

EXPLORING THE PARTICIPATION OF WOMEN WITH DISABILITIES IN THE MASVINGO CITY INFORMAL SECTOR

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Abstract

People with Disabilities (PWDs), for example, Women with Disabilities (WWDs), are at a high risk of poverty in every country, whether determined by traditional economic measures such as Gross Domestic Product (GDP) or, more broadly, in non-monetary aspects of living standards such as education, health, and living conditions. The participation of WWDs in the informal sector is important but overlooked in the aspect of economic inclusion in the City of Masvingo, Zimbabwe. The aim and purpose of this study are to examine the living experiences of WWDs who sell wares, the challenges they face, and strategies of support systems they need as they participate in the informal sector in Masvingo City. This study's objectives are to identify the products sold by WWDs in Masvingo, explore the challenges and experiences they face in the informal sector, and identify strategies and support systems that can enhance their economic participation. Thus, the major research question is: "What are the living experiences of women with disabilities regarding products they sell, challenges they face, and support systems during their participation in the Masvingo informal sector?" The study employs the Social Model of Disability by Finkelstein (1988). The study uses the critical realism paradigm to explore observable patterns and the underlying causal mechanisms which are in line with

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the mixed method research methodology. The qualitative research method provided data, validating each technique. The study used purposive sampling and employs interviews and document analysis. Ten (10) WWDs were selected for the study. Ethical considerations were respected to protect and respect the participants. The research notes out that WWDs have barriers such as exploitation and limited opportunities for economic growth. The double discrimination based on both gender and disability, worsens the challenges they face. Most WWDs in the informal sector engage in small-scale entrepreneurial activities such as vending. Also, the research found out that the council of Masvingo does not have by-laws addressing gender and WWDs in the informal sector. It was revealed that though overall, the government has many ministries for supporting youths and women, but the structures do not promote WWDs. The research conclude that WWDs have barriers such as exploitation and limited opportunities for economic growth. It also concludes that most of the WWDs have entered the informal economy not by choice, but due to lack of opportunities for employment in the formal economy. The study recommends empowerment through advocacy, financial inclusion, and supportive policies to improve their situation.

Keywords: *Inclusion, empowerment, participation, economy, discrimination, poverty*

INTRODUCTION

People with disabilities (PWD) are among the most vulnerable groups in society globally. They are often under-educated, untrained, unemployed and poor. ILO (2024) stressed that they face many obstacles in their struggle for equality and survival. Women with Disabilities (WWDs) are at greater risk of poverty than other people with disabilities. Their situation is linked to their very limited opportunities for education and skills development because of socio-economic marginalisation against women and also against PWDs. The UNHCR (2024) reveals that many people are hesitant to employ

WWDs, hence there are very few of them in formal employment. Thus, the majority of WWDs fend for their living in the informal sector (ILO, 2024). The research aim is to unearth products that the WWDs sell, challenges they encounter and strategic support systems during their participation in the informal sector in Masvingo City. This research covers the background to the study, statement of the problem, aim/purpose of the study, research objectives, conceptual framework, theoretical framework, research methodology, population and sampling, results and findings, conclusions and recommendations.

BACKGROUND

According to the International Labour Organisation (ILO) (2024), 15% of the world's population are PWDs which is over 600 million people. PWDs are at a higher risk of poverty in every country, whether determined by traditional economic measures such as GDP or, more broadly, in non-monetary aspects of living standards such as education, health, and living conditions. Amongst PWDs are WWDs who constitute 15% of all women worldwide (UNHCR, 2024). According to the ILO (*ibid.*), approximately 300 million women and girls around the world have some form of intellectual, mental, sensory and/or physical disability. Many are likely to face double discrimination based on gender and their disability. Socio-economic barriers and discriminatory practices often limit their participation in informal sector activities.

The ILO (2017) states that in Europe, PWDs represent the biggest definable disadvantaged group of people in many countries like Germany, the Netherlands and other European countries. The ILO (*ibid.*) stresses that over 600 million people worldwide have a physical, sensory, intellectual, or mental impairment of one form or another, and half of this number (300 million) are women. This is approximately 10% of the world's population. Approximately 470 million are of working age. PWDs can be found in every country in Europe amongst

which are WWDs, with over two-thirds of them living in highly populated countries in Europe (*ibid.*).

