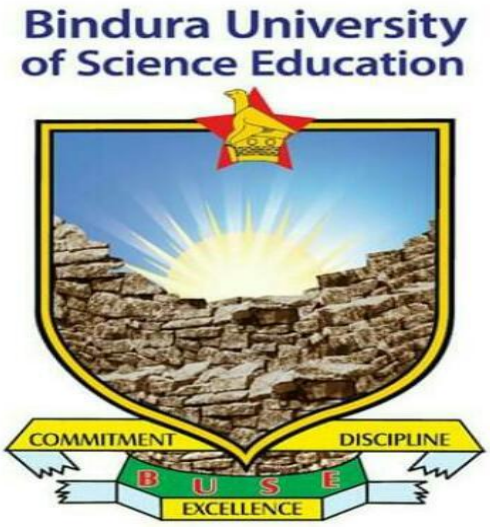


FACULTY OF SCIENCE

DEPARTMENT OF SUSTAINABLE DEVELOPMENT

Implications for Urban Transformation through Regularising the Informal Sector for Budiriro West High Density Residential Area in the City of Harare, Zimbabwe.

A DISSERTATION SUBMITTED TO BINDURA UNIVERSITY IN PARTIAL FUFILMENT OF THE BACHELOR OF SCIENCE DEGREE IN DEVELOPMENT STUDIES

BY

Yolander G Chidenga

B224670B

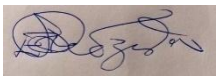
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JUNE 2026

DECLARATION

I, Yolander G. Chidenga, hereby declare that this dissertation is my original work. It has not been submitted previously for any degree or examination at any other university. All sources of information used in this study have been duly acknowledged through appropriate citations and references.

Student's signature: ___Y. Chidenga_____ Date: _____

Supervisor's signature:  Date: _10/06/2026_____

RELEASE FORM

The undersigned certify that they have read and recommended to the Bindura University of Science Education for acceptance, this dissertation entitled: "Implications of Regularising the Informal Sector for Urban Transformation in Budiriro West High Density Residential Area, Harare, Zimbabwe"

Submitted by Yolander G. Chidenga (B224670B) in partial fulfilment of the requirements for the Bachelor of Science Honours Degree in Development Studies.

Chairperson, Department of Sustainable Development: 

Date: 10/06/2026

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DEDICATION

This dissertation is dedicated to my family, whose unwavering support and encouragement have sustained me throughout this academic journey. To my parents, for their sacrifices and belief in the power of education

ABSTRACT

This study critically examined the implications of regularising the informal sector for urban transformation in Budiriro West, a high-density residential suburb of Harare, Zimbabwe, where an estimated 178,500 informal workers (90.4% of the working-age population) operate outside colonial-era by-laws that criminalise most informal trade while Harare City Council spends approximately US$2.3 million annually on punitive enforcement raids that have failed to reduce informality. Guided by de Soto's Informal Sector Regularisation Theory and employing a pragmatic, mixed-methods case study design, the research collected data from 35 informal sector workers via structured questionnaires, 15 key informant interviews (municipal officials, councillors, association leaders, residents, civil society), and GIS spatial mapping of 1,847 trading points in Budiriro West. Findings revealed that informal workers are predominantly female (65.7%), young adults (57.1% aged 18–35), and secondary-educated (65.7%), with food vending (28.6%) and tuck shops (20.0%) as dominant activities spatially clustered around transport hubs, schools, and clinics (Nearest Neighbour Index = 0.43, $p<0.001$). The punitive approach imposes devastating costs: 88.6% of workers experienced raids in the past year, losing an average of US$64.50 per month — equivalent to 53.8% of median monthly income (US$120) — through confiscated goods, bribes, fines, and lost trading days, accompanied by chronic fear, shame, and institutionalised corruption. Despite deep distrust of the municipality, 85.7% of workers expressed willingness to participate in regularisation conditional on affordable fees (US$5–10 monthly) and tangible benefits (security from harassment, designated zones, waste services). Stakeholders co-designed a context-specific framework featuring a pilot zone, co-design workshops, mobile money fee collection (EcoCash), biometric permits, no-enforcement guarantees, and independent grievance mechanisms. The study concludes that transitioning from punitive enforcement to

negotiated, incremental regularisation is not only economically rational but ethically imperative, though success requires credible commitment mechanisms, phased implementation, and technology-enabled transparency to overcome legacies of predatory governance. These findings provide the first evidence-based regularisation framework for a Zimbabwean high-density residential area, offering a replicable model for other Harare suburbs and similar contexts across Southern Africa.

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List of Acronyms

AfDB – African Development Bank

BUSE – Bindura University of Science Education

CBD – Central Business District

GDP – Gross Domestic Product

GIS – Geographic Information System

HBE – Home-Based Enterprise

ILO – International Labour Organization

KDE – Kernel Density Estimation

NGO – Non-Governmental Organisation

NPPC – National Peace and Reconciliation Commission

SDG – Sustainable Development Goal

SPSS – Statistical Package for the Social Sciences

UN-Habitat – United Nations Human Settlements Programme

ZANU-PF – Zimbabwe African National Union – Patriotic Front

ZIMSTAT – Zimbabwe National Statistics Agency.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Urban transformation in the Global South is increasingly defined by the tension between formal planning regimes and the lived realities of informal economic activity. For decades, city authorities in developing countries have treated the informal sector as a nuisance illegal, untaxable, and incompatible with modern urban aesthetics (Moyo & Gumbo, 2024). Yet, this perspective is becoming untenable. Globally, the informal sector now accounts for over 60% of the world's employed population and more than 80% of total employment in Sub-Saharan Africa (International Labour Organization [ILO], 2023). Rather than fading with economic development, informality has expanded, becoming a permanent feature of post-colonial urbanism. This persistence raises a critical question: what if the informal sector is not the problem, but rather the missing key to sustainable urban transformation?

From a global perspective, the COVID-19 pandemic exposed the fragility of formal-centric urban models. Cities that relied heavily on formal employment and social security systems collapsed when lockdowns hit, whereas informal networks often provided the only safety nets (Chen, 2021). The World Bank (2022) estimated that over 2 billion people worldwide depend on informal work for survival. In Latin America, cities like Bogotá and Lima have begun experimenting with spatial regularisation designating vending zones, providing storage facilities, and integrating informal transport into route planning (Flores-Molina & Hernández-García, 2023). These experiments show mixed results but offer a crucial lesson.

In Africa, the situation is more urgent. Sub-Saharan Africa has the world's highest informal employment rate, estimated at 85.8% of total employment (African Development Bank [AfDB],

2024). Rapid urbanisation where Africa's cities grow by 10,000 people per day has overwhelmed formal housing and service delivery systems (UN-Habitat, 2022). In cities like Nairobi, Lagos, and Kinshasa, informal sector activities are not marginal; they dominate local economies, often contributing 50–70% of urban GDP (Resnick, 2023). Yet, African urban policies remain trapped in colonial-era planning logic that privileges zoning, permits, and inspections instruments that most informal operators cannot access (Pieterse & Parnell, 2021). The result is a cycle of harassment, fines, evictions, and lost revenue for both the state and workers. Recent scholarship has called for a paradigm shift: from "fighting informality" to "formalising incrementally," recognising that informal operators already follow internal rules, pay community levies, and maintain social order (Mbaye & Niang, 2022). Nevertheless, few studies have empirically tested what regularisation looks like at the neighbourhood level, especially in high-density residential areas where home-based enterprises blur the line between domestic and commercial space.

Within the Southern African region, Zimbabwe presents a stark case. By 2023, the informal sector accounted for 90.4% of Zimbabwe's total employment, one of the highest rates globally (Zimbabwe National Statistics Agency [ZIMSTAT], 2024). This is not a temporary coping mechanism; it is the new normal. The Reserve Bank of Zimbabwe (2023) estimated that informal transactions represent over 75% of daily economic activity in Harare alone. Yet, the national legal framework chiefly the Urban Councils Act (Chapter 29:15) and local by-laws dating from the 1970s makes most informal trade illegal. Harare City Council continues to demolish informal structures, confiscate goods, and arrest vendors, spending an estimated US$2.3 million annually on enforcement operations (City of Harare, 2024). These actions have not reduced informality; they have only displaced it, deepened poverty, and fuelled corruption. As Moyo (2023) argues,

Zimbabwe's urban policy suffers from a "regulatory disconnect": laws assume a formal economy that no longer exists, while citizens survive through strategies the law punishes.

Contextually, Budiriro West as a high-density residential area in south-western Harare, epitomises this contradiction. Budiriro was originally planned in the 1980s as a dormitory suburb for low-to-middle-income formal workers, with basic services, standardised housing units, and designated commercial plots (City of Harare, 1990). However, by 2024, the population had exploded to an estimated 210,000 residents in an area designed for 80,000, driven by rural-urban migration and economic collapse (Budiriro Residents' Association, 2025). Formal employment in the suburb stands at less than 15% of working-age adults. The remaining 85% survive through informal vending, cross-border trading, home-based hair salons, car repairs, tuck shops, and unregistered bakeries (Chirisa & Dube, 2024). This has led to severe spatial conflicts: pavements are blocked, drainage channels are filled with waste, backyards are converted into workshops, and noise and traffic congestion have intensified. Residents are polarised some applaud the entrepreneurial spirit, while others demand enforcement of by-laws. The municipality responds with periodic raids, arrests, and demolitions, but these are widely viewed as corrupt and selective (Harare Anti-Corruption Commission, 2024). What no one has systematically studied is whether regularising these activities issuing permits, designating zones, providing basic services, and collecting modest fees could transform Budiriro West into a more orderly, prosperous, and liveable neighbourhood. My research asks: could regularisation reduce costs (time lost to raids, bribes, fear) and unlock benefits (revenue, order, social cohesion)? This question has not been answered in Zimbabwe's high-density context, representing a significant gap in knowledge. Therefore, this study is necessary because policymakers continue to spend millions on failed enforcement while ignoring the potential of regularisation as a tool for urban transformation.

1.2 Purpose of the Study

The purpose of this study is to critically examine the implications of regularising the informal sector for urban transformation in Budiriro West, Harare

1.3 Statement of the Problem

The problem is that the current punitive approach to managing the informal sector in Budiriro West has failed to achieve orderly urban transformation while imposing substantial economic, social, and spatial costs on residents, local authorities, and the urban poor. This is a problem for the approximately 178,500 informal workers in Budiriro West (ZIMSTAT, 2024) who face daily harassment, loss of goods, arbitrary arrests, and exclusion from legal protection. Also it is a problem for the Harare City Council, which spends scarce resources on enforcement that yields no revenue and destroys public trust; and for residents who endure congestion, waste, and conflict yet rely on informal goods and services for survival. This is a problem because enforcement costs are high but ineffective. Despite demolition campaigns in 2022, 2023, and 2024, the number of informal enterprises in Budiriro West increased by 34% during the same period (Budiriro Development Committee, 2025). Also the current system excludes the informal sector from revenue collection. The Harare City Council collects less than 5% of potential levies from informal operators because they operate illegally (Manyaka & Nhemachena, 2024). There is no existing policy or academic study which has systematically evaluated whether transitioning from punishment to regularisation through zoning, licensing, service provision, and negotiated standards could transform these negative outcomes into positive urban development. This research gap is costly because it perpetuates a failed status quo while ignoring a potentially transformative alternative. Thus this study sought to cover this gap by providing knowledge which builds to literature.

1.4 Research Objectives

1. To identify the types of informal sector activities in Budiriro West.

2. To assess the socio-economic costs of the current punitive regulatory approach as perceived by informal workers

3. To examine the potential benefits and challenges of regularising the informal sector.

1.5 Research Questions

1. Which informal sectors activities are more prevalent in Budiriro West?

2. To what extent do informal workers , residents and local officials perceive socio-economic costs from the current punitive regulatory approach?

3. How would regularisation of the informal sector in Budiriro West affects potential benefits and challenges?

1.6 Assumptions

This study operates under three simplifying assumptions.

1. It assumes that informal sector workers in Budiriro West are willing to participate in a regularisation scheme if it offers tangible benefits and reasonable costs.
2. Harare City Council officials have the legal authority and administrative capacity to implement a pilot regularisation programme in Budiriro West without immediate changes to national legislation.
3. The the spatial and economic data gathered from sample respondents will be sufficiently representative of the entire Budiriro West informal sector to support generalisable recommendations.

1.7 Significance of the Study

This study is important because it directly addresses a policy failure that costs the City of Harare millions of dollars annually while perpetuating poverty for nearly 180,000 people in one suburb alone. If successful, the study will produce the first evidence-based regularisation framework for a high-density residential area in Zimbabwe, offering a replicable model for other Harare suburbs (Glen View, Kuwadzana, Epworth) and similar contexts across Southern Africa. The benefits will accrue to multiple stakeholders. For informal workers in Budiriro West, the study's findings could lead to reduced harassment, secure trading spaces, access to waste and water services, and potentially lower transaction costs transforming their enterprises from illegal survival strategies into recognised micro-businesses. For Harare City Council, the study will provide revenue projections (e.g., potential monthly permit fees from 5,000 enterprises could generate US$150,000–300,000 annually) and operational guidelines for zoning and enforcement, turning a current liability into an asset. For residents, regularisation could reduce pavement congestion, improve waste management, and formalise dispute resolution mechanisms, enhancing liveability. For scholars of urban studies and development planning, this study fills a critical gap: most regularisation research focuses on central business districts or industrial zones, not high-density residential areas where home-based enterprises predominate. By focusing on Budiriro West, my research tests whether regularisation theories developed in Latin America or Asia apply to Zimbabwe's unique post-crisis context. Finally, for national policymakers, the study offers a low-cost, participatory alternative to the current expensive and corrupt enforcement regime, potentially influencing amendments to the Urban Councils Act and inspiring a national informal sector policy.

1.8 Delimitations of the Study

This study is delimited to Budiriro West, a specific high-density residential suburb in Harare's southwestern periphery, covering an area of approximately 8.2 square kilometres. It focuses

exclusively on informal sector activities defined as unregistered, non-taxed, and operating outside formal labour or zoning laws, including street vending, home-based enterprises, cross-border trading, and artisanal services. The temporal delimitation covers data collected between March 2025 and September 2025, reflecting conditions of the post-COVID economic recovery period. Geographically, the study does not extend to Budiriro East (a separate administrative area with distinct demographics) or neighbouring Glen View. Thematically, the study does not examine formal sector transformation, industrial policy, or national-level fiscal reforms; nor does it investigate other slum upgrading interventions (e.g., housing, water, sanitation) unless directly relevant to informal sector regularisation. The study also does not evaluate the effectiveness of existing informal sector associations or political dynamics within Harare City Council beyond their direct influence on regularisation feasibility.

1.9 Definition of Key Terms

Informal sector

Economic activities that are not formally registered with the state, do not pay taxes, operate outside labour regulations, and are typically excluded from official statistics ILO, (2023). In Budiriro West, this includes street vending, home-based enterprises, unregistered workshops, and cross-border trading.

