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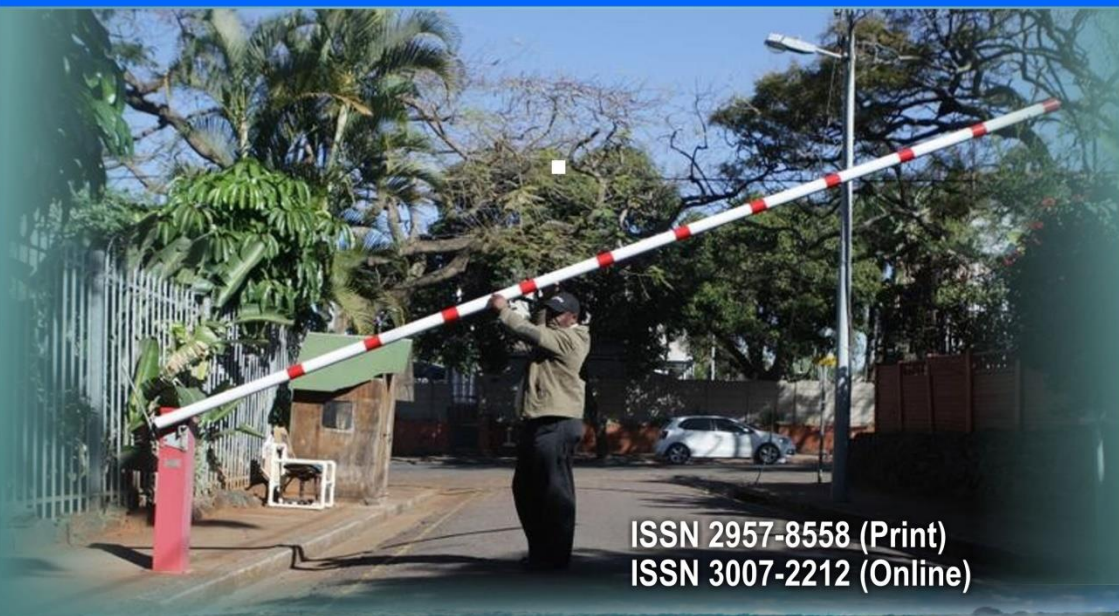
OF COMMUNITY ENGAGEMENT AND SOCIETAL TRANSFORMATION



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About the Journal

JOURNAL PURPOSE

The purpose of the *Ngenani - Zimbabwe Ezekiel Guti University Journal of Community Engagement and Societal Transformation Review and Advancement,* is to provide a forum for community engagement and outreach.

CONTRIBUTION AND READERSHIP

Sociologists, demographers, psychologists, development experts, planners, social workers, social engineers and economists, among others whose focus is on community development.

JOURNAL SPECIFICATIONS

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SCOPE AND FOCUS

The journal is a forum for the discussion of ideas, scholarly opinions and case studies of community outreach and engagement. Communities are both defined in terms of people found in a given locale and defined cohorts, like the children, the youth, the elderly and those living with a disability. The strongest view is that getting to know each community or sub-community is a function of their deliberate participation in matters affecting them by the community itself. The journal is produced bi-annually.

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Italicise *et al., ibid.,* words that are not English, not names of people or organisations, etc. When you use several scholars confirming the same point, state the point and bracket them in one bracket and ascending order of dates and alphabetically separated by semi-colon e.g. (Falkenmark, 1989, 1990; Reddy, 2002; Dagdeviren and Robertson, 2011; Jacobsen *et al.,* 2012).

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TRENDS AND DYNAMICS OF URBAN INFORMALITY IN THE GLOBAL SOUTH: URBAN WOMEN REFUGEES AND LOCALS IN HARARE COMPARED

NORMAN PINDUKA[1] AND ESTHER MAKUYANA[2]

Abstract

Arguably, informality has become the new norm in Zimbabwe, similar to most countries in the Global South. The absolute conventional wisdom that adversely defines informality is slowly becoming obsolete and continues to be challenged as the sector has become the crux upon which human security of urbanites is swivelled. Zimbabwe's constantly expanding informal economy continues to accommodate various demographic groups with a wide range of backgrounds. Consequently, this study is a response to the theoretical lacuna and scant empirical evidence on a comparative assessment of groups' informal involvement in the Global South. This study investigates and compares the participation of female refugees living in urban regions with their counterparts from the local community in Zimbabwe's informal economy. Based on a qualitative epistemological approach that uses in-depth interviews and documentary analysis as collection methods, the study utilises Harare, namely the downtown areas, as the unit of analysis. The study compares urban women refugees to their local counterparts in four areas: types of activities, the consequences of informality on survival, the challenges that each group faces and their politics of survival. The research concludes with policy directions to advance women's participation in the informal economy of urban Harare.