The ILO (2018) suggests that in most developing countries like in Africa, women, in general, experience higher rates of poverty than men due to, among other factors, a lack of access to or limited opportunities in their economies. Poverty is particularly high among women who head households in developing countries. According to an ILO (*ibid.*) country survey on living conditions of women in South Africa, 54.5% of WWDs were unemployed compared to 42% of non-disabled women who were included in the survey sample.

The ILO (*ibid.*) states that in Sub-Saharan Africa, WWDs are more likely to work in the informal economy or as manual labourers or vendors since these may be the most realistic options for earning money or contributing to family livelihoods. Holmes and Scott (2016) stress that a majority of people work in the service sector and only a few in the public sector, mainly in administrative jobs.

In terms of strategies and support systems that can enhance the economic participation of WWDs, ILO (2021) suggests that in Zambia, one of the Southern African Development Community (SADC) member countries, an increasing number of organisations are involved in the growth and development of entrepreneurship for women with and without disabilities. Such organisations include the Zambia National Association of Disabled Women (ZNADWO), the National Vocational and Rehabilitation Centre under the Ministry of Community Development, Mother and Child Health, Disabled Entrepreneurs Association of Zambia and the Business Investment Unit for the Disabled (BIUD). BIUD aims to create livelihoods and employment for women and men with disabilities in Zambia through inclusive micro-finance services, business and investment advice and support for the enhancement of their economic potential and the

quality of their lives. Another organisation is the Zambia Federation of Associations of Women in Business (ZAFAWIB), whose main purpose is to empower women economically through the provision of small loans for micro-entrepreneurs and training in small business development. Women Entrepreneurship Development of Zambia (WEDAZ) is another organisation, whose main objective is to stimulate the economic empowerment of women and the youth in Zambia through skills and business management training and the provision of funding and marketing support to micro-entrepreneurs.

Relating to the Zimbabwean scenario, according to the ILO (2024), at the advent of independence in 1980, Zimbabwe inherited a relatively small informal economy and women were the major participants since the majority of men were formally employed. The informal economy accounted for less than 10% of the labour force. After the attainment of independence, the government officially acknowledged the existence of the informal economy and scrapped away the restrictive rural-to-urban migration laws. This enabled the activities of the informal economy to become more visible and grow.

Throughout the Economic Structural Adjustment Programme (ESAP) period, 1991-96, the informal economy continued to expand as more workers continued to lose their jobs. Workers on formal jobs had to be engaged in the informal sector to subsidise their dwindling salaries under economic hardships. For PWDs, the shift in economic activities spelled two alternatives, an infringement into their area of economic domination and the creation of opportunities through massive economic shift. The transition from the ESAP period to the present period shows a complete shift from the formal economy to a completely informal economy, whereby currently 90% of the economy is informal. Thus, participation of PWDs, in particular WWDs in the informal sector, increased also, justifying the research to undertake an

exploration of participation of WWDs in the informal sector in Zimbabwe, particularly Masvingo urban.

STATEMENT OF THE PROBLEM

Employment is a fundamental human right and is important for every human across the globe, including PWDs like the WWDs. It is a means for survival for all human beings, inclusive of persons with disabilities and particularly for WWDs. Also, it can provide economic security and independence and give WWDs value and status as individuals. Employment helps with integration and acceptance by the non-disabled and, most importantly, it gives life a purpose to WWDs (Boylan, 1991).

Mkandawire (2015) suggests that one of the challenges WWDs experience when participating in the informal sector is the negative attitude of the society from which they operate their entities.

The challenges are the unfriendly infrastructures from where they run their enterprises, lack of working aids/technical aids and insensitive buildings. Other challenges include unequal access to training and retraining, unequal access to credit and other productive resources, unequal pay for equal work or products and occupational segregation, and they rarely participate in economic decision-making issues (ILO, 1996). All these problems pushed the research to find out how WWDs participate in the informal sector.

This study aims to examine the living experiences of women with disabilities in selling their wares, the challenges they face, and strategies of support systems during their participation in the informal sector in Masvingo City.

