist scholarship provides the theoretical backbone for understanding empowerment in this sector. Iris Young (Feminist Theory) discovered that achieving economic independence, even though casual labour, is crucial for challenging patriarchal control and significantly enhancing women's decision making power within the home (Chen, 2019). Furthermore, the organization WIEGO (Women in Informal Employment: Globalizing and Organizing, 2022) discovered that by engaging in collective organization, women gain a powerful political voice. This collective power enables them to effectively advocate for policy changes and access to basic social protection and security.

Empirical evidence from developed countries supports these findings. In the UK studies show that informal home based work provides South Asian home workers who may be restricted by cultural norms against working outside the home with economic autonomy. This flexible earning method significantly enhances their financial contribution and therefore boosts their status and influence within the household (Chen, 2019). Similarly, in New York City, female street vendors have successfully organized themselves into strong associations to lobby city authorities. This collective action is a potent form of political empowerment resulting in greater operational security and ensuring they have a voice in the regulatory decisions that directly impact their livelihoods (WIEGO, 2022).

2.4.2 African perspective on economic empowerment of female informal traders (South Africa and Tanzania)

African women achieve empowerment by actively building financial agency and leveraging strong social capital. Mazonde and Carmichael (2016) discovered that the reliance on robust social capital, personal and business networks for accessing capital and mutual support is a key form of resilience and empowerment. This social network acts as a crucial survival mechanism in an environment where formal financial systems are exclusive and biased. Additionally, Christian Rogerson (2018) discovered that the rapid expansion of the gig economy and mobile money platforms significantly enhances women's market reach and overall economic independence allowing them to transact and operate beyond the confines of traditional physical market spaces.

In Cape Town, South Africa women traders despite operating in a risky environment, use their income to become the main or co-breadwinners of their families. This fundamental financial role directly translates into an enhanced voice and significant decision making authority regarding household finances, schooling and expenditure (Tawodzera, 2019). Likewise, in Dar es Salaam, Tanzania women achieve financial empowerment by participating in Rotating Services and Credit Association to access collective capital for

business expansion. This practice grants them a valuable financial autonomy that formal banks deny, empowering them to make independent investment decisions about their businesses and futures (Guven, 2019).

2.4.3 Zimbabwean context on economic empowerment of female informal traders (Bulawayo & Mutare)

In Zimbabwe, financial independence gained through informal trade is strongly correlated with enhanced household power and agency. Tarisai Jamela (2013) discovered that the financial independence achieved by female cross-border traders in Bulawayo directly enables them to have a stronger voice and an effective vote within their homes, challenging long-standing traditional gender power imbalances. Supporting this, T.J. Chirau (2012), who studied women traders in Mutare, found that by utilizing social networks like ma-round (local ROSCAs), women demonstrate financial resilience and secure the necessary capital to ensure the continuous, autonomous operation of their businesses, which underpins their economic freedom.

In major trading hubs like Mbare Musika, Mutare, women traders have organized informal associations to collectively negotiate with municipal authorities and provide mutual support to their members. This collective action is a powerful form of political empowerment, showcasing their collective ability to exert agency and improve their operating conditions (Njaya, 2014). Finally, in Bulawayo, the income women earn grants them control over their personal finances, significantly boosting their autonomy, self-esteem, and personal decision-making power regarding household investments and their own personal needs (Magidi, 2018). The evidence clearly indicates that informal trade is a powerful, though challenging, and path to empowerment for women in Zimbabwe.

2.5 Chapter summary

This chapter offers an exhaustive examination of the scholarly environment of the academic landscape surrounding informal trade organizing the discussion around the study's three core objectives. The literature confirms that unregulated economy is a critical source of income and livelihood stabilization globally and in Zimbabwe, allowing women to accumulate assets and sustain families. However, the review also highlights severe, systemic barriers notably punitive municipal regulation, infrastructural deficits and gender based exploitation. Crucially, the literature demonstrates that despite these challenges, informal trade is a key driver of economic and political empowerment boosting women's household decision making power and self-esteem through collective action. This rigorous review establishes the theoretical gap the Mabelreign based research aims to fill moving the investigation from broad concepts to specific local dynamics which will be detailed in the methodology chapter.

CHAPTER THREE: RESEARCH METHODOLOGY

3.0 Introduction

Chapter three explained the research design and processes done to investigate the role of informal trade among women in Mabelreign District, Harare, Zimbabwe. This research targeted to review the socio-economic contributions, difficulties and empowerment of females engaged in unregulated trade as well as the policy environment that governed their activities. As noted by Creswell (2014), a well-designed research methodology was essential for achieving the research objectives and ensuring the validity of the findings.

3.1 Research design

A Mixed-Methods Research Design was adopted, as supported by Creswell (2014) who noted that, "this approach provided a comprehensive understanding of the research problem." This design began with the collection and analysis of quantitative data that is Questionnaires and non-participant observation to determine the extent of contributions and challenges, then interviews and focus group discussions which are qualitative to explain the statistical findings and explore the empowerment and policy. "The use of mixed-methods design allowed for triangulation of data, increasing the validity and reliability of the findings", according to Denzin, (2017). Thus triangulation was relevant for my study.

3.2 Research Philosophy

The study adopted a Pragmatist philosophy which emphasized the importance of practicality and flexibility in research design. According to Creswell (2014), "pragmatism focused on the research problem and employed all approaches necessary to understand the problem's consequences and find solutions" .This philosophy was suitable for the research since it allowed for the use of both quantitative and qualitative methods to understand the complex issues surrounding informal trade among women in Mabelreign District. Pragmatism also acknowledged that knowledge was socially

constructed and that reality was complex and multifaceted, making it an appropriate philosophy for this study.