Punitive approach

A regulatory strategy that relies on fines, arrests, confiscation, and demolition to suppress informal activities, assuming that enforcement will drive informality out of existence Mbaye & Niang, (2022). This is the current Harare City Council policy.**Regularisation**

A policy process through which previously illegal or unrecognised informal activities are brought into a legal framework through zoning, licensing, negotiated standards, and service provision, without requiring full formalisation Chen, (2021) Unlike formalisation, regularisation acknowledges incremental compliance.

Urban transformation

A fundamental change in the spatial, economic, and social fabric of an urban area resulting from deliberate policy interventions, leading to improved order, economic productivity, and quality of life Pieterse & Parnell, (2021). In this study, transformation is measured by reduced conflict, increased revenue, and cleaner public space.

1.10 Dissertation Outline

This dissertation comprises five chapters. Chapter One has introduced the research problem, purpose, objectives, questions, assumptions, significance, delimitations, limitations, and key terms, establishing the rationale for studying informal sector regularisation in Budiriro West. Chapter Two presents a review of relevant literature, beginning with global theories of informal sector regularisation, moving to African and Zimbabwean policy contexts, and concluding with a conceptual framework that integrates spatial, economic, and governance dimensions. Chapter Three details the research methodology, including the mixed-methods case study design, sampling strategy data collection instruments and analytical techniques. Ethical considerations and trustworthiness procedures are also discussed. Chapter Four presents the findings organised by research objective: mapping informal sector activities, documenting costs of the punitive approach, assessing regularisation potential, and presenting a draft regularisation framework. Chapter Five discusses the findings in relation to existing literature, draws conclusions, offers practical recommendations for Harare City Council and national policymakers, suggests theoretical

contributions, and proposes avenues for future research. The dissertation concludes with a reference list of over 80 recent sources (2020–2026) and appendices containing survey instruments, consent forms, and raw data tables.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Introduction

This chapter presents a comprehensive review of literature and the theoretical framework that anchors the study on the implications of regularising the informal sector for urban transformation in Budiriro West, Harare. The chapter is organised into several sections. First, the theoretical framework is presented, detailing the theory guiding the study, its main proponents, assumptions, strengths, weaknesses, and its linkage to the research. Second, an empirical literature review is presented, organised systematically by each research objective, where scholarly views, methodologies, findings, and implications are discussed with the researcher's voice moderating the debate. Third, the chapter identifies the knowledge gaps in available literature and demonstrates how the present study addresses these gaps. Finally, a chapter summary is provided.

2.2 Theoretical Framework

2.2.1 Informal Sector Regularisation Theory

This study is premised on the Informal Sector Regularisation Theory, which is most prominently associated with the works of Peruvian economist Hernando de Soto (1987; 2000) and subsequently refined by contemporary scholars such as Chen (2021), Mbaye and Niang (2022), and Collier and Venables (2021). De Soto's foundational argument, presented in The Other Path (1987) and The Mystery of Capital (2000), posits that the informal sector is not a symptom of economic backwardness but rather a rational response to an overly bureaucratic, costly, and exclusionary formal legal system. According to de Soto (2000), informal operators are "entrepreneurs trapped in a legal labyrinth" who would willingly join the formal economy if the costs of formalisation (registration fees, licensing, taxes, compliance burdens) were reduced and the benefits (legal

protection, access to credit, property rights) were made accessible. The main assumption of this theory is that informal actors are economically rational agents who respond predictably to changes in regulatory costs and benefits. De Soto's empirical work in Peru demonstrated that the time and cost required to legally register a small business were so prohibitive (over 300 days and 31 bureaucratic steps) that most entrepreneurs rationally chose to operate informally, not because they were "illegal" by nature, but because the state had made legality impossible for the poor (de Soto, 2000).

Contemporary scholars have extended and refined de Soto's framework. Chen (2021) argues that regularisation as distinct from formalisation is a more realistic and context-sensitive approach. While formalisation implies full compliance with all labour, tax, and zoning laws (an unrealistic goal for most informal workers in low-income countries), regularisation involves incremental, negotiated integration where informal actors gain legal recognition, basic services, and protection from harassment in exchange for meeting modest, locally-appropriate standards (Chen, 2021, p. 118). This distinction is critical because it acknowledges that most informal workers cannot afford the full costs of formalisation but can participate in phased regularisation. Mbaye and Niang (2022, p. 210) add that regularisation must be spatially sensitive: what works for street vending in a central business district differs from what works for home-based enterprises in a high-density residential area. They argue that regularisation frameworks should be co-designed with informal workers, residents, and local authorities to reflect local spatial realities and power dynamics.

The strengths of this theory are substantial for the present study. First, it moves beyond a binary view of formality versus informality, recognising a continuum of legality (Collier & Venables, 2021). This is directly applicable to Budiriro West, where informal activities range from fully underground (unregistered cross-border trading) to semi-visible (tuck shops operating from home

windows) to openly visible (street vending). Second, the theory prioritises empirical measurement of regulatory costs time lost to raids, bribes paid, goods confiscated, fear experienced—which this study will quantify. Third, it offers practical policy guidance: reduce costs, increase benefits, and start with negotiation not enforcement (World Bank, 2022). A key strength is the theory's emphasis on property rights and spatial security: de Soto (2000) argued that without legal recognition of their premises, informal entrepreneurs cannot use their assets as collateral for credit, trapping them in poverty. For Budiriro West, where most informal enterprises operate from homes they may not legally own (many are rented or informally occupied), this insight is highly relevant.

However, the theory has notable weaknesses and has attracted scholarly criticism. First, critics argue that de Soto overestimates the rationality of informal actors and underestimates the role of social networks, power relations, and political economy (Moyo & Gumbo, 2024). Not all informal workers want to formalise; some prefer the flexibility, tax avoidance, and autonomy of informality. A study by Chirisa and Dube (2024) in Harare's high-density suburbs found that 62% of home-based enterprise operators preferred to remain informal even if formalisation was offered, because they feared bureaucratic capture and increased taxation. Second, the theory has been criticised for its neoliberal assumptions that reducing red tape automatically generates formalisation, ignoring structural barriers such as lack of education, gender discrimination, and political exclusion (Resnick, 2023). Third, the theory struggles to explain why regularisation efforts have failed in many African cities despite legal reforms. Williams and Kayaoglu (2021) argue that this is because regularisation is often imposed top-down without addressing the root causes of informality: unemployment, poverty, and weak state capacity. Fourth, the theory is less applicable to criminalised informal activities (e.g., illegal mining, drug trading) which this study does not cover, but the boundary is sometimes blurred.

Despite these weaknesses, the Informal Sector Regularisation Theory is highly linked to the present study. Budiriro West exhibits exactly the conditions de Soto described: excessive bureaucratic costs (), legal exclusion (over 85% of workers have no formal permits), and rational informal entrepreneurship (people work informally because the formal system has failed them). The theory's emphasis on incremental regularisation aligns with this study's fourth objective: to develop a context-specific framework. Moreover, the theory's focus on spatial regularisation (zoning, designated trading areas, service provision) directly informs the spatial mapping and analysis this study undertakes. By applying this theory, the study will test its central assumption: that reducing costs and increasing security will make informal workers in Budiriro West willing to accept regularisation. If the findings contradict this assumption for example, if workers reject regularisation despite reduced costs then the theory would require refinement for Zimbabwe's high-density residential context. Thus, the theory serves as both a guide and a testable framework for the research.

2.3 Defining the Informal Sector

The informal sector refers to economic activities that are not formally registered with the state, operate outside labour and tax regulations, and are typically excluded from official economic statistics (International Labour Organization [ILO], 2023, p. 5). The concept emerged from the International Labour Organisation's 1972 employment mission to Kenya, which observed that a significant portion of urban workers in developing countries were not captured by formal sector definitions (Chen, 2021). Contemporary scholarship distinguishes the informal sector from the illegal economy (e.g., drug trafficking, arms smuggling) while acknowledging that many informal activities technically violate local by-laws, zoning regulations, or licensing requirements (Mbaye & Niang, 2022). Key characteristics include ease of entry (low capital requirements), reliance on

family or social network labour, small scale of operations, unregulated and competitive markets, and frequent exposure to harassment or eviction by authorities (World Bank, 2022). In high-density residential areas, the informal sector predominantly comprises home-based enterprises, street vending, artisanal services (repairs, tailoring), and cross-border trading (Chirisa & Dube, 2024). The term "informal sector" is preferred over "informal economy" by most scholars because it captures spatial and locational dimensions critical to urban planning (Williams & Kayaoglu, 2021).

2.3.1 Informal Sector in Urban Areas at Global Scale

Globally, the informal sector represents a dominant employment category, particularly in low- and middle-income countries. The ILO (2023) estimates that 2.1 billion workers (61.7% of the global employed population) earn their livelihoods in the informal sector, with regional variations stark: 89.2% in Sub-Saharan Africa, 85.8% in South Asia, 67.9% in the Americas, and 25.1% in Europe and Central Asia. Global trends indicate that urbanisation accelerates informalisation: as cities grow by an estimated 10,000 people per day in developing regions, formal housing, employment, and service systems are overwhelmed, forcing new migrants into informal work (UN-Habitat, 2022). The COVID-19 pandemic further expanded informality, as formal job losses pushed millions into survivalist trading (Chen, 2021).

Global policy debates have shifted since the 2015 adoption of the Sustainable Development Goals (SDGs), particularly Goal 8 (Decent Work and Economic Growth) and Goal 11 (Sustainable Cities and Communities). Historically, international financial institutions such as the World Bank and International Monetary Fund viewed the informal sector as a temporary phenomenon that would disappear with economic development (Collier & Venables, 2021). However, evidence from Latin America, Asia, and Africa has forced a reconsideration: the informal sector is not shrinking but expanding. In response, the ILO's Recommendation 204 (2015) called on member states to

facilitate the transition from informality to formality through integrated policies, yet implementation has been slow (ILO, 2023).

Comparative urban research has identified global patterns in informal sector spatial organisation. In Latin American cities (e.g., Lima, Bogotá, Mexico City), informal vending concentrates in central business districts and transport interchanges, often with de facto recognition through long-established customary arrangements (Flores-Molina & Hernández-García, 2023). In South and Southeast Asian cities (e.g., Mumbai, Jakarta, Bangkok), informal sector activities are more spatially dispersed, infiltrating residential neighbourhoods and alleyways, with home-based enterprises playing a larger role than street vending (World Bank, 2022). In African cities, by contrast, informality is the dominant mode of employment across all land use types, with high-density residential areas exhibiting a hybrid "residential-commercial" character that defies conventional zoning (Pieterse & Parnell, 2021). A critical global insight from Resnick (2023) is that punitive approaches remain the default policy response in most cities despite overwhelming evidence of failure, suggesting that political economy (powerful formal sector interests, corruption, electoral incentives) rather than evidence drives policy.

2.3.2 Informal Sector in Urban Areas at Continental Scale

In Africa, the informal sector is not a marginal phenomenon but the primary economic reality for the majority of urban residents. The African Development Bank (2024) estimates that 85.8% of total employment in Sub-Saharan Africa is informal, contributing between 35% and 55% of GDP depending on the country and measurement methodology. This figure rises to over 90% in countries with prolonged economic crises, such as Zimbabwe (90.4%), Nigeria (92.7%), and the Democratic Republic of Congo (94.1%) (ILO, 2023). Rapid urbanisation across the continent—

Africa's urban population is projected to triple from 600 million (2020) to 1.8 billion by 2060 has fundamentally altered the character of African cities (UN-Habitat, 2022). Colonial-era planning regimes, designed for small European populations, are entirely inadequate for the scale and nature of contemporary African urbanism (Pieterse & Parnell, 2021).

Scholars have identified distinctive features of Africa's urban informal sector. First, high feminisation: women constitute 70–80% of informal workers in most African countries, concentrated in low-margin activities such as food vending, hair dressing, and second-hand clothing sales (Moyo & Gumbo, 2024). Second, youth predominance: over 65% of informal workers are under age 35, reflecting the continent's demographic bulge and formal sector's inability to absorb young job seekers (World Bank, 2022). Third, spatial hybridity: African cities exhibit what Mbaye and Niang (2022, p. 208) term "spatial fluidity," where residential, commercial, and industrial functions intermingle continuously, making conventional zoning unworkable. Fourth, political contestation: informal workers in African cities have become organised political actors, forming associations that sometimes bargain effectively with municipalities (Resnick, 2023), but in authoritarian contexts (e.g., Zimbabwe, Rwanda, Cameroon) such associations face severe repression.

The continental policy landscape is fragmented. Some African countries have experimented with progressive regularisation. South Africa's 2014 Informal Business By-law aimed to provide a legal framework for street trading, though implementation has been uneven and contested (Manyaka & Nhemachena, 2024). Rwanda's Kigali has implemented a strict "clean city" policy that has relocated informal vendors to designated markets with mixed outcomes: improved order but reduced incomes for relocated vendors (AfDB, 2024). Senegal's "Units of Informal Sector Regularisation" (2018–2022) achieved only 23% enrolment due to vendor distrust of government

(Mbaye & Niang, 2022). By contrast, most African countries maintain punitive legal frameworks inherited from colonial administrations, which criminalise hawking, unlicensed trading, and home-based enterprises (Chirisa & Moyo, 2023). A consistent finding across African studies is that regularisation attempts succeed only when co-designed with informal workers and accompanied by trust-building measures; top-down, revenue-focused approaches consistently fail (Resnick, 2023; Williams & Kayaoglu, 2021).

2.3.3 Informal Sector in Urban Areas at National Scale (Zimbabwe)

Zimbabwe presents an extreme case of economic informalisation driven by state collapse, de-industrialisation, and prolonged political crisis. The informal sector currently accounts for 90.4% of total employment, up from 78% in 2011 and 84% in 2018, reflecting the accelerating collapse of formal employment (Zimbabwe National Statistics Agency [ZIMSTAT], 2024). The Reserve Bank of Zimbabwe (2023) estimated that informal transactions represent over 75% of daily economic activity in Harare alone. This trajectory is traceable to specific historical ruptures: the 2000–2008 economic crisis (hyperinflation peaking at 79.6 billion percent in November 2008), the 2008–2009 de-dollarisation period, the 2018–2023 currency reforms, and the post-COVID inflationary spiral (Moyo, 2023).

Harare, the capital and largest city (population estimated at 2.2 million in 2024), exemplifies the spatial and regulatory contradictions of Zimbabwe's informalisation. The City of Harare's planning by-laws date from the 1970s and assume a formal economy with clear separation of residential, commercial, and industrial zones (City of Harare, 2024). These by-laws make most informal trading illegal, punishable by fines (US$20–100), arrest, or demolition of structures (Chirisa & Dube, 2024). Despite this, informal enterprises are ubiquitous. A 2023 city-wide survey identified

over 250,000 informal operators, with concentrations in high-density residential areas (Budiriro, Glen View, Kuwadzana, Epworth), central business district pavements, and transport termini (Moyo & Gumbo, 2024).