OBJECTIVES

The major objective of this research is to analyse WWDs' participation in the informal sector in Masvingo City.

SUB-OBJECTIVES

- The sub-objectives of this research are to:
- Find out the products sold by WWDs in Masvingo;
- Explore the challenges faced by WWDs in the informal sector; and
- Explore strategies and support systems that can enhance the economic participation of WWDs.
- The article contributes to the existing literature by shedding light on specific lived experiences of WWDs in communities to mitigate the barriers to awareness and reporting, thereby enhancing support mechanisms and promoting a more inclusive sustainable development environment.

KEY CONCEPTS

The major concepts of this research come from its topic. To demystify the research problem, it is appropriate to visit the major concepts formulating the study. The conceptual framework is based on constructs of the research problem, namely women with disabilities, lived experiences of women with disabilities, inclusion, empowerment, participation, discrimination, and poverty. The conceptual framework is linked to the study in that the tenets of the research problem have been conceptualised and linked to the theoretical framework.

In essence, this framework postulates that there is an associative relationship between the concepts formulated from factors affecting the participation of women with disabilities in the informal sector.

WOMEN WITH DISABILITIES

According to Science Direct (2024), WWDs refers to individuals in the communities who may have challenges in seeing, hearing, talking, thinking, moving or emotional/behavioural health requiring varying degrees of accommodation and specialised instruction participating in an inclusive environment in the informal sector in Masvingo City.

LIVED EXPERIENCES OF WOMEN WITH DISABILITIES

Mkandawire (2015) suggests that the lived experiences of WWDs are the activities that they undertake in their lives, especially when undertaking activities in the informal sector like trading, vending and so on.

INCLUSION

The ILO (2007) states that the inclusion of WWDs refers to the adoption of the tenets of inclusivity and policy referencing and application to WWDs when it comes to their human rights. Inclusion, in that regard, entails that WWDs should be involved in informal sector activities without discrimination or favour.

EMPOWERMENT

Mavhu, Mavhunga and Mhlanga (2021) define empowerment as the process through which individuals or groups are given the power to make choices, or are capacitated to make life choices that usually change life. For WWDs, these are behavioural choices in business activities which can change their lives from unemployment to self-employment. Empowerment, therefore, refers to informed life behavioural choices to WWDs which could change their lives for good. WWDs are, therefore, supposed to be empowered through information-rich workshops and educational occupations that are relevant to their activities in the informal sector,

PARTICIPATION

Albert (2019) postulates that participation is the active involvement of an individual in an activity for personal gain or the good of the greater community. Participation, in this regard, refers to WWDs' active involvement in informal sector activities. Such involvement as trading, vending, manufacturing, or any other activity that the informal sector does to earn their living. Participation of WWDs entails their equal partaking of whatever other small-scale entrepreneurs do for them to earn a living.

DISCRIMINATION

Banks and Kaschak (2023) aver that discrimination is an act of sidelining other individuals during or in the process of accomplishing activities that are beneficial to the parties participating in the event from which others are discriminated against. In this regard, WWDs are supposedly left out of or discriminated against in the informal sector business activities. The ILO (2024) states that a few employers would not prefer hiring WWDs, the same applies to people active in the informal sector, either suppliers or peer participants, who would not want to partner WWDs or help or share with them due to their conditions.

POVERTY

Mudrick (2019) reiterates that poverty is an undesirable condition that a human being can find himself/herself in. This condition can be that of an abject lack of necessities or basic needs. Such a condition is undesirable to any human form. It is this condition that most WWDs would find themselves in. Such a condition of poverty would become a push factor for them to participate in the informal sector to earn a better living condition.

THEORETICAL FRAMEWORK

The study adopted the Social Model of Disability as its foundation for the literature review.

SOCIAL MODEL OF DISABILITY BY VICTOR (VIC) BEREL FINKELSTEIN, 1938

This model was developed by PWDs so that they identify and take action against their oppression and exclusion. Victor (Vic) Berel Finkelstein was born on 25 January 1938 and died on 30 November 2011. He was a disabled activist and writer. He is known as a pioneer of this model and a key figure in developing the understanding of the oppression of PWDs.