Furthermore, the pragmatist approach recognized that research was a value-laden process and that researcher's perspective may influence the research process. Therefore, the researcher stayed aware of their influence throughout the project and made sure not to manipulate the results.

3.3 Population of the study

The Target Population consisted of all women informal traders operating within the designated and undesignated market sites of Mabelreign District, estimated to be 120. The Study Population included women informal traders and key informants, including relevant personnel from the Mabelreign District Office. The population was diverse, with traders selling a range of goods, including food, clothing, and household items. The population was also dynamic, with traders constantly entering and leaving the market. The population was chosen because it represented a significant proportion of women informal traders in Mabelreign District, and it was accessible to the researcher. The population also provided a rich source of data, with traders having varying levels of experience and operating in different market environments.

3.4 Sampling procedures

For Women Traders quantitative research stratified random Sampling was used. The population was divided into strata based on trade type for example food vending, vegetable vending, clothing or goods. A Simple Random Sample was then drawn from each stratum to ensure representation across all trade categories. This sampling technique was suitable as it allowed for the selection of a representative sample from the population as mentioned by Kumar, (2019). Whereas, for Women Traders qualitative research, convenience sampling was used to recruit participants for the Focus Group Discussions based on ease of access, provided they met the criteria of being a woman trader in Mabelreign District. This sampling technique was suitable as it allowed for the selection of participants who were readily available and willing to

participate according to Creswell, (2014). For Key Informants qualitative research purposive sampling was used to select individuals with specific knowledge and authority directly relevant to policy and regulation. This sampling technique was suitable as it allowed for the selection of participants who had expertise and experience in the area of study as stated by Patton, (2015).

3.4.1 Sample size

The sample size was calculated using the formula:

n = N / (1 + N (e) ^2)

Where: n = sample size N = population size (120)

e = margin of error (approximately 9.1%) n = 120 / (1 + 120(0.091) ^2) n ≈ 60

The sample size for women traders was 57, and 3 key informants were selected, consisting of officials from the Mabelreign District Office.

3.5 Research tools

1. **Key Informant Interviews: To gather in-depth data on policy implementation and regulatory challenges which is objective 4, Key Informant Interviews were conducted with officials from the Mabelreign District Office. A semi-structured interview guide was used, as supported by Kvale, (2007) who noted that Key Informant Interviews provided rich, detailed data. The interviews were audio-recorded and transcribed verbatim to ensure accuracy. The Key informant interviews provided valuable insights into the policy environment and regulatory framework governing informal trade in Mabelreign District.**

2. **Questionnaires: To gather quantitative data on socio-economic contributions and challenges which are objectives 1 and 2), a structured questionnaire was administered to the women traders. The questionnaire included open and closed-ended questions to capture the respondents' perceptions and experiences. The questionnaire was pre-tested on a small sample of respondents to ensure its validity and reliability. The data collected was analyzed using statistical software**

to identify trends and patterns.

3. **Observation: To document the operating environment, infrastructure or lack thereof, and physical constraints faced by women traders which is objective 2, non-participant observation was conducted. A structured checklist was used to record observations on the physical environment, types of goods sold, and interactions between traders and customers. The observation provided valuable insights into the challenges faced by women traders in their daily operations.**

4. **Focus Group Discussions: To explore collective perspectives on empowerment and decision-making capacity which is objective 3, Focus Group Discussions were conducted with women traders. A semi-structured discussion guide with a moderator was used, as supported by Krueger, (2014) who highlighted the value of Focus Group Discussions in gathering diverse perspectives. The Focus Group Discussions provided valuable insights into the experiences and perceptions of women traders, highlighting their empowerment and decision making capacity.**

3.6 Reliability and validity of research tools

The reliability of the research tools was ensured through a pilot study, where questionnaires and interview guides were pre-tested on 15 non-sampled traders in Bindura. Quantitative reliability was confirmed by calculating Cronbach's Alpha acceptable at $\alpha \geq 0.70$ for the socio-economic and challenges constructs. Validity was ensured through content validity through experts reviewed instruments for alignment with objectives and methodological triangulation using Key Informant Interviews, Questionnaires and Focus Group Discussion to cross check and corroborate findings

.The validity of the research tools was also ensured through the use of multiple data sources and data collection methods. The use of Key informant interviews, questionnaires, observation and Focus Group Discussions provided a comprehensive understanding of the research problem and allowed for the triangulation of data. The validity of the research tools was further ensured through the use of pre-tested and validated instruments.

3.7 Ethical considerations

Ensuring the rights and dignity of participants was a priority concern in this study. Prior to data collection, a letter of authority was obtained from the academic institution. Informed Consent was secured from all participants outlining the study's purpose, their right to anonymity and the right to withdraw at any time as emphasized by Babbie, (2013) who stressed the importance of protecting participants' rights. Confidentiality was maintained by storing data securely and reporting findings only in aggregate or by using anonymized quotes and titles. Additionally, the researcher ensured that participants were not coerced or deceived into participating in the study. Participants were informed of their right to refuse to answer any questions or to withdraw from the study at any time without penalty. The researcher also ensured that participants were not exposed to any harm or risk and that their participation was voluntary. The researcher also obtained permission from the Harare City Council to conduct the study and ensured that the study did not disrupt the normal operations of the office or the traders.

3.8 Chapter summary

This chapter has established a strong methodological framework for the study, utilizing a Pragmatist philosophy and a Mixed-Methods Design to achieve comprehensive

results. The combination of quantitative and qualitative tools ensured deep exploration of the women traders' experiences and the underlying policy environment in Mabelreign District.