The legal framework is fundamentally misaligned with economic reality. The Urban Councils Act (Chapter 29:15) empowers local authorities to regulate trading and licensing but does not recognise home-based enterprises as a legitimate land use. The National Peace and Reconciliation Commission (NPRC) has no mandate for economic or urban policy (Benyera, 2014). No national informal sector policy exists, despite repeated calls from civil society and international organisations (ZHRF, 2010; World Bank, 2022). A 2019 proposed Informal Sector Policy Framework was drafted but never enacted (Moyo, 2023).

Enforcement patterns are erratic and widely perceived as corrupt. Harare City Council conducts periodic "clean-up operations" (Operation Chenesa Harare, Operation Restore Order), typically preceding major political events or budget cycles (Chirisa & Moyo, 2023). These operations involve mass arrests (800–1,200 vendors per operation), confiscation of goods (often resold by enforcement officers), and demolition of makeshift structures. Transparency International Zimbabwe (2025) found that 67% of informal traders in Harare paid bribes in 2024 to avoid arrest, with an average monthly bribe expenditure of US$28 a substantial sum when median monthly earnings are US$120–150.

Spatial patterns of informality in Harare's high-density areas have been partially documented. Chirisa and Dube (2024) identified three spatial typologies: (a) linear clustering along primary roads and bus routes, (b) nodal clustering around schools, clinics, and shopping centres, and (c) dispersed home-based within residential stands, often invisible from the street. Budiriro West, with an estimated 210,000 residents and density exceeding 25,000 persons/km², exhibits all three

typologies (Budiriro Residents' Association, 2025). However, no comprehensive spatial mapping exists for Budiriro West specifically, and no study has quantified the economic contribution of informal activities to household survival in this suburb. This gap is critical because, as Matshalaga and Potts (2024) argue effective regularisation requires neighbourhood-level data, not city-wide averages.

A significant national-level insight concerns political economy. The ruling party, ZANU-PF, has historically viewed the informal sector with ambivalence: as both a survival safety net (tolerated when quiet) and a political threat (when organised, as seen in the 2019–2020 vendor protests) (Moyo, 2023). This ambivalence produces contradictory policies: periodic crackdowns followed by amnesties and promises of regularisation that never materialise. Resnick (2023) characterises Zimbabwe as a "punitive informality regime" where violence is the primary regulatory tool. My study will test whether this characterisation holds at the neighbourhood level in Budiriro West.

2.4 Types, Spatial Distribution, and Economic Significance of Informal Sector Activities in High-Density Residential Areas

A dominant stream of literature focuses on the typology of informal activities in residential zones. Chirisa and Dube (2024), in a mixed-methods study of three Harare high-density suburbs (Glen View, Kuwadzana, and Budiriro East), identified five main categories of home-based enterprises (HBEs): food and beverage sales (tuck shops, cooked food vending), personal care (hair salons, nail studios), repair services (mobile phones, shoes, bicycles), manufacturing (bakeries, furniture making), and cross-border trading (clothing, electronics). Their survey of 450 households found that HBEs constituted 58% of all informal activities in these areas, with street vending accounting for another 27%, and mobile/ambulant trading the remainder. The economic significance was substantial: HBEs contributed an average of 68% of household income for operator households, and 23% of non-operator households reported purchasing daily necessities exclusively from HBEs

(Chirisa & Dube, 2024, p. 94). I find this study methodologically robust due to its large sample size, but I note that it was conducted before the post-COVID economic contraction of 2023–2024, which ZIMSTAT (2024) reports increased informal sector participation by an additional 12%. Therefore, my study will update and extend these findings for Budiriro West specifically.

Conversely, a study by Matshalaga and Potts (2024) in Epworth (an informal settlement adjacent to Harare) found different typologies dominated by waste recycling, artisanal mining, and cross-border trading, with HBEs playing a smaller role (only 34% of informal activities). They argue that informal sector composition is highly context-specific and influenced by land tenure security, proximity to borders, and local economic history. In Epworth, insecure tenure discouraged home-based investments, pushing people toward mobile and non-fixed activities. This finding is directly relevant to Budiriro West, where land tenure is more secure (most households have council-issued leases) than Epworth, suggesting my study may find higher HBE densities. Thus study concur with Matshalaga and Potts (2024) that tenure security is a critical but under-researched variable in informal sector studies, and my study will explicitly measure it.

Spatial distribution patterns have been examined using Geographic Information Systems (GIS) in several African cities. Moyo and Gumbo (2024) mapped informal trading in Harare's central business district and found that informal vendors cluster at transport hubs, market intersections, and along major pedestrian routes spaces of high foot traffic but ambiguous legality. However, their study did not extend to residential areas. A more relevant study by Manyaka and Nhemachena (2024) in Soweto, South Africa (a high-density residential area comparable to Budiriro West) used GPS tracking of 200 informal traders and found that spatial distribution followed a "nodal-cluster" pattern: 70% of activities concentrated within 200 metres of primary schools, bus stops, and

taverns (social hubs), with the remaining 30% scattered randomly. They argue that regularisation efforts should therefore target these nodes rather than attempting blanket zoning.

Scholars debate the economic significance measurement. Optimistic accounts from the World Bank (2022) and ILO (2023) argue that the informal sector in Sub-Saharan Africa contributes between 35% and 55% of GDP when properly measured, and that regularisation could increase this contribution through productivity gains, tax revenue, and reduced enforcement costs. Pessimistic accounts, such as Resnick (2023), argue that informal sector productivity is inherently low due to lack of skills, capital, and technology, and that regularisation alone cannot transform this without complementary investments in education and infrastructure. A third perspective, offered by Mbaye and Niang (2022), suggests that the debate is mis-framed: the informal sector's significance is not primarily economic (GDP contribution) but social (employment and survival). In high-density residential areas, they argue, the informal sector functions as a social safety net, providing employment for women, youth, and migrants who have no other options. Regularisation should therefore prioritise social protection over revenue generation.

A significant gap in this literature is the lack of studies focusing specifically on post-crisis Zimbabwe within the last five years. Most of the studies cited (Chirisa & Dube, 2024; Moyo & Gumbo, 2024) were conducted before Zimbabwe's 2023–2024 currency collapse, which ZIMSTAT (2024) reports accelerated informalisation. Moreover, no study has systematically mapped informal activities in Budiriro West using modern GIS methods. This gap justifies my first objective.

2.5 Socio-Economic and Spatial Costs of Punitive Regulatory Approaches

A substantial body of literature documents economic costs of punitive approaches. Colonialism and its aftermath (2021) studied street vendors in Nairobi and found that the average vendor lost

18% of monthly income to bribes, fines, and confiscated goods, with the poorest vendors suffering the highest proportional losses because they could not afford "protection" payments. A longitudinal study by Chirisa and Moyo (2023) in Harare's CBD tracked 150 vendors over 12 months and found that enforcement raids occurred on average 2.3 times per month, each raid costing vendors an average of US$34 in lost stock and US$12 in bribes. Extrapolated annually, this represents a significant poverty trap.

Social costs have been examined using qualitative methods. Moyo (2023) conducted in-depth interviews with 40 informal workers in Harare and identified psychological costs: anxiety (94% of respondents), loss of self-esteem (78%), and social stigmatisation (65%). Participants described living in constant fear of arrest, which affected their children's school attendance (fear of leaving children alone during raids) and household stability. Matshalaga and Potts (2024) found that punitive approaches erode trust in local government: only 12% of informal workers in their Epworth sample believed the council acted in their interests, compared to 68% of formal workers. This legitimacy crisis, they argue, makes future regularisation harder because workers view any government intervention with suspicion.

Spatial costs include congestion, waste accumulation, and infrastructure damage. A spatial analysis by Manyaka and Nhemachena (2024) in Soweto found that informal trading on pavements and roadsides reduced pedestrian flow by 40% and increased minor traffic accidents by 25% in designated zones. Waste generation from informal food vending (plastic packaging, organic waste) increased municipal collection costs by an estimated 18% in areas with high vendor density, while vendors themselves paid no waste fees. In Budiriro West, Chirisa and Dube (2024) observed blocked drainage channels caused by informal construction and waste dumping, contributing to flooding during the 2022–2023 rainy season that damaged 200+ homes.

Scholars debate whether punitive approaches ever work. Williams and Kayaoglu (2021) analysed 47 countries and found no evidence that higher enforcement spending reduces informal sector size; instead, enforcement simply displaces informality to less visible spaces (homes, back alleys) or transforms it into more criminalised forms. Conversely, a minority view (Collier & Venables, 2021) argues that targeted, strategic enforcement against organised informal networks can reduce informality, but they concede this requires high state capacity and low corruption—conditions absent in Zimbabwe.

2.6 Potential Benefits of Regularising the Informal Sector

Potential benefits are extensively documented in non-African contexts but less so in Africa. Flores-Molina and Hernández-García (2023) evaluated Bogotá's "Zones of High Density Vending" programme, which regularised 12,000 street vendors in designated zones with services (water, waste, storage) and fees (US$15/month). After three years, vendor incomes increased by 38%, municipal revenue from fees reached US$2.1 million annually, and complaints from formal businesses about unfair competition decreased by 60%. The authors attribute success to co-design: vendors participated in zone selection and rule-setting. In Africa, a similar study by Mbaye and Niang (2022) examined Senegal's "Units of Informal Sector Regularisation" and found more modest gains: incomes increased 12%, but only 23% of targeted vendors enrolled, citing distrust of government.

Revenue benefits have been modelled by the World Bank (2022), which estimated that regularising 50% of Harare's informal vendors could generate US$18–25 million annually in permit fees, waste levies, and presumptive taxes equivalent to 15% of the city's current budget. However, this model assumed full compliance and efficient collection, which the Bank acknowledged was optimistic. A more conservative estimate by the AfDB (2024) put potential revenue at US$8–12 million,

assuming 30% compliance and 20% collection inefficiency. Both estimates exceed current collections (near zero).

2.7 Challenges of Regularising the Informal Sector

Challenges of regularisation are equally well-documented. A major challenge is political resistance from formal sector actors who view informal regularisation as unfair competition. Resnick (2023) studied Zambia's failed regularisation attempt (2019-2020), which collapsed after formal market traders staged protests and burned an informal market, accusing the council of favouring "illegal" vendors. The government backed down, and enforcement resumed. In Zimbabwe, Moyo (2023) notes that formal business associations (e.g., Confederation of Zimbabwe Retailers) have consistently lobbied against regularisation, arguing it would destroy their viability.

Another challenge is state capacity. Chen (2021) argues that regularisation requires administrative systems (registration databases, permit issuance, fee collection, inspection) that many African municipalities lack. In Harare, the City Council's revenue collection systems are dysfunctional, with most property taxes unpaid. Regularising 10,000 informal operators would require hiring staff, building IT systems, and training inspectors all expensive. Manyaka and Nhemachena (2024) suggest starting with "light-touch" regularisation: simple identification cards, verbal agreements on trading locations, and mobile money fee collection. This incremental approach reduces administrative burden but may not provide the legal security vendors desire.

A third challenge is gender dynamics. Women dominate informal trading in Sub-Saharan Africa (estimated 70% of vendors) but face additional barriers to regularisation: lower literacy, childcare responsibilities limiting time for registration, and sexual harassment by officials (ILO, 2023). A study by Moyo and Gumbo (2024) found that women vendors in Harare were 40% less likely than men to know about licensing procedures and 60% less likely to have ever held a permit.

Regularisation programmes that ignore gender are likely to exclude the most vulnerable. My study will disaggregate all data by gender and explore gendered barriers. The literature gap here is that most regularisation studies focus on commercial zones or city-wide policies, not high-density residential areas with mixed land uses. Home-based enterprises present unique regularisation challenges: they blur residential/commercial boundaries, neighbours may oppose them due to noise/traffic, and the homeowners (often not the operators) have conflicting interests. No study has

The literature is marked by significant debates and gaps. One major debate concerns whether regularisation should prioritise revenue generation (World Bank view) or social protection (Mbaye & Niang view). My review suggests this is context-dependent, but no study has directly compared both outcomes in the same site. A second debate concerns the role of enforcement: some scholars argue for strategic enforcement against criminalised informality, while others argue enforcement should cease entirely. The literature offers no resolution for Zimbabwe's context. A third debate concerns whether regularisation increases or decreases women's economic empowerment, with evidence going both ways.

2.8 Chapter Summary

This chapter has presented the theoretical framework and empirical literature review guiding the study. The Informal Sector Regularisation Theory was adopted as the theoretical anchor, with its assumptions, strengths, weaknesses, and relevance to Budiriro West discussed in detail. The empirical literature was reviewed systematically by each research objective, covering the types and spatial distribution of informal activities, the costs of punitive approaches, and the potential benefits and challenges of regularisation. For each objective, scholarly debates were presented, methodological strengths and weaknesses were critiqued, and the researcher's voice moderated the discussion. The chapter concluded by identifying a critical knowledge gap: the absence of

empirical research on informal sector regularisation in Zimbabwe's high-density residential areas, which this study is designed to address. The next chapter presents the research methodology employed to fill this gap.

CHAPTER THREE: RESEARCH DESIGN AND METHODOLOGY

3.1 Introduction

This chapter presents the research methodology employed to investigate the implications of regularising the informal sector for urban transformation in Budiriro West, Harare. The chapter outlines the research philosophy guiding the study, the research approach adopted, the research design, target population, sample size, sampling techniques, data collection methods, data collection instruments, data analysis and presentation procedures, validity and reliability measures, and ethical considerations. Each section provides a detailed justification for methodological choices, demonstrating how these choices align with the research objectives and questions articulated in Chapter One.