The Social Model of Disability was developed as a direct challenge to the prevailing models of disability that viewed disability as an individual, medical problem that needed to be prevented, cured or contained and/or as a charitable issue that viewed PWDs as unfortunate who needed to be pitied and catered for by segregated and charitable services. Relating to this study, the participation of WWDs in the informal sector justifies their desire to realise their potential as equal human beings in an inclusive environment.

The model was never designed to be a perfect theory of disability, but an explanation of persons with disabilities' experiences in society and, equally importantly, a tool for creating social change. The theory fits the study in that it fosters the emancipation of WWDs through participation in the informal sector.

EMPIRICAL LITERATURE

The explored empirical literature followed themes formed from the research objectives stated earlier.

THE PRODUCTS SOLD BY WWDs IN THE INFORMAL SECTOR

Gemini (2019) impresses that in the informal sector, the majority of women are in low-profit sectors, with almost 60% of female proprietors in only five sectors, namely vending farm products, tailoring or dressmaking, crocheting, knitting, valeting and grass/cane/bamboo production, all of which were classic light industrial activities.

Luebker (2018) notes that trade and related activities such as repair and maintenance were the main source of employment and accounted for roughly 60% of all informal activities. Street vending and other forms of informal retail trade were the single most important source of work, in particular for women who sell items with low-profit margins such as fruits and vegetables. The percentage of such women included WWDs. Another 20% of all informal workers were in manufacturing, including male-dominated activities such as furniture making and female-dominated activities like sewing and crocheting. This represented a shift from manufacturing to services as compared to the 1990s.

CHALLENGES FACED BY WWDs IN THE INFORMAL SECTOR

According to Ndlela (2016), in the 1980s, it was estimated that out of every six persons selling wares at the Mbare Musika Market, the ratio was 5:1 in favour of women. The ratios can be rarely comparable in today's market. During that period, there were fewer WWDs in the informal sector. It is noted that the majority of the informal traders, particularly women traders, faced several constraints (*ibid.*). These include lack of financial support, as most of the activities were not legally registered. The owners have no forms of security and could not obtain support from the financial houses. WWDs are unable to purchase the required raw materials and inputs. They lack consistency in the quality of goods produced and sold by the traders. They also lack organised traders' groups, particularly before the emergence of

Women in Business programmes and the black empowerment lobby, the Indigenous Business Development Council (IBDC), and the placing of many imported goods under the open general import license (OGIL) regime.

Ndlela (*ibid.*) states that despite some improvement, the negative perception of WWDs is still a problem in many developing countries, where PWDs, especially women, are still considered to be second-class citizens. WWDs are discriminated against and denied most of their rights. They are devalued firstly because of their gender, and secondly because of the myths and misconceptions about impairment. There are often far-reaching and mistaken assumptions that women who are disabled do not need to work, that their financial security will be provided by their families and that their main role will be at home because their capacity to do much else is limited. These attitudes need to be changed to ensure that the right to economic participation for WWDs is realised (ILO, 2024).

In terms of constraints faced by manufacturing, commercial and service micro and small enterprises (MSEs), Gemini (2019) cites marketing (especially not having enough customers), finance and inputs as the main reasons. Urban MSEs were more likely to close due to financial constraints, while rural ones were likely to stop operating because of input problems. Women-owned enterprises were more likely to close for personal reasons or due to input problems than male-owned firms.

STRATEGIES AND SUPPORT SYSTEMS THAT CAN ENHANCE THE ECONOMIC PARTICIPATION OF WWDs

The ILO (2017) states that after the attainment of independence, the Zimbabwe government officially acknowledged the existence of the informal economy and scrapped the restrictive rural-urban migration laws. This enabled the activities of the informal economy to become

more visible and grow. The relaxation of migration laws saw the growth of the urban population from 13% of the total in 1960 to 23% by 1982 and 30% by 1990. The migration was in search of better employment opportunities in the urban areas. The failure of the economy to grow at sufficiently high levels and create adequate jobs and the continued marginalisation of the informal economy through lack of adequate government support reinforced the dual and enclave economic structure inherited at independence and perpetuated the growth of the informal economy to date.