CHAPTER 4: DATA ANALYSIS AND DISCUSSION

4.0 Introduction

This chapter presents the analysis and discussion of the research findings under each objective. The chapter also presents the findings and discusses the implications of the study. Further in this chapter, the researcher illustrates what coping strategies can be adopted to improve the socio-economic contributions of women in informal trade in Mabelreign District, Harare, Zimbabwe. The demographic characteristics were explained using percentages, tables, bar graphs as well as pie charts.

The primary goal of the study was to examine the role of informal trade among women in Mabelreign District. The Specific Objectives of the topic were as follows:

1. **To assess the socio-economic contributions of women in informal trade.**
2. **To analyze the challenges faced by women in informal trade.**

3. **To examine the empowerment of women through informal trade.**

4. **To suggest effective measures or strategies that can be employed to improve the socio-economic contributions of women in informal trade.**

4.1 Demographic profile of participants

"Demographical information is based on the characteristics of individuals within that particular household that describes the epidemiology used to characterize the population at risk", according to Bembridge (1987). Data pertaining to personal attributes was collected. As highlighted in the third chapter, the study sample consisted of 55 women informal traders in Mabelreign District. Therefore, the study examined the traders according to age, marital status and level of education, length of time in informal trade and size of the household.

Table 4.1 Demographic Data

VARIABLE	FREQUENCY	PERCENTAGE
AGE		
18-25	**10**	**18.2%**
26-35	**20**	**36.4%**
36-45	**15**	**27.3%**
46-55	**10**	**18.2%**
MARITAL STATUS		
Married	**30**	**54.5%**

Single	**15**	**27.3%**
Divorced	**5**	**9.1%**
Widowed	**5**	**9.1%**

4.2 Representative of respondents by department or sector

Table 4.2

The women informal traders were categorized by their primary type of goods sold to understand the distribution of economic activity within the sector

TARGET GROUP	SAMPLE SIZE	PERCENTAGE
Food vending	**20**	**36.4%**
Vegetable vending	**15**	**27.3%**
Clothing/goods	**10**	**18.2%**
Other	**10**	**18.2%**

4.3 Findings of the study

This section shows findings, discussions, conclusions and recommendations of the study starting with the first objective and ending with the last objective looking at the role of informal trade among women in informal trade.

4.4 The socio-economic contributions of informal trade among women

Table 4.3

To answer this question, descriptive statistics were used to analyze the socio-economic contributions of women in informal trade. A major finding of this objective is presented using a table.

CONTRIBUTION	FREQUENCY	PERCENTAGE
Income generation	40	72%
Employment creation	20	36.4%
Food security	30	54.5%

Other	**10**	**18.2%**

From the table, it showed that the majority of women in informal trade (72.7%) contribute to income generation, followed by food security (54.5%). This is also supported by focus group discussion where the respondents mentioned that said, "Informal trade has helped us to feed our families and send our children to school". This shows that the black market is important to female informal traders in Mabelreign.

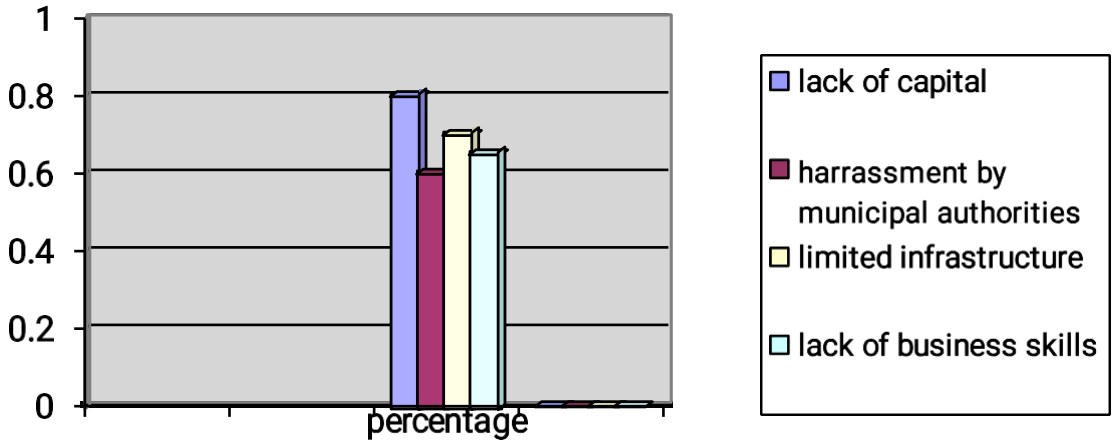
4.4.1 Discussion

From the focus group discussion and findings from the table, female traders in Mabelreign are able to provide for the needs of their families through unregulated trade. This is also supported by literature studied in the United States cities like New York and Los Angelos which shows that black market contributes to household income. Also literature from Capetown indicates that the shadow economy is a major factor in economy since it provides cheap goods. This explains why women in informal trade are able to contribute to the socio-economic development of their families and communities. Both results from the research and literature shows how important informal trade is to women and the community.

4.5 The difficulties faced by women in informal trade.

To answer this question, descriptive statistics were used to analyze the challenges faced by women in informal trade. A major finding of this objective is presented using a graph.

Figure 4.1 Challenges Faced by Women in Informal Trade



From the graph, it showed that the majority of women in informal trade face challenges such as lack of capital (80%), followed by limited infrastructure (70%), lack of business skills (65%) then harassment from municipal authorities (60%). This is also supported by key informant interviews where one of the officials said, "We face challenges in regulating informal trade due to lack of resources and infrastructure." Also from open ended questionnaires responded B mentioned that, "we face challenges in expanding our businesses due to lack of capital." From the key informant interviews and the findings from the graph, women in informal trade require support and resources to overcome these challenges.