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INTRODUCTION

One of the most distinctive features of economies in the Global South, especially in Southern Africa, is urban informality. Urban informality encompasses a range of economic, social and spatial practices that occur outside formal regulatory frameworks. It is characterised by unregulated urban spaces, unrecorded transactions and unprotected labour. Andrew *et al*. (2011:7) define the informal economy as a segment in which economic activities and transactions are sufficiently hidden so that they are unmeasured or untaxed. The informal economy around the world 'is known by different names, such as the hidden economy, grey economy, black economy or lack economy, cash economy or shadow economy', (The International Monetary Fund (IMF) 2017). In its definition, the IMF (2017), notes that the informal economy includes all economic activities hidden from official authorities for monetary, regulatory and institutional reasons. Monetary reasons include avoiding paying taxes and all social security contributions, while regulatory reasons include avoiding governmental bureaucracy or the burden of regulatory framework and institutional reasons include corruption.

Zimbabwe has had a bustling informal economy for a long time, even before it became independent in 1980. People were working in small, unregistered businesses or doing odd jobs to make money, rather than having regular jobs with private companies or the government. However, the informal economy has become more prominent since 1980 as a result of the economic downturn that the country has experienced in the past three decades (Makuyana and Pinduka, 2023). Although the term 'informal sector' has been controversial, it is still a crucial framework for comprehending economic activity that takes place outside of formal structures (Kanyenze, 2004). The size of

Zimbabwe's informal economy is estimated to be 64.7% (Quarterly Informal Economy Survey (QIES) World Economics, 2024). This reflects the country's significant role in unregistered and unregulated economic activities. This large informal sector includes small-scale traders, artisans and other self-employed individuals who operate outside formal legal and tax systems.

This has led some scholars to use terms like micro and, a small and medium enterprises (SMEs) to capture the diverse nature of informal economic activities. Despite its substantial contribution to the economy, governments across Southern Africa often fail to recognise the importance of the informal economy (United States Agency for International Development (USAID), 2010). Instead, they perceive it as a threat rather than an opportunity for economic empowerment. Within the context of Zimbabwe, for example, Chikanda (2017:10) stipulates that, while the informal economy has traditionally been viewed with suspicion by the Zimbabwean government and local authorities, there is no denying that it is this sector of the economy that has kept the country afloat in economically difficult times. There is a growing international consensus that the absence of legal recognition should not serve as justification for criminalising this sector. It needs to be appreciated that the informal economy produces legal goods and services, though some of them are not legally registered or regulated.

WOMEN IN THE INFORMAL ECONOMY

Women constitute an important constituency of the urban population and the majority are in the informal economy, despite the unequal economic opportunities and gender disparities prevalent in developing countries (Kinyanjau, 2014; Ruwisu, 2020). Several factors contribute to the predominance of women in this sector. Firstly, informal employment often aligns better with women's needs (www.osisa.org, 2015:8). Secondly, many women conduct their businesses from home or in public spaces. In addition, historical factors, such as lower

educational attainment among women compared to men, alongside the influence of globalisation, have empowered women to take active roles in economic activities, rather than remaining passive participants. Kombe (2001:12) notes that traditionally, women are viewed as secondary citizens compared to men and are expected to fulfil domestic roles. Eade (1999:48) highlights the difficulty in accurately assessing women's involvement in the informal sector due to much of their labour being unrecognised or undervalued. Despite this challenge, it is evident that women significantly contribute to the economy.