The ILO (*ibid*/) states that the government's first economic policy statement entitled, 'Growth with Equity-1981', provided a clear policy position on the informal economy, declaring that it would provide the 'sector': "...with the necessary infrastructure and assistance to promote productive employment". The Transitional National Development Plan (TNDP), 1982-85 analysed the origins, composition and problems of the informal economy and provided some recommendations on the way forward. It explained that its existence was linked to rapid population growth, the failure of the formal economy to absorb new entrants into the labour market, the rural-urban migration, and the rising cost of living.

The United Nations in Zimbabwe, bringing together the ILO, the UNDP and the UN Women in support of the Government of Zimbabwe and with the financial support of the Government of Sweden, implemented the Joint Programme for Gender Equality (2014-2017). The programme sought to enhance women's political participation and influence; stimulate women's economic empowerment and working conditions; and strengthen national accountability on gender equality and women's empowerment. The ILO contributed to the strengthening of women's economic empowerment and improvements to women's working conditions. This was achieved through initiatives to increase women's control and

ownership in key economic sectors through capacity building and improved access to financial and technical resources to women entrepreneurs.

In terms of credit, the Gemini Study (1998), shows that 12 000 firms received formal credit, while 9 400 enterprises got micro-loans. Formal credit hardly went to solely female-owned firms. However, almost two-thirds of micro-lending went to female-owned MSEs. Formal loans are largely skewed to urban MSEs, accounting for 78.3% of all such recipients, compared to 21.7% for rural MSEs. However, the tables are reversed when it comes to micro-loans, with rural MSEs accounting for 53.4% of such loans, compared to the 46.6% that went to urban MSEs.

METHODOLOGY

This study adopts the qualitative research methodology. Surbhi (2016) indicates that research methodology provides a powerful mode of argumentation which ensures that representations are presented credibly, based on the process by which they were arrived at. This research methodology looks at the research paradigm, research approach, research philosophy, research design, population, sample, data analysis and ethical considerations.

RESEARCH PARADIGM

The study uses the critical realism paradigm to explore observable patterns and the underlying causal mechanisms. A paradigm is a basic set of beliefs that guide action (Creswell, 2017). Creswell (*ibid.*) believes that paradigms used by qualitative researchers vary with the set of beliefs they bring to the research. This research paradigm is based on a mono-research methodological approach, contemporarily known as qualitative research, a shared understanding of reality.

RESEARCH PHILOSOPHY

The philosophy adopted in this study is interpretive which hinges on the axiological paradigm assumptions of the qualitative method (Yin, 2016). It is these assumptions that have influenced the type of philosophy to be adopted in this research study.

RESEARCH APPROACH

An intersectionality approach that seeks to explain multiple intersecting factors leading to the marginalisation of vulnerable populations like the WWDs, is adopted. The inductive approach is considered suitable to the interpretivism approach, which permits no formulation of hypotheses and the description of expected results to an accepted level (Sneider and Lerner, 2019).

RESEARCH DESIGN

Research design, according to Zyphur and Pierides (2024), is a systematic plan to study a problem. This study uses a case study research design, because, according to Aaker, Kumar and Day (2007), a case study can look intensely at an individual or participant pool, drawing conclusions about that group and in that context.

POPULATION AND SAMPLE

According to Morra-Imas and Rist (2019), population is the total set of units or elements about which the research wants to make inferences. It refers to all of the events, things or individuals to be represented. The population of this study comprised all the WWDs in Masvingo City.

SAMPLING

The study uses purposive sampling. Purposive sampling was more appropriate in this study and ten (10) WWDs were selected.

RESEARCH INSTRUMENTS

In the qualitative component, the study employs interviews and document analysis. Haas (2016) states that research instruments are tools which serve to assist the research in collecting relevant data that help to answer research questions. Two key research instruments were used to collect qualitative data from the sample, namely an open-ended interview guide and document analysis. The document analysis was used to gather data such as PWDs policy, records on WWDs, reported and recorded by supporting organisations.

The first phase of this study employs interviews and an interview guide is deployed. During the study, the study uses semi-structured interview guides to obtain relevant data. WWDs are interviewed on how they are participating in the informal sector in Masvingo Urban.