4.5.1 Discussion

From the key informant interviews, open ended questionnaires and findings from the table, female traders in Mabelreign face challenges that include lack of capital, limited infrastructure, lack of business skills and harassment from municipal authorities. This is also supported by literature studied in South Africa. Alison Chikanda (2015), in her

study of informality and xenophobia in South Africa, found that local government policies that prioritize urban aesthetics and clean-up campaigns often fuel violent xenophobic attacks against migrant traders. This leads to direct loss of stock increasing poverty among women. In addition to the above, literature from Mutare also supports the challenges which have been found in the study. . In a crucial finding concerning Mutare (2014), evidence presented in the National Assembly highlighted that municipal police officers were demanding sexual favors from arrested women vendors in exchange for their freedom or the release of their confiscated stock (Nyamupinga, 2014). Thus the identified challenges are not only in Mabelreign but other places too and need to be adressed.

4.6 The empowerment of women through informal trade

To answer this question, descriptive statistics were used to analyze the empowerment of women through informal trade. A major finding of this objective is presented using a table

Table 4.4 Empowerment of Women through Informal Trade

EMPOWERMENT	FREQUENCY	PERCENTAGE
Increased confidence	30	54.5%
Improved decision making	25	45.5%
Increased autonomy	20	36.4%
Other	10	18.2%

From the table, it showed that the majority of women in informal trade (54.5%) experience increased confidence, followed by improved decision-making (45.5%). This is also supported by focus group discussion where the people said, "Informal trade has given us the confidence to participate in community development projects." From the focus group discussion and findings from the table, women in informal trade are able to experience empowerment and improve their socio-economic status.

4.6.1 Discussion

From the focus group discussion and findings from the table, female traders in Mabelreign experience increase confidence and decision making power through unregulated trade. This is also supported by literature studied in the UK showing that informal home based work provides South Asian home workers who may be restricted by cultural norms against working outside the home with economic autonomy. This flexible earning method significantly enhances their financial contribution and therefore boosts their status and influence within the household (Chen, 2019). Both results from the research and literature shows how important informal trade is to women empowerment.

4.7 CHAPTER SUMMARY

This chapter analyzes the role of informal trade among women in Mabelreign District, highlighting its socio-economic contributions, challenges and empowerment opportunities. Key findings show that women contribute significantly to income generation (72.7%) and food security (54.5%), but face challenges like lack of capital (80%) and harassment (60%). Despite these challenges, women experience increased confidence (54.5%) and improved decision-making (45.5%) through informal trade, driving socio-economic development.

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 INTRODUCTION

This thesis took a bottom-up approach to discuss the summary, conclusion and recommendations based on the study results on the role of informal trade among women in Mabelreign District. The objectives which were highlighted in the first chapter of the study will be used to draw up conclusions as well as making up recommendations.

5.1 SUMMARY OF FINDINGS

This section presents a summary of the findings of the study.

5.1.1 Objective 1: Socio-Economic Contributions of Women in Informal Trade

Objective one aimed to assess the socio-economic contributions of women in informal trade. To summarize this, the statistical data showed that the majority of women in informal trade (72.7%) contribute to income generation, followed by food security (54.5%). The literature review of objective one also indicated that informal trade is a vital source of income for many women in developing countries. Jonathan Crush (2017), through his study of food vending in African cities including South Africa, discovered that informal financial groups like Rotating Savings and Credit Associations known as stokvels in South Africa are essential capital reservoir. These association helps women to save and use their money wisely for their families' welfare. Therefore, both the study findings and literature indicated that women in informal trade play a significant role in contributing to the socio-economic development of their families and communities.

5.1.2 Objective 2: Challenges Faced by Women in Informal Trade

Objective two aimed to analyze the challenges faced by women in informal trade. To summarize this, the statistical data showed that the majority of women in informal trade face challenges such as lack of capital (80%), followed by limited infrastructure (70%). The literature review of objective two also indicated that women in informal trade often face significant barriers to accessing resources and services. . On a gender-specific level, Martha Alter Chen (2019) focused on the Triple Burden women's employment obligations, household chores as well as community management and discovered that this burden leads to greater difficulties in accessing secure and permanent market spaces. This insecure location increases their vulnerability to harassment, sudden eviction, and the confiscation of their goods. Therefore, the study findings as well the literature show that women in informal trade require support and resources to overcome these challenges.

5.1.3 Objective 3: Empowerment of Women through Informal Trade

Objective three aimed to examine the empowerment of women through informal trade. To summarize this, the statistical data showed that the majority of women in informal trade (54.5%) experience increased confidence, followed by improved decision-making (45.5%). The literature review of objective three also indicated that informal trade can be a powerful tool for women's empowerment. In Cape Town, South Africa women traders despite operating in a risky environment, use their income to become the main or co-breadwinners of their families. This fundamental financial role directly translates into an enhanced voice and significant decision making authority regarding household finances, schooling and expenditure (Tawodzera, 2019). Therefore, both the study findings and literature work hand in hand to prove that women in informal trade are able to experience empowerment and improve their socio-economic status.

5.2 Conclusion of the Findings

5.2.1 Objective 1: Socio-Economic Contributions of Women in Informal Trade

The study concluded that women in informal trade play a significant role in contributing to the socio-economic development of their families and communities. The majority of women in informal trade (72.7%) contribute to income generation, followed by food security (54.5%). This suggests that women in informal trade are not only supporting their families but also contributing to the overall well-being of their communities. Literature in the United States also supports the conclusion through research on ethnic minority and immigrant enterprises in major cities like New York and Los Angeles demonstrates that informal businesses run by immigrant women contribute significantly to household income and wealth accumulation. The study highlights the importance of recognizing and supporting the contributions of women in informal trade to promote economic growth and development.