In most states in the Global South, many women in urban settings rely on the informal economy for their livelihoods as cities struggle with the massive urbanisation that is occurring. Harare, the capital of Zimbabwe, is a prime example of this phenomenon, where women robustly participate in the informal economy. Within the context of Zimbabwe, Ruwisi (2020) notes that, of the women entrepreneurs, 80% of them are between the ages of 25 and 54, making up 67% of micro, SME-sized tourist businesses, the dominant force in the urban informal sector. In addition, Ruwisi (*ibid.*) states that among other trades, they engage in cross-border commerce, agriculture, dairy farming, crafts, food vending, grocery sales, apparel sales and footwear sales. The dynamics of urban informality present both opportunities and challenges for different categories of players. It is against this background that this investigates the patterns and dynamics of urban informality in Harare. It attempts to compare the participation of urban women refugees and their local counterparts in the informal sector of urban Harare. While both groups may share common struggles related to poverty and lack of formal employment, their experiences differ significantly based on factors such as legal status, social networks and access to resources.

UNIT OF ANALYSIS- URBAN INFORMALITY IN HARARE

The study is conducted in Harare, the capital city of Zimbabwe, which serves as a pivotal hub for economic activities within the country. Harare's population is characterised by a diverse mix of local residents and immigrants, all navigating the complexities of urban life. As global urbanisation continues to accelerate, cities in Africa, including Harare, are experiencing significant growth amidst considerable challenges related to infrastructure and service provision. According to Masimba and Walnycki (2024), this urban growth often occurs against a backdrop of inadequate infrastructure systems, leading to various manifestations of informality. In Harare, the burgeoning population faces limited opportunities in the formal employment sector. This economic reality has compelled many individuals, particularly women, to seek livelihoods within the informal economy.

Bhila (2023:13) notes that within and around the central business district (CBD) of Harare, there are over five designated vending areas. However, vendors frequently bypass these sites in favour of more lucrative locations in the CBD itself. The primary zones for informal vending include the four main bus ranks: Copacabana, Simon Muzenda Street (Fourth Street), Market Square and the 'Charge Office' rank. The persistent increase in street vendors has transformed the CBD into a bustling marketplace, where vendors occupy street corners , with others selling goods at traffic lights and shopping centre parking lots (Njaya, 2014). Although the city council has established legal vending sites within the CBD, illegal vendors have encroached upon nearly every available space and pavement (Magodyo and Mugova, 2016). The convenience of accessing potential customers may explain why many vendors prefer to operate outside designated areas.

Despite the absence of a universally accepted definition, the urban informal sector plays a crucial role in employment within Zimbabwe,

accounting for approximately 58%[3] of the economy, similar to trends observed in many primary cities across the developing world. Informal trading activities in Harare have not been adequately integrated into the city's land use framework (Makuyana and Pinduka, 2023). Consequently, informal traders often operate from insecure, contested spaces lacking essential infrastructure. These trading environments are frequently insufficient to meet the high demand for goods and services. It has become common practice for informal traders to occupy open spaces during night-time hours, targeting commuters returning home from work, (Odero, 2006). This situation has drawn criticism from city officials and government representatives who argue that such informal activities contribute to urban degradation due to poor hygiene standards.

RESEARCH METHODOLOGY

The research is carried out in Harare, particularly in the downtown areas with goal of comparing the participation of urban women refugees to their local counterparts in Harare. Zimbabwe is home to 23 157 refugees and asylum seekers (UNHCR Zimbabwe: Livelihoods Update, 2023). The majority of these refugees are housed at Tongogara Refugee Settlement (TRS), the country's only refugee camp, established in 1984 and lies some 488km southeast of the country's capital, nearly 60km from Chipinge (Chikanda and Crush, 2016). However, some refugees reside outside the camp and engage in informal activities in Harare.

The comparative approach was conducted to investigate the types of informal activities that the two groups engage in, the effects of their informal engagement on their survival, the challenges that confront them and their politics of survival. The study also provides research

[3] See Report on Informal City: Rethinking the Urban Informal Sector in Harare (2018) available at https://kubatana.net/wp-content/uploads/2018/03/harareyangu_informal_city_180329.pdf

and policy directions to advance women's participation in the informal economy of urban Harare. The study was conducted between October 2024 and January 2025 and uses the qualitative methodological approach, which is informed by the interpretive social science philosophy. Denzin and Lincoln (1994: 3) state that:

> Qualitative research is a situated activity that locates the observer in the world. It consists of a set of interpretive, material practices that make the world visible. These practices transform the world. They turn the world into a series of representations, including field notes, interviews, conversations, photographs, recordings and memos to the self. At this level, qualitative research involves an interpretive, naturalistic approach to the world. This means that qualitative researchers study things in their natural settings, attempting to make sense of, or interpret, phenomena in terms of the meanings people bring to them.