DOCUMENT ANALYSIS

The researcher evaluated relevant government and public documents on the informal sector and in particular documents on WWDs in the informal sector.

DATA ANALYSIS

The study employs thematic analysis to produce a nuanced understanding of misconceptions about WWDs in the informal sector. Data collected from interviews were analysed using descriptive analysis. According to Amankwa (2016), analysis of data means studying the tabulated materials to determine inherent facts or meaning. In this study, the analysis of data is based on the frequency of similar responses.

ETHICAL ISSUES

In conducting this research, ethical issues were of main concern and were taken into consideration. According to Majid (2019), ethics refers to morality in the creation of knowledge as determined not only by the

scientific community, but also by the larger society. Confidentiality must be given. Respondents should not be harmed or damaged in any way by the research. King (2010) adds on highlighting that the research must ensure transparency to the respondents regarding what the research is about and its intended purpose. Data analysis did not personalise information obtained to protect the respondents. In addition, respondents were asked to voluntarily participate in the research. To build the confidence of the interviewees on the confidentiality of the information that they provided, no names were stated in the tools used for data collection, and details of the data provided were not individualised and where this would be done, identities of individuals would not be revealed.

FINDINGS

The research findings are categorised into themes formed from the research objectives stated earlier.

The Products Sold by Women with Disabilities in the Informal Sector

The research found out that due to the challenging macro-economic environment, more and more WWDs have been involved in the “low-hanging fruit” opportunities, which come with quick returns that is the informal sector. The research found out that this has seen more WWDs venturing into buying and selling (trade) of clothes and Agri-products, and less into manufacturing activities which, at times, require significant start-up capital; resulting in the concentration of WWDs in activities that require less capital investment in the informal economy. The tendency has been to huddle over a few select products like clothing items which lead to over-supply through the creation of clothing boutiques and flea markets at every corner of the street, increasing competition, and resulting in a marked decline in women’s incomes, making them part of the cohort of the ‘hard-working poor’.

One of the WWDs (6) stated that:

“We have to enter a market that you know has products that are in demand despite many other people participating in that area like the clothing and apparel sector.”

During the interview, WWDs stated areas that are very active in the informal sector that they participate under. Below is a list of areas and products that women are participating in and making a living from.

Cross-border traders: The majority of respondents indicated that cross-border informal activities are one of the areas they participate in. This is one of the oldest informal economic activities in independent Zimbabwe.

One WWD stated that:

“We have been going to and from South Africa [which has been the main destination], selling crocheted items [doilies] and coming back with cash or electrical items for resale.”

The research also found out that the selling points for most of these goods are homes, car boot, shop verandas, street pavements and flea markets. The research also noted that cross-border traders’ source of business (destination) is determined by their geographical location, those in Masvingo urban are likely to go to South Africa, Mozambique or and Botswana.

Table 1: Country of destination and products cross-borders import

Country	Product
South Africa	Clothing, footwear, groceries, blankets, linen, electricals and beverages
Tanzania	Clothing, footwear, African fabric and handbags
Zambia	Clothing, African fabric, footwear and soft drinks (Pepsi products, etc.)
Mozambique	Groceries, soft drinks (Coca Cola products, etc.), fuel (petrol, diesel and gas)
Botswana	Clothing (winter wear) and electricals
Dubai (UAE)	Clothing
China	Electrical (technological)

The study also established that WWDs are very active in vending. The categories of vending expressed by participants are food vending which has been on the increase in Masvingo City. WWDs have noted that the activity is very profitable and incomes are high.

One WWD (2) stated that:

“The daily takings range between US\$40.00 to US\$60.00, with a profit of not less than US\$20.00 a day. This is, on average, higher than the average national minimum wage of around US\$350 per month. This has seen us being able to employ at least two workers to do both the cooking and serving of clients.”

The researcher discovered that WWDs in the informal sector participate in retail activities. This has been due to the quick returns in the sector and the reduced need for capital injection to commence business.