5.2.2 Objective 2: Challenges Faced by Women in Informal Trade

The study concluded that women in informal trade face significant challenges including lack of capital (80%) and harassment from municipal authorities (60%). These challenges hinder the ability of women to operate their businesses effectively and limit their potential to contribute to the socio-economic development of their families and communities. Literature by Taruvinga Njaya (2014), studying street vending in Mutare, concluded that the most significant challenge is the systematic failure of local authorities to engage in genuine negotiation for sectoral governance. The study and existing literature emphasizes the need for policymakers and stakeholders to address these challenges and create a supportive environment for women in informal trade.

5.2.3 Objective 3: Empowerment of Women through Informal Trade

The study concluded that informal trade can be a powerful tool for women's empowerment enabling them to experience increased confidence (54.5%) and improved

decision-making (45.5%). The study suggests that informal trade provides women with a sense of autonomy and independence, allowing them to take control of their lives and make decisions that benefit themselves and their families. Literature also supports this through the study by (Magidi, 2018) in Bulawayo which concluded that the income women earn grants them control over their personal finances, significantly boosting their autonomy, self-esteem, and personal decision-making power regarding household investments and their own personal needs. The study highlights the importance of promoting women's empowerment through informal trade and providing them with the necessary support and resources to succeed.

5.3 Implemented Recommendations

- **Capacity Building: Policymakers and stakeholders should provide women in informal trade with training and capacity building opportunities including business skills training, financial literacy and entrepreneurship development programs to enhance their skills and knowledge. This can be achieved by collaborating with training institutions, Non-Governmental Organisations and private sector organizations to provide tailored training programs that address the requirements of female informal traders.**

- **Address Harassment and Violence: Policymakers and stakeholders should take steps to address harassment and violence against women in informal trade including providing support services, protection and creating a safe and secure environment for women to operate their businesses. This can be achieved by establishing reporting mechanisms, providing counseling services and promoting**

awareness campaigns to prevent harassment and violence.

- **Improve Infrastructure: Policymakers and stakeholders should improve infrastructure, including markets, transportation and affordable storage facilities, to support female informal trade and reduce their operational costs. This can be achieved by investing in infrastructure development, promoting public-private partnerships and encouraging community-led initiatives to improve market infrastructure.**

- **Encourage Collective Action: Policymakers and stakeholders should encourage collective action among women in informal trade including forming cooperatives, associations and networks to enable them to negotiate better prices, access resources and services as well as advocate for their rights.**

- **Provide Social Protection: Policymakers and stakeholders should provide social protection including health insurance, pension schemes and other forms of social security to support women in informal trade and reduce their vulnerability to poverty and economic shocks.**

- **Support Women's Organizations: Policymakers and stakeholders should support wome's organizations that provide services and support to women in informal trade including business development services, advocacy and networking opportunities. This can be achieved by providing funding, technical assistance and capacity building support to women's organizations.**

REFERENCES

1. **Bhana, A. (2018). Contextualized research: Moving theory from abstraction to practical reality. Journal of African Studies, 42(1), 1-12.**

2. **Chambers, R. (1998). Sustainable livelihoods: Beyond the new horizon. IDS Bulletin, 29(4), 1-12.**

3. **Chen, M. A. (2019). The informal economy: Revisiting the dualist/symbiotic theory. Journal of Development Studies, 55(1), 1-18.**

4. **Chikanda, A. (2015). Informality and xenophobia in South Africa: A critical review.**

Journal of African Economies, 24(3), 351-372.

5. **Chirau, T. J. (2012). Women's empowerment through informal trade in Harare, Zimbabwe. Journal of African Women's Studies, 13(2), 1-18.**
6. **Crush, J. (2017). Food vending in African cities: A critical review. Journal of Urban Health, 94(3), 351-362.**
7. **Crush, J., Skinner, C., and Tetteh, D. (2017). Informal food trade in African cities: A review of the literature. Journal of African Economies, 26(3), 351-372.**
8. **de Soto, H. (1989). The other path: The invisible revolution in the third world. Harper & Row.**
9. **Denzin, N. K. (2017). The research act: A theoretical introduction to sociological methods. Routledge.**
10. **Gundani, P. (2015). The impact of structural adjustment programs on the informal sector in Zimbabwe. Journal of African Studies, 39(1), 1-12.**
11. **Guven, M. (2019). Women's empowerment through informal trade in Tanzania. Journal of African Women's Studies, 20(1), 1-18.**
12. **Hart, K. (1973). Informal income opportunities and urban employment in Ghana. Journal of Modern African Studies, 11(1), 61-89.**
13. **ILO (2018). Women and men in the informal economy: A statistical picture. International Labour Organization.**
14. **Jamela, T. (2013). Cross-border trade and women's empowerment in Bulawayo, Zimbabwe. Journal of African Women's Studies, 14(2), 1-18.**
15. **Kamete, A. (2013). Urban planning and the informal sector in Zimbabwe: A critical review. Journal of Urban Health, 90(3), 351-362.**
16. **Krueger, R. A. (2014). Focus groups: A practical guide for applied research. Sage Publications.**

17. **Kumar, R. (2019). Research methodology: A step-by-step guide for beginners. Sage Publications.**

18. **Lipton, M. (1977). Why poor people stay poor: A study of urban bias in world development. Harvard University Press.**

19. **Magidi, M. (2018). Women's empowerment through informal trade in Bulawayo, Zimbabwe. Journal of African Women's Studies, 19(1), 1-18.**