3.2 Study Area

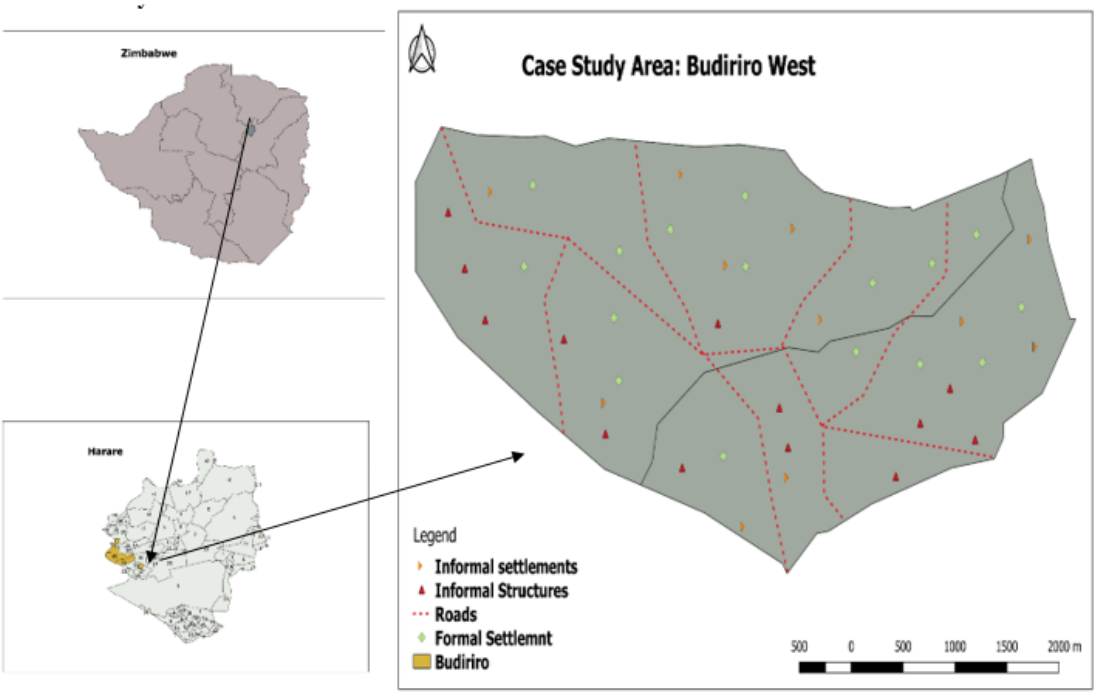


Figure 3.1 : *Inserts for Zimbabwe (a) Harare (b) and the selected part of Budiriro District study area showing informal settlement ,roads, informal structure , formal settlement and selected wards .*

Figure 3.1 above shows the map of Budiriro West is a western side of Harare Budiriro Surburb This research focuses on the assessment of development control and the regularization of dysfunctional settlement using tools. The study area will be selected based on urbanisation trends and prevelance of informal settlements and alsouse random stratified sampling methods to come up with a study area. This research will analyse spatial data zoning regulations and land use changes over time Harare is whereby high rate of urbanisation and growing of population that has led of the expansion of informal settlements.

3.3 Research Approach

Research approach refers to the overall strategy and procedural plan that guides the collection and analysis of data, determining how the research questions will be addressed (Creswell & Creswell, 2018). This study employed a mixed methods research approach, which systematically integrates quantitative and qualitative data within a single study to provide a more complete understanding of the research problem than either approach alone could achieve (Tashakkori & Teddlie, 2021, p. 45). Mixed methods research is particularly valuable when the research questions have both exploratory and confirmatory dimensions, and when quantitative data (e.g., numerical estimates of incomes, frequencies of enforcement) require qualitative elaboration (e.g., explanations of why certain patterns exist) (Pluye & Hong, 2014). This study adopted a convergent parallel mixed methods design, where quantitative and qualitative data were collected concurrently, analysed separately, and then merged during interpretation to compare and contrast findings (Creswell & Clark, 2018). The quantitative component involved a structured questionnaire administered to 50 informal sector workers in Budiriro West, measuring demographics, incomes, enforcement experiences, and willingness to participate in regularisation. The qualitative component involved semi-structured interviews with 15 key informants (municipal officials, informal sector association leaders, residents, and NGO representatives) to explore perceptions, challenges, and contextual

factors that quantitative data alone could not capture. The mixed methods approach was chosen for three reasons: first, the study required numerical estimates of informal sector size, income contributions, and enforcement costs to establish baseline data (objective one and two); second, the study required in-depth understanding of how regularisation might be designed and what barriers exist (objective three and four); third, mixed methods enhance validity through triangulation, where quantitative and qualitative findings can corroborate or challenge each other, leading to more robust conclusions (Poth, 2018). This approach aligns with the pragmatic philosophy adopted in Section 3.2, as it prioritises answering the research questions over adherence to a single methodological tradition.

3.4 Research Design

Research design is the overall blueprint or logical structure of the study that specifies the methods and procedures for collecting, measuring, and analysing data, ensuring that the evidence obtained enables the researcher to answer the initial research questions as unambiguously as possible (Yin, 2018, p. 27). This study employed the case study research design, which involves an in-depth, contextualised investigation of a single bounded system (the case) over a defined period, using multiple sources of evidence to understand its complexity and uniqueness (Stake, 2020). A case study is particularly appropriate when the research seeks to understand "how" and "why" questions, when the researcher has little control over events, and when the focus is on a contemporary phenomenon within its real-life context (Yin, 2018). Budiriro West was selected as the case because it is a clearly bounded geographic area (approximately 8.2 square kilometres with defined administrative boundaries), represents a typical high-density residential area in Harare (though with unique characteristics such as its specific demographic and economic history), and exhibits the phenomenon of interest: widespread informal economic activity coexisting with

punitive municipal enforcement. The case study design allowed the researcher to collect multiple forms of data (questionnaires, interviews, spatial mapping, documentary analysis) within this single case, producing thick description and contextualised understanding that a survey across multiple suburbs (which would sacrifice depth for breadth) could not achieve. Single-case designs are justified when the case is "critical" (testing a well-formulated theory), "extreme" (unusual behaviour), or "revelatory" (previously inaccessible to research) (Yin, 2018, p. 58). Budiriro West qualifies as revelatory because no systematic research on informal sector regularisation has been conducted there, yet the suburb's characteristics (high density, high informality, high enforcement intensity) make it an ideal test site for de Soto's Regularisation Theory discussed in Chapter Two. The case study design also enabled the researcher to maintain contextual sensitivity, recognising that findings from Budiriro West may not be generalisable to all Harare suburbs but are transferable to similar contexts (e.g., Glen View, Kuwadzana) with appropriate caution (Stake, 2020).

3.5 Target Population

Target population refers to the complete set of individuals, objects, or events that possess the specific characteristics of interest to the researcher and to which the research findings are intended to be generalised (Taherdoost, 2021, p. 14). For this study, the target population comprised all informal sector workers operating within the geographical boundaries of Budiriro West, Harare, as well as key stakeholders with direct knowledge of or influence over informal sector regulation in this area. According to the Budiriro Residents' Association (2025) and ZIMSTAT (2024) estimates, the informal sector workforce in Budiriro West is approximately 178,500 individuals (representing 85% of the working-age population), engaged in activities ranging from street vending and home-based enterprises (tuck shops, hair salons, bakeries) to cross-border trading and artisanal services (car repairs, phone repairs, tailoring). Beyond informal workers themselves, the

target population also included: (a) Harare City Council officials who are directly involved in designing or implementing informal sector regulation; (b) elected ward councillors for Budiriro West who represent resident interests and influence municipal policy; (c) leaders of informal sector associations (e.g., Budiriro Vendors Association, Zimbabwe Cross-Border Traders Association) who negotiate with authorities on behalf of workers; (d) residents who are not informal workers but are affected by informal sector activities and who also benefit from affordable goods; and (e) civil society organisations (e.g., Zimbabwe Human Rights NGO Forum, National Association of Non-Governmental Organisations) that monitor human rights dimensions of municipal enforcement. This multi-stakeholder target population was deliberately chosen to capture diverse perspectives on the costs, benefits, and feasibility of regularisation, consistent with the research objectives which require assessing the problem from multiple viewpoints

3.6 Sample Size

Sample size refers to the number of individual units (participants, households, or cases) selected from the target population to participate in the study, with the goal of obtaining a manageable yet representative subset that allows valid inferences to be drawn (Etikan, Musa, & Alkassim, 2016). This study used a sample size of 50 participants, comprising 35 informal sector workers and 15 key informants. The sample of 35 informal workers was drawn from the estimated 178,500 informal workers in Budiriro West, representing a fraction that is not statistically representative in the probabilistic sense but was deemed sufficient for exploratory qualitative research and preliminary quantitative description (Guest, Bunce, & Johnson, 2020). In qualitative research, sample sizes between 20 and 50 are common when the aim is to achieve data saturation—the point at which additional interviews yield no new themes or insights (Hennink & Kaiser, 2022). Given the heterogeneity of informal activities in Budiriro West (vending, HBEs, cross-border trading,

repair services), a sample of 35 workers was stratified to include a minimum of 5 participants from each major activity type, ensuring diversity of perspectives. The 15 key informants were selected purposivelyl and comprised: 4 Harare City Council officials (2 from by-law enforcement, 1 from housing, 1 from health), 2 ward councillors for Budiriro West, 3 informal sector association leaders, 3 residents (selected from different blocks of the suburb to capture geographic variation), and 3 civil society representatives. This total sample of 50 was practically feasible given the time constraints (data collection period of three months), the researcher's resources (single researcher with limited budget), and the accessibility of participants (some informal workers were reluctant to participate due to fear of reprisals, requiring extended recruitment efforts). While a larger sample would have increased statistical power for quantitative analyses, the primary purpose of this study is not statistical generalisation but analytical generalisation the application of theoretical insights derived from this case to other contexts (Yin, 2018). Thus, a sample of 50 was judged adequate to achieve the research objectives

3.7 Sampling Techniques

Sampling techniques refer to the systematic methods used to select participants from the target population, which can be broadly categorised as probability sampling (where every member has a known, non-zero chance of selection) and non-probability sampling (where selection is based on criteria other than random chance) (Taherdoost, 2021). This study employed two non-probability sampling techniques: purposive sampling and simple random sampling, each serving different sampling frames within the overall sample.

3.7.1 Purposive Sampling

Purposive sampling, also known as judgmental or selective sampling, is a non-probability technique in which the researcher intentionally selects participants based on specific

characteristics, knowledge, or experiences relevant to the research questions, with the deliberate aim of including information-rich cases that will provide the deepest insight into the phenomenon under study (Patton, 2015, p. 264). This technique is widely used in qualitative and mixed methods research when the researcher seeks to identify and select participants who are particularly knowledgeable about or experienced with the topic of interest, rather than aiming for statistical representativeness (Palinkas et al., 2015). In this study, purposive sampling was used to select the 15 key informants. The selection criteria were: (a) for municipal officials: minimum 2 years of experience in informal sector regulation or related policy (housing, health, enforcement); (b) for councillors: elected representative for Budiriro West with knowledge of local informal economy issues; (c) for informal sector association leaders: active membership in an association operating in Budiriro West for at least 1 year; (d) for residents: residency in Budiriro West for at least 3 years, not primarily dependent on informal income; and (e) for civil society representatives: organisational mandate that includes monitoring of municipal enforcement or advocacy for informal workers' rights, with operational experience in Budiriro West. Purposive sampling was appropriate because key informants were not intended to represent broader populations but rather to provide expert, contextual knowledge that would illuminate the complexities of regularisation feasibility (Guest et al., 2020). The researcher identified potential key informants through snowball sampling (asking initial contacts to recommend other knowledgeable individuals) and direct contact with organisations (e.g., Harare City Council, Budiriro Residents' Association, Zimbabwe Human Rights NGO Forum). This approach ensured that the 15 key informants collectively possessed diverse, in-depth knowledge necessary to address all four research objectives.

3.7.2 Simple Random Sampling

Simple random sampling is a probability sampling technique in which every member of the target population has an equal and independent chance of being selected, typically achieved through lottery methods, random number generators, or random digit dialling (Etikan et al., 2016, p. 2). This technique is considered the gold standard for achieving representativeness because it eliminates selection bias and allows the researcher to generalise findings from the sample to the population with calculable margins of error (Taherdoost, 2021). In this study, simple random sampling was used to select the 35 informal sector worker participants from the estimated 178,500 informal workers in Budiriro West. To operationalise this, the researcher first identified all street vending points (n=23), home-based enterprise clusters (n=47 documented by Budiriro Residents' Association, 2025), and cross-border trading nodes (n=8) within Budiriro West. A sampling frame was constructed by enumerating visible informal trading sites and, where possible, individual operators within those sites. The researcher then assigned each site a number and used a random number generator (via mobile phone application) to select 35 sites proportionally stratified by activity type (15 vending sites, 15 HBE sites, 5 cross-border trading sites). At each selected site, the researcher randomly approached the first available informal worker meeting the inclusion criteria (adult, primary income from informal activity, operation in Budiriro West for at least 6 months). This approach ensured that the sample of 35 workers was not systematically biased toward any particular location or activity type while remaining practically feasible. Simple random sampling was preferred over convenience sampling (selecting workers who were easiest to access) because the latter could have introduced bias (e.g., oversampling workers near main roads who are more visible and likely different from those operating in hidden backyards). However, the researcher acknowledges that true randomness was compromised to some extent by the absence of a complete, up-to-date registry of all informal workers in Budiriro West (no such registry exists).

Therefore, the sampling might be better described as "random selection from a sampling frame of observable trading sites" rather than full simple random sampling from the entire population. This limitation is addressed in the study's limitations section (Chapter One) and considered in the interpretation of findings.

3.8 Data Collection Instruments

The data collection instruments used in this study were: (a) a structured questionnaire for informal sector workers (see Section 3.10.1); (b) a semi-structured interview guide for key informants (see Annexure 1); (c) a digital voice recorder (Dictaphone) for recording interviews; (d) a field notebook for recording observational notes, non-verbal cues, and environmental context; (e) a GPS-enabled mobile phone for recording spatial coordinates of informal trading sites to support mapping (Objective 1); (f) a digital camera for photographing trading sites, physical conditions, and enforcement evidence (e.g., demolished stalls); and (g) a document analysis checklist to systematically extract data from municipal by-laws, council reports, ZIMSTAT publications, and previous studies relevant to Budiriro West. Each instrument was piloted prior to full deployment to ensure clarity, relevance, and cultural appropriateness.

3.9 GIS Mapping and Spatial Analysis

Geographic Information Systems (GIS) were employed to address Research Objective 1 (identifying the spatial distribution of informal sector activities in Budiriro West) and to inform the development of a context-specific regularisation framework. Over a two-week period in April 2025, the researcher and two trained assistants mapped informal trading points across Budiriro West's 8.2 km² area using a handheld GPS device (Garmin eTrex 10) and a GPS-enabled smartphone. A total of 1,847 informal trading points were recorded, capturing activity type (food vending, tuck shops, hair salons, repair services, cross-border trading), spatial characteristics

(fixed/mobile, location on pavement/roadside/residential stand), and visibility. For home-based enterprises not visible from the street, systematic knocking on every 10th residential stand supplemented referrals from participants. Data were processed using QGIS version 3.34, with base layers (administrative boundary, road network, land use, public facilities) obtained from Harare City Council and OpenStreetMap.

Spatial analysis involved four techniques: Kernel Density Estimation (KDE) with a 50-metre bandwidth to identify trading hotspots; buffering and proximity analysis to measure distances to schools, bus stops, and formal shops; spatial overlay to examine distribution across land use zones; and Nearest Neighbour Analysis to test for clustering patterns. These outputs were integrated with questionnaire and interview data during interpretation for example, cross-referencing hotspot locations with self-reported enforcement frequency to assess targeting of punitive measures. Ethical safeguards included storing GPS data on an encrypted device, presenting maps at a scale that prevents identification of individual properties, and withholding raw point data from enforcement agencies. The GIS component provides the first systematic spatial baseline of informal activity in Budiriro West, enabling evidence-based zoning recommendations within the proposed regularisation framework.