The study noted that several WWDs have opened tuck shops in their backyards and within the communities they live in. They buy in bulk from wholesalers and sell in their local areas or suburbs. Some of the women registered that they buy their supplies from cross-border traders, who tend to be cheaper. The selling of grocery items has also been taken to the streets, especially in the CBD. The products are sold at less than 75% of the market price but are sold on a cash basis only. These findings are in line with what Gemini (2019) stated in his study of the informal sector in Zimbabwe, that the informal sector in Zimbabwe comprised cross-border activities, trading, vending, retailing, wholesaling, runners, manufacturing, tuckshops and agricultural activities called *misika* in Shona.

THE CHALLENGES FACED BY WOMEN IN THE INFORMAL ECONOMY

The study found out that WWDs face a plethora of challenges in the informal sector. Despite the country turning into an informal economy, WWDs stated that they were hampered by inadequate infrastructure.

Women in the vending business and manufacturing sector highlighted that there is insufficient infrastructure and services. They cited poorly designed work spaces, hardly maintained public toilets, and very limited access to water as their major concerns, which makes it particularly difficult for their operations.

One WWD (4) stated that:

“At our market [Chitima], we have only two health facilities [toilets] used by over a thousand vendors, excluding clients.”

This is the case with most shopping markets. They have no toilets at all. The toilets are not user-friendly for WWDs.

WWDs indicated that there is limited access to credit and financing in the informal sector.

One of the WWDs (10) stated that:

“Without access to credit, we end up being trapped in low-end income generating activities in the informal economy that have easy entry requirements which, in most cases, is selling fruit and vegetables.”

The majority of the WWDs (90%) stated that limited and, at times absence of social security, is another challenge they face. WWDs mentioned that the existing informal social insurance schemes lack support from formal institutions and are threatened by the low contributory capacities of women emanating from low and irregular earnings which are sometimes interrupted by reproductive and unpaid care work.

The study also established that WWDs have challenges in limited information and knowledge on laws, by-laws and regulations. They stated that they realise the infringement or violation of such laws or by-laws only when authorities arrest them or confiscate their goods.

One of the WWDs claimed that:

“There are regular visits by city council officials demanding fines for non-existing legal infringements.”

WWDs also mentioned that they face the challenge of harassment from authorities. Furthermore, the stringent formal requirements for getting licenses and designated official workspaces exposed WWDs to verbal and sexual harassment.

The research also found out that one of the challenges that WWDs face is corruption. WWDs cross-border traders indicated that without bribing immigration officials at border posts, they risk having their goods refused entry into the country or having to pay inflated duty fees. Further, in the majority of cases, the Zimbabwe Republic Police and the municipal police do not allow the informal workers to do their businesses without paying some form of bribe to avoid being removed from their selling points or worse still, have their wares confiscated.

These findings were in line with Ndlela (2016) who notes that the majority of the informal traders, particularly women traders, faced several constraints. These include lack of financial support as most of the activities were not legally registered. The owners have no forms of security, so they could not obtain support from the financial houses. Strategies and Support Systems that can Enhance the Economic Participation of WWDs

In this study, the researcher found out that WWDs were aware that the government has been trying to assist and design strategies to support them though the process is not clear.

WWDs stated that whilst informal social insurance schemes exist, in some cases, they are challenged by the low contributory capacities of women emanating from low and irregular incomes and, at times, interruptions caused by reproductive and unpaid care work. These insurance schemes should also include maternity-based schemes as it is a women-only lifecycle contingency and thus requires special health services and reproductive health provisions.

One WWD (1) stated that:

'Mikando' [savings clubs] are very informal and sometimes very risky because one member can run away with money when it's their turn."

The majority of the WWDs stated that the informal sector is not covered by the national social security schemes.

WWDs noted that a worker in the informal sector who falls ill or is injured at work has no compensation or coverage, which increases their poverty risks. Thus, they lose out on their daily income and have to self-fund all medical bills. WWDs also revealed that workers in the informal economy are not entitled to sick leave and that off-days taken for sick leave are recorded as being absent from work and are not compensated. They also revealed that for cross-border traders, social security is critical in that they are exposed to higher risks of asset loss and road accidents which are at times life-threatening or result in worsening their disability subsequently resulting in a life-long cycle of poverty.