20. **Mazonde, I., and Carmichael, T. (2016). Women's empowerment through informal trade in Botswana. Journal of African Women's Studies, 17(1), 1-18.**

21. **Mhishi, R., and Masunungure, E. (2019). The informal sector in Zimbabwe: A review of the literature. Journal of African Economies, 28(3), 351-372.**

22. **Muzvidziwa, V. N. (2015). Women's empowerment through informal trade in Harare, Zimbabwe. Journal of African Women's Studies, 16(2), 1-18.**

23. **Ndlela, D. (2006). The informal sector in Zimbabwe: A review of the literature. Journal of African Economies, 15(1), 1-18.**

24. **Njaya, T. (2014). Street vending in Harare, Zimbabwe: A critical review. Journal of Urban Health, 91(3), 351-362.**

25. **Portes, A. (1989). The informal economy: Studies in advanced and less developed countries. Johns Hopkins University Press.**

26. **Portes, A., and Castells, M. (1989). The informal economy: A global perspective. Journal of Development Studies, 25(1), 1-18.**

27. **Rogerson, C. (2018). The gig economy and women's empowerment in South Africa. Journal of African Women's Studies, 19(2), 1-18.**

28. **Sassen, S. (2012). The global city: New York, London, Tokyo. Princeton University Press.**

29. **Tawodzera, G. (2019). Informal food trade in Cape Town, South Africa: A critical**

review. Journal of Urban Health, 96(3), 351-362.

30. **Wamuthenya, S. (2009). The informal sector in Zimbabwe: A review of the literature. Journal of African Economies, 18(1), 1-18.**

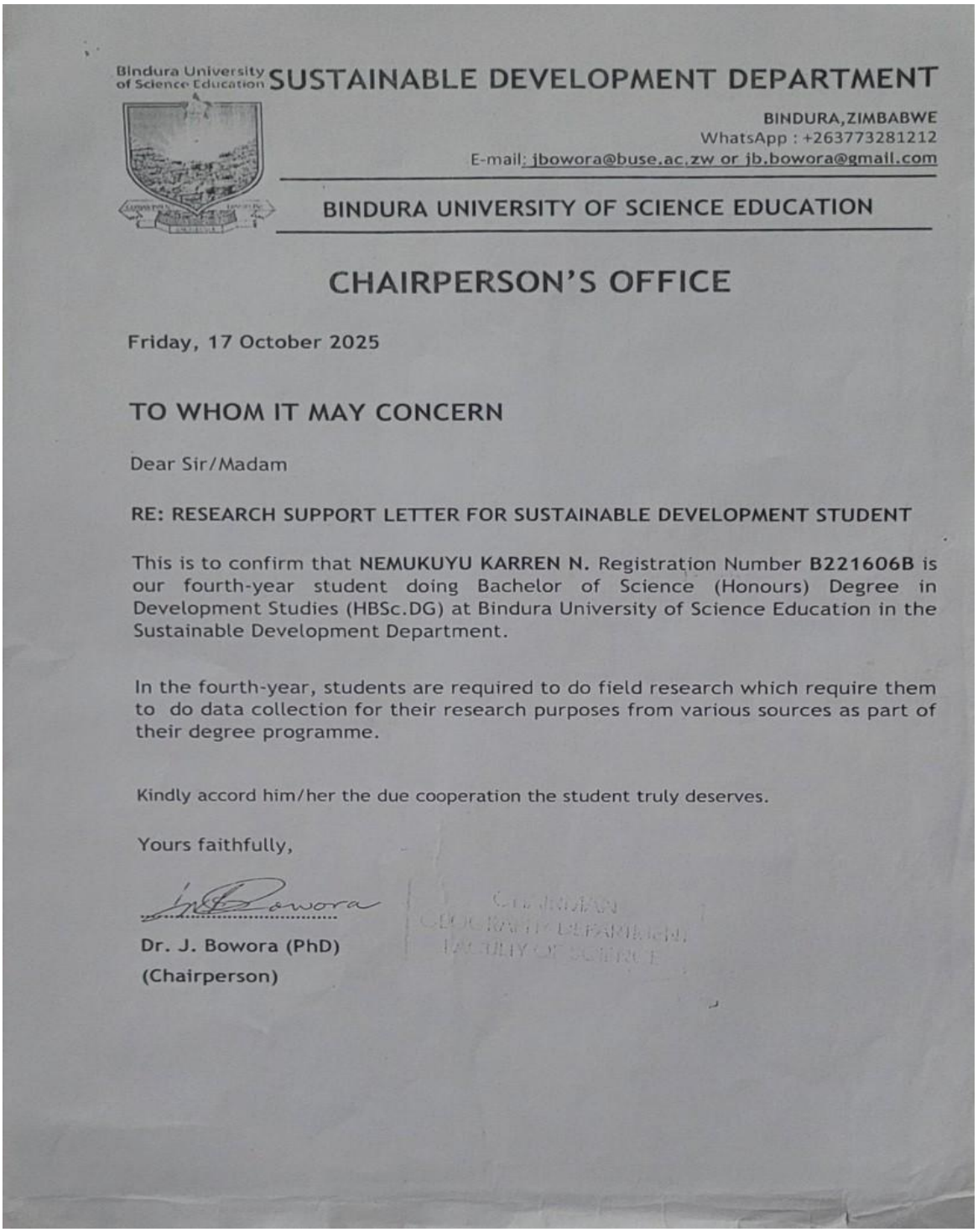
31. **WIEGO (2022). Women in informal employment: Globalizing and organizing. Women in Informal Employment: Globalizing and Organizing.**