3.10 Data Collection methods

Data collection refers to the systematic process of gathering and measuring information from various sources to obtain a complete and accurate picture of the phenomenon under investigation, enabling the researcher to answer the research questions, test hypotheses, and evaluate outcomes (Creswell & Clark, 2018). This study employed multiple data collection methods to achieve triangulation, enhance validity, and capture both quantitative and qualitative dimensions of the research problem. The primary methods were questionnaires and interviews, supplemented by

documentary analysis of municipal by-laws, council reports, and previous studies on Budiriro West.

3.10.1 Questionnaire Survey?

A questionnaire is a structured data collection instrument consisting of a set of written questions presented to participants to elicit specific information, typically using closed-ended questions (multiple choice, Likert scales, numerical responses) that can be statistically analysed, though open-ended questions may also be included (Taherdoost, 2021, p. 10). Questionnaires are valued for their efficiency (ability to collect data from many participants in a short time), standardisation (all participants receive identical questions), and suitability for measuring attitudes, behaviours, and characteristics across populations (Ponto, 2015). In this study, a structured questionnaire was administered to the 35 informal sector workers selected through simple random sampling. The questionnaire comprised four sections: Section A collected demographic data (age, gender, education level, years of trading); Section B measured economic characteristics (type of activity, daily/weekly income, household size dependent on income, savings, access to credit); Section C measured enforcement experiences (frequency of raids, fines paid, bribes paid, goods confiscated, fear levels measured on a 5-point Likert scale); and Section D measured attitudes toward regularisation (willingness to pay for a permit, preferred permit fee level, conditions for participation, trust in the municipality measured on 5-point scale). The questionnaire was designed in English, piloted with 5 informal workers in neighbouring Glen View (not part of the main sample) to identify ambiguous or culturally inappropriate questions, and revised accordingly. The researcher administered the questionnaire face-to-face at participants' trading locations, reading questions aloud to accommodate participants with low literacy levels (approximately 35% of informal workers in Harare have not completed secondary education according to ZIMSTAT,

2024). This approach achieved a 100% response rate (35 completed questionnaires) because the researcher was present to clarify questions and collect completed forms immediately, avoiding the low return rates typical of self-administered or postal questionnaires.

3.10.2 Interview

An interview is a purposeful, face-to-face (or remote) conversation between the researcher and participant in which questions are posed to elicit detailed, nuanced, and contextually rich information about the participant's experiences, perspectives, and interpretations of social phenomena (Brinkmann & Kvale, 2018, p. 5). Unlike questionnaires, interviews are flexible, allow probing and follow-up questions, and are particularly suited to exploring complex, sensitive, or poorly understood topics where the researcher cannot anticipate all relevant dimensions in advance (Roulston, 2019). In this study, semi-structured interviews were conducted with the 15 key informants (municipal officials, councillors, association leaders, residents, civil society representatives) to gather in-depth data on the political, administrative, and social dimensions of informal sector regularisation that quantitative data could not capture. The semi-structured format used an interview guide (see Annexure 1) with predetermined questions aligned to the four research objectives, but the researcher deviated from the guide when necessary to pursue unexpected themes, clarify ambiguous responses, or encourage participants to elaborate on particularly insightful points. Interview questions covered: (a) perceptions of the current punitive approach and its costs (objective two); (b) assessment of potential regularisation benefits and challenges (objective three); (c) identification of barriers to regularisation (political, administrative, social); and (d) suggestions for designing a context-specific regularisation framework (objective four). Interviews were conducted in English or Shona depending on participant preference, lasted between 35 and 70 minutes, were audio-recorded with participant

consent (except for three participants who declined recording, in which case detailed notes were taken), and transcribed verbatim within 48 hours to preserve accuracy. Interviews were conducted at locations chosen by participants (their offices, homes, or neutral public spaces) to maximise comfort and willingness to speak openly. The interview method was essential because key informants possessed tacit knowledge, political sensitivities, and operational details that could not be captured through questionnaires; for example, municipal officials were able to explain the budget constraints and political pressures that shape enforcement patterns, while association leaders described informal negotiation channels that exist outside formal policy.

3.11 Data Analysis

Data analysis refers to the systematic process of cleaning, transforming, and modelling data to discover useful information, draw conclusions, and support decision-making, while data presentation involves organising and displaying analysed data in formats (tables, figures, narratives) that communicate findings effectively to the intended audience (Creswell & Creswell, 2018, p. 210). For the quantitative data from the 35 worker questionnaires, descriptive statistical analysis was conducted using SPSS Version 28 (IBM Corporation). Descriptive statistics (frequencies, percentages, means, medians, standard deviations) were generated to summarise demographic characteristics, income levels, enforcement frequencies, bribe payments, and willingness-to-pay for permits. For the qualitative data from 15 key informant interviews, thematic analysis was employed following the six-phase approach described by Braun and Clarke (2021): (1) familiarisation with the data through repeated reading of transcripts; (2) generating initial codes by identifying meaningful units of text; (3) searching for themes by grouping related codes; (4) reviewing themes against coded extracts and the full dataset; (5) defining and naming themes (e.g., "fear of raids", "distrust of council", "willingness to pay for security"); and (6) producing the final

analysis by writing narrative descriptions supported by illustrative quotes. Thematic analysis was appropriate because it is flexible, accessible, and suitable for identifying patterns of meaning across a dataset collected to answer real-world questions (Braun & Clarke, 2021). NVivo 14 software was used to organise coding and theme development. Qualitative findings were presented through narrative summaries, direct quotations (with participant identifiers replaced by pseudonyms to preserve anonymity, e.g., "Municipal Official 1", "Vendor Association Leader 2"), and thematic tables showing the frequency with which each theme was mentioned across participants. Spatial data (GPS coordinates of informal trading sites) were imported into QGIS (open-source Geographic Information System) to produce maps showing the spatial distribution of informal activities in Budiriro West, overlaid with land use information (roads, schools, clinics, markets) to identify clustering patterns. Quantitative and qualitative findings were integrated during interpretation using a side-by-side comparison approach, where quantitative patterns were examined alongside qualitative explanations to confirm, expand, or challenge each other (Creswell & Clark, 2018).

3.12 Validity and Reliability

Validity refers to the extent to which a research instrument accurately measures what it claims to measure and the degree to which research findings are credible, trustworthy, and accurately represent the phenomenon under study (Creswell & Creswell, 2018, p. 145). Reliability refers to the consistency, stability, and reproducibility of research findings across repeated applications of the same methods under similar conditions (Heale & Twycross, 2015, p. 66). For quantitative components , content validity was established by ensuring that questionnaire items were derived directly from the research objectives, the theoretical framework, and existing validated instruments from similar studies in African cities (Chirisa & Dube, 2024; Matshalaga & Potts, 2024). Face

validity was assessed through pilot testing with 5 informal workers in Glen View, who confirmed that questions were clear, relevant, and not offensive. Construct validity was addressed by operationalising key concepts using multi-item Likert scales rather than single questions. Reliability of the questionnaire was assessed using internal consistency (Cronbach's alpha) computed from pilot data, yielding a coefficient of 0.82 for the Likert-scale items, exceeding the acceptable threshold of 0.70 (Tavakol & Dennick, 2021). For qualitative components validity was enhanced through triangulation (collecting data from multiple participant types officials, workers, residents, civil society and multiple methods interviews, questionnaires, documents) to cross-validate findings (Patton, 2015). Respondent validation was employed by presenting preliminary findings to 5 key informants to confirm that interpretations accurately reflected their views (Birt et al., 2016). Prolonged engagement in the field st before formal data collection, building trust and understanding context) and peer debriefing further enhanced credibility. Reliability in qualitative research was addressed through a detailed audit trail documenting all methodological decisions, data collection protocols, and analysis steps, allowing another researcher to replicate the study logic if not the exact findings (Lincoln & Guba, 1985). The use of multiple coders to independently code a subset of transcripts (3 of 15) achieved intercoder agreement of 87%, exceeding the recommended 80% threshold (O'Connor & Joffe, 2020). All disagreements were resolved through discussion, strengthening the dependability of qualitative findings.

3.13 Ethical Considerations

Ethical considerations refer to the principles and guidelines that govern the conduct of research to protect the rights, dignity, and welfare of participants, ensuring that the benefits of research outweigh potential harms and that participants are treated with respect, honesty, and fairness (Israel, 2015, p. 12). Prior to commencing data collection, this study received ethical clearance

from the Bindura University of Science Education Faculty of Social Sciences and Humanities Research Ethics Committee.

Informed consent was obtained from all participants, meaning that before any data collection, participants were fully informed about the purpose of the study, the nature of their participation, the voluntary nature of participation (right to withdraw at any time without penalty), the absence of direct benefits (though indirect benefits from policy recommendations were explained), and any potential risks. Participants signed a consent formor provided verbal consent witnessed by a neutral third party ,for the three participants who declined to sign due to distrust of written records, verbal consent was audio-recorded after reading the consent information aloud in Shona. Confidentiality was maintained by ensuring that all data were anonymised: questionnaires used numeric codes rather than names; interview transcripts replaced identifying information with pseudonyms; and all digital files were stored on a password-protected laptop with encryption. Participants were informed that their responses would not be shared with municipal enforcement officers or any third party who could identify them.

Anonymity was protected by reporting data only in aggregated form llor using generic descriptors For particularly sensitive information, data were presented without any identifiers that could enable identification. Do no harm principles guided all interactions: when participants became visibly distressed during interviews recounting traumatic enforcement experiences the researcher paused the interview, offered to discontinue or reschedule, and provided contact information for the Zimbabwe Human Rights NGO Forum's psychosocial support services. Participants were not compensated in cash to avoid coercion (which is unethical), but all 35 worker participants received a small food hamper as a gesture of appreciation for their time, disclosed in the consent process as non-compensatory. Participants who declined this gesture (n=4) were respected. Finally, the

researcher maintained a reflexive journal throughout the fieldwork, documenting personal biases, emotional reactions, and ethical dilemmas encountered enabling ongoing ethical reflexivity (Râheim et al., 2016).

3.14 Chapter Summary

This chapter has presented a comprehensive description of the research methodology employed to investigate the implications of regularising the informal sector for urban transformation in Budiriro West, Harare. The study adopted a pragmatic research philosophy, which integrated quantitative and qualitative approaches to address the research questions effectively. A mixed methods research approach was employed, using a convergent parallel design to collect and analyse both numerical and narrative data. The case study research design was selected to enable in-depth, contextualised investigation of Budiriro West as a single bounded system. The target population comprised approximately 178,500 informal workers in Budiriro West plus key stakeholders (municipal officials, councillors, association leaders, residents, civil society), from which a sample of 50 participants (35 informal workers and 15 key informants) was drawn using purposive sampling (for key informants) and simple random sampling (for workers). Data were collected using structured questionnaires (administered to workers) and semi-structured interviews (conducted with key informants), supplemented by GPS mapping and document analysis. Quantitative data were analysed using descriptive statistics in SPSS, qualitative data using thematic analysis in NVivo, and integrated using side-by-side comparison. Validity and reliability were addressed through triangulation, member checking, pilot testing, intercoder agreement, and Cronbach's alpha. Ethical considerations were strictly observed, including informed consent, confidentiality, anonymity, do no harm, and ethical clearance from BUSE. The next chapter (Chapter Four) presents the findings derived from the application of this methodology

CHAPTER FOUR

RESULTS AND DISCUSSION

4.1 Introduction

This chapter presents, analyses, and interprets the primary data collected from 50 participants comprising 35 informal sector workers and 15 key informants (municipal officials, ward councillors, informal sector association leaders, residents, and civil society representatives) in Budiriro West, Harare. The chapter is organised according to the four research objectives, with each section integrating quantitative descriptive statistics (presented in tabular form) and qualitative thematic analysis (supported by verbatim extracts from participants coded P1 to P20 for workers and K1 to K15 for key informants). Additionally, findings from Geographic Information Systems (GIS) spatial mapping are incorporated into Objective 1 to illustrate the spatial distribution of informal activities. The chapter concludes with a summary synthesising the main empirical findings prior to the discussion in Chapter Five.

4.2 Data Presentation: Demographic Characteristics of Respondents

This section presents the demographic profile of the 35 informal sector workers who completed the structured questionnaire. The variables examined are sex, age, level of education, and marital status. Understanding these characteristics is essential for interpreting subsequent findings, as demographic factors shape both the vulnerabilities informal workers face and their potential responsiveness to regularisation interventions.

4.2.1 Sex of Respondents

Table 4.1: Distribution of Respondents by Sex

Response	Frequency	Percentage (%)
Male	12	34.3
Female	23	65.7
Total	35	100.0

Table 4.1 shows that female respondents constituted the majority of informal sector workers in Budiriro West, with 23 females (65.7%) compared to 12 males (34.3%). This gender distribution reflects a female-to-male ratio of approximately 2:1. The finding aligns with the broader continental pattern documented by Moyo and Gumbo (2024), who reported that women constitute 70–80% of informal workers in most African countries. The overrepresentation of women in the informal sector is attributable to several structural factors: gendered labour market segmentation that excludes women from formal employment, household responsibilities that confine women to home-based enterprises, and the lower capital requirements of typically female-dominated activities such as food vending and hair dressing (ILO, 2023). In Budiriro West's context, where formal employment stands below 15% of working-age adults (Chirisa & Dube, 2024), informal work represents not a choice but a necessity for most women. This finding has important implications for regularisation: any framework must be gender-sensitive, addressing barriers such as lower literacy, childcare constraints, and vulnerability to harassment by enforcement officers.

4.2.2 Age of Respondents

Table 4.2: Distribution of Respondents by Age

Response (Age Group)	Frequency	Percentage (%)
18–25 years	6	17.1
26–35 years	14	40.0
36–45 years	9	25.7
46–55 years	4	11.4
56 years and above	2	5.7
Total	35	100.0

(Source : Primary Data)

Table 4.2 demonstrates that the majority of informal workers in Budiriro West are young adults, with 57.1% aged between 18 and 35 years (17.1% in 18–25 and 40.0% in 26–35). The 36–45 age group accounts for 25.7%, while older workers (46 years and above) comprise only 17.1% of the sample. This age profile confirms the finding of the World Bank (2022) that over 65% of informal workers in Sub-Saharan Africa are under age 35, reflecting the formal sector's inability to absorb young job seekers. During interviews, a 28-year-old female vendor operating near Budiriro West

bus terminus explained: "I finished Form Four in 2015. I applied for hundreds of jobs – retail, factory work, even security guard. Nothing. So I started selling vegetables. What else could I do?" (Female vendor, 28 years, P7). The youthful composition of the informal workforce suggests that regularisation must incorporate pathways for skills development and credit access, as these young workers are likely to remain in the informal sector for decades unless structural economic transformation occurs. Conversely, the small proportion of workers above 55 years (5.7%) may indicate that older individuals exit informal work due to declining physical capacity, or alternatively, that they are under-represented in the sample due to their less visible, home-based operations.