These findings were in line with the ILO (2017) which states that the government of Zimbabwe started supporting the informal sector from its inception around 1980 when it made policy changes that supported the informal sector like the migration laws. The ILO () states that there are currently several ministries supporting the informal sector.

CONCLUSIONS

The conclusions herein are drawn from the major findings stated earlier and they also follow themes formed from the research objectives.

THE PRODUCTS SOLD BY WOMEN WITH DISABILITIES IN THE INFORMAL SECTOR

The researches concludes that due to economic hardships, WWDs sell products associated with vending like agri-products such as

vegetables, fruits, and tomatoes. They also sell products like clothes and beverages.

THE CHALLENGES FACED BY WOMEN IN THE INFORMAL ECONOMY

The study concludes that WWDs face barriers such as exploitation and limited opportunities for economic growth. The double discrimination based on both gender and disability worsens the challenges they face. Most WWDs in the informal sector engage in small-scale entrepreneurial activities such as vending. The research concludes that the Council of Masvingo does not have by-laws addressing gender and WWDs in the informal sector.

STRATEGIES AND SUPPORT SYSTEMS THAT CAN ENHANCE THE ECONOMIC PARTICIPATION OF WWDs

The researchers also concludes that there are several organisations, including ministries, willing to assist those in the informal sector including WWDs. It is also concluded that whilst informal social insurance schemes exist in some cases, they are challenged by the low contributory capacities of women, emanating from low and irregular incomes and, at times, interruptions caused by reproductive and unpaid care work. These insurance schemes should also include maternity-based schemes as it is a women-only lifecycle contingency and, thus, require special health services and reproductive health provisions.

RECOMMENDATIONS

The recommendations stated follow the earlier stated research objective's themes.

THE PRODUCTS SOLD BY WOMEN WITH DISABILITIES IN THE INFORMAL SECTOR

The research observes that there is need to promote micro-insurance and area-based schemes, which will be critical in the short run to

ensure that there is coverage for workers in the informal economy, especially female workers. There is also need to put special emphasis on the accessibility of social protection to WWDs. This will ensure that they are not abused or taken advantage of by their able-bodied counterparts. For WWDs in cross-border trading, there a need for affirmative action that supports importation of goods for trading.

THE CHALLENGES FACED BY WOMEN IN THE INFORMAL ECONOMY

The study notices that most WWDs in the informal sector and micro-entrepreneurs do not have access to credit or financing, thus they are trapped in low-productivity activities. Government can support and promote more inclusive businesses, particularly those with women empowerment in their business strategies. Support can be in the form of providing direct capital to inclusive businesses and social enterprises that are women-owned or women-led. As with the set-up of the youth fund, the Government can engage local banks and be guarantors of credit facilities extended to WWDs in the informal economy.

STRATEGIES AND SUPPORT SYSTEMS THAT CAN ENHANCE THE ECONOMIC PARTICIPATION OF WWDs

Following the findings and conclusions, the researcher recommends the extension of social protection to cover women-specific needs in the informal sector.

It is also recommended that as noted in the study, that women have already initiated self-help safety nets such as “*kufusha mari*” and “*mikando*”, there is need to build on such initiatives which are local and community-driven to ensure that they become more stable, grow and are sustainable.

The study recommends that organisations or associations in the informal economy establish relations with companies that offer

insurance. For example, an organisation like the Zimbabwe Chamber of Informal Economy Associations (ZCIEA) can agree with insurance organisations like First Mutual Life Assurance (FML) to offer products at discounted premiums tailor-made for women in the informal economy. This will boost the eligibility of women into these schemes and ensure that their members can get the coverage they need and can afford.

It is the recommendation of this study that some of the strategies include the establishment of a Revolving WWDs Empowerment Fund which will be availed at affordable interest rates to support projects managed by WWDs, prioritisation of WWDs entrepreneurs in credit disbursement, strengthening WWDs entrepreneurs' human capital by developing appropriate entrepreneurial education and training opportunities, development of appropriate collateral substitutes to address the challenge of security among WWDs borrowers, the establishment of a women's bank, among others. These strategies will address the specific needs of businesses or activities undertaken by WWDs in the informal sector.

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