The methodology is most appropriate for a study of this nature, as the goal is to construct reality, based on investigating the phenomenon in its natural setting and to award women refugees and their local counterparts an opportunity to interpret their own tangible, real-life experiences in their own words and in their own minds. Using their own words, the study comprehends how the target population, women refugees and their local counterparts, make sense of their actual circumstances. The qualitative method is predicated on the idea that people intellectually and socially generate meanings about social reality as they relate to, engage with and understand their environment (Merriam, 2002).

In reaching the targeted population, the study relied on non-probability sampling, which was important for flexibility in choosing the most relevant participants to the research, which in turn led to the obtaining of the most relevant information that contributed to answering the objectives of the study. The study hence uses purposive sampling. Cavana, Delahaye and Sekaran (2001) define purposive sampling as a non-probability sampling design in which the required

information is gathered from special or specific targets or groups of people on some rational basis. The specific targets were women refugees and their local counterparts. The study also uses snowballing, which is a sampling technique in which a researcher is referred to other possible relevant respondents to get information about a particular phenomenon under study by initial samples or samples chosen through purposive sampling. The research methodology was important in locating women refugees in the informal sector of Harare.

The study makes use of primary data and secondary data sources. This research utilises two main methods: in-depth interviews and documentary analysis, respectively. The researcher conducted 17 interviews, eight with women refugees and nine with local women who participate in Harare's informal economy. The study also uses documentary analysis, which is a qualitative data collection method that focuses on the examination of various recorded data from different primary and secondary data sources from both the private and public domains (Mogolakwe, 2006). Articles, reports, books, book chapters and opinion letters to buttress primary data and help in historicising the study, were reviewed. Ethical considerations were addressed by ensuring voluntary participation: participants were explicitly informed of their right to withdraw from the research at any point and their informed consent was secured beforehand. Among the difficulties faced were the inaccessibility of important responders, owing to their hectic schedules, the partiality of the actual situation and the recipients' generalisation of the information. Some respondents were physically available, but others were unwilling to divulge specific details due to their hectic schedules. To combat this, the study obtained information via a variety of social media sites, including WhatsApp.

FINDINGS

ACTIVITIES IN THE INFORMAL SECTOR: A COMPARATIVE ANALYSIS OF LOCAL WOMEN AND REFUGEES IN HARARE

The findings of the study reveal that local women and refugee women participate in various similar and different informal activities. The most common informal activity among Harare's local women is street vending. Participants revealed that they sell a variety of commodities, including fruits, vegetables, clothes and household items, either directly on the streets or from designated stalls. It was noted and observed that due to their access to a steady stream of prospective clients, local women vendors usually operate in busy places like queues at bus termini and marketplaces. The majority of local women surveyed for the study, noted that their street vending earnings have been crucial in helping them pay for necessities like rent, their children's tuition and general family support. Street vending is favoured as an informal occupation because of its purported earnings yet, many women have noticed that the high rental prices of formal shop spaces sometimes discourage them from pursuing such options due to stress. Such findings resonate with the results of a study conducted by Ruwisi (2020) which establishes that the informal sector enhances the human security of women as they can pay rentals, secure basic education for their children and extended family and for a few, informal trading activities even generate a bit of wealth.

The majority of women refugees engaged in the informal sector primarily participate in retail activities. In the downtown area of Harare, these women are involved in selling goods and services directly to consumers. It has been noted that a significant portion of their retail activities revolves around grocery sales. Additionally, many women refugees work in liquor stores, which have become increasingly prevalent in Harare. Young refugee women who are proficient in local languages, particularly Shona, often find

employment in these liquor outlets and grocery shops, known locally as tuck shops. One woman refugee respondent indicated that most women refugees either operate family-owned tuck shops or are employed by other refugees or foreigners managing these retail businesses. This situation highlights the disparity in opportunities between refugee women and their local counterparts within the informal sector (Gettliffe and Khan, 2020). A key factor contributing to this disparity is the language barrier. Refugee women expressed a preference for retail work over street vending due to the challenges posed by language differences and the instability associated with street vending. One refugee woman noted that engaging in street vending would be particularly difficult because of frequent interventions by security personnel aiming to regulate informal trading in unauthorised areas.