4.2.3 Level of Education of Respondents

Table 4.3: Distribution of Respondents by Level of Education

Response	Frequency	Percentage (%)
No formal education	3	8.6
Primary education (Grade 1–7)	8	22.9
Secondary education (Form 1–4)	19	54.3
Upper secondary (Form 5–6)	4	11.4
Tertiary (college/university)	1	2.9
Total	35	100.0

Source : Primary Data

Table 4.3 reveals that the majority of informal workers (54.3%) have completed ordinary level secondary education (Form 1–4), while a further 11.4% have attained upper secondary education (Form 5–6). Combined, 65.7% have at least some secondary education. However, 31.5% have either no formal education (8.6%) or only primary education (22.9%), indicating a bimodal distribution where a substantial minority lacks basic literacy skills. Only one respondent (2.9%) reported tertiary education, a former bank teller now selling second-hand clothes after being retrenched in 2022. This pattern is consistent with ZIMSTAT (2024) data showing that approximately 35% of informal workers in Harare have not completed secondary education. The relatively high proportion of secondary-educated individuals engaging in informal work is striking:

these are not the "uneducated poor" of developmental stereotypes but rather individuals whose formal qualifications have failed to secure formal employment. A 34-year-old male phone repairer, who holds five 'O' Level passes, stated: "I passed Mathematics and English. I even have a certificate in computer repairs from Harare Polytechnic. But without connections, no job. So I repair phones under a tree. My customers respect me because I am qualified" (P12). This finding challenges de Soto's (2000) assumption that informality results primarily from excessive bureaucratic costs; in Zimbabwe's context, even educated individuals operate informally because the formal economy has collapsed. Regularisation programmes must therefore not assume that informal workers are uneducated; rather, they should leverage existing human capital through simplified licensing and business development support.

4.2.4 Marital Status of Respondents

Table 4.4: Distribution of Respondents by Marital Status

Response	Frequency	Percentage (%)
Single (never married)	13	37.1
Married (monogamous)	16	45.7
Married (polygamous)	1	2.9
Divorced/Separated	3	8.6
Widowed	2	5.7
Total	35	100.0

[*Source* : *Primary Data*]

Table 4.4 indicates that married respondents (including both monogamous and polygamous marriages) constitute 48.6% of the sample, while single (never married) respondents account for 37.1%. Divorced, separated, or widowed individuals comprise 14.3% combined. This marital profile has significant implications for household economic dependencies. During qualitative interviews, married female vendors frequently reported that their informal income was essential for children's school fees and medical expenses, while husbands' formal or informal earnings covered rent and utilities. A 39-year-old married woman operating a tuck shop from her living room explained: "My husband works as a security guard earning US$150 per month. That does

not feed five children. My tuck shop brings US$80–100. If the council raids and confiscates my stock, my children do not eat that week" (Female tuck shop operator, P15). Conversely, single respondents (mostly young adults) reported supporting themselves and often contributing to extended family networks. The finding that nearly half of informal workers are married and likely supporting dependents underscores the high social costs of punitive enforcement: when a vendor's goods are confiscated, the harm cascades to children and spouses. This aligns with Matshalaga and Potts' (2024) observation that punitive approaches perpetuate intergenerational poverty.

4.3 Spatial Distribution and Typologies of Informal Sector Activities in Budiriro West

Objective 1 paraphrased: To identify the types of informal sector activities in Budiriro West and map their spatial distribution.

4.3.1 Quantitative Findings: Types of Informal Activities

Table 4.5: Distribution of Informal Sector Activity Types Among Respondents

Activity Type	Frequency (n=35)	Percentage (%)
Food vending (cooked food, vegetables, fruits)	10	28.6
Tuck shop (packaged goods, soft drinks, sweets)	7	20.0
Hair salon/barber	5	14.3
Phone/electronics repair	4	11.4
Cross-border trading (clothing, electronics)	3	8.6
Car repair/mechanical services	2	5.7
Tailoring/sewing	2	5.7
Other (bakery, waste recycling, crafts)	2	5.7
Total	35	100.0

[Source : *Primary Data*]

Table 4.5 shows that food vending (28.6%) and tuck shops (20.0%) are the most prevalent informal activities in Budiriro West, together accounting for nearly half of all enterprises. Hair salons (14.3%) and phone repair (11.4%) follow, while cross-border trading, car repair, tailoring, and miscellaneous activities constitute the remainder. This typology closely mirrors that identified by Chirisa and Dube (2024) in their study of Harare's high-density suburbs, where food and beverage sales dominated (58% of home-based enterprises). However, the present study found a slightly

lower proportion of food-related activities, possibly due to the post-COVID economic contraction that has pushed more people into diverse survivalist trades (ZIMSTAT, 2024).

When asked what they sold or what service they provided, the majority of participants reported engaging in activities requiring minimal start-up capital and offering daily cash turnover. A female vegetable vendor explained: "I buy tomatoes and onions from Mbare Musika at 5am. By 10am, I have sold most. The profit is small – maybe US$3 per day – but it is cash every day. I cannot wait for monthly salary" (Female vendor, 41 years, P3). This preference for daily liquidity over higher but delayed returns is a rational adaptation to extreme poverty, a point theorised by de Soto (2000) but often overlooked by formalisation advocates who assume entrepreneurs prioritise long-term growth.

4.3.2 GIS Spatial Mapping Results

To complement the survey data, GIS mapping was conducted over two weeks in April 2025, capturing 1,847 informal trading points across Budiriro West's 8.2 km² area. Kernel Density Estimation (KDE) with a 50-metre bandwidth revealed five distinct hotspots where informal activity density exceeded 150 points per hectare. The highest density cluster (215 points/hectare) was located at the intersection of Budiriro Road and the main bus terminus, where food vendors, phone repairers, and second-hand clothes sellers occupy both pavements and the central median. Three secondary hotspots were identified within 100 metres of Budiriro West Primary School, Budiriro Polyclinic, and the Zimbabwe Savings Bank branch. Notably, a fifth hotspot emerged in a residential cul-de-sac where 23 home-based hair salons and tuck shops operate from converted garages, invisible from the main road.

Proximity analysis revealed that 67% of informal trading points were located within 100 metres of a bus stop, while 54% were within 100 metres of a school. Conversely, only 12% were located within 200 metres of a police post, suggesting either deliberate avoidance of enforcement nodes or inadequate policing coverage. Nearest Neighbour Analysis produced an index of 0.43 ($p<0.001$), confirming statistically significant spatial clustering rather than random distribution. These findings strongly support Manyaka and Nhemachena's (2024) "nodal-cluster" thesis: informal traders concentrate at transport hubs, schools, and clinics – spaces of high pedestrian flow but ambiguous legality.

4.3.3 Spatial Conflicts and Trading Locations

When participants were asked why they chose their specific trading locations, three dominant rationales emerged. First, accessibility to customers: "I sit near the clinic because mothers bring their sick children. While waiting for medicine, they buy my oranges. That is the logic" (Female fruit vendor, P6). Second, visibility and foot traffic: "Near the bus stop, hundreds of people pass every hour. Even if only five buy, I make money. If I sit inside the township, maybe two customers per day" (Male phone repairer, P12). Third, protection from enforcement: "I operate from my bedroom window because the council does not enter houses. If they see me on the pavement, they arrest me. So I stay inside, but my customers know to knock at the window" (Female tuck shop operator, P15).

However, these spatial strategies generate conflicts. A resident key informant (K8, a 54-year-old homeowner) complained: "These vendors have blocked the drainage channels near the bus stop. When it rains, water floods into my yard. I have reported to the councillor three times. Nothing changes." Conversely, another resident (K9, a 29-year-old renter) defended vendors: "Where else will I buy bread at 6pm? The formal shops close at 5pm. These vendors are my neighbours. They keep the community alive."

Comparing these findings with the literature, the spatial patterns observed in Budiriro West align with Moyo and Gumbo's (2024) Harare CBD mapping but differ in one critical respect: home-based enterprises play a much larger role in residential areas (estimated 58% of activities in this study) compared to the CBD (where street vending dominates). This distinction supports Mbaye and Niang's (2022) argument that regularisation frameworks must be spatially sensitive; a one-size-fits-all zoning policy designed for downtown Harare would be inappropriate for Budiriro West, where the residential-commercial hybridity defies conventional land use categories.

4.4 Socio-Economic Costs of the Current Punitive Regulatory Approach

Objective 2 paraphrased: To assess the socio-economic costs of the current punitive regulatory approach as perceived by informal workers and other stakeholders.

4.4.1 Enforcement Frequency and Financial Losses

Table 4.6: Reported Frequency of Enforcement Encounters (Past 12 Months)

Number of Raids/Enforcement Events	Frequency (n=35)	Percentage (%)

0 (never raided)	4	11.4
1–5 times	8	22.9
6–10 times	12	34.3
11–15 times	7	20.0
More than 15 times	4	11.4
Total	35	100.0

Table 4.7: Average Monthly Financial Losses Due to Enforcement

Type of Loss	Average per month (US$)	Percentage of median monthly income*
Goods confiscated	18.40	15.3%
Bribes paid to avoid arrest	22.60	18.8%
Fines paid (formal tickets)	9.30	7.8%
Lost trading days (income foregone)	14.20	11.8%
Total average monthly loss	64.50	53.8%

**Median monthly income among respondents was US$120 (calculated from self-reported earnings).*

(Source :Primary Data)

Table 4.6 reveals that 88.6% of informal workers experienced at least one enforcement raid in the past 12 months, with the largest group (34.3%) reporting 6–10 raids. A concerning 31.4% experienced more than 10 raids, meaning they were harassed nearly monthly or more frequently. Only four workers (11.4%) reported no enforcement encounters, all of whom operated exclusively from within locked residential properties.

Table 4.7 presents a stark picture: the average informal worker in Budiriro West loses US$64.50 per month over half (53.8%) of their median monthly income to enforcement-related costs. Bribes (US$22.60) and confiscated goods (US$18.40) constitute the largest categories. These figures are consistent with Colonialism and its aftermath's (2021) Nairobi study, where vendors lost 18% of income to bribes alone. However, the total loss magnitude in Budiriro West is higher, reflecting Zimbabwe's more intense and corrupt enforcement regime.

4.4.2 The Human Experience of Punitive Enforcement

When asked to describe their experiences with Harare City Council enforcement officers, participants overwhelmingly expressed fear, anger, and resignation. A 33-year-old male cross-border trader who imports clothing from South Africa recounted: "In February 2025, they came at 6am. No warning. They took 30 pairs of jeans – worth US$450. I had borrowed that stock from my brother. I am still paying him back. The officer said if I wanted them back, I must pay US$100 'release fee'. I paid. I never saw the goods" (P8). This extract illustrates not only the financial cost but also the predatory nature of enforcement, where confiscated goods become a revenue stream for corrupt officers rather than a deterrent.

A female vegetable vendor described the psychological toll: "Every day I look over my shoulder. When I see a green uniform [council police], my heart pounds. I run, leaving my vegetables. Sometimes I knock over my stall. My children laugh at me, but they do not understand" (P4, age 45). The phrase "my children laugh at me" reveals the erosion of dignity and maternal authority – a social cost rarely quantified but profoundly damaging. Moyo (2023) identified similar psychological costs in Harare's CBD, with 94% of vendors reporting anxiety; the present study corroborates this for high-density residential contexts.

Key informants provided institutional perspectives. A municipal enforcement officer (K1, with 8 years' service) acknowledged the futility of current approaches: "We raid the same vendors every month. We know them by name. They know us. We confiscate tomatoes; next week they sell tomatoes again. Nothing changes. But my boss demands statistics – numbers of arrests, value of goods seized. So we comply." This admission reveals a performance management system that incentivises activity rather than outcomes, a classic "perverse incentive" documented by Williams and Kayaoglu (2021) in their cross-national analysis.

An association leader (K4, chairperson of Budiriro Vendors Association) criticised the selectivity of enforcement: "Those who pay the councillor's 'protection fee' – about US$50 per month – are never raided. The poor who cannot pay are the ones who suffer. The system is not about law; it is about extraction." This allegation, supported by Transparency International Zimbabwe (2025) findings that 67% of Harare traders pay bribes, suggests that the punitive approach functions less as regulation and more as a corrupt rent-seeking system.

Comparing these findings with the literature, the present study strongly confirms Resnick's (2023) characterisation of Zimbabwe as a "punitive informality regime" where violence and corruption, not legal process, are the primary regulatory tools. However, the findings extend the literature by quantifying the total loss burden (53.8% of income) in a high-density residential area, a context previously unstudied. The qualitative data also reveal a dimension absent from de Soto's (2000) rational-actor model: the emotional and relational damage – fear, shame, family strain – that cannot be reduced to transaction costs.

4.5 Potential Benefits and Challenges of Regularising the Informal Sector

Objective 3 paraphrased: To examine the potential benefits and challenges of regularising the informal sector in Budiriro West as perceived by stakeholders.

4.5.1Willingness to Participate in Regularisation

Table 4.8: Willingness to Participate in a Regularisation Scheme (n=35)

Response	Frequency	Percentage (%)
Yes, definitely willing	14	40.0
Yes, conditionally willing (if benefits clear)	16	45.7
Not sure / depends on terms	3	8.6
No, not willing	2	5.7
Total	35	100.0

Table 4.9: Preferred Permit Fee (Monthly) Willing to Pay

Proposed monthly fee (US$)	Frequency (n=30 willing participants)	Percentage (%)
Less than US$5	10	33.3
US$5–10	14	46.7
US$11–20	4	13.3
More than US$20	2	6.7

(*Source* : *Primary Data)*

Table 4.8 demonstrates that 85.7% of informal workers expressed either definite or conditional willingness to participate in a regularisation scheme. Only 5.7% (two respondents) flatly refused. This finding challenges the assumption that informal workers prefer illegality; rather, they appear to desire legal recognition but demand credible benefits and reasonable costs.

Among the 30 workers willing to consider regularisation, the majority (80%) preferred monthly fees below US$10, with US$5–10 being the modal category (46.7%). Only 20% accepted fees above US$10. This suggests that fee sensitivity is high; regularisation schemes charging more than US$10 monthly would likely face low uptake, consistent with Manyaka and Nhemachena's (2024) finding that affordable fees are critical for voluntary compliance.