32. **World Bank (2020). Informal sector in Zimbabwe: A review of the literature. World Bank Publications.**

33. **World Bank, (2020).Informal economy: Overview.Washington DC.**

APPENDIX 1

Research letter from the department of sustainable development



Bindura University of Science Education

SUSTAINABLE DEVELOPMENT DEPARTMENT

BINDURA, ZIMBABWE
WhatsApp : +263773281212
E-mail: jbowora@buse.ac.zw or jb.bowora@gmail.com

BINDURA UNIVERSITY OF SCIENCE EDUCATION

CHAIRPERSON'S OFFICE

Friday, 17 October 2025

TO WHOM IT MAY CONCERN

Dear Sir/Madam

RE: RESEARCH SUPPORT LETTER FOR SUSTAINABLE DEVELOPMENT STUDENT

This is to confirm that **NEMUKUYU KARREN N.** Registration Number **B221606B** is our fourth-year student doing Bachelor of Science (Honours) Degree in Development Studies (HBSc.DG) at Bindura University of Science Education in the Sustainable Development Department.

In the fourth-year, students are required to do field research which require them to do data collection for their research purposes from various sources as part of their degree programme.

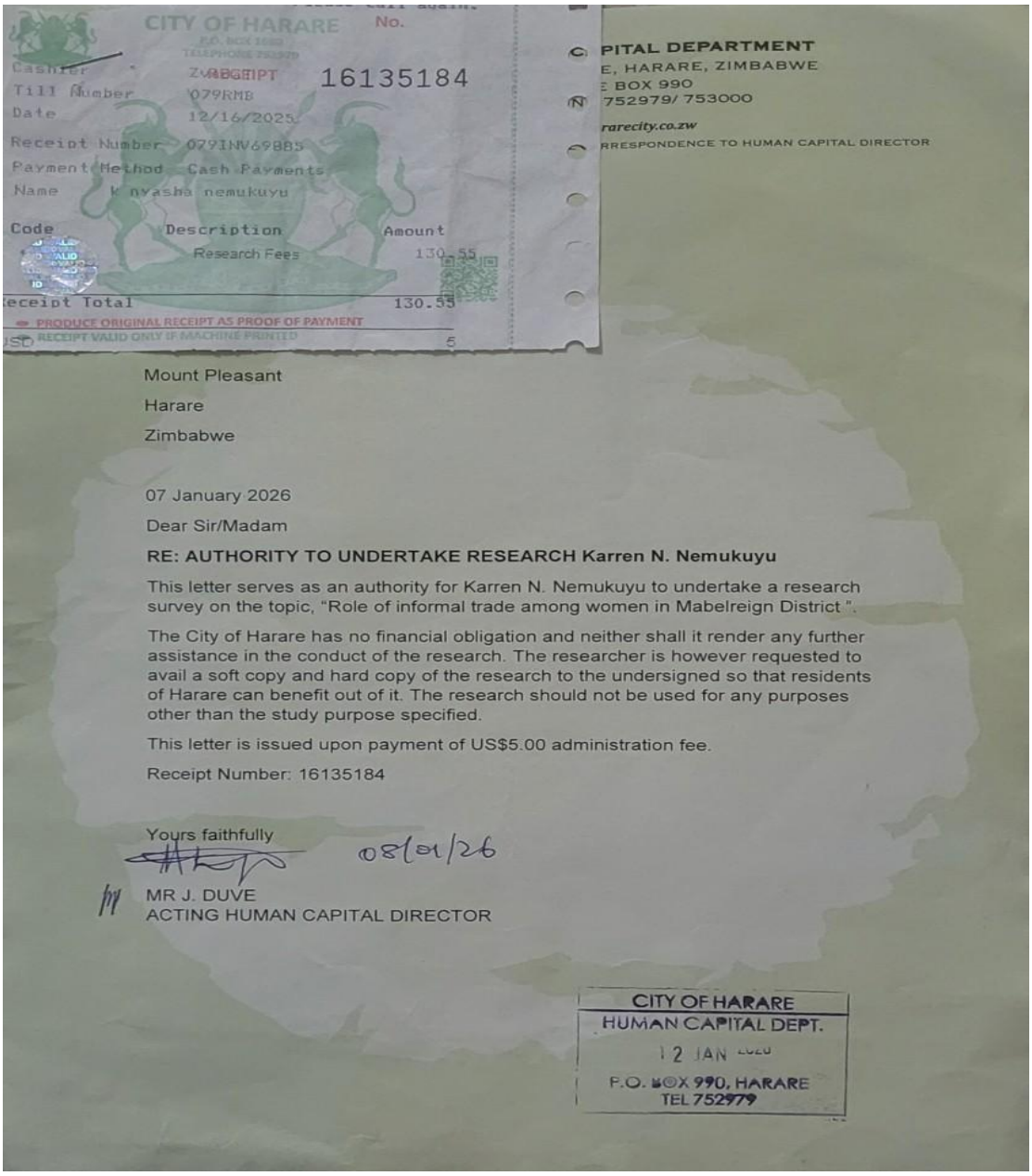
Kindly accord him/her the due cooperation the student truly deserves.

Yours faithfully,

Dr. J. Bowora (PhD)
(Chairperson)

APPENDIX 2

Permission letter from Harare City Council



CITY OF HARARE No.