Another significant area of informal activity identified in the study is flea market operations, which attract a substantial number of women from both local and refugee backgrounds. The research findings indicate that many women operating flea markets specialise in selling second-hand clothing, locally referred to as *mabhero* which is often smuggled from Mozambique and other neighbouring countries. These markets are typically situated around bus ranks, where vendors can effectively reach their target customers. At night, some women transition to selling their goods on street sides to capitalise on the evening foot traffic. Additionally, it was noted that some women also sell clothing sourced from Chinese shops and South Africa. Many participants expressed satisfaction with their earnings from these ventures, highlighting that they can achieve a decent income through flea market operations.

The findings indicate that refugee women are less involved in flea market activities and, instead, gravitate toward entrepreneurial ventures such as carpentry. One refugee woman highlighted that they

often participate in the informal economy by assisting their partners and colleagues in various entrepreneurial projects. Specifically, women refugees contribute to woodworking activities, including furniture-making, building construction and repairing wooden items. A report by United Nations Women Africa (2024) on refugee women housed at Kyaka II Refugee Settlement in Kyegegwa District, Democratic Republic of Congo, notes that some women have ventured into traditionally male-dominated informal activities. While many women refugees focus on tailoring or catering, others have entered carpentry but are often relegated to less critical tasks. This observation resonates with the context in Harare, where women refugees primarily take on supportive roles in either the production or sale of these goods.

Home-based enterprises emerged as another favoured avenue for women within the informal sector. Interviews revealed a balanced representation of both local women and refugees engaged in this form of trade. One local woman articulated her preference for working from home due to the flexibility it affords her in managing household responsibilities while simultaneously generating income. Home-based enterprises encompass a wide range of products, including food items, clothing, agricultural inputs and small electrical gadgets. Social media has become an increasingly popular marketing strategy among these entrepreneurs, allowing them to reach broader audiences without facing the challenges associated with physical marketplaces. Furthermore, participants noted fewer confrontations with law enforcement agents compared to those operating in public spaces. The study also uncovered a growing presence of women in the transportation sector, traditionally dominated by men. In recent years, an increasing number of women have begun to provide public transport services, challenging gender norms within this field.

Both local women and women refugees provide hairdressing-related activities. Refugee women actually own and preside over the operation

of salons in Harare. Local women on the other hand also participate in hairdressing activities. It is also important to note that both local women and refugee women engage in domestic cleaning and tailoring activities. One of the respondents noted that hairdressing is a lucrative venture among women entrepreneurs. It was also noted that cleaning services by both local women and refugee women within households has become a common practice for many women seeking to diversify their income streams.

Cross-border trade represents another significant activity within the informal sector where local women are prominently involved. Economic reasons are frequently cited by women traders as the main motivation for their participation in this trade. One participant remarked that,

> 'The economic situation in Zimbabwe is challenging and formal employment opportunities are scarce. Cross-border trading provides me with a means to earn a living and sustain my family.'

Many respondents emphasised that limited economic opportunities in Zimbabwe compel them to seek alternative income sources to support themselves and their families. As noted by Ngwenya (2023), the socio-economic disparities in Zimbabwe have compelled women to seek alternative means of livelihood through informal cross-border trading, highlighting how these women not only support their families, but also contribute significantly to the national economy through taxation and informal trade activities.

The findings of the research reveal that although many women engage in small-scale enterprises which may not generate substantial profits, these activities still provide enough revenue to support their families and contribute to the broader economy through taxation. One of the respondents noted that women participating in cross-border trade contribute to government revenue through different means, such as border taxes and provide services that address gaps left by the formal

sector. The primary products sold by these women include clothing, food items, household goods, small car parts and building materials. This aligns with findings by Moyo (2022), who emphasises that informal cross-border trading has become increasingly popular among women due to the economic collapse of the formal sector, allowing them to play a crucial role in household income generation while navigating various challenges inherent in this informal economy.

On the other hand, women refugees highlighted that cross-border trading is difficult to venture into as they participate through runners because of their limited freedom of movement. Alternatively; they operate informal microfinance companies where monetary transactions are done between and amongst refugees themselves. One of the respondents went on to observe how,

> '…this ought to be done with people you know and trust, as it involves lending money and getting in return with interest."