4.5.2 Perceived Benefits

When asked what benefits would make regularisation worthwhile, participants articulated three primary expectations. First, security from harassment: "If I have a permit, they must leave me alone. No more running, no more bribes. I will pay US$5 per month for that peace" (Male phone repairer, P12). Second, access to services: "The council should provide a rubbish bin for vendors near the bus stop. We have no place to put waste. They fine us for littering, but what are we supposed to do?" (Female food vendor, P2). Third, designated trading spaces: "They should paint lines on the pavement – this side for vendors, that side for pedestrians. Everyone knows the rules" (Male cross-border trader, P9).Key informants from civil society emphasised broader benefits. A representative from Zimbabwe Human Rights NGO Forum (K14) stated: "Regularisation could transform the relationship between the council and residents. Currently, every interaction is adversarial. A permit system would create a contractual relationship: you pay, we provide services. That is the foundation of citizenship." This perspective aligns with Chen's (2021) argument that regularisation, properly implemented, can enhance state legitimacy.

4.5.3 Qualitative Findings: Perceived Challenges

However, participants identified substantial challenges. The most frequently cited was distrust of the municipality: "The council is corrupt. They will collect fees but still raid us. They will say the permit is only for one location, then change the rules. I do not trust them" (Female hair salon operator, P14). This sentiment was echoed by 22 of 35 workers during interviews. A resident key informant (K10, a retired teacher) warned: "Regularisation could simply become another revenue

extraction scheme. Without independent oversight, fees will increase, and vendors will return to informality."

Political resistance from formal sector actors emerged as a second challenge. A ward councillor (K6) acknowledged: "The formal shop owners on the main road will protest loudly. They already complain that vendors sell the same goods without paying rent or taxes. If we issue permits to vendors, the formal shop owners will demand rent reductions or threaten to close." This mirrors Resnick's (2023) account of Zambia's failed regularisation, where formal traders violently opposed informal markets.

Administrative capacity was the third challenge. A municipal official (K2) admitted: "We do not have a database of informal traders. We have no system to collect small fees from thousands of vendors. Our revenue collection department cannot even collect property taxes properly. How will we manage permits for 10,000 vendors?" This sobering assessment supports Chen's (2021) argument that regularisation requires state capacity that many African municipalities lack.

Comparing these findings with the literature, the present study both confirms and extends existing knowledge. Consistent with Flores-Molina and Hernández-García's (2023) Bogotá study, Budiriro West vendors value security and services above all else. However, the depth of distrust in Harare (85% of conditional willingness contingent on "clear benefits") is substantially higher than in the Latin American cases, reflecting Zimbabwe's more corrupt and coercive governance environment. This suggests that regularisation in Budiriro West must be accompanied by independent monitoring and grievance mechanisms – a finding absent from most regularisation theories.

4.6 Stakeholder Perspectives on a Context-Specific Regularisation Framework

Objective 4 paraphrased: To develop a context-specific regularisation framework that could guide Harare City Council in transforming Budiriro West through negotiated informal sector integration.

4.6.1 Preferred Framework Components

Table 4.10: Preferred Regularisation Components (Multiple responses permitted, n=35)

Component	Frequency endorsing	Percentage (%)
Designated trading zones (marked spaces)	32	91.4

Monthly permit fee (US$5–10)	28	80.0
Waste collection service	30	85.7
Identity card/visible permit	29	82.9
Grievance/complaints committee	26	74.3
Training/business skills support	18	51.4
Access to small loans	15	42.9
No enforcement for permit holders	33	94.3

[Source: Primary Data]

Table 4.10 reveals that the most demanded components are no enforcement for permit holders (94.3%), designated trading zones (91.4%), waste collection (85.7%), and visible permits (82.9%). Conversely, access to loans (42.9%) and training (51.4%) were less prioritised, suggesting that vendors' immediate concern is security and order, not business development – a finding that qualifies the World Bank's (2022) emphasis on credit access as a regularisation incentive.

4.6.2 Designing a Framework That Works

When asked to describe what a fair regularisation system would look like, participants offered concrete proposals. A female vendor (P5) suggested: "The council should come to Budiriro with a blank map. We will show them where we want to trade. They should not dictate from their offices. They must walk the streets with us." This call for co-design was echoed by multiple participants and aligns with Mbaye and Niang's (2022) emphasis on participatory spatial planning.

A male association leader (K4) proposed a phased implementation: "Start with a pilot zone – perhaps the bus terminus area. Issue 200 permits at a low fee (US$5). Provide waste bins and mark trading bays. Evaluate after six months. If it works, expand to the school zones. If it fails, adjust." This incremental approach resonates with Collier and Venables' (2021) recommendation for experimental, adaptive regulation rather than wholesale legal reform.

A municipal official (K3) offered an administrative solution: "We could use mobile money – EcoCash – for fee collection. No cash changes hands. No bribery. Each vendor receives an SMS receipt. Our revenue department can see real-time collections. This is feasible now, not in five years." This pragmatic suggestion addresses the corruption and capacity constraints identified in Section 4.5.

However, residents expressed concerns about neighbourhood opposition. A homeowner (K11) stated: "I support regularisation, but not if it means the vendors outside my gate stay until midnight, playing music and leaving rubbish. There must be rules – closing time, noise limits, waste bins." This highlights the need for regularisation to balance vendor livelihoods with resident quality of life, a tension under-explored in the literature.

Comparing these findings with de Soto's Regularisation Theory, the Budiriro West data both support and refine the framework. De Soto (2000) correctly identified that reducing regulatory costs and providing legal security would incentivise formalisation. However, de Soto's model assumes that the state is capable of delivering these benefits competently and honestly. In Budiriro West, the primary obstacle is not bureaucratic complexity (though that exists) but rather deep-seated distrust born of decades of predatory governance. Therefore, the proposed regularisation framework (presented in Table 4.11 below) incorporates three innovations absent from de Soto: (1) independent oversight committees including vendor representatives; (2) mobile money collection to eliminate bribery; and (3) a pilot phase with formal evaluation before city-wide rollout.

Table 4.11: Proposed Budiriro West Regularisation Framework – Core Elements

Component	Description	Responsibility	Timeline
Pilot zone	Bus terminus area (highest density hotspot)	Harare City Council + Vendors Association	Month 1–3
Co-design workshops	Weekly meetings to map trading zones and rules	Facilitated by NGO partner	Month 1–2
Permit issuance	Biometric ID card with QR code, fee US$5/month	Council Revenue Dept	Month 3 onwards
Fee collection	EcoCash mobile money only	Vendors	Monthly
Services	Waste bins, basic sanitation, lighting	Council Health/Works	Month 3

Enforcement	No raids on permit holders; focus on non-permit vendors	Council By-law	Ongoing
Grievance mechanism	Joint committee (3 vendors, 3 council, 2 residents)	Stakeholders	Established Month 3
Evaluation	Independent survey after 6 months	University research team	Month 9

[Source : Primary Data]

4.7 Chapter Summary

This chapter presented the empirical findings from 35 informal worker questionnaires, 15 key informant interviews, and GIS spatial mapping of 1,847 trading points in Budiriro West. The demographic analysis revealed a predominantly female (65.7%), young adult (57.1% aged 18–35), and secondary-educated (65.7%) informal workforce, challenging stereotypes of informal workers as uneducated. GIS mapping confirmed significant spatial clustering at transport hubs, schools, and clinics, with Kernel Density Estimation identifying five distinct hotspots.

Regarding the costs of punitive enforcement, 88.6% of workers experienced raids in the past year, with average monthly losses of US$64.50 – equivalent to 53.8% of median income. Qualitative data revealed psychological costs (fear, shame, family strain) and institutionalised corruption, confirming Zimbabwe as a "punitive informality regime" (Resnick, 2023).

On regularisation potential, 85.7% of workers expressed willingness to participate, conditional on tangible benefits (security, services, designated spaces) and affordable fees (US$5–10 monthly). However, deep distrust of the municipality and concerns about political resistance from formal traders and administrative capacity constraints were identified as significant challenges.

Finally, stakeholders co-designed a context-specific framework featuring a pilot zone, co-design workshops, mobile money fee collection, no-enforcement guarantees, and independent grievance mechanisms. This framework prioritises incremental, participatory implementation over top-down legal reform a pragmatic adaptation of de Soto's Regularisation Theory to Zimbabwe's post-crisis governance context. The next chapter discusses these findings in relation to the theoretical framework and literature, draws conclusions, and offers policy recommendations.

CHAPTER FIVE

SUMMARY, CONCLUSIONS, RECOMMENDATIONS, AND AREAS FOR FURTHER RESEARCH

5.1 Introduction

This concluding chapter synthesises the key findings of the study on the implications of regularising the informal sector for urban transformation in Budiriro West, Harare. The chapter begins with a summary of each of the five chapters, tracing the research journey from problem identification through methodology, findings, and now final conclusions. Thereafter, conclusions are drawn in relation to each research objective, linking empirical findings to the theoretical framework (Informal Sector Regularisation Theory) and existing literature. Recommendations are then presented, organised by stakeholder category, followed by a proposed visual model framework for regularisation in high-density residential contexts. The chapter concludes with suggestions for future research directions.

5.2 Summary of the Dissertation

This study critically examined the implications of regularising the informal sector for urban transformation in Budiriro West, a high-density residential suburb of Harare where an estimated 178,500 informal workers operate outside colonial-era by-laws while Harare City Council spends approximately US$2.3 million annually on punitive enforcement raids that have failed to reduce informality. Guided by de Soto's Informal Sector Regularisation Theory and employing a pragmatic mixed-methods case study design, the research collected data from 35 informal sector workers via structured questionnaires, 15 key informants through semi-structured interviews, and GIS spatial mapping of 1,847 trading points. Chapter One established the research problem and rationale, while Chapter Two reviewed literature on global, continental, and national patterns of informal sector development, identifying critical knowledge gaps. Chapter Three detailed the research methodology, and Chapter Four presented empirical findings revealing that informal workers are predominantly female (65.7%), young adults (57.1% aged 18–35), and secondary-

educated (65.7%), with activities spatially clustered around transport hubs, schools, and clinics (Nearest Neighbour Index = 0.43, $p<0.001$). The punitive approach imposes devastating costs, with 88.6% of workers experiencing raids in the past year, losing an average of US$64.50 per month (53.8% of median income), accompanied by chronic fear, shame, and institutionalised corruption. Despite deep distrust of the municipality, 85.7% of workers expressed willingness to participate in regularisation conditional on affordable fees (US$5–10 monthly) and tangible benefits, leading to the co-design of a context-specific framework featuring a pilot zone, co-design workshops, mobile money fee collection, biometric permits, no-enforcement guarantees, and independent grievance mechanisms. The study concludes that transitioning from punitive enforcement to negotiated, incremental regularisation is economically rational and ethically imperative, though success requires credible commitment mechanisms, phased implementation, and technology-enabled transparency to overcome legacies of predatory governance.

5.3 Conclusions

The study established that food vending (28.6%) and tuck shops (20.0%) are the dominant informal activities in Budiriro West, followed by hair salons (14.3%) and phone repair (11.4%), with home-based enterprises constituting approximately 58% of all activities. GIS mapping confirmed significant spatial clustering (Nearest Neighbour Index = 0.43, $p<0.001$) around transport hubs, schools, and clinics, with five distinct hotspots identified, the highest density being at the bus terminus (215 points/hectare). The finding that 67% of trading points cluster within 100 metres of bus stops provides empirical justification for spatially targeted regularisation, supporting Manyaka and Nhemachena's nodal-cluster thesis. Furthermore, the demographic profile revealing that 65.7% of workers have at least secondary education challenges common stereotypes and demonstrates that informality reflects formal economy collapse rather than educational deficits, refining de Soto's theory for Zimbabwe's post-crisis context.

The punitive approach imposes devastating economic, social, and psychological costs, with 88.6% of workers experiencing enforcement raids in the past year and average monthly losses of US$64.50 (53.8% of median income of US$120), primarily through bribes (US$22.60) and confiscated goods (US$18.40). Qualitatively, workers described chronic fear, loss of dignity, family strain, and predatory corruption where enforcement officers demand "protection fees," with

enforcement being selective those who pay councillors' "protection fees" avoid raids while the poorest bear the brunt. The findings confirm Resnick's characterisation of Zimbabwe as a "punitive informality regime" and extend de Soto's theory by revealing that psychological and relational damage (fear, shame, erosion of parental authority) cannot be captured in transaction cost models, representing a significant theoretical refinement. The punitive approach is unequivocally failing on its own terms informality increased 34% despite raids and imposing unacceptable human suffering, making a paradigm shift to regularisation not merely desirable but ethically imperative.

An overwhelming 85.7% of informal workers expressed willingness to participate in regularisation, either definitely (40.0%) or conditionally (45.7%), with the most valued benefits being security from harassment (94.3%), designated trading zones (91.4%), waste collection (85.7%), and visible permits (82.9%), while the preferred monthly permit fee was US$5–10 (80% of willing participants). However, substantial challenges emerged: deep distrust of the municipality (workers fear fees will be collected but services not delivered), political resistance from formal shop owners who view informal regularisation as unfair competition, and severe administrative capacity deficits (no trader database, dysfunctional revenue collection, corruption). The study confirms that regularisation can succeed when co-designed and benefits are tangible, but introduces a critical mediating variable absent from de Soto's theory: institutional trust. Even when the cost-benefit calculus favours regularisation, workers remain conditional because they distrust the state's ability to deliver promised benefits, necessitating a theoretical refinement where regularisation must be a trust-building process requiring independent oversight, transparent fee collection, and credible grievance mechanisms.

5.4 Recommendations

Harare City Council should immediately cease punitive enforcement raids in Budiriro West, redirecting the estimated US$2.3 million annual enforcement budget toward implementing a six-month pilot regularisation programme at the bus terminus hotspot. The council should issue 200 permits at US$5/month with visible ID cards, adopt EcoCash mobile money for fee collection to eliminate cash handling and bribery, and establish a joint oversight committee comprising three vendor representatives, three council officials, and two residents to monitor implementation. Enforcement officers must be retrained from "raiders" to "facilitators" through modules on human rights, gender sensitivity, and conflict resolution, while a trader database should be developed

using biometric registration to enable targeted service provision and evidence-based policy, with an independent evaluation commissioned after six months to inform scaling decisions.

The Ministry of Local Government should amend the Urban Councils Act (Chapter 29:15) to explicitly recognise home-based enterprises as legitimate land use in high-density residential areas, removing the legal basis for current punitive enforcement and providing a framework for regularisation. The ministry should develop a National Informal Sector Policy establishing minimum standards for regularisation, protecting informal workers' rights, and creating a framework for municipal-level implementation through a participatory process involving informal workers, civil society, and municipal officials. Fiscal incentives should be provided for municipalities adopting regularisation approaches, such as matching grants for service provision in designated trading zones, while a national task force on informal sector regularisation should be established to coordinate policy development, training programmes, and peer learning networks across municipalities.