PITAL DEPARTMENT
E, HARARE, ZIMBABWE
BOX 990
752979/ 753000
rarecity.co.zw
RRESPONDENCE TO HUMAN CAPITAL DIRECTOR

Cashier
Till Number 079RMB
Date 12/16/2025
Receipt Number 079INV69885
Payment Method Cash Payments
Name Knyasha nemukuyu

RECEIPT 16135184

Code	Description	Amount
	Research Fees	130.55

Receipt Total 130.55

PRODUCE ORIGINAL RECEIPT AS PROOF OF PAYMENT
RECEIPT VALID ONLY IF MACHINE PRINTED

Mount Pleasant
Harare
Zimbabwe

07 January 2026

Dear Sir/Madam

RE: AUTHORITY TO UNDERTAKE RESEARCH Karren N. Nemukuyu

This letter serves as an authority for Karren N. Nemukuyu to undertake a research survey on the topic, "Role of informal trade among women in Mabelreign District ".

The City of Harare has no financial obligation and neither shall it render any further assistance in the conduct of the research. The researcher is however requested to avail a soft copy and hard copy of the research to the undersigned so that residents of Harare can benefit out of it. The research should not be used for any purposes other than the study purpose specified.

This letter is issued upon payment of US$5.00 administration fee.

Receipt Number: 16135184

Yours faithfully

08/01/26

MR J. DUVE
ACTING HUMAN CAPITAL DIRECTOR

CITY OF HARARE
HUMAN CAPITAL DEPT.
12 JAN
P.O. BOX 990, HARARE
TEL 752979

APPENDIX 3

Closed-Ended Questionnaire for female informal traders in Mabelreign District

1. **Which trade activity do you engage in?**

    a) **Food vending**

    b) **Cross-border trading**

    c) **Street vending**

    d) **Other (please specify)**

2. **For how long have you been doing this type of trade?**

    a) **Less than 1 year**

    b) **1-3 years**

    c) **4-6 years**

    d) **More than 6 years**

3. **Can you identify your level of education?**

    a) **Primary**

    b) **Secondary**

    c) **Tertiary**

    d) **None**

4. **How much money do you make per month through this type of trade**
    a) **Less than $100**
    b) **$100-$300**
    c) **$301-$500**
    d) **More than $500**
5. **Have you acquired business registration or license?**
    a) **Yes**
    b) **No**
6. **Can you indicate your marital status?**
    a) **Married**
    b) **Single**
    c) **Divorced**
    d) **Widowed**
7. **How many people depend on you at home?**
    a) **1-3**
    b) **4-6**
    c) **More than 6**
8. **Do you have access to credit facilities?**
    a) **Yes**
    b) **No**

9. **Where do you get your products from?**

    a) **Wholesale market**

    b) **Retail shops**

    c) **Direct from producers**

    d) **Other (please specify)**

10. **Have you ever been trained or attended school for business management?**

    a) **Yes**

    b) **No**

Appendix 4

Open-Ended Questionnaire for female informal traders

1. **What motivated you to engage in informal trade?**

.....

.....

.....

.....

2. **How has informal trade contributed to your economic well-being?**

.....

.....

.....

.....

3. **What are the most challenges you experience in your informal trade business?**

.....

.....

.....

.....

4. **What are your strategies to cope with the challenges?**

.....

.....

.....

.....

5. **Which ways do you use to manage for finances in your business?**

.....

.....

.....

.....

6. **How do you advertise your products or services?**

.....

...

.....

....

.....

7. **Have you experienced any form of harassment or discrimination in your business? If yes, please describe**

.....

.....

.....

.....

8. **How do you think the local authorities can support women in informal trade?**

.....

.....

.....

.....

9. **What skills or training do you think would be beneficial for women in informal trade?**

.....

.....

.....

.....

Appendix 5

Interview Guide Questions for Mabelreign District Officials

1. **What are the key policies or regulations governing informal Mabelreign District, and how are they implemented?**

2. **What challenges do you face in regulating informal trade in the district, and how do you address them?**

3. **How do you engage with informal traders or their representatives in policy discussions or decision-making processes?**

4. **What are the main obstacles to effective policy implementation for informal trade in Mabelreign District, from your perspective?**

5. **Are there any recommendations or changes you would suggest to improve the regulatory framework for informal trade in the district?**

Appendix 6

Focus Group Discussion Guide

1. **What are the benefits of engaging in informal trade for women in Mabelreign?**
2. **How can local authorities support women in informal trade?**
3. **What skills or training do women in informal trade need to succeed?**
4. **Can you share any success stories of women in informal trade in Mabelreign?**
5. **How do women in informal trade collaborate and support each other?**
6. **What are the potential risks and vulnerabilities faced by women in informal trade?**
7. **How can women in informal trade access financial services and credit?**
8. **What are your recommendations for policy changes or initiatives to support women in informal trade?**

Appendix 7

Trading Environment Observation Checklist

Location: _____

Date: _____

Time: _____

- **Physical Environment:**

1. **Presence of shelter: Yes No**
2. **Type of shelter (if present): _____**
3. **Availability of sanitation facilities: Yes No**
4. **Cleanliness of the area: Clean Average Dirty**

5. **Security presence: Yes No**
6. **Lighting: Adequate Inadequate**
7. **Access to water: Yes No**

- **Market Characteristics:**

1. **Type of goods sold: _____**
2. **Number of traders: _____**
3. **Market organization (e.g., organized stalls, random setup): _____**
4. **Availability of storage facilities: Yes No**

- **Operational Conditions:**

1. **Ease of access to the market: Easy Difficult**
2. **Presence of obstacles (e.g., debris, uneven terrain): Yes No**
3. **Availability of electricity: Yes No**
4. **Use of technology (e.g., mobile payments, calculators): Yes No**

- **Other Observations:**

1. **Interactions among traders: _____**
2. **Trader-customer interactions: _____**
3. **Any notable challenges or issues observed: _____**