Such a finding resonates with findings by Northcote (2015) and Pinduka (2021) within the context of South Africa, who concur that, unlike the conventional wisdom that says refugees depend on governmental and non-governmental financial lending institutions, refugees in the Western Cape have established financial institutions that enable them to lend money to their associates or those linked to their associates.

CHALLENGES CONFRONTING REFUGEE WOMEN AND THEIR LOCAL COUNTERPARTS IN THE INFORMAL SECTOR OF HARARE

The sentiments of the early post-independence era still exist and from the interviews, it was clear that most women in the informal sector did not trust the government on their motives most of the time. They spoke about how they do not have properly designated places where they can operate. Another problem cited was that the places allocated to them kept changing and thus bringing about confusion to their customers. The already established places had very high rentals that

were out of reach for many women. The study, however, discovered that even though most of the blame seemed to be levelled against the government, it was indeed apparent that policies tended to be discouraging and street traders/vendors and small-scale artisans were often harassed by the police. The other challenge that women encounter is the lack of representation at the national level for their concerns. While acknowledging the existence of numerous associations ostensibly representing their interests, many women cited various impediments to their membership. These included a perceived lack of tangible benefits and concerns about the financial obligations associated with training programmes.

The formidable challenges which women encounter in the informal sector cannot be overstated. based on gathered data, it appears that women themselves harbour a sense of diminished self-worth, perhaps perpetuated by a resigned acceptance of the prevailing status quo. Notably, the women queried about financial literacy, disclosed a notable absence of structured business training to enhance their managerial acumen. Financing stood out as a significant challenge among the array of obstacles faced by women, mirroring broader gender-related struggles. During interviews, women highlighted the substantial hindrance posed by the inability to access credit facilities from formal banking institutions, particularly for those entrenched in businesses spanning over a decade. One of the respondents noted that the majority of women traders in Zimbabwe predominantly rely on self-financing, often sourced from personal savings, family support, or assistance from acquaintances. This approach, reflects a conservative mind set aimed at avoiding the burdens associated with loans, particularly given the inherent uncertainties prevalent in their line of trade, such as robberies, theft and corruption. Given the narrow profit margins experienced by many women traders, the interest rates imposed by banks would pose a significant challenge.

Women in the informal sector are exposed to various health risks associated with their trade activities, such as long hours of standing or sitting, exposure to extreme weather conditions and carrying heavy loads. Stress emerges as a pervasive issue among women engaged in this trade, often triggered by concerns such as the fear of law enforcement officials seizing their goods during trading. The study uncovered a prevailing stigma associated with women's economic independence, particularly in male-dominated societies like Zimbabwe. The informal sector is often viewed with suspicion and disdain by the patriarchal society, as the financial autonomy of women challenges existing power dynamics within community structures. Such stigmatisation reinforces traditional gender roles that prioritise male breadwinning and female domesticity, constraining women's economic mobility and self-determination. Women described the strain on marital relationships caused by extended periods of separation due to business trips across borders. The absence of wives and mothers during these trips led to tensions and disagreements within the household, particularly when it came to caregiving responsibilities and decision-making. Several women reported experiencing marital discord.

Refugee women are confronted by various challenges that include work permit renewal delays. Zimbabwe follows an encampment system that requires refugees to be based at Tongogara Refugee Camp. However, refugees can reside in urban areas and can enjoy the right to employment based on the International Law. Refugees are required to acquire work permits which need to be renewed. However, the delay in permit renewal has resulted in refugees being arrested and facing a lot of challenges. Section 3.4 of the UNHCR-Zimbabwe Brochure states that refugees in Zimbabwe require temporary permits. It is the document that entitles this cluster of the forcibly displaced to legally reside in Zimbabwe. It is renewable every month for asylum seekers

and every six months for recognised refugees.[4] This is just the tip of the iceberg on the complexity that surrounds refugee hood in Zimbabwe and generally in most states in Africa. For example, in the context of South Africa, Khan (2020) argues that the delays in processing asylum applications and procedural problems related to refugee recognition are the greatest obstacles to the enjoyment of rights by refugees. The findings of this research reveal that documentation-related complexities have resulted in a lot of corruption with authorities accepting bribes from women refugees. Women refugees pay these for their safety and continued survival in the informal sector.