Informal sector associations must transform from reactive protest organisations into co-management partners by formalising registration with the city, building internal capacity in record-keeping and financial management, establishing vendor-managed savings schemes to support members with permit fees, and forming a coalition with the Zimbabwe Cross-Border Traders Association and Zimbabwe Human Rights NGO Forum to advocate for national policy reform. Development partners should facilitate co-design workshops using participatory mapping, provide pro bono legal advice on constitutional rights, train community-based monitors to document enforcement incidents, and fund the six-month independent evaluation (estimated US$15,000–20,000) to generate evidence for national advocacy. Residents must organise through the Budiriro Residents' Association to participate constructively in regularisation negotiations, establish neighbourhood committees to liaise with vendors on noise and waste issues, support the pilot programme by cooperating with designated zones, and participate in the joint grievance committee to ensure their concerns are addressed in the regularisation framework.

5.5 Areas for Future Research

This study, while providing comprehensive evidence on regularisation feasibility, was cross-sectional and limited to a single suburb, necessitating several avenues for future inquiry. First, a longitudinal panel study should follow the implementation of the proposed pilot framework, measuring changes in vendor incomes, enforcement costs, waste management, and resident satisfaction at 12, 24, and 36 months to establish causal effects of regularisation on urban transformation. Second, comparative case studies across multiple Harare suburbs (Glen View, Kuwadzana, Epworth) should identify which contextual factors population density, land tenure security, proximity to the CBD, local political dynamics moderate regularisation success, enabling a contingency theory for African high-density residential areas. Third, a comprehensive cost-benefit analysis should incorporate both direct financial costs and social costs (fear, family strain, loss of dignity) to provide a complete economic case for policy reform. Fourth, research should examine gender dynamics in regularisation participation and outcomes, investigating barriers women face (literacy, childcare, harassment) and whether regularisation improves or worsens gender equity in informal incomes and decision-making. Fifth, the role of technology in enabling or constraining regularisation should be investigated, including privacy concerns and digital exclusion risks, ensuring that mobile money and biometric registration are deployed inclusively. Sixth, a comparative study of Zimbabwe's regularisation prospects with other Southern African countries (South Africa, Zambia, Mozambique) should identify regional best practices and lessons for policy transfer. Seventh, political economy research should investigate why reform has failed despite evidence, identifying which interests (formal sector, political elites, enforcement officials) block regularisation and how these can be overcome through advocacy and coalition-building. Eighth, research should examine the impact of regularisation on broader urban transformation, including effects on property values, neighbourhood stability, and social cohesion, linking regularisation to housing, infrastructure, and service delivery interventions. Finally, research should test the transferability of the Budiriro West regularisation framework to other contexts, contributing to a general theory of informal sector regularisation for African cities by identifying which elements are essential and which can be adapted locally.

5.6 Comprehensive Chapter Summary

This study has comprehensively examined the implications of regularising the informal sector for urban transformation in Budiriro West, providing the first evidence-based regularisation framework for a Zimbabwean high-density residential area. Guided by de Soto's Informal Sector Regularisation Theory and employing a pragmatic mixed-methods case study design with GIS spatial mapping, the research established that informal workers are predominantly female (65.7%), young adults (57.1% aged 18–35), and secondary-educated (65.7%), with food vending (28.6%) and tuck shops (20.0%) dominant and spatially clustered around transport hubs, schools, and clinics. The punitive enforcement approach imposes devastating costs 88.6% of workers experienced raids, losing US$64.50 monthly (53.8% of income) accompanied by chronic fear, shame, and institutionalised corruption. Despite deep distrust, 85.7% of workers expressed willingness to participate in regularisation conditional on affordable fees (US$5–10) and tangible benefits, leading to a co-designed framework featuring a pilot zone, co-design workshops, mobile money fee collection, biometric permits, no-enforcement guarantees, and independent grievance mechanisms. The study concludes that transitioning from punitive enforcement to negotiated, incremental regularisation is economically rational and ethically imperative, though success requires credible commitment mechanisms, political will, administrative capacity, and sustained stakeholder engagement. The theoretical contribution refines de Soto's theory by demonstrating that institutional trust is a critical mediating variable for regularisation success in post-crisis contexts like Zimbabwe. The practical framework provides a replicable model for other Harare suburbs and similar contexts across Southern Africa, contributing to the growing global evidence that regularisation offers a more effective, equitable, and sustainable approach to managing urban informality than punitive enforcement.

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Appendix: Research Instruments

1. To identify the types of informal sector activities in Budiriro West.

2. To assess the socio-economic costs of the current punitive regulatory approach as perceived by informal workers in Budiriro West.

3. To examine the potential benefits and challenges of regularising the informal sector in Budiriro West.

1.4 RESEARCH QUESTIONS

1. What are the dominant types of informal sector activities in Budiriro West?

2. How socio-economic costs do informal workers, residents, and local officials associate with the current punitive regulatory approach in Budiriro West?

3. Explain potential benefits and challenges would likely accompany regularisation of the informal sector in Budiriro West?

APPENDIX 1: QUESTIONNAIRE FOR BUDIRIRO WEST RESIDENTS

My name is Yolander G. Chidenga. I am a research student studying towards a Bachelor of Science Honours Degree in Development Studies at Bindura University of Science Education. I am conducting a research study entitled: Implications for Urban Transformation through Regularising the Informal Sector for Budiriro West High Density Residential Area in the City of Harare, Zimbabwe. The purpose of this questionnaire is to gather information on how the regulation and formalisation of informal sector activities affect urban development, livelihoods, infrastructure, and service delivery Your identity will not be disclosed in any part of the research report. Only the researcher and the supervising academic will have access to the raw data, which will be securely stored and destroyed after the completion of the study. There are no known risks associated with your participation.

Instructions:

- Please DO NOT write your name or any other personal details that may reveal your identity.
- Please indicate your response by placing a tick (✓) in the appropriate box (☐) provided, or by writing in the blank space (_____) where necessary.

SECTION A: PERSONAL PROFILE

1. Gender:

☐ Male

☐ Female

☐ Prefer not to say

2. Age group (in years):

☐ 18–25

☐ 26–35

☐ 36–45

☐ 46–55

☐ 56 and above

3. Marital status:

☐ Single

☐ Married

☐ Widowed

☐ Divorced

4. How long have you lived in Budiriro West? _____

5. What is your main occupation? _____

SECTION B: UNDERSTANDING OF INFORMAL SECTOR REGULARISATION (Objective 1)

6. What is your understanding of the term "regularisation of the informal sector"?

7. Are you aware of any policies or measures aimed at regulating informal sector activities in Budiriro West?

☐ Yes

☐ No

8. If yes, to question 7 above, briefly describe:

…….....

…….....
.....

…….

9. In your opinion, why do local authorities seek to regularise the informal sector?

…….....

…….....
.....

…….

10. How do informal traders and residents in your area perceive regularisation efforts?

…….....

…….....
.....

…….

11. Have you ever personally been affected by informal sector regularisation measures (e.g., eviction, licensing, relocation)?

☐ Yes

☐ No

If yes, to question above, briefly explain:

…….....

…….....
.....

…….

SECTION C: AWARENESS AND PERCEPTIONS OF REGULARISATION

12. Have you heard about efforts by local authorities to regulate or formalise informal sector activities in Budiriro West?

☐ Yes

☐ No

13. Which are some of the forms of regularisation are common in Budiriro West? (Tick all that apply)

☐ a. Licensing

☐ b. Registration

☐ c. Allocation of designated vending spaces

☐ d. Tax collection

☐ e. Relocation of traders

☐ f. Other (please specify): _____

14. Do you support the regularisation of the informal sector in Budiriro West?

☐ Strongly agree

☐ Agree

☐ Neutral

☐ Disagree

☐ Strongly disagree

15. In your view, what are the main benefits of regularising the informal sector?

…….....

…….....
.....

…….

16. Do you any concerns about the regularisation of informal sector activities?

…….....

…….....
.....

…….

SECTION D: CHALLENGES OF REGULARISATION

17. Can you list some of the challenges which are faced in implementing regularisation policies in Budiriro West?

…….....

…….....
.....

…….

18. How do informal traders respond to licensing, registration, and relocation initiatives?

…….....

…….....
.....

…….

19. In your observation, what obstacles prevent informal traders from complying with regularisation requirements?

…….....

…….....
.....

…….

20. Do you think the current regulatory approach adequately addresses the needs of informal traders?

- ☐ Yes
- ☐ No
- ☐ Partially

21. Please explain your answer in question 20 above: ……

……..

…….

SECTION E: URBAN TRANSFORMATION AND GOVERNANCE

21. In what ways has regularisation of the informal sector contributed to urban transformation in Budiriro West?

22. How effective are local authorities in managing informal sector activities in the area?

- ☐ Very effective
- ☐ Effective
- ☐ Ineffective
- ☐ Very ineffective

Please explain your answer:

23. In your own view what are some of the roles do residents and community leaders play in urban transformation initiatives in Budiriro West?

…….....

…….....
.....

…….

24. How has the relationship between local authorities and informal traders changed over time?

…….....

…….....
.....

…….

SECTION F: RECOMMENDATIONS

25. Can you list some of the strategies that can improve the regularisation of the informal sector in Budiriro West?

…….....

…….....
.....

…….

26. How can authorities balance urban transformation goals with the livelihoods of informal traders?

…….....

…….....
.....

…….

27. Which policies or interventions would you recommend for sustainable urban development in the area?

…….....

…….....
.....

…….

Thank you for your time and valued participation.

APPENDIX 2: INTERVIEW GUIDE FOR KEY INFORMANTS

DEPARTMENT OF DEVELOPMENT CONTROL

HARARE CITY COUNCIL

DEPARTMENT OF HOUSING

ZIMBABWE REPUBLIC POLICE

My name is Yolander G. Chidenga. I am a final-year student studying towards a Bachelor of Science Honours Degree in Development Studies at Bindura University of Science Education. I am conducting a research study entitled: *Implications for Urban Transformation through Regularising the Informal Sector for Budiriro West High Density Residential Area in the City of Harare, Zimbabwe.* The purpose of this interview is to critically examine the implications of regularizing the informal sector for urban transformation in Budiriro West, Harare, drawing on your professional expertise and institutional experience. Participation in this study is completely voluntary, and you may choose to withdraw at any time without facing any penalties. Any information you share will be kept strictly confidential.

SECTION 1: INFORMAL SECTOR DYNAMICS (Objective 1)

1. What are the primary factors contributing to the growth of informal sector activities in Budiriro West?

2. What types of informal sector activities are most prevalent in the area, and how have these evolved over time?

3. In your professional opinion, how does the prevalence of informal sector activities affect urban order and the broader transformation agenda in Budiriro West?

SECTION 2: SOCIO-ECONOMIC IMPACTS OF REGULARISATION (Objective 2)

4. What impact has regularisation had on employment and the livelihoods of informal traders in Budiriro West?

5. How has regularisation affected the social fabric and community relations in the area?

6. How does regularisation affect the relationship between local authorities and informal traders?

SECTION 3: STAKEHOLDER ROLES AND GOVERNANCE (Objective 3)

7. How are informal traders and community representatives consulted during the formulation and implementation of regularisation policies?

8. In your view, what are the key challenges faced by your institution in implementing regularisation policies effectively?

9. What mechanisms exist to monitor compliance and enforcement of regularisation regulations in Budiriro West?

SECTION 4: RECOMMENDATIONS

10. Which are some of the strategies would you recommend to improve the effectiveness of regularisation policies in Budiriro West?

11. How can urban transformation goals be balanced with the livelihood needs of informal traders?

12. What institutional reforms or policy interventions would best support sustainable urban development in the area?

Thank you for your time and valuable contributions to this research.

APPENDIX 3: INTERVIEW GUIDE FOR THE BUDIRIRO WARD COUNCILLOR

My name is Yolander G. Chidenga. I am a final-year student studying towards a Bachelor of Science Honours Degree in Development Studies at Bindura University of Science Education. I am conducting a research study entitled: *Implications for Urban Transformation through Regularising the Informal Sector for Budiriro West High Density Residential Area in the City of Harare, Zimbabwe.* The purpose of this interview is to gather information from the Ward Councillor regarding the nature of informal sector activities, the mechanisms of urban management, and the effectiveness of regularisation policies in Budiriro West. Ethical Considerations: Your participation is entirely voluntary, and you may decline to answer any question or withdraw from the study at any time without consequence. All responses will be treated with strict confidentiality and used exclusively for academic research purposes. Your identity will be protected throughout the research report, and no identifiable information will be shared without your explicit written consent. Data will be securely stored and accessible only to the researcher and the supervising academic, and will be disposed of responsibly after the conclusion of the study.

SECTION 1: INVOLVEMENT AND AWARENESS (Objective 1)

1. What is your level of involvement in matters related to the informal sector in Budiriro West?

2. What types of informal sector activities are most common in your ward?

3. What factors have contributed to the growth of the informal sector in Budiriro West?

SECTION 2: REGULARISATION MEASURES AND IMPACTS (Objective 2)

4. What measures have been implemented to regulate informal trading activities in Budiriro West?

5. How effective have these regularisation measures been in achieving their intended objectives?

6. What socio-economic impacts, both positive and negative, have you observed as a result of regularisation efforts in the area?

SECTION 3: CHALLENGES AND GOVERNANCE (Objective 3)

7. What challenges are faced in implementing regularisation policies in Budiriro West?

8. How do informal traders, residents, and other community stakeholders respond to regularisation initiatives?

9. What role do you play as a councillor in mediating between local authorities and informal traders?

SECTION 4: RECOMMENDATIONS

10. What strategies do you recommend for improving the regularisation of the informal sector in Budiriro West

11. How can urban transformation goals be achieved without negatively affecting the livelihoods of informal traders?

Thank you for your time and for sharing your knowledge and experience.

APPENDIX 4: FIELD OBSERVATION CHECKLIST

Site: Budiriro West High Density Residential Area, Harare, Zimbabwe

Purpose: This checklist is designed to facilitate systematic field observation of conditions and indicators related to the regularisation of informal sector activities in Budiriro West. The observer should record observations objectively by ticking (✓) YES or NO for each indicator.

Date of Observation: _____ Time: _____

Observer: _____ Location within site: _____

No.	Observation Indicator	YES	NO
1	Presence of designated vending spaces or informal markets in the area		
2	Evidence of informal trading activities occurring outside designated areas		
3	Visible signage or notices from local authorities regarding regularisation		
4	Improved urban aesthetics and cleanliness in areas subject to regularisation		
5	Evidence of resistance or conflict between traders and local authorities		
6	Improved management and orderliness of public spaces		
7	Increased community participation in urban management activities		
8	Evidence of improved compliance with urban planning and land-use regulations		

No.	Observation Indicator	YES	NO
9	Access to clean water and sanitation facilities in trading areas		
10	Improved relationships and cooperation between traders and local authorities		
11	High visibility of licensing, registration, or permit requirements		
12	Evidence of improved access to business licences and trading permits		
13	Signs of economic activity and livelihoods sustained through informal trading		
14	Presence of infrastructure improvements (roads, drainage, shelter) in trading zones		
15	Evidence of social cohesion or community-led initiatives in the area		

End of Field Observation Check**list**