In addition, it was highlighted that refugee women are often mistreated by locals as they participate in the informal economy. The ill treatment is a result of the fact that they are treated as an out-group. The scenario is best explained by the Integrated Threat Theory by Stephan and Stephan (1996). It is a theory that presupposes that society is composed mainly of two groups, the in-group (citizens of a society) and an out-group (foreigners to the society). In this context, the locals in Zimbabwe are the in-group and refugee women are the out-group. The theory stipulates that an intergroup conflict is a result of five 'antecedents', namely intergroup conflict, status difference, strength of identification, contact and knowledge of the out-group (*ibid.*). Based on some of these antecedents, women refugees have been facing discrimination from locals. The major contributing factors are strength of identification and contact, including knowledge of the out-group.

Generally, who is a refugee is unknown to the general population. This has resulted in refugees in general being viewed and treated like second class citizens. Feller (2005:27), in Pinduka (2021), sums up the Zimbabwean scenario and, in most parts of the world, by highlighting that the tendency to subsume refugees and other victims of forced

[4] UNHCR-Zimbabwe Brochure, available at https://www.unhcr.org/sites/default/files/legacy-pdf/50a648139.pdf

displacement as sub-groups of the broader class of migrants is perilous because, as the line between migrant and refugee blurs, so does the distinction between migration control and refugee protection. Additionally, while women refugees have had the opportunity to learn local languages, the language barrier has emerged as a significant problem in the lives of women refugees in the informal sector of Harare. Although comprehending and speaking in a language enables everyone to make rational choices, it is vital to recognise that accents between locals and women refugees differ. This makes refugee women vulnerable and susceptible to exploitation.

RESILIENCE AND INNOVATION

Despite the prevailing adversities, the informal sector emerged as one of the most adaptable businesses, capable of swiftly adjusting to changing conditions. The World Bank (2020:12) highlights the transformative potential of new online platforms, which afford women the opportunity to circumvent various barriers and enhance their entrepreneurial competencies. Both refugee women and their local counterparts have made use of social media as marketing tools not only to get to customers, but to also avoid clashes with relevant authorities. Moreover, these platforms offer flexibility, enabling women to effectively balance work and other responsibilities. The research identified several avenues through which the informal sector has evolved, with market networking using social media standing out. Social media was not, however, very inclusive as some older women fell among those who were not versed in social media platforms as the younger generation. Social media platforms mentioned included Instagram, WhatsApp, Facebook and X (Twitter).

The informal sector is consistently going through a lot of innovation and changes. During the COVID-19, travelling between borders was impossible, forcing women to adopt other means to get access from neighbouring countries. One such innovation was the use of

intermediate truck drivers who get goods from people, known as 'runners', in neighbouring countries such as South Africa. These runners (mostly women according to interviews), typically individuals not formally employed and residing in neighbouring countries, undertake the task of purchasing goods for their customers, charging a fee for their services. These runners primarily utilise trucks that traverse routes between Zimbabwe and neighbouring countries such as the Democratic Republic of Congo, Zambia and Mozambique. While many women traders expressed reservations about this method, they acknowledged its necessity in adapting to the swiftly changing economic environment. However, women traders highlighted several disadvantages associated with this method. Firstly, they lack control over the quality of the goods purchased by the runners, potentially compromising their standards. Secondly, they are compelled to procure goods from formal retail outlets, contrary to their preference for sourcing from cheaper Indian and Chinese shops, which offer greater profit margins.

There were some resilience and innovative survival strategies which were raised by women refugees. The study findings reveal that refugee women also use bribes to survive in the informal economy. Refugee women highlighted that it has become a norm for them to engage and bribe authorities in various circumstances for them to survive. Based on the responses, they bribe authorities for three reasons *viz.*

i. The paperwork for operations is a tedious process.
ii. Delays in document renewal; and;
iii. The established norm for local policing forces to get money for survival from the informal sector players.

Based on the research findings, it can be concluded that bribing officials is not limited to refugee women or foreign nationals, but also includes locals. However, functioning in the informal sector as a refugee in Zimbabwe necessitates a lot of paperwork, which makes

one vulnerable and increases the chances of getting apprehended. In addition, women refugees have turned to marrying locals, which reduces the legal obligations of local integration as a survival strategy in the informal economy of urban Harare.

THE WAY FORWARD

REGISTRATION AND ACKNOWLEDGMENT OF THE INFORMAL SECTOR

Throughout the study, it was evident that many women engaged in the informal sector were unaware of existing trade associations tailored to their needs. Those who were aware expressed reluctance to join due to perceived high membership fees and a lack of tangible advocacy efforts on their behalf. However, insights from a key informant highlighted the crucial role these associations play in disseminating vital information regarding policy changes and procedural updates, highlighting a potential information gap for those not affiliated with such groups. Despite the significant economic contributions of informal sector to national economies across Africa, its recognition and acceptance by policy-makers remain contentious. Existing literature suggests a dearth of attention from policy-makers towards the activities of informal sector traders, stemming from limited information about their operations and demographics. Yet, studies consistently affirm the substantial impact these traders have on economic growth and poverty alleviation. Drawing from experiences in Uganda, where small businesses have been successfully registered, the study proposes similar initiatives in Zimbabwe to provide legal recognition and empower traders to participate in decision-making processes and access essential resources such as training and information.

INCENTIVES

Encouraging trader registration can be facilitated through the implementation of incentives aimed at fostering compliance and

transparency. Financial benefits, such as government-funded cash injections into businesses at low-interest rates, can incentivise traders to formalise their operations. Additionally, strategic partnerships between the government and women in the informal sector can address gaps in local industries where capacity is lacking. By aligning incentives with mutual benefits, the government can promote a cooperative relationship with traders, reducing the likelihood of corruption at local level. Reasonable fee structures for informal traders are essential for ensuring profitability while adhering to regulatory requirements. Transparency in fee assessment and a clear understanding of traders' profit margins can facilitate fair fee structures that benefit both parties.

GENDER-SPECIFIC POLICY DESIGN AND IMPLEMENTATION

There is a crucial need for policies that are not only inclusive of women, but also responsive to their specific circumstances and challenges. A significant gap are the structural and sociocultural barriers that continue to impede women's full participation in the informal sector. Munemo (2022) points out that despite advancements in trade facilitation, traditional gender roles and persistent societal norms often restrict women's mobility and access to trade opportunities. These issues are compounded by a lack of targeted support for women facing these sociocultural challenges.

ADDRESSING DOCUMENTATION CONCERNS

One of the issues that kept recurring in the process of gathering data, particularly from refugees, was the issue of documentation. For women refugees, quickening paper renewal and lessening the process is central for the effective participation in the informal economy. At the state level, there is need to place greater importance on refugee statuses and work permits for women refugee informal players, hence the renewal process should be less tedious. This can eliminate

corruption and the vulnerability of women refugee informal players in their participation in the informal economy.

Local Integration's Importance and Society-based Awareness Campaigns

In addition, emphasis must also be placed on local integration. Local integration occurs when refugees seek to attain rights similar to those enjoyed by the citizens of the country in which they have sought refuge and it is one of the durable solutions which are tied to the ideas of permanency, protection, or rectification of their legal limbo (Bradley, *et al.* 2022; State of Wales Department of Education, 2020). Local integration lessens barriers to informal sector participation for refugees because once effectively done, women refugees become legally protected. The need to embark on society-based awareness campaigns to educate the local communities on the identity of refugees and the rationale, including legal status, is also important. The ultimate aim of such campaigns is to achieve long-term lasting behavioural changes and attitudes towards refugees by locals.

CONCLUSIONS

Many women rely on the informal economy for their livelihoods as cities struggle with the massive urbanisation that is occurring. Harare, the capital of Zimbabwe, is a prime example of this phenomenon, as both local and urban women refugees deal with the difficulties of informal employment in the face of financial hardships. With an emphasis on the experiences of women refugees in comparison to local women, this study aimed to investigate the patterns and dynamics of urban informality in Harare. In Harare, the dynamics of urban informality present both opportunities and challenges for women refugees compared to their local counterparts. While both groups may share common struggles related to poverty and lack of formal employment, their experiences differ significantly based on factors such as legal status, social networks and access to resources.

As a way forward, a comprehensive strategy that takes into account the unique challenges that affect the various clusters of women participants in the informal sector is called for. Some of the measures include informal sector registration and recognition, incentive provision, gender-specific policy design and implementation, addressing documentation concerns and the importance of local integration, and society-based awareness campaigns for women refugees. These can assist in enhancing women's participation in the informal economy, which is central to Zimbabwe's and Africa's development agendas.

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